



UTM
UNIVERSITI TEKNOLOGI MALAYSIA

School of
Professional and
Continuing
Education
(**UTMSpace**)

Insurance Presentation for Universiti Teknologi Malaysia (Space)

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Plan	Overall Annual Limit (RM)	Room Rate (RM)	Category
A	70,000.00	350.00	Pengarah Urusan / Pengarah
B	50,000.00	250.00	Pengurus Besar / Pengurus Kanan
C	40,000.00	200.00	Pengurus / Eksekutif Kanan / Eksekutif A
D	30,000.00	150.00	Eksekutif B / Pembantu Eksekutif C / Pembantu Kesekutif D

GROUP HOSPITAL & SURGICAL INSURANCE: THE BENEFITS

Hospital & Surgical Care	Etiqua Insurance Berhad
In-Hospital Care	
<ul style="list-style-type: none"> • Room & Board (Private/Government) • Ordinary Room 	Up to 120 days (Private) Up to 100 days (Govt)
<ul style="list-style-type: none"> • ICU 	Up to 25 days
<ul style="list-style-type: none"> • Hospital Miscellaneous Services 	As Charged
<ul style="list-style-type: none"> • Surgical Fees 	As Charged
<ul style="list-style-type: none"> • Anesthetic Fees 	As Charged
<ul style="list-style-type: none"> • Operating Theatre Charges 	As Charged
<ul style="list-style-type: none"> • In-Hospital Physician's Fees 	As Charged
<ul style="list-style-type: none"> • Govt. Hospital Daily Cash Allowance 	Daily max up to 120 days 100
<ul style="list-style-type: none"> • Hospital Service Tax (on eligible Room & Board charges) 	6%
<ul style="list-style-type: none"> • Pre-Surgical/Medical Diagnostic Services 	As Charged (Within 31 days to hospitalization)
<ul style="list-style-type: none"> • Pre-Surgical/Medical Specialist Consultation 	As Charged (Within 31 days to hospitalization)
<ul style="list-style-type: none"> • Second Surgical Opinion 	As Charged
<ul style="list-style-type: none"> • Post-Hospitalization Procedure 	As Charged (Follow up w/in 31 days of discharge)
<ul style="list-style-type: none"> • Emergency Out-patient Sickness Treatment 	100 (Between 12am to 6 am)
<ul style="list-style-type: none"> • Emergency Accidental Dental Treatment 	As Charged
<ul style="list-style-type: none"> • Daycare Procedure (Surgical/Medical)(inclusive of all incidental costs) 	NA
<ul style="list-style-type: none"> • Ambulance Fees 	As Charged
<ul style="list-style-type: none"> • Emergency Accidental Out-Patient Treatment 	As charged (Follow up w/in 14 days of first treatment)
<ul style="list-style-type: none"> • Medical Report Fees Reimbursement 	100

GROUP HOSPITAL & SURGICAL: THE POLICY CONDITIONS

Condition Applicable

1. All Pre-existing Illness Conditions are permanently excluded.
2. Specific Illness of 120 days
3. Waiting period of 30 days

Specific Illness shall mean the following disabilities and its related complications, occurring within the first 120 days of Insurance of the Insured Person:

- a. Hypertension, diabetes mellitus and Cardiovascular disease
- b. All tumors, cancers, cysts, nodules, polyps, stones of the urinary system and biliary system
- c. All ear, nose (including sinuses) and throat conditions
- d. Hernias, haemorrhoids, fistulae, hydrocele, varicocele
- e. Endometriosis including disease of the Reproduction system
- f. Vertebro-spinal disorders (including disc) and knee conditions

Q & A



Thank you



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