

AIA ActiveCover
POLICY SCHEDULE AND POLICY CONTRACT

POLICY SCHEDULE

Group Policy Number : 79519

Effective Date of Coverage : Coverage will begin for customers on the date stipulated in the enrolment confirmation email from AIA.

Expiry Date of Coverage : 31 March 2022

Table of Benefits

Benefits	Amount Covered Per Insured Person (S\$)
1. Outpatient Medical Reimbursement due to Accidents (Coverage includes TCM)	Up to \$30 per day
2. Death Benefit (due to Accident or COVID 19)	Lump sum payment of \$20,000

POLICY TERMS AND CONDITIONS

DEFINITIONS

- a. **Accident** shall mean an unforeseen event, which is caused solely and directly by external, violent, sudden accidental means.
- b. **Amount Covered** refers to the insured amount for the Benefit specified in the Table of Benefits in the Policy Schedule.
- c. **Applicant or Insured Person** refers to the person covered under the Policy, as described under the Eligibility section.
- d. **Benefits** refer to the benefits set out in the BENEFITS PROVISIONS and any subsequent endorsements where applicable and **Benefit** is construed accordingly.
- e. **Diagnosis or Diagnosed** refers to the definitive diagnosis made by a Registered Medical Practitioner or appropriate Specialist Physician, based upon specific evidence of the particular condition concerned or in the absence of such specific evidence, based upon radiological, clinical, histological or laboratory evidence acceptable to us. Such diagnosis must be supported by our medical director who may base his opinion on the medical evidence submitted by the Insured Person and/or any additional evidence that he may require.
- f. **Hospital** refers to the following lawfully operated institutions in Singapore licensed as a hospital by the Ministry of Health of Singapore : Alexandra Hospital , Changi General Hospital , KK Women's and Children's Hospital, Khoo Teck Puat Hospital, National University Hospital, Ng Teng Fong General Hospital, Sengkang General Hospital, Singapore General Hospital, Tan Tock Seng Hospital, The National Centre for Infectious Diseases, Mount Alvernia Hospital, Concord International Hospital, Farrer Park Hospital, Gleneagles Hospital, Mount Elizabeth Hospital, Mount Elizabeth Novena Hospital, Parkway East Hospital, Raffles Hospital, Thomson Medical Centre. We may in our sole

discretion further deem a healthcare institution or facility subsequently licensed as a hospital by the Ministry of Health of Singapore to be a hospital for the purposes of determining the benefits payable under this Policy.

- g. Injury** shall mean bodily injury of the Insured Person which

 - i. is sustained by the Insured Person during the period of insurance under this Policy, and
 - ii. is caused solely and directly by Accident, and
 - iii. solely and independently of any other cause, except sickness or medical or surgical treatment directly resulting from or rendered necessary by such injury, results in the death or disablement of that Insured Person within twelve (12) calendar months from the date thereof.
- h. Medically Necessary** shall mean a medical treatment, services and/or supply provided by a Registered Medical Practitioner and/or Specialist covered under this Policy which are:

 - (a) consistent with the diagnosis and customary medical treatment, service and/or supply for Sickness or Injury;
 - (b) in accordance with standards of good medical practice; consistent with the current standard of professional medical care and with proven medical benefits;
 - (c) not for the convenience of the insured, Registered Medical Practitioner or the Specialist, and unable to be reasonably rendered out of Hospital (if admitted for confinement); and
 - (d) not of an experimental, investigational or research nature, preventing or screening nature.
- i. Medical Expenses** means expenses incurred within coverage period of sustaining Injury and paid by the Insured Person to a Registered Medical Practitioner or Traditional Chinese Practitioner, Hospital and/or ambulance service for medical, surgical, x-ray, hospital or nursing treatment including the cost of medical supplies and ambulance hire and including the cost of dental treatment where such treatment is necessarily incurred to restore sound and natural teeth and is caused by an Accident. All treatment must be prescribed by a Registered Medical Practitioner in order for expenses to be reimbursed under this Policy and shall not exceed the usual level of charges for similar treatment, medical services or supplies in the location where the expenses were incurred had this insurance not existed.
- j. Novel Coronavirus or SARS-CoV-2** refers to the new strain of coronavirus resulting in an illness that is currently named by the World Health Organization as “COVID-19”.
- k. Period of Insurance** refers to the period during which the coverage under this Policy is effective, as stated in the Policy Schedule or endorsement (if any).
- l. Pre-existing Condition** refers to any condition for which have existed during the 12 months prior to the commencement of insurance coverage in respect of the Insured Person under this Policy, whether known or unknown to the insured in so far as the cause and pathology of the conditions have already existed. Pre-existing Condition excludes infectious diseases which were contracted and fully recovered from before the commencement of insurance coverage under this Policy.
- m. Prohibited Person** refers to a person or entity (including any director or any direct or indirect shareholder of, or any person having executive authority in such entity) subject to any laws, regulations and/or sanctions administered by any regulatory authorities in any country, which has the effect of prohibiting AIA from providing insurance coverage, transacting business with or otherwise offering any economic benefits to such person or entity under the Policy.
- n. Policy** refers to:

