

Underwritten by:



Administered by:



AIG Medi-Care Policy Rules

Terms, General Exclusions and Definitions
relating to your plan

Contents

Please read these *Policy Rules* along with *your Certificate of Insurance*, *your Customer Guide* and *your application* as they all form part of *your contract* between *you* and *us*. If necessary seek expert advice should *you* need to determine if this *policy* is appropriate for *you*.

Words and phrases in *italics* have the meanings given to them in Section 3, 'Definitions'.

**Please see below where to find all of the important information in relation to your
AIG Medi-Care plan.**

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Legal and regulatory information

Your *policy* is underwritten by

AIG Asia Pacific Insurance Pte. Ltd.

AIG Building

78 Shenton Way

#09-16

Singapore 079120

Your *policy* is administered by

Cigna Europe Insurance Company S.A.-N.V.

Singapore Branch

Cigna Global Health Options

152 Beach Road

The Gateway East

#33-05/06

Singapore 189721

This *policy* does not replace MediShield Life for Singapore Citizens or Permanent Residents. You may wish to take appropriate advice before stopping contributions to any state health insurance scheme of which you are a member.

This *policy* is governed by, and will be interpreted in accordance with, Singapore law.

Any disputes arising out of this *policy* shall first be referred to the Financial Industry Disputes Resolution Centre Ltd (FIDREC), where it falls within FIDREC's jurisdiction. If the dispute cannot be referred to or resolved by FIDREC, it shall be referred to and finally resolved by arbitration in Singapore in accordance with the Arbitration Rules of the Singapore International Arbitration Centre ("SIAC Rules") for the time being in force, which rules are deemed to be incorporated by reference in this clause. The Tribunal shall consist of one (1) arbitrator.

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 AIG Asia Pacific Insurance Pte. Ltd. or visit the AIG, GIA or SDIC websites (www.aig.sg or www.gia.org.sg or www.sdic.org.sg).



How to contact us

To cancel this *policy*, please email us at: AIGCustomerCare@Cigna.com.

For full details, please see clause 6.5 of these *Policy Rules*. You will need to provide *your policy* number, full name and email address used in the *application* form.

In other circumstances you can call *Cigna Healthcare's* Customer Care Team 24/7 on:

Singapore: **+65 6549 3188**

International: **+44 1475 333 420**

Section 1: General Terms and Conditions

1. Scope of cover and policy eligibility

1.1

This *policy* is only offered to *beneficiaries* who are Singapore citizens and *expatriates* ordinarily resident in Singapore as defined in the First Schedule of the Insurance Act 1966. For *expatriates* the *policy* will only cover the costs of *treatment* in a *beneficiary's* country of *nationality* in circumstances where the *beneficiary* is temporarily resident in their *country of nationality*. Such circumstances may not exceed one hundred and eighty (180) days in aggregate per *period of cover*, and the *country of nationality* must be within the *selected area of coverage* (see clause 11 for full details).

For the avoidance of any doubt a Singaporean citizen shall not be subject to the one hundred and eighty (180) days rule during any period of time when they are habitually resident in Singapore, however if at any time a Singaporean citizen is considered as an *expatriate* then this limitation will apply.

1.2

Subject to the terms, conditions, limits, exclusions (and special exclusions as detailed in *your Certificate of Insurance*, if applicable) of this *policy*, we will cover *you* for medical and related expenses relating to *medically necessary treatment* which is recommended by a *medical practitioner*, and provided within the *selected area of coverage* for *injury* and sickness. The *treatment* must occur during the *period of cover* and deductibles, cost shares and limits of cover may apply. In some circumstances we may, at *our* absolute discretion, agree to remove an exclusion if *you* pay an additional premium. This will be agreed at the time *you* purchase *your policy*.

1.3

You must be eighteen (18) years old or over at the time of purchase in order to purchase this *policy*.

1.4

If there are any changes that occur between *your application* and the *initial start date of your policy* and any information that *you* provided to *us* in *your application* changes during this period, *you* must let *us* know. We reserve the right to cancel the *policy* or apply any additional premiums or exclusions as a result of any change to *your* state of health which *you* have notified *us* of before the initial start date of the *policy*. If *you* fail to inform *us* of any change to *your* state of health during this period, we may treat this as misrepresentation, which could affect coverage under *your policy* or payment of claims.

1.5

This *policy* will not cover any costs relating to *treatment* received before the cover starts, or after the cover ends (even if that *treatment* was approved by *us* before the cover ends).

2. When does cover begin and end

2.1

This *policy* is an annual contract. This means that, unless it is terminated earlier, the cover will end one (1) year after the *start date*.

2.2

If this *policy* ends before the normal *end date*, any premium which has been paid in relation to the period after cover has ended will be refunded on a pro rata basis, so long as no claims have been made or yet to be submitted and no *guarantees of payment* have been put in place during the *period of cover*.

If the *policy* ends before the normal *end date* and *you* have made claims under it or *you* have received *treatment* not reimbursed yet, *you* will be liable for the remainder of any premium in respect of the *policy* which are unpaid.

2.3

If *you* die, cover will end for all *beneficiaries* unless a *beneficiary* contacts *us* within thirty (30) days of the date of death as shown in the Death Certificate. If any of the *beneficiaries* would like to continue coverage by becoming the *policyholder*, and subject to *our policy* terms, they must inform *us* within thirty (30) days and must provide *us* with a copy of the Death Certificate. If a *beneficiary* does not wish to continue coverage as the *policyholder*, all cover will end, and we will not make any payments in relation to *treatment* or services which are received on or after the date on which the cover ends.

3. The information you give us

In deciding whether to accept this *policy* and in setting the terms and premium, we have relied on the information that *you* have given to *us*. *You* must take care when answering any questions that we ask by ensuring that all information is accurate and complete.

