



**CERTIFICATE OF INSURANCE**

Insured : OVERSEAS FAMILY SCHOOL LIMITED  
Period of Insurance : 01/09/2018 - 31/08/2019  
Policy No. : Q0044761

**SCHEDULE OF BENEFITS**

	Plan C / 1
Overall Annual Limit	\$20,000
1 Daily Room and Board	
2 Intensive Care Unit	
3 Hospital Miscellaneous Services	
4 Surgeon's Fees	
5 In-Hospital Physician's Visit	
6 Pre-Hospitalization/Surgery Specialist's Consultation (up to 120 days before admission)	As charged in B1 wards in Singapore Government/Restructured Hospitals up to overall maximum limit per Policy period
7 Pre-Hospitalization/Surgery Diagnostic Services (up to 120 days before admission)	
8 Post-Hospitalization/Surgery Treatment (up to 120 days)	
9 Emergency Out-patient Treatment (due to accident)	
10 Special Grant	\$3,000

- \* **Pre-existing conditions will be covered after 12 months of continuous cover with the Company.**
- \* Co-insurance of 10% will be applicable if insured student is warded in a Higher Ward in Singapore Government/Restructured Hospitals or in Private Hospitals in Singapore or in hospitals outside Singapore.
- \* Full coverage, benefits limits, terms and conditions are provided in the Master Policy.