

**MSIG**

MSIG Insurance (Singapore) Pte. Ltd.  
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 Co.Reg No. 200412212G GST Reg. No. 20-0412212G  
 A Member of **MS&AD** INSURANCE GROUP

## GROUP HEALTHCARE INTERNATIONAL RENEWAL CERTIFICATE

Insured	: Chatsworth International School Pte Ltd	Date of Issue	: 29/01/2026
		Policy No.	: B 400003783 HGP
		Account No.	: 46
Address	: 72 Bukit Tinggi Road Singapore 289760	Period of Insurance	: 10/01/2026 to 09/01/2027

### COVER DETAILS

For any disability which require confinements in a duly licensed (by the government) hospital or clinic the insured person will be paid benefits based on the actual, necessary and reasonable expenses incurred but not exceed the maximum amounts indicated below:

	Summary of Benefits	Plan 1
	Overall Maximum Annual Limit per Insured Person per Period of insurance subject to the sub-limits as stated below	SGD20,000
1	Hospital & Related Services Hospital Treatment and Services (including Day Care Surgery, Home Nursing following Hospitalisation, Accidental Dental Cover & Local Ambulance) Doctor's / Surgeon's / Anaesthetist's / Physiotherapist / Specialists Consultations and Visits Intensive Care Unit	Up to SGD20,000
2	Casualty Ward Accident Services	Part of HRS limit
3	Casualty Ward Emergency Services	Part of HRS limit subject to deductible of SGD100.00 per claim or course of treatment
4	Chemotherapy and/or Kidney Dialysis	Part of HRS limit
5	Hospital Accommodation (Room & Board)	6 Bedded (Government / Restructured)
6	Pre-Hospital Specialist Consultation & Diagnostic Services / Post Hospital Follow-up Treatment	Within 90 days of hospital admission / Up to 90 days after discharge
7	Compassionate Grant	SGD5,000
8	Emergency Medical Advice and Travel Assistance	Provided
Additional Benefits		

Summary of Benefits		Plan 1
A	Hospital confinement due to Mental Illness	Up to SGD1,000

#### CLAUSES/ENDORSEMENTS APPLICABLE TO THE WHOLE POLICY

This Policy extends to include the following endorsements and clauses subject otherwise to the terms conditions and exceptions/exclusions of this Policy:

##### Room and Board

It is hereby noted and agreed that Hospital Room and Board is limited to Class B2 ward in Singapore Government/Restructured Hospital.

##### Memo 1 - Headcount Basis

This policy will be administered on headcount basis. An updated name list is required to be submitted at each renewal/expiry date for records update to the policy. The list will form the basis of adjustment for the previous year. Adjustment to the policy will be administered on yearly basis and premium will be adjusted at 50% of the annual premium rate.

##### Memo 2 - Pre-Existing Conditions

For new students, pre-existing conditions will be covered after 12 months of continuous coverage with us. Completion of health declaration form is waived.

##### Memo 3 - Pro-Ration Factor

35% co-insurance will apply for upgrade from B2 ward in Singapore Government/Restructured Hospital (capped at A wards)

40% co-insurance will apply for all hospital and related services (HRS) in Singapore Private Hospital (capped at 2 bedded wards) and surgical procedure or day surgery at Private Clinics.

60% co-insurance will apply for all hospital and related services (HRS) in Singapore Private Hospital Single-bedded ward.

##### Memo 4 - Hospital Confinement Due To Mental Illness (With Referral By General Practitioner Or Specialist)

The Company will pay up to SGD1,000/- per annum for any investigations and treatment related to Hospital confinement due to Mental Illness with referral by General Practitioner or Specialist.

##### Memo 5 - Death Benefit

The Policy will pay SGD5,000/- if an Insured Person dies from:-

i. a covered Injury, or

ii. a covered Illness as a registered in-patient during the treatment for such Illness at a Hospital or within 90 (ninety) days after discharge from the Hospital, in the Insured Person's Usual Country of Residence.

##### Memo 6

This policy will not cover an insured person who travels expressly for treatment outside of the Usual Country of Residence.