If we determine on reasonable grounds that *you* deliberately or recklessly provided *us* with false or misleading information, it could adversely affect this *policy* and any claim. For example, we may:

- treat this *policy* as if it had never existed, refuse to pay all claims and return the premium paid. We will only do this if we provided *you* with insurance cover which we would not otherwise have offered;
- amend the terms of your insurance. We may apply these amended terms as if they were already in place if a claim has been adversely impacted by *your* carelessness; or
- terminate in accordance with 6.2. We will notify *you* in writing if any of the above circumstances occur.

If you become aware that information you have given us is inaccurate, you must inform us as soon as possible using one of the options in the 'How to contact us' section on page 3 of these *Policy Rules*.

4. Free look period

You have a right to cancel your *policy* within fourteen (14) days from the date you receive this *policy*. If you wish to cancel this *policy* and we have not paid a claim or issued a *guarantee of payment*, you will receive a full refund of your premium. Alternatively, if we have paid a claim, or issued a *guarantee of payment*, we will not refund any premium which has been paid. To cancel this *policy*, please contact us using one of the options in the 'How to contact us' section on page 3 of these *Policy Rules*.

If you do not exercise your right to cancel this *policy*, it will continue in force and you will be required to make any premium payments that are due to us.

For your cancellation rights outside of the fourteen (14) day cooling off period, please refer to clause 6 of this *policy*.

5. Premium and other charges

5.1

Your *Certificate of Insurance* sets out the premium and any other charges (such as taxes) which are payable, and states when they must be paid.

Payments must be made in the currency and in the manner detailed in your *Certificate of Insurance*.

5.2

If you, or any *beneficiaries*, do not seek prior approval for the required *inpatient* and *daypatient treatment*, we will reduce the amount which we will pay towards that *treatment* by twenty (20) percent.

For medical expenses specifically in the USA, if you, or any *beneficiaries*, decide to receive *treatment* at a *hospital, clinic, medical practitioner* or pharmacy which is not part of the Cigna Healthcare network in the USA, we will reduce the amount which we will pay towards that medical expenses by twenty (20) percent. A list of *hospitals, clinics* and *medical practitioners* within the Cigna Healthcare network is available in your secure online Customer Area.

Please note, we may, at our sole discretion and without notification, make changes to the Cigna Healthcare network from time to time by adding and / or removing *hospitals, clinics, medical practitioners*, and pharmacies.

5.3

In most cases we will pay directly the *hospital, clinic* or *medical practitioner* for your medical expenses. In the instance where you, or any *beneficiaries*, have to pay the *hospital, clinic* or *medical practitioner*, you should submit your

invoice and claims form to us as soon as possible after any *treatment*. If the claim and invoice is not submitted to us within 12 months of the date of *treatment*, the claim will not qualify for payment or reimbursement by us.

Any claim is subject to the applicable deductible, cost shares and limits of cover set out in these *Policy Rules*, the Customer Guide and your *Certificate of Insurance*.

5.4

If you do not pay premium and/or any other charges when they are due, we will notify you by email immediately and suspend your *policy* i.e. cover for all *beneficiaries* will be suspended. If payment is made, the *policy* will be reinstated. We will not approve *treatment* while the *policy* is suspended. We will not settle any claim while any payment to us is outstanding until the outstanding amount is paid.

If after thirty (30) days the amount is still outstanding, we will write to you informing you that the *policy* is cancelled. The cancellation date shall take effect on the date when the first outstanding payment was due. If you settle the outstanding amount within thirty (30) days of when the first outstanding payment was due, we will reinstate your cover back to that date.

5.5

Subject to clause 13, we will inform you of the premium and any other charges which will apply during the next *period of cover*.

The premium and/or other charges will change each *period of cover*.

6. Termination

6.1

Subject to any conflicting legal or regulatory requirements we will terminate this *policy* for all *beneficiaries* immediately if:

6.1.1

any premium or other charge (including any relevant tax) is not paid in full within thirty (30) days of the date on which it is due. We will give you written notice if we are going to terminate the *policy* for this reason; or

6.1.2

it becomes unlawful for us to provide any of the cover available under this *policy* or we are required to terminate the *policy* in any particular jurisdiction or territory at the direction of a regulator or authority with competent jurisdiction;

6.2

Subject to clause 3, we will terminate this *policy* with immediate effect if, we, at our sole discretion determine, on reasonable grounds, that you have, in the course of applying for the *policy* or when making any claim under it, withheld information or knowingly or recklessly provided information which you know or believe to be untrue or inaccurate or

failed to provide information which we have asked for, including medical information.

6.3

Subject to clause 11, we may terminate this *policy* if any *beneficiary* ceases to be an *expatriate* whether as a result of a change to a *beneficiary's country of nationality or country of habitual residence*.

6.4

If we are no longer in the market to sell the *policy* or suitable alternative in *your* geographical area, we will notify *you* at least one (1) month before the *end date* to advise *you* that the *policy* will be terminated (and therefore unable to be renewed) with effect from the *end date*.

6.5

If *you* want to terminate this *policy* and end cover for all *beneficiaries*, *you* may do so at any time by giving *us* at least fourteen (14) days' notice in writing. Termination of *your policy* will take effect fourteen (14) days after *you*, the *policyholder*, notifies *us* of the request by using one of the options in the 'How to contact us' section on page 3 of these *Policy Rules*.

6.5.1

If the *policy* is terminated in accordance with clause 6.5, before the *end date*, and we have paid a claim, covered a *treatment* or issued a *guarantee of payment* during the *period of cover*, you will be liable for the remainder of any premiums in respect of the *policy* which are unpaid.

