



At 35, John has the reassurance of comprehensive health coverage, wherever he goes.

Global Health



A global healthcare solution for people on the move

As a global citizen, you travel the world. While at home or away, accidents and illnesses may happen. However, the medical treatment and care that you are familiar with may not be easily available. That is why you and your loved ones should be able to enjoy global protection, wherever you are.

Global Health is a medical expense insurance plan that provides comprehensive healthcare benefits for you and your loved ones. You are assured of high quality healthcare anywhere in the world.

With Global Health, all you need to do is to get back on your feet again – without any financial worries.



One solution for all your needs

Generous global coverage

We offer one of the most generous international health insurance plans available with up to US\$2 million coverage per person per year with no deductible, co-insurance or lifetime limits. This gives you and your loved ones global access to first-class medical care – wherever you are.

Elective treatment

You and your loved ones have the flexibility to choose where, when and by whom you are treated, even in the USA if selected in your plan.

Home country treatment*

You and your loved ones can elect to receive treatment in your home country*, including the USA if selected in your plan.

Emergency treatment in USA

Even if your plan excludes the USA, you are still generously covered for emergency treatment if you are visiting for 3 consecutive months or less per trip. This is a great advantage for your business trips and holidays, avoiding the need to take up additional travel insurance.

Full coverage of chronic care

We offer full coverage of chronic illnesses, for example cancer or kidney conditions which originate after you or your loved ones are insured. This is an important feature to consider when comparing the benefits of Global Health to other local or international plans.

Alternative medicine

Besides inpatient and outpatient care, we also cover alternative medicine, for example, homeopathy, chiropractic treatment and acupuncture.

Complimentary health screening

Whichever plan you choose, you and your loved ones are entitled to a complimentary biennial health screening after two years of continuous coverage, helping you to keep your health in check.

Maternity benefits

With Global Health's maternity benefits, you can enjoy coverage for delivery, complications and standard nursery expenses for newborn children up to 7 days old.

Transportability

You and your loved ones enjoy continued coverage even if you relocate. No additional underwriting is required.

Enjoy cost savings when you insure your family

When three or more family members are insured under one policy, you enjoy a 5% discount off the standard premium rate.

Generous premium-reducing option

You can enjoy generous discounts on your standard premium rate if you opt for annual deductibles. This option is available for all three plan types. The deductible will apply to all medical benefits and for each insured person. Furthermore, it is applied to the accumulated covered claim amount for each policy year so you pay the deductible only once per policy year#, regardless of the number of claims.

Annual deductible	Annual premium discount
USD500 / £300 / €400 / SGD850	20%
USD1,000 / £600 / €800 / SGD1,750	25%
USD2,000 / £1,200 / €1,600 / SGD3,500	30%

Emergency assistance services^

To give you complete peace of mind, Aviva Ltd provides valuable emergency assistance via a 24-hour hotline, specially dedicated to our Global Health customers.

Benefits include:

- **International payment guarantees**
You do not have to pay the hospital and/or emergency medical evacuation services directly if you contact the Emergency Assistance Centre in advance with the relevant information.
- **Emergency medical advice and assistance**
- **Emergency evacuation services and repatriation**
- **International travel assistance services**

**24-hour Emergency Assistance Centre:
(65) 6322 2567**

* Continuation of cover is subject to the law of the new usual country of residence (including if this is your home country).

The Annual Aggregate Deductible applicable for each policy year is aggregated from the start of that policy year and shall apply to all medical claims in that policy year. Should the policy be renewed, the Annual Aggregate Deductible for that policy year shall apply.

^ Terms and conditions apply.

Global Health – Schedule of benefits

This benefit schedule should be read in conjunction with the Global Health policy wordings for a full description of cover.

