

Complimentary Monkeypox Benefit Extension

Terms and Conditions

1. This Monkeypox Benefit Extension cover is for the following **eligible PA policies**. “**Eligible PA policies**” mean the following Personal Accident plans and policies with infectious diseases cover:
 - a) PA Assurance with infectious diseases cover
 - b) I50
 - c) PA Secure
 - d) SpecialCare (Autism)
 - e) SpecialCare (Down Syndrome)
 - f) Personal Accident Infectious Diseases (PAID)
2. This Monkeypox Benefit Extension forms part of the respective **eligible PA policies** and shall be read, interpreted, and construed as one document.
3. The Monkeypox Benefit Extension is provided complimentary at no additional cost and is valid until 31 Dec 2022 while **you** hold a valid **eligible PA policy**.
4. The Monkeypox Benefit Extension will be withdrawn from the date that **monkeypox** is declared an epidemic by the health authority in Singapore or the Government of the Republic of Singapore, or a pandemic by the World Health Organisation (WHO) and will be reinstated when **monkeypox** ceases to be declared as an epidemic or a pandemic.
5. **We** reserve the right to make changes to or withdraw these benefit extensions at any time without any prior notice.

Definitions

Community hospital means any approved community hospital under the relevant national laws and regulations that provides an intermediate level of care for individuals who have simple illnesses which do not need specialist medical treatment and nursing care.

Eligible PA policies mean the following Personal Accident plans and policies with infectious diseases cover:

- a) PA Assurance with infectious diseases cover
- b) I50
- c) PA Secure
- d) SpecialCare (Autism)
- e) SpecialCare (Down Syndrome)
- f) Personal Accident Infectious Diseases (PAID)

Family member means **your** husband or wife, children, parents, brothers and sisters, parents-in-law, brothers-in-law, sisters-in-law, grandparents, grandparents-in-law, daughters-in-law, sons-in-law, or grandchildren.

General practitioner means any person registered and legally qualified by a medical degree in western medicine and authorised by the medical licensing authority of Singapore to provide general medical care. This should cover a variety of medical problems in patients of all ages. This often includes referring patients to an appropriate **specialist**. This person should not be **you, your family member**, partner, business partner, employer, employee, or agent.

Hospital means an establishment which is registered under the relevant national laws and regulations to care for and treat sick and injured people as bed-paying patients and which:

- a) has organised facilities for diagnosis, treatment and major surgery;
- b) provides nursing services by registered nurses 24 hours a day;
- c) is under the supervision of one or more medical practitioners; and
- d) is not mainly a clinic, a **community hospital**, a secure place to care for alcoholics or drug addicts, a nursing, rest or convalescent home or a home for the elderly or a similar establishment.

Medical practitioner means any person registered and legally qualified as a doctor by a medical degree in western medicine and authorised by the medical licensing authority of that country to provide medical or surgical services within the scope of their licence and training. The **medical practitioner** cannot be **you, your family member**, partner, business partner, employer, employee, or agent.

Monkeypox means a viral disease that is caused by infection with the monkeypox virus.

Specialist means a **medical practitioner** who has the necessary qualifications and expertise to practise as a recognised specialist of diagnostic techniques, treatment and prevention, in a particular field of medicine like psychiatry, neurology, paediatrics, endocrinology, obstetrics, gynaecology, orthopaedics, optometry and dermatology.

We means NTUC Income Insurance Co-operative Limited.

You or **Your** means the insured persons under the respective **eligible PA policy**.

Benefit

Benefit Description		Maximum benefit (S\$) per insured person
Medical Expenses incurred in Singapore due to monkeypox		10,000
When we will pay	What we pay	What we do not pay
<p>A If you are diagnosed with and require treatment for monkeypox in Singapore as requested by a local medical practitioner.</p> <p>You or the policyholder must provide a written report of your medical condition from your medical practitioner together with original medical bills and receipts.</p>	<p>1 We will pay for the necessary and reasonable costs of emergency medical, surgical, hospital, and ambulance recommended or requested by a medical practitioner for you to be treated in Singapore, up to \$10,000 or up to a period of 45 days from the date of the first treatment, whichever comes first.</p> <p>2 We will also pay for the necessary and reasonable</p>	<p>Besides the general exclusions listed in the general conditions of the respective eligible PA policies, we will also not pay for the following, or for loss or liability directly or indirectly caused by the following.</p> <p>1 Monkeypox diagnosed within 14 days of:</p> <ul style="list-style-type: none"> a) the start date of (or date of upgrade to) the respective eligible PA policies; or b) return to Singapore after travelling against any

	<p>costs of medical treatment by a specialist, only if the specialist medical treatment is considered necessary and has been referred by a general practitioner.</p> <p>3 Following your medical treatment, we will pay for the reasonable costs of medical equipment and aids that are considered medically necessary for your recovery and mobility if recommended by your medical practitioner.</p> <p>4 If the policyholder or you can recover all or part of the medical expenses from other sources, we will only pay the amount that cannot be recovered from these other sources.</p>	<p>health or government advisory.</p> <p>2 Monkeypox contracted before the commencement of the eligible PA policy. This includes knowing or reasonably knowing that you have monkeypox or where the monkeypox symptoms have already existed before or before the commencement of the eligible PA policy.</p> <p>3 Any expenses incurred for monkeypox diagnostic tests that not the treatment or diagnosis.</p>
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