

CERTIFICATE

GROUP MEDICAL INSURANCE
Policy Number: Q0049112

BOSTON BUSINESS SCHOOL PTE LTD

We certify that the Policy to which this certificate related is issued to the above Private Education Institution (PEI) for its students as required by Committee for Private Education (CPE) under EduTrust certification Scheme

Effective Date: 01 January 2019

Expiry Date: 31 December 2019



Jean Drouffe
CEO
AXA Insurance Pte Ltd

This Certificate of Insurance is subjected to the terms and conditions of the Group SmartCare Executive Policy issued by AXA Insurance Pte Ltd.



BENEFITS SCHEDULE FOR BOSTON BUSINESS SCHOOL PTE LTD

Group Hospitalisation & Surgical Insurance
Policy no.GSC/Q0049112

Benefits Schedule	Limits (SGD)
1a) Daily Room & Board	As charged in B2 wards (6-bedder) in Singapore Government / Singapore Government Restructured Hospitals up to the overall maximum limit per policy period
1b) Intensive Care Unit	
2) Hospital Miscellaneous Services	
3) Surgeon's Fee	
4) Anesthetist's Fee	
5) In-hospital Physician's Visit	
6) Pre-hospitalisation Specialist Consultation ¹ (up to 90 days before admission)	
7) Pre-hospitalisation Diagnostic Services ¹ (up to 90 days before admission)	
8) Post- hospitalisation Treatment (up to 90 days from discharge) ²	
9) Emergency Outpatient Treatment (due to accident only) ³	
10) Ambulance Fee	
11) Medical Report Fees	Government Restructured Class "A" - 65% Private (Capped at 2-bedder) - 50%
Pro-ration factor will apply if student is warded in a higher ward in Singapore Government / Restructured Hospitals or in private hospitals in Singapore	
Overall Maximum Limit Per Policy Period (Item 1 to 11)	20,000
Additional Benefit	
12) Hospital Confinement due to Mental Illness (with referral by General Practitioner or Specialist)	1,000
13) Death Benefit	5,000

¹ Must lead to hospitalisation and/or surgical procedure within 90 days

² For expenses incurred within 90 days from the date of discharge from hospital or day surgery.

³ Treatment must be sought in a hospital or clinic or from a registered *Traditional Chinese Medicine (TCM) practitioner* within 48 hours from time of accident; follow-up charges by same physician covered up to 30 days from date of accident and for TCM practitioner not exceeding \$300 per occurrence.