Benefit/plan type	Classic	Supreme	Elite
Annual limits per insured person	USD1,000,000/ €600,000/€900,000/ SGD1,700,000	USD1,600,000/ £1,000,000/€1,500,000/ SGD2,800,000	USD2,000,000/ €1,200,000/€1,800,000/ SGD3,500,000
Core benefits			
1. Hospital & related services			
a) In-hospital accommodation up to standard private single bed, surgery, treatment, facilities & services	In full	In full	In full
b) Cancer treatment (inpatient & outpatient)	In full	In full	In full
c) Kidney dialysis (inpatient & outpatient)	In full	In full	In full
d) Physiotherapy treatment	In full	In full	In full
e) Inpatient psychiatric treatment (after 10 months of coverage)	USD10,000/£6,000/ €9,000/SGD18,000	USD10,000/£6,000/ €9,000/SGD18,000	USD10,000/£6,000/ €9,000/SGD18,000
f) Day surgery	In full	In full	In full
g) Casualty ward accident & emergency services	In full	In full	In full
h) Pre-hospital specialist & diagnostic services (within 60 days prior to hospital admission)	In full	In full	In full
i) Post-hospital follow-up treatment (up to 3 months after discharge)	In full	In full	In full
j) Hospital accommodation for accompanying parent (for insured child below age 18)	In full	In full	In full
k) Local ambulance services	In full	In full	In full
l) Emergency treatment in the USA (not exceeding 3 consecutive months per trip in the USA and subject to reasonable and customary charges)	USD75,000/£45,000/ €60,000/SGD125,000	USD100,000/£60,000/ €85,000/SGD175,000	In full
m) Accident dental treatment (within 14 days of accident)	In full	In full	In full
n) Home nursing care following discharge from hospital (up to max. 26 weeks per policy year)	In full	In full	In full
o) Daily hospital cash for non-paying patient (max. 30 days per disability per policy year)	USD150/£100/ €125/SGD250	USD200/£120/ €175/SGD350	USD300/£175/ €250/SGD500
2. Organ transplantation			
a) Operation costs for kidney, heart, liver, lung & bone marrow transplants (excluding costs of obtaining donor organs)	In full	In full	In full
3. Emergency medical evacuation & repatriation			
a) Emergency medical evacuation & assistance	In full	In full	In full
b) Repatriation	In full	In full	In full
c) Emergency medical advice & assistance	Provided	Provided	Provided
d) International travel assistance services	Provided	Provided	Provided
4. Outpatient benefits			
a) General Practitioner services	Not covered		
b) Specialist services			
c) Outpatient psychiatric treatment (after 10 months of coverage)			
d) Outpatient laboratory, x-ray & diagnostic service (including CT, PET & MRI scans)	USD4,000/£2,000/ €2,800/SGD6,000	USD7,000/£3,500/ €4,900/SGD10,000	USD10,000/£5,000/ €7,000/SGD15,000
e) Prescribed drugs	Up to 30 visits per year for (b)	Up to 35 visits per year for (a) & (b)	Up to 40 visits per year for (a) & (b)
f) Prescribed physiotherapy, speech therapy & oculomotor therapy			
g) Prescribed medical aids (such as artificial limbs & hearing aids)			
h) Prescribed alternative medicine (chiropractor, homeopathy, osteopathy, acupuncture)	USD500/£300/ €450/SGD900	USD1,000/£600/ €900/SGD1,800	USD1,500/£900/ €1,300/SGD2,500
5. Special benefits			
a) Health screen (biennial after 2 years of continuous coverage)	USD100/£50/ €80/SGD160	USD120/£80/ €100/SGD200	USD150/£90/ €125/SGD250
6. Maternity benefits (subject to waiting period)			
a) Delivery			
b) Complications	Not covered	USD8,000/£4,500/ €7,000/SGD14,000	USD15,000/£9,000/ €12,500/SGD25,000
c) Neo-natal cover for standard nursery charges (up to age 7 days old)			
Optional benefits			
7. Dental benefit			
a) Routine dental treatment	USD500/£300/ €450/SGD750	USD500/£300/ €450/SGD750	USD500/£300/ €450/SGD750
b) Restorative dental treatment (subject to 6 months waiting period)	USD3,000/£1,800/ €2,500/SGD5,000	USD3,000/£1,800/ €2,500/SGD5,000	USD3,000/£1,800/ €2,500/SGD5,000

