

Group Mediwell Classic Insurance Product Summary (Enhanced)

Schedule Of Benefits	Plan A	Plan B
Hospitalisation	4-Bedded (B1 ward) Government/ Restructured Hospital/ Private Hospital	
Room & Board	As Charged up to S\$15,000 per disability	As Charged up to S\$30,000 per disability
Intensive Care Unit		
Hospitalisation Miscellaneous Expenses		
Pre-Hospitalisation Treatment Expenses (within 90 days prior to admission)		
Post-hospitalisation Treatment Expenses (within 90 days of discharge)		
Surgical Fees (including Day Surgery)		
Special Grant	\$3,000	\$3,000
Out-Patient Kidney Dialysis & Cancer Treatment	\$5,000	\$5,000
Emergency Accidental Out-Patient Treatment	\$300	\$300
Extended Benefits (*Only 1 of the below benefit is payable)		
*Repatriation of Mortal Remains	\$2,000	\$2,000
*Personal Accident – Death Cover only for non-work related accidents	\$10,000	\$10,000
Work-Related Accident or Illness <i>(in excess of the WIC policy which is placed with Sompo)</i>	100% (Singapore) 50% (Outside of Singapore)	

Key Product Provisions

The following are some key provisions found in the policy contract of this plan. This is only a brief summary and you are required to refer to the actual terms and conditions in the contract. Please consult your intermediaries should you require further explanation.

1. Eligibility

- (a) The maximum age for enrolment is 65 years old.
- (b) All Employees must be under the payroll of a Singapore-based office.
- (c) Employees must be Singapore Citizens or Singapore Permanent Residents who are domiciled in Singapore, or foreigners who are holding valid Work Permit / S Pass.

2. Terms of Renewal

Coverage may be renewed on the Policy Anniversary Date by the payment of the annual premium, submission of an updated name list for record update to the Policy and health declaration forms for Insured Employees above age 65 years old.

3. Exclusions

There are certain conditions whereby the benefits under this plan will not be payable. These are stated as exclusions in the contract. You are advised to read the policy contract for the full list of exclusions.

- (a) Any Pre-existing conditions unless the Insured Member affected by these conditions has been insured under this Policy for 12 months with the exception on congenital anomalies which will be considered as permanent exclusions under this Policy.
- (b) Treatment arising from pregnancy, miscarriage or childbirth (including diagnostic tests for pregnancy), tests to do with and treatment for sub-fertility, and charges for abortion or sterilization, and contraception including any complications relating thereto.

- (c) Accident or injury occurring while the Insured Member is engaged in or practising for or taking part in caving, mountaineering or rock climbing necessitating the use of guides or ropes, potholing, underwater activities involving the use of underwater breathing apparatus, bungee jumping, sky diving, hang-gliding, paragliding, parachuting or any activities in aerial balloon whilst airborne, motor rallies or any kind of racing other than on foot or any sports in a professional capacity unless otherwise agreed in writing by the Company.
- (d) Expenses incurred for work related illness/sickness or accident, except as provided under Extended Benefit for Work-Related Accident & Illness.

4. Geographical Scope

Singapore only except as provided under Extended Benefit for Work-Related Accident & Illness.

5. Premium Adjustment And Declaration

For policies administered on a "named basis" - for group size from 1 to 10 Employees

Any addition or deletion of Employees is subject to the submission of written notice to the company within 30 days from the approval or cancellation of the Work Permit or S Pass, supported with documented evidence from the Ministry of Manpower. Premium will be based on pro-rated basis subject to a minimum premium charge of \$37.45 (inclusive of GST) per Employee.

For policies administered on a "headcount basis" - for group size above 10 Employees

Notwithstanding anything contained herein to the contrary, it is hereby declared and agreed that this policy shall be administered on a headcount basis, subject to the name list of all Insured Employees to be lodged with the company at the beginning of each policy period.

Any new Insured Employees shall be automatically covered upon their date of employment or any later dates as decided by the Policyholder (whichever is applicable) provided that such Insured Employees are within an occupation category similar in nature to that of an existing Insured Employee. Coverage for any Insured Employee shall automatically cease upon the date of termination of employment.

In the event of a claim, the Policyholder shall provide written proof of employment to the company. The Policyholder undertakes to declare and submit to the company the updated name list at the end of each policy period for headcount and premium adjustment. Any difference in the headcount shall be subject to premium adjustment done on an average basis as follows, subject to the drop in headcount not exceeding 30% of the headcount at the beginning of policy period:-

No. of Insured Employees at expiry of policy period
 Less
 No. of Insured Employees at beginning of policy period
 Equals
 Difference in headcount x agreed premium per person x 50%

6. Termination

Cover ceases for the Insured Employee:-

- (a) on the date this policy is terminated;
- (b) on the 70th birthday of the Employee;
- (c) on the date of termination of employment;
- (d) on the date in which an Employee is retired or pensioned; or
- (e) on the premium due date if the Policyholder fails to pay the required premium for the Insured Employee.

The liability of this policy shall cease on the last day of cover for the Insured Employee.

The Company will also not pay for any benefit in respect of expenses incurred by any Insured Employee whose insurance has terminated, for treatment provided to the Insured Employee on or after the effective date of such termination.

Notice of termination

- (a) The Policyholder may at any time, by giving notice in writing to the Company, terminate this Policy or terminate cover with respect to any of the insured members. Refund premium will be calculated based on pro-rated basis and returned to the Policyholder subject to a minimum premium charge of \$53.50 (Inclusive of GST) per policy.

No refund premium for the unexpired Period of Insurance will be granted to the Policyholder if any claim has arisen during the period of insurance.

- (b) The Company shall at any time, by giving fourteen (14) days' notice to the Policyholder, at the Policyholder's address or place of abode last known to the Company, be at the liberty to cancel this policy, the Company shall return to the policyholder the pro-rated premium corresponding to the unexpired period of insurance subject to a minimum premium charge of \$53.50 (Inclusive of GST) per policy.

7. Takeover Condition

If this policy shall have commenced immediately upon termination of policy similar in scope to this one, under which an Insured Person was covered, and if the Insured Person shall have been afflicted with a Disability at the time this Policy commenced (and benefits under the preceding Policy would have been available to him/her), such Insured Person shall continue to be Covered for the existing Disability, but the Company shall not be liable beyond the limits of the previous policy or the limits of this Policy whichever shall be lesser.

This clause shall apply only for a period of twelve (12) months from the first commencement date of this Policy, for such "Take Over policies", and only if the Disability has been declared by the Insured Person and the Company has been provided with a copy of the preceding Policy.

8. 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 visit www.sompo.com.sg/FAQ or the GIA / LIA or SDIC websites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg)