

Pre-existing Condition

Shall mean any medical condition, sickness, disease, illness or injury (a) for which treatment, or medication, or advice, or diagnosis has been sought or received during the twelve (12) months prior to the commencement of the Takaful for the Participant concerned, or (b) which was known by the Participant (or anyone covered under the Takaful) to exist prior to the commencement of the Policy whether or not treatment, or medication, or advice, or diagnosis was sought or received.

Special Extension for Pre-existing medical Condition

Notwithstanding the General Exclusion (1) which excludes Pre-existing medical condition, this Policy is especially extended to cover the following Benefits:-

- Section 1.1, 1.2 & 1.3 – Medical, Dental & Other Incidental Expenses (*Applicable only for AMTAS scheme*)
 - Section 2.1 – Emergency Medical Evacuation & Repatriation arising out of, from or due to Pre-existing conditions
 - Section 3 – Funeral Expenses
- (Section 2.1 & 3 – *Applicable for both AMTAS and Umrah Plus scheme*)

Warranty

1. The Participant warrants he/she is currently in good health, free from all physical impairment and deformity.
2. The Participant warrants that he/she is not travelling contrary to the advice of a Qualified Medical Practitioner or for the purpose of obtaining medical treatment.
3. The Participant whose age 80 years and above is required to produce a medical certificate from his/her attending Qualified Medical Practitioner that he/she is fit to depart for the Trip.
4. The Participant who was discharged from any hospital within 30 days before the date of departure of the Trip, is required to produce a medical certificate from his/her attending Qualified Medical Practitioner that he/she is fit to depart for the Trip.

Period of Takaful

The takaful commences when the Participant leaves his/her place of residence or business in Singapore (whichever is the later) to commence the Trip until the time of return to his/her place of residence or business in Singapore or expiry of the Policy (whichever is the earlier) on completion of the Trip.

In any event the Trip should not commence more than five (5) hours prior to booked departure time or cease more than five (5) hours after booked return to Singapore. A Trip shall involve return to Singapore within the Period of Takaful stated hereon.

The policy can be extended upon additional takaful contribution to be charged for each additional day or part.

Automatic Extension on Period of Takaful

In the event of delay beyond the control of the Participant as a direct result of an Accident or Serious Illness sustained by the Participant, or which occur during the Period of Takaful and preventing the completion of the return Trip before the expiry of the Period of Takaful, the Company shall extend the takaful for such period as is necessary for the completion of the Trip.

Provided that the above event is admissible under this takaful in the first instance, the Period of Takaful shall be automatically extended without additional Takaful Contribution for such period as is reasonably necessary for the completion of the Trip.

Accumulation Limit

Notwithstanding the limit mentioned in the Policy and in the event of a major mishap or catastrophe that all occur at the same time or at the same location, UOI will only be able to pay a maximum of SGD10,000,000 (Singapore dollar Ten Millions) in the aggregate as consolidated losses of all Participants.

Major Exclusion

- 1) Any treatment undertaken for relief of chronic illness, for example renal dialysis, chemotherapy for cancer or radiotherapy for cancer
- 2) any immunizations, routine medical examinations, cosmetic surgery and other elective treatments and surgical procedures.
- 3) Loss resulting from horse riding activities
- 4) War and kindred risks and government acts
- 5) Nuclear/Chemical/ Biological Terrorism Exclusion (LSW 1176)

Claims Notification in Singapore

All claims enquires and any occurrence of loss which may give rise to a claim should be advised as soon as reasonably possible to: -

ST&T INTERNATIONAL PTE LTD

390 Victoria Street, #01-25, Golden Landmark, Singapore 188061
Please contact **Yanty** • tel: (65) 6295 0012 fax: (65) 6299 1235

*Terms & Conditions apply.

**15 YEARS OF EXPERIENCE.
A BETTER SUPPORT TO GSA,
CONTINUING TO GIVE THE
BEST TO OUR PILGRIMS.**

**OUR PREFERRED
HOSPITALS
IN SAUDI ARABIA**

During an emergency or 997-call, the patient may be sent to the nearest government hospital by the local ambulance. ST&T will assist (whenever possible) to transfer the patient to the preferred hospital.

