

**CERTIFICATE OF INSURANCE**

INSURED : **OVERSEAS FAMILY SCHOOL LIMITED**  
 POLICY PERIOD. : **01/09/2017 - 31/08/2018**  
 POLICY NO. : **Q0044761**

**Overall Annual Limit**

- A1. Bed Type**
- A2. Intensive Care Unit**
- A3. Hospital Miscellaneous Expenses**
- A4. Surgeon's Fee**
- A5. Anesthetist's Fee**
- A6. In-Hospital Physician's Visit**
- A7. Pre-Hospital/Surgery Specialist Consultation (up to 120 days before admission)**
- A8. Pre-Hospital/Surgery X-ray & Lab Test (up to 120 days)**
- A9. Emergency Outpatient Accidental Treatment**
- A10. Post Hospitalisation/Surgery Treatment (up to 120 days)**
- B. Special Grant**

<b>Plan C</b>	
	\$20,000
	As charged in B1 wards in Singapore Government/Restructured Hospitals up to overall maximum limit per Policy period
	\$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.