

Policy Terms & Conditions

1. Definitions

1.1. "Accident" means an event which results in a loss to the Insured Child caused solely and directly by accidental, violent, external and visible means and independently of all other causes.

1.2. "Accidental Death" means deaths resulting solely from an Accident.

1.3. "Ambulance Fees" means ambulance charges for transport to a Hospital after an Accident.

1.4. "Effective Date" means the date from which the insurance coverage of the Insured Mom has become effective as specified under the Certificate of Insurance.

1.5. "Eligible Mom" shall mean any female who has delivered a new born baby at a Hospital in Singapore while this Policy is in force and must be aged between 19 and 56 ANB at the Policy Effective Date and who is a Singapore Citizen or Singapore Permanent Resident or a Foreigner residing in Singapore with a valid employment pass or work permit.

1.1. "Hospital" means an establishment constituted and registered in Singapore as a hospital for the care and treatment of sick and injured persons as bed-paying patients and which:

- a) has facilities for diagnosis and major surgery, provides 24 hours a day nursing services by registered nurses and is under the constant supervision of a Registered Medical Practitioner;
- b) is a Government/ restructured/ private specialist medical centre.

However, the term "Hospital" does not refer to a clinic, an alcoholic or drug rehabilitation centre, a nursing, rest or convalescent home, a spa or a hydroclinic, a community hospital or similar establishment.

1.2. "Hospital Allowance" means a daily allowance that shall be payable up to a maximum of 10 days for Hospitalisation occurring within 36 hours of an Accident or Sickness and requiring Hospital confinement for at least 12 hours.

1.3. "Hospitalisation" means confinement of the Insured Child in a Hospital:

- a) for 12 consecutive hours or longer;
- b) for which a room and board charge is made in connection with such confinement; or
- c) is required because of a surgical procedure.

1.4. "Injury" refers to damage of bodily tissues that is not sustained as a result of an illness or disease.

1.5. "Insured Child" refers to a new born baby of an Insured Mom who has not attained the age of 3 months old and was delivered at a Hospital in Singapore in respect of whom an assurance under this Policy has been effected as specified in the Certificate of Insurance.

1.6. "Insured Mom" refers to an Eligible Mom who has completed and submitted the applicable consent form within the Policy Period and in respect of whom an assurance under this Policy has been effected as specified in the Certificate of Insurance.

1.7. "Medical Expenses" refers to expenses actually incurred due to Accident or Food Poisoning for:

- a) medical and surgical treatment of the Insured Child by a Registered Medical Practitioner; and
/ or
- b) Hospitalisation.

which are Reasonable and Customary Charges for Medically Necessary treatments.

The total reimbursement of Medical Expenses incurred for treatment of Insured Child by a Registered Medicine Practitioner for Food Poisoning will be subject to an aggregate sub-limit of S\$500 per incident which will be counted towards the Sum Assured for Medical Expenses.

Medical Expenses exclude expenses incurred for the following:

- a) treatment provided by a family member of the Insured Child, including the prescription of drugs, and consequences of such treatment;
- b) transport for any trip made for the purpose of obtaining medical treatment except for ambulance services; and
- c) any governmental tax payable on the Medical Expenses in any jurisdiction except the Goods and Services Tax levied in Singapore.

Limitations: When an Insured Child is entitled to benefits payable under the law or legislation, other group or individual insurance, the benefits payable under this Policy shall be limited to the balance of charges not covered by benefits payable under the law or legislation, and other insurances or that calculated from the Schedule of Compensation, whichever is less.

- 1.8. "Medically Necessary" means a treatment which is ordered by a Registered Medical Practitioner which is:
 - a) provided for the direct treatment of a medical condition;
 - b) appropriate and consistent with the symptoms and findings or diagnosis and treatment of that medical condition;
 - c) provided in accordance with generally accepted medical practice;
 - d) the most appropriate supply or level of service which can be provided on a cost effective basis; and
 - e) not of an experimental nature, not of an investigative nature and not in the nature of research.
- 1.9. "Policy Period" means a period of one calendar year or such other periods as may be agreed in writing between the Company and the Policyholder, starting from the Policy Commencement Date for the Policy Period.
- 1.10. "Pre-Existing Condition" means any condition, illness, disease, disability or defect for which:
 - a) the Insured Child has sought medical advice, been investigated, diagnosed, hospitalised, received medical treatment, undergone surgical operation, or been prescribed drugs at any time prior to the Effective Date; or
 - b) signs and symptoms manifested prior to the Effective Date, which would have caused a prudent person to seek medical advice or counselling, undergo investigation or diagnostic tests, receive medical treatment, undergo surgery, be hospitalized, or be prescribed drugs.
- 1.11. "Reasonable and Customary Charges" means charges that do not exceed the general level of charges made by providers of medical services of similar standing in the locality where the charges are incurred for similar or comparable treatment or services or supplies for similar illness or Injury.
- 1.12. "Registered Medical Practitioner" means a person qualified by degree in western medicine and legally licensed and authorised to practise medicine and surgery in Singapore, other than the Policyholder, the Insured Child or a family member of either.
- 1.13. "Sickness" refers to unequivocal, final and confirmed diagnosis of any of the following Sickness, as defined by internationally accepted medical diagnostic criteria, by a Registered Medical Practitioner, supported by acceptable clinical, radiological, histological and laboratory evidence:

- a) Hand, Foot & Mouth Disease
- b) Food Poisoning.

2. Exclusions:

The insurance under this Policy shall not cover death or any loss caused directly, or indirectly, wholly or partly, by:

- 2.1. birth defects, including hereditary conditions, and congenital sickness or abnormalities of the Insured Child;
- 2.2. war, declared or undeclared or any warlike operations, military or naval service in time of declared or undeclared war or while under orders for warlike operations or restoration of public order;
- 2.3. while in or on an aircraft of any type, or boarding or descending from any aircraft except as a fare-paying passenger on an aircraft operated by a regular airline on a published scheduled flight;
- 2.4. the Insured Child being under the influence of alcohol or drugs except drugs prescribed by Registered Medical Practitioner for the purpose of treatment;
- 2.5. Hospitalisation resulting from Sickness which:
 - a) The Insured Child has sought medical advice, been investigated, diagnosed, hospitalised, received medical treatment, undergo surgical operation, or been prescribed drugs prior to or at the Effective Date; or
 - b) Signs and symptoms manifested at the Effective Date, which would have caused a prudent person to seek medical advice or counselling, undergo investigation or diagnostic tests, receive medical treatment, undergoing surgery, be hospitalised, or prescribed drug prior to or on the Effective Date.
- 2.6. Pre-Existing Conditions or physical problems which existed before the Effective Date.

3. Payment of Benefit:

- 3.1 Insured Child:
Upon receipt of claim form (together with satisfactory documentary proof) from his/her mother or legal representative, if the claim is approved by the Company, the Company shall make payment of such claim to his/her mother or the estate, and such payment made shall release the Company from the respective liability in relation to the claim under this Policy.