



Let's face it together

Complimentary coverage for our customers and doubled protection for healthcare frontliners

The fight against the COVID-19 outbreak is a challenging time for everyone. We understand your concerns during this period of time and we are here for you, with **complimentary coverage against COVID-19**. We are also **doubling this complimentary coverage for healthcare frontliners** to honour their commitment and dedication to keeping us safe. We believe that we can get through this together!



Protection for you

UP TO S\$38,000 PER CUSTOMER

Hospitalisation Income Benefit

S\$200 /day up to 90 days of hospitalisation due to COVID-19

Death Benefit

S\$20,000 upon death due to COVID-19



Doubled protection for you as a healthcare frontliner

UP TO S\$76,000 PER CUSTOMER

Hospitalisation Income Benefit

S\$400 /day up to 90 days of hospitalisation due to COVID-19

Death Benefit

S\$40,000 upon death due to COVID-19

Speak to our representatives to find out more today.

Terms and Conditions

- This campaign is offered by AXA Insurance Pte Ltd ("AXA") to all new and existing Customers from 01 February 2020 to:
 - 30 September 2020 (both dates inclusive);
 - after Disease Outbreak Response System Condition (DORSCON) level has officially stepped down to green; or
 - the date when AXA's COVID-19 Care Package fund of S\$500,000 has been fully utilised,
 whichever is earlier ("Campaign Period"). In the event of 1(c), AXA will post a notification on AXA's website to update Customers.
- The Customer must be a Singapore resident.
- Each benefit described in Paragraph 4 and 5 is claimable once per Customer, regardless of the number of in-force Policies the Customer has with AXA.
- AXA will pay the **Hospitalisation Income Benefit** if the Customer:
 - is diagnosed or re-diagnosed with COVID-19 and confirmed by a Registered Medical Practitioner in Singapore during the Campaign Period;
 - is hospitalised in a private or restructured hospital in Singapore for the treatment of COVID-19 during the Campaign Period; and
 - has an in-force AXA Policy before the date of diagnosis and remained in-force throughout the hospitalisation period.

This will be subject to the Benefit limits stated in the Table of Benefits.

- AXA will pay the **Death Benefit** if the Customer:
 - passes away in Singapore due to COVID-19 and confirmed by a Registered Medical Practitioner in Singapore during the Campaign Period; and
 - has an in-force AXA Policy before the date of diagnosis till the date of death.

This will be subject to the Benefit limits stated in the Table of Benefits.

- The Customer or the Customer's Estate will have to notify AXA in writing within ninety (90) days from the date of diagnosis or death with the following documents submitted to AXA:
 - the completed claim form;
 - the birth certificate, identity card or any other identification document of the Customer; and
 - medical report/Inpatient Discharge Summary, with laboratory results, confirming the diagnosis of COVID-19 and the length of hospitalisation or Death Certificate.

AXA may ask for further information and documents to be provided. The costs of furnishing requested information and documents are to be borne by the Customer.

- Upon admission of a claim, AXA will pay:
 - the policyholder; or
 - the estate of the policyholder,
 of the in-force Policy the Customer has with AXA.
- AXA must receive to our satisfaction evidence of entitlement.
- Payment of all claims and benefits will be made in Singapore currency.
- AXA may at its sole and absolute discretion and without prior notice, withdraw or terminate this campaign or vary the terms and conditions of this campaign.
- In any dispute, AXA's decision will be absolute and final.
- Benefit Exclusions:

No benefit shall be payable under the **Hospitalisation Income Benefit** if the Customer:

- is hospitalised for any condition(s) other than COVID-19; or
- is diagnosed with COVID-19 within fourteen (14) days from the date of Policy issuance or reinstatement, whichever is later.

No benefit shall be payable under the **Death Benefit** if the Customer:

- passes away due to any sickness, other than directly as a result of COVID-19; or
- is diagnosed with COVID-19 within fourteen (14) days from the date of Policy issuance or reinstatement, whichever is later.

12. Definitions:

"Customer" refers to all policyholders and insured persons, with an in-force Life, Shield, Individual Health, Lifestyle (Travel, Personal Accident, Home and Domestic Helper) or Motor Policy(ies) during the Campaign Period. For the avoidance of doubt, it does not include corporate or group customers neither does it include insured members in Employee Benefit plans.

"Healthcare frontliner" refers to a person working in a General Practitioner Clinic, Specialist Centre or Hospital, including but not limited to doctor, nurse, radiographer, pharmacist, administrative staff, janitor, and ambulance staff.

"Policy" refers to all Life, Shield, Individual Health, Lifestyle (Travel, Personal Accident, Home and Domestic Helper) or Motor Policy issued by AXA.

"Registered Medical Practitioner" refers to a person with a degree in Western medicine who is authorised by law to provide medical services but excludes:

- the Customer; and
- a business partner or a relative of the Customer.

"Singapore resident" refers to Customer who holds a valid Singapore identification document such as Birth Certificate (for child), Singapore NRIC, Employment Pass, Work Permit, Long Term Visit Pass, Dependent Pass or Student Pass.

Important Information

This advertisement has not been reviewed by the Monetary Authority of Singapore. All information is correct as of 27 February 2020.

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