##### Memo 7 - Claim Experience Refund

This policy is extended to provide an experience refund of premium calculated as follow:-

Experience refund =  $40\% 65\%P-C-LCF$ ), subject to minimum premium of SGD20,000.00/- where

P = earned premium

C = incurred claims for the period

LCF = Loss carried forward for 3 policy years

Losses will be carried forward from one account period to another for maximum of 3 years, thereafter calculation of experience refund shall commence a fresh in the 4th year.

Experience refund, if any, is only payable when the policy is renewed for a period of not less than 12 months. If after a credit had been allowed for the experience refund, further claims are notified relating to the medical expenses incurred in the year to which the statement relates, the credit shall be recalculated and the necessary refund shall be made to the Company.

#### Memo 8 - Definition Of Words

It is hereby noted and agreed the following Definition of Words from the Policy shall be deleted and replaced by:

Insured/You/Your

means Chatsworth International School Pte Ltd

Insured Person

means a Full Time Student of Chatsworth International School Pte Ltd

The following Definition of words from the Policy shall be deleted: Employee, and Dependent, and Full Time Active Service

#### Memo 9

It is hereby noted and agreed under the General Conditions Item 1 -

Eligibility from the Policy shall be deleted and replaced by:

##### 1. Eligibility

Unless We agree in writing, otherwise any student You wish to insure under the Policy must be a full time student of the Insured and at the enrolment Date, be between age 3 (three) to 45 (forty-five) years old.

Item 2 - Selection of Employees and Covered Dependants shall be deleted and replaced by:

##### 2. Selection of Students

As a condition precedent to the Company's liability, the Insured will take reasonable steps to establish the good health and suitability for enrolment as a student as appropriate and shall not permit to be insured hereunder any person known by the Insured at the date of enrolment in the Policy to be in need of or likely to require in-Hospital treatment or any benefit covered by the Policy unless such facts are fully disclosed to and accepted by the Company in writing prior to commencement of cover for the Insured Person concerned.

Item 8 - Termination of Cover from the Policy shall be deleted and replaced by:

##### 8. Termination of Cover

(a) The entire Policy will terminate and cover for all Insured Persons will cease immediately upon:

- (i) non-payment of premium as described in the Premium Payment Warranty of this Policy; or
- (ii) cancellation of this Policy as described in General Condition 14

(b) Unless We have agreed otherwise in writing, the cover of an Insured Person under this Policy will terminate immediately in any of the following circumstances, whichever occurs first:

- (i) the Insured Person ceases to be eligible,
- (ii) the Eligibility Definition is changed to exclude the Insured Person,
- (iii) the Insured Person ceases to be a full time student,
- (iv) the Insured Person ceases to be a student of the Insured,
- (v) the Insured Person is on leave of absence,
- (vi) on the expiry of the Period of Insurance in which the Insured Person has attained 45 (forty-five) years old, or
- (viii) at the time of death of the Insured Person.

#### Memo 10 - Automatic Addition/Deletion & Adjustment Clause

It is hereby agreed that:-

1. This Policy is issued on a headcount basis according to the medical plan specified for all eligible students. The Insured is required to provide a listing with full particulars showing the Insured Person's name and date of birth, as at inception and again at expiry of the Policy.

In the event of a claim, the Company agreed that the basis of compensation shall be based on the coverage as specified in the Schedule and its corresponding sum insured of that student on the actual date of accident/illness. The Insured is required to provide to the Company the necessary documentary proof to verify the coverage eligibility of the student at the time of claim.

2. This Policy provides for automatic addition/deletion of any student on joining/leaving the Insured during the Period of Insurance. Premium adjustment is done on the expiry of the Policy as follows:

Premium adjustment on headcount basis:

Headcount as at inception = A

Headcount as at expiry = B

Difference = A - B

Adjustment premium = (A - B)/2 x annual premium

Memo 11 - Medical Report Fees

It is hereby noted and agreed that the Policy will pay for medical report fees incurred.

This Policy is renewed for the period shown above.

Subject to the terms, exceptions and conditions of the Policy.

Replacing Policy No. : 400003144

SIGNED FOR AND ON BEHALF OF THE COMPANY



Mack Eng  
Chief Executive Officer  
MSIG Insurance (Singapore) Pte. Ltd.