

AIA SINGAPORE PTE LTD - AIA SUPERCHARGE TRAVEL

POLICY SCHEDULE AND PRODUCT SUMMARY

Group Policy Number : 80287
Area of Travel : Worldwide
Effective Date of Coverage : Date of application within 29 April to 31 May 2022 (both dates inclusive) whichever is later.
Expiry Date of Coverage : 31 December 2022

Table of Benefits	Amount Covered Per Insured Person (S\$)
1. Overseas Medical Expenses due to COVID-19	Up to 1,000
2. Overseas Quarantine Allowance due to COVID-19	50 per day, up to 5 days
3. Death due to COVID-19	10,000

POLICY TERMS AND CONDITIONS

DEFINITIONS

- a. **Accident** shall mean an unforeseen event, which is caused solely and directly by external, violent, sudden and 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. **Area of Travel** refers to the selected travel destination group shown in the Policy Schedule or on any endorsement. The travel destinations are **Worldwide** which refers to any countries outside Singapore and includes Asia.
- e. **Benefits** refer to the benefits set out in the BENEFITS PROVISIONS and any subsequent endorsements where applicable and **Benefit** is construed accordingly.
- f. **Company, we, us** or **our** refers to AIA Singapore Private Limited, its assigns and successors in title.
- g. **Diagnosis or Diagnosed** refers to the definitive diagnosis made by a Medical Practitioner or appropriate Specialist Physician, based upon such specific evidence as referred to in this Policy 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.
- h. **Home Country** shall mean the country of which the Insured Person holds a valid passport of which is the country of citizenship of the Insured Person.
- i. **Hospital** refers to a place that holds a valid license (if required by law); operates primarily for the care and treatment of sick or injured persons; has a staff of one or more Qualified Medical Practitioner available at all times; provides 24-hour nursing service and has at least one registered professional nurse on duty at all times; has organized diagnostic and surgical facilities, either on premises or in facilities available to the Hospital on a prearranged basis; and is not, except incidentally, a clinic, nursing home, rest home, or convalescent home for the aged, or a facility operating as a drug and/or alcohol treatment centre.
- j. **Hospital Confinement** shall mean being confined in a Hospital as a registered in-patient as a result of COVID-19 on the recommendation of a Qualified Medical Practitioner for a minimum period of 6 hours prior to discharge and which the Hospital makes a charge for room and board for the treatment of Injury or Sickness.
- k. **Immediate Family Member** shall refer to the Insured Person's spouse, child, parent, parent-in-law, grandparent, grandchild, brother, sister, niece, nephew, aunt, uncle, brother-in-law or sister-in-law who are residing in Singapore.
- l. **Major Travel Event** refers to:
 - i. Natural Disaster;
 - ii. epidemic or pandemic as declared by the World Health Organisation;
 - iii. major industrial accident;

- iv. Civil Unrest, Riot or Commotion resulting in cancellation of scheduled Common Carrier services or in a relevant government warning against non-essential travel;
 - v. Strike resulting in cancellation of scheduled Common Carrier services; or any event leading to airspace or multiple airport closures
- m. **Medical Expenses** shall mean expenses necessarily and reasonably incurred as a result of COVID-19 sustained whilst on an Overseas Trip and paid by the Insured Person to a legally Qualified Medical 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, caused only by an Accident. All treatment must be prescribed by a Qualified 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.
- n. **Medically Necessary** shall mean a medical treatment, service and/or supply provided by a Qualified 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, Qualified 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.
- o. **Overseas** refers to beyond the territorial limits of Singapore
- p. **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".
- q. **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).
- r. **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).
- s. **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.
- t. **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.
- u. **Qualified Medical Practitioner** shall mean a registered and qualified medical practitioner licensed under any applicable laws and acting within the scope of his/her license and training. The attending Qualified Medical Practitioner shall not be the Insured Person, the Insured Person's immediate family member, travel companion, business partner, employer or employee, or a person who is related to the Insured Person in any way.
- v. **Reasonable and Customary** refers to any fees or charges for medical treatment, supplies or services that are Medically Necessary to treat the condition and which are in accordance with the standards of good medical practice for the care of an injured or sick person, including fees or charges for Medically Necessary medical treatment, supplies or services under the supervision or order of a Qualified Medical Practitioner and which does not in our opinion:
- (a) exceed the usual level of fees or charges for similar medical treatment, supplies or services in the locality where such fees or charges were incurred; and

(b) include fees or charges that would not have been made if no insurance had existed.

Provided always that we reserve the right to:

- (i) determine whether any particular Hospital or medical charge is a Reasonable and Customary charge with reference (but not limited) to relevant publication or information on schedule of fees prescribed by the government, relevant authorities and recognised medical associations in the locality; and
- (ii) adjust any and all sums payable in relation to any Hospital or medical charge, which is in the opinion of our medical consultant not a Reasonable and Customary charge.

w. **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.

x. **Trip** refers to a journey from Singapore to a destination within the Area of Travel that does not exceed 90 consecutive days and for which cover shall commence from:

- a. The later of the Policy Date or the time of departure for the Trip; and
- b. Shall continue under the earlier of:
 - i. the Insured' arrival in Singapore; or
 - ii. the expiry date of the Period of Insurance

y. **You** or **your** refers to the Applicant or Insured Person.

Where the context requires, unless specified otherwise, words importing the singular shall include the plural and vice versa; and words importing a specific gender shall include all other genders.

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 2 weeks old to 65 years old (age last birthday); and
- (iii) is not a citizen of a sanctioned country, or a Prohibited Person; and
- (iv) must be fully vaccinated for age 12 years old (age last birthday) and above

For clarity, the above criteria does not affect the operation of the provisions of **General Provisions 10. No Cover** below.

