

THIS COLLECTIVE AGREEMENT is made pursuant to the Industrial Relations Act this 14th December 2010 between the **MARINA YACHT SERVICES PTE LTD**, having its registered office at 10 Tuas West Drive, #01-01 to 04 Raffles Marina, Singapore 638404 (hereinafter referred to as the “Company”) of the one part and the **SHIPBUILDING AND MARINE ENGINEERING EMPLOYEES’ UNION**, a trade union having its registered office at 281 Jalan Besar, Singapore 208944 (hereinafter referred to as the “Union”) of the other part.

NOW IT IS HEREBY AGREED AND DECLARED between the parties hereto as follows:

1. TITLE

This Agreement shall be known as the “**MARINA YACHT EMPLOYEES’ AGREEMENT OF 2010**”.

2. SCOPE

This Agreement shall cover all locally engaged employees within the salary groups of 1 to 3 of the Company with the exception of:

- (a) Employees holding managerial or executive positions. This refers to employees who are above grade 3 and employees who authorise the employment, termination of employment, appraisal or remuneration and reward of other employees.
- (b) Employees in the human resources and accountant in the Finance Department.
- (c) Probationary employees and any temporary employees engaged for a period not exceeding the aggregate of three months in any year.

3. DURATION OF AGREEMENT

- (1) This Agreement shall take effect on 1st January 2011 and remain in force till 31st December 2013.
- (2) During the currency of this Agreement, neither the Company nor the Union shall seek to vary, modify or annul any of its terms in any way whatsoever, save as is provided herein or by operation of law.
- (3) Negotiations for a new collective agreement shall commence not later than three months before the date of expiry of this Agreement.

4. RECOGNITION

- (1) The Company recognises the Union as the collective negotiating body in respect of all terms and conditions of service of the employees coming within the scope of this Agreement.
- (2) The Union recognises the rights of the Company to control, operate and manage its business in all respects as it thinks fit, and undertakes to use its best endeavours to ensure that all its members co-operate in working for the advancement of the Company's interest and business in all respects.
- (3) All correspondence from the Company to employees covered by this Agreement shall be copied to the Union and its Branch.

5. NON-UNION MEMBERS

Employees belonging to categories within the scope of this Agreement who are not members of the Union shall not receive benefits more favourable than those conferred on the union members under this Agreement.

6. GRIEVANCE PROCEDURE

- (1) Recognising the value and importance of full discussions in clearing up misunderstandings and preserving harmonious

relations, every reasonable effort shall be made both by the Company and the Union to dispose of all suggestions, inquiries and complaints from employees at the lowest possible level.

- (2) Any employee who has a grievance may, within three working days of its arising, bring the matter to the attention of his immediate superior who shall give his decision on the matter within three working days.
- (3) If the employee is not satisfied with the decision given by his immediate supervisor, or if the grievance is against the supervisor personally, he may within three working days bring the matter to the attention of the next senior level supervisor who shall give his decision within three working days.
- (4) If the employee concerned is dissatisfied with the decision of the second level supervisor, he may within three working days refer the matter to the Branch committee which may present the matter in writing within three working days to the Company Human Resource Department which shall give its decision in writing within five working days.
- (5) If the decision of the Company Human Resource Department is unsatisfactory, then the matter may be presented by the Union in writing to the top management within ten working days. The decision of the top management shall be delivered in writing to the Union within ten working days of the receipt of the written grievance.
- (6) If the grievance remains unresolved after action under sub-clause (5) above, either party may refer the matter to the Ministry of Manpower for conciliation. If no agreement is reached after conciliation, the matter shall be dealt with in accordance with the referee clause.
- (7) If the grievance is in relation to a group of employees, the dispute may be discussed at the Union/Company level without going through the grievance procedure.

7. REFEREE

Any dispute between the parties to this Agreement while it is in force and arising out of its operation shall be referred by either party to the President of the Industrial Arbitration Court who shall have the discretion to select a referee appointed in accordance with section 43 of the Industrial Relations Act to determine the dispute.

8. PROBATION

- (1) The probationary period of a newly engaged employee shall be not more than three months.
- (2) The probationary period may be extended up to a maximum of one month.
- (3) At any time during the probationary period, employment may be terminated by either party without assigning any reasons.
- (4) Where the Company does not inform any employee in writing of the termination of his employment at the expiry of the probationary period, he shall be deemed to be confirmed in service and his probationary period shall be deemed to form part of his length of service with the Company.

