

COMPETITION



\$250 of Lou Harvey products

One lucky reader will win \$250 worth of **Lou Harvey** products. Known for combining practicality with style, Lou Harvey specialises in beautiful bags and accessories in vibrant, high-quality fabrics. The range includes flamboyant beach bags, fabulous nappy bags, versatile cosmetic bags and more. sarahgrace.com.sg

To enter online, visit expatliving.sg/competitions

Win!

\$250 voucher at Amazonia

Kids will lose track of time inside Amazonia's six-storey play centre, complete with eight-metre slide, ball pit, trampoline, suspension bridges and tunnels. This gigantic family entertainment centre includes glow-in-the-dark mini-golf, interactive toys and a new kitchen play area. Birthday parties are a breeze for parents: simply book your time slot, and everything else is taken care of. #03-08 Great World City, 1 Kim Seng Promenade. **6235 4522 | amazoniafun.com**

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DOES YOUR
HEALTH
INSURANCE
PROVIDE YOU WITH
ADEQUATE
COVER?

While many of us would like to think that we are invincible, life sometimes has another plan. Some expats are well prepared, but for others it's often too late by the time they discover the shortcomings of their existing health insurance. Horror stories abound of people finding themselves liable for significant medical bills that could have been avoided. Some recent examples include:

- A stay at the neonatal intensive care unit for a child born earlier than expected cost one expat couple \$42,000. They had no cover for their newborn under their personal insurance policy.
- Just days prior to starting a new job, a woman discovered during a routine screening that she had cancer. The treatment cost in excess of \$150,000, but as it was classed as a pre-existing condition, no benefits were payable under her new employee benefits.
- A family with only basic company insurance found themselves \$12,000 out of pocket for their daughter's tonsillectomy, due to a maximum 25 percent claim limit.

The first thing to do when aiming for financial security is to build up an emergency cash fund, and identify any health protection gaps. **IPG** offers a free review of personal insurance needs and existing arrangements and can help identify areas that may need greater financial security. If you take the short questionnaire on the "What's On" page of their website, ipg.sg, you can not only check your current coverage, but you'll also be in with a chance of winning an iPad mini. International Protection Group (IPG) is at 30 Cecil Street, #27-00 Prudential Tower. **6631 2862 | ipg.sg**