

proMediCare (Group)

Please read this insurance policy carefully to ensure that you understand the terms and conditions and that this policy meets your requirements. If there are any changes that may affect the insurance cover provided, please notify us immediately.



Contents

Introduction	3
Definitions	4
Geographical Cover	6
Policy Period	6
Eligibility	6
Change of Category	6
Description of Benefits	8
Exclusions	10
Sanction Limitation and Exclusion Clause	11
Termination of Cover	11
Cancellation	11
Premium Payment	11
Notice and Proof of Claim	12
Currency Exchange Rates	12
Other Insurance	12
Legal Proceedings	12
Alterations	12
Contract (Rights of Third Parties) Act 2001	12
Non-Guaranteed Premium	12
Change of Occupations/Country of Residence	12
Premium Warranty Clause	12
Schedule of Surgical Benefits	13
Policy Owners' Protection Scheme	19



Introduction

In consideration of the payment of the premiums, the Company agrees to indemnify or compensate the Insured, details of which are set out in the Proposal Form and Policy Schedule, in the manner and extent of the Schedule of Benefits selected for hospital and surgical expenses in respect of illnesses or injuries incurred during the Period of Insurance.

The Policy Schedule, Conditions, Exclusions and Endorsements and Memoranda shall be read together as one contract and any word or expression to which a specific meaning has been attached in any part shall bear the same meaning wherever it appears.

The Proposal made to the Company by the Insured in connection with this insurance shall be the basis of and shall form part of this contract.



Definitions

The following definitions apply to the Policy:

Term	Meaning
1. Accident	An event of violent, accidental, external and visible nature which shall independently of any other cause be the sole cause of bodily injury
2. Dependants	The insured employee's legal spouse aged under 65 and all unmarried and unemployed children who are aged between 15 days old and below 18th birthday. For those in full-time tertiary institutions, the age limit will be extended to their 24 th birthday
3. Hospital	Only an establishment duly constituted and registered as a hospital for the care and treatment of sick and injured persons, as bed-paying patients, and which <ol style="list-style-type: none"> a) Has facilities for diagnosis and major surgery b) Provides 24 hours a day nursing services by registered graduate nurses c) Is under the supervision of a physician and d) Is not primarily a nature cure clinic, a place for alcoholics or drugs addicts, a nursing, rest or convalescent home or similar establishment, or home for the aged
4. Illness	A physical condition, marked by a pathological deviation from the normal healthy state
5. Injury	Bodily injury caused by force or violent, external and visible means
6. Maximum Each Injury or Illness	All claims arising from the same cause including any and all complications therefrom except that if the employee or dependant completely recovers after a period of 14 clear days continuously following the latest discharge from hospital any subsequent treatment shall be considered a new injury or illness
7. Physician or Surgeon	A person qualified by degree in Western Medicine and legally licensed and duly qualified to practice medicine and surgery authorised in the geographical area of his practice
8. Physician's Visit	A physician's visit to the hospital bedside of an Insured Person for treatment of a non-surgical disability
9. Policy	This agreement all schedule riders endorsement and any amendments signed by an Authorised Officer of the Company the application (if any) of the Insured and any individual health declaration form or any other form signed by the Insured Person or the Insured constituting the entire contract
10. Pre-Existing Illness	Any condition which existed or have developed symptoms or there exist manifestation of illness or medical treatment have been sought on drugs



Term	Meaning
	and medicine have been prescribed before the effective date of cover in respect of any Insured Person of which the Insured Person was aware or should reasonably have been aware or based on normal medically accepted physical or pathological development of the illness or illnesses
11. Surgical Fees	All of the fees payable to Surgeon(s) for the operations performed including the surgeon's visits to the patient, pre-surgical assessment and normal post-surgical care up to a maximum of 91 days from the date of operation or discharge from hospital



Geographical Cover

The benefits of the Policy (Scheme) are worldwide, 24 hours.

Policy Period

Insurance shall commence from the date specified on the Policy Schedule.

The Plan is an annual contract, renewable each year on the due date, subject to the option and renewal terms offered by the Company. There must be not less than 75% of those eligible for contributory basis and not less than the total number of those eligible for non-contributory basis.

