

ABOUT MSIG INSURANCE

A leading general insurer with a local presence of over 100 years, MSIG Insurance offers an extensive range of insurance solutions for commercial and personal risk protection, enabling the security and safety of individuals and businesses. MSIG holds an A+/Stable financial rating by Standard & Poor's.

A testament to its growing strength and influence, MSIG has garnered numerous awards for delivering digitally innovative and customer-centric solutions.

MSIG is a subsidiary of Mitsui Sumitomo Insurance, and is a member of the MS&AD Insurance Group - one of the largest general insurance groups in the world with presence in over 40 countries and regions, 18 of which are in Asia and Oceania. 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 msig.com.sg for current information and ratings.

MSIG Insurance (Singapore) Pte. Ltd.

4 Shenton Way, #21-01 SGX Centre 2
Singapore 068807
Tel +65 6827 7888
Co. Reg. No. 200412212G
msig.com.sg

HPIC00124

HOSPITAL CASHPLUS

Recover with greater peace of mind



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Insurance
that sees
the heart
in everything

A Member of **MS&AD** INSURANCE GROUP

Hospital Cash^{Plus}

Hospital Cash^{Plus} takes care of your financial burden should you be hospitalised for an Illness or an Accident, and gives you ready cash to cover the additional expenses or medical treatment.



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.

KEY BENEFITS

- **Daily Hospitalisation Cash Benefit of \$300** up to 500 days or \$150,000 for any one Disability
- **Daily benefit is doubled to \$600** if Hospitalisation is outside of Singapore or the Insured person's Home Country for up to 250 days (i.e. \$150,000 for 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 of up to \$200,000** in the event of a medical emergency overseas
- **Up to \$50,000 for Accidental Death or Permanent and Total Disablement**

All limits refer to Platinum Plan



Call 6827 7602
(Monday to Friday, 8.45 am - 5.30 pm)
or call your usual insurance advisor



service@sg.msig-asia.com

BENEFITS SUMMARY		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
Maximum Limits for Benefits 1 to 3 The maximum total 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

Currency: Singapore dollars

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

Annual Premium per Insured Person (inclusive of GST)			
Age Band	Silver Plan	Gold Plan	Platinum Plan
15 days to 17	\$176.23	\$295.42	\$471.65
18 - 30	\$212.91	\$353.49	\$564.36
31 - 40	\$251.62	\$419.70	\$671.32
41 - 50	\$344.32	\$574.54	\$921.92
51 - 65 (Renewals only)	\$486.93	\$812.92	\$1,297.81
66 - 70 (Renewals only)	\$535.83	\$894.41	\$1,427.19
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.

Frequently Asked Questions

- Under what circumstance can I claim benefits under Hospital CashPlus insurance?**
This insurance pays in the event you are hospitalised from Accidental Injury or Illness, anytime and anywhere in the world, provided such Injury or Illness:
 - is not a pre-existing condition;
 - commences after 30 days from an Insured Person's enrolment to this insurance;
 and the hospitalisation is for a non-elective treatment.
- What is a pre-existing condition?**
This refers to any Injury, Illness, condition or symptom:
 - 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
 - which presented signs or symptoms of which the Insured Person concerned was aware of or should reasonably have been aware of or which originated or existed, prior to the commencement of cover for the Insured Person concerned under the Policy.
- 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 elective medical treatment or non-emergency treatment outside of Singapore and/or outside your Home Country.
- 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.
- 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.
- Will I be covered if I live outside Singapore?**
The cover lapses automatically if you live outside Singapore for a continuous period of more than 90 days.
- 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.
- 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 brochure is not a contract of insurance. Full details of the terms, conditions and exclusions of this insurance are provided in the Hospital CashPlus Insurance Policy and will be sent to you upon acceptance of your application by MSIG Insurance (Singapore) Pte. Ltd. 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. Certain Personal Accident benefit payable is subject to the occurrence of an Accident. You should consider carefully if you are intending to switch personal accident policies, as this might be detrimental to your current and/or future needs.