



GLOBALIS

International Health Insurance | Group

Underwritten by QBE Insurance (Singapore) Pte Ltd

Oct 2018



SAFEMERIDIAN



QBE

Reassurance Delivered Around the World

02

About Us

03

Welcome to
Globalis

04

The Safe Meridian
Service Commitment

05

Tailor Your
Plan Design

06

Choose the
Right Plan

07

Table of
Benefits

11

Apply for Your
Group Cover



ABOUT US

Safe Meridian has partnered with QBE Insurance (Singapore) Pte. Ltd. to bring the Globalis international health insurance plans to Singapore.

Globalis protects your employees against the financial impact of costly medical expenses incurred both at home and abroad. Globalis provides an incomparable level of coverage flexibility, allowing you to customize your plan to suit your organization's requirements. This flexibility is offered through an

array of eight plan design options, allowing you to create a tailored, cost-effective, and sustainable solution.

Founded in 1891, QBE Insurance (Singapore) is part of the QBE Insurance Group and is the oldest registered Australian company in Singapore. Among the top 20 global insurers, and Australia's largest international insurer, QBE Insurance Group operates in 37 countries employing over 14,000 people.



INNOVATIVE & SUSTAINABLE SOLUTIONS

Safe Meridian is an innovator in international health insurance, committed to offering comprehensive, sustainable medical protection solutions. We are a pioneer in the design of flexible international health insurance programs, and we are committed to providing premium sustainable health insurance solutions over the long-term. Our risk management capabilities, healthcare provider network administration, and smart benefit design allows us to achieve that for our members, all while offering the superior coverage and member support service they have come to expect from us.

Globalis ensures your employees always have the access to the quality healthcare they deserve, regardless of where in the world they may be. Globalis plan members enjoy prompt, 24-hour customer support, and access to a global network of healthcare providers. We are dedicated to delivering efficient customer service to our members around the world, and we measure our success on the consistency and quality of that service.

WELCOME TO GLOBALIS

Globalis international health insurance plans provide your employees and their families protection against unforeseen expenses of costly healthcare and access to quality medical service providers around the world. Globalis cover travels with your employees, should they travel or relocate overseas. Members are free to see the doctor, or use the hospital, of their choice within their Area of Cover. Our global network of healthcare providers and Emergency Assistance services ensure your employees will always have the medical protection they need.

An escalating level of benefits is provided across the four Globalis plans, with each plan including the essential, comprehensive coverage for hospitalizations, Emergency Assistance, and Travel Benefits. Additional benefits available on higher level plans can include Outpatient, Wellness, Dental, Vision, and Maternity benefits, depending upon the plan chosen. The Globalis Platinum plan offers a unique, escalating Maternity benefit that increases after the first and second policy renewals to reward the loyalty of our valued members.

Premium sustainability is a concern for all medical benefit program managers. Globalis was developed to offer our clients a comprehensive international health plan with cost-control mechanisms to minimize premiums. The plan design options included in Globalis offer premium reductions for subscribing to

lower levels of coverage than the standard plan design. Globalis plans offer you 8 options to customize the scope and level of benefits coverage in any combination you require. A tailored health insurance plan provides your employees with the medical benefits they need, without over-paying for the cover they do not. Our smart benefit design, along with healthcare network and risk management, is part our commitment to providing premium sustainable solutions to our clients over the long-term.

RESULTS DRIVEN BY SUSTAINABILITY

Employees are an increasingly mobile group, whether they are relocating overseas, or traveling on business or holiday. Globalis plans offer the option to include Emergency Assistance and Travel Benefits to ensure our members are protected while traveling away from home or outside their area of cover. Emergency Assistance services support our members in the event of an urgent medical situation, or if an evacuation or repatriation is required. An added feature of all Globalis plans is the inclusion of Travel Benefits. In addition to the standard medical benefits, Globalis now offers protection against such incidents as travel delays, lost luggage, and trip cancellations.



THE SAFE MERIDIAN SERVICE COMMITMENT

We understand the challenges and concerns that come with traveling and residing overseas. These challenges are especially difficult when it involves one's health and well-being in a foreign country. In the event a Safe Meridian member should require medical treatment, need help finding a nearby medical provider, or have any questions regarding their coverage, we are always there to assist. Help is just a click or phone call away, 24 hours a day, 365 days a year.

