

About EQ Insurance

EQ Insurance is a homegrown general insurance provider in Singapore established in February 2007 with expertise in the underwriting of all classes of non-life insurance, including personal and commercial insurance.

The company has a highly experienced and competent management team that is committed to transparency, integrity and excellence in meeting its obligations to its customers.

EQ Insurance prides itself on settling insurance claims quickly and regards every claim as an opportunity to demonstrate its reliability as a service-oriented company.

Call us today:

EQ Insurance Company Limited, 5 Maxwell Road, #17-00 Tower Block, MND Complex, Singapore 069110 • Tel: 6223 9433 • Fax: 6224 3903 • Email: marketing@eqinsurance.com.sg • Website: www.eqinsurance.com.sg (Co. Reg. 1978-00490-N)

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 EQ Insurance or visit the GIA/LIA or SDIC websites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).

Important Note:

This brochure is for general information only and is not a contract of insurance. The precise terms, conditions and exclusions of this insurance product are specified in the policy contract.

Essential Details to Know

■ ELIGIBILITY

Any Singaporean, Permanent Resident or foreigner with a valid employment pass residing in Singapore and whose age next birthday is between 18 to 60 years old can be covered. Any children whose age on their next birthday is between 15 days and 17 years and who are unmarried and unemployed, natural children, legal step children and legally adopted children of the insured can also be enrolled in the same policy. If the child is studying full time in an accredited education institution, the age limit will be extended to the child's 24th birthday.

■ RENEWABILITY

The policy is renewable at our option subject to underwriting requirements being fulfilled. The premium rate may also change upon renewal.

■ REFUND OF POLICY

In the event that you are not satisfied with this policy for any reason and there are no claims on the policy, it may be returned for cancellation with effect from the inception, within 14 working days after receipt of the policy. Any premiums billed will be refunded without interest.

■ CHANGES IN CIRCUMSTANCES

You need to give immediate written notice of any changes in circumstances such as in your country of residence, occupation, health or other pursuits, which are likely to affect your risk profile.

■ CHANGES IN TERMS AND CONDITIONS

You will be informed of any changes in the terms and provisions of the policy on the anniversary date through a written notice given 30 days prior to the anniversary date.

■ PAYMENT OF BENEFITS

Benefits will be paid if you are out of Singapore, provided you are not out for more than 90 consecutive days within the policy year.

■ OTHER INSURANCES

If at the time of claim, you hold other medical insurance that makes provision for payment of medical expenses, you need to provide the details of such other insurance. EQ insurance will 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 claim against the third party with the objective of recovering the claim paid.

■ CANCELLATION

You can cancel your policy at any time by giving 30 days' written notice prior to the termination date. If no claims have been made during the current period of insurance, a refund will be granted subject to a minimum premium of S\$80.25 (Inclusive of GST).

■ MAJOR EXCLUSIONS

- Pre-existing medical or physical conditions before the effective dates whether known or unknown to the insured
- Any illness or sickness that commences within the first 30 days from the effective date of the policy
- Pregnancy, childbirth, investigation and treatment relating to birth control, congenital conditions or birth defects
- Emotional, stress-related, psychiatric or psychological disorders
- Participation in any sports in a professional capacity, dangerous activities or sports

EQ Hospital & Surgical Plan

Be worry-free about rising healthcare costs



Would you be financially prepared for even a short stay or for a minor surgery in a hospital?

EQ Hospital & Surgical Plan helps ease the financial burden by providing you with cash reimbursement for hospital confinement & surgery expenses.

With 4 flexible plans, you can have medical protection tailored to your own needs and that best suit your personal budget.

It is also designed to complement your existing medical plan for complete protection from the first dollar.

BENEFITS AT A GLANCE

■ Daily Room and Board

Hospital charges for accommodation, general nursing services and meals.

■ Intensive Care Unit

Daily room and board charges incurred when confined in the Intensive Care Unit of a hospital.

■ Hospital Miscellaneous Expenses

Hospital charges incurred while confined in the hospital.

■ Surgeon's Fee

Actual fees of the surgery.

■ In-Hospital Physician's Visit

Fee charged for daily bedside visits made by the attending physician.

■ Pre-Hospitalisation Treatment

Charges incurred for consultation and any examination or tests ordered by a specialist resulting from hospitalisation or surgery.

■ Post-Hospitalisation Treatment

Charges incurred for follow-up treatment by the same attending physician upon discharge from a hospital or day surgery.

■ Emergency Accidental Outpatient Treatment

Charges incurred for emergency outpatient medical treatment for accidental injury and sought within 24 hours of an accident.

■ Emergency Accidental Dental Treatment

Charges incurred for emergency dental treatment sustained in an accident and sought within 24 hours of an accident.

■ Outpatient Kidney Dialysis

Charges incurred for kidney dialysis performed at a legally registered dialysis centre or unit.

■ Outpatient Cancer Treatment

Charges incurred for cancer treatment at hospital or registered centre.

■ Major Organ Transplant

The actual medical treatment costs incurred as a result of a surgical transplant of kidney, heart, liver, lung and bone marrow performed in a hospital.