9. WORKING HOURS

- Mondays to Fridays - 7.45 am to 5.03 pm
- Tea break - 9.20 am to 9.30 am
2.20 pm to 2.30 pm
- Lunch break - 11.30 am to 12.00 pm (Production)
12.15 pm to 12.45 pm (Non-production).

The total working hours per week shall be 44 hours. Payment for overtime shall be made only if an employee has worked in excess of 44 paid hours per week and also if required by the Employment Act.

10. RETIREMENT

- (1) The retirement age of an employee shall be regulated in accordance with the Retirement Age Act.
- (2) The Company shall give pro-rated annual wage supplement to a retiring employee.
- (3) The retirement benefits shall be based on the following:
 - (a) Completion of 5 to 7 years' service - S\$500.00.
 - (b) Completion of 8 to 10 years' service - S\$1000.00.
 - (c) Completion of 11 to 15 years' service - S\$1700.00.
 - (d) Completion of 16 to 19 years' service - S\$2500.00.
 - (e) Completion of 20 to 24 years' service - S\$3200.00.
 - (f) Completion of 25 to 29 years' service - S\$4000.00.
 - (g) Completion of 30 to 34 years' service - S\$4800.00.
 - (h) Completion of 35 to 39 years' service - S\$5600.00.
- (4) If an employee opts for early release between the age of 55 and the retirement age stipulated in the Retirement Age Act, the above benefits are still payable.

11. RETRENCHMENT

- (1) In the event of redundancy/liquidation, the Company shall inform the Union in writing of impending retrenchment/liquidation at least one month before retrenchment/liquidation notice is given to the affected employees.
- (2) The notice of termination of contract shall be one month or one month's salary in lieu of notice.
- (3) An employee who has served for not less than three continuous years with the Company shall be paid a retrenchment/liquidation benefit on termination of his service on the ground of redundancy. The quantum of redundancy/liquidation payment shall be computed according to the years of service as follows and pro-rated for an incomplete year:

- (a) For 1st to 3rd year
 - 50% of last drawn salary per month for every year of service.
 - (b) For 4th to 9th year
 - 75% of last drawn salary per month for every year of service.
 - (c) For 10th year and above
 - 100% of last drawn salary per month for every year of service.
- (4) (a) The service period for computation of retrenchment benefits for employees retrenched below the age of 60 shall be capped at 25 years.
- (b) The payment of retrenchment benefits for employees retrenched near the age of 60 should be based on the formula prescribed under sub-clause (3) but should not be greater than the salary payable for the remaining period of employment up to the age of 60, subject to a minimum of six months.
- (c) The service period used to compute the payment of retrenchment for employees above the age of 60 shall be subjected to a major discount of two-thirds or 66.6% but subject to a minimum of three months.
- (5) For confirmed employees who have served less than three years of service, the Company shall make an ex-gratia payment based on 25% of the employee's last drawn salary per month for every year of service and part thereof.
- (6) The quantum of redundancy payment specified under sub-clause (3) of this clause shall be subjected to review when the need arises.
- (7) For the purpose of this clause only, where an employee has served fifteen days or more in a month, he shall be deemed to have served a full month, and any fraction of a month's service less than fifteen days shall be ignored.

12. SALARY RANGE

- (1) Salary ranges of employees shall be as indicated in Appendix 1 to this Agreement.
- (2) The minimum salary stated in Group 1 to 3 under sub-clause (1) of this clause is only a guideline of the minimum starting salary for the respective grades of employees. The Company may offer an employee a starting salary above the minimum salary rate to commensurate with the qualifications and experience of that employee. However, no recruit shall be offered a higher salary than the maximum rate.

13. FLEXI-WAGE SCHEME - SERVICE INCREMENT

- (1) The date of service increment of all employees shall be 1st January of each year.
- (2) The quantum of service increment shall be negotiated annually taking into account the Company's performance in the preceding financial year.
- (3) The annual negotiation referred to in sub-clause (2) above shall be held not later than three months before the common anniversary date of 1st January of the following year.
- (4) The actual service increment for each individual employee shall be based on attendance criteria which shall be reviewed every year provided that the total service increment for the whole Company conforms with sub-clause (2) above.
- (5) For employees whose current salary is near the maximum of their ranges and if the difference between their salary and the maximum salary is less than the quantum of their service increment entitlement, they shall only receive a service increment equal to the difference of their salary and the maximum of the salary ranges.
- (6) All confirmed employees shall receive their service increment on the following 1st January subject to a pro-rated basis.

