

## COVID-19 & Dengue Cover

### Important Notice

In accordance with the Insurance Act (Cap. 142), We would remind You that You must disclose to Us fully and faithfully all the facts You know or could reasonably be expected to know, otherwise You may not receive any benefit from this Policy.

### General Terms

1. This Policy, Schedule, Endorsement, application, proposal form, declaration and attached papers together with other statements in writing, if any, are evidence of the contract between You and Us and shall hereinafter be referred to as the "Policy". The proposal made to Us in connection with this Insurance shall be the basis and forms part of this contract. The Policy is to be read as one document and any word or expression to which a specific meaning has been attached in any part shall bear the same meaning wherever it appears.
2. This is a complimentary monthly diagnosis benefit plan upon successful purchase of Our ePROTECT *Safety* product and premiums shall not be payable.
3. The conditions which appear in this Policy must be complied with. Failure to comply may mean that You may not be able to claim under this Policy.

### Eligibility

To be eligible under this Insurance:

- a) You or Your Legal Spouse named in the Schedule must be a Singapore Citizen, or a permanent resident of Singapore, or a foreigner with valid Work Permit or Employment Pass or Dependant's Pass or Long-Term Visit Pass of at least seventeen (17) years of age and not more than seventy (70) years of age on the Effective Date of Insurance.
- b) You are the Policyholder of Our Inforce ePROTECT *Safety* policy underwritten by Us.

For Your child(ren) to be eligible under this Insurance, the following conditions must be met:

- a) The child(ren) must be Your Legal Child including stepchild and/or legally adopted child;
- b) The child(ren) must be at least 1 year of age and not more than seventeen (17) years of age; or up to 25 years for full time students in a recognised tertiary institution;
- c) The child(ren) must be wholly dependent on You or Your Legal Spouse for financial support; and
- d) The child(ren) must be unmarried.

### General Definitions

**Age** refers to age attained.

**Benefit** refers to the respective Benefit, as stated in the Policy, Schedule and/or Endorsement payable by Us under the terms and conditions and exclusions in respect of each event or loss covered by this Policy.

**Effective Date of Insurance** refers to the commencement date of insurance as specified on the Schedule.

**Endorsement** refers to written evidence of an agreed change to this Policy.

**Insured Person(s)** refers to the person other than the Policyholder named in the Schedule.

**Legal Child** means legal child(ren) including step child(ren) and / or legally adopted child(ren):

- (a) who is / are at least one (1) year of age and not more than seventeen (17) years of age (or not more than twenty-five (25) years of age if studying full-time in a recognized tertiary institution) on the Effective Date of Insurance;
- (b) wholly dependent on the adult Insured Person(s) or His Legal Spouse for financial support; and
- (c) unmarried.

**Legal Spouse** means Your legally married spouse.

**Medical Practitioner** means a registered and legally qualified physician, doctor or surgeon by a medical degree in western medicine and authorised by the medical licensing authority of that country to provide medical or surgical services within the scope of their licence and training. This cannot be You, Your Family Member, relative, business partner, employer, employee or agent.

**Period of Insurance** refers to the period starting from the Effective Date of Insurance during which the coverage under this Policy is effective.

**Schedule** refers to the information page that contains the details of the Policyholder, Insured Person(s), Benefit and Period of Insurance attached to this Policy.

**Us / We / Our / Insurer** refers to Etiqa Insurance Pte. Ltd. (Company Reg. No. 201331905K).

**You / Your** refers to the Policyholder named in the Schedule.

### The Benefits

Benefits Section	Sum Insured
Diagnosis Benefit for COVID-19	S\$3,000
Diagnosis Benefit for Dengue Fever	S\$3,000

#### Diagnosis Benefit

If You and/or the Insured Person(s) are diagnosed with COVID-19 and/or Dengue Fever by a Medical Practitioner, We will indemnify You and/or the Insured Person(s) with a lump sum payment stated under the Table of Benefits, subject to a limit of S\$3,000 per disease.

The confirmed diagnosis of COVID-19 and/or Dengue Fever must be made in Singapore by a Medical Practitioner.

Upon renewal of this Policy, any subsequent claim for the diagnosis benefit of COVID-19 and/or Dengue Fever will be subject to a 14-day waiting period.

### General Exclusions

This policy does not cover diagnosis benefit caused by or resulting from, or traceable to:

1. Any sickness other than COVID-19 and/or Dengue Fever;
2. You have been diagnosed with, or is reasonably suspected to have been infected with COVID-19 and/or Dengue Fever by a Medical Practitioner, or You are currently serving a

Leave of Absence, Stay-Home Notice or Quarantine Order as directed by Ministry Of Health (MOH), on or before the Effective Date of Insurance whichever is earlier;

3. You choose to travel overseas despite travel advisory (including non-essential travel) from Ministry of Foreign Affairs or MOH, in relation to the country of Your destination;
4. Any pre-existing medical conditions;
5. Any wilful or intentional acts of the Insured, suicide pacts or agreements or complications of suicide or attempted suicide, provoked homicide or assault or self-inflicted injury;
6. Any criminal or illegal act committed by You;
7. Any condition which is or results from intoxication by alcohol or drugs not prescribed by a Medical Practitioner;
8. War, invasion, act of foreign enemy, hostilities or warlike (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation, nationalization, requisition or destruction of or damage to property under the order of any government, public or local authority or martial law or state of siege or any of the events or causes which determine the proclamation or maintenance of martial law or state of siege;
9. Ionizing radiations or contamination by radio-activity from any nuclear fuel or nuclear waste from the combustion of nuclear fuel or nuclear weapons or materials. Solely for the purpose of this exclusion, combustion shall include any self-sustaining process of nuclear fission.