Annual premium rates per person

Classic Plan												
Age last birthday		Below 18	18 – 24	25 – 29	30 – 34	35 – 39	40 – 44	45 – 49	50 – 54	55 – 59	60 – 64	Optional dental
Zone 1	USD	1,957	3,206	3,983	4,282	4,564	5,169	5,896	6,600	8,211	10,367	1,613
	£	979	1,604	1,992	2,141	2,282	2,585	2,949	3,301	4,106	5,184	807
	€	1,410	2,309	2,868	3,084	3,287	3,722	4,246	4,753	5,913	7,465	1,162
	SGD	2,700	4,425	5,497	5,910	6,298	7,133	8,137	9,108	11,332	14,307	2,226
Zone 2	USD	1,574	2,579	3,205	3,446	3,672	4,158	4,744	5,311	6,608	8,342	1,298
	£	788	1,290	1,603	1,724	1,837	2,079	2,372	2,656	3,305	4,171	649
	€	1,134	1,858	2,308	2,482	2,644	2,995	3,416	3,825	4,758	6,006	935
	SGD	2,173	3,560	4,423	4,755	5,068	5,739	6,547	7,331	9,120	11,512	1,792
Zone 3	USD	1,138	1,864	2,316	2,490	2,654	3,006	3,429	3,837	4,775	6,027	938
	£	570	933	1,159	1,246	1,328	1,503	1,715	1,919	2,388	3,014	470
	€	819	1,342	1,668	1,794	1,911	2,165	2,469	2,763	3,438	4,340	676
	SGD	1,570	2,573	3,196	3,436	3,663	4,148	4,732	5,296	6,589	8,319	1,295
Zone 4	USD	911	1,491	1,853	1,992	2,124	2,404	2,743	3,071	3,820	4,822	750
	£	456	746	927	997	1,062	1,203	1,372	1,536	1,910	2,411	375
	€	657	1,075	1,335	1,435	1,529	1,732	1,976	2,212	2,751	3,473	541
	SGD	1,257	2,058	2,557	2,749	2,931	3,317	3,786	4,238	5,273	6,654	1,036
Zone 5	USD	847	1,388	1,724	1,853	1,974	2,236	2,551	2,855	3,553	4,485	699
	£	424	695	863	927	987	1,119	1,276	1,428	1,777	2,243	350
	€	611	1,000	1,242	1,335	1,422	1,610	1,837	2,056	2,558	3,230	503
	SGD	1,169	1,915	2,379	2,557	2,725	3,086	3,521	3,941	4,903	6,189	964
Zone 6	USD	774	1,268	1,575	1,693	1,805	2,044	2,331	2,610	3,247	4,099	638
	£	388	635	788	847	903	1,022	1,166	1,306	1,624	2,050	320
	€	558	914	1,134	1,220	1,300	1,473	1,679	1,880	2,339	2,952	460
	SGD	1,069	1,750	2,174	2,337	2,492	2,821	3,218	3,602	4,481	5,657	880
Zone 7	USD	683	1,119	1,390	1,495	1,592	1,803	2,057	2,303	2,865	3,617	563
	£	342	560	696	748	796	902	1,029	1,152	1,433	1,809	282
	€	492	806	1,001	1,077	1,147	1,299	1,482	1,658	2,064	2,604	406
	SGD	942	1,544	1,918	2,063	2,198	2,489	2,840	3,179	3,954	4,991	777
Zone 8	USD	638	1,044	1,297	1,395	1,486	1,684	1,920	2,150	2,675	3,376	525
	£	320	522	649	698	744	843	960	1,076	1,338	1,689	263
	€	460	752	935	1,005	1,070	1,213	1,383	1,548	1,926	2,431	378
	SGD	880	1,441	1,791	1,925	2,051	2,324	2,650	2,967	3,691	4,659	725

