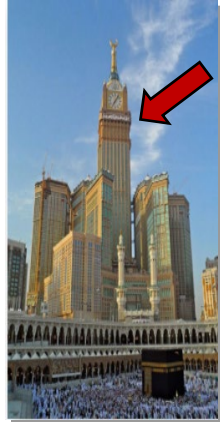


Our Preferred Hospitals In Saudi Arabia



MECCA



ALBAYT MEDICAL CENTER
P11 Abraj Albayt Clock Tower
(Next to Movenpick Hotel)
Tel: 001 9661 2571 8400

MEDINA



AL HAYAT NATIONAL HOSPITAL
Makkah Jeddah Express Road
Al Hijrah Rd, Al Jumuah
Tel: 001 9665 5365 9938



EMA 1443H
With Pre-Existing Cover

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.sdic.org.sg)

HOTLINE

+966 567 326 785

+65 9101 5110



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

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Underwritten by
 UOI
MEMBER OF THE UOB GROUP

IMPORTANT INFORMATION

Pre-existing Condition

Shall mean any medical condition, sickness, disease, illness or injury

(a) for which treatment or medication, or advice, or diagnosis has been sought or received during the twelve (12) months prior to the commencement of the scheme for the Participant concerned, or
(b) which was known by the Participant (or anyone covered under the scheme) to exist prior to the commencement of the Policy whether or not treatment, or medication, or advice, or diagnosis was sought or received.

Special Extension for Pre-existing medical Condition

Not with standing the General Exclusion (1) which excludes Pre-existing medical condition, this Policy is especially extended to cover the following Benefits:-

- Section 1. 1, 1.2 & 1.3 - Medical, Dental & Other Incidental Expenses.
- Section 2.1 - Emergency Medical Evacuation & Repatriation arising out of, from or due to Pre-existing conditions.
- Section 3 - Funeral Expenses

Warranty

1. The Participant warrants he/she is currently in good health, free from all physical impairment and deformity.
2. The Participant warrants that he/she is not travelling contrary to the advice of a Qualified Medical Practitioner or for the purpose of obtaining medical treatment.
3. The Participant whose age 80 years and above is required to produce a medical certificate from his/her attending Qualified Medical Practitioner that he/she is fit to depart for the Trip.
4. The Participant who was discharged from any hospital within 30 days before the date of departure of the Trip, is required to produce a medical certificate from his/her attending Qualified Medical Practitioner that he/she is fit to depart for the Trip.

Period of Scheme

The scheme commences when the Participant leaves his/her place of residence or business in Singapore (whichever is the later) to commence the Trip until the time of return to his/her place of residence or business in Singapore or expiry of the Policy (whichever is the earlier) on completion of the Trip.

In any event the Trip should not commence more than five (5) hours prior to booked departure time or cease more than five (5) hours after booked return to Singapore. A Trip shall involve return to Singapore within the Period of Scheme stated hereon.

The policy can be extended upon additional scheme contribution to be charged for each additional day or part.

Automatic Extension on Period of Scheme

In the event of delay beyond the control of the Participant as a direct result of an Accident or Serious Illness sustained by the Participant, or which occur during the Period of Scheme and preventing the completion of the return Trip before the expiry of the Period of Scheme the Company shall extend the scheme for such period as is necessary for the completion of the Trip.

Provided that the above event is admissible under this scheme in the first instance, the Period of Scheme shall be automatically extended without additional Scheme Contribution for such period as is reasonably necessary for the completion of the Trip.

Accumulation limit

Not with standing the limit mentioned in the policy and the event of a major mishap or catastrophe that all occur at the same time or at the same location, UOI will only be able to pay a maximum of SGD2,000,000 (Singapore dollars two Millions) in the aggregate as consolidated losses of all Participants.

Major Exclusion

- 1) Any treatment undertaken for relief of chronic illness, for example renal dialysis, chemotherapy for cancer or radiotherapy for cancer
- 2) Any immunizations, routine medical examinations, cosmetic surgery and other elective treatments and surgical procedures
- 3) Loss resulting from horse riding activities.
- 4) War and kindred risk and government acts.
- 5) Nuclear/chemical/Biological Terrorism Exclusion (LSW 1176)

Claims Notification in Singapore

All claims enquires and any occurrence of loss which may give rise to a claim should be advised as soon as reasonably possible to:-

ST&T INTERNATIONAL PTE LTD

390 Victoria Street, #01-25, Golden Landmark, Singapore 188061

Tel: (65) 6295 0012

Section 1 - Medical, Dental & Other Incidental Expenses (Including Pre-existing condition) **Up to S\$20,000**

- | | |
|---|---|
| 1.1 Inpatient and post hospitalisation medical, dental & other incidental expenses at accredited private hospitals in Saudi Arabia (or where applicable, in a third country arising from a medical emergency) | S\$20,000 |
| 1.2 Sub limit for outpatient medical, dental & other incidental expenses at designated private hospitals in Saudi Arabia | S\$1,000 |
| 1.3 Sub limit for Overseas Hospital Confinement Benefit at accredited private hospitals in Saudi Arabia (or where applicable, in a third country arising from a medical emergency) | S\$50 Per day
Up to S\$1,000 |
| 1.4 Trip Curtailment | S\$5,000 |
| 1.5 Follow up medical treatment in Singapore within 7 days from date of return. | S\$1,000 |

Section 2 - Emergency Medical Evacuation & Repatriation **Up to S\$50,000**

- 2.1 Emergency Medical Evacuation & Repatriation

Section 3 - Funeral Expenses

- | | |
|---|-----------------------|
| 3.1 Burial & other incidental expenses incurred in Saudi Arabia | Up to S\$1,000 |
| 3.2 Burial & other incidental expenses incurred in third country or repatriation of mortal remains to Singapore (arising from emergency medical treatment at third country) | Up to S\$3,000 |

Section 4 - Personal Accident Benefit **Up to S\$35,000**

Accident means an unforeseen and unexpected event.

- 4.1 Accidental Death
 - Per Adult - S\$35,000
 - Per Child - S\$15,000

Section 5 - Loss of Deposit or Charges paid due to bankruptcy or insolvency of licensed General Sale Agent (GSA) **Up to S\$3,000**

- 5.1 Loss of Deposit or Charges

Section 6 - Trip Curtailment due to Covid-19 pandemic (New) **Up to S\$1,500**

Reimburse the non-refundable trip costs and additional travel expenses to return to your country of residence resulting from border closures or other government directives due to Covid-19 pandemic.

- 6.1 Trip Curtailment

Geographical Limit: Saudi Arabia only

Duration of Travel Up to 16 Days	Cost (Without Covid-19 PCR Swab Test)	Cost (With 1 Covid-19 PCR Swab Test)
(For Each Additional Day \$5)	\$145.00	\$207.00