eqinsurance

You've Got a Friend

EQ

HOSPITAL & SURGICAL PLAN

Be worry-free about
rising healthcare costs

BENEFITS AT A GLANCE

Be prepared for life's unexpected medical expenses.

EQ Hospital & Surgical Plan provides reimbursement for eligible hospital confinement and surgical expenses, helping to reduce the financial impact of hospitalisation.

Choose from 4 comprehensive plans designed to meet your healthcare needs and budget, with the freedom to choose your preferred hospital, ward, and doctor.

Inpatient Benefits

Charges incurred for Standard Daily Room & Board (including ICU/ HDU), Hospital Miscellaneous Services, Surgeon's Fee, and Pre/Post-Hospitalisation Treatments.

Emergency Outpatient & Dental Treatment

Charges incurred for emergency outpatient medical and dental treatment for accidental injury sought within 24 hours of an accident.

Outpatient Kidney Dialysis & Cancer Treatment

Treatment - Charges incurred for kidney dialysis or cancer treatment at a hospital or registered centre.

Home Nursing

Charges incurred for home nursing services of a registered nurse attending to you.

Rehabilitation Benefit

Charges incurred at a community or rehabilitation hospital (registered and approved by MOH).

Inpatient Psychiatric Treatment

Charges incurred by a psychiatrist during hospitalisation.

Hospital Cash Allowance

We will give you a daily hospital cash benefit for every full 24 consecutive hours warded in a Singapore Government/Restructured Hospital.

SCHEDULE OF BENEFITS

Schedule of Benefits (Per Annum, applicable to all benefits)		Platinum (SGD)	Gold (SGD)	Silver (SGD)	Basic (SGD)
		S$100,000	S$75,000	S$50,000	S$30,000
In-Patient & Day-surgery					
Section 1	Standard Room & Board (Daily, up to 120 days inclusive of ICU)	As Charged	As Charged	As Charged	As Charged
Section 2	Intensive Care Unit (ICU)/ICA & High Dependancy Unit (HDU)				
Section 3	Hospital Miscellaneous Services				
Section 4	Sugeon's Fee (Subject to Schedule of Surgical except for Singapore Government/Restructured Hospitals)				
Section 5	In-hospital Doctor's Visit (up to 120 days, inclusive of Section 2)				
Section 6	Pre-hospitalisation Treatment				
Section 7	Post-hospitalisation Treatment				
Pre/Post-hospitalisation Treatment		120 Days	120 Days	90 Days	90 Days
Outpatient Care (Per Policy Year)					
Section 8	Emergency Outpatient & Dental Treatment (due to accident only)	S$2,000	S$2,000	S$1,500	S$1,500
Section 9	Outpatient Kidney Dialysis	S$50,000	S$30,000	S$20,000	S$10,000
Section 10	Outpatient Cancer Treatment	S$50,000	S$30,000	S$20,000	S$10,000
Extended Benefits					
Section 11	Major Organ Transplant	As Charged	As Charged	As Charged	As Charged
Section 12	Surgical Implant	S$7,000	S$5,000	S$3,500	S$2,000
Section 13	Miscarriage Benefit	S$5,000	S$3,000	S$1,000	S$1,000
Section 14	Home Nursing (up to 120 days)	S$5,000	S$3,000	S$2,000	NA
Section 15	Rehabilitation Benefit (up to 31 days)				
Section 16	Inpatient Psychiatric Treatment	S$3,000	S$2,000	S$1,000	NA
Section 17	Hospital Cash Allowance (daily, up to 30 days if admitted to GRH*)	S$150	S$100	S$50	NA
Section 18	Special Grant	S$5,000	S$5,000	S$5,000	S$5,000
Section 19	Medical Report Fee	S$120	S$120	S$100	S$100
Section 20	Ambulance Fee	S$150	S$150	S$100	S$100
Cost-Sharing Features (on all eligible expenses)					
Deductible (Per Policy Year)		S$3,500	S$3,500	S$3,500	S$3,500
Co-payment (Per Hospitalisation)		5%	5%	5%	5%

**GRH refers to Singapore Government Restructured Hospital*

Optional Cover	
Waiver of Deductible and Co-payment	Available at an additional premium

PREMIUM RATE

MAIN COVER (Inclusive of GST)

AGE GROUP	Platinum	Gold	Silver	Basic
Child	S$575.25	S$457.80	S$414.20	S$348.80
19 - 30	S$758.64	S$632.20	S$545.00	S$490.50
31 - 40	S$1,046.40	S$872.00	S$806.60	S$621.30
41 - 50	S$1,498.75	S$1,199.00	S$1,035.50	S$806.60
51 - 55	S$1,880.25	S$1,504.20	S$1,286.20	S$1,002.80
56 - 60	S$2,343.50	S$1,874.80	S$1,635.00	S$1,286.20
61 - 65 (Renewal Only)	S$2,971.34	S$2,367.48	S$2,067.73	S$1,616.47
66 - 70 (Renewal Only)	S$3,833.53	S$3,007.31	S$2,631.26	S$2,104.79

