EQ Insurance Company Limited
77 Robinson Road #12-01 Robinson 77 Singapore 068896
tel (65) 6223 9433 | www.eqinsurance.com.sg
reg no. 1978-00490-N

GROUP HOSPITAL & SURGICAL SCHEDULE

Issued on 09/01/2026 in Singapore

Policy No. DHSGHQ26-000020

No.	Benefit	Max. Limit Per Any One Disbility
1.	Room & Board (daily,up to 120 days including ICU & HDU	
2a	Intensive Care Unit (daily,up to max 90 day	
2b	High Dependency Care (daily,up to max 90 day	
3.	Hospital Miscellaneous Expenses (including implants)	
4.	Surgeon's Fee (subject to Surgical Schedule- applicable to Private Hospital only excluding NUH)	As charged up to S$20,000 per Policy Year, subject to 4 bedded ward at Singapore Government/ Restructured Hospital
5.	In-Hospital Physician's Visit (daily, up to 120 days)	
6.	Pre-Hospitalisation Specialist Consultation (leads to hospitalisation within 90 days)	
7.	Pre-Hospitalisation Diagnostic Services (leads to hospitalisation within 90 days)	
8.	Post Hospitalisation Treatment (90 days upon discharge)	
9.	Emergency Outpatient Treatment (due to accident only)	
10.	Medical Report Fee	
11.	Co-insurance will apply if insured student is warded in higher ward in Singapore Government/ Restructured Hospitals or in Private Hospital in Singapore or in Hospitals outside Singapore.	10%
12.	Outpatient Kidney Dialysis and Cancer Treatment (per Policy year)	S$ 3,000
13.	Mental illness for admission to institue of Mental Health only	S$ 1,000
14.	Ambulance Fee	S$ 150
15.	Special Grant	S$ 5,000
16.	Personal Accident(Death/Permanent Disablement Scale II)	S$20,000

*GRH refers to Singapore Government Restructured Hospitals

Additional Terms:

* Pre-existing conditions will becovered after 12 months of continuous cover with the Company,except for Outpatient Kidney Dialysis and Cancer treatment which is premanently excluded.
* All existing terms & conditions imposed on members, if any,

Continued on page 3

EQ Insurance Company Limited
77 Robinson Road #12-01 Robinson 77 Singapore 068896
tel (65) 6223 9433 | www.eqinsurance.com.sg
reg no. 1978-00490-N

GROUP HOSPITAL & SURGICAL SCHEDULE

Issued on 09/01/2026 in Singapore

Policy No. DHSGHQ26-000020

will continue to apply.
* GST for elgible claim is payable.

Note : if the group side is reduce by 35% or more, we reserve the right to revise our quotation accordingly.

Mental Illness Benefit

If an Insured Person suffers mental stress in him/her being diagnosed with major depressive disorder and obsessive compulsive disorder, we will pay up to the limit stated in the policy for an expenses incurred as a result of an admission to institute of Mental Health Hospital.

PERSONAL ACCIDENT (SCALE II)

Compensation Schedule

Loss Events		Compensation Payable % of Capital Sum Insured
1. Death		100%
2. Total and Permanent Disablement from engaging in or to employment or occupation of any and every kind.		100%
3. Total and Permanent Loss of all sight in both eyes		100%
4. Total Loss by physical severance or total and permanent loss of use;		
a. hand at wrist		100%
b. arm at shoulder		100%
c. arm between shoulder and elbow		100%
d. arm at or below elbow		100%
e. leg at hip		100%
f. leg between knee and hip		100%
g. leg at or below knee		100%
5. Total and Permanent Loss of sight in one eye except perception of light		50%
6. Total Loss by physical severance or total and permanent loss of use;		
a. thumb and 4 fingers of one hand		50%
b. 4 fingers of one hand		40%
c. thumb	i. 2 phalanges	25%
	ii. 1 phalanx	10%
d. index finger	i. 3 phalanges	15%
	ii. 2 phalanges	10%
	iii. 1 phalanx	5%
e. middle finger	i. 3 phalanges	10%
	ii. 2 phalanges	7%
	iii. 1 phalanx	3%
f. ring finger	i. 3 phalanges	10%
	ii. 2 phalanges	7%
	iii. 1 phalanx	3%
g. little finger	i. 3 phalanges	10%