Supreme Plan												
Age last birthday		Below 18	18 – 24	25 – 29	30 – 34	35 – 39	40 – 44	45 – 49	50 – 54	55 – 59	60 – 64	Optional dental
Zone 1	USD	2,701	4,367	5,434	5,751	6,281	7,024	8,126	9,067	10,810	13,832	1,613
	£	1,351	2,184	2,718	2,876	3,141	3,513	4,064	4,534	5,406	6,917	807
	€	1,945	3,145	3,913	4,142	4,523	5,058	5,852	6,529	7,784	9,960	1,162
	SGD	3,728	6,027	7,500	7,937	8,667	9,693	11,214	12,513	14,919	19,088	2,226
Zone 2	USD	2,173	3,514	4,373	4,628	5,053	5,653	6,539	7,297	8,699	11,130	1,298
	£	1,087	1,757	2,187	2,315	2,527	2,827	3,270	3,649	4,350	5,565	649
	€	1,565	2,531	3,149	3,333	3,639	4,070	4,709	5,255	6,264	8,014	935
	SGD	2,999	4,849	6,035	6,387	6,974	7,801	9,024	10,070	12,004	15,360	1,792
Zone 3	USD	1,570	2,539	3,160	3,345	3,651	4,084	4,725	5,273	6,285	8,042	938
	£	786	1,270	1,581	1,673	1,826	2,043	2,363	2,637	3,143	4,022	470
	€	1,131	1,829	2,276	2,409	2,630	2,942	3,402	3,797	4,526	5,791	676
	SGD	2,168	3,504	4,361	4,616	5,039	5,636	6,521	7,276	8,673	11,099	1,295
Zone 4	USD	1,256	2,032	2,528	2,676	2,922	3,268	3,780	4,218	5,028	6,434	750
	£	628	1,017	1,265	1,338	1,461	1,634	1,890	2,110	2,514	3,218	375
	€	906	1,464	1,821	1,927	2,105	2,354	2,722	3,038	3,621	4,633	541
	SGD	1,734	2,805	3,489	3,693	4,032	4,510	5,217	5,822	6,939	8,879	1,036
Zone 5	USD	1,169	1,889	2,351	2,488	2,717	3,039	3,516	3,923	4,676	5,983	699
	£	585	945	1,176	1,245	1,359	1,520	1,758	1,962	2,339	2,992	350
	€	843	1,361	1,694	1,792	1,957	2,189	2,532	2,825	3,368	4,309	503
	SGD	1,613	2,608	3,245	3,434	3,750	4,194	4,853	5,414	6,454	8,258	964
Zone 6	USD	1,068	1,727	2,149	2,275	2,484	2,778	3,213	3,585	4,274	5,469	638
	£	535	864	1,075	1,138	1,243	1,390	1,607	1,793	2,137	2,735	320
	€	770	1,244	1,548	1,638	1,789	2,001	2,315	2,582	3,078	3,938	460
	SGD	1,475	2,383	2,966	3,140	3,428	3,834	4,435	4,948	5,898	7,548	880
Zone 7	USD	942	1,524	1,896	2,007	2,192	2,451	2,835	3,164	3,771	4,826	563
	£	472	763	949	1,004	1,097	1,226	1,418	1,583	1,886	2,413	282
	€	679	1,098	1,365	1,445	1,579	1,766	2,042	2,279	2,716	3,476	406
	SGD	1,300	2,104	2,616	2,770	3,026	3,383	3,913	4,366	5,204	6,661	777
Zone 8	USD	880	1,422	1,770	1,874	2,046	2,287	2,646	2,953	3,520	4,504	525
	£	440	711	886	937	1,023	1,144	1,323	1,477	1,760	2,253	263
	€	635	1,024	1,275	1,350	1,474	1,648	1,906	2,127	2,535	3,244	378
	SGD	1,215	1,963	2,443	2,586	2,824	3,157	3,652	4,076	4,858	6,215	725