#### **General Conditions**

1. **Changes in Policy**  
No change in this Policy, Schedule and/or Endorsements shall be valid unless approved by Us and evidenced by Endorsement. We reserve the right to amend the terms and provisions of this Policy anytime without prior notice.
2. **Reasonable Care**  
The Insured shall take all reasonable precautions to prevent disease and shall comply with all statutory obligations and requirements.
3. **Misrepresentation/Fraud**  
If the proposal or declaration from the Insured is untrue in any respect or if any material fact affecting that risk be incorrectly stated herein or omitted therefrom or if this Insurance, or any renewal thereof shall have been obtained through any misstatement, misrepresentation or suppression or if any claims made shall be fraudulent or exaggerated or if any false declaration or statement shall be made in support thereof then in any of these cases, this Insurance shall be void.
4. **Payment of Benefit**  
Any benefit payable under this Policy shall be paid to the Insured, as stated in the Schedule.
5. **Claims Procedures**
  - (a) All claims and relevant supporting documents must be given to Us as soon as possible but not later than seven (7) days after any event which may entitle the Insured to claim under this Policy.
  - (b) Any document or evidence required by Us to verify the claim shall be provided by the Insured at His own expense.
  - (c) Any medical examination required by Us to verify the claim shall be at Our expense.

6. **Incomplete Claims**  
Claims are not deemed complete and eligible benefits are not payable unless all bills for such claims have been submitted and agreed by Us. Only actual costs incurred shall be considered for reimbursement. Any variation or waiver of the foregoing shall be at Our sole discretion.
7. **Interest and Currency**  
No amount payable under this Policy shall carry any interest. Premiums and benefits payable under this Policy shall be in Singapore Dollars (SGD).
8. **Other Insurance**  
No person shall be covered under more than one (1) such identical general insurance policy issued by Us. In the event You are covered under more than one (1) such Policy, We shall consider You to be Insured under the Policy which was issued first (where the benefits provided under each such Policy are identical).
9. **Notice of Trust or Assignment**  
We shall not accept or be affected by notice of any trust or assignment or the like which relates to this Policy.
10. **Legal Proceedings**  
No action at law or in equity shall be brought to recover on the Policy prior to expiration of sixty (60) days after written proof of loss has been furnished in accordance with the requirements of this Policy. If You fail to supply the requisite proof of loss as stipulated by the terms, provisions and conditions of this Policy, You may, within a grace period of one (1) calendar year from the time that the written proof of loss to be furnished, submit the relevant proof of loss to Us with cogent reason(s) for the failure to comply with the Policy terms, provisions and conditions. The acceptance of such proof of loss shall be at Our sole and entire discretion. After such grace period has expired, We will not accept, for any reason whatsoever, such written proof of loss.
11. **Sanction Limitation and Exclusion**  
We shall not be deemed to provide cover and We shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose the Company to any sanction, prohibition or restriction applicable in Singapore.
12. **Contracts (Rights of Third Parties) Act, Cap. 53B**  
A person who is not a party to this Policy contract shall have no right under the Contracts (Rights of Third Parties) Act, Cap. 53B, to enforce any of its terms.
13. **Termination of Policy**  
This Insurance shall be terminated when:
  - (a) You and/or the Insured Person(s) cease to be eligible on the grounds of age; or
  - (b) You are not Our existing ePROTECT *Safety* customer; or
  - (c) We decide to discontinue underwriting this Insurance product. We will give You a written notice at least seven (7) days before the cancellation and We will run off all Policies to expiry of the period of cover.
14. **Governing Law**  
This Policy will be governed by and interpreted in accordance with Singapore law.

### **Disputes Resolution**

Any dispute arising from a matter that is related to or in connection with this Policy shall be referred to the Financial Industry Disputes Resolution Centre Ltd ("FIDReC"). This would apply as long as the dispute can be brought before FIDReC.

In the event that the dispute cannot be referred to or dealt with by FIDReC, it shall be referred to and resolved by arbitration in Singapore in accordance with the Arbitration Rules of the Singapore International Arbitration Centre which shall be applicable at that time.

### Personal Data Use

Any information collected or held by Us whether contained in Your application or otherwise obtained may be used and/or disclosed to Our associated individuals/companies or any independent third parties (within or outside Singapore) for any matters relating to Your application, any policy issued and to provide advice or information concerning products and services which We believe may be of interest to You and to communicate with You for any purpose. Your data may also be used for audit, business analysis and reinsurance purposes.

### Policy Owners' Protection Scheme

This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact us or visit the General Insurance Association (GIA) or SDIC websites ([www.gia.org.sg](http://www.gia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

**Etiqua Insurance Pte. Ltd.** (Company Reg. No. 201331905K)  
One Raffles Quay, #22-01 North Tower, Singapore 048583

T +65 6336 0477

[www.etiqua.com.sg](http://www.etiqua.com.sg)

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