■ Surgical Implant

Charges incurred for surgically implants certified to be medically necessary and not implanted for cosmetic reasons.

■ Accidental Miscarriage

Charges incurred for emergency medical treatment for miscarriage sustained in an accident.

■ Medical Report

Charges incurred in respect to any medical report requested by EQ Insurance.

■ Daily Hospital Cash Income

A daily hospital cash income, up to a maximum of 30 days per disability, if hospitalised in a Singapore Government Restructured Hospital due to illness or injury.

■ Special Grant

A lump sum benefit of \$5,000 payable in the event of an accidental death.

Enjoy these added enhancements

- Free choice of hospitals, wards and doctors
- Free from annual limit and lifetime limit
- Lump sum limits for in-patient treatment
- Maximum cover for surgeon's fee where schedule of surgical is not applicable
- Out-patient kidney dialysis and cancer treatment
- Cash income while hospitalised in a Singapore Government Restructured Hospital
- Renewable up to age 70 if policy is renewed consecutively with no policy lapse after age 60
- A 14-day free look period for you to gauge if this plan suits your needs

Schedule of Benefits

BENEFITS (Per Disability unless otherwise indicated)		Platinum (SGD)	Gold (SGD)	Silver (SGD)	Basic (SGD)
In-Patient & Accidental Outpatient Benefits					
Section 1	Daily Room & Board	As Charged Overall Maximum Limit S\$50,000	As Charged Overall Maximum Limit S\$30,000	As Charged Overall Maximum Limit S\$20,000	As Charged Overall Maximum Limit S\$10,000
Section 2	Intensive Care Unit				
Section 3	Hospital Miscellaneous Expenses				
Section 4	Surgeon's Fee				
Section 5	In-Hospital Physician's Visit				
Section 6	Pre-Hospitalisation Treatment				
Section 7	Post-Hospitalisation Treatment				
Section 8	Emergency Accidental Outpatient Treatment				
Section 9	Emergency Accidental Dental Treatment				
Other Outpatient Benefits (Per Policy Year)					
Section 10	Outpatient Kidney Dialysis Treatment	\$50,000	\$30,000	\$20,000	\$10,000
Section 11	Outpatient Cancer Treatment	\$50,000	\$30,000	\$20,000	\$10,000
Miscellaneous Benefits					
Section 12	Major Organ Transplant (Per Policy Year)	\$50,000	\$30,000	\$20,000	\$10,000
Section 13	Surgical Implant	\$5,000	\$3,000	\$2,000	\$1,000
Section 14	Accidental Miscarriage	\$1,000	\$1,000	\$1,000	\$1,000
Section 15	Medical Report	\$100	\$100	\$100	\$100
Section 16	Daily Hospital Cash Income (Per Day, up to 30 days) (if admitted to Singapore Government Restructure Hospital)	\$150	\$100	\$50	\$50
Section 17	Special Grant	\$5,000	\$5,000	\$5,000	\$5,000

Per Disability shall mean all medical conditions resulting from the same cause, including any and all complications arising there from or closely related thereto, except that after 30 days following the latest discharge from Hospital or Surgery, any subsequent Disability from the same cause shall be considered as a new Disability.

Premium Rate and Premium Warranty

The annual premium rates (Inclusive of GST) set out below are based on the insured's age next birthday. They are applicable only if (i) your usual country of residence is in Singapore and (ii) you are in standard health in either Class I or II occupation.

ANNUAL PREMIUM (INCLUSIVE OF GST)	Platinum (SGD)		Gold (SGD)		Silver (SGD)		Basic (SGD)	
	Male	Female	Male	Female	Male	Female	Male	Female
Child	\$353.10	\$353.10	\$303.88	\$303.88	\$282.48	\$282.48	\$235.40	\$235.40
19 - 30	\$529.65	\$624.88	\$425.86	\$502.90	\$367.01	\$433.35	\$282.48	\$333.84
31 - 40	\$635.58	\$782.17	\$516.81	\$624.88	\$451.54	\$541.42	\$353.10	\$417.30
41 - 50	\$776.82	\$948.02	\$637.72	\$765.05	\$564.96	\$666.61	\$447.26	\$518.95
51 - 60	\$1,200.54	\$1,083.91	\$1,003.66	\$906.29	\$904.15	\$817.48	\$729.74	\$660.19
61 - 65 (Renewal Only)	\$1,906.74	\$1,563.27	\$1,580.39	\$1,295.77	\$1,412.40	\$1,157.74	\$1,129.92	\$926.62
66 - 70 (Renewal Only)	\$2,471.70	\$2,187.08	\$2,066.17	\$1,863.94	\$1,863.94	\$1,678.83	\$1,506.56	\$1,369.60

The annual premium (Inclusive of GST) due must be paid in full on or before the inception or renewal date.

Class I – Persons engaged in indoor and non-manual work in non-hazardous places.

Class II – Persons engaged in work of an outdoor or supervisory nature or involves occasional manual work whose duties do not involve the use of tools or machinery or exposed to any special hazards.

Please refer to our office for occupations involving manual work and not within the above definitions.