

Foreign Workers' Medical Insurance (Per Disability Limit)

This Policy sets out the terms of a legal contract between You and Us.

The Policy, the Schedule and any Endorsements issued by Us shall be read together as one contract and where a specific meaning has been given to any word or expression, it will have the same meaning wherever it appears. No agent, broker or anyone other than an authorized officer of Our Company has the power to change this contract or waive any of Our rights or requirements.

The information provided in the fact find form, supplementary questionnaires and any correspondences relating to the application shall form the basis of this contract.

If, at any time, You feel there have been new developments or details in the Insured Person's health or occupational or leisure pursuits not conveyed to Us before Ee confirmed acceptance of Your application, please notify Us immediately.

This Policy shall become effective on the date specified in the Policy Schedule and continue for the Period of Insurance specified. In return for having accepted Your premiums, We shall pay the benefits as set out in the Schedule of Benefits within the Period of Insurance as a result of non-work related sickness and accident within Singapore only subject to a maximum sum of S\$15,000.00 for Any One Disability for each Insured Person.

N.B - Please read the conditions and examine the policy and if incorrect or unacceptable return it immediately for alteration or cancellation. We would remind you that you must disclose to us, fully and faithfully, the facts you know or ought to know, otherwise you may not receive any benefit from your policy.

General Definitions

Wherever the following words are used in this Policy or in the Schedule, they shall have the same meanings as given below:

1. **Accident**
Any injury resulting solely and directly from unexpected, external, violent and visible source and does not include sickness or any naturally occurring medical condition or degenerative process.
2. **Active Service**
Active Service shall mean for an Employee to be:
 - (a) employed by the Policyholder on a full-time permanent basis;
 - (b) actively working on a day which is one of the Policyholder's scheduled work days;
 - (c) performing in the customary manner all the regular duties of his/her employment with the Policyholder on a full-time basis that day, either at one of the Policyholder's business establishments or at a location that the Policyholder's business requires him/her to be present.

An Employee will be considered in Active Service on a day that is not one of the Policyholder's scheduled workdays only if he/she was performing in the customary manner all the regular duties of his/her employment on the preceding scheduled workday.
3. **Any One Disability**
All complications and conditions arising from the same illness or injury provided always that if there is any recurrence or relapse of such complications or conditions and the first consultation with a Physician or General Practitioner for the recurrence or relapse is made 30 days after the latest discharge from Hospital, it shall be considered a new disability.
4. **Co-insurance**
The percentage out of an eligible claim which has to be borne by the Insured Person before the relevant benefits are payable.
5. **Country of Residence**
The Country of Residence shall mean the Republic of Singapore unless otherwise stated in the Policy.
6. **Day Surgery**
Surgery that is scheduled and performed and is carried out by a Surgeon but not on an inpatient basis.
7. **Deductible**
The amount out of an eligible claim which has to be borne by the Insured Person before the relevant benefits are payable.

