

AIA SINGAPORE PTE LTD - AIA DENGUE COVER
POLICY SCHEDULE AND POLICY CONTRACT

POLICY SCHEDULE

Group Policy Number : 80377
Effective Date of Coverage : Date of Application
Expiry Date of Coverage : 31 August 2022

Table of Benefits

Benefits	Amount Covered (S\$)
1. Hospitalisation Income Benefit (Due to Dengue Fever)	Lump sum payment of \$1,000
2. Non-Hospitalisation Benefit (Diagnosis of Dengue Fever)	Lump sum of \$100
3. Death Benefit (due to Accident or Dengue Fever)	Lump sum payment of \$10,000

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. **Hospital Confinement** or **Confined** refers to a continuous period of hospitalisation for at least six (6) hours, due to Injury or Sickness, as an in-patient in a Hospital as recommended by a Registered Medical Practitioner and for which room and board charges are imposed (excluding Day Surgery).
- f. **Diagnosis** or **Diagnosed** refers to the definitive diagnosis made by a Registered Medical Practitioner or Specialist (as the case may be) in Singapore only based upon such specific evidence as referred to in this Policy of the illness known as Dengue Fever and certified in a medical report issued by a Registered Medical Practitioner or Specialist.
- g. **Dengue Fever** refers to any disease caused by arthropod-borne virus carried and transmitted by the Aedes aegypti mosquitoes. The Diagnosis of Dengue Fever must be supported and confirmed by the following laboratory test:
 - (i) antigen-detection ELISA or PR-PCR; or
 - (ii) IgM ELISA or paired serology.

In the event that the Diagnosis of Dengue Fever is supported and confirmed by laboratory test(s) other than (i) antigen-detection ELISA or PR-PCR or (ii) IgM ELISA or paired serology laboratory tests, we may, in our absolute discretion, decide whether we will pay for the benefit(s) which cover(s) Dengue Fever.

- h. **Hospital** shall refer exclusively to an institution duly licensed as such and operated pursuant to law for

the care and treatment of sick and injured persons as registered bed patients, with facilities for diagnosis and major surgery, which is under the supervision of one or more Registered Medical Practitioners, and which has 24 hours a day professional nursing service. "Hospital" does not include any institution or that portion of any institution which is operated as a convalescent or nursing home, rest home, home for the aged, a place for alcoholics or drug addicts, or for any similar purpose.

- i. **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.
- j. **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:
 - (i) consistent with the diagnosis and customary medical treatment, service and/or supply for Sickness or Injury;
 - (ii) in accordance with standards of good medical practice; consistent with the current standard of professional medical care and with proven medical benefits;
 - (iii) 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
 - (iv) not of an experimental, investigational or research nature, preventing or screening nature.
- 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. **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).
- 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. **Registered Medical Practitioner** shall mean only a person qualified by degree in western medicine and legally authorized in the geographical area of his practice to render medical or surgical services, and who is not: (i) the Insured Person, or (ii) a member of his immediate family, or (iii) other relative of the Insured Person.
- o. **Sickness** shall mean a physical condition marked by a pathological deviation from the normal healthy state.
- p. **Singapore Resident**
 - (i) is a citizen of Singapore, unless he has resided outside Singapore continuously for 5 or more years preceding the application 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 application 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 application 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 application date of the policy.
- q. **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.

- n. **We, us or our** refers to AIA Singapore Private Limited, its assigns and successors in title.
- o. **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
- (ii) must be aged between two (2) weeks and 65 (age last birthday); and
- (iii) is not a citizen of a sanctioned country, or a Prohibited Person.

For clarity, the above criteria do not affect the operation of the provisions of **General Provisions Section J. No Cover** below.

Section B : Termination

The Policy shall automatically terminate on the earliest occurrence of the following:

- (i) The Expiry Date of Coverage as specified in the Policy Schedule; or
- (ii) Upon the payment of the Death Benefit (due to Accident or Dengue Fever) to the estate of the Insured Person; or
- (iii) When the Insured Person(s) ceases to be eligible under the Eligibility Section; or
- (iv) The date on which the Policy is terminated; or
- (v) 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. Hospitalisation Income Benefit

We shall pay the relevant Benefit amount specified in the Table of Benefits if you have undergone Hospital Confinement due to Dengue Fever in Singapore, provided that the signs and symptoms of Dengue Fever suffered by the Insured Person commenced only on a day falling at least 10 consecutive days after the Effective Date of Coverage.

This benefit shall only be payable once per Insured Person regardless of the number of occurrences.

2. Non-Hospitalisation Benefit (Diagnosis of Dengue Fever)

We shall pay you the relevant benefit amount specified in the Table of Benefits if you are Diagnosed with Dengue Fever in Singapore by a Registered Medical Practitioner, provided that the signs and symptoms of Dengue Fever suffered by the Insured Person commenced only on a day falling at least 10 consecutive days after the Effective Date of Coverage.

This benefit shall only be payable once per Insured Person regardless of the number of occurrences.

3. 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) Dengue Fever suffered in Singapore during the period of insurance, provided that the symptoms of Dengue Fever suffered by the Insured Person commence on a day falling at least 10 consecutive days after the Effective Date of Coverage.

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:

- (i) You have been Diagnosed with, or is reasonably suspected to have Dengue Fever by a Registered Medical Practitioner, on or before the Effective Date of Insurance whichever is earlier;
- (ii) 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;
- (iii) Hospital Confinement if the treatment, according to the general opinion of Specialists, could have been provided on an out-patient basis;
- (iv) self-destruction or any attempt thereat, while sane or insane;
- (v) war, declared or undeclared, revolution or any warlike operations;
- (vi) participation in a riot, violation or attempted violation of the law or resistance to arrest;
- (vii) 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
- (viii) racing on horse or wheels.

CLAIMS PAYMENT AND PROCEDURES

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 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.

Benefits for the loss of life of the Insured Person is payable to the estate of the Insured Person. All other

benefits of this Policy are payable to Insured Person.

GENERAL PROVISIONS

Section A: Applicant

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: 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 C: Assignment

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

Section D: 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 you, or such other claimant.

Section E: 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 F: Contracts (Rights of Third Parties) Act 2001

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 2001 to enforce any term of this Policy.

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

Section G: Currency

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

Section H: 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 I: 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 J: 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:

- (i) 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
- (ii) 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 and any unearned premiums paid in respect of such person or entity shall, subject to compliance with laws and regulations, be refunded without interest to you. 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 K: 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 L: 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 M: Personal Data

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

Section N: 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 O: Policy Non-Participating

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

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 : 7 June 2022



Registrar

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 **Policy No. 80377**.

Notwithstanding anything to the contrary contained in the Policy, it is hereby declared and agreed that from the Effective Date, the following shall apply:

Expiry Date of Coverage : 30 September 2022

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

AIA SINGAPORE PTE LTD



Registrar

EFFECTIVE DATE : 1 August 2022

DATE OF ISSUE : 1 August 2022