

QBE Insurance (Singapore) Pte Ltd

A member of the worldwide QBE Insurance Group – Unique Entity No. 198401363C

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QBE Foreign Worker Medical & Security Bond Insurance Package

Introducing QBE Foreign Worker Medical & Security Bond Insurance Package

QBE's Foreign Worker Medical Insurance Plan provides protection for foreign workers (excluding foreign maids) against the costs of hospitalisation, surgery and other related expenses. Our Plan will help reduce your financial burden if the Insured Person who is covered under the Policy is hospitalised as a result of sickness or accident.

QBE's Foreign Worker Bond (FWB) Insurance is a security deposit of \$5,000 required by the Ministry of Manpower (MOM) for engaging Non-Malaysian foreign worker to work in Singapore.

The aim of this security is to ensure that the employer takes responsibility for their foreign workers and repatriate them after their work permits have been cancelled or when their employment have been terminated.

Why Choose QBE Foreign Worker Medical & Security Bond Insurance Package

- Medical Expenses and Security Bond as a package in accordance to MOM's requirements.
- Period of insurance of twenty-six (26) months cover.
- If there is any cancellation of policies, we shall pro-rate premium refund only for Foreign Workers Medical. After 18 months, there is no pro-rated premium refund.

The Product

What This Plan Gives You

I. Medical Insurance – Claims can only be made for the treatment of a medical condition or injury while the Plan is valid.

Currency: S\$

Benefits	Deluxe	Classic
Hospital Room and Board Per Day	4-Bedded	4-Bedded
Intensive Care Unit Per Day	As-charged (Government, Restructured Hospital Charges)	As-charged (Government, Restructured Hospital Charges)
Surgery Charges inclusive of Theatre & Anaesthetist Fees		
Hospital Miscellaneous Services & Supplies		
Pre-Hospitalisation / Surgery Specialist Consultation		
Pre-Hospitalisation / Surgery Diagnostic Services		
In-Hospital Physician's Visit		
Post Hospitalisation / Surgery Treatment		
Overall Maximum Limit	20,000 (per disability)	15,000 (per disability)
Emergency Outpatient Treatment Per Policy Year (incurred within 31 days of accident provided treatment is sought within 24 hours of accident)	500	NA
Outpatient Kidney Dialysis & Cancer Treatment Per Policy Year	5,000	NA
Repatriation of Mortal Remains	1,000	NA
Special Grant	3,000	3,000
Geographical scope of coverage (*Due to work reasons)	Worldwide*	Worldwide*
Covers work/non-work related	Yes	Yes
Covers in excess of WICA	Yes	Yes
Covers GST claim amount	Yes	Yes
12 months waiting period	No	No
Co-Insurance for Admission to Higher Ward		
<ul style="list-style-type: none"> - Upgrade to higher wards in Government/Restructured Hospitals :10% (Insured) - Admission to Private Hospitals :25% (Insured) - Overseas Treatment required while on work assignment: :25% (Insured) - All Room & Board not exceeding SGD 200 per day for Private Hospitals 		

II. Security Bond Insurance – The bond is the form of insurance guarantee to support the security bond.

Currency: S\$

Benefits	Deluxe/ Classic
Security Bond for each work permit holder	5,000

III. Premium for 26 Months (S\$) – based on Claims Loss Ratio of 60%

	Deluxe Plan	Classic Plan
Per Worker	220.00	190.00
GST @ 7.0% FWM inclusive	235.40	203.30

This Leaflet provides only a brief description of the Product Summary and Policy Contract. For full details, please refer to the actual policy wordings. When switching from one health insurance product to another please ensure that such a switch is not detrimental to the prospective application/membership.



What You Need to Do

- Select the plan that best meets your needs
- Complete & sign the Proposal Form and Master Letter of Indemnity and return to us together with the In-Principle Approval for Work Permit.