6.6

In relation to the period after *your* cover has ended, unless *your policy* is terminated in accordance with clause 6.2 and/or clause 7, then any premium which has been paid in relation to the period after cover has ended will be refunded to the extent that it does not relate to a period of time in which we have provided cover, so long as we have not paid any claim, or issued any *guarantee of payment* during the *period of cover*.

6.7

If *treatment* has been authorised, we will not be held responsible for any *treatment* costs if the *policy* ends or a *beneficiary* leaves the *policy* before *treatment* has taken place.

7. Fraud

7.1

If a *beneficiary* makes a fraudulent claim under this *policy*, we:

- i. are not liable to pay the claim;
- ii. may recover from the *beneficiary* any sums paid by *us* in respect of the claim; and
- iii. may give notice to the *beneficiary* and treat the contract as having been terminated with effect

from the time of the fraudulent act.

7.2

If we exercise *our* right under clause 7.1 (iii) above:

- i. we shall not be liable to the *beneficiary* in respect of a relevant event occurring after the time of the fraudulent act. A relevant event is whatever gives rise to *our* liability under this *policy* (such as the occurrence of a loss, the submission of a claim, or the notification of a potential claim); and
- ii. we do not need to return any of the premium paid.

7.3

If this *policy* provides cover for any *beneficiary* other than *you*, and a fraudulent claim is made under this *policy* on behalf of a *beneficiary* other than *you*, we may exercise the right set out in clause 7.1 above as if there were an individual insurance contract between *us* and that *beneficiary*. However, the exercise of any of those rights shall not affect the cover provided under the contract for any other *beneficiary*.

8. Coverage options

8.1

If a *beneficiary* does not have cover under the International Outpatient, International Evacuation & Crisis Assistance Plus™, International Health and Wellbeing or International Vision and Dental options, we will not pay for any of the *treatments* which are available under those options.

8.2

The following changes to *your policy* cannot be requested during the *period of cover* and can only be made upon renewal:

- to modify *your* level of cover (for example moving up from the Silver level to the Gold level or moving down from the Platinum level to the Gold level for the International Medical Insurance cover),
- to modify *your* deductible, cost share or out of pocket maximum

In order to proceed with such request, *you* should let *us* know in writing at least seven (7) days before *your annual renewal date*. Before making any of these changes, we may ask *you* to complete a new medical history questionnaire. If the request is accepted by *us*, we may apply new special restrictions or exclusions on *your* updated *policy* for the new *period of cover*. Once *you* accept *our* offered terms, these changes will become effective from *your annual renewal date*.

The following changes to *your policy* can be requested during the *period of cover* and will be reviewed by *us*:

- to add one or more of the optional modules at the same level of cover as *your* International Medical Insurance core cover: International Outpatient, International Evacuation & Crisis Assistance Plus™, International Health and Wellbeing or International Vision and Dental options,
- to modify *your* area of cover by including USA cover (i.e. changing from Worldwide excluding the USA to Worldwide including the USA).

Before making any of such changes to *your policy* during the current *period of cover*, we may ask you to complete a new medical history questionnaire. If the request is accepted by us, we may apply new special restrictions or exclusions on *your* updated *policy*. These changes to *your policy* will begin no sooner than the date you accept our offered terms and will remain in place until at least *your annual renewal date*.

Any other changes to *your policy* in relation to coverage options will be reviewed by us and will be subject to medical underwriting.

9. Deductible and Cost Share

9.1

If you have selected a deductible on the International Medical Insurance plan and/or International Outpatient option (if applicable), you will be responsible for paying the deductible amount directly to the *hospital, clinic, medical practitioner* or pharmacy. We will let you know what this amount is.

We will reduce the amount which we will pay towards the cost of *treatment* in respect of each claim which is made under the International Medical Insurance or International Outpatient option (if applicable) by the amount of any deductible until the deductible for the *period of cover* is reached.

9.2

If you have selected a cost share on the International Medical Insurance plan and/or International Outpatient option (if applicable), we will reduce the amount we pay towards the cost of *treatment* by that cost share percentage. You will be responsible for paying the cost share directly to the *hospital, clinic, medical practitioner* or pharmacy. The amounts you pay are subject to the capping effect of the applicable out of pocket maximum.

9.3

Only amounts you pay related to the cost share on the International Medical Insurance and/or International Outpatient option are subject to the capping effect of the out of pocket maximum. The following are not subject to the out of pocket maximum:

- Any amounts you pay due to a deductible;
- Due to exceeding limits of cover;
- For *treatment* not covered by the International

Medical Insurance plan or International Outpatient option; or

- Due to penalties for not obtaining prior approval or using out of network providers in the USA.

Any amounts you pay to the deductible, cost share and out of pocket maximum where applicable, apply separately to each *beneficiary*, each coverage option and each *period of cover*.

9.4

No deductible applies to 'Inpatient cash benefit' or 'Newborn Care' benefit.

10. Adding or removing beneficiaries

10.1

If you would like to add a new *beneficiary* during the *policy* year, you must send us a completed *application* for that person. Acceptance of any new *beneficiary* is at our sole discretion. We will advise you of any special conditions or exclusions and any additional premium that will apply to the offer of cover. Cover for any new *beneficiary* will begin from the date on which you confirm your acceptance. We will send you an updated *Certificate of Insurance* confirming that the new *beneficiary* has been added.

10.2

If a *beneficiary* gives birth, you may apply to add the newborn as a *beneficiary* to your existing plan.

10.2.1

If at least one (1) parent has been covered by the *policy* for a continuous period of twenty four (24) months or more prior to the newborn's birth, we will not require information about the newborn's health or a medical examination if an *application* is received by us to add the newborn to the *policy* within thirty (30) days of the newborn's date of birth. However, if an *application* is received by us more than thirty (30) days after the newborn's date of birth, the newborn will be subject to medical underwriting.