Annual premium rates per person

Elite Plan												
Age last birthday		Below 18	18 – 24	25 – 29	30 – 34	35 – 39	40 – 44	45 – 49	50 – 54	55 – 59	60 – 64	Optional dental
Zone 1	USD	3,208	5,107	6,216	6,782	7,259	8,183	9,167	10,481	12,624	16,869	1,613
	£	1,605	2,554	3,108	3,392	3,630	4,092	4,584	5,241	6,312	8,435	807
	€	2,310	3,678	4,477	4,884	5,227	5,892	6,601	7,547	9,089	12,146	1,162
	SGD	4,427	7,047	8,579	9,360	10,017	11,293	12,651	14,463	17,421	23,279	2,226
Zone 2	USD	2,581	4,109	5,002	5,458	5,842	6,585	7,377	8,433	10,157	13,574	1,298
	£	1,291	2,055	2,502	2,729	2,922	3,293	3,689	4,217	5,079	6,788	649
	€	1,859	2,959	3,602	3,931	4,207	4,742	5,311	6,073	7,314	9,774	935
	SGD	3,563	5,670	6,902	7,533	8,061	9,087	10,180	11,638	14,017	18,732	1,792
Zone 3	USD	1,865	2,970	3,615	3,944	4,220	4,758	5,330	6,094	7,340	9,807	938
	£	933	1,485	1,808	1,972	2,111	2,380	2,665	3,048	3,670	4,904	470
	€	1,343	2,139	2,603	2,841	3,039	3,427	3,838	4,388	5,285	7,062	676
	SGD	2,574	4,099	4,988	5,444	5,825	6,566	7,356	8,410	10,130	13,535	1,295
Zone 4	USD	1,493	2,376	2,892	3,156	3,377	3,807	4,265	4,876	5,872	7,846	750
	£	747	1,188	1,446	1,579	1,689	1,904	2,133	2,439	2,936	3,923	375
	€	1,076	1,711	2,083	2,273	2,432	2,741	3,071	3,511	4,229	5,649	541
	SGD	2,060	3,279	3,992	4,355	4,661	5,254	5,886	6,729	8,103	10,828	1,036
Zone 5	USD	1,389	2,210	2,690	2,934	3,141	3,540	3,966	4,534	5,460	7,297	699
	£	695	1,105	1,346	1,467	1,571	1,771	1,984	2,267	2,730	3,649	350
	€	1,000	1,591	1,937	2,113	2,262	2,550	2,856	3,265	3,932	5,255	503
	SGD	1,917	3,050	3,712	4,049	4,335	4,885	5,474	6,257	7,535	10,070	964
Zone 6	USD	1,269	2,020	2,459	2,682	2,870	3,236	3,625	4,144	4,991	6,670	638
	£	635	1,011	1,230	1,341	1,436	1,619	1,813	2,072	2,496	3,335	320
	€	914	1,455	1,771	1,931	2,067	2,330	2,611	2,985	3,595	4,803	460
	SGD	1,752	2,787	3,393	3,702	3,961	4,465	5,003	5,719	6,888	9,205	880
Zone 7	USD	1,120	1,782	2,169	2,367	2,533	2,855	3,199	3,657	4,404	5,885	563
	£	560	892	1,085	1,184	1,267	1,428	1,600	1,829	2,202	2,943	282
	€	807	1,284	1,562	1,705	1,824	2,056	2,304	2,634	3,171	4,237	406
	SGD	1,546	2,460	2,993	3,267	3,496	3,941	4,415	5,047	6,078	8,121	777
Zone 8	USD	1,045	1,664	2,025	2,209	2,364	2,665	2,986	3,413	4,110	5,493	525
	£	523	832	1,013	1,105	1,183	1,333	1,494	1,707	2,055	2,747	263
	€	753	1,199	1,459	1,591	1,703	1,920	2,150	2,457	2,960	3,956	378
	SGD	1,443	2,296	2,795	3,049	3,263	3,679	4,121	4,710	5,673	7,580	725

What you need to know

1. Premium rates are not guaranteed.
2. Age 65 and above are for renewal only
3. Premium rates excludes relevant taxes (e.g., VAT, GST, IPT, etc).
4. Please note that the product and prices available may be subject to change at short notice due to regulatory changes, tax or other matters outside Aviva Ltd's control.

Area guide

The following is the list of countries in each of the 8 zones. Please choose Zone 1 if you reside in USA or if you like to have USA in your cover*. Otherwise, choose the zone based on the country you will be residing in.

*Not available to USA Citizens, USA Permanent Residents or equivalent residing in USA.

