

## Terms and Conditions for China Life (Singapore)'s "COVID-19 Vaccine Protection"

- The Offer.** China Life COVID-19 Vaccine Protection ("the **Coverage**") is offered by China Life (Singapore) ("We", "Us", "Our") to Eligible Insured (as defined below).
- Eligible Insured.** (i) Any policyholder ("**Policyholder**") with an in force policy(ies) issued by Us and has registered the life insured of the corresponding policy(ies) for the Coverage successfully (the "**Eligible Insured**") from 23 March 2021 to 31 March 2022 (the "**Promotion Period**") or (ii) Employees or potential clients of Our strategic partners who have registered their interest with Us to be protected under this Coverage within the Promotion Period shall be a customer eligible for this Coverage.
- Commencement of Coverage.** Coverage shall commence immediately after a Policyholder has successfully registered the Eligible Insured for the Coverage within the Promotion Period.
- Benefits table.** Subject to the terms set out herein, under the Coverage, We will offer the Benefits to the Eligible Insured who receives COVID-19 vaccination during the Promotion Period as follows:

Benefits*	Benefit Amount
<p><b>(a) Hospital Cash Benefit</b> To be paid out if the Eligible Insured is confined in a hospital and is diagnosed by a Registered Medical Practitioner with <u>COVID-19 vaccination side effects</u> within a 14-day period commencing from the date of vaccination. To avoid doubt, this 14-day period includes the date of vaccination.</p>	SGD 150 per day, up to 14 days of inpatient Hospitalisation
<p><b>(b) Healthcare Cash Benefit</b> To be paid out if the Eligible Insured is diagnosed by a Registered Medical Practitioner with pneumonia due to <u>COVID-19 infection</u> within a 30-day period commencing 14 days after the date the Eligible Insured had received the last dose of COVID-19 vaccine.</p>	A lump sum payment of SGD 800
<p><b>(c) Death Benefit</b> To be paid out in the unfortunate event that the Eligible Insured passes away due to <u>side effects caused by COVID-19 vaccination</u> within a 14-day period commencing from the date of vaccination. To avoid doubt, this 14-day period includes the date of vaccination.</p>	A lump sum payment of SGD 15,000

\* Please refer to clauses 7 and 9 of this Terms and Conditions for details of the benefits and exclusions.

- Duplication of coverage.** Each benefit shall only be made payable once under the Coverage. To avoid doubt, if an Eligible Insured is the Eligible Insured of the Coverage under multiple policies, We will only pay out to the Policyholder the benefit once. In the event that an Eligible Insured is the Eligible Insured of the Coverage under multiple policies, We will pay the benefit to the policyholder who owns the policy with the earliest issue date, under which the Eligible Insured is covered.

6. **Criteria to be an Eligible Insured.** To be entitled to the Coverage, the Eligible Insured must fulfil the following conditions:
  - a) the attained age of the Eligible Insured is within 15 days to age 70 on the Registration Date;
  - b) the Eligible Insured must be the insured of an inforce policy issued by Us and such policy must be inforce during the Promotion Period;
  - c) the Eligible Insured must be medically eligible for COVID-19 vaccination, in line with the advice provided by the Ministry of Health (MOH); and
  - d) receiving COVID-19 vaccine in Singapore on or before the end of the Promotion Period.
  
7. **Exclusions.** Apart from the side effects caused by COVID-19 vaccination or a diagnosis of COVID-19 infection after receiving the COVID-19 vaccination, We will not pay any benefit as described under clause 9 if the claim event is caused directly or indirectly, wholly or partly by other factors including but not limited to any of the following events:
  - a) side effects due to COVID-19 vaccination which the Eligible Insured received before the Registration Date;
  - b) Eligible Insured is diagnosed with COVID-19 infection that resulted from any pre-existing signs and symptoms of COVID-19 infection which the Eligible Insured suffered or was suffering on or before the Registration Date or at the time of receiving the COVID-19 vaccine, whichever is later;
  - c) Eligible Insured is diagnosed with COVID-19 infection on or before the Registration Date or at the time of receiving the COVID-19 vaccine, whichever is later;
  - d) Eligible Insured received a COVID-19 vaccine which is not authorised by the Health Sciences Authority of Singapore (HSA) or not administered by an authorised healthcare professional in Singapore;
  - e) Eligible Insured travelled out of Singapore after receiving COVID-19 vaccine in Singapore; or
  - f) Eligible Insured's self-inflicted injuries or Eligible Insured having committed suicide (whether sane or insane).
  