This Policy is renewable at the option of the Company.

Eligibility

a) Employees

When cover is effected on a 100% premium payment by the Insured, all eligible employees must be included in the Scheme within 90 days from the date of eligibility

When cover is effected on a contributory basis between the Insured and the eligible employees, the employees who agree to contribute may be included in the Scheme:

- i) Upon the commencement of the policy
- ii) Within 31 days of eligibility from the commencement/effective date
- iii) Upon evidence of insurability satisfactory to the Company, for employees who request to be included after 31 days of the date of eligibility

Where an employee is not at work on the date when he would otherwise be eligible to join the Scheme, the effective date of such employee's insurance shall be the date of his return to work.

b) Dependants

Dependants are eligible to be included in the Scheme only when the employee is covered. The dependants' cover shall become effective on any of the following eligibility dates, provided they are included within 31 days, otherwise the dependants may only join the Scheme upon the date the company determines the evidence of insurability to be satisfactory:

- i) Upon the date of the employee becomes eligible
- ii) The spouse of a newly-married employee becomes eligible on the date of his/her marriage to the employee already covered
- iii) The new-born child becomes eligible on the fifteenth day following the date of birth

If the dependant is confined in a hospital on the date when his/her cover otherwise become effective, such cover would not become effective until the dependant is no longer confined and is medically certified to have fully recovered from the illness/injury for which the confinement is made.

Change of Category

Any increase in the cover to be provided shall be effective from the date of the employee's promotion, unless the employee is absent from work on that date due to illness or injury, in which case the increase in cover will take effect from the



date on which the employee returns to full-time
work



Description of Benefits

Benefit	Description
1. Hospital Room and Board	Charges for room and board accommodation inclusive of meals and general nursing services for each day of confinement as a patient in the hospital
2. Intensive Care Unit	Payable when necessitated by an intensive care phase of critical illness or injury subject to a maximum of 20 continuous days per any one disability. The number of days for which charges incurred are payable in respect of daily room and board and ward charges for intensive care unit shall not in the aggregate exceed the maximum number of days provided under hospital room and board benefits
3. Hospital Miscellaneous Services	Hospital charges for operating room x-ray examinations medicines dressings ordinary splints and plaster casts electrocardiograms basal metabolism tests laboratory tests intravenous infusions blood transfusions physiotherapy and other customary services rendered or supplied during the confinement period, including anaesthetist fees actually charged will be reimbursed at up to 25% of the surgical reimbursement (if not shown as a separate item)
4. Surgical Fees	<p>Fees actually charged for the operation by the surgeon including the surgeon's hospital visit to the patient and post-operative care up to a maximum of 91 days from the date of operation. The maximum level payable as benefit is assessed according to the amount provided by the chosen Plan in relation to the Schedule of Surgical Benefits, depending on the nature of operation performed. Day surgery is also subject to the usual interpretation. If two or more procedures are performed through a single incision, reimbursement for charges for all such procedures shall not exceed the amount specified for the one surgical procedure performed for which the largest amount is payable.</p> <p>If surgery for a disability is performed in various stages over a period of time, then all surgical fees charged in the various stages will be aggregated in computing the maximum amount payable under the Schedule of Surgical Benefits.</p> <p>Eligible surgical fees below S\$500 are covered in full.</p> <p>Anaesthetist fees actually charged will be reimbursed at up to 25% of the surgical reimbursement, unless this is shown as a separate item under the Schedule of Benefits. Eligible anaesthetist fees of less than S\$75 are covered in full.</p>
5. Diagnostic Services	Charges for specialist's opinion or advice or for diagnostic x-rays and laboratory examinations or tests which are recommended by a licensed physician because of illness or injury incurred within 90 days prior to



Benefit	Description
	hospital confinement or surgical operation. Payment will not be made for clinical treatments (including medications and subsequent consultations after an illness is diagnosed), or if the insured employee or dependant is not subsequently hospitalised or surgically treated after such consultations or examinations
6. In-Hospital Physician's Visits	Fees charged by the physician for treatment or visits made to a patient, for whom a full day's room charge is made by the hospital for non-surgical treatment
7. Post-Hospitalisation Treatment	Expenses for follow-up treatment by the same physician up to a period of 90 days immediately following discharge from hospital
8. Emergency Outpatient Accidental Treatment	Charges for services and medical supplies provided by the hospital or clinic for emergency treatment of an injury as a result of an accident and received as an outpatient within 24 hours after the accident. When such emergency treatment for an injury is obtained from Registered Chinese bone-setter, charges up to S\$250 are covered. Eligible expenses incurred thereafter for follow-up treatment by the same medical practitioner, will be reimbursed up to 31 days from the date of the accident
9. Ambulance Fees	Charges for ambulance services (inclusive of charges for attending medical personnel) to and/or fro from the hospital. Payment will not be made if the insured employee or dependent is not hospitalised
10. Special Grant	The special grant is payable to the employer to be used as the employer deems appropriate so as to assist the dependant or the next-of-kin of the insured employees with any expenses incurred over and above the eligible medical expenses covered under this policy, at the time of death of the insured employee



Exclusions

The following treatments directly or indirectly, conditions, activities, items, and their related expenses and any complications relating thereto are excluded from this insurance and the Company shall not be liable for:

- a) charges which are not for actual, necessary and reasonable expenses incurred in the treatment of the illness or injury
- b) pre-existing illness or injuries during the first 12 months of continuous cover for employees only
- c) outpatient treatment not related to in-patient treatment or day surgery, except as a result of an accident
- d) costs resulting from abuse of drugs or alcohol, self-inflicted injuries, criminal act of the Insured Person and sexually transmitted diseases, or treatment which in anyway arises from, is attributable to, or is consequential upon Acquired Immune Deficiency Syndrome (AIDS), AIDS related Complex Syndrome (ARCS) and all diseases caused by and/or related to the virus HIV positive, and any communicable diseases requiring isolation or quarantine by law
- e) 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 nationalisation 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
- f) routine medical examination (including vaccinations, the issue of medical certificates and attestations), routine eye and ear examinations, refractive errors of the eyes, cosmetic or plastic surgery and the provision of appliances including spectacles, special braces, hearing aids, lenses, wheelchairs and any prosthetic devices
- g) dental care and treatment (including oral surgeries) except emergency treatment to sound natural teeth damaged during an accident
- h) pregnancy including childbirth, caesarean operation, abortion, atopic pregnancy, hydatidiform mole, miscarriage (except as a result of an accident), treatments against infertility, sterilisation and contraception
- i) treatments relating to birth defects, congenital abnormalities and hereditary conditions
- j) charges for private nursing, consultation with a general practitioner, routine health checks, precautionary services, acupuncture and inoculation and charges for telephone, television, newspapers and other ineligible non-medical items whilst as an in-patient
- k) 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 provides only incidental or limited hospital services
- l) treatments arising from any geriatric, psycho-geriatric, psychiatric conditions or physiotherapy
- m) acquisition of any organ itself and all expenses incurred by the donor
- n) treatment by a family member



- o)** treatment that is not scientifically/ medically recognised
- p)** expenses recoverable from a third party, including Workmen’s Compensation Insurance or Social Security Organisation
- q)** treatment for obesity, weight reduction and weight improvement

Sanction Limitation and Exclusion Clause

This Policy shall not be deemed to provide any cover or benefit, or pay any claim, to the extent that the provision of such cover or benefit or payment of such claim would expose the Company to any sanction, prohibition or restriction under the United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom, United States of America or any jurisdiction applicable to the Company.

Termination of Cover

Cover ceases for insured person:

- a)** on the date of termination of the policy
- b)** on the date of termination of employment with the insured
- c)** on the 65th birthday
- d)** on the premium due date if the insured fails to pay the required premium for the insured persons
- e)** on the date on which he enters full-time military, naval, air or police service except during National Service reservist duty or training

- f)** on the date the dependent cease to be a dependant as defined herein

Cancellation

This policy may be cancelled by either the Company or the Insured by giving 30 days’ notice in writing. No premium will be refunded if claims have already been made by the Insured.

