

Terms & Conditions

I/we, as Policy Owner/Insured, agree and declare on behalf of myself and any other person or persons, firm or corporation, 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 my/our online Application for the policy applied for, or otherwise agreed in writing with AIA Singapore.
2. If the Application is accepted and approved by AIA Singapore, a Financial Services Consultant/Insurance Representative (collectively "**FSC**") will be identified and assigned to provide services to Policy Owner, in the sole discretion of AIA Singapore, where the Application form does not include an identifiable FSC code.
3. I/we understand that benefit(s) of the Policy, if issued, will only be payable upon the occurrence of an accident.
4. Before I/we submit my/our online Application, I/we should seek advice from a qualified insurance advisor or representative if in doubt. I/we understand that buying health and/or accident insurance products that are not suitable for myself or any other person may impact my/our ability to finance myself or any other person future healthcare needs.
5. I/we am aware that I/we can seek advice from a qualified insurance advisor or representative before I/we submit this Application. Should I/we choose not to, I/we take sole responsibility to ensure that this product is appropriate to meet the financial needs and objectives of the Policy Owner/Insured.
6. Should I/we decide to give up the Policy within the 14-day free-look period after receiving the policy contract, AIA Singapore will refund the policy premiums paid, less any other expenses incurred by AIA Singapore. Unless the rights to give up the Policy have been validly exercised under the "free-look" period, I/we agree that by submitting this Application and paying the premium in full, this Application and its terms and conditions are legally binding and forms part of the Policy, and that the Policy, if issued, including any endorsements or supplementary agreements (where applicable) issued from time to time, shall be legally binding and enforceable.
7. The 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 expenses incurred in AIA Singapore's consideration of my/our Application.

8. AIA Singapore shall assume no liability whatsoever, and that my/our Policy will only be effective after this Application is accepted by AIA Singapore and the first premium duly paid in full to and accepted by AIA Singapore during the Insured's lifetime and good health.
- a. All my/our declarations made and my/our statements or answers in this Application and in any required 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 I/we have requested.
 - b. I/we confirm that neither the Applicant nor the proposed Insured (if the proposed Insured is not the Applicant) is an undischarged bankrupt and no bankruptcy application (including any statutory demand) or order has been made against me/us within the last twelve months.
 - c. I/we understand and agree 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 Prohibited Person, meaning a person or entity (including any director or direct/indirect shareholder or person having executive authority or natural persons appointed to act on my/our behalf, beneficiaries or my/our beneficial owners or beneficiaries' beneficial owners therein) subject to any laws, regulations and/or sanctions administered by any regulatory authorities in any country, which have the effect of prohibiting AIA Singapore from providing insurance coverage, transacting business with or otherwise offering any economic benefits to me/us or any other beneficiaries or assignees under the relevant Policy, and the decision of AIA Singapore shall be final. I/we further agree that in the event that AIA Singapore becomes aware subsequently that a person connected with the relevant Policy has become a Prohibited Person, AIA Singapore may block and/or terminate the relevant Policy, including but not limited to, making or receiving any payments under the relevant Policy. As an ongoing obligation, I/we will immediately inform AIA Singapore if there are any changes to the identities, status/constitution/establishment, particulars and identification documents of these persons. If an Application is accepted or processed by AIA Singapore despite a person connected with the relevant Policy being a Prohibited Person, AIA Singapore shall be entitled to block and/or terminate the relevant Policy at any time, whether with effect from inception of the relevant Policy or otherwise.
 - d. I/we understand that the policy document and all other documents from AIA Singapore are considered delivered and received if made available electronically via My AIA, upon receipt of the relevant SMS and/or email notification informing me that the document is accessible on My AIA.
9. 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/us 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 the proposed Insured's health status in relation to this Application and any resulting claim; and

- d. AIA Singapore, its associated persons/organisations, its and their third party service providers and its and their 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 AIA Singapore’s website, including but not limited to, processing of this Application/form and/or to provide subsequent advice or services to me/us in relation to this Application/Policy/form/AIA Vitality Programme 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 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 of the 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 or 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/our successors and assignees, and remains valid, notwithstanding death, irrespective whether or not my/our Application is accepted by AIA Singapore. A copy of this authorisation shall be effective and valid as the original.

Please note: You are discouraged from switching from an existing accident and/or health insurance policy to a new one without considering whether the switch is detrimental, as there may be potential disadvantages with switching. A penalty may be imposed for early policy termination and the new policy may cost more or have fewer benefits at the same cost.

Warning: If a material fact is not disclosed in this Application, any policy issued may not be valid. If you are in doubt as to whether a fact is material, you are advised to disclose it. This includes any information that you may have provided to the FSC but was not included in the Application. Please check to ensure you are fully satisfied with the information declared in this Application. Additionally and without prejudice to the parties’ rights and obligations whether under law or otherwise, following the submission of your Application, you must continue to disclose any and all material facts that may arise or which have changed from the information you had provided.