

EQ MEDICAL & HOSPITAL INCOME PLAN

A. Know Your Client

Confidential Fact Form for	By your Insurance Advisor	
(Client's Name)	(Name of Advisor)	(Account Code)

Important Notice to Clients

For General Agents / Banks

Your insurance advisor is a representative with EQ Insurance and can advise you on the products of :

1) EQ Insurance Company Ltd 2) _____ 3) _____

For Insurance Brokers / Financial Advisers / Bank

Your insurance advisory is a broker with EQ Insurance Company Ltd.

As an insurance broker, your advisor is able to source for and objectively recommend the products of various insurance companies to best meet your insurance needs. Your advisor is required to disclose to you the insurance companies from which he sources the products.

Standard statement applicable to all advisors

Your advisor must have sufficient information before making a suitable recommendation. The information that you provide on your financial situation and your particular needs will be the basis on which advice will be given.

A policy purchased without the proper completion of a "Know Your Client" form may not be appropriate to your needs.

Application Type

Client's Choice

- I/We wish to disclose all information requested for in this Form. (Please complete and sign "Know Your Client" and all sections of "Our Advice and Reasons Why")
- I/We wish to receive product advice only. (Please complete and sign "Know Your Client" and Section 2 & 3 of "Our Advice and Reasons Why")
- I/We do not wish to receive any advice from my/our advisor. (Please complete and sign "Know Your Client")

I/We acknowledge that the insurance advisor has provided me/us with a copy of the completed "Know Your Client" Form.

Advisor's Declaration:

I declare that the information provided to me is strictly confidential and is only to be used for the purpose of fact-finding in the process of recommending suitable insurance products, and shall not be used for any other purposes.

 Signature of client (on behalf of all applicants)
 Date:

 Signature of Advisor
 Date:

B. Our Advice and Reasons Why

Section 1 - Analysis and Calculation Worksheet

(a) **Personal Priorities** (Please tick)

Your Health Insurance Concerns	Level of Concerns		
	Low	Medium	High
Cover for hospitalisation expenses			
Cover for outpatient medical expenses			
Cover for major illness (e.g. cancer, kidney dialysis, etc.)			
Cover for loss of income due to illness or sickness			

(b) Medical Expenses (also known as Hospital / Surgical Expenses)

- | | |
|---|------------------------|
| (i) Which type of hospital do you or your family members prefer in the event of hospitalisation? | Private / Public * |
| (ii) What type of hospital ward do you or your family members prefer in the event of hospitalisation? | 1 / 2 / 4 / 6 Bedded * |
| (iii) Do you have an existing hospitalisation insurance plan? | Yes / No * |
| (iv) Do you have an existing Hospital Cash income plan? | Yes / No * |
| (v) Is your existing policy an Individual policy or Group Employee Benefits policy? | Individual / Group * |

Section 2 - Advisor Analysis and Recommendations

Total Health Insurance Budget: S\$ _____ per year

Advisor's recommendations	Reasons for recommendations	Remarks
Hospital / Surgical / Medical Expenses • EQ Hospital & Surgical Plan		Replacement Yes / No *

Note: If this product is intended to replace any existing health insurance policy, advisor should state the reasons for recommending a replacement

Section 3 - Acknowledgement

Client's Declaration:

I/We understand that the above recommendation(s) is/are based on the facts furnished in the "Know Your Client" Form; and I/We agree / do not agree * with the proposed recommendation(s).

Comments (necessary if in disagreement with recommendation): _____

I/We should decide to switch from one health insurance product to another health insurance product, I/We understand that:

- a) I/We may not be insurable at standard terms
- b) I/We may have to pay a different premium
- c) Terms and conditions may defer

Statement by Advisor:

The recommendation in this document are based on your personal information collected in the "Know Your Client" Form, the prevailing healthcare financing system and information on healthcare costs obtaining from sources believed to be reliable and accurate to the best of my knowledge. If there has been any change in your circumstances since completing that form, please notify your advisor as it may affect the needs analysis process. The recommendations may not be appropriate in the event of a partial or inaccurate completion of the "Know Your Client" Form.

