Private & Confidential

PRODUCT : SMARTCARE EXECUTIVE
PROPOSER : Singapore Management University - International Student

Schedule of Benefits

<table>
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<th>Plan C</th>
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<td><strong>$30,000</strong></td>
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**Overall Annual Limit**

A1. Bed Type
A2. Intensive Care Unit
A3. Hospital Miscellaneous Expenses
A4. Surgeon's Fee
A5. Anesthetist's Fee
A6. In-Hospital Physician's Visit
A7. Pre-Hospital/Surgery Specialist Consultation (up to 90 days before admission)
A8. Pre-Hospital/Surgery X-ray & Lab Test (up to 90 days)
A9. Emergency Outpatient Accidental Treatment
A10. Post Hospitalisation/Surgery Treatment (up to 90 days)

**B Special Grant**

As Charged in B1 wards in Singapore Government/ Restructured Hospitals up to the overall maximum limit per policy period.

**C Claim Medical Report Fee**

$3,000.00
$100.00

Important Notes:
Applicable to Part-Time Graduate Students only – Injury sustained in the course of the part-time student's full-time work is not covered.
PROPOSER : Singapore Management University
INTERMEDIARY : MYCG Pte Ltd

Notes
4. Company refers to AXA INSURANCE SINGAPORE PTE LTD

5. Basis of Coverage :

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<th>Category</th>
<th>Plan</th>
<th>Participation :</th>
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<tr>
<td>All Students</td>
<td>Plan 1</td>
<td>Compulsory/Voluntary Basis</td>
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6. Coverage : Reimbursement of eligible expenses expenses incurred by an insured Member in connection with his hospital confinement or surgery which results directly from illness or injury.

7. Eligibility : All full-time undergraduate, exchange & bridging, full-time & part-time graduate and matriculated NSMen students of SMU up to age 70

12. Period of Insurance : One (1) year from Commencement Date

14. Renewal Conditions : The extension for the optional year AY2016/2017 will be subject to mutual agreement between SMU and AXA.

15. Standard 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 exclusions for this plan and the Prospect is advised to read the Policy contract for the full exclusions:

a) Congenital Anomalies or defect : Congenital anomalies as well as neo-natal physical abnormalities developing within six (6) months of birth.

b) Terrorism : Covered except for losses due to terrorist act using chemical and biological substances.

c) HIV/AIDS : Sickness or disease directly or indirectly arising from sexually transmitted disease, Acquired Immune Deficiency Syndrome (AIDS), any AIDS related condition, or infection by Human Immune-Deficiency Virus (HIV)

16. Terms and Conditions
a) 30 days Waiting Period : There is no waiting period.

b) Pre-existing Illness : Covered from inception

17. "Per disability" Definitions : This shall means that all medical conditions resulting from an illness arising from the same cause, including any and all complications arising therefrom or closely related thereto, except that after fourteen (14) days following the latest discharge from Hospital or Surgery, any subsequent Disability from the same cause shall be considered as a new Disability.

18. "Pre-existing Illness" Definitions : An injury or an illness which existed (or symptoms or manifestations of which existed) prior to the effective date of cover with respect to an Insured Person based on normal medically accepted pathological development of the illness, or of which the Insured Person was aware or should reasonably have been aware, irrespective of whether treatment was actually received.

19. Cancellation Clause : The Company reserves the right to cancel this Policy or any section or part of it by giving you thirty (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.

20. The validity of this Quotation is subject to the condition precedent that:
   a) for the risk quoted, the proposed insured has never had any insurance terminated in the last twelve (12) months due solely or in part to a breach of any premium payment condition; or
   b) if the proposed insured has declared that it has breached any premium payment condition in respect of a previous policy taken up with another insurer in the last twelve (12) months:
      (i) the proposed insured has fully paid all outstanding premium for time on risk calculated by the previous insurer based on the customary short period rate in respect of the previous policy; and
      (ii) a copy of the written confirmation from the previous insurer to this effect is first provided by the proposed insured to the Company before cover incepts.

22. Acceptance of quote (Compulsory) : The Prospect is required to complete the GROUP APPLICATION FORM upon acceptance of the proposed quote .

Note:
AXA Insurance Singapore Pte Ltd reserves the right to review the proposal, rates and terms and conditions should the materials provided differs.

