

**Interim Cover Terms and Conditions (Accidental Medical Reimbursement)**

This certificate contains the Terms and Conditions of Interim Cover. You [applicant/Dependant(s)] are advised to keep this in a safe place.

All capitalised terms used in the Interim Cover Terms and Conditions shall have the meanings ascribed to them in the General Provisions, unless otherwise stated.

The Company agrees to provide medical reimbursement of Eligible Expenses to the Insured Person and/or Dependant(s) against Accidental Bodily Injury for an interim period ("Interim Cover"), subject to the terms and conditions below:

1. Definitions

- (a) "Accident" or "Accidental" shall mean bodily injury caused solely by violent, accidental, external and visible means and not by sickness, disease or gradual physical or mental process.
- (b) "Accidental Bodily Injury" shall mean bodily injury caused solely and directly by an Accident.
- (c) "Application Form" shall mean the forms the Insured Person signed to apply for MyShield policy from the Company, including any written statement, representation or documents given to the Company which contains information the Company relied on in issuing the MyShield policy.
- (d) "Benefits" shall mean the benefits as per MyShield policy.
- (e) "Benefits Schedule" shall mean the schedule as per the Insured Person's selection plan type in his MyShield Application Form which sets out the benefits and the amounts payable by the Company under the MyShield policy.
- (f) "Dependant" shall mean the applicant's legal spouse, parents, grandparents who are seventy five (75) years or below at age next birthday and/or biological or legally adopted children who are at least fifteen (15) days old on the date the Company received the Application Form.
- (g) "Eligible Expenses" shall mean expenses incurred as a result of an Accidental Bodily Injury which are intended to be covered according to the provisions of Insured Person's MyShield policy.
- (h) "Hospital" shall mean an institution which is legally licensed as a medical or surgical hospital in Singapore. It must be under the constant supervision of a Physician. This does not include any entity which is primarily for alcoholics or drug addicts, a nursing, rest or convalescent home or a home for the aged or any other similar establishment.
- (i) "Insured Person" shall mean the applicant and/or Dependant(s) whose name is included in the Application Form for MyShield policy on the date the Company received the Application Form and is not currently covered in any private integrated shield policy.
- (j) "MyShield" shall mean the Medisave-Approved Integrated Policy by the Company.
- (k) "Pre-existing Condition" shall mean any injury, condition or symptom that existed prior to the date the Company received the Application Form;
  - (i) for which treatment, medication, advice or diagnosis has been sought or received or was foreseeable by the Insured Person;
  - (ii) for which an ordinary and prudent person with such injury, condition or symptom would have sought advice or treatment in connection with his health; or
  - (iii) which the Insured Person knew existed, whether or not treatment, medication, or advice, or diagnosis was sought or received.
- (l) "Pro-ration Factor" shall mean the percentage as expressed in Item 2 – Benefits which is used in the event that the Insured Person is admitted to a Singapore private Hospital or a ward higher than what the Insured Person is entitled to under this Policy. The percentage is applied on the actual charges incurred and covered under the MyShield, including Eligible Expenses received in connection with hospitalisation, or the reasonable and customary charges for equivalent medical treatment in any Singapore private Hospital or at the Singapore Restructured Hospital, depending on the plan type selected in the Application Form, whichever is lower. The Benefits payable is therefore reduced to take into account the difference in government subsidies applicable to the ward type of selected plan type in the Application Form.

If, during hospitalisation, there is a change of ward, the Company will base on the ward immediately before the discharge to determine whether the Pro-ration Factor should be applied to the hospital bills.

The Pro-ration Factor is not applicable to expenses incurred in a Singapore Restructured Hospital for day surgery.

