



HFSE
INTERNATIONAL
S C H O O L



STUDENT COVERAGE PLANS

as at 1 April 2023



Insurer



Singlife is a leading homegrown financial services company, offering consumers a better way to financial freedom. Through innovative, technology-enabled solutions and a wide range of products and services, Singlife provides consumers control over their financial well-being at every stage of their lives.

Singlife was formed by the merger of Aviva Singapore and Singlife. First announced in September 2020 and valued at S\$3.2 billion, it was the largest insurance deal in Singapore, creating one of the largest homegrown financial services companies in the republic.

Group Personal Accident



Company Name	HFSE International School	
Insurer	Singlife	
Basis of Coverage	\$10,000	
Coverages	<p>Death, total permanent disablement and dismemberment due to accidental causes</p> <p>Mobility Aid Upon Accidental TPD</p> <p>Compassionate Death Allowance</p> <p>Natural Catastrophe</p> <p>Comatose State Lump Sum Benefit</p> <p>Simple and Other Fracture</p> <p>Home Rehabilitation Renovation Expense</p> <p>Ambulance Costs Reimbursement</p> <p>Accidental Hospital Recuperation Benefit</p> <p>Accidental Death due to Common Carrier</p> <p>Accidental Medical Expenses</p>	<p>Up to S\$10,000</p> <p>Up to S\$10,00</p> <p>Up to S\$2,000</p> <p>Up to S\$50,000</p> <p>Up to S\$50,000</p> <p>Up to S\$5,000</p> <p>Up to S\$10,000</p> <p>Up to S\$500</p> <p>Up to S\$250</p> <p>Up to S\$10,000</p> <p>Up to S\$500</p>

Group Hospital & Surgical Insurance



AVIVA LTD

POLICY NO. 3061889

HFSE INTERNATIONAL SCHOOL PTE. LTD.

GROUP ENHANCED HOSPITAL & SURGICAL INSURANCE POLICY

BENEFIT SCHEDULE

ELIGIBLE EXPENSES	Plan A			
MAXIMUM PER DISABILITY (SGD)				
1 Hospitalisation Confinement Benefits				
A Daily Room and Board Benefit (Maximum 120 days, inclusive of ICU)	As charged in Restructured			
B Intensive Care Unit Benefit (ICU)	B1 ward			
C Hospital Miscellaneous Services	hospitals in			
D Surgical Benefit (Subject to Surgical Schedule of Fees)	Singapore			
E In-Hospital Doctor Consultation	subject to			
F Pre-Hospital Confinement/Surgery	overall maximum			
(i) Diagnostic X-Ray and Laboratory Test	S\$4,500 Per			
(ii) Specialist Consultation	Policy Year			
G Post-Hospital Confinement/Surgery Follow-up Treatment (within 120 days of discharge)	(Applicable for benefits under			
H Emergency Outpatient Treatment Due To Accident	1A to 1G)			
CO-INSURANCE	20%			
Pro-ration factor applicable for warding in higher ward than entitled. Govt/Restr. Class A	65%			
Pro-ration factor applicable for warding in higher ward than entitled. Private ward (Capped @ 2 Bed Ward)	50%			
2 HOSPITAL CONFINEMENT DUE TO MENTAL ILLNESS (With GP or SP referral only)	1,000			
3 DEATH BENEFIT	5,000			
ANNUAL PREMIUM RATE	Plan A			
Per Person	50.00			



223 Mountbatten road, 01-08 223@Mountbatten Singapore 398008

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