BENEFITS SCHEDULE – GLOBAL INDIAN INTERNATIONAL SCHOOL PTE LTD

(A) NTUC Income Group Hospitalisation & Surgical Insurance Policy No. 4000150483

Benefits Schedule	Limits (SGD)
1) Daily Room & Board (max 120 days, incl. ICU)	As charged **in B2 wards (6-bedder) in Singapore Government / Singapore Government Restructured Hospitals** up to the overall maximum limit per policy period
2) Intensive Care Unit (max 30 days)	
3) Other Hospital Services (including surgical implants up to the benefit limit of $500, whichever is lower)	
5) Surgical Expenses	
6) Daily In-hosp Physician's Consultation (max 120 days)	
7) Pre-hospitalisation Specialist/GP Consultation (up to 90 days before admission) [1]	
8) Pre-hospitalisation Diagnostic X-ray & Lab Fees (up to 90 days before admission) [1]	
9) Post- hospitalisation Treatment (up to 90 days from discharge) [2]	
10) Emergency Outpatient Treatment [3] (due to accident only) - includes dental treatment due to accident up to $500 per year	
11) Ambulance Fee	
12) Medical Report Fees	
13) Pro-ration factor will apply if student is admitted into a higher ward in Singapore Government / Restructured Hospitals or in private hospitals in Singapore	65%
14) Overall Maximum Limit Per Policy Period (Item 1 to 12)	20,000
15) Inpatient Psychiatric Treatment (with referral by General Practitioner or Specialist)	1,000
16) Death Benefit	5,000

[1] Must lead to hospitalisation and/or surgical procedure within 90 days
[2] For expenses incurred within 90 days from the date of discharge from hospital or day surgery.
[3] Emergency Outpatient Accidental Treatment must be sought in a hospital/clinic by a Registered Medical Practitioner or by 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 $350 per accident.

(B) NTUC Income Group Personal Accident Insurance Policy No. 4000150492

Benefits Schedule	Sum Assured Per Student (S$)
Death or Permanent Disablement	$20,000