



ALLIANZ HOSPITAL INCOME PROTECT

FREQUENTLY ASKED QUESTIONS (FAQ)



Q1: Can I Purchase Allianz Hospital Income Protect If I Am Not A Singaporean?

Yes you can, as long as you hold a valid Singapore identification document such as a Singapore NRIC, Employment Pass, Work Permit, Long Term Visit Pass, Student Pass, Dependent's Pass or other recognised work pass entitling the holder to remain in Singapore.

Q2: What Are The Age Limits?

You must be between 18 and 60 years old on the first effective date of the Policy, or up to 70 years old for renewal policies. For your children, they must be between 30 days and 18 years old and this can go up to 24 years old if they are registered as full time students at an Educational Institution.

Q3: Can A Child Purchase The Policy Independently?

An Adult must be the Policyholder; however you can purchase a policy where only the child is insured.

Q4: Can I Purchase Allianz Hospital Income Protect For My Family?

Yes, you can purchase a policy for your legally married spouse and children. However, parents, parents-in-law and siblings are not permitted.

Q5: Am I Entitled To Claim If I Am Hospitalised Whilst Overseas?

Yes, provided that you were not residing outside of Singapore for more than 90 consecutive days before hospitalisation. If you did reside outside of Singapore for more than 90 consecutive days, then only 50% of the Daily Hospital Cash benefit would be payable.

Q6: Am I Required To Have A Medical Examination?

No medical examination is required.

Q7: Am I Able To Claim If I Am Also Covered By Medical Insurance From My Company?

Yes, certain benefits such as the Daily Hospital Cash and Recuperation benefits are payable on top of any other insurance you have. For any expenses actually incurred such as Medical and Surgical expenses, only the amount that is not recoverable from any other insurance will be reimbursed.

Q8: Can I Cancel The Policy? Will There Be Any Refund Of Premiums?

Yes, you can cancel the policy at any time by informing Allianz at CustomerService@allianz.com.sg or **1800 222 1818** with your full name, NRIC and policy details. Allianz will refund the premium on a pro-rata basis.

Q9: Are There Exclusions In The Policy?

Yes, there are exclusions such as Pre-existing Conditions and certain occupational activities. Please refer to the Policy Wording for a full list of exclusions and for further information.

Q10: Will The Premiums Increase With Age?

Yes, the premiums are dependent on your age band. The current premiums increase as you get older.

Q11: How Long Do I Need To Be Hospitalised In Order To Be Eligible To Claim The Daily Hospital Cash Benefit?

You are eligible to claim this benefit when you have been hospitalised for more than 12 hours.

Q12: Can I Make A Claim Under This Policy, Even Though I Hold Another Hospital Income Insurance Policy With Another Insurance Company?

Yes, you can still claim under this policy even though you may own one or more Hospital Income Insurance policies with other companies.

Q13: Will There Be Any Additional Loading After Claim On Renewal?

There is no additional loading after a claim.

Q14: How Do I Make A Claim?

You can contact the Claims Department at Claims@allianz.sg or **1800 222 1818** as soon as possible and complete a Claim form to assist the claim process. Written proof such as invoices and all supporting documents must be furnished as proof of claim.

Q15: I Purchased A Policy With My Spouse. However, My Spouse Made A Claim In The Past 3 Years But I Did Not. Am I Still Eligible For The 3-year No Claims Bonus?

No, you are not. The No Claim Bonus is on a policy level, so any claim made by any person insured by the policy will mean that the policy is no longer eligible for the No Claim Bonus.

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