

Singlife Shield Interim Cover Terms and Conditions (Accidental Medical Reimbursement)

This certificate contains the Terms and Conditions of the Life Assured's Interim Cover. Please keep it in a safe place.

Unless otherwise stated below, capitalised words in these Terms and Conditions have the meanings given to them in the General Provisions of Singlife Shield. For purposes of the Interim Cover, in the event of any inconsistency between words defined in Singlife Shield and words defined in these Terms and Conditions, the definitions in these Terms and Conditions shall prevail.

We agree, for an interim period from the date on which We receive the Application Form to the cover start date of the Singlife Shield policy ("Interim Cover"), unless sooner terminated according to clause 4 below, to reimburse the Life Assured for Eligible Expenses which the Life Assured has to pay depending on the terms and conditions below:

1. Definitions

- (a) "Accident" or "Accidental" means an unexpected incident that results in an Injury. Except for Injury caused specifically by drowning, choking on food, food poisoning or suffocation by smoke, fumes or gas, the Injury must be caused entirely by violent, external and visible means and not by sickness, disease or gradual physical or mental process.
- (b) "Application Form" means the forms the Life Assured signed to apply for Singlife Shield, including any written statement, representation or documents given to Us which contains information We relied on in issuing the Singlife Shield policy.
- (c) "Benefits" means the benefits set out in the Singlife Shield policy.
- (d) "Benefits Schedule" means the schedule which sets out the benefits payable by Us to the Life Assured under the Singlife Shield policy according to the plan chosen by the Life Assured in the Singlife Shield Application Form.
- (e) "Community Hospital" means any approved community hospital under the Central Provident Fund Act (Cap. 36) and Central Provident Fund (Medishield Life Scheme) Regulations, as amended, extended or re-enacted from time to time, that provides an intermediate level of care for individuals who have simple illnesses that do not need care in a Hospital.
- (f) "Dependant" means the Assured's legal spouse, parents, grandparents who are seventy five (75) years or below at age next birthday and/or biological or legally adopted children who are at least fifteen (15) days old on the date We received the Application Form.
- (g) "Eligible Expenses" means expenses incurred as an Inpatient in Singapore as a result of an Injury which are intended to be covered according to the provisions of the Life Assured's Singlife Shield policy.
- (h) "Hospital" means a Public Hospital, a private Hospital, a Community Hospital, or any other medical institution We accept.
- (i) "Injury" means bodily injury caused solely and directly by an Accident.
- (j) "Inpatient" means a person admitted to a Hospital for treatment for at least 6 consecutive hours and for which the Hospital makes a daily room and board charge. It also includes admission of any duration for the purpose of Surgery and any preparation and procedure in connection with the Surgery without incurring any room and board charge.
- (k) "Life Assured" means the proposer and/or Dependant(s) whose name is included in the Application Form on the date We received the Application Form and who is not currently covered in by any private integrated shield policy.
- (l) "Singlife Shield" means the MediSave-Approved Integrated Policy issued by Us.
- (m) "Pre-existing Condition" means any Illness, Injury, condition or symptom:
 - for which the Life Assured asked for or received treatment, medication, advice or diagnosis from a Doctor before the date on which We received the Application Form,
 - which existed or were evident before the date on which We received the Application Form and would have led a reasonable and sensible person to seek medical advice or treatment, or
 - which was foreseeable or known, by the Life Assured to exist before the date on which We received the Application Form, whether or not the Life Assured asked for treatment, medication, advice or diagnosis.
- (n) "Pro-ration Factor" means the percentage expressed in Item 2 – Benefits below which We will apply before any benefits under the Interim Cover are payable. The Pro-Ration Factor will be applied if the Life Assured is admitted to a Singapore private Hospital or a ward higher than what the Life Assured is entitled to under the Singlife Shield plan chosen in the Application Form. The percentage is applied on the lower of actual charges incurred and covered under the Interim Cover, including Eligible Expenses in connection with Hospitalisation, or the Reasonable Expenses for equivalent medical treatment in any Singapore private Hospital or Public Hospital, depending on the plan type chosen in the Application Form. Except where the Life Assured receives Inpatient treatment in a luxury or deluxe suite or any other special room of a Hospital, if the Life Assured changes the type of room during his stay as an Inpatient, We will use the type of room he was staying in immediately before his discharge to decide if We will apply the Pro-ration Factor. The Pro-ration Factor is not applicable to expenses incurred in a Public Hospital for day Surgery.
- (o) "Public Hospital" means a hospital in Singapore that is run as a private company owned by the Singapore Government, is governed by broad policy guidance from the Singapore Government through Ministry of Health, Singapore, and receives a yearly government subsidy to provide subsidised medical services to its patients.
- (p) "We", "Us", "Our" means Singapore Life Ltd.