DESCRIPTION OF COVER

Medical Insurance

The amount payable will not exceed the actual costs of medically necessary services. The maximum liability of the Company shall not exceed the limits of cover less any deductible that is for the account of the Insured Person. The limits of cover and the deductibles (if any) are shown in the Benefits Table and are based on a single policy year.

HOSPITAL ROOM & BOARD – QBE will repay the daily charges for room and board accommodation, general nursing services and meals for each day of confinement in a Hospital subject to daily maximum limit not exceeding the entitled ward entitlement, stated in the Benefits Table, in Singapore Government/Restructured hospitals.

INTENSIVE CARE UNIT/HIGH DEPENDENCY WARD/CRITICAL CARE UNIT– QBE will repay charges for an intensive care unit/high dependency/critical care unit, provided it is certified medically necessary by the attending physician or surgeon.

SURGERY CHARGES, THEATRE and ANAESTHETIST FEES – QBE will repay the fees charged by the surgeon for the operation, theatre and anaesthetist charges.

HOSPITAL MISCELLANEOUS SERVICES & SUPPLIES – QBE will repay charges incurred during a hospital confinement for medically necessary hospital supplies and services which shall include prescribed medicines, dressing, supplies, blood transfusions, rental of appliances, implants, treatment fees, therapy fees, laboratory fees, X-rays, and oxygen and its administration. QBE will also pay for ambulance services for transporting an Insured to a hospital which results in an inpatient treatment or surgery.

PRE-HOSPITALISATION/SURGERY SPECIALIST CONSULTATION – QBE will repay Specialist consultation and referral fee including the cost of a second opinion prior to hospitalisation provided such consultation was recommended in writing by the attending physician and incurred within 90 days prior to inpatient treatment or surgery.

PRE-HOSPITALISATION/SURGERY DIAGNOSTIC SERVICES – QBE will repay charges for diagnostic procedures and laboratory examinations prior to hospitalisation provided incurred within 90 days prior to inpatient treatment or surgery.

IN-HOSPITAL PHYSICIAN'S VISIT - QBE will repay fees charged by the attending physician for visiting a bed-paying patient, limited to one visit per day.

POST HOSPITALISATION/SURGERY TREATMENT – QBE will repay expenses incurred for follow-up treatments after hospitalisation or surgery, by the same Physician, within 90 days immediately following discharge from hospital or surgery.

EMERGENCY OUTPATIENT TREATMENT - QBE will repay expenses incurred as a result of an accidental injury for treatment as an Outpatient at any registered clinic or hospital within 24 hours of the accident causing the injury. Charges for follow-up treatment by the same Physician up to thirty-one (31) days from the date of the Accident will also be covered. (If benefit applicable)

OUTPATIENT KIDNEY DIALYSIS & CANCER TREATMENT – QBE will reimburse charges for kidney dialysis at a registered dialysis centre or unit and cancer treatment (Chemotherapy and Radiotherapy) at an outpatient department of a hospital or registered cancer treatment centre on recommendation of a registered medical practitioner. (If benefit applicable)

SPECIAL GRANT – QBE will pay to the Policyholder or legal representative, the stated sum in the event of death of the Insured Person in connection with a claim resulting from:

- a) An injury
- b) A sickness during or after treatment for such sickness at Hospital or in a Day Surgery Ward.

REPATRIATION OF MORTAL REMAINS – QBE will pay the sum stated in the Policy Schedule to the Policyholder or his legal representative in the event of death of the Insured Person for the transportation of mortal remains to the airport in Singapore or burial overseas.



Security Bond Insurance

QBE guarantee and undertake as principal debtors to pay to MOM at any time, on demand of sum not exceeding S\$5,000 as a security under Section 12 of Employment of Foreign Manpower (Work Passes) Regulations or Section 21 of Immigration Regulation.

