

AIA Cover Your Re-Discovery
POLICY SCHEDULE AND POLICY CONTRACT

POLICY SCHEDULE

Group Policy Number : 78800
Effective Date of Coverage : Date of Application
Expiry Date of Coverage : 31 March 2021

Table of Benefits

| Benefits | Amount Covered Per Insured Person (S\$) |
|---|--|
| 1. Outpatient Medical Reimbursement due to Accidents (Coverage includes TCM). | Up to \$30 per visit |
| 2. Loss of Portable Electronic Device | Up to \$100 |
| 3. Death Benefit (due to Accident or COVID 19) | Lump sum payment of \$5,000 |

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. **Portable electronic device** refers to any piece of lightweight, electrically powered equipment such as but not limited to laptop, tablet and mobile phone.
- e. **Benefits** refer to the benefits set out in the BENEFITS PROVISIONS and any subsequent endorsements where applicable and **Benefit** is construed accordingly.
- f. **Diagnosis or Diagnosed** refers to the definitive diagnosis made by a Registered Medical Practitioner, based upon specific evidence 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 consultant who may base his opinion on the medical evidence submitted by you, the Insured and/or any additional evidence that he may require.
- g. **Hospital** refers to the following lawfully operated institutions in Singapore licensed as a hospital by the Ministry of Health of Singapore : Alexandra Hospital , Changi General Hospital , KK Women's and Children's Hospital, Khoo Teck Puat Hospital, National University Hospital, Ng Teng Fong General Hospital, Sengkang General Hospital, Singapore General Hospital, Tan Tock Seng Hospital, The National Centre for Infectious Diseases , Mount Alvernia Hospital, Concord International Hospital,

Farrer Park Hospital, Gleneagles Hospital, Mount Elizabeth Hospital, Mount Elizabeth Novena Hospital, Parkway East Hospital, Raffles Hospital, Thomson Medical Centre. We may in our sole discretion further deem a healthcare institution or facility subsequently licensed as a hospital by the Ministry of Health of Singapore to be a hospital for the purposes of determining the benefits payable under this Policy.

- 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:
 - (a) consistent with the diagnosis and customary medical treatment, service and/or supply for Sickness or Injury;
 - (b) in accordance with standards of good medical practice; consistent with the current standard of professional medical care and with proven medical benefits;
 - (c) 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
 - (d) not of an experimental, investigational or research nature, preventing or screening nature.
- k. **Medical Expenses** means expenses incurred within coverage period of sustaining Injury and paid by the Insured Person to a Registered Medical Practitioner or Traditional Chinese 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 and is caused by an Accident. All treatment must be prescribed by a Registered Medical Practitioner in order for expenses to be reimbursed under this Contract 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.
- l. **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”.
- m. **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).
- n. **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.
- o. **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).
- p. **Public Place** refers any place to which the general public has access, for example (but not limited to) airports, shops, restaurants, hotel foyers, parks, beaches, golf course, driving range, public buildings and like places.
- q. **Registered Medical Practitioner** refers to a person qualified by degree in western medicine who has full registration with the Singapore Medical Council to render medical or surgical services, and who is not the Applicant, a member of his immediate family or other relative.

- r. **Sickness** shall mean a physical or mental condition marked by a pathological deviation from the normal healthy state.
- s. **Singapore Resident**
 - (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; 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 purchase 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 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;
- t. **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.
- u. **Traditional Chinese Medicine (TCM) Practitioner** shall mean a person who is qualified to provide a prescribed practiced of TCM and is registered and issued with a license to practice the TCM by the TCM Practitioners Board of Singapore and who is other than the Insured, a member of his immediate family or other relative.
- v. **We, us** or **our** refers to AIA Singapore Private Limited, its assigns and successors in title.
- w. **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).

Section B: Termination

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 (due to Accident or COVID-19) to the estate of the Insured Person; or
- c. When the Insured Person(s) ceases to be eligible under the Eligibility Section; or
- d. 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. Outpatient Medical Reimbursement due to Accidents

We shall pay you the relevant benefit Amount Covered as specified in the Table of Benefits on the Medical Expenses paid to Registered Medical Practitioner or Traditional Chinese Medicine Practitioner for treatment provided as a result of an Injury.

Notwithstanding any provision to the contrary under this Policy, this benefit shall not be applicable to this Policy if the Insured is not a citizen or permanent resident of Singapore or does not have a valid pass in Singapore on the date of the Accident, and the medical expenses are incurred outside Singapore.

2. Loss of Portable Electronic Device

In the event the Insured Person's Portable Electronic Device taken on during the visit to the places of interest or hotel staycations is lost due to circumstances beyond the Insured Person's control, we will reimburse up to S\$100 for the item.

