

**KLC INTERNATIONAL INSTITUTE PTE LTD**
**STUDENT MEDICAL INSURANCE - GROUP HOSPITALISATION & SURGICAL INSURANCE (GHS)**
**PRODUCT SUMMARY**
**Coverage**

- Necessary and reasonable medical charges incurred as a result of hospitalization and/or injury
- 24 hours coverage in Singapore and overseas (if student is involved in school-related activities)

<b>SCHEDULE OF BENEFITS</b>	<b>PLAN 2 (S\$)</b>
1. a) Daily Room & Board (R&B) <sup>1</sup> b) Intensive Care Unit <sup>1</sup>	As charged in C / B2 / B1 ward in Singapore Government/ Singapore Government Restructured Hospitals
2. Hospital Miscellaneous Services	
3. Surgical Fees (Subject to Surgical Schedule – applicable to Private Hospitals only) <sup>2</sup>	
4. In-Hospital Physician's Visits	
5. Pre-Hospitalization Specialist Consultation Fees <sup>3</sup>	
6. Pre-Hospitalization Diagnostic X-Ray & Laboratory Test <sup>3</sup>	
7. Emergency Outpatient Accidental Treatment <sup>4</sup>	
8. Post Hospitalization Treatment <sup>5</sup>	
9. Medical Report Fee <sup>6</sup>	
10. Ambulance Fee <sup>6</sup>	
11. Hospitalization expenses related to COVID-19 <sup>7</sup>	Covered
12. Pro-Ration Factor <sup>8</sup> will apply if insured student is warded in a higher ward in Singapore Government / Restructured Hospitals or in private hospitals in Singapore or in hospitals outside Singapore during school-related activities	65%
<b>Overall Maximum Limit Per Policy Period (S\$) (Item 1 to 11)</b>	<b>S\$30,000</b>
<b>Additional Benefit (S\$)</b>	
13. Outpatient Kidney Dialysis and Cancer Treatment	S\$3,000
14. Mental Illness (admission to Institute of Mental Health only)	S\$1,000
15. Special Grant	S\$5,000
16. Personal Accident (Death/Permanent Disablement Scale II)	S\$20,000

<sup>1</sup> Inclusive of meals, subject to overall maximum limit of 90 days including R&B

<sup>2</sup> For surgery procedures performed in private hospitals, the reimbursable amount is based on a percentage of the compensation limit as stated in the Schedule of Surgical Fees in the policy. You may obtain a copy of the Schedule of Surgical Fees from the Insurance Company

<sup>3</sup> Must lead to hospitalization and/or surgical procedure within 90 days

<sup>4</sup> Treatment must be sought in a hospital or clinic within 24 hours from time of accident

<sup>5</sup> For expenses incurred within 90 days from the date of discharge from hospital or day surgery

<sup>6</sup> Reimbursement of ambulance fee (maximum up to S\$100); medical report fee (maximum up to S\$100)

<sup>7</sup> Hospitalization expenses in a Singapore Government / Restructured Hospitals related to COVID-19. The policy does not cover expenses/treatments during Stay-home Notices (SHN) and/or quarantine/treatment in Community Care Facilities and Community Recovery Facilities.

<sup>8</sup> Pro-Ration Factor - The policy will pay up to 65% of the eligible Reasonable and Customary charges (excluding Daily Room and Board) subject to the maximum limit stated in the Policy Schedule. For upgrade in bed type or hospital type, the Daily Room & Board amount will be capped at the highest amount charged by a Hospital in Singapore for the entitled bed type and Hospital type.



### **Product Information**

This is an expense reimbursement plan that helps to reduce the financial burden of the Insured Member in event he is hospitalized as result of illness or injury. The Company (herein known as Liberty Insurance Pte Ltd) will reimburse the following eligible expenses incurred according to the compensation limits set out in the Benefits Schedule.

### **Key Product Provisions**

The following are some key provisions extracted from the Policy Contract. This is only a brief summary and Insured Member is advised to refer to the terms and conditions stated in the Policy Contract.

### **Eligibility For Cover**

A Member will be eligible to participate in the Policy if he:

- is a student studying with the insured policyholder; and
- is between 1 and 65 years of age; and
- is a fee-paying student who has applied and accepted into the Course by the Insured; and
- is covered under the Industry-Wide Course Fee Protection Insurance Scheme (IWC Scheme) or Fee Protection Scheme (FPS) during the Policy Period; and
- is studying on a full-time or part-time basis; and
- is a Resident of Singapore; and
- is not otherwise disqualified from participating in the Policy under our prevailing terms and conditions

“Resident of Singapore” means Singapore Citizens and Permanent Residents (holders of re-entry permits) as well as holders of employment passes, work permits, students' passes or dependants' passes.