8. **Effective Date**
The policy commencement date or date of insured Person's first enrolment into the Policy, whichever is the later.
9. **Employee**
A person employed on a full-time basis by the Policyholder.
10. **Endorsement**
Any written statement or notice issued and signed by Etiqa Insurance Pte. Ltd. to confirm and record changes to the terms and conditions of the policy.
11. **Hospital**
A registered institution licensed as a Hospital by the Ministry of Health, for the care and treatment of persons who are injured or ill and which:
- (a) provides organized facilities for diagnosis, treatment and major surgery;
 - (b) provides 24-hour nursing services by registered or graduate nurses and under the supervision of one or more Physicians at all times;
 - (c) is not primarily a clinic, a mental hospital, a place for alcoholics or drug addicts, a nursing, rest or convalescent home or a home for the aged or primarily for rehabilitation, or similar establishment.
- This policy covers treatment at Singapore Government Restructured Hospitals (SGRH) only. SGRH refers to Singapore General Hospital, Kangar Kerbau Hospital, Tan Tock Seng Hospital, Khoo Teck Puat Hospital, Changi General Hospital and National University Hospital only.
12. **Hospitalization**
Confinement for reason of illness or injury to a Hospital bed or ward for a continuous period of at least 6 hours for purposes of treatment or Surgery and for which the hospital levies a room and board charge.
13. **Illness or Sickness**
Any sudden and unexpected pathological deviation from the normal healthy state, marked by interruption, cessation or disorder of body functions, systems or organs as confirmed by a Physician.
14. **Injury**
Bodily Injury caused solely and directly by an Accident.
15. **Inpatient**
A patient admitted into a Hospital for treatment, for which the Hospital levies a daily room and board charge.
16. **Insured Person(s)**
The person(s) described in the Schedule.
17. **Intensive Care Unit**
A section within a Hospital which is designated as an Intensive Care Unit by the Hospital and which is maintained on a 24 hour basis solely for treatment of patients in critical condition and is equipped to provide special nursing and medical services not available elsewhere in the Hospital.
18. **Period of Insurance**
The period of cover shown in the Policy Schedule for which the appropriate premium has been paid.
19. **Physician or General Practitioner**
A qualified medical or dental person with a degree in western medicine who is legally authorized to provide medical, dental or surgical services in the geographical area of his/her practice and practising within the scope of his/her license and training but excludes the Insured Person or a member of the Insured Person's immediate family.
20. **Policy Year**
A period of 1 year, commencing from the Policy Commencement Date for the first Policy Year and from the respective Renewal Dates for subsequent Policy Years.
21. **Pre-existing Illness**
Disabilities that the Insured has reasonable knowledge of. The Insured may be considered to have reasonable knowledge of a pre-existing condition where the condition is one for which:
- a) the Insured had received or is receiving treatment; or
 - b) medical advice, diagnosis, care or treatment has been recommended; or
 - c) clear and distinct symptoms are or were evident; or
 - d) its existence would have been apparent to a reasonable person in the circumstances.
22. **Reasonable and Customary Charges**
Charges and fees for medical care and treatment shall be considered Reasonable and Customary to the extent that it does not exceed the general level of charges or fees being made by others of similar medical standing in the locality where the charge is incurred when giving like or comparable treatment, services or supplies to individuals of the same gender and of comparable age for a similar illness or injury at the Singapore General Hospital.
23. **Specialist**
A medical or dental Physician with a degree in western medicine registered and licensed as such in the geographical area of his/her practice and who is classified by the appropriate health authorities as a person with superior and

special expertise in specified fields of medicine or dentistry and is practicing within the scope of his/her license and training but excludes the Insured Person or a member of the Insured Person's immediate family.

24. Surgeon
A specialist who is qualified to perform Surgery.
25. Surgery
Any invasive surgical intervention.
26. You, your
The party named in the Schedule as the Policyholder.
27. We, Our, Us
Etiqua Insurance Pte. Ltd.

General Exclusions

Unless specifically included in the Schedule of Benefits or by Endorsements, we shall not reimburse all medical care, tests and treatment in relation to the following:

