

**AIA Singapore Pte Ltd - AIA COVID-19 Vaccine Cover (Plus)**

**POLICY SCHEDULE AND POLICY CONTRACT**

**POLICY SCHEDULE**

**Group Policy Number** : 78989  
**Effective Date of Coverage** : Date of Application  
**Expiry Date of Coverage** : 31 December 2021

<b>Benefits</b>	<b>Amount Covered (SGD)</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.	\$500
<b>3. Child Support Benefit (wef 7 June 2021)</b> Subject to the condition below, a lump sum benefit shall be paid if the Insured Person is diagnosed with COVID-19.  This benefit is payable only if the Insured Person is between 2 weeks and 16 years old (Age Last Birthday) at the time he suffers from and is diagnosed with COVID-19.	\$300

**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 BENEFIT 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 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.

6. **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.
7. **MOH** refers to the Ministry of Health (Singapore).
8. **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".
9. **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).
10. **Policy** refers to the application, your declarations, these terms and conditions and the Policy Schedule.
11. **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.
12. **Policy Schedule** refers to the document which sets out the relevant information concerning the details of the benefits and coverage under this Policy.
13. **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.
14. **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.
15. **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 commencement of coverage; 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 commencement of coverage under the Policy.
16. **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.
17. **Sickness** refers to a physical condition marked by a pathological deviation from the normal healthy state.
18. **Vaccination Complication** refers to complications due to MOH approved COVID-19 vaccines resulting directly in hospital admission after such vaccination.
19. **We, us** or **our** refers to AIA Singapore Private Limited (Reg. No.201106386R).
20. **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**

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).

## **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 Vaccination Complication 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.

### **3. Child Support Benefit (Due to COVID-19)**

We shall pay the Amount Covered if the Insured Person aged between 2 weeks and 16 years (age last birthday) is Diagnosed with COVID-19 via Polymerase Chain Reaction (PCR) test in Singapore within the Period of Insurance from 7 June 2021 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 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; for the avoidance of doubt, any vaccine permitted for use under the Special Access Route or similar process shall not be deemed to be 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 Vaccination 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.

### **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.

### **3. Child Support Benefit (Due to COVID-19)**

No benefit shall be payable under this Policy if 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.

## **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**

You 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:

- (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.

## **8. 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.

## **9. Proper Discharge**

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

These persons may include:

- (a) you as the Insured Person;
- (b) the estate of the 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**

: 3 March 2021



A handwritten signature in black ink, appearing to be 'Shirley'.

Registrar

A handwritten signature in black ink, appearing to be 'John'.

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](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))

Issuing Office Address: 3 Tampines Grande, AIA Tampines, Singapore 528799.

# AIA SINGAPORE PRIVATE LIMITED

## ENDORSEMENT NO. 002

To be attached to and form part of the **Policy No. 78989**.

Notwithstanding anything to the contrary contained in the Policy, it is hereby declared and agreed that from the Effective Date, the benefit exclusions for hospital income benefit due to vaccination complication shall be revised as follows:

### BENEFIT EXCLUSION

#### 1. Hospital Income Benefit due to 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; for the avoidance of doubt, any vaccine permitted for use under the Special Access Route or similar process shall not be deemed to be approved by MOH, save and except that Sinovac shall be included as an approved vaccine for the purposes of benefits payable due to Vaccination Complication under the Policy; 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 Vaccination 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.

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

AIA SINGAPORE PTE LTD



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Registrar

EFFECTIVE DATE : 2 July 2021

DATE OF ISSUE : 30 June 2021