

Our Preferred Hospitals In Saudi Arabia



MECCA



ALBAYT MEDICAL CENTER
P11 Abraj Albayt Clock Tower
(Next to Movenpick Hotel)
Tel: 001 9662 571 8400

MEDINA



AL HAYAT NATIONAL HOSPITAL
Makkah Jeddah Express Road
Al Hijrah Rd, Al Jumuah
Tel: 001 9665 536 59938



PAYMENT INSTRUCTIONS:

PAYNOW:

UEN: 199803720HMBB

BANK TRANSFER:

ACCOUNT NAME : ST&T INTERNATIONAL PTE LTD

ACCOUNT NUMBER: 04131082222

BANK NAME: MAYBANK SINGAPORE LIMITED

IMPORTANT NOTICE AND DISCLAIMERS

The brochure is provided for general information only and is not a contract of insurance. Full details of the terms, conditions and exclusions of the insurance are provided in the policy and will be sent to you upon acceptance of your application by United Insurance Limited ("UOI"). You may wish to seek advice from a qualified adviser before making a commitment to purchase the product. In the event that you choose not to seek advice from a qualified adviser, you should consider carefully whether this product is suitable for you.

POLICY OWNERS' PROTECTION SCHEME

This policy is protected under 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 of SDIC websites (www.gia.org.sg or www.lia.org.sg or www.sdric.org.sg)



HOTLINE

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ADMIN OFFICE

390 Victoria Street

Golden Landmark #01-25

TEL: +65 6295 0012



EMAIL

enquiry@stntinternational.com

IN CASE OF EMERGENCY
EMA SERVICE PROVIDER FOR ST&T
Aspire Lifestyles Travel & Services
Assistance (T&M Services)
24 Hour Helpline Tel: +65 6337 9126

DISTRIBUTED EXCLUSIVELY BY:
ST&T INTERNATIONAL PTE LTD
(Co reg no 199803720H)

Highlights of the Travel Coverage

- 24/7 Worldwide travel and medical assistance helpline manned by Aspire Lifestyles Travel & Medical Assistance Services.
- 5 days post return medical treatment if initial treatment is not sought overseas.
- Covers loss of deposit or cancellation due to bankruptcy or financial insolvency of travel agency registered in Singapore.

Eligibility for Cover

- The applicant must be a domiciled in Singapore
- The applicant must be a Singapore Citizen or Permanent Resident of Singapore or has a valid Employment Pass or Work Permit to work in Singapore or has a Dependent Pass of Long Term Visit Pass.
- The trip must not be for the purpose of seeking medical treatment.

Other Enrollment Information

- Age shall mean the age of the Insured or Insured Person on his/her next birthday on the start date of the Period of Insurance stated in the Certificate of Insurance and/or Policy.
- An adult shall mean a person who is age 18 years old and above at the commencement of the Trip.
- Male who is serving National Service or waiting for enlistment is construed as an Adult.

Commencement of Coverage

- All trips must start and end in Singapore.
- Travel Insurance must be purchased before commencement of trip from Singapore.

Maximum Duration of Trip(s)

- Single Trip: Up to 185 days.
Inadequate period of insurance for Single Trip Plan may prejudice the validity of insurance cover.

Major Exclusions

1. Participation in any professional sports or in games whereby the Insured Person would earn remunerations sponsorship or income of any kind.
2. Pregnancy including childbirth, caesarean operation, abortion, miscarriage (and all complications thereon) except miscarriage due to an accident.
3. Mental illness or psychiatric disorder, AIDS or related diseases, self-inflicted injury or illness.
4. War and kindred risks and government acts.
5. Nuclear/Chemical/Biological Terrorism Exclusion. (LSW 1176)
6. Exposure to nuclear hazards.
7. Coronaviruses. (COVID-19)

For the full list of Exclusions, you can request a copy of the specimen Policy from UOI.

Table of Benefits (with effects from 10 September 2018)

Benefits	SGD \$
Accidental Death and Permanent Total Disablement	Up to 250,000
Personal Accident Double Indemnity while on Public Conveyance or Natural Disaster event	Up to 500,000
Medical and Accidental Dental Expenses Incurred Overseas	Up to 500,000
Medical Expenses Incurred Upon Return to Singapore	Up to 20,000
Hospital Confinement Allowance (Overseas and Singapore)	20,000
Emergency Medical Evacuation and Repatriation	Unlimited*
Repatriation Expenses for Mortal Remains	Unlimited^
Trip Curtailment	Up to 10,000
Trip Cancellation	Up to 10,000

Pilgrims with Pre-existing Condition	SGD \$
Medical, Dental & Other Incidental Expenses	Up to 20,000
Emergency Medical Evacuation & Repatriation	Up to 50,000

DURATION OF TRAVEL	COST (WITH 1 COVID-19 PCR SWAB TEST)	COST (WITHOUT COVID-19 PCR SWAB TEST)
7 to 10 Days	\$232.00	\$170.00
11 to 14 Days	\$275.00	\$213.00
15 to 18 Days	\$297.00	\$235.00

*Applicable for adult age below 70 years old. Adult age 70 years old and above capped at SGD 150,000.

^Applicable for adult age below and above 70 years old. Adult age below 70 years old with **pre-existing condition** capped at SGD50,000. Adult age above 70 years old with **pre-existing condition** capped at SGD30,000.

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