OPTIONAL COVER (Inclusive of GST)

AGE GROUP	Platinum	Gold	Silver	Basic
Child	S$143.06	S$137.34	S$124.26	S$118.59
19 - 30	S$189.66	S$177.02	S$163.50	S$147.15
31 - 40	S$313.92	S$261.60	S$241.98	S$186.39
41 - 50	S$449.63	S$359.70	S$310.65	S$241.98
51 -55	S$658.09	S$526.47	S$450.17	S$350.98
56 - 60	S$937.40	S$749.92	S$654.00	S$514.48
61 - 65 (Renewal Only)	S$1,337.10	S$1,089.04	S$930.48	S$727.41
66 - 70 (Renewal Only)	S$1,725.09	S$1,353.29	S$1,184.07	S$947.16

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

The annual premium (inclusive of GST) shown above are based on the insured person's current age.

*You must make sure you are in standard health under either Class I or II occupation.
*Premium must be paid in full on or before the inception/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 or machinery or exposed to any special hazards.

Note: If you are unsure which occupational class your profession or occupation falls under, please contact us for assistance.

ESSENTIAL DETAILS TO KNOW

ELIGIBILITY

- A Singaporean, Permanent Resident or foreigner holding a valid Employment Pass, Work Permit, Student Pass, or Dependent Pass, and residing in Singapore must be between 18 to 60 years old.
- A child must be between 15 days to 17 years old, or up to 24 years old if enrolled or still studying full-time in a recognised institution of higher learning.

RENEWABILITY

This Policy is renewable annually, subject to our approval and the fulfilment of underwriting requirements. Premium rates may be revised upon renewal.

FREE LOOK PERIOD

You may cancel this Policy by giving us written notice within 14 days from the date you receive the Policy documents. If no claim has been made, we will refund the premium paid, less any medical or underwriting expenses incurred

CHANGES IN CIRCUMSTANCES

You need to inform us of any changes in circumstances such as, country of residence, occupation, health, or other pursuits, which are likely to result in any material increase of risk covered under this Policy.

MEDISAVE ELIGIBILITY

This Policy is not Medisave-approved. You cannot use Medisave to pay the premium for this Policy

ESSENTIAL DETAILS TO KNOW

OTHER INSURANCE

If the same loss is covered by another insurance policy, we will only pay the portion that cannot be recovered from that other policy, subject to the terms and conditions of this Policy

CANCELLATION

You may cancel this Policy at any time by giving Us written notice. If no claim has been submitted, you may be eligible for a refund of the premium, subject to a minimum premium of S$109.00 (inclusive of GST) and any premium adjustments required under this Policy. No refund will be provided if a claim has been submitted.

MAJOR EXCLUSIONS

This list is not exclusive and you are advised to read the policy wording for the full list of exclusions.

- Pre-exisitng conditions which have existed before the effective date whether known or unknown to the Insured Person.
- Any illness or sickness which commences within the first 30 days from the effective date of the Insured Person.
- Pregnancy, childbirth, infertility and erectile dysfunction, congenital or hereditary conditions or birth defects.
- Effect or influence of alcohol, drugs, or narcotics.
- Suicide related or self-inflicted injury, whether sane or insane.
- Treatment for obesity, weight reduction, or weight improvement.
- STI/STD, AIDS, or HIV related.
- Participation in any sports in a professional capacity, dangerous activities or sports, including underwater activities.

ABOUT
EQ INSURANCE

EQ Insurance is a homegrown general insurance provider in Singapore established in February 2007 with expertise in the underwriting of all classes of non-life insurance, including personal and commercial insurance.

The company has a highly experienced and competent management team that is committed to transparency, integrity and excellence in meeting its obligations to its customers.

EQ Insurance prides itself on settling insurance claims quickly and regards every claim as an opportunity to demonstrate its reliability as a service-oriented company.

call us today:

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www.eqinsurance.com.sg
reg no. 1978-00490-N

POLICY OWNERS' PROTECTION SCHEME:
This policy is protected under the 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 the Company or visit the GIA/LIA or SDIC websites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).

Important Note:
This brochure is for general information only and is not a contract of insurance. The precise terms, conditions and exclusions of this insurance product are specified in the policy contract.

The Total Distribution Cost of this product is between 0% - 20% of the premium. Such costs include cash payments in the form of commission, costs of benefits and services paid to the distribution channel. We assure you that the Total Distribution Cost is not an additional cost to you, as it was already accounted in the calculation of your premium.

July 2026