Important Notes:

1. The above limits are applicable to all government and restructured, as well as overseas hospitals (if the employee was overseas for work reasons under Deluxe Plan).
2. The limits of cover are subject to Overall Maximum Limit as stated in Benefits Table.
3. Emergency Outpatient Treatment, Outpatient Kidney Dialysis & Cancer Treatment, Special Grant and Repatriation of Mortal Remains are separate benefits and do not form part of the Overall Maximum Limit as stated in Benefits Table.
4. The Policy will cover all Pre-Existing Conditions from inception.
5. Benefits Payable under this Policy shall be limited to the balance of any amount of charges or expenses not covered by any benefits payable under the Work Injury Compensation Act or any other indemnity insurance covering the Insured Person.
6. Information on disclosure of distribution costs, charges and expenses are available upon request.
7. Premium payable for this cover are not guaranteed and may be revised at each renewal date, at the full discretion of the company.
8. Enrolment Requirements: -
 - a) Foreign Worker Medical Insurance Application Form to be completed
 - b) MOM IPA Letter
 - c) Signed letter of indemnity from the guarantor
9. This compulsory medical insurance requirement was introduced in tandem with the withdrawal of healthcare subsidies for foreigners in order to help employers manage the potentially high medical bills of their foreign workers. This requirement is for basic coverage but it remains that employers are still responsible for any uninsured medical expenses of their foreign workers.
10. The Policyholder and/or any Insured Person must disclose to QBE fully and truthfully all material facts and circumstances that may influence the cover provided under this Policy up to the date of issue, commencement of cover in respect of the Policyholder and any Insured Person. Any non-disclosure or misrepresentation will allow QBE to declare the Policy or cover for an Insured Person void from the start and no Benefits shall be payable by QBE under the Policy or in respect of that Insured Person.

KEY PROVISIONS

AGE LIMITS – subject to insurability for a Member whose age at entry is below 65 years old, cover will be renewable until the Insured reaches the age of 72.

CANCELLATION – The Policyholder may cancel the Policy at any time by notifying us in writing and by registered post stating the effective date of cancellation of the said Policy. No refund of premium for such cancellation.

OTHER INSURANCE – The plan will indemnify on a proportionate basis if the applicant has any other insurance in force (excluding any health insurance cover / policy provided as part of his employment contract) in respect of the same injury or sickness, disease or illness.



RESTORATION OF COVER FOR THE SAME DISABILITY (applicable for benefits based on a per Disability basis only) – In the event the Hospitalization & Surgery Benefit is exhausted in respect of any In-patient Hospitalization and Surgery benefits (including Day Surgery) only, any illness, sickness or injury arising from the same medical condition or cause including any and all complications arising therefrom or closely related thereto shall be considered as a New Disability provided always :

- (a) the policy remains in force;
- (b) the Member is in Active Service at the time of the claim and
- (c) the first consultation with a Registered Medical Practitioner for the recurrence or relapse is made 14 days after the latest discharge from Hospital.

NON-GUARANTEED PREMIUM – Premiums payable for this cover are not guaranteed.

REASONABLE & CUSTOMARY CHARGES – Benefits payable are limited to reasonable and customary charges for the treatment provided and to the limits of the plan type you choose.

PREMIUM PAYMENT WARRANTY – The Plan is subject to premium payment warranty clause, which requires the premium due to be paid in full within 60 days from the inception date of the coverage under the Policy or the effective date of each Endorsement. Failing which, QBE will not be liable under the Policy.

Where terms cannot be finalised by the 21st day from the commencement of the Policy due to the absence of or inadequate policy information, QBE will proceed to issue a provisional Policy based on expiring terms or terms quoted.

The Plan applied for had not been in whole or in part terminated by another insurer due to non-payment of the premium in the last 12 months.

DATA REQUIRED – You will furnish to QBE full particulars of Member's name, gender, work permit number/passport number, date of birth, medical plan, effective date, date, occupation details, and any other pertinent information as is necessary to carry out the terms of this Policy.

