

MediLite Personal Insurance

Receive cash payments for up to 500 days
in the event of hospitalisation.

Tenet Insurance Company Ltd

50 Raffles Place
#05-01/06 Singapore Land Tower
Singapore 048623
Tel +65 6221 2211
Fax +65 6221 3302
www.tenetinsurance.com
Company Registration No.: 195700067Z

About Tenet Insurance

Tenet Insurance Company Ltd was founded in 1957 and has developed a strong relationship with its customers based on credibility, trust and integrity. We offer a wide range of insurance products and services tailored to meet the ever-changing needs of individuals, families and companies. Tenet Insurance is a member of Sompo Japan Group.

SOMPO JAPAN INSURANCE INC. is one of Japan's leading insurance service providers, with a history stretching back to 1888. Today, Sompo Japan Group has offices and subsidiaries in 29 countries and regions outside Japan and provides a comprehensive range of risk and asset management solutions under a strict customer-first philosophy.

Sompo Japan Group was recognised as one of the "Global 100 Most Sustainable Corporations in the World" by the World Economic Forum in 2009 and 2010.

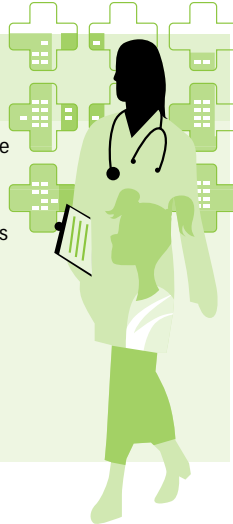


MediLite Receive Cash payment for up to 500 days in the event of hospitalization

Enjoy complete ease of mind while you recuperate with extra cash flow from MediLite!

With MediLite, you can get up to S\$100,000 additional cash when hospitalised plus reimbursement of hospitalisation expense up to S\$10,000!

This extra cash flow helps to lighten your hospitalisation expenses as well take care of your day-to-day expenses, so that you can recover well without any worry.



PRODUCT SUMMARY

HIGHLIGHTS & KEY PRODUCT PROVISION

- **Cashless Admission** to any Hospitals in Singapore with Letter of Guarantee and Payment of In-patient hospitalisation expenses
- **Free Choice of Hospitals** and doctors
- **24-Hour Access** to Medical and Travel Assistance in Singapore and Overseas
- **Full cover for contagious diseases** such as SARS
- **Renewable up to 80** if it is renewed consecutively with no policy lapse after age 60
- **Auto-Renewal of Policy** via GIRO payment of annual premiums
- **30 days Grace Period** should you forget to renew policy
- **14 days Free Look Period** for new applications

Your Benefits At A Glance (\$\$)

Per Disability Limit (Unless otherwise indicated)	Plan 1	Plan 2	Plan 3
A. HOSPITALISATION EXPENSES			
Cover Hospital Room & Board and in-patient expenses as charged, including Day Surgery			
1. Due to Illness	\$5,000	\$3,000	\$2,000
2. Due to Accident	\$10,000	\$6,000	\$4,000
B. DAILY CASH ALLOWANCE DURING HOSPITALISATION			
1. Due to Illness (up to 500 days)	\$200	\$150	\$100
2. Due to Accident-Double Indemnity (up to 90 days)	\$400	\$300	\$200
3. When warded in Intensive Care Unit - Triple Indemnity (up to 30 days)	\$600	\$450	\$300
C. DISCHARGE TRANSPORTATION GRANT			
For your return trip home upon being discharged from the hospital.	\$50	\$50	\$50
D. RECUPERATION GRANT			
For you to recuperate and regain your health.	\$200	\$150	\$100
E. SPECIAL GRANT (DEATH DUE TO ACCIDENT ONLY)			
A compassionate cash benefit in the event of accidental death	\$1,000	\$1,000	\$500
24-HOUR WORLDWIDE EMERGENCY ASSISTANCE SERVICES			
Free access to Emergency Assistance 24/7 anywhere in the world for: Travel Assistance and Medical Assistance			
Annual Premium (\$\$) Based on Age Next Birthday at Commencement or Renewal Date (before GST)	Plan 1	Plan 2	Plan 3
AGE BAND (UNISEX)			
Child to 55	\$426	\$314	\$206
56 - 80 (Ages 61 - 80 are for renewal only)	\$986	\$730	\$477

NOTE:

1. BENEFIT A2 is payable in lieu of BENEFIT A1
2. BENEFIT B2 is payable in lieu of BENEFIT B1
3. BENEFIT B3 is payable in lieu of BENEFIT B2 or B1

QUESTIONS & ANSWERS ●●○

1. Who are eligible to apply? All Singaporeans, Permanent Residents and Foreigners with valid employment passes, and are domiciled in Singapore between the age of 19 to 60 years old*. Renewable up to 80 years old if first enrolment is before age 60 and no lapse in cover. "Child"/"Children" refers to unmarried and unemployed natural child/children, legal step-child/children and legally adopted child/children who is/are aged 14 days old (provided the child/children is/are discharged from the hospital in a healthy condition) and is/are 18 years and below. * **Age next birthday**

Stand alone Child applications must be referred to Tenet office and will be subjected to minimum loading of 15%.

