

Tenet Insurance Company Ltd

(A member of Sampo Japan Group)

50 Raffles Place #05-01/06 Singapore Land Tower Singapore 048623

Tel: 6221 2211 Fax: 6221 3302

Company Registration No. 195700067Z

http://www.tenetinsurance.com

**ENHANCED!****PRODUCT SUMMARY FOR GROUP MEDIWELL CLASSIC INSURANCE**

SCHEDULE OF BENEFITS	C1	C2
	(S\$)	(S\$)
Room & Board	Government/Restructured Hospital/Private Hospitals (6-bedded)	
In-Patient Benefits	<p style="text-align: center;">As Charged</p> <ul style="list-style-type: none"> • Intensive Care Unit • Surgical Fees (including Day Surgery) • Hospitalisation Miscellaneous Expenses • Pre-hospitalisation (90 days) and Post-hospitalisation (90 days) treatment expenses 	
Special Grant	\$3,000	\$3,000
Out-patient Kidney Dialysis & Cancer Treatment	\$5,000	\$5,000
Emergency Accidental Out-Patient Treatment	\$300	\$300
PER DISABILITY LIMIT	\$7,500	\$15,000

EXTENDED BENEFIT

Notwithstanding anything contained in the Policy to the contrary, the Policy extends to indemnify the Policyholder up to 100% of the costs of treatment to an Insured Member, arising out of an accident or illness in the course of employment, which is in excess of the statutory limits under the Work Injury Compensation Act, provided that:-

- (a) Tenet Insurance is the Insurer for the Work Injury Compensation Policy, and
 - (b) the costs of treatment constitute a valid and payable claim under the Work Injury Compensation Policy.
- Subject always to the Policy terms and conditions.

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 Employee 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.

5. Addition and Deletion of Employees

For Group Size 50 and below

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 calculated based on pro-rated basis subject to a minimum premium charge of \$25.00 per employee.

For Group Size 51 and above

All new employees will be covered automatically, subject to submission of an updated namelist on a quarterly basis. The premium adjustment will be based on the net increase or decrease in the number of insured employees as follows:-

- (a) 1st Quarter - Additional premium or refund based on 75% of annual premium per employee
- (b) 2nd Quarter - Additional premium or refund based on 50% of annual premium per employee
- (c) 3rd Quarter - Additional premium or refund based on 25% of annual premium per employee
- (d) 4th Quarter - Additional premium or refund based on 10% of annual premium per employee

7. 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 \$75.00 per policy.

No refund premium for the unexpired Period of Insurance will be granted to the Policyholder if any claim(s) 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 without demand, return to the policyholder the pro-rated premium corresponding to the unexpired period of insurance subject to a minimum premium charge of S\$75.00 per policy.

8. 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.

9. 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.tenetinsurance.com/FAQ or the GIA / LIA or SDIC websites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg)