

AIA SINGAPORE LIMITED - AIA KIDS 360 PROTECT

POLICY SCHEDULE AND PRODUCT SUMMARY

Group Policy Number : 83048
Effective Date of Coverage : Date of Application
Expiry Date of Coverage : 3 months from date of application

Table of Benefits	Amount Covered Per Insured Child (S\$)	Amount Covered Per Insured Parent (S\$)
1. Medical Reimbursement Due to Infectious Diseases or Haze Related [#] Illnesses	100	Not Applicable
2. Mobility Aid Reimbursement Benefit	150	Not Applicable
3. Bone Fracture Benefit	Up to 2,000	Not Applicable
4. Dislocation Benefit		Not Applicable
5. Accidental Burns Benefit		Not Applicable
6. Accidental Death Benefit	10,000	10,000

[#] when Pollutant Standards Index (PSI) hits 201 and above

POLICY TERMS AND CONDITIONS

DEFINITIONS

- Accident** shall mean an unforeseen event, which is caused solely and directly by external, violent, sudden and accidental means.
- Amount Covered** refers to the insured amount for the Benefit specified in the Table of Benefits in the Policy Schedule.
- Applicant** refers to the Parent who applied for the coverage, as described under Eligibility section.
- Benefits** refer to the benefits set out in the BENEFITS PROVISIONS and any subsequent endorsements where applicable and **Benefit** is construed accordingly.
- Company, we, us or our** refers to AIA Singapore Private Limited, its assigns and successors in title.
- Diagnosis or Diagnosed** refers to the definitive diagnosis made by a Registered Medical Practitioner or Specialist (as the case may be) only based upon such specific evidence as referred to in this Policy of the illness known as Infectious Disease and certified in a medical report issued by a Registered Medical Practitioner or Specialist.
- Haze Related Illness** means any of the following illnesses which is diagnosed by a Registered Medical Practitioner or Specialist during the Period of Insurance and is supported by acceptable clinical, radiological, histological and laboratory evidence:
 - Bronchitis
 - Conjunctivitis
 - Rhinitis
- Infectious Disease** means any of the following diseases which is diagnosed by a Registered Medical Practitioner or Specialist during the Period of Insurance and is supported by acceptable clinical, radiological, histological and laboratory evidence:
 - Dengue fever (DHF)
 - Hand, foot and mouth disease (HFMD)
 - Zika virus
 - Salmonellosis
- Injury** shall mean bodily injury which is sustained by an Insured Person during the Policy period and is caused by an Accident solely and independently of any other causes, within 90 days from the date of such Accident.
- Insured Child** refers to the child covered under the Policy, as described under the Eligibility section.

11. **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:
 - (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, Registered 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.
12. **Medical Expenses** shall mean expenses necessarily and reasonably incurred as a result of Injury or Sickness paid by the Insured Person to a Registered Medical Practitioner 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 Registered 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.
13. **Parent** refers to the insured child's mother or father, and includes a court appointed legal guardian, but excluding the child's biological parent if the child's parent is another individual under an adoption order.
14. **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).
15. **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).
16. **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.
17. **Registered Medical Practitioner** shall mean only a person qualified by degree in western medicine and legally authorized in the geographical area of his practice to render medical or surgical services, and who is not: (i) the Insured Person, or (ii) a member of his immediate family, or (iii) other relative of the Insured Person.
18. **Sickness** shall mean a physical condition marked by a pathological deviation from the normal healthy state.
19. **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 1990, 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 1959 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.
20. **Specialist** shall mean a Registered Medical Practitioner who specializes in a specific area in a medical field, and who is not: (i) the insured, or (ii) a member of his immediate family, or (iii) other relative of the insured.
21. **You** or **your** refers to the Insured Child.

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,

- A) an insured Parent must at the time of the Effective Date of Coverage:
 - (i) be a Singapore Resident; and
 - (ii) be aged between 18 years old and 65 years old (age last birthday); and
 - (iii) is not a citizen of a sanctioned country or a Prohibited Person.

