

Rest
easy for
a speedy
recovery



Take comfort that ready cash is coming your way when you are hospitalised for illness or accidental injury, be it to pay for any additional expenses or medical treatment. Let MSIG Insurance's Hospital CashPlus insurance take that financial burden off your mind so you can get well fast, worry free!

Choose from 3 Plans for the level of cover you like to have.

Here are your Hospital CashPlus benefits:

- **Daily Hospitalisation Cash benefit of \$300** up to 500 days or \$150,000 any one disability
- **Daily benefit is doubled to \$600** if hospitalisation is outside Singapore or the insured person's home country for up to 250 days i.e. \$150,000 any one disability
- **Daily benefit is doubled to \$600** for hospitalisation in the Intensive Care Unit for up to 60 days
- A lump sum of **\$1,000 in Recuperation Cash benefit** upon discharge from hospitalisation of 7 days or more
- Up to **\$1,000 for emergency outpatient medical treatment expenses** reimbursement following an accident
- **Emergency medical evacuation and repatriation etc of up to \$200,000** in the event of a medical emergency overseas
- **\$50,000 for Accidental Death or Permanent and Total disablement**

Cover limits of above illustration is based on Platinum Plan.



**HOSPITAL
CASHPLUS**



SAVE 25% OFF your renewal premium!

For every 12 month period you stay claim free, you save 25% off your renewal premium while enjoying the same level of protection.

MORE REWARDS when your family enrolls with you

You want peace of mind for your family as well, and we encourage that with a 10% discount off your premiums if you enrol your spouse or child along with yourself.

You and your family will enjoy renewal protection up to age 70.

HOSPITAL CASHPLUS



Call us at **6827 7602**
(Monday to Friday, 8.45 am - 5.30 pm)
or your usual insurance advisor.



service@sg.msig-asia.com

Annual Premium per Insured Person (including 7% GST)

Age Band	Silver Plan	Gold Plan	Platinum Plan
15 days to 17	\$173	\$290	\$463
18 - 30	\$209	\$347	\$554
31 - 40	\$247	\$412	\$659
41 - 50	\$338	\$564	\$905
51 - 65 (Renewals only)	\$478	\$798	\$1,274
66 - 70 (Renewals only)	\$526	\$878	\$1,401

Enjoy discount of 10% off annual premium when you sign up with your legal spouse or child at the same time. All persons to be insured in a family must be insured under the same plan.

Premium rates will increase according to age and are not guaranteed. Age refers to age last birthday.

Important Notes

- Eligibility:
 - Insured Person aged at least 18 years and below 51 years old
 - Insured Person's Dependant (legal spouse) aged at least 18 years and below 51 years old
 - Insured Person's Dependant (unmarried legal child) aged at least 15 days old after the date of normal healthy birth or 15 days after discharged in a normal healthy condition from the Hospital where birth took place, whichever is later, and below 18 years old, who is dependent upon the Insured Person for support with his/her Usual Country of Residence as Singapore.
- Home Country means the country which the Insured Person holds a passport. If there is more than one passport, then the country declared in the Application form will be deemed the Home Country.
- Latest age for enrolment is 50 years old and renewable up to age 70.
- Premium will increase according to the next higher age band.
- Cover excludes any pre-existing conditions as defined in the Policy.
- A Waiting Period of 30 days from the commencement of the insurance applies during which any claim arising from Illness is not covered.
- Persons in uniformed groups or law enforcement personnel and occupations such as divers, rig workers, ship and air crew, construction workers, work involving explosives, hazardous gases are excluded from cover. For the full list of excluded occupations, please check with your regular insurance advisor or contact MSIG Insurance.
- Each Insured Person shall not be covered under more than one Hospital CashPlus insurance.

Summary of Benefits		Currency: Singapore dollars		
Benefits Description		Sum Insured		
		Silver Plan	Gold Plan	Platinum Plan
1	Daily Hospitalisation Cash Benefit Cash benefit for each full day of confinement in a Hospital due to Illness or Injury. This benefit does not apply for any period where Benefit 2 or 3 applies. Maximum period any one Disability : 500 days	\$100 per day	\$200 per day	\$300 per day
2	Overseas Daily Hospitalisation Cash Benefit Cash benefit for each full day of confinement in a Hospital outside Singapore and/or outside of the Insured Person's Home Country due to Illness or Injury. This benefit does not apply for any period where Benefit 1 or 3 applies. Maximum period any one Disability : 250 days	\$200 per day	\$400 per day	\$600 per day
3	Intensive Care Unit (ICU) Daily Hospitalisation Cash Benefit Daily Hospitalisation Cash Benefit doubled for each full day of confinement in the Intensive Care Unit of a Hospital. This benefit does not apply for any period where Benefit 1 or 2 applies. Maximum period any one Disability : 60 days	\$200 per day	\$400 per day	\$600 per day
Aggregate Limits for Benefits 1 to 3 The maximum aggregate amount which We will pay for Benefits 1 to 3 in total for any Disability per Insured Person, regardless of the number of times the Policy is renewed.		Up to \$75,000	Up to \$150,000	Up to \$225,000
4	Recuperation Cash Benefit A lump sum payment following an Insured Person's discharge from hospitalisation for 7 days or more.	Not Covered	\$500	\$1,000
5	Emergency Outpatient Reimbursement Benefit as a result of an Accident Reimbursement of outpatient medical treatment expenses due to an accident including follow up expenses incurred up to 30 days from date of accident.	Not Covered	Up to \$500	Up to \$1,000
6	Overseas Emergency Medical Evacuation, Repatriation and/or Repatriation or Local Burial of Mortal Remains or Local Cremation 24 hours worldwide emergency medical evacuation and repatriation for an Insured Person with a Serious Medical Condition due to Illness or Injury outside Singapore and/or outside his/her Home Country. Includes repatriation or Local Burial of Mortal Remains or Local Cremation.	Not Covered	Maximum limit per Insured Person	
			Up to \$100,000	Up to \$200,000
			Maximum limit for all Insured Persons, subject to per Insured Person's Limit	
			Up to \$150,000	Up to \$300,000
7	Death or Permanent and Total Disablement	Not Covered	\$30,000	\$50,000