- (m) "Singapore Restructured Hospital" shall mean the corporatised Singapore Government Hospitals and medical centres which include, but are not limited to;
 

<ul style="list-style-type: none"> <li>(i) Singapore General Hospital</li> <li>(ii) Changi General Hospital</li> <li>(iii) KK Women's &amp; Children's Hospital</li> <li>(iv) Alexandra Hospital</li> <li>(v) Tan Tock Seng Hospital</li> <li>(vi) National University Hospital</li> <li>(vii) Khoo Teck Puat Hospital</li> <li>(viii) National Heart Centre</li> <li>(ix) National Cancer Centre</li> <li>(x) Singapore National Eye Centre</li> </ul>	<ul style="list-style-type: none"> <li>(xi) National Skin Centre</li> <li>(xii) Institute of Mental Health</li> <li>(xiii) National Neuroscience Institute</li> <li>(xiv) National Dental Centre</li> <li>(xv) The Cancer Institute</li> <li>(xvi) The Eye Institute</li> <li>(xvii) The Heart Institute</li> <li>(xviii) Care Management Centre</li> <li>(xix) Jurong Medical Centre</li> <li>(xx) Singapore Footcare Centre</li> </ul>
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- (n) "The Company" shall mean Aviva Ltd.

2. Benefits

The Insured Person who submits a MyShield application is entitled to an interim Accidental Bodily Injury cover. The Company shall pay the Eligible Expenses accordance to the Benefit Schedule, up to a maximum limit of S\$30,000 per hospitalisation.

In the event that an Insured Person is admitted to a ward higher than what the Insured Person has applied for on the MyShield Application Form, or admitted to a Singapore private Hospital, a Pro-ration Factor shall apply as follow:

Pro-ration Factor	Plan 1	Plan 2	Plan 3
Private Hospital / Medical Institutions	65%	65%	50%
Restructured Hospital – Class A	N.A.	N.A.	85%

All Benefits are applicable to the Insured Person on a 24-hours basis within Singapore with the Eligible Expenses incurred in Singapore only and shall subject only to the limitation and exclusions specified under Part 5 hereof.

## 3. Commencement Date of Interim Cover

The interim cover shall commence from the date the Company receives the Application Form.

## 4. Termination Date of Interim Cover

The insurance coverage in respect of any one Insured Person will terminate on the occurrence of any of the following events:-

- (a) When the Insured Person attains the age of 75;
- (b) The expiry of 60 days from the date the Company received his MyShield Application Form;
- (c) When Insured Person's MyShield policy is inception;
- (d) When Insured Person withdraws and/or postpones his MyShield application;
- (e) When Insured Person declines the Company's letter of conditional acceptance or thirty (30) days from the date of the Company's letter of conditional acceptance, whichever is earliest;
- (f) When the Insured Person's MyShield application is rejected or postponed by the Company.

## 5. Exclusions

No benefit shall be payable under this Policy for any of the following occurrences:

