

## KEY PRODUCTS PROVISIONS

The following are some key provisions found in the policy contract of this plan. This is a brief summary and you are advised to refer to the actual terms and conditions in the contract.

### Cancellation Clause

The Company reserves the right to terminate coverage at any time giving 30 days' notice in writing to the Insured. Whenever such cancellation occurs, the Company shall return the unearned portion of premiums based on the short rated table (refer to policy contract). No premium will be refunded if claims have already been made by the Insured. Cancellation shall be without prejudice to any claim originating prior to the effective date of cancellation.

### Terms of Renewal

Coverage may be renewed on the Policy Anniversary Date by payment of the annual premium.

### Non-Guaranteed Premium

Premiums payable for this coverage are not guaranteed and may be revised at policy renewal at the full discretion of the Company.

### Change of Occupation/Country of Residence

In the event of a change in occupation of the Insured, the Insured shall notify the Company in writing of the new occupation/country of residence. The Company shall increase or reduce the premium rates according to the risk classification for the new occupation/country of residence.

## NOTE

Coverage may be renewed on the expiry date by payment of the annual premium up to the age limit of 69 years old.

Switching of medical policies may result in having to pay a different premium amount and different policy terms and conditions.

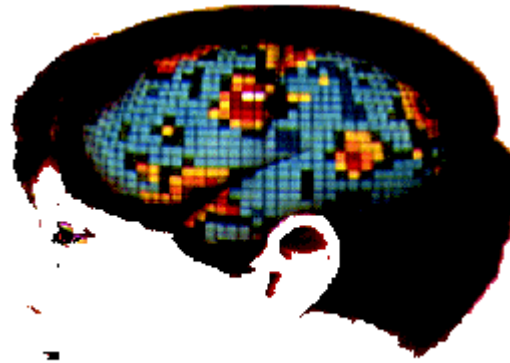
Geographical cover - worldwide, 24 hours.

Eligible persons - insured and legal spouse below 65 years old and children (unmarried and unemployed) between between 15 days old and below 18 years old.

Benefits payable are limited to Reasonable and Customary charges for the treatments provided and to the limits of the Plan chosen.

Insurance will only commence when the proposal is accepted, the premium paid and accepted by Liberty Insurance Pte Ltd.

The premium payable at commencement and renewal of cover is based on age next birthday.



**LIBERTY  
INSURANCE  
CARES**

\*\* The information provided here is a summary. Please refer to the actual policy wordings for details of coverage

MEDIPROM 0002/JT : APR 2004

PEACE OF MIND

*proMediCare*  
Individual Hospital & Surgical Plans



A  
VALUE-ADDED  
INSURANCE PACKAGE

**P**rotects you world-wide and round-the-clock

**I**nsures your spouse and you (up to Age 65) and children (unmarried, unemployed, from 15 days to 18 yrs old)

**R**eimburses your hospitalisation, diagnosis, surgery and related expenses incurred (including that of Emergency Out-patient Accident Treatment)... up to selected Plan Benefits

**Liberty Insurance Pte Ltd**

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## SCHEDULE OF BENEFITS

**(Maximum Each Injury/Illness)**

	<u>A</u> S\$	<u>B</u> S\$	<u>C</u> S\$	<u>D</u> S\$
Hospital Room & Board (Daily max. up to 91 days)	160	250	300	400
Intensive Care Unit (Daily max. up to 20 days)	320	500	600	800
Hospital Miscellaneous Services	3500	3750	4000	4500
Surgical Fees (Subject to Surgical Schedule)	5500	6000	6500	7000
Anaesthetist Fees	25% of surgical fees reimbursible			
Diagnostic Services	400	500	550	600
In-Hospital Physician Visit (Daily max. up to 91 days)	70	90	100	120
Post Hospitalisation Treatment	500	500	500	500
Emergency Outpatient Accidental Treatment	1500	2000	2250	2500
Ambulance Fees	150	150	150	150

**Premium Per Year  
(For Standard Lives Only)  
Age Next Birthday**

	<u>A</u> S\$	<u>B</u> S\$	<u>C</u> S\$	<u>D</u> S\$
Child (Below 18 years)	155	190	211	251
18 to 30	213	261	290	345
31 to 40	280	343	383	454
41 to 50	354	432	480	570
51 to 60	429	528	588	696
61 to 65	720	879	978	1161
66 to 69 (For Renewal Only)	816	1002	1116	1326

*Premium is subject to GST*

## DESCRIPTION OF BENEFITS

Hospital Room & Board - charges for room & board accommodation, meals and general nursing services.