10.2.2

If neither parent has been covered by the *policy* for a period of twenty four (24) consecutive months or more prior to the newborn's birth, the newborn will be subject to medical underwriting, and you can submit an *application* to add the newborn.

10.2.3

If a *beneficiary* has a child via a surrogate or an adoption, the newborn can be added as a *beneficiary* to your existing plan from the newborn's date of birth by submitting an *application*. The newborn will be subject to medical underwriting whereby we may apply special restrictions or exclusions.

10.3

If medical underwriting is required for the newborn,

we will then tell *you* whether we will offer cover to the newborn and, if so, any special conditions and exclusions which would apply. Cover will begin no sooner than the date *you* accept *our* offered terms.

We will send *you* an updated *Certificate of Insurance* confirming that the new *beneficiary* has been added. Please refer to the 'Newborn Care' benefit in *your* Customer Guide for further details.

11. Changes to country of habitual residence, address and/or nationality

11.1

If any *beneficiary* changes their *country of habitual residence* you must inform *us* as soon as practicable and in any event within thirty (30) days. We reserve the right to ask *you* for further information about a change in *your* or any other *beneficiary's* *country of habitual residence* from time to time. Note that any change to *your* or any other *beneficiary's* *country of habitual residence* may result in an increase to *your* premium or additional tax becoming payable, meaning *you* may have to make an additional payment of premium. If the premium increases, we will give *you* the right to cancel the *policy*, in accordance with clause 6.5, in which case clauses 6.5.1, 6.6 and 6.7 will apply.

11.2

For *expatriates*, we reserve the right to review all claims submitted by *beneficiaries* in their *country of nationality* and in circumstances where we know or reasonably believe the *beneficiary* is or intends to be resident in their *country of nationality* in excess of one hundred and eighty (180) days in aggregate per *period of cover*. In such circumstances we may no longer consider that *beneficiary* to be an *expatriate* as they have returned to their *country of nationality* for a sustained period and we may refuse payment of any claim or issuance of a *guarantee of payment*.

11.3

We reserve the right to terminate this *policy* in accordance with 6.3.

11.4

If any *beneficiary* ceases to be an *expatriate* whether as a result of a change to a *beneficiary's* *country of nationality* or *country of habitual residence*, then *you* can either:

11.4.1

leave the *policy* in force for the remainder of the *period of cover*. *You* must inform *us* upon renewal if *you* cease to be an *expatriate* and we will determine if we can continue to provide *your* cover; or

11.4.2

terminate the *policy* by giving written notice with the effect that cover will end for all *beneficiaries*. Any premium which has been paid in relation to the period after termination will be refunded to the extent that it does not relate to a period of time in

which we have provided cover, so long as we have not paid claims or issued any *guarantees of payment* during the *period of cover*.

12. How we will communicate with you

We will send any communication and notices in relation to this *policy* electronically to the email address *you* have provided, and we will place your *policy documents* in *your* secure online Customer Area.

13. Policy renewal

13.1

If we determine to renew, we will write to *you* at least one (1) calendar month before the *end date* to invite *you* to renew on the terms we offer *you*. We will inform *you* of any changes to the *policy* and premium for the forthcoming *period of cover*. If local law and/or regulation dictates, we may be required to offer *you* an alternative health plan.

Subject to clause 7, any decision by *us* not to renew shall not be based on *your* claims history or any illness, injury or condition suffered by any *beneficiaries*.

13.2

If *you* accept the invitation to renew, please ensure *you* have read and understood the *policy documents* for the forthcoming period of cover. *Your* cover will be renewed for another twelve (12) months.

13.3

If *you* do not want to renew *your* cover, *you* must let *us* know in writing at least fourteen (14) days' before *your* *policy end date*.

13.3.1

If *you* do not renew *your* cover, any *beneficiaries* who have been covered under the *policy* can apply for their own cover. We will consider their *applications* individually, and inform them whether, and on what terms, we are willing to offer them such cover.

13.4

Subject to clause 8.2, if *you* would like to make changes to your *policy* upon renewal, *you* must let *us* know in writing at least seven (7) days before *your* *annual renewal date*. We may apply new special restrictions, exclusions and/or adjust premium. If we do so we will send *you* an updated *Certificate of Insurance*.

13.5

If any special exclusion(s) have been applied to any *beneficiary* there may be occasions when we can review them at a future *annual renewal date*, to consider whether we are willing to remove the exclusion. If this is the case, we will show the exclusions review date in the *Certificate of Insurance*. At such date, we will also review the additional

premium (if any) which we may have applied to cover a condition.

You should contact us upon receipt of the renewal notification, and at least fourteen (14) days before the *annual renewal date* if there is an exclusion which is due for review at that date.

We will then advise you of changes (if any) we have made and, where appropriate, issue an amended *Certificate of Insurance*. Amendments will be effective from the relevant *annual renewal date*. We do not guarantee that any special exclusion(s) or additional premium will be removed on renewal.

14. Data protection

You have agreed and consented that we may collect use and process your personal information (whether obtained in the *Application Form* or otherwise obtained) and disclose such information (whether in or outside of Singapore) to the following:

- (a) Our group companies;
- (b) Our (or our group companies') service providers, reinsurers, agents, distributors, business partners;
- (c) brokers, your authorized agents or representative, legal process participants and their advisors, other financial institutions;
- (d) governmental / regulatory authorities, industry associations, courts, other alternative dispute resolution forums,

for the purpose stated in our Data Privacy Policy which include:

- i. Processing, underwriting, administering and managing your relationship with us;
- ii. Audit, compliance investigation and inspection purposes and handling regulatory governmental enquiries;
- iii. Compliance with legal or regulatory obligations, risk management procedures and our internal policies;
- iv. Managing our infrastructure and business operations; and
- v. Carrying out market research and analysis and satisfaction surveys.

Note: Please refer to the full version of our Data Privacy Policy found at <http://aig.sg/privacy>.

If you have not opted out, you have also consented to us, our group companies, service providers and business partners using, processing and disclosing your personal information to:

- (e) Enroll you in contests, prize draws and similar promotions
- (f) Contact you to market other insurance and/or our, our group companies and/or our business partners financial product and/or services

If you have any questions about our collection,

use and disclosure of personal information, You may contact our Data Protection Officer at Singaporedataprotectionofficer@aig.com.

15. Who can enforce this policy

Only we and you have legal rights in connection with this insurance. A person who is not a party to this policy has no rights under the Contracts (Rights of Third Parties) Act 2001 to enforce any of the terms and conditions of this policy.

16. Our right to recovery from third parties

If a beneficiary requires treatment as a result of an accident or deliberate act for which a third party is at fault, we (or any person or company we nominate) will take on that beneficiary's right to recover the cost of that treatment from the third party at fault (or their insurance company). If we ask a beneficiary to do so, he or she must take all steps to include the amount of benefit claimed from us under this policy in any claim against the person at fault (or their insurance company).

The beneficiary will need to sign and deliver all documents or papers and take any other steps we require to secure our rights. The beneficiary must not take any action which could damage or affect these rights. We can take over and defend or settle any claim, or prosecute any claim, in a beneficiary's name for our own benefit. We will decide how to carry out any proceedings and settlement.

17. Other Insurance

If another insurer also provides cover, we will negotiate with them as regards to who pays what proportion of any claim. If a beneficiary is covered by other insurance, we may only pay part of the cost of treatment. If another person, organisation or public programme is responsible for paying the costs of treatment, we may claim back any of the costs we have paid.

18. Changes to this policy

18.1

No person has the authority to change this policy or to waive any of its provisions on our behalf, for example, sales representatives, brokers and other intermediaries cannot vary or extend the terms of the policy.

18.2

We reserve the right to make any changes to this policy that are necessary to comply with any changes to relevant laws and regulations. If this happens, we will write to you and tell you of the change.

19. Sanctions

The *insurer* shall not be deemed to provide cover and the *insurer* 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 *insurer*, its parent company or its ultimate controlling entity to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union or the United States of America.

20. Pandemics, Epidemics and Infectious Illnesses

20.1

We will cover *medically necessary treatment* for disease or illness resulting from a pandemic, epidemic or outbreak of infectious illness, as defined by the World Health Organisation (WHO). The *medically necessary treatment* and related medical conditions will be covered on an *inpatient*, *daypatient* and *outpatient* (if the International Outpatient option has been selected) basis as per the benefits of the plan selected and according to the terms of the *policy*. Where prescribed drugs cannot be accessed in the *beneficiary's* current location as a result of a pandemic, epidemic or outbreak of infectious illness, we will cover the shipment cost in addition to the cost of the prescribed drugs under the term of the prescribed drugs and dressings outpatient benefit.

20.2

We will cover *medically necessary* testing for pandemic, epidemic or outbreak of infectious illness, on an *outpatient* basis, in line with *policy* coverage for diagnostics for other illnesses, and according to the World Health Organization (WHO) guidelines.

20.3

When an approved vaccine becomes available in a location through the Community Health Assist Scheme (CHAS) or governmental agency, then we recommend that local government advice is followed and the local health system or government programme is accessed where available. If the vaccine needs to be delivered in an authorised private setting, and *your* selected plan includes coverage for clinically appropriate vaccines, then the vaccine will be covered according to the terms of the *policy*, and subject to the appropriate local regulatory authorities deeming the vaccine to be safe and efficient in the country where it will be administered.

We cannot guarantee the availability of a vaccine in any location and we cannot control how or when any vaccine is distributed.

Section 2: General Exclusions

We will not offer cover or pay claims when it is illegal for us to do so under applicable laws. Examples include but are not limited to, exchange controls, local licensing regulations or trade embargo.

The *insurer* shall not be deemed to provide cover and the *insurer* 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 *insurer*, its parent company or its ultimate controlling entity to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union or the United States of America.

We cannot be held responsible for any loss, damage, illness and/or *injury* that may occur as a result of receiving medical *treatment* at a *hospital* or from a *medical practitioner*, even when we have approved the *treatment* as being covered.

The following exclusions apply to the International Medical Insurance plan and to all of the extra coverage options. Please also refer to the list of benefits detailed in the Customer Guide, including the notes section for any further restrictions and exclusions that apply, in addition to the General Exclusions. Please also refer to *your Certificate of Insurance* for any special exclusions that may apply.

1. *Treatment* which is provided by:

- a) a *medical practitioner* who is not recognised by the relevant authorities in the country where the *treatment* is received as having specialist knowledge of, or expertise in, the *treatment* of the disease, illness or *injury* being treated;
- b) a *medical practitioner, therapist, hospital, clinic, or facility* to whom *Cigna Healthcare* has given written notice that they no longer recognise them as a *treatment provider*. Details of individuals, institutions and organisations to whom *Cigna Healthcare* has given such notice may be obtained by calling *Cigna Healthcare's* Customer Care Team; or
- c) a *medical practitioner, therapist, hospital, clinic, or facility* which, in *our* reasonable opinion, is either not properly qualified or authorised to provide *treatment*, or is not competent to provide *treatment*.

2. *Treatment* for:

- a) a *pre-existing condition*; or
- b) any condition or symptoms which result from, or are related to, a *pre-existing condition*.

