

AIA Cover Your Rediscovery

APPLICATION TERMS & CONDITIONS

I/We, as the Applicant(s) and proposed insured(s) of **AIA Cover Your Rediscovery** understand, 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 Singapore Resident(s) possessing a valid NRIC or FIN. A Singapore Resident is defined as (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; (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; (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.
3. I/We have never been refused to buy/renew any Personal Accident or Life insurance, nor has my/our Life or Health insurance ever been cancelled/voided by my/our insurer.
4. I/We understand that cover is only extended to proposed insured(s) whose age is from 2 weeks old to 65 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 65 years old (age last birthday).
5. I/We understand that the benefits and coverage provided under **AIA Cover Your Rediscovery** is as per policy document from the date of application until 31 March 2021 (both dates inclusive). The policy will terminate, and cover will not be extended from 01 April 2021. I/We hold the sole responsibility to ensure that our own insurance needs are met.
6. This insurance plan is underwritten by AIA Singapore Private Limited (Reg. No. 201106386R). All insurance applications are subject to AIA Singapore's underwriting and acceptance. The precise terms and conditions of this plan, including exclusions whereby benefits under my policy may not be paid out, are specified in the policy document and I will/have read the policy document.
7. 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 nothing from the Policy.
8. AIA Singapore shall assume no liability whatsoever, and that my Policy will only be effective after this application is accepted by AIA Singapore during the proposed insured's lifetime and good health.
9. 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.

10. I/We understand and agree that AIA Singapore is entitled not to accept or process this application should I/we be found to be a Prohibited Person, meaning a person or entity (including any director or direct / indirect shareholder or person having executive authority herein) 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 beneficiary 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 I/we or my/our assignee have become a Prohibited Person, AIA Singapore may block and/or terminate the relevant Policy with immediate effect and shall not thereafter be required to transact any business with me in connection with the relevant Policy, including but not limited to, making or receiving any payments under the relevant Policy.
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.
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/CoverYourRediscovery-policyinfo upon receipt of the relevant email notification informing me that the document is accessible on www.aia.com.sg/CoverYourRediscovery-policyinfo; 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 agree to my/our policy document being delivered and received electronically. 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/CoverYourRediscovery-policyinfo 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/our 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. By submitting the online application form to receive the insurance cover under **AIA Cover Your Rediscovery**, I agree that I want to know the latest promotions and customer benefits and consent to receiving marketing, advertising and promotional material from, and the conducting of consumer, marketing-related and other similar research and analysis by, AIA Persons and to each of them collecting, using, disclosing, storing, retaining and processing all my personal data in accordance with the terms in this form and the [AIA Personal Data Policy \(Singapore\)](https://www.aia.com.sg/en/index/personal-data-policy.html) (<https://www.aia.com.sg/en/index/personal-data-policy.html>). I also consent to AIA Persons disclosing my personal data to independent third parties and their representatives and for them to process my personal data, for such purposes. I may be contacted by⁽¹⁾ post, electronic transmission to or through my email addresses and social media accounts, voice calls and/or text message (e.g. SMS / MMS).

I understand that the consent provided by me in this form is in addition to and does not supersede any consent that given previously for the above purposes.

I may withdraw one or more consents that I have given, at any time via AIA Customer Care Hotline at 1800-248-8000, My AIA SG (<https://www.aia.com.sg/en/my-aia.html>) or by completing and submitting the relevant forms.

19. By clicking ["Submit"] button to submit this application, I/we confirm that where insurance business has been solicited from me/us by AIA Singapore, such insurance business was solicited in the Republic of Singapore and that the submission and signing of this application has taken place in the Republic of Singapore.