Pro-rata refund of premium will be made to the Insured if the policy is cancelled by the Company during its currency.

Cancellation shall be without prejudice to any claim originating prior to the effective date of Cancellation.

If the Insured terminates the policy, the premium charged will be based on the following:

Period of Cover	Premium Charged
1 month	3 months rate
2 months	4 months rate
3 months	6 months rate
4 & 5 months	7 months rate
6 & 7 months	9 months rate
8 months	1 full year premium

Premium Payment

This policy is deemed to have lapsed automatically if no premium is received within 30 days from the commencement or renewal date of the policy. Notwithstanding the termination of the policy, the Insured shall be liable for the payment of all premiums due while the policy has been in force including the grace period



Notice and Proof of Claim

Written notice of claim must be given to the Company within 31 days after occurrence of any hospitalisation or surgery covered by the Scheme.

The Company upon receipt of such notice shall furnish the Insured such forms as are usually required for the filing of proof of illness or injury. Affirmative proof of illness or injury must be submitted to the Company at the expense of the Claimant.

Currency Exchange Rates

In the event of hospitalisation outside Singapore, bills rendered in terms of currency other than Singapore dollars, will be converted to the currency of Singapore dollars on the basis of quoted exchange rate (open market rate if a free market, official rate if not a free market) in effect on the date of discharge from hospital of the Claimant.

Other Insurance

If an employee or dependant included in this Scheme carries other insurance covering injury or illness that is also covered by this policy, the Claimant must inform the Company of such duplicate cover at the time of claiming. The total benefit payable for each claim, for which more than one insurance policy is applicable, shall not exceed the total of eligible expenses incurred.

Legal Proceedings

The parties hereto agree that the Laws of Singapore shall govern and control in the event of any conflict or dispute between the parties with regard to the Plan and that the parties submit

themselves to the exclusive venue and jurisdiction of the courts of Singapore for the resolution of any conflict or dispute.

Alterations

No alteration to this Policy shall be valid unless authorised and endorsed by the Company

Contracts (Rights of Third Parties) Act 2001

A person who is not a party to this Policy Contract shall have no right under the Contracts (Rights of Third Parties) Act 2001 to enforce any of its terms.

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 Occupations/Country of Residence

In the event of a change in occupation/country of residence 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.

Premium Warranty Clause

Notwithstanding anything herein contained to the contrary and subject only and without prejudice to



Clause 2 hereinafter set out it is hereby declared and agreed that it is a condition precedent to liability under this Policy, Renewal Certificate Endorsement or Cover Note that any premium due must be paid and actually received in full by the Company, the registered broker or registered agent through whom this policy was effected

- a) When the period of insurance is 60 days or more within SIXTY (60) days from the
 - i) INCEPTION date of the coverage under the Policy Renewal Certificate or Cover Note or
 - ii) EFFECTIVE date of the coverage stated on each Endorsement if any issued under the Policy Renewal Certificate or Cover Note when the effective date of coverage stated on the Endorsement is on or after the issuance date of the Endorsement or
 - iii) ISSUANCE date of each Endorsement if any issued under the Policy Renewal Certificate or Cover Note where the effective date of coverage under the Endorsement is before the issuance date

OR

- b) where the total premium under any single Policy exceeds S\$50,000 and the Company has allowed payment of that premium by instalments within SIXTY (60) days from the
 - i) INCEPTION date of the cover under the Policy Renewal Certificate or Cover Note for the first instalment and thereafter from the agreed dates on which the subsequent instalments become payable and
 - ii) EFFECTIVE date coverage of any Endorsement issued under such Policy for the first instalment and thereafter from the agreed dates on which the

subsequent instalments become payable

OR

- c) when the period of insurance is LESS than SIXTY (60) days, within the period of insurance specified in the Policy Endorsement Renewal Certificate or Cover Note

In the event any of the abovementioned premium is not paid in full to the company, registered broker or registered agent as described above in the manner and within the time stipulated above (the premium warranty period) the cover under this Policy Renewal Endorsement or Cover note shall deemed to have terminated from the expiry of the premium warranty period and the company shall be discharged from all liability therefrom but without prejudice to any liability incurred before that date and the company will be entitled to a pro-rata time on risk premium subject to a minimum of S\$25.