☪ **MAKKAH**
ALBAYT MEDICAL CENTER
P11 Abraj Albayt Makkah 21955
TEL 001 9662 571 8400

ALAWI TUNSI & BROS HOSPITAL
South Azizia P.O. Box 1162-919
TEL 001 9662 558 7777

☪ **MADINAH**
AL-DAR HOSPITAL
Medina 42316, Saudi Arabia
TEL 001 9664 867 777
TEL 001 9664 867 500

AR-RAHMAH HOSPITAL
P.O Box 20601, Madinah 41464
TEL 014 82 72 777 (Ext.111)

**ST&T OFFICIALS
IN SINGAPORE**

☪ **HJ AYOOB ANGULLIA**
HP: +65 9101 5110

☪ **YANTY**
HP: +65 9171 5151

ADMIN OFFICE
390 Victoria Street
Golden Landmark #01-25
Singapore 188061
TEL +65 6295 0012

EMAIL
stntinternational@gmail.com



**Medical and other related benefits,
Emergency Medical Assistance and
Personal Accident Protection**

**SINGAPORE
EMA AMTAS
SCHEME**

Inclusive coverage for MERS-CoV & Ebola

**UMRAH
PLUS**

**ADD-ON COVERAGE FOR UMRAH AND
TOURS OUTSIDE SAUDI ARABIA**

IN CASE OF AN EMERGENCY

EMA SERVICE PROVIDER FOR ST&T
International SOS Pte Ltd
SOS 24 Hours Call Collect
Help Line: +65 6337 9126



Our Medical Partner



ST&T INTERNATIONAL PTE LTD (Co reg no 199803720H)
Approved by Ministry of Health to do travel medical services.
Registered GIA agent.

UMRAH TAKAFUL 1440H

SINGAPORE EMA-AMTAS SCHEME

*Saudi Arabia only

Section 1 – Medical, Dental & Other Incidental Expenses (Including Pre-existing condition)	Up to S\$20,000
1.1 Inpatient and post hospitalisation medical, dental & other incidental expenses at accredited private hospitals in Saudi Arabia (or where applicable, in a third country arising from a medical emergency)	S\$20,000
1.2 Sub-limit for outpatient medical, dental & other incidental expenses at designated private hospitals in Saudi Arabia	S\$1,000
1.3 Sub-limit for Overseas Hospital Confinement Benefit at accredited private hospitals in Saudi Arabia (or where applicable, in a third country arising from a medical emergency)	S\$50 per day up to S\$1,000
1.4 Trip Curtailment	S\$5,000

Section 2 – Emergency Medical Evacuation & Repatriation

2.1 Emergency Medical Evacuation & Repatriation	Up to S\$50,000
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Section 3 – Funeral Expenses

3.1 Burial & other incidental expenses incurred in Saudi Arabia	Up to S\$1,000
3.2 Burial & other incidental expenses incurred in third country or repatriation of mortal remains to Singapore (arising from emergency medical treatment at third country)	Up to S\$3,000

Section 4 – Personal Accident Benefit

Accident means an unforeseen and unexpected event.

4.1 Accidental Death	Per Adult – S\$35,000 Per Child – S\$15,000	Up to S\$35,000
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Section 5 - Loss of Deposit or Charges paid due to bankruptcy or insolvency of licensed Haj General Sale Agent (GSA)

5.1 Loss of Deposit or Charges	Up to S\$3,000
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Geographical Limit

Saudi Arabia only

TAKAFUL CONTRIBUTION

Up to 16 days **S\$45**
Each additional day **S\$3**
(No discount for child and infant.)

UMRAH PLUS

*Worldwide except Saudi Arabia

Section 1 – Medical, Dental & Other Incidental Expenses	Up to S\$20,000
1.1 Inpatient and post hospitalisation medical, dental & other incidental expenses	S\$20,000
1.2 Sub-limit for outpatient medical, dental & other incidental expenses	S\$1,000
1.3 Sub-limit for Overseas Hospital Confinement Benefit	S\$50 per day up to S\$1,000
1.4 Trip Curtailment	S\$5,000

Section 2 – Emergency Medical Evacuation & Repatriation

2.1 Emergency Medical Evacuation & Repatriation	Up to S\$50,000
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Section 3 – Funeral Expenses

3.1 Burial & other incidental expenses incurred overseas	Up to S\$1,000
3.2 Repatriation cost of mortal remains to Singapore	Up to S\$3,000

Section 4 – Personal Accident Benefit

Accident means an unforeseen and unexpected event.

4.1 Accidental Death	Per Adult – S\$35,000 Per Child – S\$15,000	Up to S\$35,000
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Section 5 - Loss of Deposit or Charges paid due to bankruptcy or insolvency of licensed Haj General Sale Agent (GSA)

5.1 Loss of Deposit or Charges	Up to S\$3,000
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Geographical Limit

Worldwide (except Saudi Arabia)

The flyer is provided for general information only and is not a contract of takaful. Full details of the terms, conditions and exclusions of the takaful are provided in the policy contract and will be sent to you upon acceptance of your application by United Overseas Insurance Limited. You may wish to seek advice from a qualified adviser before making a commitment to purchase the product. In the event that you choose not to seek advice from a qualified adviser, you should consider carefully whether this product is suitable for you.

TAKAFUL CONTRIBUTION

Up to 7 days **S\$20**
Each additional day **S\$3**
(No discount for child and infant.)