An Insured Member who is not a Resident of Singapore, (eg. students on online courses), will be covered subject to review. For students residing overseas/ in home country, please provide details (Name / NRIC or Fin no. or ID / Nationality / Country of residence) for our review and we reserve to rights to decline cover.

An Insured Member’s Cover will cease automatically if he remains outside of Singapore for a period in excess of one hundred eighty (180) consecutive days.

### **Pro-Ration Factor**

If the Insured Member received treatment or is admitted to a ward or Hospital type higher than what he is entitled to under the policy, either as an Inpatient or for Day Surgery, the policy will pay up to stated limit of the eligible Reasonable and Customary charges (excluding Daily Room and Board) subject to the maximum limit stated in the Policy Schedule. For upgrade in bed type or hospital type, the Daily Room & Board amount will be capped at the highest amount charged by a Hospital in Singapore for the entitled bed type and Hospital type. Please refer to the Benefit Schedule on the pro-ration amount.

### **Government Restructured Hospital**

The following Government Restructured Hospitals presently known by the names of:

- a) Alexandra Hospital
- b) Changi General Hospital
- c) Khoo Teck Puat Hospital
- d) KK Women’s and Children’s Hospital



- e) National Heart Center
- f) National Cancer Center
- g) National Neuroscience Institute of Singapore
- h) National Skin Center
- i) National University Hospital
- j) Ng Teng Fong General Hospital
- k) Sengkang General Hospital
- l) Singapore General Hospital
- m) Singapore National Eye Center
- n) Tan Tock Seng Hospital

#### **Private Hospital**

The following Private Hospitals presently known by the names of:

- a) Concord International Hospital
- b) Farrer Park Hospital
- c) Gleneagles Hospital
- d) Mount Alvernia Hospital
- e) Mount Elizabeth Hospital
- f) Mount Elizabeth Novena Hospital
- g) Parkway East Hospital
- h) Raffles Hospital
- i) Thomson Medical Centre

#### **Exclusions**

The following treatments directly or indirectly, conditions, activities, items, and their related expenses and any complications relating thereto are excluded from this insurance and the Company shall not be liable for :-

- a) charges which are not for actual, Necessary and Reasonable Expenses incurred in the treatment of the Illness or Injury.
- b) Pre-Existing Illness or Injuries during the first 12 months of continuous cover.  
Outpatient Kidney Dialysis and Cancer Treatment Benefits arising from conditions being a Pre-Existing Illness will be permanently excluded under the Policy.
- c) outpatient treatment not related to in-patient treatment or day surgery, except as a result of an Accident.
- d) costs resulting from influence of alcohol, narcotics or drugs, suicide, attempted suicide or self-inflicted Injuries regardless of the Insured Member's mental condition, criminal act of the Insured Member and sexually transmitted diseases, or treatment which in anyway arises from, is attributable to, or is consequential upon Acquired Immune Deficiency Syndrome (AIDS), AIDS related Complex Syndrome (ARCS) and all diseases caused by and/or related to the virus HIV positive.
- e) treatment for Injuries or diseases arising from or consequent upon war (whether declared or undeclared), riot, civil commotion, civil war, invasion, acts of foreign enemies, hostilities, rebellion, mutiny, revolution, insurrection or military or usurped power confiscation or nationalization by or under the order of any government or public or local authority nuclear energy (nuclear reactions

radiation contamination) illegal act and full-time service in any of the uniform groups except reservist duty or training.