8. Notwithstanding the generality of clause 7, the Coverage shall be extended to "Sinovac-CoronaVac COVID-19 vaccine" and "Sinopharm BIBP COVID-19 vaccine" which are vaccines accessible to the population under HSA's special access route.
  
9. a) **Hospital Cash Benefit**

If the Eligible Insured is confined in Hospital due to side effects caused by COVID-19 vaccination within 14 days from the date of vaccination (i.e. the benefit term of Hospital Cash Benefit) received on or before end of the Promotion Period, We will pay a Hospital Cash Benefit which is equivalent to an amount of SGD 150 per day, up to 14 days of inpatient Hospitalisation. The side effects of COVID-19 vaccination must be diagnosed by a Registered Medical Practitioner. If the Eligible Insured is under the age of 18, the benefit will be payable to the guardian. To avoid doubt, Hospital Cash Benefit is subject to the following terms and conditions:

  - (i) if the Eligible Insured is confined in hospital within benefit term for consecutive days up to a date which is after the benefit term, the benefit will still be made payable but capped at a maximum of 14 days;
  - (ii) if the Eligible Insured is confined in hospital within benefit term for consecutive days up to a date which is after the Promotion Period, the benefit will still be made payable but capped at a maximum of 14 days; and
  - (iii) if the Eligible Insured suffers from side effects from multiple COVID-19 vaccines

received on or before the end of the Promotion Period, We will only pay Hospital Cash Benefit once for the first confinement, notwithstanding the amount of the previous claim made on Hospital Cash Benefit.

**b) Death Benefit**

If the Eligible Insured passes away due to side effects caused by COVID-19 vaccination within a 14 day period commencing from the date of vaccination (i.e. the benefit term of Death Benefit) received on or before end of the Promotion Period, We will pay a Death Benefit which is equivalent to a one-off lump sum of SGD 15,000. The side effects of COVID-19 vaccination must be diagnosed by a Registered Medical Practitioner. The Coverage terminates when We make this payment. To avoid doubt, We will pay a Death Benefit provided that the Eligible Insured passes away due to side effects caused by COVID-19 vaccination if death occurs within the 14 day benefit term and no later than 14 days after the end of the Promotion Period.

**c) Healthcare Cash Benefit**

If the Eligible Insured, who follows the vaccination program recommended by the Singapore Government is diagnosed by a Registered Medical Practitioner with pneumonia due to COVID-19 infection within a 30 day period commencing 14 days after the date of receiving the last COVID-19 vaccine (i.e. the benefit term of HealthCare Cash Benefit) on or before end of the Promotion Period, We will pay a Healthcare Cash Benefit which is equivalent to a one-off lump sum of SGD 800. If the Eligible Insured is under the age of 18, the benefit will be made payable to the respective guardian. To avoid doubt, We will pay the claim provided that the Eligible Insured who fulfills the above requirement is diagnosed with pneumonia due to COVID-19 infection within the benefit term and no later than 30 days following 14 days after the date of receiving the last COVID-19 vaccine after the end of the Promotion Period.

**10. Automatic termination.** Notwithstanding anything to the contrary, the Coverage shall automatically terminate on the earliest occurrence of any of the following:

- a) when We have paid out Hospital Cash Benefit, Death Benefit and Healthcare Cash Benefit;
- b) when the Eligible Insured dies;
- c) when the benefit terms for all benefits have ended; or
- d) upon the termination of all policies under which the Eligible Insured is entitled the Coverage.

