

**Medishure Global Assist**  
**Global Travel and Emergency Medical Assistance Membership Program**

Medishure Global Assist is a Global Emergency Assistance Membership program that includes coverage for Pre-Existing Medical Conditions, subject to a waiting period of 90 days. This is not an Insurance or Concierge service for medical treatment or hospitalization.

For a full description of the services, please refer to the detailed Definitions and Service Description.

S/N	Benefits	Basic - Southeast Asia only	Premier - Asia only	Supreme - Worldwide
		Limits	Limits	Limits
1	Emergency Medical Evacuation			
1a	Overseas	USD50,000	USD150,000	Unlimited
1b	Domestic			
2	Emergency Medical Repatriation			
2a	Overseas	USD50,000	USD150,000	Unlimited
2b	Domestic			
3	Transportation of Mortal Remains	USD10,000	USD20,000	USD30,000
4	Compassionate Visit	USD5,000	USD10,000	USD20,000
5	Return of Minor Children	USD5,000	USD10,000	USD20,000
6	Overseas Funeral Assistance	USD5,000	USD10,000	USD20,000
7	Legal Assistance Referral	Not Included	Included - Arrangement only	Included - Arrangement only
8	Arrangement of Vaccinations			
9	Arrangement of Health Screening			
10	Medical Service Provider Referral			
11	Arrangement of Hospital Admission			
12	Arrangement of Appointment with Doctors			
13	Monitoring of Medical Condition During Hospitalization			
14	Inoculation and Visa Requirement Information			
15	Interpreter Referral			
16	Lost Luggage Assistance			
17	Lost Passport Assistance			
18	Emergency Message Transmission			
19	Embassy Referral			
	Recommended Retail Price	USD188	USD288	USD388

**Region**

Southeast Asia: Malaysia, Thailand, Indonesia, Timor-Leste, Brunei, Philippines, Vietnam, Laos, Myanmar, Cambodia, Singapore

Asia: Malaysia, Thailand, Indonesia, Timor-Leste, Brunei, Philippines, Vietnam, Laos, Myanmar, Cambodia, China (including Inner Mongolia), Hong Kong, Macau, Japan, Taiwan, South Korea, India, Sri Lanka, Australia and New Zealand

Worldwide: All countries including Asia except excluded countries

Excluded Countries: Israel, Iran, Syria, Belarus, Cuba, Democratic Republic of Congo, North Korea, Somalia, Sudan, South Sudan, Zimbabwe and all other sanctioned and war declared countries.

## Definitions

**Benefit Limit** means the Maximum Benefit Payable as stated in the Benefit Table of this Membership Program.

**Home** means Your permanent place of residence and which is Your primary, legal residence of which you are a citizen.

**Hospital** means an institution lawfully operated for the care and treatment of injured or sick persons with organized facilities for diagnosis and surgery, having twenty-four (24) hours per day nursing services by legally qualified registered nurses and medical supervision under Registered Medical Practitioners, but not including any institution used primarily as a clinic, a nursing or convalescent home, a place of rest, a geriatric care facility, a mental institution, a rehabilitation or extended care facility, or a place for the care or treatments of alcoholics or drug addicts.

**Maximum age** eligible for this Membership program is 69 years old.

**Minimum age** eligible for this Membership program is 12 months old.

**Maximum duration per trip** for Basic plan is 14 days

**Maximum duration per trip** for Premier plan is 30 days

**Medical Expenses** means the charges for diagnostic test or procedure, medical treatment, surgical operation, nursing care, medical supplies, dental treatment (as a result of Bodily Injury only), medicine, physiotherapy or ambulance services received in a Hospital or rendered or recommended or prescribed by a Registered Medical Practitioner or Specialist.

**Registered Medical Practitioner** means any person registered and legally qualified as a doctor by a medical degree in western medicine and authorised by the medical licensing authority of that country to provide medical or surgical services within the scope of their licence and training. The **medical practitioner** cannot be **you, Your family member or travelling companion**, partner, business partner, employer, employee or agent.