- B) an Insured Child must be at time of the Effective Date:
 - (i) be a Singapore Resident; and
 - (ii) be aged between 2 weeks old and 17 years old (age last birthday); and
 - (iii) is not a citizen of a sanctioned country or a Prohibited Person.

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

BENEFITS PROVISIONS AND EXCLUSIONS

1. MEDICAL REIMBURSEMENT

For Infectious Disease, we shall pay the relevant benefit amount as specified in the Table of Benefits on the Medical Expenses paid to Registered Medical Practitioner due to any of the four (4) covered Infectious Diseases in Singapore, provided that:

- (i) The signs and symptoms of Infectious Disease suffered by the Insured Child commenced on a day falling at least 14 consecutive days after the Effective Date of Coverage.
- (ii) The Diagnosis of Infectious Disease is made after 14 days from the Insured Child's arrival in Singapore if the Insured Child has been outside Singapore for a period of more than 30 days.

For Haze Related Illnesses, we shall pay the relevant benefit amount as specified in the Table of Benefits on the Medical Expenses paid to Registered Medical Practitioner due to any of the three (3) covered Haze Related Illnesses in Singapore, provided that:

- (i) The signs and symptoms of Haze Related Illnesses suffered by the Insured Child commenced on a day falling at least 14 consecutive days after the Effective Date of Coverage; and
- (ii) The Pollutant Standards Index (PSI) is 201 and above as stated on National Environment Agency's Haze website (<https://www.haze.gov.sg/>)

When a claim is made and admitted for this benefit, the insurance of all covered events that apply to the Insured Child shall immediately terminate and no further claim will be admitted by us.

2. MOBILITY AID REIMBURSEMENT BENEFIT

If the Insured Child requires the use of mobility aids as recommended by a Registered Medical Practitioner, we will reimburse the reasonable and customary expenses incurred in the purchase of the mobility aids up to the Amount Covered for this Mobility Aid Reimbursement Benefit, provided that:

- (a) such expenses are incurred within 90 days from the date of the Accident;
- (b) all claims admitted under this benefit for the same accident shall not exceed the said Amount Covered;
- (c) no claims shall be admitted for charges incurred as a result of any injury for which compensation is payable under any laws, government programs or other insurance policies except to the extent that such charges are not reimbursed by such laws, programs or other policies; and
- (d) we shall have sole and absolute discretion in admitting claims for any items that are not listed in the definition of "Mobility Aids" below.

For purpose of this benefit, "Mobility Aid" shall mean equipment to assist walking or movement from place to place including but not limited to walking sticks, canes, walking frames, braces, crutches, walkers, wheelchairs, and motorised scooters.

When a claim is made and admitted for this benefit, the insurance of all covered events that apply to the Insured Child shall immediately terminate and no further claim will be admitted by us.

3. BONE FRACTURE BENEFIT

We shall pay you the percentage of Amount Covered specified in the following Schedule if you sustain Injury in Singapore which results in a bone fracture of the nature mentioned below within 90 days from the date of Accident subject to the terms and conditions of this Policy, provided always that:

(i) This benefit shall not be payable if you have been Diagnosed as having osteoporosis prior to the date on which you are first covered under this Policy;

(ii) If you are Diagnosed as having osteoporosis after the date on which you are first covered under this Policy, we will only be liable to pay this benefit in respect of the first occasion on which a Bone Fracture is sustained, and this benefit shall not be payable in respect of subsequent incidents.

Bone Fracture – Maximum S\$1,000.00

Maximum benefit payable in respect of any ONE Injury:

Schedule – Bone Fracture	% of Amount Covered
• Neck, skull or spine (full break)	100%
• Hip	75%
• Jaw, pelvis, leg, ankle or knee (other fracture)	50%
• Cheekbone, shoulder or hairline fracture of skull or spine	30%
• Arm, elbow, wrist or ribs (other fracture)	25%
• Leg, ankle or knee (simple fracture)	20%
• Nose or collar bone	20%
• Arm, elbow, wrist or ribs (simple fracture)	10%
• Finger, thumb, foot, hand or toe	7.5%

If the Insured Child suffered multiple bone fractures in the same event, the total compensation payable due to the same Injury is arrived at by adding together the various percentage but shall not exceed 100% of Amount Covered.

