



Frequently Asked Questions – MozGuard Insurance

1. What does the Mozguard Insurance cover?

This policy covers any of the following diseases diagnosed by a Doctor in accordance with prevailing clinical guidelines published by the Ministry of Health, where available.

- a. Dengue fever;
- b. Zika fever;
- c. Malaria;
- d. Yellow fever; or
- e. Chikungunya fever.

2. What's not covered under this policy?

This Policy does not cover:

1. All claims and losses arising whilst the Insured is outside of Singapore.
2. Pre-Existing Medical Conditions or physical defects.
3. Any accidental injury or sickness/illness other than a Covered Disease.
4. Any Covered Disease that is not diagnosed by a Doctor.
5. Any Covered Disease that the Insured has been diagnosed with within the Waiting Period.
6. Any subsequent Covered Disease that the Insured has been diagnosed with within the Separation Period.
7. Any Covered 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).

3. Is there a free-look period?

Yes. There is a 14 Days free-look period for this policy.

4. Can the policy be terminated?

Yes. The policy shall be terminated automatically in the following events:

- a. Death of the Insured.
- b. Expiry of the Policy at the end of the Period of Insurance.
- c. Policy Owner writing in to terminate the Policy. There will be no refund of Premium for the

unexpired period of the Policy.

- d. We give notice of termination by registered post to the Policy Owner at his last known address. Such termination shall become effective after thirty (30) days following the date of such notice.

Note that in the event that the policy owner terminates the policy, there shall be no refund of the premium paid for the unexpired period of the policy.

5. What is the entry age of the policy?

Insured persons must be at least 1 year of age and not more than 99 years of age on the start date of the policy.

6. Does the coverage start immediately?

No, we will not pay any benefit if the Insured is diagnosed with any of the Covered Disease within 14 days from the Issue Date of this Policy.

7. Am I covered if I get diagnosed with the covered disease the 2nd time?

Yes, but there will have a separation period of 90 days between the latest confirmation date of a clinical diagnosis of a Covered Disease and the next subsequent Covered Disease.

e.g. If the 1st diagnosed date is on 1st June 2016, then the 2nd diagnosed date must be 90 days after 1st June 2016, which shall be 30th Sept 2016, thereafter.

8. Can children be covered under the policy?

Yes. Under “Plan Type”, please select “Children”.

9. Can children purchase this policy on a stand-alone basis?

If the individual is younger than 18 years of age on the start date of the policy, his/her parent shall be the policy owner and purchase the policy on his/her behalf. The individual must be:

- a. A legal child (this includes stepchild and/or legally adopted child of the policy owner;
- b. Wholly dependent on the policy owner for financial support and not gainfully employed in any way; and
- c. Unmarried.

The policy owner has to be at least 18 years of age.

10. How do I file for a claim?

Please notify us by completing a Personal Accident Claims form and providing us with relevant evidence and supporting documents that will substantiate your claim.

The claims form can be found under “Claim Forms” through our website at:

<http://www.etiqa.com.sg/customer-care/downloads/>.

Data Protection and Privacy Statement (“Statement”)

Individual personal data and privacy is important to Etiqa Insurance Pte. Ltd., especially yours. We would like to keep you informed of how Etiqa Insurance Pte. Ltd. manages your personal data as required under the Singapore Personal Data Protection Act (PDPA) (No. 26 of 2012). As this is of utmost importance to you and Etiqa Insurance Pte. Ltd., we would urge you to read the Statement available at <http://www.etiqa.com.sg> under Privacy Policy so that you will know and understand the purpose for collecting, using and disclosing your personal data by Etiqa Insurance Pte. Ltd.. For more information, kindly visit that PDPC website at <http://www.pdpc.gov.sg>