BENEFITS PROVISIONS AND EXCLUSIONS

1. OVERSEAS MEDICAL EXPENSES DUE TO COVID-19

In the event the Insured Person is diagnosed with COVID-19 while Overseas during the Trip and requires Hospital Confinement while Overseas due to COVID-19, we will reimburse the Reasonable and Customary charges incurred Overseas, up to the Amount Covered of this benefit.

If the Insured Person is travelling to his Home Country outside Singapore for the Trip for a continuous period of more than 30 days, we will only reimburse the reasonable and customary charges of the medical expenses incurred due to COVID-19 in the home country up to 20% of the Amount Covered.

EXCLUSIONS

We will not pay this benefit for any loss or expenses if the Insured Person is travelling against a medical practitioner's or doctor's advice, or any claim arising from the Insured acting in a way that goes against the advice of a medical practitioner or doctor (including, but not limited to, travelling with COVID-19 symptoms).

2. OVERSEAS QUARANTINE ALLOWANCE DUE TO COVID-19

Quarantine means a restriction on movement or travel placed by a medical or governmental authority, in order to stop the spread of a communicable disease.

We will pay up to the Amount Covered of this benefit, for up to 5 consecutive days, if while Overseas, the Insured is tested positive for COVID-19, and as a result is unexpectedly placed into mandatory Quarantine outside Singapore.

EXCLUSIONS

We will not pay this benefit for any loss or expenses if the Insured Person is travelling against a medical practitioner's or doctor's advice, or any claim arising from the Insured acting in a way that goes against the advice of a medical practitioner or doctor (including, but not limited to, travelling with COVID-19 symptoms).

This benefit will not apply where Quarantine measures are mandatory for all arriving travellers or Quarantine mandates exist for all travellers from a particular country/region of origin.

3. DEATH DUE TO COVID-19

We shall pay the Amount Covered if due to a Diagnosis of COVID-19 while the Insured is Overseas during the Trip, the Insured dies within 30 days from the date of the same Diagnosis while Overseas during the Trip.

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.

GENERAL EXCLUSIONS

The Company shall not pay under any Section of this Policy for loss or liability directly or indirectly arising as a result of:

1. Travel in, to, or through Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan or Syria;
2. An Insured Person being;
 - (i) A terrorist;
 - (ii) A member of a terrorist organization;
 - (iii) A narcotics trafficker; or
 - (iv) A purveyor of nuclear, chemical or biological weapons;
3. Deliberate / wilful, malicious or unlawful act or negligence of the Insured Person;
4. Any act of War, act of a foreign enemy (whether declared or not), civil war, invasion, revolution, insurrection use of military power or usurpation of government or military power;
5. Any action taken by any government authority including confiscation, seizure, destruction and restriction;
6. Failure to take reasonable precautions to avoid claim under this Policy following the warning of any Major Travel Event through or by general mass media;
7. Any Pre-Existing Conditions;
8. The Insured Person is not fit to travel or is travelling against the advice of a medical practitioner;
9. Any claims as a result of COVID-19 Diagnosis or possible exposure which may lead to issuance of Quarantine Order, Stay-Home Notice or Leave of Absence which any Insured knew about at the point of application of this Policy or prior to / on the date of departure of the Trip.
10. If any Insured Person does not comply with the requirements and regulations imposed by the Singapore Government and which apply as of the date of departure of the Trip.
11. If an Insured Person above age 12, whether due to medical or health or any other reason whatsoever, is not fully vaccinated in accordance with the prevailing vaccination requirements as determined by the Singapore government as of the date of departure of the Trip.

TERMINATION PROVISIONS

The Policy 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 to the estate of Insured Person; or
- (c) When the Insured Person(s) ceases to be eligible under the Eligibility Section; or
- (d) The date on which the Policy is terminated; or
- (e) The date communicated to the Insured Person(s) by us as the date the Policy ceases on account of war, or an act of war, such date being determined at our discretion.

CLAIMS PROVISIONS AND PAYMENT

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 90 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 certificates, medical reports, information and evidence required shall be furnished at the expense of the Insured Person.

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

1. Applicant

You, as the Applicant or Insured Person, 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.

2. 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.

3. Assignment

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

4. 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.

5. 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.

6. 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.

7. Currency

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

8. 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.

9. 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 1966 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.

10. 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 Nationality, 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 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.

11. 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.

12. Number of Policy

The Insured Person may only be covered under one such Policy for the same Overseas Trip.

13. 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).

14. Personal Data

You, as the Applicant or Insured Person, agree to the terms and conditions with regards to your personal data and information contained in your application.

15. Physical Health of Insured Person

At the time of commencement of an Overseas Trip, the Insured Person must be fit to travel and not be aware of any circumstances, which could lead to cancellation or disruption of the Overseas Trip; otherwise any claim is not payable.

16. 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) Estate of Insured Person; or
- (b) the Insured Person suffering the loss; or
- (c) if the Insured Person suffering the loss is a Child, his parent or legal guardian.

17. Policy Non-Participating

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

18. 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 : 29 April 2022



A handwritten signature in black ink, appearing to be 'R. S. S.', written over a faint circular stamp.

Registrar

A handwritten signature in black ink, appearing to be 'J. H. S.', written over a faint circular stamp.

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 websites (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. 80287**.

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

Effective Date of Coverage : Date of application made, falling on a day between 29 April to 30 June 2022 (both dates inclusive).

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

AIA SINGAPORE PTE LTD



Registrar

EFFECTIVE DATE : 1 June 2022

DATE OF ISSUE : 1 June 2022