Zone 1	Zone 2	Zone 3	Zone 4
USA	China Hong Kong Israel	Bahrain Greece Guatemala Honduras Mexico	Indonesia Japan Jersey Singapore Switzerland Taiwan United Kingdom
Zone 5			
Alderney American Samoa Anguilla Antigua and Barbuda Argentina Aruba Bahamas Bangladesh Barbados Belize Bermuda Bolivia Brazil Canada Canary Islands Cayman Islands Chile Colombia Costa Rica Cuba	Dominica Dominican Republic Ecuador El Salvador Falkland Islands (Malvinas) Germany Gibraltar Grenada Guadeloupe Guernsey Guyana Haiti Holy See (Vatican City State) Iran (Islamic Republic of) Iraq Ireland Isle of Man Italy Jamaica Kenya	Kuwait Lebanon Liechtenstein Madeira Martinique Monaco Mongolia Montserrat Netherlands Netherlands Antilles Nicaragua Norway Panama Paraguay Peru Portugal Puerto Rico Russian Federation Saint Helena Saint Kitts and Nevis	Saint Lucia Saint Pierre and Miquelon Sark Saudi Arabia Spain St Vincent and the Grenadines Sth Georgia & Sth Sandwich Islands Sudan Suriname Sweden Syrian Arab Republic Trinidad and Tobago Turks and Caicos Islands UAE Uruguay Venezuela Virgin Islands (British) Virgin Islands (U.S) Yemen
Zone 6			
Andorra Antarctica Armenia Australia Austria Azores Belarus Belgium Bhutan Bulgaria Burkina Faso Burundi Central African Republic Christmas Islands Cocos (Keeling) Islands Congo Congo The Democratic Republic Cook Islands Cyprus East Timor Equatorial Guinea Estonia Fiji Finland France	French Guiana French Polynesia French Southern Territories Gabon Georgia Guam Heard and McDonald Islands Herm Jordan Kiribati Korea Democratic People's Rep Kyrgyztan Laos People's Democratic Rep Latvia Lesotho Liberia Libyan Arab Jamahiriya Lithuania Macau Malawi Maldives Marshall Islands Mauritius Mayotte Micronesia Federated States	Moldova Republic of Montenegro Myanmar Namibia Nauru Nepal New Caledonia Niger Nigeria Niue Norfolk Islands Northern Mariana Islands Oman Palau Pitcairn Qatar Reunion Rwanda Samoa San Marino Sao Tome and Principle Senegal Serbia Seychelles Sierra Leone	Solomon Islands Somalia South Africa Svalbard and Jan Mayen Swaziland Tajikistan Thailand Tokelau Tonga Tunisia Turkey Turkmenistan Tuvalu Uganda Ukraine United Republic of Tanzania Uzbekistan Vanuatu Vietnam Wallis and Futuna Islands Western Sahara Zambia Zimbabwe
Zone 7			
Afghanistan Albania Azerbaijan Benin Bosnia and Herzegovina Botswana Bouvet Island British Indian Ocean Territory Brunei Darussalam Cambodia Cameroon Cape Verde	Chad Cote D'Ivoire Croatia Czech Republic Denmark Djibouti Egypt Faroe Islands Gambia Ghana Greenland Guinea	Guinea-Bissau Hungary Iceland India Kazakhstan Republic of Korea Luxembourg Madagascar Malaysia Malta Mauritania Morocco	New Zealand Pakistan Papua New Guinea Philippines Poland Rep Of Macedonia Romania Slovakia Slovenia Togo
Zone 8			
Algeria Angola	Comoros Eritrea	Ethiopia Mali	Mozambique Sri Lanka

Please note that the product and prices available may be subject to change at short notice due to regulatory changes, tax or other matters outside of Aviva Ltd's control.

Important notes

Underwriting

- No physical medical check-up is required. Simply complete the application form and attach a copy of all relevant medical reports for our review.
- All dependant children must be on the same plan that is not higher than the plan of the main applicant or the dependant spouse/cohabitant.

Maternity cover

- If an insured person above the age of 18 at the point of delivery is covered under a plan that offers maternity benefit, the claims for maternity benefits will be payable subject to the benefits schedule and 10 months of continuous coverage from policy commencement or reinstatement, whichever is later.
- The above continuous coverage requirement will be extended to 15 months if the insured person is:
 - (i) not the first claimant for this benefit under the same policy, or
 - (ii) an insured child who has attained 18 years of age, or
 - (iii) the only person insured under the policy.

Premium

- Premium rate is based on the individual attained age (age last birthday) and usual country of residence of the insured person.
- Mode of payment: annually, quarterly or monthly
- Prevailing Goods & Services Tax (GST) will be applicable if you are residing in Singapore.
- Currency: USD, Pounds, Euro, SGD
- Zone 1 premium is applicable if you would like to include USA in your cover.
- Zone 2 – 8 premiums are applicable according to the country of residence you are in.

Exclusions

- Pre-existing conditions unless declared on the application form and expressly accepted by Aviva Ltd.
- Routine medical examinations or check-ups, unless as part of health screen benefit.
- All dental treatment or oral surgery related to teeth except when such dental benefits are being covered under the policy.
- Birth defects, congenital illness and hereditary conditions.
- Prosthesis, corrective devices and medical appliances, which are not surgically required.
- Sexually transmitted diseases, Acquired Immune Deficiency Syndrome (AIDS) and its related condition.
- Travel costs in respect of trips made specifically for the purpose of obtaining medical treatment unless in the course of an approved emergency medical evacuation.
- Rock climbing, mountaineering, pot-holing, skydiving, parachuting, hang-gliding, para-sailing, ballooning, all diving unless the person concerned has been duly qualified and certified, racing of any kind other than on foot and all professional or inherently dangerous sports unless declared to and accepted by us in writing prior to the event giving rise to a claim.