 - (i) this document including the Policy Schedule;
 - (ii) the application for this Policy;
 - (iii) declarations of this Policy; and
 - (iv) the endorsements (if any).
- o. Registered Medical Practitioner** refers to a person qualified by degree in western medicine who has full registration with the Singapore Medical Council to render medical or surgical services, and who is not the Applicant, a member of his immediate family or other relative
- p. Sickness** shall mean a physical or mental condition marked by a pathological deviation from the

normal healthy state.

q. Singapore Resident

- (i) is a citizen of Singapore, unless he has resided outside Singapore continuously for 5 or more years preceding the purchase date of the policy and is not currently residing in Singapore; or
- (ii) is a permanent resident, unless he has resided in Singapore for less than a total of 183 days in the 12 months preceding the purchase date of the policy; or
- (iii) has a work pass or permit required under the Employment of Foreign Manpower Act (Cap. 91A), unless he has resided in Singapore for less than a total of 183 days in the 12 months preceding the purchase date of the policy; or
- (iv) has a pass or permit required under the Immigration Act (Cap. 133) that has a duration longer than 90 days and has resided in Singapore continuously for at least 90 days in the 12 months preceding the purchase date of the policy;

r. Specialist shall mean a Registered Medical Practitioner who possesses a specialist qualification and is accredited by the Specialists Accreditation Board established under the Medical Registration Act, Chapter 174, Singapore, who is also registered under the relevant specialty by the Singapore Medical Council.

s. Traditional Chinese Medicine (TCM) Practitioner shall mean a person who is qualified to provide a prescribed practiced of TCM and is registered and issued with a license to practice the TCM by the TCM Practitioners Board of Singapore and who is other than the Insured, a member of his immediate family or other relative.

t. We, us or our refers to AIA Singapore Private Limited, its assigns and successors in title.

u. You or your refers to the Applicant or Insured Person.

Where the context requires, the masculine form shall apply to the feminine and the singular term shall include the plural and vice versa.

Any examples set out in the Policy are purely for illustrative purposes only and shall not affect the construction and interpretation of the Policy.

ELIGIBILITY AND TERMINATION

Section A: Eligibility

To be eligible for cover under this Policy, an Insured Person at the time of the Effective Date of Coverage:

- i. must be a Singapore Resident and hold a valid NRIC/ FIN; and
- ii. must be aged between 21 years old and 65 years old (age last birthday); and
- iii. must not be an individual residing in the European Union, European Economic Area, Switzerland, Guernsey, Jersey, Monaco, San Marino, Vatican, The Isle of Man or the UK; and
- iv. must not be a United States ("U.S.") Citizen, U.S. Resident, or U.S. Green Card holder. A person is a "U.S. Resident" if he is present in the U.S. for more than 31 days in the current calendar year, and for an average of at least 183 days over the current calendar year and the preceding calendar years; and
- v. is not a citizen of a sanctioned country, or a Prohibited Person; and
- vi. a primary/ main account holder with a relationship in Citibank, Citi Priority, Citigold, or Citigold Private Client before enrolment in this AIA ActiveCover, or hold at least one credit card issued by Citibank in Singapore (excluding corporate credit cards and S\$500 clear cards) which is valid (i.e. not suspended, cancelled and/or terminated) at the point of application.

For clarity, the above criteria does not affect the operation of the provisions of **General Provisions Section D: No Cover** below.

Section B: Termination

The coverage for an Insured Person shall automatically terminate on the earliest occurrence of the following:

- a. The Expiry Date of Coverage as specified in the Policy Schedule; or
- b. Upon the payment of the Death Benefit (due to Accident or COVID-19) to the estate of the Insured Person; or
- c. When the Insured Person(s) ceases to be eligible under the Eligibility Section; or
- d. The date communicated to the Policyholder by us as the date the Policy ceases on account of war, or an act of war, such date being determined at our discretion.