Schedule of Surgical Benefits

The limits for any surgical procedure will be determined by the amounts shown herein. If the operation is not shown in this table, the Company reserves the right to determine the limit for such operation which is consistent with the amounts listed herein; taking into account the nature and complexity of the procedure involved and the policy exclusions and/or other restrictions applicable.

Description of Surgical Benefits	Surg %
1. Abdomen	
• Appendectomy	50%
• Biopsy of pancreas	45%
• Cholecystotomy, drainage or removal of calculus/gall stones	60%



Description of Surgical Benefits	Surg %
• Cholecystotomy, removal of gall bladder	65%
• Colon resection, partial with or without colostomy	50%
• Colon resection, total	100%
• Gastric or duodenal ulcer, perforation, closure of	75%
• Gastro-enterostomy/Gastro jejunostomy	75%
• Gastroscopy and/or duodenoscopy, diagnostic	15%
• Gastroscopy and/or duodenoscopy, operative	30%
• Gastrostomy (opening into the stomach /with exploration or foreign body removal)	60%
• Gut, resection of	
• Gastrectomy, total or partial resection of stomach	100%
• Hepatectomy (resection of liver) partial lobectomy	75%
• Intestinal obstruction, acute	100%
• Laparotomy, exploratory	
• Liver Biopsy	55%
• Pancreatectomy, total or sub-total	20%
• Splenectomy, removal of spleen	75%
2. Abscess	
Incision and drainage of abscess, boil, furuncle or carbuncles; one or more	
• Simple, not requiring hospitalisation	5%
	20%

Description of Surgical Benefits	Surg %
• Requiring hospitalisation	
3. Amputation of	
• Arm, upper, forearm, entire hand or foot	55%
• Fingers, thumbs or toes; primary or secondary, any joint or phalanx, single, including neurectomies with direct closure	20%
• Hip joints	100%
• Leg, through tibia and fibula	55%
• Shoulder joint or blade (interscapula-thoracic)	100%
• Thigh, between hip and knee	75%
• Wrist, distal to metacarpals	30%
4. Breasts	
• Biopsy of breasts, incisional	20%
• Excision of cyst, fibro-adenoma or other benign tumour, aberrant breast tissue, duct lesion or nipple lesions	25%
• Mastectomy, simple	50%
• Mastectomy, radical, including breast, pectoral muscles and axillary lymph nodes, unilateral	75%
5. Chest	
• Artificial pneumothorax, induction of Initial	12%
• Refills, each but not more than six	5%
• Bronchoscopy, diagnostic, rigid bronchoscope	20%
	30%



Description of Surgical Benefits	Surg %
<ul style="list-style-type: none"> Bronchoscopy, operative, excluding biopsy 	100%
<ul style="list-style-type: none"> Cardiolysis (removal of portion of chest walls) 	100%
<ul style="list-style-type: none"> Cardiac heart, requiring sutures of wall/repair with bypass 	100%
<ul style="list-style-type: none"> Intrathoracic or intra-abdominal aneurysm 	90%
<ul style="list-style-type: none"> Lobectomy, total or sub-total/segmental 	75%
<ul style="list-style-type: none"> Hepatectomy partial Lobectomy, wedge resection or enucleation of lesion, single or multiple 	90%
<ul style="list-style-type: none"> Lung, complete removal or portion of 	75%
<ul style="list-style-type: none"> Pericardium, opening and draining 	100%
<ul style="list-style-type: none"> Pneumonectomy, total 	100%
<ul style="list-style-type: none"> Thoracoplasty, complete 	50%
<ul style="list-style-type: none"> Thoracotomy, exploratory 	12%
<ul style="list-style-type: none"> Thoracotomy, removal of pus, tapping excepted 	
6. Circulatory System	
<ul style="list-style-type: none"> Intra-abdominal aortic aneurysm (circumscribed dilation of aorta/with or without ilea-femoral) 	100%
<ul style="list-style-type: none"> Intrathoracic aortic aneurysm-transverse arch graft 	100%
<ul style="list-style-type: none"> Transvenous placement of endocardial pacemaker 	30%
7. Dislocations and Joints	
<ul style="list-style-type: none"> Ankle dislocation, closed or open, reduction 	60%

