

CERTIFICATE

GHS INSURANCE & GPA INSURANCE SCHEME POLICY NUMBER: 2100305148-04 & 2101047538-01

We certify that the above Policy is issued by us to
SAN YU ADVENTIST SCHOOL LIMITED for its students for the
period between 01 January 2026 and 31 December 2026.

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



Andrew Yeo
Chief Executive

GROUP HOSPITAL AND SURGICAL

Policyholder San Yu Adventist School Limited
Basis of Coverage All Students
Policy No. 2100305148

Benefits Name	Sub-Limit (if Any)	Group Limit
Daily Room & Board	4 Bedded (Restructured Hospital)	As Charged up to S\$20,000.00 per Policy Year 65% pro-ration applies if the insured member is admitted to a ward or hospital type higher than he is entitled to under the policy &/or if day surgery is done in a private hospital /clinic (except for Death, Inpatient Psychiatric Treatment, Emergency Accidental Out-patient Treatment & Outpatient Dental Treatment (Accidental))
	Max. 120 days including Intensive Care Unit (ICU)	
Other Hospital Services	Pay up to \$500 per annum for surgical implants.	
Surgical Expenses	Surgical Table will not apply	
Daily In-Hospital Physician's Consultation	Max 120 Days per Disability	
Pre-Hospitalisation Specialist Consultation (include GP)	Max 90 Days per Disability	
Pre-Hospitalisation Diagnostic X-Ray and Laboratory Fees	Max 90 Days per Disability	
Post-Hospitalisation Treatment	Max 90 Days per Disability	
Emergency Accidental Out-patient Treatment	Pay up to \$500 per annum for dental treatment (due to accident only)	
Ambulance Fees		
Claim Medical Report Fees (Pte & Govt/Restr Hospital)		
Death Benefit	S\$5,000.00	
Inpatient Psychiatric Treatment (with Referral by GP or SP)	Up to S\$1,000.00 per Policy Year	

GROUP PERSONAL ACCIDENT (GPA)

Policyholder
Basis of Coverage

San Yu Adventist School Limited
All Full Time Active Students

Benefits Name	Limit
Accidental Death	S\$30,000.00
Permanent Disablement	150% TPD with Third Degree Burns

Table of Compensation for Permanent Disablement

Item	Description	Percentage of sum assured as shown in the schedule
1	Permanent Total Disablement	150%
2	Loss of two limbs	150%
3	Loss of sight of both eyes	150%
4	Loss of sight of one eye, except perception of light	100%
5	Loss of one limb	125%
6	Loss of speech	75%
7	Loss of hearing in both ears	100%
8	Loss of four fingers and thumb of one hand	85%
9	Loss of four fingers	55%
10	Loss of hearing in one ear	30%
11	Loss of thumb - both phalanges	40%
	- one phalanx	25%
12	Loss of index finger - three phalanges	20%
	- two phalanges	15%
	- one phalanx	10%
13	Loss of any one other finger - three phalanges	20%
	- two phalanges	15%
	- one phalanx	10%
14	Loss of metacarpals - first or second	5%
	- third, fourth or fifth	3%
15	Loss of all toes of one foot	25%
16	Loss of great toes - two phalanges	10%
	- one phalanx	5%
17	Loss of any other toe	5%
Third Degree Burns		
18a	Head - Damage as a percentage of total body surface area:	
	➤ equals to or greater than 8%	100%
	➤ equals to or greater than 5% but less than 8%	75%
	➤ equals to or greater than 2% but less than 5%	50%
18b	Body - Damage as a percentage of total body surface area:	
	➤ equals to or greater than 20%	100%
	➤ equals to or greater than 15% but less than 20%	75%
	➤ equals to or greater than 10% but less than 15%	50%
The aggregate of all percentages payable in respect of any one accident shall not exceed 150% of the Sum Assured.		