

STEI INSTITUTE PTE LTD

PRODUCT SUMMARY

EXTENSION COVER FOR EXISTING POLICYHOLDER OF STUDENT MEDICAL INSURANCE

- For international students from Asia Countries arriving in Singapore who require to serve Stay-home Notice (SHN)* when entering Singapore or returning to Singapore.
- For hospitalization expenses in a Singapore Government / Restructured Hospitals when tested Positive on COVID-19 during SHN period and require to be hospitalized in Singapore.

SCHEDULE OF BENEFITS	PLAN 1 (S\$)
1. a) Daily Room & Board (R&B) ¹ b) Intensive Care Unit ¹	As charged in C / B2 / B1 ward in Singapore Government/ Singapore Government Restructured Hospitals
2. Hospital Miscellaneous Services	
3. Surgical Fees	
4. In-Hospital Physician's Visits	
5. Pre-Hospitalization Specialist Consultation Fees ²	
6. Pre-Hospitalization Diagnostic X-Ray & Laboratory Test ²	
7. Post Hospitalization Treatment ³	
8. Medical Report Fee ⁴	
9. Ambulance Fee ⁴	
10. Pro-Ration Factor ⁵ will apply if insured student is warded in a higher ward in Singapore Government / Restructured Hospitals	65%
Overall Maximum Limit Per Policy Period (S\$) (Item 1 to 9)	S\$20,000

* **Stay-home Notice (SHN) Cover** - Hospitalization expenses in a Singapore Government / Restructured Hospitals related to COVID-19 during Stay-home Notice (SHN). The policy does not cover any expenses/treatments in private hospitals; and/or cover quarantine/treatment in Community Care Facilities and Community Recovery Facilities.

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

² Must lead to hospitalization and/or surgical procedure within 14 days from date of arrival in Singapore.

³ For expenses incurred within 90 days from the date of discharge from hospital or day surgery

⁴ Reimbursement of ambulance fee (maximum up to S\$100); medical report fee (maximum up to S\$100)

⁵ 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.



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Policy Conditions:

1. Applicable to international students from Asia Countries arriving in Singapore with an in-principle approval (IPA) for student pass document from Immigration & Checkpoints Authority (ICA) bearing the policyholder's name. Insured member must have sought clearance from their local or Singapore Authorities to arrive in Singapore
2. Coverage is from 1 to 65 years old at age next birthday. An Insured Member's Cover will cease automatically after the SHN period.
3. The policy does not cover:
 - COVID-19 swab tests before travel to Singapore and during SHN period;
 - any vaccinations;
 - any other incidental expenses on precautionary measures;
 - any other expenses on Stay-Home Notice (SHN);
 - any expenses /treatments in any private hospitals;
 - Quarantine / treatments incurred while admitted in any Community Care Facilities (CCFs) and Community Recovery Facilities (CRFs)
4. Administration based on Named Basis
 - Declarations must be on named basis and shall be made on monthly basis prior to students' arrival in Singapore.

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

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