

GENERAL TERMS & CONDITIONS

I/We, as the Applicant(s) and proposed insured(s) of this “Free Travel Insurance” agree and declare on behalf of myself and any other person or persons, who may have or claim any interest in any insurance on this Application that:

1. No statement, information or agreement made by/to or given by/to the person soliciting/taking this Application or any other persons, shall be binding on AIA Singapore Private Limited ("**AIA Singapore**"), unless contained in this Application for the policy applied for, or otherwise agreed in writing with AIA Singapore.
2. I/We am/are a resident of Singapore possessing a valid FIN or NRIC.
3. I/We have never been refused to buy/renew any travel insurance, nor has my/our travel insurance ever been cancelled/voided by my/our insurer.
4. I/We are the parent or guardian of the Applicant and give consent to the Applicant entering into this insurance contract (only applicable when Applicant is under 16 years old)
5. I/We understand that cover is only extended to proposed insured(s) whose age is from 2 weeks old to 74 years old (age last birthday) at the time when he/she is first covered during this period of insurance. No cover will be extended for people who are below 2 weeks old or above 75 years old (age last birthday).
6. I/We understand that the benefits and coverage provided under this “Free Travel Insurance” is as per policy document from 1 December 2019 or the date of Application (whichever is later) until 15 January 2020 (both dates inclusive). The policy will terminate and cover will not be extended from 16 January 2020. I/We hold the sole responsibility to ensure that our own insurance needs are met.
7. This Application for this “Free Travel Insurance” is made before the Applicant’s departure from Singapore. I/We understand that no coverage will be extended if the application is made after my/our departure from Singapore
8. This insurance plan is underwritten by AIA Singapore Private Limited (Reg. No. 201106386R) ("**AIA**"). All insurance applications are subject to AIA underwriting and acceptance. The precise terms and conditions of this plan, including exclusions whereby benefits under your policy may not be paid out, are specified in the policy document. You are advised to read the policy document.

9. All statements and answers in this Application together with any required questionnaire or amendments (the "**Information**") are full, complete, true and correct and that no information or material has been withheld. I/We understand that AIA Singapore, believing the Information to be such, will rely and act on the Information accordingly. I/We further agree that the Information shall form the basis of the contract between the parties hereto. I/We understand that if any of the Information is not full or complete or true or correct, the Policy issued hereunder may be void and I/We will receive only a refund of the premiums (without interest) less any and all medical expenses incurred in AIA Singapore's consideration of my/our Application.
10. I/We understand that AIA Singapore is entitled not to accept or process this application should a person connected with the relevant policy be found to be a citizen of a Sanctioned Country. Should an application be accepted at the point of application or processed by AIA Singapore, despite a person connected with the relevant policy being a citizen of a sanction country, AIA Singapore reserves the right to block and/or terminate this policy or deny a claim.
11. All my/our declarations made and my/our statements or answers in this Application and in any required medical examination, questionnaire or amendments together with the relevant Policy shall constitute the entire contract between the parties in so far as it may be relevant to the Policy or Policies I/we have requested.
12. Before I submit this Application, I should seek advice from a qualified insurance advisor or representative if in doubt. I understand that buying health and/or accident insurance products that are not suitable for myself or any other person may impact my ability to finance my or any other person's future healthcare needs.
13. I/We (the Applicant/Policy Owner if other than the proposed insured) am not an undischarged bankrupt and no bankruptcy application (including any statutory demand) or order has been made against me/us within the last twelve months.
14. I/We hereby authorise, agree and consent to
 - a. any medical source, insurance office, or organisation to release to AIA Singapore, any relevant information concerning me/us at any time, irrespective of whether the proposal is accepted by AIA Singapore; and
 - b. AIA Singapore to release to any medical source or insurance office any relevant information concerning me at any time, irrespective of whether the proposal is accepted by AIA Singapore; and
 - c. AIA Singapore or any of its approved medical examiners or laboratories to perform the necessary medical assessment and tests to underwrite and evaluate my health status in relation to this Application and any resulting claim; and
 - d. AIA Singapore, its associated persons/ organization, its and their third-party service providers and its representatives, whether within or outside Singapore (collectively "**AIA Persons**") to collect, use, disclose, store retain and/or process

