

# CERTIFICATE

## **GROUP HOSPITAL & SURGICAL INSURANCE POLICY NUMBER: 2100305148-02**

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 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 – SAN YU ADVENTIST SCHOOL LIMITED

### Group Hospitalisation & Surgical Insurance Policy No. 2100305148

Benefits Schedule	Limits (SGD)
1) Daily Room & Board (max 120 days, incl. ICU)	<p><b>As charged in B1 wards (4-bedder) in Singapore Government / Singapore Government Restructured Hospitals up to the overall maximum limit per policy period</b></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	65%
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.