

ZIKA COVERAGE FOR POPULAR PERSONAL LINES PRODUCTS

With effect from 7 September 2016, Zika Virus is included as one of the Infectious Diseases in the products/policies listed below. However, for existing policies, please take note that claims arising from Zika Virus is excluded if diagnosis of Zika infection is made within fourteen (14) days from 7 September 2016.

Applicable Products	What is Covered
PAStar	<p>Section B – Medical Expenses Infectious Diseases Notwithstanding anything contained in the Policy to the contrary, Section B (Medical Expenses) of the Policy extends to cover claims arising from medical treatment of Infectious Diseases defined in this Policy but excludes any such claims where diagnosis of such infection is made within the first fourteen (14) days from the first inception date of cover.</p> <p>Optional Cover The following section applies to Insured Person(s) only when specified in the Schedule.</p> <p>Section K – Infectious Disease Booster This Policy shall extend to cover Daily Hospitalisation due to all Infectious Diseases defined in this Policy up to the limits specified in the Schedule.</p>
PAJunior (Teddy and Jumbo Plans)	<p>Section G – Medical Expenses Due to Infectious Disease This section of the Policy cover claims arising from medical treatment of all Infectious Diseases defined in this Policy, excluding any such claims where diagnosis of such infection is made within the first fourteen (14) days from the first inception date of cover, up to the maximum limit specified in the Schedule any one occurrence. The reimbursement of the medical expenses under this section is subject to the submission of blood test results with confirmed diagnosis as proof of claim in addition to the other evidence as required under the Policy.</p> <p>Section H – Daily Hospitalization Allowances for Infectious Disease If the Insured Person is hospitalized as an in-patient due to any Infectious Diseases defined in this Policy for more than twenty-four (24) hours during the Period of Insurance, the Company will pay a daily hospitalisation allowance in the amount specified in the Schedule up to a maximum of two hundred (200) days for any one occurrence.</p> <p>Section I – Get-Well Benefit A daily allowance in the amount specified in the Schedule will be payable for each day of confinement or quarantine at home following the Insured Person’s discharge from the hospital for up to a maximum of fourteen (14) days if the Insured Person is hospitalized due to any Infectious Diseases as defined in this Policy. The Allowance under this Section is payable provided that i. A valid claim is also payable under Section H of the Policy; ii. Confinement or quarantine is certified with written medical advice by a registered medical practitioner</p>

TravelJoy

Section 2 – Medical Expenses Overseas

1. We will pay the Medical Expenses You have reasonably and necessarily incurred for medical treatment received whilst overseas if You suffer a Disabling Injury, Sickness or Disease during the Trip subject to the following:
 - a. We will not pay for Medical Expenses incurred after ninety (90) days from the date You sustain the Disabling Injury, Sickness or Disease;
 - b. Expenses incurred for treatment by a Chiropractor and/or Chinese Physician is capped at S\$30 per visit and the maximum amount payable is S\$500 per Insured Person per Trip;

Section 3 – Medical Expenses Incurred upon Return to Singapore

1. We will pay the Medical Expenses You reasonably and necessarily incurred for medical treatment received after Your return to Singapore in respect of
 - a. follow-up treatment of the Disabling Injury, Sickness or Disease provided You have sought initial medical treatment overseas and such initial medical treatment is indemnifiable under Section 2 of this Policy;
 - b. Treatment of the Disabling Injury, Sickness or Disease sustained overseas during the Trip if you did not seek initial medical treatment overseas. However, such treatment in Singapore must be first sought within five (5) days from the date of your return to Singapore. If your first treatment in Singapore is after five (5) days from the date of your return to Singapore, no treatment in Singapore will be payable.
2. We will not pay for any treatment (including follow-up treatment) sought after thirty-one (31) days from the date of Your return to Singapore.

Section 13 – Trip Cancellation or Postponement

Should Your Trip for which this Insurance has been effected be cancelled or postponed due the Insured Event arising

1. within sixty (60) days before the commencement of the Trip due to Insured Events number 1 :-
 - a. Your or Your Travelling Companion's or a Specified Person's
 - a. Death
 - b. Disabling Injury, Serious Sickness and/or Disease
 - c. Compulsory Quarantine on the written medical advice and /or certification from a Registered Medical Practitioner
2. We will pay for
 - a. Trip Cancellation i. the non-refundable portion of all travel costs prepaid in advance including a travel agent's cancellation fee. Loss or expenses in respect of Insured Event number 1 is payable only if this Insurance is purchased at least forty-eight (48) hours before the date of departure (date of departure inclusive), except in the event of Your or Your Travelling Companion's or a Specified Person's death or injury; OR any additional cost to replace one traveler per trip, for which the coverage for the Insured Person shall cease upon claiming for the replacement of the traveler; OR
 - b. Trip Postponement - any additional administrative cost incurred to postpone Your Trip. An Insured Person cannot claim from both Trip Cancellation and Trip Postponement for the same event

Section 34 – Quarantine Allowance Due to Named Infectious Diseases

Upon Return to Singapore, we will pay You a cash benefit up to the limits as stated above in the event that You are immediately placed under Quarantine (defined as compulsory isolation to contain the spread of an Infectious Disease) within twenty-four (24) hours upon Your return to Singapore by the Ministry of Health Singapore ("MOH") as a result of close contact with confirmed cases of an Infectious Disease stated below or in the event You are identified by the MOH as a carrier of one of the Infectious Diseases as stated.

HomeBliss	<p>Extensions to Section 1 (Building) & 2 (Content)</p> <p>Home Cleaning Expenses following Infectious Disease Outbreak We will reimburse the Insured up to S\$500.00 for expenses incurred to engage home cleaning services to disinfect the Insured Dwelling following an outbreak of any of the below-named Infectious Disease by the Insured and/or members of his family and domestic maid permanently residing with him at the Insured Dwelling.</p>
<p>NOTE: The following general exclusion still applies for all policies with infectious disease cover. This Policy does not cover any Infectious Disease which is announced or notified as an epidemic or pandemic by the health authority in Singapore or the Government of the Republic of Singapore; and a pandemic by the World Health Organisation (WHO). In the event of an announcement or notification of an epidemic or pandemic by the health authority in Singapore or the Government of the Republic of Singapore only, the notification shall take precedence and shall be deemed that an epidemic or pandemic has been announced. The cover for the epidemic or pandemic Infectious Disease shall cease from the date of such announcement or notification. This cover shall be restored on the termination date of such epidemic or pandemic on notification from the Company.</p>	

FREQUENTLY ASKED QUESTIONS

1. Are all new and existing policyholders covered for ZIKA virus? How the existing plan be affected?

With effect from 7 September 2016, all new and existing policyholders for the listed products will enjoy ZIKA coverage for the applicable sections.

Existing policyholders will receive a direct mailer on automatic inclusion of ZIKA Extension for their respective policies and no further action is required.

On renewal, the policy wordings will be revised to include this new coverage.

2. Is there a waiting period I can make a claim under Medical Expenses due to Infectious diseases?

Yes. There is a fourteen (14) days waiting period applicable from 7 September 2016 or from first inception of cover for the insured person whichever is later.

3. How do you define Infectious Disease?

Infectious Disease means unequivocal, final and confirmed diagnosis of any of the following infectious diseases, as defined by internationally accepted medical diagnostic criteria, by a Registered Medical Practitioner, supported by acceptable clinical, radiological, histological and laboratory evidence.