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2. Benefits

The Life Assured who submits a Singlife Shield application is entitled to an Interim Cover for Injury. We will pay the Eligible Expenses during the Interim Cover according to the Benefit Schedule, up to a maximum limit of S\$30,000 per Hospitalisation.

If a Life Assured is admitted to a ward higher than what the Life Assured has applied for on the Singlife Shield Application Form, or to a Singapore private Hospital, a Pro-ration Factor will apply as follows:

Pro-ration Factor	Plan 1	Plan 2	Plan 3	Standard Plan
Private Hospital/Medical Institutions	65%	50%	35%	50%
Public Hospital - Class A	N.A.	N.A.	85%	80%

All Benefits only pay for Eligible Expenses which the Life Assured has to pay in Singapore and depend on the limits and exclusions shown in clause 5 below.

3. Cover Start Date of Interim Cover

The Interim Cover starts from the date We received the Application Form and ends on the happening of any of the events shown in clause 4 below.

4. Termination of Interim Cover

If any of the following events take place, cover for the Life Assured will end:-

- When the Life Assured reaches 75 years old,
- The expiry of 60 days from the date We receive his Singlife Shield Application Form,
- When the Life Assured's Singlife Shield policy is inceptioned,
- When the Life Assured withdraws and/or postpones his Singlife Shield application,
- When the Life Assured declines Our letter of conditional acceptance or thirty (30) days from the date of Our letter of conditional acceptance, whichever is earlier,
- When the Life Assured's Singlife Shield application is rejected or postponed by Us.

5. Exclusions

The following treatment items, procedures, conditions, activities and their related or consequential expenses are not covered under the Interim Cover. If We say that because of an exclusion or any other term or condition of the Interim Cover, any loss damage, cost or expense is not covered by the Interim Cover, the burden is on the Life Assured to prove otherwise:

- any expenses incurred by a Life Assured should the Life Assured submit a Singlife Shield application more than once,
- all expenses for treatment as an inpatient, if the Life Assured was admitted to the Hospital before the date on which We received the Application Form,
- all outpatient medical expenses,
- any Pre-Existing Conditions,
- overseas medical treatment,
- transport for trips made to obtain medical treatment such as ambulance fee, emergency evacuation, or send home a body or ashes,
- private nursing charges and nursing home services,
- inpatient room and board charges for surgery which can be done as day surgery,
- admission as an inpatient for medical services, examination or treatment which can be done on an outpatient basis including but not limited to X-ray, CT scan or MRI scan,
- health screenings (including endoscopy for health screening purposes) and primary prevention (refers to medical services for generally healthy individuals to prevent a disease from ever occurring, in the absence of medical indications, eg. general medical/health screening packages, general physical checkups, vaccinations, etc.),
- medical certificates, examinations for employment or travel, routine eye or ear examinations, hearing aids, spectacles, contact lenses and correction for refraction errors of the eye,
- elective cosmetic treatments and plastic Surgery unless the Surgery is necessary for the repair of damage caused by an Accident or breast reconstruction after mastectomy
- any treatment claimed to prevent illness, promote health or improve bodily function or appearance including but not limited to vitamins, supplements, scar creams, soaps and moisturisers,
- all dental treatment or oral Surgery related to teeth other than those Inpatient treatment due to Accident,
- palliative care, rest cures and services or treatment in any home, spa, hydro or aqua clinic, sanatorium, or hospice, or long-term care facility that is not a Hospital,
- tests or treatment relating to infertility, contraception, sterilisation, impotence, sexual dysfunction or assisted conception tests or treatments or sex change operations,
- treatment or surgical procedures done at fertility clinics or centres and reproductive medicine clinics or centres,
- pregnancy, childbirth, miscarriage, abortion or termination of pregnancy or any form of related hospitalisation or treatment,
- treatment for obesity, weight reduction or weight improvement or procedure for weight management,
- treatment for birth defects, including hereditary conditions and disorders and congenital anomalies,

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5. Exclusions

- (u) prosthesis, corrective devices and medical appliances which are not surgically required including the buying or renting of the following for use at home or as an outpatient:
 - braces,
 - special/medical appliances which are not necessary for the completion of a surgical operation, including location, transport and associated administrative costs of such appliances,
 - durable medical equipment and machines,
 - corrective devices,
 - wheelchairs,
 - walking aids,
 - home aids,
 - kidney dialysis machines,
 - iron lungs,
 - oxygen machines,
 - Hospital beds,
 - any other Hospital type equipment,
 - replacement organs.
- (v) alternative or complementary treatments, including traditional Chinese medicine (TCM), naturopathic, homeopathic, podiatric, chiropractic or osteopathic treatment or a stay in any health-care establishment for social or non-medical reasons,
- (w) costs relating to cornea, muscular, skeletal or human organ or tissue transplant from a donor to a recipient and all expenses directly or indirectly related to organ transplantation,
- (x) treatment for self-inflicted injury, suicide, alcohol abuse, drug addiction or abuse,
- (y) treatment for psychological, emotional or mental problems or conditions,
- (z) experimental or pioneering medical or surgical techniques, and medical devices including medical treatments that were of an investigational or research nature, not approved by Health Sciences Authority and the Centre of Medical Device, as well as clinical trials for medicinal products, whether or not these trials have a clinical trial certificate issued by the Health Sciences Authority, Regulation and clinical trials for medicinal products which the Life Assured chooses to receive even though usual and customary treatment for the condition is available,
- (aa) medical devices, drugs, therapeutic products and CTGTP (Cell, Tissue and Gene Therapy Products) not approved by Health Sciences Authority,
- (bb) injury or illness arising from or in connection with any illegal act such as imprisonment,
- (cc) injury or illness arising directly or indirectly from or in connection with engagement or involvement in any hazardous activities or sports when remuneration or income could or would be earned or in a professional or competitive pursuit full-time, part-time, contractual or ad hoc basis other than for leisure or as a hobby,
- (dd) costs arising out of any litigation or dispute between the Life Assured and any medical personnel or establishment from whom treatment has been sought or given, or any other costs not directly and specifically related to the payment of the medical expenses covered by the Interim Cover,
- (ee) any loss or damage, cost or expense of whatever nature that is caused directly or indirectly by, results from or is connected to the following even if some other cause or event may contribute to the loss,
 - ionising radiation or contamination by radioactivity from any nuclear fuel or nuclear waste from the burning of nuclear fuel,
 - radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation, reactor or other nuclear assembly or nuclear component,
 - any weapon of war using atomic or nuclear fission or fusion or other reaction of radioactive force or matter,
- (ff) death, disability, loss, damage, destruction, legal liability, cost or expense including consequential loss which is, directly or indirectly caused by, results from or is connected to any of the following even if some other cause or event may contribute to the loss:
 - (i) war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war is declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions or amounting to an uprising, military or usurped power, or
 - (ii) any act of terrorism including but not limited to
 - the use or threat of force, violence,
 - harm or damage to life or property (or the threat of harm or damage) including nuclear radiation or contamination by chemical or biological agents or by any person or group of persons, which are carried out for political, religious, ideological or similar purposes, to put the public or a section of the public in fear, or
 - any action taken to control, prevent, suppress or in any way relating to (i) or (ii) above,
- (gg) sexually transmitted diseases and any treatment or test connected with human immunodeficiency virus (HIV) Infection and all HIV infection-related conditions or Diseases,
- (hh) charges for non-necessary medical goods or services such as telephone, television or newspapers,
- (ii) claims incurred directly or indirectly as a result of violation or attempted violation of any law, subsidiary legislation, governmental notice, policy or other statutory requirement, or any change thereof.