



GB/EB/Cover note

06<sup>th</sup> April 2022

NANYANG INSTITUTE OF MANAGEMENT PTE LTD  
6 EU TONG SEN STREET  
04 - 05 THE CENTRAL  
SINGAPORE 059817

**Dear Policyholder**

Thank you for insuring with Income.

We are pleased to confirm cover for the period 22 March 2022 – 21 March 2023 for the following policy.

The policy documents will be sent to you in due course.

**Policy No.** : 2100357017  
**Insured** : NANYANG INSTITUTE OF MANAGEMENT PTE LTD  
**Class of Insurance** : GROUP HOSPITAL & SURGICAL PLAN

SCHEDULE OF BENEFITS - LIMITS PER DISABILITY		PLAN 1
	<b>Annual Policy Limit (Applicable to all items)</b>	\$20,000
1	Daily Room & Board (max 120 days, incl. ICU & HDW)	4 Bedded (Restr)
2	Intensive Care Unit (max 30 days)	
3	High Dependency Ward (max 30 days)	
<b>Inpatient Benefits</b>		As Charged up to annual limit
4	Other Hospital Services (including surgical implants up to the benefit limit or \$1,500, whichever is lower)	
5	Surgical Expenses *	
6	Daily In-hosp Physician's Consultation (max 120 days)	
<b>Outpatient Benefits (within 90 days for item 7-9)</b>		
7	Pre-Hospitalisation Specialist Consultation	
8	Pre-Hospitalisation Diagnostic X-ray & Lab Fees	
9	Post-Hospitalisation Treatment	
10	Emergency Accidental Outpatient Treatment	
11	Outpatient Dental Treatment (Accidental)	
<b>Others</b>		
12	Death Benefit	\$10,000
13	Ambulance Fees	\$150
14	Claim Medical Report Fees	\$100



15	Repatriation of mortal remains	\$2,000
16	Deductible (applicable if the insured person is warded in a higher ward in Govt, Singapore Restructured Hospitals, or in private hospitals in Singapore or in hospitals outside Singapore)	10%

Please note that this letter does not constitute any admission of liability.

Should you require any clarifications or assistance, please do not hesitate to contact your servicing agent.

Yours Sincerely

A handwritten signature in black ink that reads 'Linda Lai'.

Linda Lai  
Manager, Employee Benefits  
Group Business