

CERTIFICATE

**GROUP HOSPITAL & SURGICAL INSURANCE
POLICY NUMBER: 2100704623-02**

**GROUP PERSONAL ACCIDENT
POLICY NUMBER: 2100704623-02**

We certify that the above Policy is issued by us to
EAST ASIA INSTITUTE OF MANAGEMENT PTE. LTD. for its
students for the period between 18 December 2024 and 17
December 2025.

This certificate is subject to the terms and conditions of
the above Policy.



Andrew Yeo
Chief Executive

BENEFITS SCHEDULE – EAST ASIA INSTITUTE OF MANAGEMENT PTE LTD

(A) Group Hospitalisation & Surgical Insurance Policy No. 2100704623

Benefits Schedule	Limits (SGD)
1) Daily Room & Board (max 120 days, incl. ICU & HDW)	As charged in B1 wards (4-bedder) in Singapore Government / Singapore Government Restructured Hospitals up to the overall maximum limit per policy period
2) Intensive Care Unit	
3) Other Hospital Services (including surgical implants up to the benefit limit of \$1,500, whichever is lower)	
4) Surgical Expenses *	
5) Daily In-hosp Physician's Consultation (max 120 days)	
6) Pre-hospitalisation Specialist Consultation (up to 90 days before admission) ¹	
7) Pre-hospitalisation Diagnostic X-ray & Lab Fees (up to 90 days before admission) ¹	
8) Post- hospitalisation Treatment (up to 90 days from discharge) ²	
9) Emergency Outpatient Treatment ³ (due to accident only) - \$1,000 per Policy Period - includes Dental Treatment (accidental) Up to \$500 per disability	
10) Ambulance Fee	
11) Medical Report Fees	
12) Pro-ration factor will apply if student is admitted into a higher ward in Singapore Government / Restructured Hospitals or in private hospitals in Singapore	65%
13) Overall Maximum Limit Per Policy Period (Item 1 to 12)	20,000
14) Inpatient Psychiatric Treatment (with referral by General Practitioner or Specialist)	1,000 per policy year
15) Outpatient Kidney Dialysis (per policy year)	3,000 per policy year
16) Outpatient Cancer Treatment (per policy year)	
17) Death Benefit	5,000

¹ Must lead to hospitalisation and/or surgical procedure within 90 days

For expenses incurred within 90 days from the date of discharge from hospital or day surgery.

³ Emergency Outpatient Accidental Treatment must be sought in a hospital or clinic within 24 hours from time of accident and with proof of treatment received (maximum up to \$1,000 per policy period)

* Surgical table applicable to Private Hospitals only

(B) Group Personal Accident Insurance Policy No.2100704623

Benefits Schedule	Sum Assured Per Student (S\$)
Death or Permanent Disablement	\$20,000