

GROUP HOSPITALISATION & SURGICAL QUOTATION

Prospect: THE UNIVERSITY OF NOTTINGHAM (INTERNATIONAL STUDENTS)

Date: 16/07/19



TOKIO MARINE

AS GROUP HOSPITAL & SURGICAL		
TABLE OF BENEFITS		A200
1	Room & Board (Daily max up to 120 days)	200
2	Intensive Care Unit (Daily max up 30 days)	Full Reimbursement subject to MAXIMUM LIMIT PER DISABILITY provided the charges are within the recommendation of the Reasonable and Customary Charges
3	Hospital Services & Supplies	
4	Surgeon Fees	
5	Anaesthetist Fee	
6	Operating Theatre Fee	
7	Daily In-Hospital Physician's Visit (Max. 120 days)	
8	Pre-Hospital & Pre-Surgical Diagnostic Services (up to 31 days)	
9	Pre-Hospitalisation Specialist Fees (up to 31 days)	
10	Post-Hospitalisation Treatment (up to 31 days)	
11	Outpatient Physiotherapy Treatment (up to 31 days)	
12	Emergency Accidental Outpatient Treatment (within 24 hours after the accident & follow-up up to 31 days)	
13	Emergency Accidental Dental Treatment (within 48 hours after the accident & follow-up up to 31 days)	
14	Daycare Surgery	
15	Ambulance Charges (by road)	
16	Government Service Tax	50
17	Daily Cash Allowance at GH (Max. 120 days)	80
18	Motor Vehicle Accident Hospital Cash Allowance (Max 20 days)	500
19	Medical Report Fee	
20	Snatch Theft (Reimbursement of Replacement Items)	
MAXIMUM LIMIT PER DISABILITY		20,000
DEDUCTIBLE AMOUNT PER CLAIM FOR ITEM 21		25
21	Outpatient General Practitioner Clinical Treatment	Unlimited, subject to deductible
22	Sinseh/Traditional Treatment (Up to 5 days per year for accidental cause)	50
23	Annual Outpatient Cancer Treatment	10,000
24	Annual Outpatient Kidney Dialysis Treatment	10,000
25	Reimbursement of Tuition Fees - Max per Semester	10,000
26	Compassionate Visitation Benefit	5,000
27	Emergency Medical Assistance and Services	100,000
28	Accidental Death & Disablement	20,000
29	Funeral Expenses	2,000

This Quotation is valid only for 30 days from the above date and it is based on the followings:

- 100% participation of ALL eligible **Non Malaysian students** aged not exceeding 60 years. All persons insured must be named in the Policy.
- Subject to TMIM's standard Group Policy terms, conditions & exclusions, and GST 6% & Stamp Duty.**
- If any information, claims data or statement furnished to TMIM in incomplete, misrepresented, misstated or understated, then this Quotation or Policy issued hereunder will be null and void.
- Please log on to our Website for "Product Disclosure Sheet" of this insurance product.
- This Proposal is based on the assumption that annual claims Loss Ratio is below 50% under Group Hospitalisation and Surgical Insurance in the past three years. If the assumption is incorrect, the premium rate quoted is subject to change.**
- Upgraded Room & Board Co-Payment clause is **WAIVED** for this Quotation.

- 7 Policy Exclusions on 'Pre-existing Conditions' (12 months waiting period) and 'Specified Illnesses' (120 days waiting period) are **WAIVED**.
- 8 **'Medical Card' facility for Hospital admission/discharge will be granted to each individual students and applicable to panel hospitals only. Outpatient GP claims will be based on reimbursement basis.**
- 9 Fees as published in 'Schedule of Fees' by MMA are deemed to be 'Reasonable & Customary Charges'.
- 10 Please refer to attached page for benefits and coverage for Outpatient / Clinical benefits, College Tuition Fees, Compassionate Visitation and Emergency Medical Assistance and Services, Description of Benefits and Policy Exclusions.