



GLOBALIS

International Health Insurance | Individual & Family

Underwritten by QBE Insurance (Singapore) Pte Ltd

Oct 2018


SAFEMERIDIAN


QBE

SAFEMERIDIAN

Reassurance Delivered Around the World

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LIFE IS AN ADVENTURE,
ENJOY IT ... SAFELY

ABOUT US

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

Globalis protects you and your family 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 a plan to suit your individual requirements. This flexibility is offered through an

array of eight plan design options, allowing you to create a tailored, cost-effective, and sustainable solution, at a premium that suits any budget.

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 plan members enjoy prompt, 24-hour customer support, and access to a global network of healthcare providers. Our only concern is to ensure that you always have access to the highest quality healthcare, no matter where you may travel or reside. 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 plans ensure you and your family have access to the highest levels of healthcare available. Our plans are underwritten by one of the world's largest, most stable insurers. Your plan is fully portable, allowing you to keep your plan in place, should you relocate to another country in the future. With Globalis, you are free to use the doctor and hospital of your choice.

Globalis offers four plan levels of escalating benefit coverage. Each plan includes hospitalization, Emergency Assistance, and Travel Benefits. You can choose from the basic level of cover for just hospitalizations, up to the most comprehensive plan level that provides Wellness, Dental, Vision, and Maternity benefits. The Globalis Platinum plan offers a unique, escalating Maternity benefit which increases after your first and second policy renewal to reward

TAKE COMFORT IN BEING PROTECTED AGAINST THE UNEXPECTED

your loyalty as a valued member. Please see the Table of Benefits for full details.

Why pay for what you do not need? You can tailor your coverage to meet your personal requirements. We offer a range of options that allow you to customize your benefits and scope of coverage, so that you get the cover you need at the price you want. You are also free to choose the individual cover for each member of your family.

EMERGENCY ASSISTANCE & TRAVEL BENEFITS

Emergency Assistance Benefits are included in all Globalis Plans. They provide you with access to a 24/7 Emergency Assistance Call Centre and protect you financially against the cost of medical evacuations and repatriation when you're traveling outside of your country of nationality.

Additional Travel Benefits are also available on an optional basis, offering additional cover against trip delay, lost luggage, terroristic events and accidents.

NO CLAIM DISCOUNT

We believe healthy living should be rewarded. Silver, Gold, and Platinum plan members receive a premium discount following a claims-free policy year. A 10% discount is awarded after your first claim-free policy year, and an additional 5% discount is added for each subsequent claim-free policy year up to maximum 25% premium discount.

FAMILY DISCOUNT

Globalis family policies that include three or more family members receive a 10% discount on the overall policy premium. Each family member remains free to take the plan and the plan design of their choice.



OUR COMMITMENT TO YOU

We understand the challenges and concerns that come with traveling or residing overseas. Your Globalis plan travels with you wherever you go. Whenever you need assistance, you can rest assured Safe Meridian is there to help. In the event you require treatment, need help finding a nearby medical provider, or have any questions regarding your coverage, we are here to assist you. Help is always just a click or phone call away, 24 hours a day, 365 days a year.

Whenever possible we will arrange for direct settlement with your healthcare provider in the event of your hospitalization. The pre-authorization of hospitalization treatments allows us to arrange this direct settlement on your behalf. Safe Meridian maintains an extensive global network of healthcare

**BE AT EASE, NO MATTER WHERE YOU ARE.
WITH SAFE MERIDIAN, ASSISTANCE IS
ALWAYS AT HAND WHEN YOU NEED IT MOST.**

providers, which offer direct settlement for Inpatient hospitalizations or Outpatient treatments. New providers are added to our network regularly, and we always welcome suggestions from our members to have their preferred clinic or hospital included.

Claims can be submitted via the secure Safe Meridian's member website, MemberOnline, by email or by post. Our Outpatient Direct Billing network provides you with cashless healthcare services at participating medical providers around the world.

SECOND MEDICAL OPINION SERVICE

We recognize that when living or traveling away from home, making decisions about your healthcare can be challenging. In the event you find yourself concerned about the advice you have received from your treating physician, a Second Medical Opinion service is available from our Emergency Assistance provider, QBE Assist. The Second Medical Opinion service provides you access to a worldwide network of medical experts when you are faced with a serious diagnosis.



MEMBER WEBSITE

We know that you are busy, and your time is precious. Safe Meridian's member website, MemberOnline, provides you with a secure portal to submit claims electronically, find nearby healthcare providers, and access your policy documents. MemberOnline also allows you to track claims you have already submitted, view invoices due and paid, and download claims and pre-authorization forms.

FLEXIBILITY WITH OPTIONS

Everyone has their own unique requirements when it comes to their personal health insurance. Your individual medical coverage needs and financial situation deserve a customized solution just for you. Globalis health insurance plans offer a range of Options, allowing you to tailor your coverage to meet your specific requirements in terms of both scope of coverage and budget.

8 OPTION TO TAILOR YOUR COVER

Each Option offers you a discount on your standard annual premium. You are free to choose any combination of the following Options:

- **Overall Annual Plan Limit** is the total sum for which you are insured with a Globalis plan per policy year. 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 your Globalis policy covers you for elective treatment. Treatment costs in some countries are significantly higher than in others, so we provide you a choice of three Areas. From most expensive to 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 your choice, your Globalis Plan will still cover you for emergency medical cases worldwide during trips of up to 30 consecutive days.

- **High-Cost Providers Access** is a standard feature of Globalis plans. Some healthcare providers are far 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, you will receive a premium discount. This Option is available only to residents of Singapore, Indonesia, Hong Kong, Macau, and China.

- **Deductible** is the fixed amount of eligible hospitalization-related expenses for which you are responsible per policy year. All eligible hospitalization expenses exceeding the Deductible amount are then paid by us, up to the Overall Annual Plan Limit. If you choose to add a Deductible to your plan, the larger Deductible Option you choose, the greater your premium savings.

- **Hospital Room Type** provided by your Globalis plan, in the event you are hospitalized, is a Standard Single Room. Should you opt for Semi-Private Room cover, you will receive a premium discount.

- **Outpatient Annual Limit** is the maximum overall amount of Outpatient expenses eligible for reimbursement per policy year. If you have chosen the Silver, Gold or Platinum plan, an Outpatient Annual Limit will apply. You can choose to reduce this limit in return for 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 you choose not to use this service. If you choose to forgo this service, it means you would first pay the Outpatient bill yourself and then submit a claim to us for reimbursement.
- **Coinsurance** is the percentage of each eligible Outpatient, Wellness, Dental, and Vision claim for which you would be responsible. Your Globalis plan provides full cover as standard, but you may choose a 10% or 20% coinsurance in return for a discount on the usual annual premium.

CHOOSE THE RIGHT PLAN FOR YOU

YOUR GLOBALIS PLAN

We created Globalis because we are convinced that people are paying too much for international health insurance. We wanted a product that delivers on service, delivers on patient-care, pays benefits honestly, and delivers on our commitment to keep premiums sustainable. This is our promise to you. There are no unnecessary benefits, significant premium increases year after year or small-print policy wording. We guarantee nothing but friendly, professional service, and a cover that meets your needs.

Globalis is designed to cover you throughout the different stages of your life. It offers 4 Plans and 8 options, allowing you to tailor a cover that suits your needs and budget. We recognize that at times you may need to trade benefits for a lower premium, while at other times you might prefer to buy a more comprehensive cover. The choice is yours.

PLATINUM

Platinum provides the most comprehensive level of coverage. Inpatient, Outpatient, Wellness, Dental, Vision, and Maternity benefits are included. The Globalis Platinum plan also offers a unique, escalating Maternity benefit level that increases after your first year of membership.

