

## General Insurance: Complimentary Zika Coverage – Terms and Conditions

1. Insured Person who is insured under any of the Eligible Personal Accident Plans (as set out in clause 2 below) (“Insured”) will be covered for medical expenses incurred and/or death due to Zika Virus Infection.
2. **Eligible Personal Accident Plans:**

Personal Accident policy covering Death and Medical Expenses Reimbursement	Personal Accident policy covering Death excluding Medical Expenses Reimbursement
Enhanced Double	Accident Shield & Free Disability
EnhancedCare	Accident Shield
Flexicare	Double ProtectorCare
PA Protect	FamilyCare
PA Supreme	PA Special
PremierCare	Personal AccidentCare
Personal Accident - Individual	PriorityCare
	SeniorCare

3. **Benefits Payable for Medical Expenses and/or Death due to Zika Virus Infection**

If the Insured is diagnosed with Zika Virus Infection while the policy is in force, The Overseas Assurance Corporation Limited (“Corporation”) will pay the following benefits:

- i. **Medical Expense Reimbursement (Only applicable if the Eligible Personal Accident Plan covers Medical Expenses Reimbursement):** Up to S\$300 per Eligible Personal Accident Plan for expenses incurred due to Zika Virus Infection.

Medical Expenses that are reimbursable are limited to the following:

1. The laboratory test(s) for Zika Virus Infection;
2. Doctor or medical specialist consultation fee(s); and
3. The cost of any prescribed medications to manage the Zika Virus Infection symptom(s).

The laboratory tests, medical consultation and/or cost of any prescribed medication must take place in Singapore. The Corporation will pay this benefit by way of reimbursement to the Insured of the Eligible Personal Accident Plans and will not pay any benefit directly to any hospital, physician or any other medical provider. The benefit payable, together with reimbursement of the medical expense paid or payable from other sources (including but not limited to MediShield Life, other insurance policies and employee benefit provisions), must not be more than the actual expense incurred.

- ii. **Death due to Zika Virus Infection** (*per Eligible Personal Accident Plan*): if the Insured dies due to Zika Virus Infection (and the death must not be due to any other illnesses, diseases or any other causes), the Corporation will pay the lower of the following amounts:
  - (a) S\$10,000; or
  - (b) the sum assured for accidental death benefit under the Eligible Personal Accident Plan.

#### **4. Claims**

Insured or the Insured's legal personal representative must at his/ her own expense, within ninety (90) days from the date of diagnosis, notify the Corporation and give written proof of such claim. Such proof includes (i) the original doctor's certification or written proof of test result confirming Zika Virus Infection; (ii) the original receipt(s) or bill(s); and (iii) death certificate (if applicable).

The Corporation reserves the right to request for further supporting documents to process the claims.

#### **5. General Exclusions**

The Corporation will not pay any benefits under these Terms and Conditions:

- (a) If the Eligible Personal Accident Plan is not in-force at the point of diagnosis.
  - (b) If the Eligible Personal Accident Plan is not in-force at the point when (i) the medical expense(s) is incurred or (ii) the Insured died due to Zika Virus Infection.
  - (c) If the diagnosis is after the announcement or notification that Zika Virus Infection is an epidemic or pandemic by the health authority in Singapore or the Government of the Republic of Singapore; or pandemic by the World Health Organization (WHO).
  - (d) For any death or sickness not related to Zika Virus Infection.
6. The Corporation shall at its absolute discretion vary these Terms and Conditions and/or terminate the Zika coverage at any time without prior notice.
  7. These Terms and Conditions shall be governed by and interpreted in accordance with Singapore law. The Courts of Singapore shall have exclusive jurisdiction over any disputes arising from these Terms and Conditions, including the validity and enforceability thereof.