- (a) Any expenses incurred by an Insured Person should the Insured Person submit a MyShield application more than once;
- (b) All expenses incurred by an Insured Person for the period of hospitalisation if admission in a hospital is before the date the Company received the Application Form;
- (c) Pre-Existing Conditions;
- (d) Overseas medical treatment;
- (e) Transport for trips made for the purpose of obtaining medical treatment such as ambulance fee, emergency evacuation, assistance and repatriation of mortal remains;
- (f) Private nursing charges and nursing home services;
- (g) Hospitalisation primarily for diagnosis, X-ray examinations, general physical or medical check-up; routine medical examinations or check-ups; vaccinations, medical certificates, examinations for employment or travel, routine eye or ear examinations, hearing aids, spectacles, contact lenses and correction for refractive errors of the eye;
- (h) Elective cosmetic treatments and plastic surgery; all dental treatment or oral surgery related to teeth other than those inpatient treatment due to Accident; rest cures and services or treatment in any home, spa, hydro-clinic, sanatorium or long-term care facility that is not a Hospital as defined;
- (i) Tests or treatment relating to infertility, contraception, sterilisation, impotence, sexual dysfunction, sex change operations; treatment or surgical procedures done at fertility clinics, in-vitro fertilisation clinics, reproductive assistance clinics or centres and reproductive medicine clinics or centres; treatment resulting from pregnancy, childbirth, miscarriage, abortion and all related complications (except as provided for and defined under MyShield policy - Inpatient Pregnancy Complications);
- (j) Treatment for obesity, weight reduction or weight improvement, congenital anomalies, birth defects or hereditary conditions;
- (k) Prosthesis, corrective devices and medical appliances which are not surgically required, all treatment that is not scientifically recognised by western European or North American standards;
- (l) All costs relating to cornea, muscular, skeletal or human organ or tissue transplant from a donor to a recipient and all expenses directly or indirectly related to organ transplantation (except as provided for and defined under MyShield policy - Surgical Benefits for Major Organ Transplant and Major Organ Transplant - Approved immunosuppressant drugs);
- (m) Treatment for:
  - (i) Self-inflicted injury, suicide, abuse of alcohol, drug addiction or abuse;
  - (ii) Psychological, emotional or mental problems or conditions (except as provided for and defined under MyShield policy - In Hospital Psychiatric Treatment);
- (n) Experimental or pioneering medical, surgical techniques or clinical trial for drugs or medical device not commonly available or not approved by Ministry of Health which the Insured Person chooses to receive even though treatment usually and customarily provided for the medical condition concerned is available;
- (o) Second opinions in respect of medical conditions which have already been diagnosed and/or treated at the date such second opinions are obtained unless considered by Our medical advisers to be reasonable and necessary having regard to the medical facts and circumstances;
- (p) Additional fees billed by a referring physician for treatment given after the date on which an Insured Person has been referred to another physician or specialist;
- (q) Injury arising out of in connection with
  - (i) active military, police or civil defence training, duties or operations, including maintenance of civil order, engagement in hostilities, participation in war (whether war be declared or not) and whether or not compensation or reimbursement of hospitalisation or medical expenses in part or full has been made by the Government or the relevant authorities. For the avoidance of doubt, this shall not include operationally ready national service duty under Section 14 of the Enlistment Act Cap 93 of the Republic of Singapore; or
  - (ii) any illegal act including resultant imprisonment;
- (r) Rock climbing, mountaineering, pot-holing, skydiving, parachuting, hang-gliding, para-sailing, ballooning, all diving; racing of any kind other than on foot and all professional or inherently dangerous sports;
- (s) Air travel, other than as a fare-paying passenger on a duly licensed aircraft on a regular scheduled route operated by a recognised airline;
- (t) Costs arising out of any litigation or dispute between the Insured Person and any medical person or establishment from whom treatment has been sought or given, or any other costs not directly and specifically related to the payment of the medical expenses covered by the policy;
- (u) Any loss or damage, cost or expense of whatever nature directly or indirectly caused by, resulting from or in connection with any of the following even though some other cause or event may contribute at the same time or in any other sequence to the loss:
  - (i) ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;
  - (ii) the radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation, reactor or other nuclear assembly or nuclear component; or
  - (iii) any weapon of wars employing atomic or nuclear fission and/or fusion or other like reaction of radioactive force or matter;
- (v) Death, disability, loss, damage, destruction, any legal liabilities, cost or expense including consequential loss of every type which is, directly or indirectly caused by, resulting from or in connection with any of the following even though some other cause or event may contribute at the same time or in any other sequence to the loss:
  - (i) war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war is declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power; or
  - (ii) any act of terrorism including but not limited to
    - the use or threat of force, violence;
    - harm or damage to life or to property (or the threat of such harm or damage) including, but not limited to, nuclear radiation and/or contamination by chemical and/or biological agents or by any person(s) or group(s) of persons, committed for political, religious, ideological or similar purposes, express or otherwise, and/or to put the public or any section of the public in fear; or
    - any action taken in controlling, preventing, suppressing or in any way relating to (i) or (ii) above;
- (w) Sexually transmitted diseases and any treatment or test in connection with Human Immunodeficiency Virus (HIV) Infection and all HIV infection-related conditions or diseases, except
  - (i) HIV infection acquired through blood transfusion in Singapore or
  - (ii) HIV acquired while performing regular professional duties in a medical profession in Singapore.