(collectively “Use”) all personal data and information (“**Personal Data**”) that had/has been provided to AIA Persons and/or that AIA Persons possess about me (whether from me/us or a third party), in the manner and for the purposes described in the AIA Personal Data Policy (“**PD Policy**”) which is available on the AIA Singapore’s website, including but not limited to, processing this Application/form and/or to provide subsequent advice or services to me/us in relation to this Application/Policy/form/ and/or any other existing or future policy/policies/programmes that I/We may hold/participate with AIA Singapore. Without prejudice to the foregoing, I/We agree to comply with the terms of the PD Policy, including where such PD Policy, including where such PD Policy is amended from time to time by AIA Singapore in accordance with its terms. Where Personal Data of another person is disclosed by me/us, I/We represent and warrant that I/We have obtained the consent of the individual concerned, except to the extent such consent is not required under relevant laws: (i) to collect such Personal Data; (ii) to disclose such Personal Data to the AIA Persons; and (iii) for the AIA Persons to use such Personal Data in the manner and for the purposes described in the PD Policy. I/We hereby specifically waive (on our own behalf and on behalf of each such other person, and I/We represent and warrant that such other person has granted me/us authority to so waive) any right to bring a claim of any nature against any AIA Persons in respect of any above-mentioned Use and/or any Use of Personal Data in the nature of or for any of the purposes described above in the PD Policy. I/We hereby agree to indemnify AIA Persons for all losses and damages that AIA Persons may suffer in the event that I/We are in breach of any representation and warranty provided herein. This authorisation shall bind my successors and assignees, and remains valid, notwithstanding death, irrespective whether or not my Application is accepted by AIA Singapore. A photocopy of this authorisation shall be effective and valid as the original.

Deemed Delivered

15. I/We understand that the policy document and all other documents from AIA Singapore are considered delivered and received (i) if made available electronically via www.aia.com.sg/travelpolicyinfo, upon receipt of the relevant SMS and/or email notification informing me that the document is accessible on www.aia.com.sg/travelpolicyinfo; and (ii) if posted, 7 days after the date of posting to the last known address notified to AIA Singapore.

Electronic Receipt of Policy Documents and Correspondences

16. I/We understand and agree to be notified via email and/or SMS to retrieve my Policy Document and/or forms in www.aia.com.sg/travelpolicyinfo once my Application has been officially approved by AIA Singapore.

17. I/We agree and accept that AIA Singapore will not be responsible for any consequences arising from my failure to (i) provide AIA Singapore with a true, complete and accurate email address and mobile number and/or (ii) notify AIA Singapore of any change(s) to my email address and mobile number.

Marketing Consent

18. I (being the Applicant/Policy Owner, for the purposes of this clause) consent to allow AIA Persons to collect, use, disclose, store, retain and/or process Personal Data that had/has been provided to AIA Persons and/or that AIA Persons possess about me (whether from me or a third party) for the purposes of conducting consumer, marketing related or other similar research and analysis and to provide marketing and promotional information relating to existing or future products and/or services, by the following modes of communication:

- (a) Postal mail to my *postal address(es)
- (b) Electronic transmission to or through my *email address(es) and/or *social media account (s);
- (c) With respect to my telephone number(s) (of which I confirm I am the user and/or subscriber), by the way of:
 - a. Phone/ Voice call and
 - b. SMS/MMS

* which are in AIA Persons' records as may be updated from time to time by notice to AIA Persons

In relation to one or more of the above purposes, I consent to my Personal Data being disclosed to independent third parties and their representatives and such third parties processing my Personal Data.

Note:

I may withdraw one or more consents provided by me at any time via AIA Customer Care Hotline at 1800-248-8000 or AIA e-Care (for policyholders) or my Insurance adviser(s) (for policyholders and non-policyholders). I will stop receiving marketing messages via the selected modes of communication after 30 days. I will continue to receive marketing messages via other modes of communication where my consent has been given and information arising from my AIA policies or programmes.

- The consent provided by me in this form is in addition to and does not supersede, vary or nullify any consent which I may have provided previously in respect of the above purposes, unless my consent is withdrawn in the manner specified by AIA.

19. By clicking ["I agree"] button in this Application, I/We confirm that AIA Singapore has solicited insurance business from me/us in the Republic of Singapore and that the submission and e-signing of this Application has taken place in the Republic of Singapore.