Safe Meridian maintains a global network of healthcare providers, which offer hospitalization (Inpatient) or Outpatient direct billing services. In the event of a hospitalization, we will arrange for the direct settlement of expenses with the healthcare provider whenever possible, so that our members avoid paying out-of-pocket for costly hospital bills. The pre-authorization of Inpatient treatments and scheduled hospitalizations allows us to arrange this direct settlement on our members' behalf.

YOUR EMPLOYEES' WELL-BEING IS OUR ONLY BUSINESS

Safe Meridian offers an extensive Outpatient Direct Billing network that provides members with cashless healthcare services. Members need only bring their personal identification and Safe Meridian health insurance card when they visit an Outpatient Direct Billing provider. New providers are always being added to our network, and we always welcome suggestions from Members to have their local healthcare facility included. For eligible expenses not settled directly with a healthcare provider, claims can be submitted via the secure Safe Meridian members' website, MemberOnline, by email, or by post.

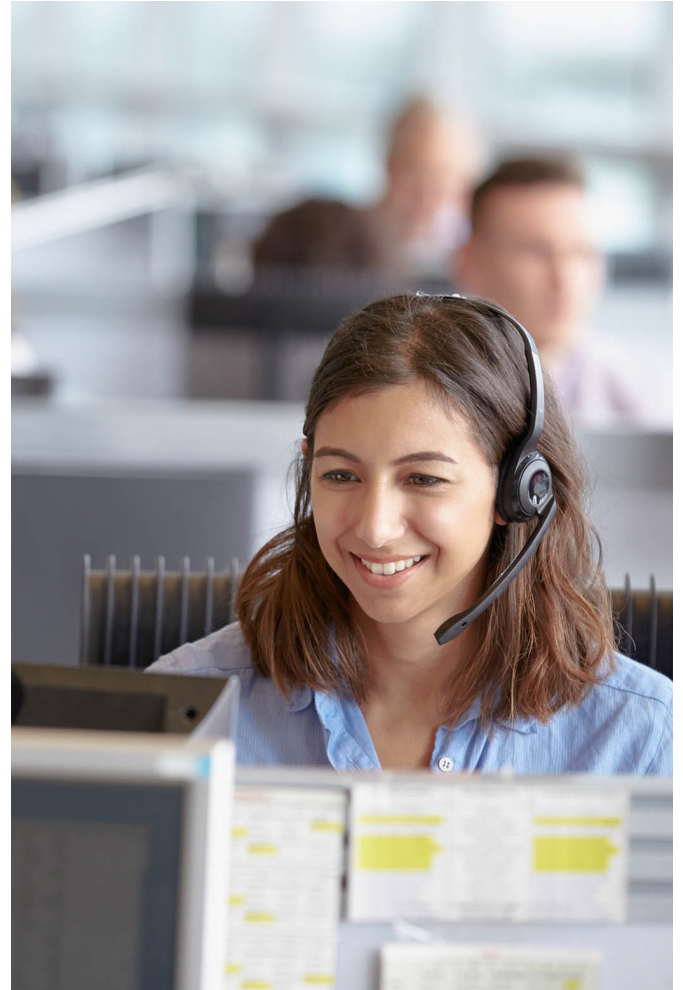
SECOND MEDICAL OPINION SERVICE

Living or traveling away from home can be stressful at times, but when it comes to making decisions about one's healthcare when overseas it can be especially daunting. In the event a member is faced with a serious diagnosis and is concerned with the advice

they have received, a second medical opinion service is available from our Emergency Assistance provider. Our second medical opinion service provides our members with access to a global network of medical specialist who help our members when they are faced with a serious diagnosis.

MEMBER WEBSITE

Your employees are busy people, and their time is valuable. To make their lives a little easier, the Safe Meridian MemberOnline website provides a secure portal to submit claims, find nearby healthcare providers, and view plan information. MemberOnline also retains copies of policy documentation, claim forms, and the pre-authorization form, which members can download. We are always working to make policy administration and support as easy and efficient as possible for our members.



