

China Life Insurance Singapore's Novel Coronavirus Financial Support Scheme for Customers

Terms and Conditions

- The Novel Coronavirus Financial Support Scheme for Customers ("**Scheme**") is provided by China Life Insurance (Singapore) Pte. Ltd. ("**We**", "**Us**", "**Our**").
- The Scheme shall take effect on 10 February 2020 and ends, on the earlier of ("**Covered Period**"):
 - 30 days after the day whereby the Singapore government announces that the Novel Coronavirus ("**COVID-19**") outbreak has been reduced to DORSCON level - Green;
 - on 31 August 2020; or
 - when the total amount of financial support payments disbursed under this Scheme and Our financial support scheme for employees reaches SGD620,000.
- Subject to clause 6, customers eligible for this Scheme comprise both new and existing policyholders with policies in force during the Covered Period ("**Policyholders**").
- Subject to the terms set out herein, under the Scheme, We will provide financial support to Policyholders as follows:

Covered Event	Financial Support
(a) Upon Diagnosis and Quarantine If the life insured is diagnosed with COVID-19 by a Registered Medical Practitioner and placed under Quarantine.	A lump sum payment of SGD800
(b) Upon Hospitalisation If the life insured is diagnosed with COVID-19 by a Registered Medical Practitioner and is warded in a hospital.	SGD130 per day, up to 60 days of inpatient Hospitalisation
(c) Upon Death In the unfortunate event that the life insured passes away due to COVID-19.	A lump sum payment of SGD80,000

- The financial support amount payable for each Covered Event shall only be paid out once, regardless of the number of policies issued by Us covering the same life insured. The amount of financial support is capped at SGD88,600 per life insured.
- No financial support shall be payable under this Scheme for policies issued on or after 10 February 2020 where, (i) the life insured is diagnosed with COVID-19 within 14 days after the policy issuance date or the policy effective date (whichever is the later); or (ii) the life insured shows signs and/or symptoms of any respiratory illnesses or diseases before applying for the policy.

7. Any financial support amount paid out to a Policyholder under the Scheme is subject to the life insured being diagnosed by a Registered Medical Practitioner to be infected with COVID-19 during the Covered Period, and to the Policyholder submitting all relevant supporting documents to Us, as We may from time to time request for ("**Supporting Documents**"). The Supporting Documents must be submitted to Us no later than 30 days after, (i) the end of the Quarantine period under the Quarantine Order issued to the life insured; (ii) the life insured's discharge from Hospitalisation; or (iii) the death of the life insured (whichever is the later). All costs incurred in obtaining and providing the evidence and supporting documents shall be borne by the Policyholder.
8. Notwithstanding anything herein to the contrary, any financial support amount paid out to a Policyholder under the Scheme shall remain at Our sole discretion. Any decision made by Us shall be final, and any further avenue for appeal by a Policyholder shall be at Our sole discretion.
9. Definitions:

"**Hospitalisation**" means any request or order by a Registered Medical Practitioner or governmental authority mandating that the life insured remains in a hospital as an inpatient to receive medical treatment for COVID-19 infection during the Covered Period.

"**Novel Coronavirus**" means confirmed cases of the "2019 Novel Coronavirus" (COVID-19) defined by the World Health Organization and confirmed by relevant medical reports.

"**Quarantine**" means the period of compulsory detention in isolation of any persons for the purpose and under the provisions of the Infectious Diseases Act (Chapter 137) or such other equivalent act of law of another country.

"**Quarantine Order**" means a compulsory detention order for an individual to remain in isolation, under the Infectious Diseases Act (Chapter 137), or such other equivalent act of law of another country, which requires the individual to be isolated either at home or at government quarantine facilities.

"**Registered Medical Practitioner**" means a medical practitioner registered or exempted from registration under the Medical Registration Act (Chapter 174), or such other equivalent act of law of another country, provided always that such medical practitioner is qualified in western medicine and is legally licensed or authorised to provide medical services by the medical licensing authority of the country where the life insured is diagnosed with or treated for COVID-19 infection. The Registered Medical Practitioner who made the diagnosis must not be the Policyholder, life insured or the family member, employer, employee, business partner of the Policyholder or life insured, or otherwise be affiliated (whether directly or indirectly) to the Policyholder or life insured.
10. We reserve the right to change the terms and conditions of this Scheme, withdraw or cease all or any part of the Scheme at any time without prior notice.
11. This Scheme does not affect or change any term of the policy contract for policies presently in force.