1. Congenital conditions or birth defects or hereditary conditions or conditions arising therefrom.
2. Ambulance Fee.
3. Work-related treatment payable to the Insured Person under the Work Injury Compensation Act or similar Legislation except for any excess limits not payable under the Work Injury Compensation Act or similar Legislation provided the costs of treatment constitute a valid and payable claim under the Work Injury Compensation policy.
4. Hospitalization for the primary purpose of diagnosis, x-ray examinations, including CT Scans and MRI Scans, medical check-up or health screening, except if the eventual treatment requires Hospitalization or Surgery; Experimental medical treatment or diagnostic examinations or services for education purposes or Traditional Chinese Medicine treatment.
5. Non-hospital charges, including nursing care or ambulatory care, rest cures or sanatoria care, convalescent care, hospice care and treatment arising from any geriatric, psycho-geriatric or psychiatric condition.
6. Any dental treatment or surgery except where the procedure is necessitated by damage to sound natural teeth as a result of an Accident or Injury occurring during the Period of Insurance.
7. Any eye examination or surgical procedure for correction of eye refraction.
8. Treatment arising from pregnancy, childbirth, abortion or miscarriage (except accidental miscarriage) and any complications arising therefrom; Investigations and treatment relating to birth control, infertility and erectile dysfunction.
9. Cosmetic or plastic surgery except where such Surgery is necessary for the repair of damage caused solely by bodily injuries as a result of an Accident (only treatment that is necessary for functional or medical purposes will be covered, treatment for cosmetic reason will be excluded); Treatment for obesity, weight reduction or weight improvement; Sex reassignment surgery.
10. Emotional, stress, psychiatric or psychological disorders; Alcoholism or drug addiction; Suicide or attempted suicide, self-inflicted injuries or any attempt thereat while sane or insane, injuries sustained as a result of a criminal act of the Insured Person.
11. Implants, medical appliances and prosthetic devices including spectacles, hearing aids, wheelchairs and lenses; Non-medical services or specially requested items not normally included in the room rate such as international calls, televisions, radio or similar facilities.
12. Injuries arising from direct participation in a strike, riot, insurrection, any act of war (whether declared or undeclared) or any act of terror; Injuries arising from participating in any sports in a professional capacity.
13. Any investigation, test or treatment arising directly or indirectly from sexually transmitted diseases, Acquired Immune Deficiency Syndrome (AIDS), any AIDS-related condition or infection by Human Immune Deficiency Virus (HIV).
14. Any applicable goods and service tax imposition, duty and levy whatsoever which may be imposed or charged by any government, statutory or tax authority on such medical expenses.
15. Pre-existing illness during the 1st continuous 12 months of policy cover unless the Insured Person has been continuously insured for 12 months without any lapse of cover under the Insured's Group Hospital & Surgical Insurance with the previous insurer.
16. Charges for telephone, television, radio, newspaper, guests' meals and other ineligible non-medical items whilst confined as an inpatient or for Day Surgery.

17. Treatment arising from any consequence (whether direct or indirect) of nuclear or chemical contamination, war, invasion, losses by terrorist acts using chemical/biological substances, act of foreign enemy, hostilities (whether war be declared or not) civil war, rebellion, revolution, direct participation in riot, strike and civil commotion, insurrection or military or usurped power, or active duty in any of the armed forces.
18. The use, or any treatment arising therefrom, of any drugs not licensed by an official governmental control agency of the country in which the drug is given, or drugs used in any circumstances other than in accordance with their licensed indications.
19. Sickness or injury arising from racing of any kind (except on foot), professional sports, parachuting, skydiving, hang gliding, bungee jumping and violation or any attempt of violation of the law or resistance to lawful arrest.
20. Flying or other aerial activity except as a fare-paying passenger in a fully licensed aircraft operated by a licensed commercial air carrier or recognised charter company.
21. The removal of fat or surplus tissue from any part of the body whether or not it is needed for medical or psychological reasons, treatment of obesity, weight reduction or weight improvement.

General Conditions

1. **ELIGIBILITY**

Persons eligible for cover under this Policy are:

The Insured Persons must be residents of Singapore defined as foreigners holding a valid Work Permit, 'S' pass or Special Pass, including foreign domestic workers and within the age limit of 65 and below.

2. **COMMENCEMENT OF COVER**

If an Employee is not in Active Service on the date when his/her cover would otherwise become effective, the cover for the Employee, will not become effective until after he/she has returned to active full-time work. If the Effective Date falls on a weekend or holiday, the Employee must be in Active Service on the last workday.

If an eligible person is confined in a Hospital on the date his/her cover would otherwise be effective, such cover will not be effective until the date following his/her discharge from the Hospital.

3. **POLICY PLAN UPGRADING**

Any request for change of plan must be in writing at least 30 days prior to the renewal of this policy and subject to Our approval. The change shall be effected only upon the next renewal of the Policy. For an illness or injury occurring during the period of 12 months after the date of upgrading, We shall not be liable beyond the limits applicable for the previous Policy Year, if such illness or injury directly or indirectly arises or results from a condition occurring or sustained during the previous Policy Year.

4. **PREMIUM ADJUSTMENT AND DECLARATION**

For Group Size Below 30

New workers will be covered only upon written declaration to the Company. The additional premium payable will be on a pro-rata basis.

For Group Size 30 and Above

All new workers employed by the Insured will be automatically covered, subject to declaration to be made to us on each quarter of the Period of Insurance.