TAILOR YOUR PLAN DESIGN

Every organization has their own unique employee benefits strategy that includes the provision of health insurance. In order to meet your organization's employee health insurance requirements, as well as to accommodate your organization's budget, Globalis offers 8 plan design options that allow cover to be tailored to provide the most appropriate level of medical benefits to your employees as well as to achieve a cost-effective premium.

8 OPTIONS TO CUSTOMIZE YOUR PLAN

Each of these options offer a coverage limitation or restriction that provides a discount on the standard premium. You are free to choose any combination of these options:

- **Overall Annual Plan Limit** is the total amount of benefits for which a Globalis plan will cover per policy year. We provide a choice of three overall annual limits. Should you choose either of the two lower limits, your premium will be discounted. The lower the limit you choose, the larger your premium discount.
- **Geographic Area of Cover** is the region of the world in which the Globalis plan covers elective treatment. Treatment costs in some countries are significantly higher than in others, so we provide a choice of three Areas. From the most expensive to the least expensive they are:
 - Worldwide excluding the United States
 - Southeast Asia including Singapore, Australia and New Zealand
 - Southeast Asia excluding Singapore, Australia and New Zealand

Regardless of the Area selected, the Globalis plan covers emergency medical treatment worldwide during trips of up to 30 consecutive days.

- **High-Cost Providers Access** is a standard feature of all Globalis plans. Some healthcare providers are markedly more expensive than comparable facilities within the same country. If you opt to use providers other than those designated as High-Cost, or accept a 15% coinsurance on any claim from a High-Cost Provider, a premium discount is provided. This offer is available to residents of Singapore, Indonesia, Hong Kong, Macau, and China.

- **Deductible** is the fixed amount of eligible hospitalization-related expenses for which members are responsible per policy year. All eligible hospitalization expenses exceeding the deductible amount are paid by us, up to the Overall Annual Plan Limit. The larger the deductible chosen, the greater the premium savings.
- **Hospital Room Type** cover with the Globalis plan, in the event of a hospitalization, is normally a Standard Single Room; however, in exchange for a premium reduction, cover may be limited to Semi-Private Rooms.
- **Outpatient Annual Limit** is the total amount of Outpatient expenses eligible for reimbursement per policy year. The Silver, Gold, and Platinum plans have an annual Outpatient Annual Limit. A reduction of this limit will provide a lower premium.



- **Outpatient Direct Billing Service** is available at select healthcare providers around the world. We offer a discount on the usual premium if this service is removed. This means members would first pay for treatment and then submit a claim to us for reimbursement. Claims can be submitted to us electronically, via MemberOnline, or email, or by post.
- **Coinsurance** is the percentage of each eligible Outpatient, Wellness, Dental, and Vision expenses for which a member is responsible. Globalis plans provide full cover as standard, but selecting a 10% or 20% coinsurance will earn a discount on the standard premium.

CHOOSE THE RIGHT PLAN

YOUR GROUP HEALTH BENEFITS

Globalis plans are designed to provide the medical benefits coverage our clients require to protect their diverse employee populations. Globalis offers four plans that provide benefit coverage ranging from the basic hospitalization to the most comprehensive levels of cover including Wellness, Dental, Vision, and Maternity benefits.

PLATINUM	Platinum provides Globalis' most comprehensive level of coverage. Inpatient, Outpatient, Wellness, Dental, Vision, and Maternity benefits are all included. The Globalis Platinum plan offers a unique, escalating Maternity benefit that increases each year after the first policy year, and is capped at a maximum of USD 15,000 or SGD 19,500.
GOLD	Gold offers enhanced Inpatient and Outpatient benefits beyond Silver, and also includes the added benefits of Wellness and Dental coverage. Vaccination cover is also included as part of the Wellness benefit.
SILVER	Silver extends cover to include Outpatient benefits in addition to the Inpatient benefits offered by Bronze. Outpatient benefits include, among others, general practitioner and specialist visits and prescription medications, up to the selected Outpatient Annual Limit.
BRONZE	Bronze provides the essential, hospitalization (or Inpatient) benefits. Bronze does include cover for Outpatient services for pre- and post-hospitalization, which means cover is provided for expensive diagnostic and testing expenses before and after a hospitalization.

