

With the worrying situation of the Novel Coronavirus 2019 – COVID-19, here are more information on whether COVID-19 is covered  or not covered  in our AIA plans.

## TRAVEL

### PLAN: Around the World Plus


 Travel destinations where travel advisory has been issued by the Singapore government:

You may file a claim for Travel Cancellation, Travel Postponement or Travel Curtailment benefits\* if the policy was purchased before:


- 22 January 2020 for travel to Wuhan
- 27 January 2020 for travel to any part of Mainland China (excluding Hong Kong, Macau and Taiwan)
- 23 February 2020 for travel to Daegu or Cheongdo of South Korea
- 3 March 2020 for travel to Iran, Northern Italy, Japan and the rest of the South Korea
- 12 March 2020 for travel to France, Spain, Germany and the rest of Italy
- 12 March 2020 for travel to any other destinations during the period from 15 March 2020 to 14 April 2020

If the trip is continued, claims arising from COVID-19 will be covered subject to the policy conditions, and provided the policy was purchased before the above-mentioned dates for the respective travel destinations.

For policies purchased on or after the above-mentioned dates for the respective travel destinations, any claims arising from COVID-19 will not be covered.

 Travel destinations that issued a ban that prevents travellers to enter or quarantine order for travellers from Singapore:

You may file a claim for Travel Cancellation, Travel Postponement or Travel Curtailment benefits\* if the policy was purchased before the ban or quarantine order was made known, and provided the policy was purchased before 12 March 2020.


 Policies purchased on/after 12 March 2020:

COVID-19 is a currently considered a known event and there will be no coverage for any claims arising from COVID-19 to any travel destinations if the policy is purchased on/after 12 March 2020.

\*Policy conditions apply.


## DISABILITY INCOME

### PLAN: Premier Disability Cover

 Covered as this plan provide coverage for income protection due to illness or injury.


## DEATH

### PLANS: Life/Savings/Investment Linked (that provides Death Coverage)

 Death due to COVID-19.

## PRE-NATAL


### PLANS: Baby Protect Plus (II); Baby Assurance (II)

 We will extend coverage for COVID-19 under the list of 'Other Infectious Diseases' under the Hospital Care Benefit for Child.


# COVID-19: AIA PLANS COVERAGE GUIDE

## ACCIDENT

### PLAN: Star Protector Plus


 We will extend coverage for COVID-19 under the list of Diseases.

### PLANS: Personal Accident Plans


 Not covered as these plans only provide coverage for accidents/injuries.

## HOSPITALISATION


### PLANS: HealthShield Gold Max; Max Vital Health; Max Essential

 Covered for hospitalisation due to COVID-19.

### PLANS: Hospital Income; Hospital Income Special


 Covered as this plan provide coverage for Accident, Disease and Illness.


### PLAN: Platinum Health


 Not covered as this plan excludes any type of communicable disease requiring isolation or quarantine by the local health authority.

## CRITICAL ILLNESS

### PLANS: Critical Illness/Riders

 Not covered as COVID-19 is not one of the Critical Illness conditions.

 However, if complications arise due to COVID-19 meet the Critical Illness definition stated in your policy, the claims will be admissible.

 If the Critical Illness plan has Death Benefit, death due to COVID-19 is covered.

For further clarity on the coverage of your AIA plans, please contact your Financial Services Consultant or Representative.

Coverage for COVID-19 for AIA plans are subject to contract terms and conditions.

**Important Note:** We do not pay hospital income benefit or hospital expense benefit for those who are on quarantine either on voluntary basis or mandated by the authority even if the quarantine is carried out in the confine of the hospitals.

This advertisement has not been reviewed by the Monetary Authority of Singapore.

Information is correct as at 16 March 2020.



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BETTER LIVES