The amount that we pay on an admitted claim may be adjusted due to wear and tear and depreciation of the Portable Electronic Device at the time of loss, as assessed by us in our sole discretion. Depreciation may not be applied to electronic items that are purchased less than 1 (one) year from the date of incident if supporting documents can be produced, such as original receipts or original warranty cards, for claims.

We will make payment under this benefit provided that the Insured Person:

- a. had taken every possible step and reasonable precaution to ensure the security of the Portable Electronic Device and prevent loss;
- b. had not left his portable electronic device unattended in a Public Place; and
- c. reports the loss to the police or relevant authority such as hotel or other service provider having jurisdiction at the place of the loss within 24 hours of the incident and obtains a written documentation from the police or such authorities.

Claims that result from the Insured Person losing his Portable Electronic Device that is under physical possession of the service provider (selling, servicing or repairing the Portable Electronic Device) should be made to the service provider first. Any payment under this Policy shall be made upon proof of compensation received from the service provider or where such compensation is denied, proof of such denial.

This benefit will only be payable up to \$100 per Insured Person regardless of the number of occurrences.

Notwithstanding any provision to the contrary under this Policy, this benefit shall not be applicable to this Policy if the Insured is not a citizen or permanent resident of Singapore or does not have a valid pass in Singapore on the date of incident, and the loss is incurred outside Singapore.

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) being diagnosed with COVID-19 in Singapore and passing away in Singapore as a direct result of COVID-19 and not any other Sickness during the Period of Insurance.

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.

Policy Extensions

Coverage shall extend to the following under the respective benefits while this Policy is in force and subject to the terms and conditions of the respective benefits and this Policy:

(a) Food poisoning

We will cover death or Injury of the Insured Person resulting from food poisoning that was an Accident, provided that such event does not arise as a result of the Insured's willful and/or intentional act.

(b) Insect/animal bites, stings or attacks

We will cover death or Injury of the Insured Person caused by a bite, sting, attack or such similar event by an insect or animal that was an Accident, and provided that such event does not arise as a result of the Insured's willful and/or intentional act.

Section B - Exclusions

No benefit shall be payable under this Policy if any of the following events occur:

- (a) Death due to any Sickness or other causes, other than directly as a result of COVID-19 or an Injury;
- (b) Death due to Diagnosed COVID-19 if the occurrence of COVID-19 was prior to the effective date of coverage;
- (c) where the Insured Person was Diagnosed with COVID-19 or the laboratory test results revealed the presence of Novel Coronavirus in the Insured Person within 14 days after the effective date of coverage;
- (d) where the Insured Person was Diagnosed with dengue fever and zika arising from insect bites or stings;
- (e) 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;
- (f) self-destruction or any attempt thereat, while sane or insane;
- (g) war, declared or undeclared, revolution or any warlike operations;
- (h) participation in a riot, violation or attempted violation of the law or resistance to arrest;
- (i) 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
- (j) racing on horse or wheels.

CLAIMS PAYMENT AND PROCEDURES

Death Claim

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 from 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.

Benefits for the loss of life of the Insured Person is payable to the Estate of the Insured Person via cheque payment.

Other Claims

We must be notified through the submission of a duly 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 and any such proof shall include the following whenever applicable:

- (a) duly completed Section 1 of the claim form;
- (b) duly completed Physician's Statement (including any other medical evidence) by the Attending Physician / Surgeon;
- (c) the original bills and receipts;
- (d) referral/recommendation/prescription letter from attending Physician (if any);
- (e) police report and document from authority (where applicable); and
- (f) other documents or information as required by us.

Benefits for other claims under this Policy will be 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 : Assignment

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

Section C : 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 D : Freedom from Restrictions

The Policy has no restrictions in respect of any travel undertaken by the Applicant, subject to all applicable laws and regulations, including but not limited to those relating to trade sanctions, anti-terrorism or anti-money laundering and the No Cover provision of this Policy.

Section E : 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 citizenship, 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.

Section F : Currency

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

Section G : 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 H : Rights of Third Parties

The Contracts (Rights of Third Parties) Act (Cap.53B) and any subsequent changes or replacement of its provisions shall not apply to the Policy.

Section I : 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 J : 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 K : 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 Insured Person, or such other claimant.

Section L : 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 M : 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 N : Policy Non-Participating

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

Section O : Policy Owners' Protection Scheme

This Policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC).

Section P : Contracts (Rights of Third Parties) Act, Chapter 53B

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, Chapter 53B, Singapore, to enforce any term of this Policy.

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

Section Q : Personal Data

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

Section R : 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 : 15 December 2020



A handwritten signature in black ink, appearing to be 'M. S. S.', written over a horizontal line.

Registrar

A handwritten signature in black ink, appearing to be 'J. M. S.', written over a horizontal line.

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)

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