YOUR EMERGENCY ASSISTANCE & TRAVEL BENEFITS

We appreciate that our members are often traveling, whether on a business trip or for recreation. No one likes to consider what may go wrong when they leave home, but we have our members covered with a unique benefit enhancement with Globalis. All Globalis plans have the option to include Emergency Assistance and Travel Benefits to protect our members while they are away from home.

When a member is traveling outside their Area of Cover for trips of up to 30 consecutive days, they are protected in the event of an unexpected illness or injury. Should one of our members find themselves hospitalized in an area with medical facilities deemed to be inadequate, our Emergency Assistance service provider will evacuate them to the nearest center of medical excellence to ensure that they receive the high quality of care that they deserve. Should an urgent medical situation arise, members will have access to our 24/7 Emergency Assistance Call Centre which is able to help when members need information on travel immunizations, doctor or facility recommendations, and medical evacuations or repatriations when needed.

Additional Travel Benefits are also available on an optional basis, offering additional cover against trip delay, lost luggage, terrorism events and accidents. When a flight is delayed or cancelled, members can take comfort in knowing some expenses during your delay are eligible for reimbursement. Personal liability protection is also included in the event a member is found responsible for accidentally causing damage to property.

Travel Benefits include cover for, among others, the following:

- Lost and stolen items
- Trip cancellation, interruption, and curtailment
- Travel and luggage delay
- Personal Liability
- Accidental Death and Permanent Disability

Whether traveling for business or leisure, our members can rest assured that they have the support and financial protection provided in the event of the unexpected. Please refer to the Globalis Table of Benefits and policy wording for full details.

GLOBALIS TABLE OF BENEFITS

(AVAILABLE IN EITHER SGD OR USD)

BENEFITS	PLAN			
	BRONZE	SILVER	GOLD	PLATINUM
Overall Annual Plan Limit (All Benefits) (Chosen at time of Application)	3 Options: (1) SGD 3,900,000 / USD 3,000,000 (2) SGD 1,950,000 / USD 1,500,000 (3) SGD 650,000 / USD 500,000			
Area of Cover for Elective Treatments (Chosen at time of Application)	3 Options: (1) Worldwide excluding USA (2) Southeast Asia; including Singapore, Australia & New Zealand (3) Southeast Asia; excluding Singapore, Australia & New Zealand			
Outside Area of Cover: Emergency Inpatient & Day-Care Treatments	Up to SGD 650,000 / USD 500,000, available during trips of up to 30 consecutive days only			
Outside Area of Cover: Unexpected, sudden illnesses requiring Outpatient Treatments	Not Included	Not Included	Not Included	Up to SGD 1,300 / USD 1,000, available during trips of up to 30 consecutive days only
High-Cost Providers Access (Hospitals & Clinics) (Chosen at time of Application and available to residents of Singapore, Indonesia, Hong Kong, Macau, China)	3 Options: (1) Full Access (2) Access with 15% Coinsurance (3) No Access			
INPATIENT BENEFITS (Including day-care treatments)				
Deductible (Chosen at time of Application and applicable to all Inpatient Treatments and to all Maternity and Newborn Care Inpatient Treatments)	5 Options: (1) Nil (2) SGD 1,300 / USD 1,000 (3) SGD 3,250 / USD 2,500 (4) SGD 6,500 / USD 5,000 (5) SGD 13,000 / USD 10,000	3 Options: (1) Nil (2) SGD 1,300 / USD 1,000 (3) SGD 3,250 / USD 2,500		
Hospital Room Type (Chosen at time of Application)	2 Options: (1) Standard Single Room (2) Semi-Private Room			
Hospital Charges	Full Refund	Full Refund	Full Refund	Full Refund
Parent Accommodation				
Surgeon, Anesthetist & Theater Fees				
Surgical Procedures				
Specialist Consultations				
Diagnostic tests (e.g. Radiology, Pathology, MRI, PET, CT scan)				
Prescribed Medicines, Drugs & Dressings				
Prosthetic Implants, Appliances, Devices				
Organ & Bone Marrow Transplants				
Complications of Pregnancy where the mother's life is at risk and hospitalization is required. Examples include ectopic pregnancy, hemorrhage and eclampsia. (A waiting period of 12 months applies)				
Reconstructive/Remedial Treatment				
Accidental Damage to Teeth				
Private Ambulance				
Pre-Hospitalization Outpatient Services: General Practitioner / Specialist Consultations, Diagnostic Tests, Medications preparing a Member for hospitalization	Full Refund, for up to 60 days pre-hospitalization			
Post-Hospitalization Outpatient Services: Specialist Consultations, Diagnostic Tests, Medications, Physiotherapy	Full Refund, for up to 90 days post-hospitalization			
Home Nursing Charges	Full Refund up to 10 weeks			