**Specialist** means a **medical practitioner** who has the necessary qualifications and expertise to practise as a recognised specialist of diagnostic techniques, treatment and prevention, in a particular field of medicine like psychiatry, neurology, paediatrics, endocrinology, obstetrics, gynaecology, orthopaedics, optometry and dermatology. The **specialist** cannot be **you, Your family member or travelling companion**, partner, business partner, employer, employee or agent.

**Serious Bodily Injury or Serious Sickness** when applied to You, means Bodily Injury or Sickness as a result of which You require treatment by a Registered Medical Practitioner or Specialist and that results in You being certified by the Registered Medical Practitioner or Specialist as required hospitalization.

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**Sickness** means **any sudden and unexpected deterioration** of Your physical health due to a medical condition contracted, commencing or manifesting during the Trip outside Home, which requires the treatment by a Registered Medical Practitioner and Specialist provided the nature of the Sickness is not excluded from this Policy.

**Waiting Period** means the period of time that starts from the date the payment is made for the membership program.

## 1.1 Emergency Medical Evacuation

### Overseas

1.1.1 In the event You suffer from a serious bodily injury or serious sickness and requires hospitalization, EMA Global shall arrange for any necessary air and/or surface transportation, medical care during such transportation, communications and all ancillary services involved in moving You to the nearest local hospital where the required medical care is available.

1.1.1.1 In the event that EMA Global deems that there is no suitable medical facility to treat You locally, EMA Global shall at no cost to You arrange for the evacuation of Yourself to Singapore as a first choice or to a country it deems suitable.

1.1.2 The method of transportation and allowable travel expenses for You during the course of the evacuation shall be at EMA Global's discretion, up to the Benefit Limit.

### Domestic

1.1.3 In the event You suffer from a serious bodily injury or serious sickness and requires hospitalization, EMA Global shall arrange for any necessary air and/or surface transportation, medical care during such transportation, communications and all ancillary services involved in moving You to the nearest local hospital where the required medical care is available, subject to the following condition:

1.1.3.1 You are traveling 100 kilometers or more from Your home and has not been away from such residence for more than 90 days.

1.1.3.2 In the event that EMA Global deems that there is no suitable hospital to treat You locally, EMA Global shall at its discretion arrange for You to receive treatment in Singapore or at a country EMA Global deems suitable.

1.1.4 In the event that You return home from your treatment in Singapore and require readmission due to worsening physical health, EMA Global in consultation with the local attending Registered Medical Practitioner shall arrange any necessary air and/or surface transportation, medical care during such transportation, communications and all ancillary services to bring You back to Singapore for treatment, up to the Benefit Limit, subject to the following conditions:

1.1.4.1 The treatment You receive at a registered hospital in Singapore is arranged by EMA Global, or

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1.1.4.2 You have notified EMA Global, in the prescribed form, of Your elective surgery 7 days before you are admitted to a registered hospital in Singapore,

and

1.1.4.3 Within 14 days from the day You first receives treatment or surgery in a registered hospital in Singapore, and

1.1.4.4 The surgery must be performed by a Specialist at a registered hospital licensed by the Ministry of Health, and

1.1.4.5 You have to be already warded in the local hospital of Your home country, and

1.1.4.6 It is not an Exclusion as defined in Section 2

1.1.4.7 You have paid the deductible of US\$1000

1.1.5 The method of transportation and allowable travel expenses for You during the course of the evacuation shall be at EMA Global's discretion, up to the Benefit Limit.

## **1.2 Emergency Medical Repatriation**

### Overseas

1.2.1 In the event You suffer from a serious bodily injury or serious sickness and are hospitalized, EMA Global shall arrange for the repatriation of Yourself back to Your Home country:

1.2.1.1 From the hospital to Your Home

1.2.1.2 From Singapore to Your Home, if the treatment is arranged by EMA Global

1.2.2 The method of transportation and allowable travel expenses for You during the course of the repatriation shall be at EMA Global's discretion, up to the Benefit Limit.

### Domestic

1.2.3 In the event You suffer from a serious bodily injury or serious sickness and are hospitalized, EMA Global shall arrange for the repatriation of Yourself to a hospital near Your home, when Your condition no longer prevents You from being repatriated, subject to the following condition:

1.2.3.1 You are traveling 100 kilometers or more from Your Home and has not been away from such residence for more than 90 days.