When a claim is made and admitted for this benefit, all benefits for that particular Insured Child shall immediately terminate.

4. DISLOCATION BENEFIT

We shall pay you the percentage of Amount Covered specified in the following Schedule if you sustain Injury in Singapore which results in dislocation requiring surgery under anaesthesia within 90 days from the date of Accident subject to the terms and conditions of this Policy:

Schedule - Dislocations requiring surgery under anaesthesia	<u>% of Amount Covered</u>
• Spine or back, diagnosed by x-ray (excluding slipped disc)	48%
• Hip	30%
• Knee	15%
• Wrist or elbow	12%
• Ankle, shoulder blade or collarbone	6%
• Fingers, toes, or jaw	2.4%

If the Insured Child suffered multiple dislocations requiring surgery under anaesthesia in the same event, the total compensation payable due to the same Injury is arrived at by adding together the various percentage but shall not exceed 100% of Amount Covered.

When a claim is made and admitted for this benefit, the insurance of all covered events that apply to the Insured Child shall immediately terminate and no further claim will be admitted by us.

5. ACCIDENTAL BURNS BENEFIT

We shall pay you the percentage of the Amount Covered specified in the following Schedule if you sustain Injury in Singapore which results in third degree burns as follows:

<u>Schedule – Accidental Burns</u>	<u>% of Amount Covered</u>
Area damage as a percentage of total body surface area for:	
• Head – equals to or greater than 2% but less than 5%	50%
• Head – equals to or greater than 5% but less than 8%	75%
• Head – equals to or greater than 8%	100%
• Body – equals to or greater than 10% but less than 15%	50%
• Body – equals to or greater than 15% but less than 20%	75%
• Body – equals to or greater than 20%	100%

If the Insured Child suffered multiple accidental burns in the same event, the total compensation payable due to the same Injury is arrived at by adding together the various percentage but shall not exceed 100% of Amount Covered.

When a claim is made and admitted for this benefit, the insurance of all covered events that apply to the Insured Child shall immediately terminate and no further claim will be admitted by us.

6. ACCIDENTAL DEATH BENEFIT

We shall pay the Amount Covered if the Insured Child or insured Parent passed away in Singapore as a result of an Injury 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. When a claim is made and admitted for this benefit, the insurance of all covered events that apply to the Insured Child or insured Parent shall immediately terminate and no further claim will be admitted by us.

GENERAL EXCLUSIONS

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

- (a) The Insured Child having been Diagnosed with, or is reasonably suspected to have an Infectious Disease or Haze Related Illness by a Registered Medical Practitioner, on or before the Effective Date of Insurance whichever is earlier;
- (b) 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;
- (c) Self-destruction or any attempt thereat, while sane or insane;
- (d) War, declared or undeclared, revolution or any warlike operations;
- (e) Participation in a riot, violation or attempted violation of the law or resistance to arrest;
- (f) Travelling or flying in, ascending or descending from any aerial device or aircraft.
- (g) Racing on horse or wheels.

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 any one of the benefits to the Insured Child or insured Parent; or
- (c) When the Insured Child or insured Parent 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 Child or insured Parent 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 Child or insured Parent, 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 Child or insured Parent.

Benefits for the loss of life of the insured Parent is payable to the estate of the insured Parent. Benefits for the loss of life of the Insured Child is payable to the Applicant. All other benefits of this Policy are payable to the Applicant.

GENERAL PROVISIONS

1. Applicant

You, as the Applicant or Insured Child, 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 Child or insured Parent.

by giving 30 days' notice in writing to Insured Child or insured Parent at their last known email 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 Child or insured Parent) 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 Child or insured Parent. All other benefits of this policy will be payable to the Insured Child or insured Parent.

12. 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).

13. Personal Data

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

14. 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 the Insured Child or insured Parent; or
- (b) the Insured Child or insured Parent suffering the loss; or
- (c) the insured parent or legal guardian of the Insured Child suffering the loss.

15. Policy Non-Participating

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

16. 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 : 5 October 2023



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

Registrar

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

Chief Executive Officer

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