Intensive Care Unit - charges for room and board when necessitated by an intensive care phase of critical illness or injury.

Hospital Miscellaneous Services - hospital charges for operating room, x-ray, examinations, medicines, plaster casts and other customary services rendered during the confinement period in a hospital.

Surgical Fees - payable according to the Schedule of Surgical Benefits for fees charged for any operation by the surgeon including the surgeon's hospital visit to the patient and post operative care.

Anaesthetist Fees - reimburses up to 25% of eligible surgical fees.

Diagnostic Services - charges for specialist's opinion or for diagnostic x-ray and laboratory examinations which are recommended by a licenced physician for illness or injury incurred within 91 days prior to hospital confinement or surgical operation. This benefit is not applicable for clinical treatments if the patient is not subsequently hospitalised or surgically treated after such consultations or examinations.

In-Hospital Physician's Visits - fees charged by the physician for visits made to a patient, for whom a full day's room charge is made by the hospital for non-surgical treatment.

Post Hospitalisation Treatment - expenses for non-surgical follow-up treatments of the specific medical condition by the same physician up to a period of 91 days immediately following discharge from hospital.

Emergency Outpatient Accidental Treatment - charges for outpatient services and medical supplies provided by the hospital or clinic for emergency treatment of an injury within 24 hours of the accident.

Ambulance Fees - charges for ambulance services to and/or fro from the hospital.

## EXCLUSIONS

The Scheme is designed to keep the premiums at reasonable and practical levels. Hence, there are some things which cannot realistically be covered such as :-

- pre-existing illnesses or injuries.
- illnesses which commence within a period of 30 days, except for accidental injuries.
- charges which are not for actual, necessary and reasonable expenses incurred in the treatment of the illness or injury.
- outpatient treatment not related to in-patient treatment or day surgery, except as a result of an accident.
- costs resulting from abuse of drugs or alcohol, self-inflicted injuries, criminal act of the Insured Person and sexually transmitted diseases, Acquired Immune Deficiency Syndrome (AIDS), AIDS related Complex Syndrome (ARCS), and any communicable diseases requiring isolation or quarantine by law.
- treatment for injuries or diseases arising from or consequent upon war (whether declared or undeclared), riot, civil commotion, civil war, invasion, acts of foreign enemies, hostilities, rebellion, mutiny, revolution, insurrection or military or usurped power confiscation or nationalization by or under the order of any government or public or local authority nuclear energy (nuclear reactions radiation contamination) illegal act and full-time service in any of the uniform groups except reservist duty or training.
- routine medical examination, routine eye and ear examinations, cosmetic or plastic surgery and the provision of appliances and any prosthetic devices.
- dental care and treatment (including oral surgeries) except emergency treatment to sound natural teeth damaged during an accident.
- pregnancy including childbirth, abortion, caesarean operation, ectopic pregnancy, hydatidiform mole, miscarriage (except as a result of an accident), treatments against infertility, sterilisation and contraception.
- treatments relating to birth defects, congenital abnormalities and hereditary conditions.
- charges for private nursing, routine health checks, precautionary services, acupuncture and inoculation and other ineligible non-medical items whilst as an in-patient.
- services or treatment of any institution that is mainly long term care facility like convalescent and nursing homes, nature cure clinics, spa, hydro-clinic or sanatorium and establishments that provide only incidental or limited hospital services.
- treatments arising from any geriatric, psycho-geriatric, psychiatric conditions or physiotherapy.
- acquisition of any organ itself and all expenses incurred by the donor.
- treatment by a family member.
- treatment that is not scientifically/medically recognised.
- expenses recoverable from a third party, eg. Workmen's Compensation insurance.
- treatment for obesity, weight reduction and weight improvement.