Benefits 5 & 7 are subject to the occurrence of an Accident.

FREQUENTLY ASKED QUESTIONS

- 1. Under what circumstance can I claim benefits under Hospital Cash^{Plus} insurance?**

This insurance pays in the event you are hospitalised from accidental injury or illness, anytime and anywhere in the world, provided:

 - a. such injury or illness is not a pre-existing condition, or
 - b. non-elective treatment, or
 - c. an illness commencing after 30 days from an Insured Person's enrolment to this insurance.
- 2. What is a pre-existing condition?**

This refers to any Injury, Illness, condition or symptom:

 - a. for which treatment, or medication, or advice, or diagnosis has been sought or received or was foreseeable prior to the commencement of cover for the Insured Person concerned under the Policy, or
 - b. which presented signs or symptoms of which the Insured Person concerned was aware or should reasonably have been aware or which originated or existed, prior to the commencement of cover for the Insured Person concerned under the Policy.
- 3. If I plan to seek my medical treatment outside Singapore, can I make a claim under the Overseas Daily Hospitalisation Cash benefit?**

The Overseas Daily Hospitalisation Cash benefit does not cover for elective medical treatment or non-emergency treatment outside of Singapore and/or outside your home country.
- 4. How does the 10% discount apply if my spouse or children enrol for cover after I have commenced the insurance?**

The discount will apply upon the policy's renewal for all Insured Persons. It is, therefore, advantageous for you and your spouse/child to be enrolled at the same time.
- 5. Do I need to inform MSIG Insurance if I have a change of my occupation or recreation?**

Yes. The cover and terms may be varied or discontinued if your new occupation and recreation is more hazardous than when you first proposed for insurance or if it falls within the excluded occupations and recreations in the policy.
- 6. Will I be covered if I lived outside Singapore?**

The cover lapses automatically if you lived outside Singapore for a continuous period of more than 90 days.
- 7. Will a foreigner who holds this insurance and is hospitalised while travelling in his home country be entitled to the Overseas Daily Hospitalisation Cash benefit?**

The benefit will not apply when he is in his home country. Only the Daily Hospitalisation Cash benefit is payable.
- 8. What are the policy exclusions?**

The key exclusions are war and terrorism, radioactive and nuclear activity, pre-existing conditions, routine medical examinations, pregnancy or childbirth or miscarriage, mental illness, full time military service, uniformed groups and occupations excluded under the insurance. The full details of the exclusions are contained in the policy.

This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation. For more information on the scheme, please visit www.gia.org.sg or www.sdic.org.sg

This document is not a contract of insurance. You should seek advice from a qualified advisor if in doubt. Buying health insurance products that are not suitable for you may impact your ability to finance your future healthcare needs. Full details of the terms, conditions and exclusions of this insurance are provided in the Hospital Cash^{Plus} Insurance Policy and will be sent to you upon acceptance of your application by MSIG Insurance (Singapore) Pte. Ltd.

Information correct as at 1 October 2016.

About MSIG Insurance

MSIG Insurance (Singapore) Pte. Ltd. ("MSIG Singapore"), a member of the MS&AD Insurance Group, is one of Singapore's leading general insurers. With a local presence of over 100 years, MSIG Singapore offers an extensive range of insurance solutions for commercial and personal risk protection, enabling the security and safety of individuals and businesses. Wholly owned by MSIG Holdings (Asia) Pte. Ltd, MSIG Singapore holds an A+/Stable financial rating by Standard & Poor's.

MS&AD Insurance Group was formed in April 2010 from the business integration of the Mitsui Sumitomo Insurance Group Holdings, Inc., Aioi Insurance Co. Ltd., and Nissay Dowa General Insurance Co., Ltd. Today MS&AD is one of the largest general insurance groups in the world with presence in 42 countries and regions, 17 of which are in Asia. Based in Japan, MS&AD is active in five business domains, namely domestic (Japanese) non-life insurance, domestic (Japanese) life insurance, overseas business, financial services business and risk-related business.

Please refer to www.msig.com.sg for current information and ratings.

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