Signature of client (on behalf of all applicants)
Date:

Signature of Advisor
Date:

C. Declaration For Product Summary

I hereby confirm that the following documents were given and the contents have been explained to me satisfactory;

- a) Your Guide to Health Insurance and;
- b) Product Summary

Signature of client (on behalf of all applicants)
Date:

Signature of Advisor
Date:

For Office Use Only - Internal

I understand that the recommendation(s) is/are based on the facts furnished in the "Know Your Client" Form; and I **agree / do not agree *** with the proposed recommendation(s).

Comments (necessary if in disagreement with recommendation) :

Remedial Action

Signature	Name	Position	Date

(* Circle as appropriate)

D. Application Details (Proposal Form)

IMPORTANT NOTICE

- Pursuant to Section 25(5) of the Insurance Act (Chap. 142) and any replacement thereof, you are to disclose in this Proposal Form all the facts, which you know or ought to know, otherwise the Policy issued hereunder may be void.
- All questions in this Proposal Form must be answered before this proposal can be considered. Any question not answered will be taken as answered in the negative. The liability of the Company does not commence in respect of this proposal until acceptance has been communicated by the Company to the Proposer or his Agent or Broker
- If the space provided is insufficient, please write the details on a separate sheet of paper and attach it to this Proposal Form.

Proposer / Insured Particulars

Name:				
Address:				
NRIC / Passport No.:			Nationality:	
Date of Birth (dd/mm/yyyy) :			Occupation:	
Sex: Male / Female			Marital Status:	
Height (m)		Weight (kg)		Smoker: Yes / No
				No. of sticks / day: Years of smoking:
Contact:	(Home)	(Office)	(Mobile)	(Email)

Particulars of Person(s) to be Insured [Details of spouse and child(ren) are required only if they are to be included in this cover]

Relation	Name	NRIC/FIN/PP No.	Date of Birth (dd/mm/yyyy)	Sex	Height (m)	Weight (kg)	Smoker (Y/N)
Spouse							
Child 1							
Child 2							
Child 3							
Child 4							

Occupation of Spouse : _____ For smoker - No. of stick / day: _____ Years of smoking: _____
 Note : Proposal for child(ren) must be accompanied by at least one parent.

Details of Employer (Company) [Complete this section only if premium is paid by employer and policy to be issued to employer]

Name of Employer:		
Address of Employer:		
Nature of Employer's Business:		
Is your Employer a GST registered company?	Yes / No	If yes, what is the GST Registration No, ? _____

Period of Insurance

From	to
------	----

Choice of Plan / Coverage (please tick)

Plan	Plan A	Plan B	Plan C
Individual	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Spouse	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Child(ren)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Note: Child(ren)'s plan must not be higher than that of the parent's.

Questionnaire		Yes	No
1.	Has any one of the applicants ever had any Health or Life Insurance application declined, postponed, accepted on special terms or had a Health or Life Insurance policy's renewal refused?	<input type="checkbox"/>	<input type="checkbox"/>
2.	Is any one of the applicants currently undergoing any medical treatment or medication, medical follow-up or routine checkup?	<input type="checkbox"/>	<input type="checkbox"/>
3.	Has any one of the applicants ever had a surgery or been advised to have any diagnostic test, hospital confinement or surgical operation which has yet to be performed?	<input type="checkbox"/>	<input type="checkbox"/>
4.	Has any one of the applicants during the last 5 years, had any treatment, examination or advice for a recurrent complaint by a physician or a medical practitioner, at a clinic, hospital, dispensary or sanitorium?	<input type="checkbox"/>	<input type="checkbox"/>
5.	Has any one of the applicants suffered from or are suffering from any disease, ailment, injury or any other medical conditions?	<input type="checkbox"/>	<input type="checkbox"/>
6.	For Female Only: Is any one of the applicants now pregnant? If "Yes", please state number of months of pregnancy.	<input type="checkbox"/>	<input type="checkbox"/>
7.	If any of the answer above is "Yes", please provide details below, noting the question number. _____ _____		

Declaration / Replacement of Existing Medical Insurance				
Is any one of the applicants currently insured under or applying for any medical insurance? If "Yes", please provide details: <input type="checkbox"/> Yes <input type="checkbox"/> No				
Name of Insured	Name of Insurer	Type of Policy	Limits (Annual / Lifetime)	Expiry Date
Is the insurance now applied for intended to replace any of the policy(ies) listed above? If "Yes", please provide details: <input type="checkbox"/> Yes <input type="checkbox"/> No _____				