- f) routine medical examination (including vaccinations, the issue of medical certificates and attestations), routine eye and ear examinations, refractive errors of the eyes constructive or plastic surgery, cosmetic treatment other elective treatment for beautification purposes.
- g) procurement or use of special braces, implants, prosthesis, appliances or equipment such as artificial limbs, hearing aids, spectacles, special braces, lenses, wheelchairs and other prosthetic device.
- h) dental care and treatment (including oral surgeries) except emergency treatment to sound natural teeth damaged during an Accident.
- i) pregnancy including childbirth, caesarean operation, abortion, ectopic pregnancy, hydatidiform mole, miscarriage, treatments against infertility, sterilization and contraception.
- j) treatments relating to birth defects, congenital illness or abnormalities and hereditary conditions.
- k) charges for private nursing, consultation with a general practitioner, routine health checks, precautionary services or preventive care, acupuncture and inoculation and charges for administrative expenses, telephone, television, newspapers and other ineligible non-medical items whilst as an in-patient.
- l) services or treatment of any institution that is mainly long term care facility like convalescent and nursing homes, nature cure clinics, spa, hydro-clinic or sanatorium and establishments that provides only incidental or limited Hospital services.
- m) treatment arising from any physiotherapy, geriatric, psycho-geriatric, psychiatric conditions other than covered under Mental Illness under Description of Benefits section.
- n) acquisition of any organ itself and all expenses incurred by the donor.
- o) treatment by a family member.
- p) treatment that is not scientifically/medically recognized.
- q) expenses recoverable from a third party, including Workmen's Compensation Insurance or any other group or Individual Insurance policies, any governmental programme or Insurance provided by law.
- r) treatment for obesity, weight reduction and weight improvement.
- s) sleep apnoea
- t) participating in racing on wheels
- u) air travel other than as a fare-paying passenger on a licensed commercial aircraft.
- v) violation or attempted violation of law, or resistance to lawful arrest or imprisonment.
- w) any diagnosis, procedure, treatment, care or other medical services which are not necessary or not recommended by a Medical Practitioner or Specialist.

### **Co-ordination of Benefits**

The benefits payable under this plan shall be limited to the balance of expenses not covered by Work Injury Compensation Act, other group or individual insurance, any government programme or insurance provided by any statute, subject to the limit as shown in the benefits schedule.

### **Termination of Insured Member's Cover**

Cover ceases for the Insured Member:-

- on the date of termination of the Policy; or
- on his 65<sup>th</sup> birthday; or
- on the premium due date if the Insured fails to pay the required premium for the Insured Member; or



- on the date on which the Insured Member enters full-time military, naval, air or police service except during National Service reservist duty or training, or ceases to be a student with the school; or
- if the Insured Member dies, regardless of the cause of death; or
- when the Company terminate the Policy due to war (declared or undeclared),
- when the Insured remains outside of Singapore for a period in excess of one hundred eighty (180) consecutive days.

whichever occurs first.

The liability of this Policy shall cease on the last day of the cover for the Insured Member.

No premium refund for early termination of Insured Member cover or Policy before the expiry date.

#### **Claims Procedure**

Insured Members are to submit the following documents to The Company within thirty (30) days from the date of discharge from hospitalization, from the date of death or from the date the expenses were incurred for which the claim is made, whichever is applicable:

- Completed and duly signed Hospital & Surgical Claim Form;
- Final, original hospital bills / outpatient bills / receipts;
- Discharge summary / medical report

For more information on Student Medical Insurance, please contact our exclusive agency: Enrich Advisory Pte Ltd, (Agency Code : A1195):

Genna Ang	Mobile: 96715922	Email: genna@enrichadvisory.com
Christina Chng	Mobile: 97602569	Email: christina@enrichadvisory.com

**This Product Summary is subject to the terms and conditions of the Group Student Medical Insurance Policy issued by Liberty Insurance Pte Ltd.**



**STUDENT MEDICAL INSURANCE - GROUP PERSONAL ACCIDENT INSURANCE (GPA)  
PRODUCT SUMMARY**

<b>THE TABLE OF BENEFITS ONLY IN FORCE IF THE AMOUNTS OF COMPENSATION ARE SHOWN IN THE SCHEDULE</b>	
<b>ITEM</b>	<b>THE COMPENSATION</b>
1.DEATH	THE CAPITAL SUM
2.PERMANENT DISABLEMENT resulting in	PERCENTAGES OF THE SUM INSURED (Scale II)
Loss of two limbs	100%
Loss of both hands or of all fingers and both thumbs	
Total loss of sight of one eye or both eyes	
Total paralysis	
Injuries resulting in being permanently bedridden	
Any other injury causing permanent total disablement	
Loss of one arm between or at shoulder to wrist	
Loss of one leg between or at hip to ankle	50%
Loss of sight of eye except perception of light	
Loss of lens of eye	50%
Loss of four fingers and thumb of one hand	50%
Loss of four fingers	40%
Loss of thumb	25%
- both phalanges	
- one phalanx	10%
Loss of index finger	10%
- three phalanges	
- two phalanges	
- one phalanx	8%
Loss of middle finger	6%
- three phalanges	
- two phalanges	
- one phalanx	4%
Loss of ring finger	5%
- three phalanges	
- two phalanges	
- one phalanx	4%
Loss of little finger	4%
- three phalanges	
- two phalanges	
- one phalanx	3%
Loss of metacarpals	3%
- first or second (additional)	
- third, fourth or fifth (additional)	2%
Loss of toes	15%
- all	
- great, both phalanges	
- great, one phalanx	
- other than great, if more than one toe lost, each	5%
Loss of hearing	75%
- both ears	



