

**AIA COVID-19 Vaccine Hospitalisation Cover (79121)**

**POLICY SCHEDULE AND POLICY CONTRACT**

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**POLICY SCHEDULE**

**Group Policyholder** : **Citibank Singapore Limited (“Citibank”)**

**Group Policy Number** : 79121

**Effective Date of Coverage** : Coverage will begin for customers on the date stipulated in the enrolment confirmation email from AIA.

**Expiry Date of Coverage** : 31 December 2021

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**Table of Benefits**

<b>Benefits</b>	<b>Amount Covered (S\$)</b>
<b>1. Daily Hospital Income Benefit (Due to COVID-19 Vaccination Complication)</b> Benefit shall be paid for each day of hospital admission resulting directly from complication due to MOH approved COVID-19 vaccination, payable for up to a maximum of 2 days.	\$500 per day
<b>2. Hospital Income Benefit (Due to COVID-19)</b> A lump sum benefit shall be paid for hospital admission resulting directly from COVID-19.	Lump sum payment of \$500

**POLICY TERMS AND CONDITIONS**

**DEFINITIONS**

- Amount Covered** refers to the insured amount for the Benefit specified in the table of Benefits in the Policy Schedule.
- Applicant or Insured Person** refers to the person covered under the Policy, as described under the Eligibility section.
- Benefits** refer to the benefits set out in the BENEFITS PROVISIONS and any subsequent endorsements where applicable and **Benefit** is construed accordingly.
- 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.
- 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).

6. **Hospital or 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.
7. **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.
8. **MOH** refers to the Ministry of Health (Singapore).
9. **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".
10. **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).
11. **Policy** refers to the application, your declarations, these terms and conditions and the Policy Schedule.
12. **Policy Date** refers to the date stated in the Policy Schedule or endorsement (whichever is later) and refers to the date when coverage under this Policy takes effect. The date from which policy years, policy months, policy anniversaries and Premium Due Dates are determined shall be derived from the date stated in the Policy Schedule.
13. **Policy Schedule** refers to the document which sets out the relevant information concerning the details of the benefits and coverage under this Policy.
14. **Pre-existing Condition** refers to any condition which existed anytime 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.
15. **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.
16. **Singapore Resident**
  - (a) 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
  - (b) 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
  - (c) 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 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.

17. **Specialist** refers to a Registered Medical Practitioner who possesses a specialist qualification and 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.
18. **Sickness** refers to a physical condition marked by a pathological deviation from the normal healthy state.
19. **Vaccination Complication** refers to hospital admission resulting directly from complication due to MOH approved COVID-19 vaccination.
20. **We, us or our** refers to AIA Singapore Private Limited (Reg. No.201106386R).
21. **You or your** refers to the Applicant.

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 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 hold a valid NRIC/ FIN; and
- II. must be aged between 21 years old and 65 years old (age last birthday); and
- III. must not be an individual residing in the European Union, European Economic Area, Switzerland, Guernsey, Jersey, Monaco, San Marino, Vatican, and The Isle of Man; and
- IV. must not be a United States ("U.S.") Citizen, U.S. Resident, or U.S. Green Card holder. A person is a "U.S. Resident" if he is present in the U.S. for more than 31 days in the current calendar year, and for an average of at least 183 days over the current calendar year and the preceding calendar years; and
- V. a primary/ main account holder with a relationship in Citibank, Citi Priority, Citigold, or Citigold Private Client before enrolment in this AIA COVID-19 Vaccine Cover, or hold at least one credit card issued by Citibank in Singapore (excluding corporate credit cards and S\$500 clear cards) which is valid (i.e. not suspended, cancelled and/or terminated) at the point of application.

For clarity, the above criteria does not affect the operation of the provisions of **Section E: No Cover** below.