BENEFITS	PLAN			
	BRONZE	SILVER	GOLD	PLATINUM
Psychiatric Care (A waiting period of 12 months applies)	Up to a lifetime limit of SGD 39,000 / USD 30,000	Up to a lifetime limit of SGD 52,000 / USD 40,000	Up to a lifetime limit of SGD 58,500 / USD 45,000	Up to a lifetime limit of SGD 78,000 / USD 60,000
Hospice and Palliative Care (A waiting period of 12 months applies)	Up to a lifetime limit of SGD 32,500 / USD 25,000	Up to a lifetime limit of SGD 45,500 / USD 35,000	Up to a lifetime limit of SGD 52,000 / USD 40,000	Up to a lifetime limit of SGD 65,000 / USD 50,000
Daily Hospital Cash Benefit	Up to SGD 65 / USD 50 per night	Up to SGD 100 / USD 75 per night	Up to SGD 100 / USD 75 per night	Up to SGD 160 / USD 125 per night
Benefits for the following conditions cover both Inpatient and Outpatient treatments If you chose a Deductible for your Inpatient Benefits, it will apply to any eligible Inpatient claim for benefits listed below. If you chose a Coinsurance for your Outpatient Benefits, it will apply to any eligible Outpatient claim for benefits listed below.				
Cancer Treatments & Oncology: Consultations, Medications, Radiation Therapy, Chemotherapy	Full Refund	Full Refund	Full Refund	Full Refund
Kidney Dialysis	Up to a lifetime limit of SGD 26,000 / USD 20,000	Full Refund	Full Refund	Full Refund
Treatment of Chronic Conditions (Limited to acute exacerbations for Chronic Conditions existing at time of application)	Full Refund, for treatment of acute episodes requiring hospitalization	Full Refund	Full Refund	Full Refund
Congenital Conditions Manifesting more than 60 days after birth (A waiting period of 24 months applies, but will be waived together with the 60 days for child Dependents whose delivery was covered under their mother's policy, enrolled within 30 days of their birth)	Up to a lifetime limit of SGD 32,500 / USD 25,000, for treatment received as an Inpatient	Up to a lifetime limit of SGD 45,500 / USD 35,000	Up to a lifetime limit of SGD 45,500 / USD 35,000	Up to a lifetime limit of SGD 65,000 / USD 50,000
HIV/AIDS (A waiting period of 24 months applies)	Not Included	Not Included	Not Included	Up to a lifetime limit of SGD 65,000 / USD 50,000
OUTPATIENT BENEFITS				
Outpatient Annual Limit (Chosen at time of Application and applicable to Outpatient, Wellness, Dental, and Vision Benefits)	Not Included	3 Options: (1) Up to Overall Annual Plan Limit (2) SGD 19,500 / USD 15,000 (3) SGD 9,750 / USD 7,500		
Outpatient Direct Billing Services (Chosen at time of Application)	Not Included	2 Options: (1) Yes (2) No		
Coinsurance (Chosen at time of Application and applicable to Outpatient, Wellness, Dental, and Vision Benefits)	Not Included	3 Options: (1) No Coinsurance (2) 10% (3) 20%		