EXCLUSIONS (Applicable to Medical Insurance)

This policy does not cover situations listed below or expenses for any disability incurred as a result of: -

GENERAL

War or any act of war, terrorism or act of terrorism, direct involvement in strikes, civil commotion etc., nuclear fall-out, naval, military or air force services (except peacetime reservist duty for the Republic of Singapore), self-inflicted injuries, provoked assault, intoxication and the use of drugs, injuries arising from racing of any kind (except foot racing), sky-diving, winter, water and professional sports, attempted suicide or suicide and illegal activities.

MEDICAL

1. Congenital or neo-natal physical abnormalities developing within 6 months of birth, birth defects, hereditary conditions and disorders, or conditions arising therefrom.
2. Treatment pertaining to sexually transmitted diseases, AIDS or AIDS-related complex or any sequelae.
3. Cosmetic treatments, eyes glasses or refraction and hearing aids except as necessitated by injuries.
4. Treatment for obesity, weight reduction or improvement regardless of whether caused directly or indirectly by a medical condition; study and treatment of sleep apnoea.
5. Prostheses of any kind; purchase or home or outpatient use of special braces, appliances, equipment, machines and other devices such as wheel-chair, bed, walking or home aids of any kind and any other Hospital-type equipment.
6. Psychological, Psychotic, mental or nervous disorders, neuroses, depression, personality disorders, drug addition, alcohol dependence and gambling addiction.



7. 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.
8. In the event the Insured Person is inadequately covered or not covered under an insurance scheme required under the Work injury Compensation Act, this policy shall pay only the amount in excess of the benefits payable under the Work injury Compensation Act.
9. Pregnancy (except miscarriage due to an accident as specified in Section III (9) of Employment of Foreign Manpower Act - Chapter 91A), any complications arising from pregnancy, child birth (including surgical delivery), abortion, pre-natal or post-natal care, surgical, mechanical or chemical contraceptive methods of birth control and any resulting complications or treatment or tests pertaining to varicocele, fertility or impotency, the use of Viagra and/or similar drugs including any adverse effects of taking the drug or its complications.

OTHER EXCLUSIONS STATED IN THE POLICY.

Policy Owners' Protection Scheme (effective 01 January 2012)

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 web-sites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).

This Product Summary provides only a brief description of the Policy. For full details, please refer to the actual policy wordings. When switching from one health insurance product to another please ensure that such a switch is not detrimental to the prospective application/membership.

QBE shall not undertake any liability until this Application has been accepted in writing.

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Foreign Worker Medical & Security Bond Insurance Proposal Form

Important Notes

- Under Section 25(5) of the Insurance Act Cap 142 or any subsequent amendment thereof, you are to disclose in this Applicant form, fully and faithfully, all the facts, which you know or ought to know, otherwise the policy issued may be void
- Please complete this form by answering carefully all questions. It is important that a complete answer be given to every question including dates where applicable in order to avoid unnecessary delay in the processing of this application. You are advised to keep a record (including copies of letters) of all information you supplied herein.
- No liability is undertaken until our Company has accepted this application.

Name of Company & Address	Nature of Business
	Email
Contact Person	Contact No. (O) (H) (HP) (Fax)
Plan Type <input type="checkbox"/> Deluxe <input type="checkbox"/> Classic	Client No.: (For Internal Use)
ACRA No.:	(Please Attach)
No. of Workers Required:	(Maximum 50 Workers)
Paid-up Capital:	(Maximum Paid-up Capital of \$250,000)
Claims History Any claims paid by insurer above \$5,000. If yes, please provide details: Any bond call for any of the workers. If yes, please provide details:	



Personal Data Protection Act

To process, administer and/or manage your relationship, account and policy with QBE Insurance (Singapore) Pte Ltd (QBE), QBE will necessarily need to collect, use, disclose and/or process your personal data or personal information about you. Such personal data includes (i) information set out in this [form] and any other personal information provided by you or possessed by QBE; and (ii) your claims.