- (7) The amount of service increment shall be rounded to the nearest dollar.
- (8) The Company and the Union agree to implement the Monthly Variable Component (MVC) in accordance with the tripartite guidelines and/or the National Wages Council's recommendations. Should there be a need to adjust the MVC, the Company and the Union shall negotiate on the criteria that enable the MVC to be adjusted downwards as well as the criteria for rebuilding of the MVC.

14. FLEXI-WAGE SCHEME - FLEXI-BONUS PAYMENT

- (1) The quantum of the flexi-bonus in hours of pay per employee pegged at 20% of the Company's profit before tax shall be distributed to all employees as profit sharing.
- (2) Employees who have recorded any unpaid leave or more than 14 days' sick leave, shall have their profit-share deducted accordingly. The deducted share shall then be channelled for re-distribution among all employees.

15. ANNUAL WAGE SUPPLEMENT

- (1) The Company shall pay an annual wage supplement (AWS).
- (2) Confirmed employees who have not completed twelve months' service shall be paid the annual wage supplement on a pro-rated basis.
- (3) Any incomplete month of service of fifteen days or more shall be treated as a full month for the purpose of this clause.
- (4) Employees who leave the service of the Company before the date of payment of AWS shall not be entitled to receive the AWS.

16. TOOL ALLOWANCE

The Company agrees to reimburse confirmed line and furniture carpenters who are required to use full set of tools a sum of S\$60.00

per annum to be paid together with the annual wage supplement. Those who join the Company on or after 16th of the month shall not receive pro-rated allowance for that month. Employees who are not on the Company's payroll at the time of payment shall not be given the allowance.

17. SERVICE BENEFIT

The Company shall present long service award as follows:

- (a) 10th year of service - 5g Swiss Credit gold pendent.
- (b) 15th year of service - 10g Swiss Credit gold pendent.
- (c) 20th year of service - 20g Swiss Credit gold pendent.
- (d) 25th year of service - a teak steering wheel plus S\$350.00 gift voucher or S\$750.00 gift voucher.
- (e) 30th year of service - S\$1,500 gift voucher.

18. WELFARE VOUCHER

- (1) The Company shall give \$50.00 voucher on the occasion of the birth of an employee's child up to the third surviving child.
- (2) The Company shall give \$50.00 voucher on the occasion of an employee's first legal marriage contracted whilst in the employment of the Company.
- (3) The Company shall give \$100.00 cash to an employee in the event of the death of an employee's parent, spouse or child.

19. FUNERAL GRANT

- (1) The Company shall pay to the next-of-kin S\$4000, excluding whatever amount claimable under the Term Life Insurance (clause 27 of this Agreement), upon the death of an employee.
- (2) No benefits shall be payable if the death is directly or indirectly, wholly or partially resulting from committing or attempting to commit a suicide, an assault or a crime.

20. ANNUAL LEAVE

- (1) All confirmed employees or those who have served the Company continuously for more than 3 months shall be entitled to paid annual leave as follows:

Group 1 (semi-skilled workers)

1st Calendar year or part of	12 working days
2nd Calendar year	12 working days
3rd Calendar year	12 working days
4th to 6th Calendar year	13 working days
7th to 9th Calendar year	14 working days
10th to 12th Calendar year	15 working days
13th to 15th Calendar year	16 working days
16th Calendar year and above	17 working days

Group 2 (skilled workers)

1st Calendar year or part of	14 working days
2nd Calendar year	14 working days
3rd Calendar year	14 working days
4th to 6th Calendar year	15 working days
7th to 9th Calendar year	16 working days
10th Calendar year and above	17 working days

Group 3 (supervisors)

1st Calendar year or part of	14 working days
2nd Calendar year	14 working days
3rd Calendar year	14 working days
4th to 6th Calendar year	15 working days
7th to 9th Calendar year	16 working days
10th to 12th Calendar year	17 working days
13th to 15th Calendar year	18 working days
16th Calendar year and above	19 working days

- (2) Annual leave entitlement must be taken by the following year failing which an employee shall forfeit his entitlement for that

year. An employee shall be entitled to proportionate annual leave in respect of an incomplete year of service.

