

# RafflesHealthInsurance

Your Specialist Health Insurer

## ENDORSEMENT TO GROUP INSURANCE POLICY

Endorsement No : 10  
Attached to and forming part of Policy No. : GMD10000042  
Policyholder : FYNO PRECISION PTE. LTD.

Notwithstanding anything contained in this Policy to the contrary, it is hereby declared and agreed that with effect from 01 January 2019, the following amended terms and conditions shall apply to the Group Hospital & Surgical Policy:

### Description of Benefits – Clause 16: Death Benefit to be replaced with Special Grant

#### Special Grant

A lump sum as specified in the Schedule of Benefits shall be payable in the event of the Insured Person's death resulting from an : (a) Accident; or (b) illness during his/her hospitalisation or within the post-hospitalisation period after his/her discharge from the hospital.

All other terms and conditions of the Policy remain unchanged.

Issue Date: 02 January 2019



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for Raffles Health Insurance Pte Ltd

#### Disclosure Statement

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 your Insurer or visit the GIA/LIA or SDIC websites ([www.gia.org.sg](http://www.gia.org.sg) or [www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

A member of **RafflesMedicalGroup**

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## ENDORSEMENT TO GROUP INSURANCE POLICY

Endorsement No : 11  
Attached to and forming part of Policy No. : GMD10000042  
Policyholder : FYNO PRECISION PTE. LTD.

Notwithstanding anything contained in this Policy to the contrary, it is hereby declared and agreed that this Policy shall be renewed for another one (1) year period from 01 January 2019 to 31 December 2019 with the following terms and conditions:

| ANNUAL PREMIUM (SGD)* – GROUP HOSPITAL & SURGICAL (FOREIGN WORKERS) |                         |
|---|-------------------------|
| Group Size  | Plan 2 (Per Disability) |
| 21 to 50  | \$55                    |

| CLASSIFICATION - GROUP HOSPITAL & SURGICAL |      |
|--|------|
| Category                                   | Plan |
| All Foreign Worker                         | 2    |

\*Premiums payable are subject to the Goods and Services Tax (GST). The above tabulated premium rates are before GST, which must be paid in addition to the premium before the insurance cover will be effected.

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A member of **RafflesMedicalGroup**

Raffles Health Insurance Pte Ltd (Registration No. 200413569G)

Corporate Office: 585 North Bridge Road #11-00 Raffles Hospital Singapore 188770

Correspondence Address: 25 Tannery Lane Singapore 347786 Tel: 6812 6500 Fax: 6812 6615 Website: [www.raffleshealthinsurance.com](http://www.raffleshealthinsurance.com)

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| SCHEDULE OF BENEFITS (SGD) – GROUP HOSPITAL & SURGICAL (FOREIGN WORKERS)  |                              |
|---|------------------------------|
| BENEFITS PER INSURED PERSON (S\$)   | FW Plan 2                    |
| TYPE OF HOSPITAL  | GRH <sup>1</sup>             |
| WARD TYPE   | 6-Bedded                     |
| <b>A. HOSPITAL &amp; RELATED BENEFITS (per Disability)</b>  |                              |
| 1. Daily Room & Board (up to 120 days, including ICU)   | As Charged                   |
| 2. Surgeon's Fees   |                              |
| 3. In-Hospital Physician's Visit (up to 120 days)   |                              |
| 4. Hospital Miscellaneous Services  |                              |
| 5. Pre-Hospitalisation Specialist Consultation, Diagnostic & Laboratory Services (up to 90 days before admission/surgery) |                              |
| 6. Post-Hospitalisation Follow-Up Treatment (up to 90 days after admission/surgery)                                       |                              |
| <b>B. MISCELLANEOUS BENEFITS</b>  |                              |
| 1. Accidental Miscarriage   | -                            |
| 2. Special Grant  | \$3,000                      |
| <b>C. PRO-RATION FACTOR (For Optional Upgrade of Ward Type)</b>   |                              |
| Private Hospital (1-Bedded)   | 75%                          |
| Singapore GRH (1-Bedded)  | 60%                          |
| Singapore GRH (4-Bedded)  | 50%                          |
| Singapore GRH (6 or 8 Bedded)   | -                            |
| <b>D. DAILY HOSPITAL CASH BENEFITS (up to 90 days per Disability)</b>   |                              |
| Singapore GRH (4-Bedded)  | -                            |
| Singapore GRH (6-Bedded)  | -                            |
| Singapore GRH (8-Bedded)  | -                            |
| <b>E. ANNUAL LIMIT</b>  |                              |
| Per Insured Person for all benefits (excl. B2)  | \$15,000<br>(Per Disability) |
| <b>F. WORLDWIDE COVERAGE</b>  |                              |
| Reasonable & Customary Charges payable in the event of an Inpatient treatment overseas                                    | -                            |

<sup>1</sup> Government Restructured Hospitals shall refer to the Singapore General Hospital, Tan Tock Seng Hospital, Alexandra Hospital, Changi General Hospital, KK Women & Children Centre, Khoo Teck Puat Hospital, National Heart Centre, National Cancer Centre, National Skin Centre, Singapore National Eye Centre, National University Hospital, Jurong Medical Centre, Ng Teng Fong General Hospital and Sengkang General Hospital.

No 12 months waiting period for Pre-Existing conditions. (Refer to Endorsement No. 07)

All the other terms of this Policy remain unchanged.

Issue Date: 02 January 2019




for Raffles Health Insurance Pte Ltd

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