BENEFIT PROVISIONS AND EXCLUSIONS

Section A - Benefits

1. Outpatient Medical Reimbursement due to Accidents

We shall pay you the Amount Covered for the relevant benefit as specified in the Table of Benefits on the Medical Expenses paid to Registered Medical Practitioner or Traditional Chinese Medicine Practitioner for treatment provided as a result of an Injury.

Notwithstanding any provision to the contrary under this Policy, this benefit shall not be applicable to this Policy if the Insured is not a citizen or permanent resident of Singapore or does not have a valid pass in Singapore on the date of the Accident, and the Medical Expenses are incurred outside Singapore.

2. Death Benefit

We shall pay the Amount Covered if you die in Singapore as a result of

- (i) an Injury occurring in Singapore during the period of insurance or
- (ii) being diagnosed with COVID-19 in Singapore and passing away in Singapore as a direct result of COVID-19 and not any other Sickness during the Period of Insurance.

We shall upon receipt and approval of proof, subject to the provisions, conditions and limitations contained herein or which may be endorsed hereon, pay an indemnity according to the Policy Schedule.

Notwithstanding the above, we will pay the Death Benefit only once.

Section B - Exclusions

No benefit shall be payable under this Policy if any of the following events occur:

- (a) Death due to any Sickness or other causes, other than directly as a result of COVID-19 or an Injury;
- (b) Death due to Diagnosed COVID-19 if the occurrence of COVID-19 was prior to the effective date of coverage;
- (c) where the Insured Person was Diagnosed with COVID-19 or the laboratory test results revealed the presence of Novel Coronavirus in the Insured Person within 14 days after the effective date of coverage;

- (d) general physical or medical check-up or health screening or tests not incidental to treatment or diagnosis of an actual Sickness or Injury; treatment which is not Medically Necessary or treatment of an optional nature or for preventive purposes; even if recommended by the attending doctor;
- (e) self-destruction or any attempt thereat, while sane or insane;
- (f) war, declared or undeclared, revolution or any warlike operations;
- (g) participation in a riot, violation or attempted violation of the law or resistance to arrest;
- (h) travelling or flying in, ascending or descending from any aerial device or aircraft, unless the Insured Person is traveling as a fare-paying passenger in a duly licensed commercial aircraft and the said aircraft was not engaged in any rescue, instructional or training purposes during such flight; or
- (i) racing on horse or wheels.

CLAIMS PAYMENT AND PROCEDURES

Death Claim

We must be notified through the submission of a completed claim form and other proof of loss documents as may be determined by us to our satisfaction. Such claim submission and proof of loss must be filed with us within 30 days from the date of such loss and there must be sufficient particulars to enable us to identify the Insured Person, the occurrence, nature and extent of the loss.

Benefits for the loss of life of the Insured Person is payable to the estate of the Insured Person via cheque payment.

Other Claims

We must be notified through the submission of a duly completed claim form and other proof of loss documents as may be determined by us to our satisfaction. Such claim submission and proof of loss must be filed with us within 30 days after the date of such loss and there must be sufficient particulars to enable us to identify the Insured Person, the occurrence, nature and extent of the loss.

The occurrence of a covered event must be proven to our satisfaction; all medical reports, information and evidence required shall be furnished at your expense and any such proof shall include the following whenever applicable:

- (a) duly completed Section 1 of the claim form;
- (b) duly completed Physician's Statement (including any other medical evidence) by the Attending Physician / Surgeon;
- (c) the original bills and receipts;
- (d) referral/recommendation/prescription letter from attending Physician (if any);
- (e) other documents or information as required by us.

Benefits for other claims under this Policy will be payable to the Insured Person.

GENERAL PROVISIONS

Section A : Applicant

The Insured Person, as the Applicant, can exercise all the rights, privileges and options under the Policy during the period of coverage. This would be subject, where applicable, to the rights of any assignee or trustee.

Section B : Assignment

Neither the benefits nor this Policy may be assigned, pledged or used as security by you in any transaction.

Section C : Modifications

The Policy's provisions cannot be changed or varied by any of our employees, independent contractors or agents unless such change is contained in an endorsement signed by our duly authorised officer.

The clauses in the Policy are subject to the provisions of the Insurance Act (Cap.142) and other relevant laws, including subsequent changes or replacements of such provisions from time to time. In response to regulatory requirements or changes beyond our control required by law, we may amend the terms and conditions of the Policy by informing you of the relevant changes and such changes will become effective from a date specified.