- (3) Any employee wishing to avail himself of the annual leave shall make an application for leave as far in advance as possible, especially for consecutive days of annual leave longer than one working day, but at least one working day in advance unless due to unforeseen circumstances which must be explained to the supervisor immediately upon reporting to work.
- (4) Application for leave shall be subjected to the exigencies in the Company.
- (5) Employees who resign from the service of the Company shall be given pro-rated annual leave. Pro-rated leave shall not be given to those whose services are terminated due to misconduct.
- (6) For the purpose of this clause only where an employee has served fifteen days or more in a month, he shall be deemed to have served a full month, and any fraction of a month's service less than fifteen days shall be ignored.

21. SICK LEAVE, MEDICAL BENEFITS AND HOSPITALISATION

- (1) The Company shall grant every employee who is confirmed or who has completed at least three months of service paid sick leave not less than an aggregate of fourteen working days in each calendar year on production of a certificate from the Company appointed doctor or any medical officer from Government or restructured hospitals.
- (2) Notwithstanding sub-clause (1), no employee shall be entitled to paid sick leave on a rest day or on any day of paid annual leave or on a day when he is not required to work under his contract of service or on a day when he is on leave of absence without pay granted by his Company at his request.
- (3) Where hospitalisation is necessary, an employee who is confirmed or who has completed at least three months of service

shall be granted up to ninety days' paid sick leave less the number of days of paid sick leave taken. In the event that an employee requires more than ninety days' sick leave due to long term illness certified by the Company doctor or a medical officer from a Government or restructured hospital, the Company shall consider the grant of such leave on a case-to-case basis with due consultation with the Union.

- (4) All employees shall enjoy the privilege of free medical attention, treatment and medicine from any of the Company doctors. When an employee consults a Government medical officer, the Company shall reimburse him the cost of the outpatient fee on production of a medical certificate or a medical excuse chit if the official receipt does not bear the employee's name. The Company shall not bear the costs of -
- (a) any treatment for mental disorders, injuries due to insanity or self-infliction, rest cures or sanitarian care, special nursing care, communicable disease required by law to be isolated or quarantined, claim which in the opinion of the Company arises directly or indirectly from Acquired Immunodeficiency Syndrome (AIDS) or attributable to Human Immunodeficiency Virus (HIV);
 - (b) routine physical examination, medical check-up, treatment for drug addiction or alcoholism;
 - (c) reconstructive or plastic surgery, cosmetic treatment or surgery for beautification purposes;
 - (d) treatment for congenital anomalies, pregnancy and any medical complications arising therefrom, abortion including any medical complications consequent upon such abortion, miscarriage except by accidental cause, medical complications arising from treatment relating to birth control to treatment to correct condition of infertility;

- (e) eye refraction or fitting of glasses, contact lens, procurement or use of special braces, appliances or equipment such as artificial limbs, hearing aids and the like;
 - (f) treatment for injuries or sickness arising directly or indirectly from war (declared or undeclared), unlawful acts, provoked assault or venereal disease as well as injuries received by participating in riots or unlawful assemblies;
 - (g) any expenses for treatment arising out of a road traffic accident not related to employment; or
 - (h) treatment for sleep apnoea, obesity, weight reduction or weight improvement regardless of whether the condition is caused (directly or indirectly) by a medical condition otherwise admissible under the Group Hospital and Surgical Insurance policy.
- (5) The Company shall insure all employees under a Group Hospitalisation and Surgical Insurance Policy and a Group Major Medical Insurance Policy. The coverage of the insurance policies is set out in Appendix 2 to this Agreement. The Company shall issue to an employee a letter of guarantee from the insurance company upon notification of an employee's hospitalisation. In the event that an employee chooses to go to wards or hospitals better than his entitlement, he shall pay for the difference himself, either by cash or Medisave. An employee also needs to pay the sum that exceeds the maximum payable by the insurance company.
- (6) The Company shall give sympathetic consideration to employees with financial hardship.
- (7) Any treatment and hospitalisation not payable by the insurance company shall not be paid by the Company.

22. CHILDCARE LEAVE

Every employee who has served the Company for at least three months and who has a child below the age of seven (7) years shall be entitled to the prescribed number of days of paid childcare leave in a year in accordance with the relevant provisions in the Children Development Co-Savings Act or the Employment Act, as the case may be.

23. PATERNITY LEAVE

The Company shall grant two working days' paid leave in the event of birth of an employee's own child up to the birth of four surviving children.