- 1.2.4 The method of transportation and allowable travel expenses for You during the course of the repatriation shall be at EMA Global's discretion, up to the Benefit Limit.

### **1.3 Repatriation of Mortal Remains**

In the event of Your death due to serious bodily injury or serious sickness sustained whilst travelling out of Your Home, EMA Global will organise for the transportation of Your mortal remains to Your home country or a local burial of Your mortal remains in the country of death in accordance with the wishes of Your next of kin, the executor of Your estate, or the lawful directions of an appropriate government authority, up to the Benefit Limit.

### **1.4 Compassionate Visit**

- 1.4.1 If You are hospitalized for a period exceeding 5 days and Your condition prevents You from being repatriated to Your home country, EMA Global will organize for a person nominated by You to:

1.4.1.1 travel to Your location; and

1.4.1.2 stay in close proximity to You until You are able to be repatriated home.

- 1.4.2 The method of transportation and allowable travel expenses for the nominated person shall be at the discretion of EMA Global, up to the Benefit Limit.

### **1.5 Return of Minor Child**

- 1.5.1 In the event that You sustain serious bodily injury or serious sickness whilst travelling out of Home and are hospitalized and Your Child(ren) who is/are on the same Trip, is left unattended, EMA Global will organize for an Immediate Family Member, nominated relative or nominated friend to travel from Your home country to accompany the Children back to Home.

- 1.5.2 The method of transportation and allowable travel expenses for the nominated person shall be at the discretion of EMA Global, up to the Benefit Limit.

### **1.6 Overseas Funeral Assistance**

In the event of death due to serious bodily injury or serious sickness sustained whilst travelling out of Your home country, we will pay the reasonable charges, up to the Benefit Limit, for the funeral ceremony held in the locality out of Your home country where Your death occurred.

## 2 General Exclusions

EMA Global shall not pay or be responsible for the provision of any of Assistance Services and/or reserve the right to recover any expenses for any Assistance Services set out in this Membership Program for:

- (a) Expenses for a service not approved and arranged by EMA Global;
- (b) If in the opinion of EMA Global, You have elected to seek treatment outside of Your home country without the medical necessity to do so;
- (c) EMA Global has information or is of the opinion that treatment for your medical condition is an exclusion under this Membership Program;
- (d) Any treatment performed or ordered by a person who is not a Registered Medical Practitioner or Specialist.
- (e) Any medical conditions arising directly or indirectly as a result of an elective procedure that is non-compliance with Section 1.1.4.
- (f) Cosmetic or plastic surgery
- (g) Suicide, self-destruction, self-inflicted injury or any attempt thereof whether sane or insane
- (h) Endemic and/or epidemic illness
- (i) Childbirth or pregnancy and complications arising from pregnancies notwithstanding that such Injury may have been accelerated or induced by accident
- (j) Mental defect or infirmity, intoxication, drug addiction or the influence of alcohol
- (k) All types of sexually transmitted diseases, HIV (Human Immunodeficiency Virus) and/or any HIV related illness including AIDS (Acquired Immune Deficiency Syndrome) and/or any mutant derivative or variations thereof however caused
- (l) Engaging in aviation other than as a fare-paying passenger in an aircraft provided and operated by an airline or air charter company which is duly licensed for the regular transportation of fare-paying passengers
- (m) Engaging in motor rallies or any kind of race (other than on foot) or trial of speed or reliability

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- (n) Engaging in a sport in a professional capacity or where the Insured Person would or could earn income or remuneration from engaging in such sport
- (o) Engaging in parachuting, hang gliding, motor cycling, steeplechasing, ski-jumping, ice hockey, pot-holing, underwater activities requiring the use of compressed air or gas, mountaineering or rock climbing requiring the use of guides or ropes
- (p) Engaging or taking part in naval, military or airforce service or any operation with any armed force of any country or international authority
- (q) War, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power, nationalization, confiscation, requisition, seizure or destruction by the government, municipal, local or public authority
- (r) Ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel, or from any nuclear weapons material
- (s) The committing by You of any criminal or felonious act
- (t) Any search or search-related activity and expenses

**3 Renewal**

EMA Global reserves the final right to decline, terminate or renew the Membership program subject to terms and conditions defined at the point of renewal.