Section D : No Cover

Notwithstanding anything to the contrary, this Policy shall not cover or provide for the payment of claims or benefits to specific persons or entities where the application of or compliance with certain laws and regulations (as may be applicable to us, our parent companies and/or our ultimate controlling entities, our reinsurers, their parent company and/or ultimate controlling entity) prohibit performance under the Policy based on:

(a) the identity, domicile, residence, place of incorporation, establishment (whether incorporated or unincorporated), or citizenship, of you, or claimant or the parent company and ultimate controlling entity of you, or claimant; or

(b) the country where the claim arises.

Should any person or entity be found to have been erroneously enrolled under this Policy, insurance coverage for such person or entity shall cease with immediate effect. Should any claim for payment of any nature be found to have been made under this Policy by a person or entity excluded by this provision, no such payment will be made.

Section E : Currency

The amounts to be paid by us shall be in the currency shown on the Policy Schedule.

Section F : Cancellation

We have the right to cancel this Policy at any time in the event that we decide, at our sole discretion, to cancel:

- (i) the entire portfolio of this insurance;
- (ii) a particular plan type of this insurance; and/or

(iii) this insurance for a particular group of insured persons,
by giving 30 days' notice in writing to Insured Persons at their last known address.

Section G : Proper Discharge

Payment made in accordance with this Section shall release us of all liabilities under this Policy.

We will make payment under the Policy to such person who can give us proper discharge to our satisfaction and subject to our discretion. These persons may include:

- (a) the Insured Person; or
- (b) the estate of Insured person

Section H : No Nomination

Benefits for the loss of life is payable to the estate of the Insured Person. All other benefits of this policy will be payable to the Insured Person.

Section I : Burden of Proof

In any action, suit or proceeding where we allege that any loss is not covered by the Policy due to any applicable exclusion, the burden of proving that such loss is covered by the Policy shall be upon the Insured Person, or such other claimant.

Section J : Applicable Law

This Policy, and all rights, obligations and liabilities arising hereunder, shall be construed and determined and may be enforced in accordance with the law of the Place of Issue.

Section K : Legal Proceedings

No action in law or in equity shall be brought to recover on this Policy prior to the expiration of 60 days after proof of claim has been filed in accordance with the requirements of this Policy, nor shall such action be brought at all unless brought within two (2) years from the expiration of time within which such proof of claim is required by the Policy, unless we agree to otherwise in writing.

Section L : Policy Non-Participating

This Policy shall not participate in any surplus distribution by us.

Section M : Policy Owners' Protection Scheme

This Policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact your insurer or visit the GIA/LIA or SDIC websites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).

Section N : Contracts (Rights of Third Parties) Act, Chapter 53B

Save and except where contrary to Singapore law governing any of the benefits granted under this Policy, or where expressly provided otherwise, a person who is not a party to this Policy has no right under the Contracts (Rights of Third Parties) Act, Chapter 53B, Singapore, to enforce any term of this Policy.

Notwithstanding anything in this Policy, the consent of any third party (including the Applicant) is not required for any variation (including any release or compromise of any liability) or termination of this Policy.

Section O : Personal Data

You agree to the terms and conditions with regard to your personal data and information contained in your application.

Section P : Subcontractors and Delegates

Notwithstanding any other agreement to the contrary, we may in our sole and absolute discretion subcontract or delegate any of our services in the administration of the Policy or the performance of its other obligations under this Policy to a third party appointed by us at our own cost and expense, subject that we will remain responsible and liable to Insured Persons for the work and activities of each subcontractor or delegated person for our obligations under this Policy.

Date : 3 January 2022



A handwritten signature in black ink, appearing to be 'Alvin'.

Registrar

A handwritten signature in black ink, appearing to be 'John'.

Chief Executive Officer

IMPORTANT NOTE: This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact your insurer or visit the GIA/LIA or SDIC web-sites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg)

Issuing Office Address: 3 Tampines Grande, AIA Tampines, Singapore 528799.

AIA SINGAPORE PRIVATE LIMITED

ENDORSEMENT NO. 001

To be attached to and form part of the **AIA ActiveCover Group Policy No. 79519** ("Policy") dated **3 January 2022**.

Notwithstanding anything to the contrary contained in the Policy, it is hereby declared and agreed that from the effective date of this endorsement, the following amendments shall apply:

Expiry Date of Coverage : 31 May 2022

All other terms and conditions of the Policy shall remain unchanged.

AIA SINGAPORE PRIVATE LIMITED



Registrar

EFFECTIVE DATE : 17 February 2022

DATE OF ISSUE : 17 February 2022