BENEFITS	PLAN			
	BRONZE	SILVER	GOLD	PLATINUM
Consultations with a General Practitioner or Specialist	Not Included	Full Refund	Full Refund	Full Refund
Prescribed Medicines, Drugs & Dressings				
Diagnostic tests (e.g. Radiology, Pathology, MRI, PET, CT scan)				
Non-surgical & minor surgical procedures & treatment				
Hormone Replacement Therapy (up to 18 months from date of diagnosis)				
Physiotherapy (Pre-Authorization is required if more than 7 sessions are required for a given condition)				
Durable Medical Equipment				
Complementary Therapies (Where provided by a chiropractor, osteopath, acupuncturists, homeopath or Traditional Chinese Medicine Practitioner)		SGD 100 / USD 75 per session, up to 10 sessions	SGD 130 / USD 100 per session, up to 12 sessions	Full Refund, up to 20 sessions
Traditional Chinese Medicines (Where prescribed and provided as part of a covered TCM consultation – see above)	Up to SGD 50 / USD 40 per session	Up to SGD 50 / USD 40 per session	Up to SGD 80 / USD 60 per session	
Psychiatric & Psychological Care (A waiting period of 6 months applies if premium is paid monthly, quarterly or semi-annually)	Not Included	Not Included	Full Refund, lifetime limit of 10 sessions	
WELLNESS (A waiting period of 6 months applies if premium is paid monthly, quarterly or semi-annually)				
Annual Health Checkup	Not Included		Up to SGD 580 / USD 450	Up to SGD 840 / USD 650
Well-Child Examinations				
Vaccinations				
Mammogram Screening				
Pap Smear				
Prostate Cancer Screening				
DENTAL (A waiting period of 6 months applies to Basic Dental if premium is paid monthly, quarterly or semi-annually)				
Preventative & Basic Restorations	Not Included		Up to SGD 970 / USD 750	Up to SGD 1,950 / USD 1,500
Complex Dental & Major Restorations (A waiting period of 6 months applies)				

BENEFITS	PLAN			
	BRONZE	SILVER	GOLD	PLATINUM
VISION (Waiting period of 6 months if premium is paid monthly, quarterly or semi-annually)				
Eye examination with an Optometrist or Ophthalmologist	Not Included			Up to SGD 390 / USD 300
Contact lenses; corrective lenses; frames				
MATERNITY (A waiting period of 12 months applies)				
Pre-Natal & Post-Natal Outpatient Checkups; Delivery - after 12 months - after 24 months - after 36 months of continuous membership in the Platinum Plan	Not Included			Up to: - SGD 13,000 / USD 10,000 - SGD 15,600 / USD 12,000 - SGD 19,500 / USD 15,000
Newborn Care: Inpatient and day-care treatment during the first 60 days after birth; including cover for Congenital Conditions Manifesting within 60 days of birth - after 12 months - after 24 months - after 36 months of continuous membership in the Platinum Plan				Up to: - SGD 65,000 / USD 50,000 - SGD 97,500 / USD 75,000 - SGD 130,000 / USD 100,000
EMERGENCY ASSISTANCE (OPTIONAL) (Emergency Assistance & Repatriation Benefits)				
Annual Limit	Up to Overall Annual Plan Limit			
Medical Evacuation	Full Refund	Full Refund	Full Refund	Full Refund
Medical Repatriation				
Return to Country of Residence after Evacuation (economy ticket)				
Round-trip for a family member (economy ticket)				
Accommodation expenses for a family member	Up to SGD 130 / USD 100 per night, limited to 10 nights			
Compassionate Visit by a family member in the event of Member's death (economy ticket)	Full Refund	Full Refund	Full Refund	Full Refund
Dispatch of Essential Medication Not Available Locally				
Repatriation of Mortal Remains (Casket is covered up to SGD 5,200 / USD 4,000)				
Local burial or cremation if outside of Country of Residence or Nationality				
Second Medical Opinion (up to 2 requests per year)				
24/7 Medical Information and Advice				