- one ear		15%
Loss of speech		50%
Third degree burns		
<u>Area</u>	<u>Damage as a Percentage of Total Body Surface</u>	
<u>Area</u>		50%
- Head	Equals to or greater than 2% but less than 5%	75%
	Equals to or greater than 5% but less than 8%	100%
	Equals to or greater than 8%	50%
- Body	Equals to or greater than 10% but less than 15%	75%
	Equals to or greater than 15% but less than 20%	100%
	Equals to or greater than 20%	
Permanent total loss of use of member shall be treated as loss of member Where the injury is not specified under Scale II the Company will adopt a percentage of disablement which in its opinion is not inconsistent with provisions of Scale II		
The company shall not be liable to pay in respect of items 1 and 2 together more than 100% of the capital sum in respect of the same accident or in any one period of insurance.		
Death or permanent disablement in respect of item 1 or 2 respectively must occur within twenty-four months of the event giving rise to the injury.		

### Product Information

Group Personal Accident is a Free Cover attaching to the Student's Group Medical Insurance. This insurance plan will pay a lump sum benefit when the Insured Member sustains accidental bodily injury listed in the attached Schedule of Benefits. Bodily injury must be injury caused solely and directly by accident only within twelve (12) months from the date of such accident.

### Key Product Provisions

The following are some key provisions found in the Policy contract of this product. This is only a brief summary and Insured Member is advised to refer to the actual terms and conditions in the contract. Insured Member is to consult his/her servicing agent should he/she requires further explanation.

### Exclusions

There are certain conditions under which no benefits will be payable. These are stated as exclusions in the Policy contract. We will not pay the Personal Accident Benefit if the Injury was in any way caused or contributed directly or indirectly arising from:

- a) AIDS (Acquired Immunisation Deficiency Syndrome) & ARC (AIDS Related Complex) & HIV (Human Immunodeficiency Virus) infection.
- b) Any consequence whether direct or indirect of war invasion act of foreign enemy hostilities or warlike operations (whether war be declared or not) civil war, civil rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising military, or usurped power.
- c) Any Pre Existing Condition.
- d) Any unlawful or intentional act of an Insured Person, or his/her wilful exposure to danger (other than in an attempt to save human life), intentional self-injury, suicide or attempted suicide, while sane or insane.
- e) Effect or influence of alcohol or drugs not prescribed by a qualified medical practitioner and the effect or influence of drugs prescribed by a qualified medical practitioner for the treatment of drug addiction.



- f) Flying or other aerial activity except as a fare-paying passenger, not as an operator or crew member, in a properly licensed aircraft operated by a licensed commercial air carrier or recognised charter company; or as passenger, not as an operator or crew member in a properly licensed private aircraft, as part of a business air travel.
- g) Illness, disease, mental defect or infirmity, or insanity, bacterial or viral infections even if contracted by accident.
- h) Ionising radiations or contamination by radioactivity from any irradiated nuclear fuel, or from any nuclear waste from the combustion of nuclear fuel, radioactive toxic explosive, or other hazardous properties of any explosive nuclear assembly, or of its nuclear component.
- i) Pregnancy, childbirth, abortion, miscarriage and all complications arising from such conditions.
- j) The Insured Person participating in any professional sports, deep sea diving utilizing hard helmet with air hose attachments, any kind of speed contest or racing (other than on foot), motor rallies, hunting, potholing, parachuting, sky diving, competitive snow or ice sports, caving, or hang gliding .
- k) The following except undertaken on a leisure basis will not be covered: bungee jumping, ballooning, mountaineering or rock climbing necessitating the use of guides.
- l) The Insured Person participating in any sports or activities in a professional capacity from which he or she could earn an income or remuneration.

#### **Claim Procedure**

To make a claim under the Policy, the claimant making the claim must send us:

- a completed claim form;
- death certificate (if it is for death claim);
- a copy of police report;
- medical report from the doctors who treated the Insured Member at his/her own expense;

For more information on Student Medical Insurance, please contact our exclusive agency: Enrich Advisory Pte Ltd, (Agency Code : A1195):

Genna Ang	Mobile: 96715922	Email: genna@enrichadvisory.com
Christina Chng	Mobile: 97602569	Email: christina@enrichadvisory.com

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