We will not pay for *treatment* for a *pre-existing condition* of which the *policyholder* was (or should reasonably have been) aware at the date cover commenced, and in respect of which we have not expressly agreed to provide cover.

3. Preventative *treatment*, including but not limited to health screening, routine health checks and vaccinations (unless that *treatment* is available under the International Medical Insurance plan or one of the options for which a *beneficiary* has cover).

Under the International Medical Insurance plan, the limits of cover for preventative surgery in respect of congenital conditions will apply, other than for cancer.

4. *Treatment* which is provided by anyone who lives at the same address as the *beneficiary*, or who is a member of the *beneficiary's* family.
5. *Treatment* which is necessary as a result of conflict or disaster including but not limited to:
 - a) nuclear or chemical contamination;
 - b) war, invasion, acts of terrorism, rebellion (whether or not war is declared), civil war, commotion, military coup or other usurpation of power, martial law, riot, or the act of any unlawfully constituted authority;
 - c) any other conflict or disaster events; where the *beneficiary* has:
 - i) put him or herself in danger by entering a known area of conflict (as identified by the Ministry of Foreign Affairs);
 - ii) actively participated in the conflict; or
 - iii) displayed a blatant disregard for their own safety.
6. Any *treatment* outside *your* selected area of coverage, unless the *treatment* can be covered under the 'Out of Area Emergency Hospitalisation Cover' conditions.
7. Travel costs for *treatment* including any fares such as taxis or buses, unless otherwise specified, and expenses such as petrol or parking fees.
8. Any expenses for ship to shore evacuations.
9. *Treatment* in nature cure *clinics*, health spas, nursing homes, or other facilities which are not *hospitals* or recognised medical *treatment* providers. Specifically, we would not cover the costs of nursing care (such as accommodations, meals and living expenses) or of any other form of *treatment* in a residential or elderly care facility even if the *treatment* is medically necessary and/or provided by a recognised *medical practitioner*.
10. Charges for residential stays in *hospital* which are arranged wholly or partly for domestic reasons or where *treatment* is not required or where the *hospital* has effectively become the place of domicile or permanent abode.
11. Costs of *hospital* accommodation for a deluxe, executive or VIP suite.
12. Any *prosthetic device* or appliance, including but not limited to spectacles (unless the International Vision & Dental module is selected) which is not *medically necessary* and/or does not fall within our definition of *prosthetic device(s)*.
13. Incidental costs including newspapers, telephone calls, guests' meals and hotel accommodation.
14. Costs or fees for filling in a claim form or other administration charges.

15. Non-medical admissions or stays in *hospital* which include:
- treatment* that could take place on a *daypatient* or *outpatient* basis;
 - convalescence;
 - admissions and stays for social or domestic reasons e.g. washing, dressing and bathing.
16. Life support *treatment* (such as mechanical ventilation) unless such *treatment* has a reasonable prospect of resulting in the *beneficiary's* recovery, or restoring the *beneficiary* to his or her previous state of health.
17. Foetal *surgery*, i.e. *treatment* or *surgery* undertaken in the womb before birth, unless this is resulting from complications arising through maternity and shall be subject to the limits detailed in the Complications from Maternity benefit under the International Medical Insurance plan.
18. *Treatment* for, or in connection with, smoking cessation.
19. *Treatment* that arises from, or is in any way connected with attempted suicide, or any injury or illness that the *beneficiary* inflicts upon him or herself. We will cover *medically necessary* mental health care and behavioural health services, including but not limited to counselling and therapy with specialists.
20. Developmental problems, *treatment* for personality and/or character disorders, including but not limited to:
- learning difficulties such as dyslexia;
 - physical development problems such as short height;
 - affective personality disorder;
 - schizoid personality disorder; or
 - histrionic personality disorder.
21. Disorders of the temporomandibular joint (TMJ).
22. *Treatment* for a related condition resulting from addictive conditions and disorders.
23. *Treatment* for a related condition resulting from any kind of substance or alcohol use or misuse.
24. *Treatment* needed because of or relating to male or female birth control, including but not limited to:
- surgical contraception namely:
 - vasectomy, sterilisation or implants;
 - non-surgical contraception, namely:
 - pills or condoms;
 - family planning namely:
 - meeting a doctor to discuss becoming pregnant or contraception.
25. *Treatment* by way of the intentional termination of pregnancy, unless the pregnancy endangers a *beneficiary's* life or mental stability.
26. *Treatment* for sexual dysfunction disorders (such as impotence) or other sexual problems regardless of the underlying cause.
27. *Treatment* which is intended to change the refraction of one or both eyes, including but not limited to laser *treatment*, refractive keratotomy and photorefractive keratectomy. Note that we will pay for *treatment* to correct or restore eyesight if it is needed as a result of a disease, illness or *injury* (such as cataracts or a detached retina).
28. Gender reassignment *surgery*, including elective procedures and any medical or psychological counselling in preparation for, or subsequent to, any such *surgery*, unless state or federal law requires such coverage. We will cover *medically necessary* behavioural health services, including but not limited to, counselling for gender dysphoria and related psychiatric conditions (such as anxiety and depression) and *medically necessary* hormonal therapy.
29. *Treatment* which is necessary because of, or is any way connected with, any *injury* or sickness suffered by a *beneficiary* as a result of:
- taking part in a sporting activity at a professional level;
 - taking part in a hazardous sporting activity or hobby, including but not limited to off-piste winter sports (including skiing, ski-touring, snowboarding, heli-skiing or heliboarding), base or bungee jumping, sky diving, tombstoning or cliff jumping, mountaineering or rock climbing, free climbing (without harness or rope), potholing, fell or trail running, motorsports, equestrian sports (for instance horse racing, show jumping or polo), hunting, bull riding or bull running, parkour, powerlifting, surfing or kitesurfing, white water rafting;
 - solo scuba-diving; or
 - scuba-diving at a depth of more than thirty (30) metres unless the *beneficiary* is appropriately qualified (namely PADI or equivalent) to scuba-dive at that depth.
- Note: Winter sports performed on marked trails (on-piste) is not considered as a hazardous sporting activities. *Medically necessary treatment* would not be excluded as a result of an incurred *injury* as long as on-piste winter sport activities are not performed at a competition or professional level.
30. *Treatment* which (in *our* reasonable opinion) is experimental, or has not been proven to be effective. This includes but is not limited to:
- treatment* which is provided as part of a clinical trial;
 - treatment* which has not been approved by the relevant public health authority in the country in which it is received; or
 - any drug or medicine which is prescribed for a purpose for which it has not been licensed or approved in the country in which it is prescribed.
31. Any form of *cosmetic* or reconstructive *treatment* and any complication thereof, the purpose of which is to alter or improve appearance even for psychological

