

Hospital Income Plan

Frequently Asked Questions

- 1) What is the age eligibility for enrolment?
The eligible enrolment age for adults is from age 18 years to 69 years and once enrolled, your plan can be renewed up to the age of 89.
- 2) Is there a waiting period from the effective date of insurance?
Yes, there is a waiting period of 30 days from the effective date of insurance for claims related to illness.
- 3) Will this policy conflict with my other insurance?
This plan does not conflict with any other insurance you may have, including your company's insurance coverage and your personal insurance. Even if you have made a claim on your personal insurance policies, you may still claim from this policy.
- 4) Will the premium increase after enrolment?
Yes, premiums do increase with age. While we aim to keep the premiums stable, they are not guaranteed and may be adjusted based on UOI's overall portfolio claims experience.
- 5) Do I need go for a medical check-up to enroll?
No medical check-up is required; enrolment is easy and hassle-free.
- 6) If hospitalisation happens overseas, can I make a claim?
Yes, our plan provides cover if the hospitalisation take place in overseas arising from an accident or illness.
- 7) Who should I contact if I wish to make a claim?
Please contact UOI Claims Division at 6222 7733 during our business operation hours or email to contactus@uoi.com.sg.

UOI Business Hours

Monday to Thursday 8.45am to 5.45pm

Friday 8.45am to 4.45pm

Closed on weekends and public holidays

Important Notice: The above is provided for general information only and is not a contract of insurance. Full details of the terms, conditions and exclusions of the insurance are provided in the policy and will be sent to you upon acceptance of your application by United Overseas Insurance Limited ("UOI").