Continued on page 4

EQ Insurance Company Limited
77 Robinson Road #12-01 Robinson 77 Singapore 068896
tel (65) 6223 9433 | www.eqinsurance.com.sg
reg no. 1978-00490-N

GROUP HOSPITAL & SURGICAL SCHEDULE

Issued on 09/01/2026 in Singapore — Policy No. DHSGHQ26-000020

	ii. 2 phalanges	7%
	iii. 1 phalanx	3%
h. all toes of one foot		18%
i. great toe	i. 2 phalanges	6%
	ii. 1 phalanges	3%
j. any other toe		3%
7. Total and Permanent Loss of;		
a. hearing in both ear		75%
b. hearing in one ear		20%
8. Total and Permanent Loss of speech		50%
9. Third Degree Burns;		
a. Head - Damage as a Percentage of Total Body Surface Area		
i. equal to or greater than 2% but less than 5%		50%
ii. equal to or greater than 5% but less than 8%		75%
iii. equal to or greater than 8%		100%
b. Body - Damage as a Percentage of total Body Surface Area		
i. equal to or greater than 10% but less than 15%		50%
ii. equal to or greater than 15% but less than 20%		75%
iii. equal to or greater than 20%		100%

The following clauses and endorsements apply to this policy

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

REMINDER - RECOVERING GST DEEMED INPUT TAX

By virtue of Regulation 26 and 27 of the Goods and Services Tax (General) Regulations*, the GST incurred on this insurance product's policy premiums cannot be claimed by You if you are a GST-registered entity/person at the effective date of the insurance policy.

Subject otherwise to the terms, conditions and exception of the Regulations - as stipulated by IRAS.

For any enquiries and/or clarification, please refer to IRAS or go to the link provided below if more information is required on the particular legislation(s) concerned.
https://sso.agc.gov.sg/SL/GSTA1993-RG1

PDPA CONSENT CLAUSE

The Company appreciates the importance of the protection, confidentiality and security of your information.

By purchasing the Company's products and services, you have agreed and consented (in case of corporate policy, you represent the same from the individuals in relation to this policy) that the Company may collect, use,

Continued on page 5

EQ Insurance Company Limited
77 Robinson Road #12-01 Robinson 77 Singapore 068896
tel (65) 6223 9433 | www.eqinsurance.com.sg
reg no. 1978-00490-N

GROUP HOSPITAL & SURGICAL SCHEDULE

Issued on 09/01/2026 in Singapore Policy No. DHSGHQ26-000020

disclose and/or process your personal data (whether obtained in proposal form or otherwise) and disclose such information to the following:
(a) the Company's group companies;
(b) the Company's business partners, intermediaries, third party service providers, reinsurers;
(c) legal process participants and their advisors;
(d) governmental / regulatory authorities, industry associations, courts and other alternative dispute resolution forums, for the purposes and uses described in the Company's Privacy Policy (including the provision of protection, services related to this insurance policy, screening activities in accordance with legal/regulatory obligations/risk management procedures).

You may refer to the Company's Privacy Policy at www.eqinsurance.com.sg for more details.

POLICY ADMINISTERED ON "UNNAMED OR HEADCOUNT" BASIS CLAUSE

This Policy is administered on "unnamed" or "headcount" basis with a list of all insured employees lodged with us from inception &/or on renewal date. New workers/employees will be automatically covered.

The headcount adjustments to the Policy will be administered on yearly basis and premium will be adjusted at 50% of the annual premium rate. Refund premium, if any, is subject to the following conditions:
(a) refund amount must not exceed 25% of the provisional premium;
(b) claim loss ratio must not exceed 65%.

We reserve the right to review the renewal premium if the number of headcount is reduced by 35% or more from the current year headcount.

For EQ Insurance Company Limited

Authorised Signature