Persons with occupations who are not eligible for this policy are: Air crew members, pilot or persons with occupations involving aviation activities; ship crew members or workers onboard vessels, stevedores, shipbreakers; persons with occupations involving height exceeding 30 ft above ground or floor level and/or working underground and/or travelling beyond normal speed on land and/or handling of hazardous chemicals, electricity; persons with occupations involving diving, platforms, oil rig and/or offshore work; fire-fighters; policemen; armed forces personnel; military operations personnel; persons engaged in heavy manual work involving the use of heavy tools and machinery; construction workers; truck drivers; sports professionals; professional jockeys; welders; and machinists.

2. Are the premiums printed on the standard rates applicable to everyone? The premiums are based on persons with standard health who are in Class I and II occupations, which are defined as follows: Class I – Persons engaged in professional, managerial, administration, clerical and non-manual occupations generally. Class II – Persons engaged in work of a supervisory nature and all others not in Class I whose duties may involve occasional light manual work but not using tools or machinery or exposed to any special hazards (e.g., clerk-of-work, supervisor). Persons who are required to travel outside the office for business or professional purposes but not engaging in manual labour (e.g., salesman).

Please check with us separately for all occupations involving manual work and not within the above definitions. Premium loadings may be applied for applicants with medical conditions or who are employed in more hazardous occupations.

3. Are the premiums guaranteed? The premiums payable for this coverage are not guaranteed and may be increased at policy renewal.

4. What is this "Free Look" Benefit*? Will I be entitled to premium refund if I need to cancel the policy? The Benefit entitles you to enjoy free trial of the Plan for 14 days from the day you receive your insurance policy. If this policy is not suitable for you, you can arrange to cancel your policy within this period and receive a full refund on the payment made, with no questions asked. Beyond the "Free Look" period, we will refund you the balance premium after deducting our customary short-term premium or minimum premium provided no claim has been made under the policy. * **This is not applicable to renewals.**

5. Is there a Waiting Period before a claim can be made? Benefits for illnesses or sickness will only be paid if diagnosed after 30 days from the inception of the policy, except in the case of accidental injuries where you are covered immediately.

6. What is considered as Material Changes for which I will need to notify Tenet Insurance? You will need to notify us of any change which may result in a material increase in the circumstances of the risk, such as a change in your country of residence or if you intend to reside overseas for a period longer than 90 consecutive days; and a change in occupation or business, habits or pursuits, and physical health including any disease or physical defect of which you may have become aware of. Additional premium may be required for the continuance of coverage.

7. What are the main Exclusions? There are certain conditions under which no benefits will be payable. These are stated as exclusions in the contract. The exclusions for this Plan include, but are not limited to, the following conditions. You are advised to read the policy contract for the full list of exclusions.

- Pre-existing condition which is an injury, illness or condition, which existed or has developed symptoms or manifestations before the effective date of the cover, which you are aware of or should reasonably have been aware of.
- Treatment for congenital abnormalities and physical defects that have been in existence since birth, or as a result of pregnancy, self-inflicted injury, suicide, drug abuse, alcoholism, mental diseases, cosmetic surgery, or AIDS.
- War and the like, riot and civil commotion, terrorism.
- Nuclear fission or radioactive contamination.
- Hazardous activities such as mountaineering or rock climbing involving the use of ropes, underwater activities involving the use of underwater breathing apparatus, bungee jumping, sky diving, hang-gliding, paragliding, parachuting, racing other than on foot or any sports in a professional capacity.
- Expenses recoverable under Workmen's Compensation Insurance.

IMPORTANT NOTICE: Buying health insurance products that are not suitable for you may impact your ability to finance your future healthcare needs. We encourage you to discuss your insurance requirements with us, or your insurance advisor. This product write-up is not a contract of insurance. The specific terms conditions and exclusions are set out in the policy. Please refer to **Tenet Insurance Company Ltd** should you require a specimen copy of your policy wording.