Termination of employment is to be declared to us as soon as the Work Permit or 'S' pass is cancelled.

Adjustment of Premium, if any, will be made on Short-Rate basis at the expiry of the Policy Year.

<u>Period of Cover</u>	<u>Premium Charged</u>
Below 1 month	30%
Below 3 months	50%
Below 6 months	75%
6 months and above	1 full year premium

5. **DATA REQUIRED**

You shall furnish to Us full particulars showing the Insured Person's name, gender, work permit number/passport number, date of birth, medical plan, Effective Date, date of termination of insurance coverage and change in benefits and other pertinent information as is necessary to carry out the terms of this Policy.

You shall notify Us in writing immediately upon date of employment of any addition of new employees and within 1 month of any deletion of employees under this Policy.

You shall furnish us with all information and proof which We may reasonably require with regard to any matters pertaining to the Policy. All documents furnished to you by any Insured Person in connection with the insurance and other records as may have a bearing on the insurance under this Policy shall be opened for inspection by Us at all reasonable times.

6. **MISSTATEMENT OR FRAUD**

We shall have no liability to pay any benefit under this Policy if You or any Insured Person:

- (a) fail to fully and truthfully disclose to Us all material information known (or which could reasonably be expected to know) before inception of this policy and upon each renewal;
 - (b) fail to properly observe and fulfill the terms and conditions of this Policy;
 - (c) make any untrue statement;
 - (d) omit, suppress or incorrectly state any material information affecting the risk;
 - (e) make any claim that is fraudulent or exaggerated, or make any false declaration or statement in support of a claim.
7. **POLICY RENEWAL**
This policy is renewable at Our option, subject to underwriting requirements being fulfilled and at the premium rates determined at that time by Us. Where at renewal a request is made to hold cover, the maximum period that cover can be held will be 14 days. If at the end of this period the Policy is cancelled or lapses for any reason whatsoever, You must pay Us a premium for the number of days the cover was held which will be calculated pro-rata on the renewal premium.
8. **CHANGES IN CIRCUMSTANCES**
You shall give Us immediate written notice of any changes in the Country of Residence, occupation, pursuits or health of any Insured Person, which is likely to result in a material increase in hazard to Us and shall pay any additional premiums that may be required by Us. Failure to do so shall entitle Us, in the event of a claim, to repudiate such a claim or at our discretion, adjust the benefits payable.
9. **AUTOMATIC TERMINATION**
Insurance under this Policy in respect of each Insured Person shall automatically terminate on the earliest happening of the following events:
- (a) on the date this Group Policy is terminated; or
 - (b) upon the death of such Insured Person; or
 - (c) on the date of termination of employment of the Employee; or
 - (d) on the date in which the Employee is retired or pensioned; or
 - (e) the Insured Person no longer meets the eligibility requirements; or
 - (f) non-payment of premium by the Policyholder after premium due date.
10. **CANCELLATION/ TERMINATION OF COVER**
You have the right to cancel this Policy or to terminate cover for any Insured Person at any time by giving Us 30 days' written notice prior to the expiry date. We shall advise You of the effective date of termination of this Policy and grant you a refund based on the following :
- (a) termination within the first 6 months of the policy : 75% of premiums paid will be refunded.
 - (b) termination within the 2nd 6 months of the policy : no refunds will be made
- No refund will be made for termination on any Insured Person who has made a claim during the policy period.
- We have the right to cancel this Policy or any section or part of it by giving you 30 days' written notice and upon cancellation.
- You will be granted a pro-rated refund of the total premium paid corresponding to the unexpired Period of Insurance.
11. **CLAIMS PROCEDURES**
Written notice of claim must be provided to Us within 30 days after the occurrence of any event which may give rise to a claim under this Policy.
- All claims shall be made on Our prescribed form and submitted to Us together with all original documentation, itemized bills, receipts, prescriptions and diagnosis.
- We shall have the right and the opportunity through Our Physicians to examine any Insured Person whenever and as often as may be reasonably required within the duration of any claim. We shall bear the expenses incurred in such examinations, unless the claim is proven to be invalid, in which case We shall be entitled to recover all the expenses so incurred from You.
- In the course of claims investigation and where required, We may request for a medical report from the attending physician. Any expenses incurred for such medical report shall be borne by You or the Insured Person.
- If the Insured Person fails to cooperate with Us in Our admission of the claim, We may at Our discretion, terminate the claim. Such cooperation includes, but is not limited to, providing any information or documents needed to determine whether benefits are payable.
12. **PAYMENT OF BENEFITS**
Any benefits payable under this Policy shall be paid to You or the Insured Person. Your receipt, or the Insured Person's receipt, of any benefit payable under this Policy shall in all cases be deemed final and complete discharge of all Our liability.
13. **OTHER INSURANCES AND THIRD PARTY LIABILITY**
If at the time of claim the Insured Person shall hold other medical insurance which makes provision for payment of medical expenses, You shall advise Us of the details of such other insurance and We shall be liable only for the balance of the amount recoverable from such other insurance.

