

Group Insurance: Complimentary Zika Coverage – Terms and Conditions

1. Life Assured who is insured under any of the Eligible Plans (as set out in clause 2 below) (“Life Assured”) will be covered for illness and/or death due to Zika Virus Infection.

2. **Eligible Plans:**

1	Group Personal Accident covering Medical Expense Reimbursement
2	Student Protector Plan
3	Flexi Maternity Cover / MaxMaternity Care

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

If the Life Assured is diagnosed with Zika Virus Infection while the Eligible Plan is in force, The Great Eastern Life Assurance Company Limited (“GEL”) will pay the following benefits:

(a) Only applicable to (1) Group Personal Accident covering Medical Expense Reimbursement; and (2) Student Protector Plan

- i. **Medical Expense Reimbursement:** up to S\$300 per Eligible Plan due to Zika Virus Infection. This amount will be doubled to S\$600 if the Life Assured is pregnant at the time of diagnosis.

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. GEL will pay this benefit by way of reimbursement to the policyholder of the Eligible 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:** if the Life Assured dies due to Zika Virus Infection (and the death must not be due to any other illnesses, diseases or any other causes), GEL will pay the lower of following amounts:

- (a) S\$10,000; or
- (b) the sum assured for Accidental Death Benefit under the Eligible Plan

(b) Only applicable to Flexi Maternity Cover / MaxMaternity Care Policies issued on or before 31 December 2017

Hospital Care Benefits: if the Life Assured is hospitalised due to Zika Virus Infection, GEL will pay the following amounts:

Benefit Type	Benefit payable
1. Coverage for Pregnant Mother	Hospital cash benefits based on the plan type purchased for each day of hospitalization during her pregnancy (which need not to be in ICU or HDU)
2. Coverage for Newborn	Hospital cash benefits based on the plan type purchased for each day of hospitalization (which need not to be in ICU or HDU)

4. Claims

The Policyholder or the Policyholder's legal personal representative must at his/ her own expense, within ninety (90) days from the date of diagnosis, notify GEL 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 and/ or microcephaly diagnosis; (ii) the original receipt(s) or bill(s) and (iii) death/ birth certification (if applicable).

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

5. General Exclusions

GEL will not pay any benefits under these Terms and Conditions:

- a. If the Eligible Plan is not in-force at the point of diagnosis.
 - b. If the Eligible Plan is not in-force at the point when (i) the medical expense(s) is incurred, (ii) the Life Assured is hospitalised or (iii) the Life Assured 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. GEL 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.