

Product Summary - Start.Sure Plan

Group Hospitalisation & Surgical Plan (GHS)

This is a group medical insurance plan which covers the insured members for costs associated with treatment of illness or injury whilst staying in a hospital and/or undergoing a surgery. This plan also includes outpatient general practitioner benefit.

Depending on the plan you have chosen, we will pay the reasonable expenses incurred for the insured member's necessary medical treatment subject to the limits of compensation set out in the benefits schedule below.

Schedule of Benefits

Benefits	Energiser	Turbo Booster	Super Charger
Maximum per disability limit applicable to item (1) to (7)	\$7,000	\$18,000	\$25,000
1 Daily Room & Board (Standard) (up to maximum 90 days) 2 Intensive Care Unit (ICU) High Dependency Ward (HDW) (Up to maximum 30 days) 3 Other Hospital Services (including surgical implants) 4 Surgical Expenses 5 Daily In-Hospital Physician's Consultation (up to 90 days) 6 Pre-Hospitalisation a) Specialist Consultation b) Diagnostic X-ray & Laboratory fees (up to 90 days before Hospitalisation or Surgery) 7 Post-Hospitalisation Treatment [up to 90 days after insured discharged from hospital or clinic (in the case of day surgery)]	Four Bed As charged up to per disability limit	Double Bed As charged up to per disability limit	Single Bed As charged up to per disability limit
8 Outpatient Kidney Dialysis (per policy period)	\$3,000	\$5,000	\$8,000
9 Outpatient Cancer Treatment (per policy period)	\$3,000	\$5,000	\$8,000
10 Outpatient consultation including medication prescribed by a General Practitioner or Registered Medical Practitioner from a Polyclinic			
a) Limit per visit	\$30	\$35	\$40
b) Maximum number of visit per policy period	3	3	3
Special Extension			
11 Get Well Benefit (lump sum payment after 5 consecutive days of hospitalisation)	\$80	\$150	\$200
12 Extension of benefits upon liquidation of the company [applicable for item (1) to (9)]	Additional 3 months cover from the policy expiry date		
13 Death Benefit	\$3,000	\$5,000	\$5,000
Annual Premium per person (inclusive of 7% GST)^	\$148.00	\$238.00	\$338.00

[^]Premium rates are not guaranteed and may be reviewed from time to time.

Underwriting Notes

- a) Eligibility of cover;
 - Start-up incorporated for not more than 5 years as determined in Accounting and Corporate Regulatory Authority (ACRA), Business Profile, extracted within last 6 months from the commencement date of this policy.
 - Start-up must have a minimum of 2 full time employees to effect cover, and cover is up to maximum of 15 full time employees.
- b) Pre-existing condition is subject to 12 months waiting period (for Inpatient cover) from the effective date of an employee's cover.
- c) Pre-existing Cancer and Kidney Condition will be permanently excluded.
- d) Cover apply to employee above age 16 years and up to age 69 years (age last birthday).
- e) Duration of this policy coverage is for 12 months, with yearly renewal.
- f) Policy will only commence on 1st of the calendar month.
- g) This policy will be automatically cancelled upon your start up reaching its sixth (6th) year after incorporation. You have the option to transfer cover to Income's Employees Flexcare plan.

Key Product Provision

A. Coverage

Reimbursement of eligible medical group health insurance expenses incurred by an insured member in connection with his/her hospital confinement or surgery which results directly from an illness or injury.

B. Policy renewal

Your policy may be renewed on the anniversary of the policy commencement date or such other dates as may be agreed in writing.

This product is reviewed based on portfolio underwriting basis. It will be reviewed based on the experience of the entire portfolio of policies for this product for other start up, and any changes in premium and/or benefits to this product will be applicable to all policies of this portfolio.

C. Cancellation of Policy

We or you may cancel this policy by giving the other party 30 days' written notice. Once the notice period has expired, all cover under this policy shall terminate.

If the policy is cancelled by us, there shall be a pro-rated refund of premiums to the unexpired part of the period of insurance under your policy.

If the policy is cancelled by you before commencement of this policy or during the policy period, there shall be no refund of premium.

D. Geographical limit

This policy provides 24 hours worldwide cover for insured members who are residing or based in Singapore.

E. Period of Insurance

One year from policy commencement date.

F. Non-guaranteed premium

Premiums payable for this cover are not guaranteed and may be increased on the policy renewal date.

G. Change of Terms and Conditions

Terms, premiums, benefits and/or cover may vary. We will inform the company by giving 30 days' prior written notice at the last known address.

H. Free Look Period

This Group policy has no Free Look period.

I. Currency

All benefits and premiums stated are in Singapore dollars(S\$), unless otherwise stated.

J. Reasonable Expenses

The benefits payable are limited to reasonable expenses for treatments provided and subject to the limits of the plan chosen.

K. 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) Pre-existing condition, unless the insured member has been insured continuously for 12 months under this policy.
- (b) Pre-existing Cancer or Kidney Condition.
- (c) Pregnancy or complication arising from pregnancy; childbirth, conditions and its complication arising during or after childbirth; prenatal or postnatal care, post-delivery confinement; abortion or termination of pregnancy or any form of related stay in hospital or treatment
- (d) Birth defects; congenital illness or abnormalities.
- (e) Venereal Diseases, Acquired Immunodeficiency Syndrome (AIDS), AIDS-related complex or infection by Human Immunodeficiency Virus (HIV).
- (f) Intentional, self-inflicted injuries or attempted suicide whether the insured member is sane or insane; psychological disorders, personality disorders, behavioural disorders, emotional or mental conditions and any illness or injury resulting from such disorders or mental conditions; drug addiction or alcoholism and any illness or injury resulting from or under the influence of alcohol or drugs
- (g) Use of medical drugs or any treatment not licensed by an official governmental control agency of the country in which drug is given, or drugs used in any circumstances other than in accordance with their licensed indications

- (h) The benefits payable under this policy will not include the reimbursement of any Goods and Services Tax and other duties or taxes charged or chargeable.
- (i) House call or office call performed by a Registered Medical Practitioner; surcharge levy on the medical expenses incurred in any clinics or hospital after their standard operating hour or during eve or public holiday
- (j) Injuries arising directly or indirectly from war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, strike, riot, civil commotion, military or usurped power; Full-time service in any of the armed forces including National Service under Section 10 of the Enlistment Act, Cap. 93 of the Republic of Singapore except National Service reservist duty or training under Section 14 of the Enlistment Act, Cap. 93 of the Republic of Singapore.

IMPORTANT NOTES

This product summary does not form a part of the contract of insurance. It is only meant to be a simplified descriptions of the product features which apply to this plan and does not explain the whole contract. The contents of this product summary may be different from the terms of cover we eventually issue. Please read the policy contract for the precise terms, conditions and exclusions. Only the terms, conditions and exclusions in the policy contract will be enforceable by you and us.

All our products are developed to benefit our customers but not all may be suitable for your specific needs. If you are unsure if this plan is suitable for you, we strongly encourage you to speak to a qualified insurance adviser. Otherwise, you may end up buying a plan that does not meet your expectations or needs. As a result, you may not be able to afford the premiums or get the insurance protection you want. This plan does not have any cash value.

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 contact Income or visit the GIA/LIA or SDIC websites (www.gia.org.sg or www.lia.org.sg or www.gia.org.sg).

Information is correct as of October 2017.