In the event of any claim or right of action against any third party arising from a claim paid under this Policy, You must notify Us in writing immediately of all developments and take all steps that We may reasonably require to include all benefits claimed for under this Policy in any claims against the third party with the objective of recovering the claim paid.

14. **LEGAL / BENEFICIAL OWNER**

We shall treat You as the absolute legal and beneficial owner of this Policy and shall not be bound to recognize any equitable or other claim interest in this Policy.

15. **GOVERNING LAW**

This Policy shall be governed by and interpreted in accordance with the Laws of Singapore.

16. **CURRENCY**

All claim payments shall be made in Singapore Dollars and no interest will be added to any amount of benefit payable under this Policy. Charges incurred in another currency shall be payable in Singapore Dollars on the basis of the quoted exchange rate in effect on the date such claim is to be paid.

17. **INTEREST**

No sum payable by the company under this Policy shall carry interest.

18. **RIGHTS OF THIRD PARTIES**

A person or any entity who is not a party to this Policy shall have no right under the Contracts (rights of third parties) act 2001 to enforce any of its terms.

19. **NON-ASSIGNMENT**

This policy is not assignable. We shall not be affected by notice of any trust, charge, lien, assignment or other dealing with this Policy.

20. **LEGAL PROCEEDINGS**

No action at law or in equity shall be brought under this Policy against Us prior to the expiration of 60 days after the proof of claim has been filed in accordance with the requirements of this policy nor shall such action be brought at all unless it is brought within 2 years from the expiration of the period within which proof of claim is required under this Policy. If We shall disclaim liability for any claim under this Policy and no action has within 12 calendar months from the date of such disclaimer been commenced against Us, then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable.

21. **DISPUTE RESOLUTION / MEDIATION / ARBITRATION**

All disputes arising out of this Policy may be submitted to the Financial Industry Dispute Resolution Centre (FIDREC) or the Singapore Mediation Centre (SMC) for settlement in accordance with dispute resolution or mediation procedure for the time being in force, if the parties so agree. The parties agree to take part in the dispute resolution / mediation in good faith and undertake to honor the terms of any settlement reached. If any dispute is not referred to FIDREC or SMC for resolution, or if the FIDREC or SMC fails to resolve the dispute, the dispute has to be referred to arbitration. Arbitration shall be conducted in accordance with the arbitration rules of the Singapore International Arbitration Centre.

22. **SUBROGATION**

You and/or the Insured Person hereby agrees that We have the right to proceed at Your expense in You and/or the Insured Person name's against any third parties who may be responsible for an occurrence of an event giving rise to a claim under this Policy.

23. **CLERICAL ERROR**

If a clerical error or other mistake occurs, that error will not deprive You of benefits under the Policy nor will it create a right to benefits. If You make a clerical error (including but not limited to, sending Us inaccurate information regarding addition or termination of coverage under the Policy), We shall not make any retroactive adjustments beyond a 60-day period.

24. **FORM OF NOTICES**

All notices and communication required under this Policy shall be given in writing to the other party at their respective addresses or such addresses as may be advised in writing and shall be made by hand, ordinary post, registered mail, facsimile message or email.

