

INDIVIDUAL SOLUTION

ALLIANZ ACCIDENT PROTECT PLUS



BENEFITS UPDATE
AS OF 21 APRIL 2023

UPDATES TO ALLIANZ ACCIDENT PROTECT PLUS

We are pleased to inform you that with effect from **21 April 2023**, Allianz Accident Protect Plus will have the following enhanced product benefits without any increase in premiums.



UPDATE ON BENEFIT CHANGES

Before 21 April 2023	From 21 April 2023
MEDICAL & SURGICAL EXPENSES	
Chiropractor/TCM/Physio subject to a sub-limit of 10% of the benefit stated in the Schedule and not more than one consultation per day	Chiropractor/TCM/Physio sub-limit: Not more than \$100 per consultation per day covering up till an increased sub-limit of: <ol style="list-style-type: none"> 20% without the presence of evidence of Traumatic Injury; or 100% with evidence of Traumatic Injury in the form of Radiographic Imaging.
DEFINITION OF "TRAUMATIC INJURY"	
×	Traumatic Injury means sprains, fractures, or torn ligaments.
DEFINITION OF "RADIOGRAPHIC IMAGING"	
×	Radiographic Imaging shall mean an X-ray, MRI Scan, CT scan, or any radiographic scan performed by a licensed radiographer or radiologist.

Before 21 April 2023

From 21 April 2023

INFECTIOUS DISEASE BENEFITS LIST

Existing list:

1. Dengue Fever / Dengue Hemorrhagic Fever
2. Japanese Viral Encephalitis
3. Malaria
4. Hand, Foot, Mouth Disease (HFMD)
5. Chikungunya Fever
6. Zika virus
7. Nipah Virus Encephalitis
8. Measles
9. Rabies
10. Mumps
11. Rubella

In addition to the existing list:

1. Anthrax
2. Botulism
3. Cholera
4. Diphtheria
5. Ebola
6. Legionellosis
7. Leptospirosis
8. Meningococcal
9. Parathyphoid Fever
10. Pertussis
11. Plague
12. Poliomyelitis
13. SARS
14. Tetanus
15. Variant Creutzfeldt-Jakob Disease (vCJD)
16. Yellow Fever

EXCLUSIONS

Any treatment that is related to cosmetic surgery or previous cosmetic treatments.

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Cosmetic or plastic surgery, or any treatment related to previous cosmetic treatment, is not covered.

However, reconstructive surgery is covered if it is done to restore function or appearance after an accident or infectious disease, is medically necessary, and pre-approved in writing.

PREMIUMS

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No additional premium for the enhanced features

Disclaimer: The comparisons/summaries do not form a part of the contract of insurance and are general summaries of the changes made. The content below may be different from the terms of cover we eventually issue. Please read the Policy Wording for the precise terms, conditions, and exclusions. Only the terms, conditions, and exclusions in the Policy Wording will be enforceable by you and us.

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