Such personal data will be collected, used, disclosed and/or processed by QBE for the purpose(s) of :

- considering whether to provide you with the insurance you applied for;
- processing your application for underwriting and insurance;
- administering and/or managing your relationship, account and/or policy with QBE;
- processing and/or dealing with any claims including the settlement of claims and any necessary investigations relating to the claims, under your policy;
- carrying out due diligence or other screening activities (including background checks) in accordance with legal or regulatory obligations or risk management procedures that may be required by law or that may have been put in place by QBE;
- carrying out your instructions or responding to any enquiries by you;
- dealing in any matters relating to the services and/or products which you are entitled to under this policy which you are applying for or have applied; (including the mailing of correspondence, statements, invoices, reports or notices to you, which could involve disclosure of certain personal data about you to bring about delivery of the same as well as on the external cover of envelopes/mail packages);
- investigating fraud, misconduct, any unlawful action or omission, whether relating to your application, your claims or any other matter relating to your policy, and whether or not there is any suspicion of the aforementioned; and/or complying with applicable law in administering and managing your relationship with QBE.

(collectively the “Purposes”)

We may/will also be collecting from sources other than yourself, personal data about you, for one or more of the above Purposes, and thereafter using, disclosing and/or processing such personal data for one or more of the above Purposes.

Your personal data may/will be disclosed by QBE to its third party service providers or agents (including its lawyers/law firms), which may be sited outside of Singapore, for one or more of the above Purposes, as such third party service providers or agents, if engaged by QBE, would be processing your personal data for QBE for one or more of the above Purposes.

By signing below, you:

- consent to QBE collecting, using, disclosing and/or processing your personal data for the Purposes as described above;
- consent to QBE collecting personal data about you from sources other than yourself and using, disclosing and/or processing the same, for one or more of the Purposes as described above;
- consent to QBE disclosing your personal data to its third party service providers, or agents (including its lawyers / law firms), for the Purposes as described above; and
- consent to QBE transferring your personal data out of Singapore to its third party service providers, or agents where such third party service providers or agents are sited (whether in Singapore or outside of Singapore), for the Purposes as described above.

If you have any comments or questions about our Data Protection policy, please refer to our website: www.qbe.com.sg.

Alternatively, you may e-mail us at info.sing@qbe.com.



DECLARATION

- A. We hereby declare that all the Applicants for insurance are in good health and free from any physical defects or infirmity and that the particulars/information contained herein are true and correct and we have not withheld any material information regarding the required information.
- B. We warrant that the information supplied on the Application Form are true and correct and we hereby agree that this Proposal and the Declaration shall be held as promissory and shall be the basis of the Contract between us and QBE Insurance (Singapore) Pte Ltd and we understand that any false, incorrect or misleading statement may render this insurance null and void.
- C. We understand that this Contract shall not commence until this proposal and the applicants named in the Insured Persons' Listing have been accepted in writing by QBE Insurance (Singapore) Pte Ltd.
Important Note: Please note that QBE Insurance (Singapore) Pte Ltd reserves the right to exclude/reject the above mentioned medical condition or impose special terms after review of the Applicant(s)' Health Declaration Form.
- D. We confirm that the terms as stated in this quotation and its attachments have been explained and accepted by QBE.
- E. We also confirm that the plan applied for had not been in whole or in part terminated by another insurer due to non-payment of the premium in the last 12 months.
- F. We acknowledge, declare and agree that collective consent have been obtained from each of the employees/Group
- G. Member and/or their dependants allowing the Company to collect, use, process and disclose the personal data in accordance with the PDPA and the Company's 'Privacy Policy' which we have read, understood and agreed to the same.

Name & Signature of Authorised Officer		Company Stamp	
Designation			
Date			
FOR INTERMEDIARY USE			
Intermediary's Name		Intermediary's Code	Date (dd/mm/yyyy)