GOLD

Gold offers enhanced Inpatient and Outpatient cover with the addition of Wellness and Dental benefits. Vaccination cover is also included as part of your Wellness benefit.

SILVER

Silver extends Outpatient benefits in addition to the Inpatient cover offered by Bronze. Outpatient benefits include, among others, general practitioner and specialist visits and prescription medications, up to your chosen Outpatient Annual Limit.

BRONZE

Bronze provides your essential Inpatient benefits to cover hospitalization costs. Benefits for pre- and post-hospitalization Outpatient services are also included, which means you are covered for expensive diagnostic and testing expenses before and after a covered hospitalization.

YOUR EMERGENCY ASSISTANCE AND TRAVEL BENEFITS

Nobody likes to consider what may go wrong when they leave home, but with Globalis you are covered.

When traveling outside your chosen Geographic Area of Cover on trips of up to 30 consecutive days, you are protected in the event of an unexpected illness or injury. Should an urgent medical situation arise, QBE Assist, our 24-hour Emergency Assistance Service partner, is available by email or phone to help when you need information on travel immunizations, doctor or facility recommendations, and medical evacuations or repatriations when needed. Additionally, should you find yourself hospitalized in an area with medical facilities deemed to be inadequate, our Emergency Assistance service provider will evacuate you to the nearest suitable medical center to ensure you receive the quality care you deserve.

Globalis plans also have the option of including Travel Benefits to further cover you against the costs and of trip cancellations, lost luggage, terroristic events, and other incidents or inconveniences. If your flight is cancelled, and you find yourself in an airport for hours on end, you can take comfort in knowing some of your expenses during your delay are eligible for reimbursement. Personal liability protection is also included in the event you are found responsible for accidentally causing damage to property.

Some additional Travel Benefits included in your Globalis plan are:

- 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 pleasure, rest assured that you enjoy the support and financial protection provided by your Emergency Assistance and Travel Benefits in the event of the unexpected. Please refer to the Globalis Table of Benefits and policy wording for full details.

Limits apply so please refer to the Member Handbook for more 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 (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

ENROLLING WITH US

When you join a Globalis plan, you enjoy 24 hour support 365 days a year. As a member, you receive access to our full suite of customer support resources provided via the Safe Meridian member website, MemberOnline. You are provided a membership kit that includes your Globalis member handbook and your Globalis health insurance card. The member handbook details all aspects of your policy, from benefits to claims procedures; a copy of which is always available to you on MemberOnline. Health insurance cards will be sent to you by post, while all supporting documentation will be sent to your personal email. We do offer hardcopy documents upon request.

PAYMENT OPTIONS

Premiums may be paid by bank transfer, cheque, or credit card. Payment frequency options include monthly, quarterly, semi-annually, or annually. Surcharges will apply for premiums paid monthly, quarterly or semi-annually.

UNDERWRITING

Each applicant and dependant shall provide a complete medical history for our review. Based on your medical history, we may need to apply special terms to your coverage. These terms may either exclude cover for particular conditions, or apply a premium loading in order for cover to include those conditions.

COOLING-OFF PERIOD

If in the first 14 days of cover you decide the policy is not right for you, you may cancel your policy. Please note, if you have requested or received any pre-authorizations, hospital guarantees, or submitted any claims during the initial 14-day period, this offer will not be available.

HOW TO APPLY

We welcome you to apply for the Globalis plan. To apply, please contact us for a copy of the individual application, or obtain a copy from your insurance advisor. This form supports both individual and family applications.

Should you have any questions regarding the Globalis plan or the application process, please do not hesitate to contact us or your insurance advisor.

CONTACT US

Tel: (65) 6692 9151

Email: sales.support@safemeridian.com

Website: www.safemeridian.com

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.

Underwritten by: QBE Insurance (Singapore) Pte Ltd
A member of the worldwide QBE Insurance Group
Singapore Company Registration No. 198401363C
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