Note: This list is not exhaustive, please refer to the Policy contract for the full listing and actual wordings.

Claims guidelines

Outpatient claims

Step 1 : Complete the Medical Claim form

You may download the claim form from www.aviva.com.sg, under Employee Benefits & Healthcare > Make a Claim > Retail Healthcare Insurance Claim.

Section B of the Medical Claim Form should be completed by your attending physician so do bring it along to each consultation.

Please indicate the settlement option on the claim form as required – if your preferred currency for claims payment is not stated, claim will be paid in policy currency.

Step 2 : Send to Aviva

Attach all original medical bills/tax invoices and mail them to Aviva Ltd within 180 days of receiving medical treatment. If you are filing a claim under Outpatient Psychiatric Treatment, Prescribed Outpatient Therapies and/or Prescribed Medical Aids, please attach a copy of the referral letter from your Physician.

You can reach us at:

Aviva Ltd

Customer Service – Group Life & Health Claims

4 Shenton Way #01-01 SGX Centre 2, Singapore 068807

Inpatient claims

Step 1 : Call the 24-hour hotline prior to admission

Call the Emergency Assistance Centre's 24-hour hotline at (65) 6322 2567 before your scheduled hospital admission/surgery to arrange for your payment guarantee facility. For your comfort and peace of mind, this is best done as soon as your hospital appointment is made.

In emergencies, you/your family/employer should immediately contact our 24-hour hotline to coordinate access to appropriate medical services/hospital admission on a cashless basis.

Please have the following information ready when you call the hotline:

- | | |
|--|-------------------------------------|
| a) Product and plan type (e.g., Global Health – Classic, Supreme or Elite) | d) Date of admission/Day surgery |
| b) Name of patient | e) Name of hospital |
| c) Date of birth | f) Name of attending doctor/surgeon |

Step 2 : Complete applicable forms

Please complete the following forms to facilitate the Payment Guarantee facility:

- Pre-Hospitalisation Form, and
- Authorisation For Release of Medical Information From Medical Records and fax or email to the prescribed destination provided by the Emergency Assistance Centre

Aviva Ltd will approve the payment guarantee if the treatment is covered under the policy.

The right solution for your needs

Aviva's Global Health gives you and your loved ones global access to first-class medical care – whenever and wherever you are.

To find out more, speak to your personal financial adviser or visit www.aviva.com.sg.



This brochure is not a contract of insurance. The standard terms and conditions of the above plan are provided in the relevant policy contract. A product summary in relation to Global Health is available and may be obtained from Aviva Ltd and the participating distributors' offices. You should read the product summary before deciding whether to purchase the policy. Buying health insurance products that are not suitable for you may impact your ability to finance your future healthcare needs. The above is for your information and does not have any regard to your specific investment objectives, financial situation and any of your particular needs. You may wish to seek advice from a financial adviser before making a commitment to purchase the product. In the event that you choose not to seek advice from a financial adviser, you should consider whether the product in question is suitable for you. The plan is renewable yearly and premium rates may be subject to change.

The policy may be cancelled by written request to Aviva Ltd within fourteen (14) days after the receipt of the Policy document, in which case a refund of the premium received by Aviva Ltd shall be made less any expenses incurred in issuing the Policy. The refund will be made after we have received the original Policy for cancellation. If the Policy document is sent by post, it shall be deemed to have delivered within seven (7) days after posting. All information in this brochure is correct at the time of printing.

About Aviva



Aviva is the world's fifth largest* insurance group, serving 53 million customers across Europe, North America and Asia Pacific.

Aviva's main business activities are long-term savings, fund management and general insurance, with worldwide total sales of S\$102.83 billion and funds under management of S\$859.27 billion at 31 December 2009.

We are the largest insurance services provider in the UK and one of the leading providers of life and pension products in Europe.

Aviva Ltd is registered in Singapore and is governed by the laws of Singapore. Our parent company, Aviva plc, is listed on the London Stock Exchange and is regularly assessed to determine its financial strength and operating outlook.

Aviva plc's financial strength ratings# are:

	S&P	Moody's	AM Best
Insurance Financial Strength Rating	AA-	Aa3	A

* Based on gross worldwide premiums at 31 December 2008.

The above ratings are accurate as of 19 May 2010 and are published for information and general circulation only and do not have regard to the specific investment objectives, financial situation and the particular needs of any specific person.