Declaration and Authorisation		
<p>I/We hereby declare and warrant the answers given above in every respect are true and correct and I have not withheld any information likely to affect acceptance of this Proposal, and agree that this Proposal Declaration shall be the basis of the Contract between EQ Insurance and myself, and I further agree to accept the EQ Insurance Policy subject to the terms, exclusions and conditions to be expressed therein, endorsed thereon or attached thereto.</p> <p>I/We declared that no such insurance has been terminated in the last 12 months due to breach of any premium payment condition.</p> <p>I/We understand that this Policy shall only be effective following the full annual premium payment and subject to the acceptance and approval of this application by EQ Insurance.</p> <p>I hereby authorize any hospital, medical practitioner, clinic or other medical facility, insurance company or other organizations or persons to release to EQ Insurance any information concerning my medical condition or history.</p> <p>I confirm that I have been given a copy of the booklet "Your Guide to Health Insurance" and read through the Product Summary (as stated in the brochure), the contents of which have been explained to me to my satisfaction.</p> <p>I am aware that I can seek advice from a qualified advisor before I sign this proposal form. Should I choose not to, I take sole responsibility to ensure that this product is appropriate to my financial needs and insurance objectives.</p> <p>WARNING: If a material fact is not disclosed in this proposal, any policy issued may not be valid. If you are in doubt as to whether a fact is material, you are advised to disclose it. This includes any information that you may have provided to the insurance advisor/agent but was not included in the proposal. Please check to ensure that you are fully satisfied with the information declared in this proposal.</p>		
Signature of Proposer (for and on behalf of all applicants to be insured)	Date Signed (dd/mm/yyyy)	Signature of Witness
		Name & NRIC:

Payment Method	
<input type="checkbox"/>	Cash - Please do not send cash via mail
<input type="checkbox"/>	Cheque - Crossed and made payable to EQ Insurance Company Limited Bank _____ Cheque No. _____

(I) PRODUCT INFORMATION

Coverage & Benefit Schedule

This is a yearly renewable medical and hospital income plan which will pay the benefits described below, depending on the plan chosen, should you or your covered family members be hospitalized due to an illness or injury.

BENEFITS (Per Disability unless otherwise indicated)	PLAN A	PLAN B	PLAN C
ANNUAL OVERALL LIMIT	S\$100,000	S\$75,000	S\$50,000
(1) Hospitalisation Expenses			
- due to Illness	S\$3,000	S\$2,000	S\$1,000
- due to Injury	S\$6,000	S\$4,000	S\$2,000
(2) Daily Hospital Income (Per Day)			
- due to Illness	S\$300	S\$200	S\$100
- due to Injury	S\$600	S\$400	S\$200
- warded in Intensive Care Unit	S\$600	S\$400	S\$200
(3) Discharge Transportation Allowance	S\$50	S\$50	S\$50
(4) Accidental Death Benefit	S\$6,000	S\$4,000	S\$2,000

Our total aggregate liability shall not exceed the Annual Overall Limit for any Insured Person, as set out in the Schedule of Benefits, for any one Period of Insurance. When the aggregate total benefits paid under this Policy in any one Period of Insurance reaches the Annual Overall Limit for any Insured Person, no further benefits shall be payable to that Insured Person for the remainder of that Period of Insurance.

Per Disability shall mean all medical conditions resulting from the same cause, including any and all complications arising there from or closely related thereto, except that after 30 days following the latest discharge from Hospital or Surgery, any subsequent Disability from the same cause shall be considered as a new Disability.

Premium Rate and Premium Warranty

The annual premium rates set out below are based on the Insured's age next birthday. They are applicable only if (i) your usual country of residence is Singapore and (ii) you are with standard health in either Class I or II occupations.

ANNUAL PREMIUM (S\$) [Age Band (based on age next birthday)]	PLAN A	PLAN B	PLAN C
Child	250	170	130
19 – 30	298	202	157
31 – 40	355	241	184
41 – 50	488	330	253
51 – 60	688	468	358
61 – 65 (Renewal Only)	825	561	430
66 – 70 (Renewal Only)	975	663	507

The above annual premium is subject to prevailing GST and must be paid in full on or before the inception or renewal date.