reasons, unless that *treatment* is *medically necessary* and is a direct result of an illness or an *injury* suffered by the *beneficiary*, or as a result of *surgery*.

32. *Treatment* that is in any way caused by, or necessary because of, a *beneficiary* carrying out an illegal act.

33. Any expenses for:

- a) weight loss drugs and slimming aids. These drugs are not covered even if they are prescribed for weight management by a *medical practitioner* or acknowledged as having therapeutic effects.
- b) supplements (such as infant formula and cosmetic products) or substances that are available naturally, such as vitamins, minerals and organic substances, collected over-the-counter (OTC) or through a prescription.

We will cover, however, some supplements and vitamins in case of *medical necessity* to treat diagnosed vitamin deficiency syndromes, such as iron deficiency, anaemia, or folic acid during pregnancy.

Section 3: Definitions

The words and phrases set out below have the meanings specified. Where those words and phrases are used with those meanings, they will appear in italics in these *Policy Rules*, and in the Customer Guide, including the list of benefits.

Unless otherwise provided, the singular includes the plural and the masculine includes the feminine and vice versa.

AIG, we, us, our, the insurer - means AIG Asia Pacific Insurance Pte. Ltd.

Annual renewal date - the anniversary of the *start date*.

Application - the *policyholder's* application and any declarations that they made during their enrolment for them and any *beneficiaries* included in the application.

Appropriate age intervals - child and adolescence age schedule up to age seventeen years old as set out by the **American Academy of Pediatrics (AAP)**.

Beneficiaries, beneficiary - anybody named in your *Certificate of Insurance* as being covered under this *policy*, including newborn children.

Certificate of Insurance - the certificate issued to the *policyholder*. This shows the *policy* number, the annual premium, the *start date*, the deductible amount (if selected), the cost share amount (if selected), the out of pocket maximum (if applicable), details of who is covered, any special exclusions or exclusions that have been removed at an additional premium and the health plan and selected options (if applicable) which apply.

Cigna Healthcare - the administrator of this *policy*.

Clinic(s) - a health care facility which is registered or licensed in the country in which it is located, primarily to provide care for *outpatients* and where care or supervision is by a *medical practitioner*.

Congenital condition(s) - any abnormality, deformity, disease, illness or *injury* present at birth, whether diagnosed or not.

Cosmetic - services, procedures or items that are supplied primarily for aesthetic purposes and which are not necessary in order to maintain an acceptable standard of health.

Country of habitual residence - the country where a *beneficiary* habitually resides, as stated in *your application*.

Country of nationality - any country of which a *beneficiary* is a citizen, national or subject, as stated in *your application*.

Daypatient - a patient who is admitted to a *hospital* or *daypatient* unit or other medical facility for *treatment* or because they need a period of medically supervised recovery, but who does not occupy a bed overnight. This also includes surgical procedures carried out in a *doctor's* surgery.

Dentist - dental surgeon or dental practitioner who is registered or licensed as such under the laws of the country, state or other regulated area in which the *treatment* is provided.

Doctor - a medical professional who is registered and licensed under the laws of the country, state or regulated area to practice medicine in the country in which the *treatment* is provided.

Emergency treatment - *treatment* which is *medically necessary* to prevent the immediate and significant effects of illnesses, *injuries* or conditions which, if left untreated, could result in a significant deterioration in health. Only medical *treatment* through a physician, *medical practitioner* and hospitalisation that commences within twenty four (24) hours of the emergency event will be covered.

End date - the date on which cover under this *policy* ends, as shown in the *Certificate of Insurance*.

Evidence-based treatment - *treatment* which has been researched, reviewed and recognised by:

- the National Institute for Health and Clinical Excellence; or
- International Clinical Guidelines.

Expatriate - means a *beneficiary* residing outside of their *country of nationality*.

Formulary drugs list - A prescription drugs list applicable to all pharmacy claims in the *USA*. This list is developed by *Cigna Healthcare* with assistance from their Pharmacy and Therapeutics Committee and is updated twice a year. All the medications included in the formulary drugs list are approved by the U.S. Food and Drug Administration (FDA). Over-the-counter (OTC) medicines (those that do not require a prescription), except insulin, are excluded from the formulary drugs list, unless state or federal law requires coverage of such medicines. *We* will notify *you* of any change that affects the coverage of a medication that *you* are taking at the time of any update.

Guarantee of payment - a binding guarantee made by us to pay a provider the agreed costs associated with a particular *treatment* which we may give to a *beneficiary* or a *hospital, clinic or medical practitioner*.

Hospital - any organisation or institution which is registered or licensed as a medical or surgical hospital in the country in which it is located and where the *beneficiary* is under the daily care or supervision of a *medical practitioner or qualified nurse*.