24. MARRIAGE LEAVE

All confirmed employees shall be eligible for three working days of marriage leave with full pay on the occasion of the first legal marriage contracted whilst in the employment of the Company. Documentary evidence has to be produced if and when required.

25. COMPASSIONATE LEAVE

(1) The Company shall grant paid compassionate leave, based on supporting documentary evidence, to a confirmed employee not exceeding a total of six working days in any calendar year in accordance with the following schedule:

- (a) Critical illness of a very serious nature in the employee's immediate family (parent, spouse or legal child) - one working day. Any additional day required shall be examined by the Union and the Company on a case-to-case basis. Documentary proof has to be produced.
- (b) Upon the death and attending the funeral of any of the following relatives (parent, parent-in-law, grandparent, spouse, brother, sister, legal child) - three working days.

- (2) Compassionate leave cannot be accrued from year-to-year and if unused shall be forfeited at the end of each calendar year.
- (3) For the purpose of this clause only, where an immediate family member is hospitalised overnight, except for pre-treatment observation or tests, he shall be deemed to be critically ill.

26. LONG TERM/TERMINAL ILLNESS

- (1) In the event an employee contracts long term/terminal illness defined as:
 - (a) Stroke
 - (b) Cancer
 - (c) Kidney Failure
 - (d) Alzheimer's Disease
 - (e) Coma
 - (f) Parkinson's Disease
 - (g) In the opinion of medical specialist involved the advent of death is highly likely within 12 months, he shall be granted paid leave as follows:
 - 1st 90 working days - full pay
 - 2nd 90 working days - half pay
 - 3rd 90 working days - no pay.
- (2) If after the leave mentioned above is exhausted and the employee is still certified unfit to work, he shall be medically boarded out.
- (3) The Company shall grant the affected employee an ex-gratia payment of half month's salary for each year of service provided he has served the Company for at least five years.

27. DENTAL BENEFIT

- (1) The Company shall reimburse the cost of treatment provided by a recognised certified dentist in respect of extraction, filling and scaling up to a maximum of S\$60.00 per calendar year.

- (2) Visits to the Government dental clinic shall be on the employee's own time unless the visits are recommended as leave by the dentist and such leave shall be deemed to be sick leave to be offset against the sick leave entitlement stipulated under clause 21(1) of this Agreement.

28. SATA INSURANCE AND TERM LIFE INSURANCE

- (1) The Company shall insure all employees under the Singapore Anti-Tuberculosis Association (SATA) Group Insurance Scheme. In the event of an employee contracting tuberculosis, the Company shall grant leave as follows:

First six months - full pay

Next six months - half pay

A further six months - no pay.

- (2) Notwithstanding the exclusion clauses of the insurance policy, the Company shall insure all employees under a term life policy that provides the following coverage:

- (a) Death of an employee before the age of 62 years as a result of -

(i) illness - sum insured of S\$4000;

(ii) accident - sum insured of S\$4000;
(during working hours)

(iii) accident - sum insured of S\$4000
(outside working hours) plus S\$400 per month
for 120 months only.

- (b) Permanent and total disability of an employee before the age of 62 years as a result of -

(i) illness - S\$400 per month for 36
months or up to the age
of 62 years or death,
whichever is earlier;

(ii) accident - sum insured of S\$4000;
(during working hours)

- (iii) accident (outside working hours) - S\$4000 plus S\$400 per month up to the age of 62 years or death whichever is earlier.
 - (c) Death of the spouse of an employee before the age of 62 years as a result of illness or accident - sum insured of S\$2000.
 - (d) Death of a dependent child (over three months and under the age of 21 years) of an employee as a result of illness or accident - sum insured of S\$1000.
- (3) No benefits shall be payable for hospitalisation for an illness or injury, directly or indirectly, wholly or partially resulting from -
- (a) riot, civil commotion or war (whether declared or not);
 - (b) insanity;
 - (c) being under the influence of intoxicating liquor or any drug;
 - (d) intentional self-inflicted injury;
 - (e) venereal disease;
 - (f) childbirth, pregnancy, miscarriage and their sequelae; or
 - (g) committing or attempting to commit an assault or felony.