**11. Supporting Documents.** For any claim application under the Coverage, the Policyholder shall submit all relevant supporting documents to Us (“**Supporting Documents**”), and We may request for further supporting documents as and when We deem them necessary to determine the legitimacy of a claim. The Supporting Documents must be submitted to Us no later than 90 days starting from the date on which a benefit is made claimable. All costs incurred in obtaining and providing the Supporting Documents shall be borne by the Policyholder.

**12. Medical verification.** When processing a claim application, We may from time to time request for the Eligible Insured to have a medical examination undertaken by a consultant who is a Registered Medical Practitioner designated by Us or to request that the diagnosis submitted by the Eligible Insured be verified by such consultant. The consultant's opinion in respect of the appropriateness and accuracy of the diagnosis shall be binding on all concerned parties. All costs incurred and associated with medical examination(s) or verification(s) shall be borne by the Policyholder.

13. **Final arbiter.** Notwithstanding anything herein to the contrary, any benefit amount paid out to a Policyholder under the Coverage 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.

14. **Definitions and interpretation.** Headings are inserted for ease of reference and do not affect the interpretation of this Terms and Conditions. The following words and expressions shall have the meanings respectively ascribed to them:

“**Confined**” or “**Confinement**” means confinement for a continuous uninterrupted period of at least twenty-four (24) hours in a Hospital as an in-patient upon the advice of a Registered Medical Practitioner for medically necessary treatment.

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

“**COVID-19 Vaccine**” means any COVID-19 vaccine which is approved by the Singapore Health Sciences Authority and administered by an authorised healthcare professional in Singapore.

“**Hospital**” means a legally constituted establishment operated pursuant to the laws of the country in which it is based, which holds a license as a hospital (if licensing is required in the state or government jurisdiction), and meets the following requirements:

- a) operates primarily for the reception, provision of professional medical care and treatment for the sick, ailing or injured persons as in-patients;
- b) provides full-time nursing service by registered graduated nurses;
- c) has a staff of one or more Doctors available at all times;
- d) maintains organised facilities for the medical diagnosis and treatment of such persons, and provides (where appropriate) facilities for major surgery within the confines of the establishment or in facilities controlled by the establishment;
- e) is not primarily a clinic, nursing or rest or convalescent or rehabilitation home or similar establishment and is not other than incidentally, a place for alcoholics or drug addicts.

and Hospital shall not include the following:

- a) a mental institution; an institution confined primarily to the treatment of psychiatric disease or mental disorders of any nature including sub-normality; the psychiatric department of a hospital;
- b) a place for the aged; a rest home; a place for recovering drug addicts or alcoholics;
- c) a health hydro or nature cure clinic; a special unit of a hospital used primarily as a place for drug addicts or alcoholics, or a nursing, convalescent, rehabilitation, extended-care facility or rest home.

“**Hospitalisation**” means any request or order by a Registered Medical Practitioner or governmental authority mandating that the Eligible Insured remains in a hospital as an inpatient to receive medical treatment for side effects caused by COVID-19 vaccination during the benefit term.

“**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 Eligible Insured is diagnosed with or treated for COVID-19 vaccination side effects. The Registered Medical Practitioner who made the diagnosis must not be the Policyholder, Eligible Insured or the family member, employer, employee, business partner of the Policyholder or Eligible Insured, or otherwise be affiliated (whether directly or indirectly) to the Policyholder or life insured.

**“Registration Date”** means the registration date stated on the confirmation notification of the Coverage sent by China Life (Singapore) to the Policyholder.

**“Side effects”** means the term “adverse event following immunization (AEFI)” defined by the World Health Organization (WHO). The common definition of “adverse event following immunization” is any untoward medical occurrence which follows immunization and which does not necessarily have a causal relationship with the usage of the vaccine. The adverse event may be any unfavourable or unintended sign, abnormal laboratory finding, symptom or disease. The definition of “adverse event following immunization” with specific reasons includes vaccine product-related reaction, vaccine quality defect-related reaction, immunization error-related reaction, immunization anxiety-related reaction and coincidental event.

15. We reserve the right to change the terms and conditions of this Coverage, withdraw or cease all or any part of the Coverage at any time without prior notice.
16. This Coverage does not affect or change any term of the policy contract for policies presently in force.