Initial start date - the first day the *beneficiary's* cover commenced on the International Medical Insurance plan.

Injury - a physical injury.

Inpatient - a patient who is admitted to *hospital* and who occupies a bed overnight or longer, for medical reasons.

Medical assistance service - a service which provides medical advice, evacuation, assistance and repatriation in accordance with International Clinical Guidelines. This service can be multi-lingual and assistance is available twenty four (24) hours per day.

Medically necessary/medical necessity - *medically necessary* covered services and supplies are those determined in accordance with International Clinical Guidelines by the medical team to be:

- required to diagnose or treat an illness, *injury*, disease or its symptoms;
- orthodox, and in accordance with generally accepted standards of medical practice;
- clinically appropriate in terms of type, frequency, extent, site and duration;
- not primarily for the convenience of the *beneficiary*, physician or other *hospital, clinic or medical practitioner*; and
- rendered in the least intensive setting that is appropriate for the delivery of the services and supplies.

Where applicable, the medical team may compare the cost effectiveness of alternative services, settings or supplies when determining what the least intensive setting is.

Medical practitioner - a *doctor* or specialist who is registered or licensed to practice medicine under the laws of the country, state or other regulated area in which the *treatment* is provided, and who is not covered under this *policy*, or a family member of someone covered under this *policy*.

Outpatient - a patient who attends a *hospital, consulting room, or outpatient clinic for treatment* and is not admitted as a *daypatient* or an *inpatient*.

Period of cover - the twelve (12) months continuous period during which the *beneficiaries* are covered under this *policy*, being the period from the start date to the

end date as noted in the *Certificate of Insurance* or earlier if terminated in accordance with the *Policy Rules*.

Personal Data - any information relating to an identified or identifiable natural person.

Policy - the policy comprising these *Policy Rules*, the Customer Guide (which contains the list of benefits and claiming information), *your application* and *your Certificate of Insurance*.

Policy documents - the documentation relating to the *policy*, comprising of these *Policy Rules*, the Customer Guide, *your Certificate of Insurance* and *your medical ID Card*.

Policyholder - a person who is aged 18 years or older who has made an *application* to us which has been accepted in writing by us, and who pays the premium under the *policy*.

Policy Rules - the terms and conditions, general exclusions and defined terms that govern this *policy*.

Pre-existing condition - any disease, illness or *injury*, or symptoms present before the *initial start* date linked to such disease, illness or *injury* for which:

- medical advice or *treatment* has been sought or received; or
- the *beneficiary* knew about and did not seek medical advice or *treatment*.

Prior authorisation/Prior approval - refers to the formal process of contacting us to obtain confirmation that the medical *treatment* will be covered and that the healthcare facility considered is a Cigna Healthcare approved medical provider that meets the Cigna Healthcare quality standards. The approval by us will be based on our *medical necessity* review process performed by our medical team and we may issue a *guarantee of payment*, if required, as part of that review. The medical *treatment* that requires prior authorisation are clearly indicated in the list of benefits in *your* customer guide. Failure to obtain the required prior authorisation from us will result in reducing the amount which we will pay towards that *treatment*.

Prosthetic device(s) - an artificial limb or tool which is required for the purpose of or in connection with *surgery*; or is a necessary part of the *treatment* immediately following *surgery* for as long as required by *medical necessity*; or which is *medically necessary* and is part of the recuperation process on a short-term basis.

Qualified nurse - a nurse who is registered or licensed as such under the laws of the country, state or other regulated area in which the *treatment* is provided.

Rehabilitation - physical, speech and occupational therapy for the purpose of *treatment* aimed at restoring the *beneficiary* to their previous state of health after an event.

Selected area of coverage - means either:

- *Worldwide, including USA; or*
- *Worldwide, excluding USA.*

Spouse - a *beneficiary's* legal husband or wife, or unmarried or civil partner who we have accepted for cover under this *policy*.

Start date - the date on which coverage under this *policy* starts, as shown in the *Certificate of Insurance*.

Surgery - the branch of medicine that treats diseases, injuries, and deformities by operative methods which involves an incision into the body.

Therapist - a speech therapist, dietician or orthoptist who is suitably qualified and holds the appropriate license to practice in the country where *treatment* is received.

Treatment - any surgical or medical treatment controlled by a *medical practitioner* that is *medically necessary* to diagnose, cure or substantially relieve disease, illness or *injury*.

USA - the United States of America and US territories.

Worldwide including USA - every country throughout the world, excluding any country with whom, at the date of commencement of *treatment*, the Federal Government of the *USA* has prohibited trade to the extent that payments are illegal under applicable law.

Worldwide excluding USA - worldwide, with the exception of the *USA*.

You, your - the *policyholder*.

American International Group, Inc. (AIG) is a leading global insurance organisation. AIG member companies provide a wide range of property casualty insurance, life insurance, retirement solutions, and other financial services to customers in approximately 70 countries and jurisdictions. These diverse offerings include products and services that help businesses and individuals protect their assets, manage risks and provide for retirement security. AIG common stock is listed on the New York Stock Exchange.

Additional information about AIG can be found at www.aig.com | YouTube: www.youtube.com/aig | Twitter: @AIGinsurance www.twitter.com/AIGinsurance | LinkedIn: www.linkedin.com/company/aig. These references with additional information about AIG have been provided as a convenience, and the information contained on such websites is not incorporated by reference herein.

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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 AIG Asia Pacific Insurance Pte. Ltd. or visit the AIG, GIA or SDIC websites (www.aig.sg, www.gia.org.sg or www.sdic.org.sg).

AIG Medi-Care is underwritten by AIG Asia Pacific Insurance Pte. Ltd. and administered by Cigna Europe Insurance Company S.A.-N.V. Singapore Branch.

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