BENEFITS	PLAN			
	BRONZE	SILVER	GOLD	PLATINUM
TRAVEL BENEFITS (OPTIONAL)				
Accidental Death & Permanent Total Disablement - Per Adult: up to 70 years of age - Per Adult: above 70 years of age - Per Child	Up to: - SGD 115,000 / USD 89,000 - SGD 68,000 / USD 53,000 - SGD 22,000 / USD 17,000	Up to: - SGD 115,000 / USD 89,000 - SGD 68,000 / USD 53,000 - SGD 22,000 / USD 17,000	Up to: - SGD 115,000 / USD 89,000 - SGD 68,000 / USD 53,000 - SGD 22,000 / USD 17,000	Up to: - SGD 115,000 / USD 89,000 - SGD 68,000 / USD 53,000 - SGD 22,000 / USD 17,000
Double Indemnity for Public Conveyance - Per Adult: up to 70 years of age - Per Adult: above 70 years of age - Per Child	Up to: - SGD 230,000 / USD 178,000 - SGD 139,000 / USD 107,000 - SGD 45,000 / USD 35,000	Up to: - SGD 230,000 / USD 178,000 - SGD 139,000 / USD 107,000 - SGD 45,000 / USD 35,000	Up to: - SGD 230,000 / USD 178,000 - SGD 139,000 / USD 107,000 - SGD 45,000 / USD 35,000	Up to: - SGD 230,000 / USD 178,000 - SGD 139,000 / USD 107,000 - SGD 45,000 / USD 35,000
Child Protection	Up to SGD 22,000 / USD 17,000	Up to SGD 22,000 / USD 17,000	Up to SGD 22,000 / USD 17,000	Up to SGD 22,000 / USD 17,000
Emergency Personal Mobile Phone Charges	Up to SGD 90 / USD 70	Up to SGD 90 / USD 70	Up to SGD 90 / USD 70	Up to SGD 90 / USD 70
Baggage & Personal Effects	Up to SGD 4,500 / USD 3,500	Up to SGD 4,500 / USD 3,500	Up to SGD 4,500 / USD 3,500	Up to SGD 4,500 / USD 3,500
Baggage Delay - Overseas (for every 6 hours' delay) - Country of Residence (for every 6 hours' delay)	- SGD 90 / USD 70 up to SGD 900 / USD 700 - SGD 45 / USD 35, up to SGD 450 / USD 350	- SGD 90 / USD 70 up to SGD 900 / USD 700 - SGD 45 / USD 35, up to SGD 450 / USD 350	- SGD 90 / USD 70 up to SGD 900 / USD 700 - SGD 45 / USD 35, up to SGD 450 / USD 350	- SGD 90 / USD 70 up to SGD 900 / USD 700 - SGD 45 / USD 35, up to SGD 450 / USD 350
Loss or theft of Money or Travel Documents (sub-limit of SGD 450 / USD 350 for money)	Up to SGD 4,500 / USD 3,500	Up to SGD 4,500 / USD 3,500	Up to SGD 4,500 / USD 3,500	Up to SGD 4,500 / USD 3,500
Loss of Deposit and/or Cancellation Charges including Curtailment Expenses	Up to SGD 22,000 / USD 17,000	Up to SGD 22,000 / USD 17,000	Up to SGD 22,000 / USD 17,000	Up to SGD 22,000 / USD 17,000
Travel Delay (for every 6 hours' delay) Missed Connection / Travel Diversion	- SGD 45 / USD 35, - SGD 139 / USD 107; up to SGD 900 / USD 700	- SGD 45 / USD 35, - SGD 139 / USD 107; up to SGD 900 / USD 700	- SGD 45 / USD 35, - SGD 139 / USD 107; up to SGD 900 / USD 700	- SGD 45 / USD 35, - SGD 139 / USD 107; up to SGD 900 / USD 700
Hijack (exceeding 12 consecutive hours)	SGD 450 / USD 350 per day, up to SGD 4,500 / USD 3,500	SGD 450 / USD 350 per day, up to SGD 4,500 / USD 3,500	SGD 450 / USD 350 per day, up to SGD 4,500 / USD 3,500	SGD 450 / USD 350 per day, up to SGD 4,500 / USD 3,500
Overbooked Flight	Up to SGD 180 / USD 140	Up to SGD 180 / USD 140	Up to SGD 180 / USD 140	Up to SGD 180 / USD 140
Personal Liability	Up to SGD 450,000 / USD 350,000	Up to SGD 450,000 / USD 350,000	Up to SGD 450,000 / USD 350,000	Up to SGD 450,000 / USD 350,000
Loss of use of Hotel Facilities	SGD 45 / USD 35 per 48 hours, up to SGD 180 / USD 140	SGD 45 / USD 35 per 48 hours, up to SGD 180 / USD 140	SGD 45 / USD 35 per 48 hours, up to SGD 180 / USD 140	SGD 45 / USD 35 per 48 hours, up to SGD 180 / USD 140
Home Protection	Up to SGD 2,200 / USD 1,700	Up to SGD 2,200 / USD 1,700	Up to SGD 2,200 / USD 1,700	Up to SGD 2,200 / USD 1,700
Terrorism Cover: - Per Adult: up to 70 years of age - Per Adult: above 70 years of age - Per Child	Up to: - SGD 115,000 / USD 89,000 - SGD 68,000 / USD 53,000 - SGD 22,000 / USD 17,000	Up to: - SGD 115,000 / USD 89,000 - SGD 68,000 / USD 53,000 - SGD 22,000 / USD 17,000	Up to: - SGD 115,000 / USD 89,000 - SGD 68,000 / USD 53,000 - SGD 22,000 / USD 17,000	Up to: - SGD 115,000 / USD 89,000 - SGD 68,000 / USD 53,000 - SGD 22,000 / USD 17,000
Rental Car Excess Charges	Up to SGD 680 / USD 530	Up to SGD 680 / USD 530	Up to SGD 680 / USD 530	Up to SGD 680 / USD 530