The date of receipt of notices and communication will be deemed

- (a) if given personally, then on the date of receipt;
- (b) if sent by prepaid post, then on the date of sending out;
- (c) if sent by registered mail then 2 days after date of posting;
- (d) if sent by facsimile transmission or email, then on the same day it was transmitted.

Description of Benefits

1. **DAILY ROOM AND BOARD**

Hospital charges for accommodation, general nursing services and meals for each day of confinement as an inpatient in a Hospital at the recommendation of a Physician. The total number of days for which the daily room and board charges are payable shall include confinement in the Intensive Care Unit of the Hospital.

In the event the Insured Person is warded in a higher class of ward from that which he/she is entitled under this policy, We shall only reimburse the charges that would have been incurred if the Insured Person had been warded in accordance with the plan under which he/she is covered as specified in the Schedule. In the event the Insured Person is warded in a lower class of ward, We shall only reimburse the charges incurred in accordance to the class of ward that the Insured Person was actually warded in.

Where Our Physicians deem the length of Inpatient stay or Hospital charges to be unreasonable, We reserve the right to limit payment to what Our Physicians deem to be Reasonable & Customary Charges.

2. **INTENSIVE CARE UNIT (ICU)**
The daily room and board charges incurred when an Insured Person is confined as an Inpatient in the Intensive Care Unit of a Hospital.
3. **OTHER HOSPITAL SERVICES**
Hospital charges incurred while confined in the Hospital :
 - (a) prescription drugs consumed in the Hospital
 - (b) inpatient diagnostic procedures and physiotherapy that are medically necessary
 - (c) special nursing and medical necessary ancillary services & consumable items
 - (d) use of an operating theatre necessary for surgery
4. **SURGICAL BENEFITS**
The Surgeon's Fees reimbursable shall be either the actual fees for the Surgery or an amount obtained by multiplying the maximum benefit payable as per the Schedule of Benefits with the percentage number payable according to the Group under which the Surgery is classified in the Surgical Schedule of Fees, whichever is the lower.

If two or more surgical procedures are performed during the course of a single operation through the same incision, benefits will be allowed only for surgical procedure having the higher limit.
5. **IN-HOSPITAL CONSULTATION**
Fees charged for daily bedside visits made by the attending Physician during the Insured Person's confinement in the Hospital. This benefit is limited to one visit per day.
6. **PRE-HOSPITALIZATION SPECIALIST CONSULTATION DIAGNOSIS & DIAGNOSTIC X-RAY & LAB TEST**
Charges incurred for consultation with a Specialist upon the recommendation in writing by a Physician and any examination and test ordered by the Specialist and performed for the diagnosis of a medical condition that results in Hospitalization or Surgery within the period specified in the Schedule of Benefits. The benefit payable shall not exceed the maximum limit specified in the Schedule of Benefits. This shall also include treatment at the A&E Department of the Hospital that necessitates immediate Hospitalization.
7. **POST-HOSPITALIZATION TREATMENT**
Charges incurred for follow-up treatment by the same attending Physician received immediately after discharge from a Hospital or Day Surgery, provided the treatment is for the same medical condition for which the Inpatient treatment or day surgery was required. The benefit payable shall not exceed the maximum limit specified in the schedule of benefits and the treatment must be received within the period specified in the Schedule of Benefits.

Policy Owners' Protection Scheme

This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact your insurer or visit the GIA / LIA or SDIC websites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).

Personal Data Use

Individual personal data and privacy are important to Etiqa Insurance Pte. Ltd., especially yours. We would like to keep you informed of how Etiqa Insurance Pte. Ltd. manages your personal data as required under the Singapore Personal Data Protection Act (No. 26 of 2012) ("the Act"). As this is of utmost importance to you and Etiqa Insurance Pte. Ltd., we would urge you to read the Statement available at www.etiqa.com.sg under Privacy Policy so that you will know and understand the purpose for collecting, using and disclosing your personal data by Etiqa Insurance Pte. Ltd. For more information, kindly visit the PDPC website at: <http://www.pdpc.gov.sg>
To include the below in all our policy wordings.

Important Notice

It is our duty to remind you that you must disclose to us, fully and faithfully, all the facts you know or ought to know, otherwise you may not receive any benefit from this policy.