

# CERTIFICATE

## **GROUP HOSPITAL & SURGICAL INSURANCE POLICY NUMBER: 2100305175-02**

We certify that the above Policy is issued by us to **HANBRIDGE INSTITUTE PTE. LTD.** for its students for the period between 01 January 2024 and 31 December 2024.

This certificate is subject to the terms and conditions of the above Policy.



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Andrew Yeo  
Chief Executive

## BENEFITS SCHEDULE – HANBRIDGE INSTITUTE PTE LTD

### Group Hospitalisation & Surgical Insurance Policy No. 2100305175

Benefits Schedule	Limits (SGD)
1) Daily Room & Board (max 120 days, incl. ICU)	<p><sup>4</sup>As charged in <b>1-bedded in Private Hospitals</b> up to the overall maximum limit per policy period</p>
2) Intensive Care Unit	
3) Other Hospital Services (including surgical implants up to the benefit limit of \$500, whichever is lower)	
4) Surgical Expenses	
5) Daily In-hosp Physician's Consultation (max 120 days)	
6) Pre-hospitalisation Specialist Consultation (up to 90 days before admission) <sup>1</sup>	
7) Pre-hospitalisation Diagnostic X-ray & Lab Fees (up to 90 days before admission) <sup>1</sup>	
8) Post- hospitalisation Treatment (up to 90 days from discharge) <sup>2</sup>	
9) Emergency Outpatient Treatment <sup>3</sup> (due to accident only) - includes dental treatment due to accident up to \$500 per year	
10) Ambulance Fee	
11) Claim Medical Report Fees	
12) Pro-ration factor will apply if student is admitted into a higher ward in Singapore Government / Restructured Hospitals or in private hospitals in Singapore	N.A.
13) Inpatient Psychiatric Treatment (with referral by General Practitioner or Specialist)	1,000
14) Death Benefit	5,000
15) Overall Maximum Limit Per Policy Period (Item 1 to 15)	20,000

<sup>1</sup> Must lead to hospitalisation and/or surgical procedure within 90 days

<sup>2</sup> For expenses incurred within 90 days from the date of discharge from hospital or day surgery.

<sup>3</sup> Treatment must be sought by a Registered Medical Practitioner in a hospital/clinic or by a Chinese Physician or physiotherapist within 48 hours from time of accident; Follow-up charges incurred by a Registered Medical Practitioner or a Chinese Physician are covered up to 31 days from date of accident and for Chinese Physician not exceeding \$500 per accident.

<sup>4</sup> Policy extends to cover eligible medical expenses arising from Covid-19 in a Community Hospital in Singapore