Class I – Persons engaged in indoor and non-manual work in non-hazardous places.

Class II – Persons engaged in work of an outdoor or supervisory nature or involves occasional manual work whose duties do not involve the use of tools and machinery or exposed to any special hazards.

Please refer to our office for occupations involving manual work and not within the above definitions.



(II) KEY PRODUCT PROVISIONS

The following are some key provisions found in the policy contract of this plan. This is only a brief summary and you are advised to refer to the actual terms and conditions in the policy contract. Please consult your insurance advisor should you require further explanation.

1. Eligibility & Age Limit

Any Singaporean, Permanent Resident or foreigner with a valid employment pass domicile in Singapore and whose age next birthday is between 18 to 60 years old can enrol. Any natural children, legal step children and legally adopted children of the Insured, whose age on the next birthday is between 15 days and 17 years and who are unmarried and unemployed can also be enrolled in the same policy. If the child is studying full time in an accredited education institution, the age limit will be extended to the child's 24th birthday.

2. Residence Requirement

No benefits shall be payable for any medical treatment provided to any Insured Person who resides outside Singapore for more than ninety (90) consecutive days during the Policy Year.

3. Policy Renewal

This Policy is renewable at our option, subject to underwriting requirements being fulfilled and at the premium rates determined at that time by Us. Where at renewal a request is made to hold cover, the maximum period that cover can be held will be 14 days. If at the end of this period the Policy is cancelled or lapses for any reason whatsoever, You must pay Us a premium for the number of days the cover was held which will be calculated pro-rata on the renewal premium.

4. Changes In Circumstances

If there is any change in the Country of Residence, occupation, pursuits or health of any Insured Person, which is likely to affect the risk, the Insured must give Us immediate written notice.

5. Change of Terms and Conditions

We reserve the right to amend the terms and provisions of this Policy on any Policy Anniversary date by giving the Insured 30 days' written notice of such change.

6. Cancellation / Termination of Cover

This insurance may be cancelled at any time at the request of the Insured by giving Us 30 days' written notice prior to the termination date. If no claims have been made during the current Period of Insurance, We will grant the Insured a short period refund, subject to a minimum premium of S\$75 + GST.

We also have the right to cancel this Policy by giving You 30 days' written notice and upon cancellation, You will be granted a pro-rated refund of the total premium paid corresponding to the unexpired Period of Insurance.

7. Right to Return Policy

In the event that the Insured is not satisfied with this Policy for any reason and there are no claims on the Policy, it may be returned to Us for cancellation with effect from inception, within fourteen (14) working days after receipt of the Policy by the Insured. Any premium billed will be refunded without interest.

8. Other Insurances and Third Party Liability

If at the time of claim the Insured Person shall hold other medical insurance which makes provision for payment of medical expenses, You shall advise Us of the details of such other insurance and We shall be liable only for the balance of the amount recoverable from such other insurance.

In the event of any claim or right of action against any third party arising from a claim paid under this Policy, You must notify Us in writing immediately of all developments and take all steps that We may reasonably require to include all benefits claimed for under this Policy in any claims against the third party with the objective of recovering the claim paid.

9. Exclusions

There are certain conditions under which no benefits will be payable. These are stated as exclusions in the contract. The following is a list of some of the exclusions for this Policy. The exclusions for this Policy, include, but not limited to, the following conditions.

- (a) Pre-existing conditions which existed before the effective date, whether known or unknown to the Insured.
- (b) Any illness or sickness which commences within the first thirty (30) days from the effective date of the Insured Person.
- (c) Pregnancy, childbirth, investigation and treatment relating to birth control, congenital conditions or birth defects.
- (d) Emotional, stress, psychiatric or psychological disorders
- (e) Participation in any sports in a professional capacity, dangerous activities or sports.

IMPORTANT NOTE

Buying health insurance products that are not suitable for you, may impact your ability to finance your future healthcare needs. We encourage you to discuss your insurance requirements with us or your insurance advisor. This is only a product summary and is not a contract of insurance. You are advised to read the policy contract for full details of the benefits, exclusions and other terms and conditions. You have a "Free Look" period of 14 working days from the date you receive the policy. Please inform Us within the "Free Look" period if you are not satisfied with the policy for whatever reason and we will cancel it from its commencement date. Full refund will be granted provided no claim has arisen.