Description of Surgical Benefits	Surg %
<ul style="list-style-type: none"> Arthroscopy 	20%
<ul style="list-style-type: none"> Hip dislocation, closed or open, reduction 	65%
<ul style="list-style-type: none"> Knee dislocation, open with uncomplicated soft tissue closure, manipulative reduction 	40%
<ul style="list-style-type: none"> Shoulder dislocation, open, with uncomplicated soft tissue closure, manipulative reduction 	30%
<ul style="list-style-type: none"> Tarsal bone dislocation, closed or open reduction with or without skeletal fixation 	35%
<ul style="list-style-type: none"> Wrist dislocation, closed or open reduction 	35%
8. Ear	
<ul style="list-style-type: none"> Ear operation for epithelioma of 	20%
<ul style="list-style-type: none"> Fenestration, one or both sides 	100%
<ul style="list-style-type: none"> Mastoidectomy <ul style="list-style-type: none"> simple radical 	50%
<ul style="list-style-type: none"> Myringoplasty 	80%
<ul style="list-style-type: none"> Myringotomy for otitis media 	65%
<ul style="list-style-type: none"> Removal of adenoids alone 	15%
<ul style="list-style-type: none"> Removal of aural polypi 	10%
<ul style="list-style-type: none"> Stapes, mobilisation 	5%
<ul style="list-style-type: none"> Tympanoplasty, with mastoidectomy 	60%
<ul style="list-style-type: none"> Tympanoplasty, with ossicular chain reconstruction 	100%
9. Oesophagus	
<ul style="list-style-type: none"> Esophagoscopy 	20%
<ul style="list-style-type: none"> Oesophagus, operation for stricture 	37.5%
<ul style="list-style-type: none"> Oesophagus, resection of 	100%



Description of Surgical Benefits	Surg %
10. Excision or Fixation by Cutting	
• Ankle dislocation, closed or open, reduction	50%
• Bone, removal of, diseased position of femur, tibia, humerus or fibula	40%
• Hip joint, shoulder or spine	75%
• Lesser bones	20%
• Synovectomies of ankle and toes	40%
11. Eye	
• Cataract, removal of	60%
• Detached retina, operation of	75%
• Eyeball, removal of	45%
• Foreign body, removal of, from cornea	5%
• Glaucoma or trauma	45%
• Pterygium, excision or transposition or removal of	15%
• Style or chalazion, incision of	7%
12. Fractures, Treatment of	
Simple, closed reduction:	
• Ankle, carpal bone, metacarpal, phalanges, tarsal bone	20%
• Elbow	15%
• Hip	65%
• Lower jaw or patella	15%
• Radius & ulna	20%
• Shoulder, knee	50%
• Thoracic or lumbar spine (closed or open)	95%
• Tibia and Fibula	20%
• Wrist	15%
• Compound fracture - the limit is twice the amount closed reduction subject	

Description of Surgical Benefits	Surg %
to a max of 100% Hallux Valgus (Bunion), operation for	
○ Single	25%
○ Bilateral	50%
• Menisectomy (removal of semilunar cartilage of knee)	50%
• Osteomyelitis of long bones	
○ Acute	75%
○ Chronic	60%
• Release of carpal tunnel	30%
13. Genito – Urinary Tract	
• Cystorrhaphy: suture of bladder wound, injury or rupture, simple Bladder,	60%
○ removal of growths by abdominal surgery	60%
○ removal of growths by diathermy	40%
○ removal of stone	75%
• Circumcision, surgical excision other than clamp or dorsal slit, except newborn	15%
• Curettage or cauterization of cervix, non-puerperal	12.5%
• Cystectomy - with ureteroileal conduit or sigmoid with bilateral pelvic lymphadenectomy	100%
• Cystoscopy – Diagnostic	
○ with minor endoscopic procedure (e.g. biopsy)	5%
• Dilation and curettage, non-puerperal	10%
	25%