Please refer to the Policy Wording for the list of treatments requiring Pre-Authorization

APPLY FOR YOUR GROUP COVER

Once enrolled, your employees enjoy access to the full suite of member support resources available from Safe Meridian. Each employee receives a welcome kit that includes the Globalis member handbook and Globalis health insurance card. The member handbook details explains all aspects of the Globalis plan, from benefit explanations to claim procedures. Your employees will also have access to our member-dedicated website, MemberOnline, that provides a range of plan information and customer services.

PAYMENT OPTIONS

Premiums may be paid by bank transfer, cheque, or credit card, on a quarterly, semi-annual, or annual basis. A surcharge applies to premiums paid on a quarterly or semi-annual basis.

UNDERWRITING

Depending on the overall enrollment of the employee group, applicants may either be medically underwritten or enjoy medical history disregarded terms of cover. If the group is underwritten, each applicant (employees and dependants) shall provide a complete medical history for our review. Based on the medical history, special terms may be applied to particular applicants' cover. These terms may either exclude cover for specific conditions or apply a premium loading in order for cover to include those conditions. Please contact us or your insurance advisor for more details.

Important Information :

This policy is protected under the Policy Owners' Protected Scheme, which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required by you. For more information on the types of benefits that are covered under the scheme as well as the limits of the coverage, where applicable, please contact us or visit the GIA or SDIC websites (www.gia.org.sg or www.sdic.org.sg).

If you are a citizen or permanent resident of Singapore, you are covered by MediShield Life for life, for treatments in Singapore, regardless of pre-existing medical conditions or other circumstances that you face. For more details on your coverage, please visit www.medishieldlife.sg.

This policy is not a Medisave-approved policy and you may not use Medisave to pay the premium for this policy. This is a short-term accident and health policy and the Insurer is not required to renew this policy.

This document is a brief summary of the benefits, and is not a contract of insurance. For full terms and conditions of this product, please refer to the policy wording, a copy of which is available upon request.

HOW TO APPLY

We welcome you to apply for the Globalis plan. Please do not hesitate to contact us or your insurance advisor to receive a quotation for your employees' international health insurance, or to receive a copy of the Globalis application form.

CONTACT US

Tel: (65) 6692 9151

Email: sales.support@safemeridian.com

Website: www.safemeridian.com

Underwritten by:

QBE Insurance (Singapore) Pte Ltd
A member of the worldwide QBE Insurance Group
Singapore Company Registration No. 198401363C
1 Raffles Quay #29-10, South Tower, Singapore 048583

Arranged by:

Safe Meridian Pte. Ltd.
Singapore Company Registration No. 201541480K
3 Church Street, #12-02 Samsung Hub, Singapore 049483
Tel : +65 6692 9151 • Website: <https://www.safemeridian.com>