29. SPECIAL TIME-OFF

- (1) Employees who are required to perform duties anytime from 11.00 pm till 7.45 am shall be given special paid time-off from 11.30 am onwards the next day till quitting time regardless of the number of hours they had worked during the stipulated time.
- (2) Employees will be paid at 1.5 rate of pay for the number of hours worked between 11.00 pm and 7.45 am. The following will be provided as well:
 - (a) An extra two hours of pay at 1.5 rate;
 - (b) Travelling reimbursement of \$10 for workers travelling by motorcycle; or claim of taxi fare for workers travelling by taxi.

- (3) Payment made in accordance with sub-clause (2) shall be based on a minimum of four hours for each session.

30. UNIFORM

The Company shall provide each employee with four T-shirts and three trousers per year free of charge. The uniform, if provided, must be worn at all times during working hours.

31. SAFETY SHOES

The Company shall provide one pair of safety shoes (worth up to a maximum of S\$35.00) per year free of charge to employees who are required to wear them when performing their duties. Subsequent pair in the same year shall be at 50% subsidy by the Company on an exchange basis. The foreman/supervisor shall certify that the first pair has been worn out. Disciplinary action shall be taken against those who are issued with the shoes but are not wearing them. No excuses shall be accepted for not wearing them.

32. SAFETY COMMITTEE

- (1) The Company shall continue to maintain the Safety Committee comprising Company and Union representatives and other nominated employees of the Company to further the objective of yard safety.
- (2) All employees shall wear or put on the protective devices, protective equipment and protective clothing provided to them at all times during the hours of employment or operation in order to safeguard their health and safety. Employees who disobey safety rules and regulations shall be subjected to disciplinary action.

33. PRODUCTIVITY

The Company shall work together with the Union to improve the productivity of the Company.

34. EMPLOYEES' LIST

- (1) The Company shall on signing this Agreement submit to the Union a list of the union members showing the -
 - (a) employees' names;
 - (b) employees' identification numbers;
 - (c) employees' grades/classes;
 - (d) employees' new rates of pay; and
 - (e) employees' sex, race, dates of birth and citizenship.
- (2) The Company shall submit up-to-date lists as per sub-clause (1) above showing the position on 31st December of each year to reach the Union not later than 31st January of the following year.

35. TRAINING

The Company shall continue to look into ways of skill upgrading of the employees by external training or internal training.

36. RE-EMPLOYMENT CLAUSE

- (1) The Company supports the re-employment of older workers.
- (2) The Company shall provide pre-retirement planning for retiring staff at least one year in advance.
- (3) The Company will provide the employee re-employment options before he reaches the legislated retirement age. The Company shall offer re-employment in accordance with the Tripartite Guidelines on Re-employment of Older Workers subject to the following conditions:
 - (a) The employee being certified medically fit for re-employment by a duly registered medical practitioner appointed and paid for by the Company.

- (b) Consistent satisfactory performance and conduct of the employee.
- (4) The terms and conditions of their re-employment will be mutually decided and agreed upon between the employee and the Company prior to the re-employment.

IN WITNESS WHEREOF the parties hereto, have hereunto set their hands the day and year first above written.

Signed for and on behalf of:

**MARINA YACHT SERVICES
PTE LTD**

**SHIPBUILDING AND MARINE
ENGINEERING EMPLOYEES'
UNION**

JEFFREY LENG
General Manager

LIM CHIN SIEW
Executive Secretary

ABDUL RAHIM B RETUEN
Branch Chairman

In the presence of:

GENE LEE
Secretary & HR Executive

GOH SOR IMM
Deputy Executive Secretary

MARINA YACHT EMPLOYEES' AGREEMENT OF 2010

SALARY RANGE

	<u>Minimum</u>	<u>Maximum</u>	<u>Range</u>
Group 1 (Semi-skilled workers)	\$1,200.00	\$1,700.00	1.42
Group 2 (Skilled workers)	\$1,500.00	\$2,200.00	1.47
Group 3 (Supervisors)	\$1,800.00	\$2,700.00	1.50

MARINA YACHT EMPLOYEES' AGREEMENT OF 2010

GROUP HOSPITAL AND SURGICAL POLICY

The coverage of the insurance shall be for -

Group 1 and 2 (semi-skilled workers)

Basic treatment at class "B2" ward of a Government hospital, Singapore General Hospital or six-bedded ward at the National University Hospital.

Group 3 (supervisors)

Basic treatment at class "B1" ward of a Government hospital, Singapore General Hospital or four-bedded ward at the National University Hospital.