## BENEFITS PROVISIONS

### 1. Daily Hospital Income Benefit due to COVID-19 Vaccination Complication

We shall pay the amount covered if the Insured Person is Diagnosed with complication(s) due to a MOH approved COVID-19 vaccination and admitted to a Hospital in Singapore for a minimum of 24 hours' stay within the Period of Insurance.

The benefit shall only be payable for up to a maximum of 2 hospitalisation days per Insured Person within the period of insurance regardless of the number of occurrences.

### 2. Hospital Income Benefit (Due to COVID-19)

We shall pay the amount covered if the Insured Person is Diagnosed with COVID-19 in Singapore and admitted to a Hospital in Singapore within the Period of Insurance for management or treatment of COVID-19.

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

## **BENEFITS EXCLUSIONS**

### **1. Hospital Income Benefit due to COVID-19 Vaccination Complication**

No benefit shall be payable under this Policy for any one of the following occurrences:

- a. any complication from vaccines not approved by MOH; or
- b. any Vaccination Complication occurring after 28 days from each inoculation; or
- c. any hospitalization for Vaccination Complication for less than 24 hours; or
- d. any Vaccine Complication occurring prior to or within 14 days after the effective date of coverage of the Insured Person; or
- e. if the vaccine adverse event is not reported to Health Sciences Authority.
- f. if the Insured Person is covered under AIA COVID-19 Vaccine Cover (Group Policy Number – 78989)

### **2. Hospital Income Benefit (Due to COVID-19)**

No benefit shall be payable under this Policy for any one of the following occurrences:

- a. any admission to hospital for any condition other than COVID-19; or
- b. any admission to hospital due to COVID-19 or SARS-CoV-19 occurring prior to the effective date of coverage; or
- c. 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 of the Member.
- d. any admission to a Community Isolation Facility, Community Care Facility, Community Recovery Facility, designated by a government authority to be such, or any future facilities or premises of similar nature, whether providing treatment or not, if there had been no prior admission to a hospital for the same episode of Diagnosed COVID-19 resulting in a transfer to such facility or premises for treatment that could otherwise have been provided by a hospital.
- e. if the Insured Person is covered under AIA COVID-19 Vaccine Cover (Group Policy Number – 78989)

## **TERMINATION PROVISIONS**

The cover of an Insured Person(s) shall automatically terminate on the earliest occurrence of the following:

- (a) Upon the payment of both hospitalisation income benefits under Benefit 1 and Benefit 2; or
- (b) The Expiry Date of Coverage as specified in the Policy Schedule; or
- (c) When the Insured Person(s) ceases to be eligible under the Eligibility Section; or
- (d) The date communicated to the Insured Persons 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**

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, the occurrence, nature and extent of the loss.

The occurrence of a covered event must be proven to our satisfaction at your own expense.

In the event the Insured Person has passed away, benefits will be payable to the estate of the Insured Person.

## **GENERAL PROVISIONS**

### **1. Policy limits**

The Insured Person may only be covered under one such Policy during the Period of Insurance.

## **2. 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.

## **3. Assignment**

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

## **4. 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.

## **5. 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.

## **6. Currency**

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

## **7. Cancellation**

We have the right to cancel this Policy at any time in the event that we decide, at our sole discretion, to cancel:

- a. the entire portfolio of this insurance;
- b. a particular plan type of this insurance; and/or
- c. this insurance for a particular group of insured persons,

## 8. Rights of Third Parties

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

## 9. Proper Discharge

Payment made in accordance with this Section shall release us of all liabilities under this Policy.

These persons may include:

- a. the Insured Person; or
- b. the estate of Insured person.

## 10. Beneficiaries

Benefits of this Policy will be payable to the Insured Person or the Applicant if the Insured Person is a child. In the event the Insured Person has passed away, benefits will be payable to the estate of the Insured Person.

## 11. 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.

Date : 9 April 2021



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

Registrar

A handwritten signature in black ink, appearing to be 'J. H. Lee', 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](http://www.gia.org.sg) or [www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg))

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