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 your insurer or visit the GIA or SDIC websites (www.gia.org.sg or www.sdic.org.sg).
POLICY EXCLUSIONS

This Policy shall not cover situations listed below and any medical conditions arising therefrom:

1. **Any period of hospital confinement unless the entire confinement and all the special hospital services so rendered and performed had been recommended and approved by a Physician and in accordance with the diagnosis and treatment of the condition for which the hospital confinement was required.**

2. **All Pre-existing Conditions unless declared by the Insured Person in the application form and specifically accepted by us during underwriting stage and endorsed thereon.**

3. **Hospitalisation primarily for diagnosis, x-ray examinations, general physical or medical check-up. Routine physical examinations, health check-ups or any other tests where there is no objective indication of impairment of normal health or any treatment of a preventive nature including vaccinations, acupuncture, or any treatment which is not medically necessary.**

4. **Charges for telephone, television, radio, newspaper, guests’ meat and other ineligible non-medical items whilst confined as an Inpatient or for Day Surgery.**

5. **Outpatient treatment, dental care and its related treatment except as specifically Covered under this Policy.**

6. **Pregnancy, childbirth, abortion, miscarriage, infertility and all complications arising therefrom except as specifically Covered under this Policy.**

7. **Investigations into and treatment of infertility, surgical, mechanical or chemical contraceptive methods of birth control, assisted reproduction, sterilisation [or its reversal] or any consequence of any treatment for them.**

8. **Treatment of varicocele, impotence or any consequence of it.**

9. **Sickness or disease directly or indirectly arising from sexually transmitted disease, Acquired Immune Deficiency Syndrome (AIDS), any AIDS related condition, or infection by Human Immune-Deficiency Virus [HIV].**

10. **Treatment which arises from, or is in any way attributable to, sex change.**

11. **Costs arising under any legislation or covered under any corresponding insurance relating to occupational death, injury, or Illness.**

12. **Treatment for congenital conditions and any physical birth defects arising out of or resulting therefrom.**

13. **Non-Hospital nursing care or ambulatory care, rest cures or sanitoria care, treatment arising from any geriatric, psycho geriatric or psychiatric condition, and treatment of alcohol dependence syndrome or substance abuse.**

14. **Suicide or attempted suicide, self-inflicted injuries or any attempt thereof while sane or insane.**

15. **Circumcision unless medically necessary, eye tests, refractive errors of the eyes, provision of implants, medical appliances and prosthetic devices, including spectacles, hearing aids, wheelchairs and lenses.**

16. **Sickness or injury arising from racing of any kind [except on foot], professional sports, parachuting, skydiving, hang gliding, bungee jumping and violation or any attempt of violation of the law or resistance to lawful arrest.**

17. **Flying or other aerial activity except as a fare-paying passenger in a fully licensed aircraft operated by a licensed commercial air carrier or recognised charter company.**

18. **Treatment arising from any consequence [whether direct or indirect] of nuclear or chemical contamination, war, invasion, losses by terrorist acts using chemical/biological substances, act of foreign enemy, hostilities [whether war be declared or not] civil war, rebellion, revolution, direct participation in riot, strike and civil commotion, insurrection or military or usurped power, or active duty in any of the armed forces.**

19. **The use, or any treatment arising therefrom, of any drugs not licensed by an official governmental control agency of the country in which the drug is given, or drugs used in any circumstances other than in accordance with their licensed indications.**

20. **Experimental medical treatment.**

21. **Any treatment directed towards developmental delay and / or learning disabilities in children.**

22. **Cosmetic [aesthetic] or plastic surgery or treatment, or any treatment which relates to or is needed because of previous cosmetic treatment, provided that this exclusion does not apply to reconstructive surgery if: (a) it is carried out to restore function or appearance after an Accident or following Surgery for a medical condition; [provided that the Accident or Surgery occurred while the Insured Person was Covered under this Policy]; and (b) it is done at a medically appropriate stage after the Accident or Surgery; and (c) the cost of the treatment is approved by us in writing before it is done.**

23. **The removal of fat or surplus tissue from any part of the body whether or not it is needed for medical or psychological reasons, treatment of obesity, weight reduction or weight improvement.**

24. **Sleep apnoea.**