Description of Surgical Benefits	Surg %
• Exploration for undescended testis, unilateral	40%
• Evacuation of foreign bodies from the bladder	25%
• Hydrocele, radical care of	30%
• Hysterectomy, radical for cancer	65%
• with complete removal of tubes and ovaries	75%
• with or without appendectomy	65%
• Kidney hemorrhage due to accident	75%
• Fixation of	75%
• Removal of, with total urecterectomy & bladder cuff	85%
• Removal of stone	50%
• Laparoscopy	20%
• Myomectomy, single or multiple, excision of fibroid tumor of uterus- abdominal approach	60%
• Orchidectomy, simple, unilateral	
• Renal homotransplantations with unilateral recipient neprectomy	100%
• Salpingectomy or oophorectomy or both, unilateral or bilateral, independent procedure	
• Testicles	55%
○ Castration for growth or tuberculosis of	33%
○ Open testicular biopsy	10%
• Transurethral resection of prostate	75%

Description of Surgical Benefits	Surg %
• Endoscopic means – partial removal	30%
• Ureter, removal of stone	85%
• Urethra, Stricture of, open operation	30%
• Intra-Urethral cutting operation	15%
• Varicocele, epididymectomy	25%
○ Excision of Single	35%
○ Bilateral	
14. Goitre	
• Hemithyroidectomy	40%
• Lymphatic glands	
○ Removal of malignant tumours of	100%
○ Removal of tumours for diagnosis or adenoma of thyroid	50%
• Thyroidectomy	
○ Sub-total	50%
○ Total	65%
15. Hernia	
• Herniorhapy	35%
• Herniotomy	50%
• Strangulated hernia	75%
16. Ligaments and Tendons	
• Tendon, lengthening or shorting	20%
• Repair and suture	25%
• Transplantation	50%
• Extensive grafting	50%
• Deep suppuration in palm, forearm, arm sole, leg or thigh involving multiple incisions or drainage	30%
• Repair of the tendoachilles	40%
17. Nail	



Description of Surgical Benefits	Surg %
<ul style="list-style-type: none"> Excision of nail and nail matrix, partial or complete (e.g. ingrown nail) 	15%
18. Nose	
<ul style="list-style-type: none"> Antrum puncture 	5%
<ul style="list-style-type: none"> Extranasal sinus operation 	17.5%
<ul style="list-style-type: none"> Intranasal sinus operation 	25%
<ul style="list-style-type: none"> Mastoid, radical cure for 	60%
<ul style="list-style-type: none"> Nose, reconstruction of 	70%
<ul style="list-style-type: none"> Polypus, removal, one or more 	10%
<ul style="list-style-type: none"> Sarcoma, operation for, or epithelioma of nose 	60%
<ul style="list-style-type: none"> Submucous resection, nasal septum, classic 	40%
<ul style="list-style-type: none"> Toilet and suture 	5%
<ul style="list-style-type: none"> Turbineotomy 	10%
19. Paracentesis	
<ul style="list-style-type: none"> Tapping of – Abdomen 	12.5%
<ul style="list-style-type: none"> Chest or bladder, cauterization excepted 	7.5%
<ul style="list-style-type: none"> Ear drum, Hydrocele, joints or spine 	5%
20. Pilonidal Cyst or Sinus	
<ul style="list-style-type: none"> Removal of 	30%
21. Rectum	
<ul style="list-style-type: none"> Colonoscopy with or without biopsy 	20%
<ul style="list-style-type: none"> Fissure-in-ano, cutting operation for: <ul style="list-style-type: none"> Independent Procedure 	40%
<ul style="list-style-type: none"> Fistulotomy or fistulectomy <ul style="list-style-type: none"> Simple Multiple 	35%
<ul style="list-style-type: none"> Hemorrhoidectomy, internal & external, complex or extensive 	45%
	55%
	60%

Description of Surgical Benefits	Surg %
<ul style="list-style-type: none"> Hemorrhoidectomy and fistulotomy or fistulectomy 	15%
<ul style="list-style-type: none"> Incision & Drainage of ischiorectal and/or perirectal/perianal abscess 	7.5%
<ul style="list-style-type: none"> Papillectomy, single or multiple procedure 	25%
<ul style="list-style-type: none"> Other cutting operation of rectum 	100%
<ul style="list-style-type: none"> Rectum, excision of 	20%
<ul style="list-style-type: none"> Sigmoidectomy 	
22. Skull	
<ul style="list-style-type: none"> Cutting into cranial cavity, trephning and tapping excepted 	100%
<ul style="list-style-type: none"> Removal of bone trephning or decompression 	40%
<ul style="list-style-type: none"> Trephning for fracture middle meningeal or other intracranial hemorrhage 	100%
<ul style="list-style-type: none"> Tumour or abscess of the brain, cerebral or cerebellar tumour 	100%
23. Spine or Spinal Cord	
<ul style="list-style-type: none"> Division of posterior spinal tracts or roots 	100%
<ul style="list-style-type: none"> Gasserian ganglion, resection of 	75%
<ul style="list-style-type: none"> Intervertebral disc, excision of <ul style="list-style-type: none"> Without spinal fusion With spinal fusion 	75%
<ul style="list-style-type: none"> Laminectomy 	100%
<ul style="list-style-type: none"> Nerve grafting 	50%
<ul style="list-style-type: none"> Spinal cord tumour, operation for 	100%
24. Throat	
<ul style="list-style-type: none"> Adenoidectomy, independent procedure 	15%



Description of Surgical Benefits	Surg %
<ul style="list-style-type: none"> Excision of tumour of cords & epiglottis/or stripping of vocal cords 	35%
<ul style="list-style-type: none"> Jaw, total excision of upper or lower 	100%
<ul style="list-style-type: none"> Partial excision 	50%
<ul style="list-style-type: none"> Laryngectomy, without neck dissection 	75%
<ul style="list-style-type: none"> Laryngoscopy, direct operative with biopsy 	25%
<ul style="list-style-type: none"> Parotidectomy 	60%
<ul style="list-style-type: none"> Removal of lower lip cancer 	50%
<ul style="list-style-type: none"> Tongue, total excision of for cancer 	100%
<ul style="list-style-type: none"> Tonsillectomy with or without adenoidectomy 	20%
<ul style="list-style-type: none"> Tracheotomy, independent procedure 	20%
<ul style="list-style-type: none"> Turbinectomy 	10%
25. Tumours	
<ul style="list-style-type: none"> Benign tumours of the testicles 	20%
<ul style="list-style-type: none"> Benign tumours one or more, except as otherwise herein provided; <ul style="list-style-type: none"> Requiring hospital confinement Not requiring hospital confinement 	20% 5%
<ul style="list-style-type: none"> Excision of Bartholin's tumour or cyst 	25%
<ul style="list-style-type: none"> Incision or drainage of cyst 	5%
<ul style="list-style-type: none"> Lesion of tendon or fibrous sheath or capsule (e.g. cyst or ganglion) foot or toe 	20%
<ul style="list-style-type: none"> Lesion of tendon sheath – wrist 	20%

Description of Surgical Benefits	Surg %
<ul style="list-style-type: none"> Malignant tumours of the mucous membrane, skin and subcutaneous tissue 	25%
<ul style="list-style-type: none"> Malignant tumours, surgical removal of, except those of the mucous membrane skin and subcutaneous tissue 	50%
<ul style="list-style-type: none"> Warts or moles 	5%
26. Varicose Veins	
<ul style="list-style-type: none"> Aneurysm in large arteries 	50%
<ul style="list-style-type: none"> Cutting operation, complete procedure <ul style="list-style-type: none"> One leg Both legs 	25% 40%
<ul style="list-style-type: none"> Injection treatment, complete procedure one or both legs 	20%
<ul style="list-style-type: none"> Ligation of small arteries, smaller aneurysms 	10%
<ul style="list-style-type: none"> Stripping of varicose vein, one leg 	30%

Policy Owners' Protection Scheme

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 us (servicecenter@libertyinsurance.com.sg) or visit the GIA/LIA or SDIC websites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg)

