

PRODUCT SUMMARY

ALLIANZ HOSPITAL INCOME PROTECT

This Product Summary is a simplified description of the key product features for general information. The full terms and conditions and benefit payable can be found in the Policy Wording and Policy schedule.

1. PREMIUM RATES TABLE

The premium rates for this plan are as set out below. Please note that the premium rates are not guaranteed and may be reviewed from time to time depending on our claims experience. Premiums payable for this coverage may change when the Insured Person reaches the next age band at policy renewal.

Annual Premium (SGD)	Silver	Gold	Platinum	Child
Age Bands				
18 - 30	\$231.12	\$385.20	\$539.28	
31 - 40	\$256.80	\$436.56	\$590.64	
41 - 50	\$359.52	\$603.48	\$834.60	
51 - 54	\$500.76	\$847.44	\$1,245.48	\$77.04
55 - 60	\$564.96	\$950.16	\$1,348.20	
61 - 65*	\$821.76	\$1,348.20	\$2,080.08	
66 - 70*	\$1,219.80	\$2,234.16	\$2,850.48	

* For renewal only. Premium rates are inclusive of 7% GST.

Monthly Premium (SGD)	Silver	Gold	Platinum	Child
Age Bands				
18 - 30	\$19.26	\$32.10	\$44.94	
31 - 40	\$21.40	\$36.38	\$49.22	
41 - 50	\$29.96	\$50.29	\$69.55	
51 - 54	\$41.73	\$70.62	\$103.79	\$6.42
55 - 60	\$47.08	\$79.18	\$112.35	
61 - 65*	\$68.48	\$112.35	\$173.34	
66 - 70*	\$101.65	\$186.18	\$237.54	

* For renewal only. Premium rates are inclusive of 7% GST.

Distribution costs, charges & expenses have already been allowed for in calculating the premium and they can be made available upon your request.

2. PRODUCT INFORMATION

This is a hospital cash plan that helps to reduce the financial burden when the Insured Person is hospitalised during the policy period. We will pay for the amount depending on the conditions and maximum benefit limits of the Insured Person's chosen plan as set out in the Benefit Schedule below.

This Policy is not a Medisave-approved policy and you may not use Medisave to pay the premium for this policy.

2.1 BENEFIT SCHEDULE

ALLIANZ HOSPITAL INCOME PROTECT	Limit of Liability (SGD)			
	Silver	Gold	Platinum	Child
Section 1: Basic Hospitalisation Benefits				
(a) Daily Hospital Cash (max 750 days per accident/illness)	\$100 / day	\$200 / day	\$300 / day	\$50 / day
(b) Double Daily Hospital Cash in ICU (max 90 days per accident/illness)	\$200 / day	\$400 / day	\$600 / day	\$100 / day
(c) Recuperation Benefit (max 30 days per accident/illness)	\$100 / day	\$200 / day	\$300 / day	n/a
(d) Medical & Surgical Expenses (per accident)	\$1,000	\$2,000	\$3,000	\$1,000
(e) Ambulance / Transport Fee	\$200 per accident			
(f) Infectious Disease Benefits	\$200 / event	\$400 / event	\$600 / event	\$200 / event
Additional Feature				
NO CLAIM BONUS of 10% each year, up to a maximum of 30%				

Please refer to the Policy Wording on details of policy coverage

3. KEY PRODUCT PROVISIONS

The following are some key provisions found in the Policy Wording. This is only a brief summary and you are advised to refer to the actual terms and conditions in the Policy Wording.

3.1 ELIGIBILITY

The Insured Person must be:

- Holding 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 thereof to remain, or enter and remain, in Singapore; and
- For an Adult, between eighteen (18) and sixty (60) years old (both ages inclusive) on the first effective date of the Policy, or up to seventy (70) years old for renewal policies; or for a Child, between thirty (30) days and eighteen (18) years old or twenty-four (24) years old for those registered as full time students at an Educational Institution.

Age(s) referred to in this Policy shall be in reference to the age of the Insured Person(s) as at the last birthday.

3.2 AUTOMATIC RENEWABILITY

This is a yearly renewable plan and the policy term is one (1) year. At the end of one (1) year policy term, this policy will be renewed automatically for another one (1) year on the expiry date before renewal, so long as the following conditions are met:

- a. this Policy is in force on the expiry date before the renewal; and
- b. the Insured Person has not reached age eighty (71) at the renewal date.

Upon renewal, we will collect the premium using the last recurring payment arrangement chosen by you and have the right to adjust the amount of premium payable under this Policy.

3.3 NON-GUARANTEED PREMIUMS

Premium rates are not guaranteed and we reserve the rights to adjust the renewal premium. We will give thirty (30) days' notice before the new premiums are charged.

3.4 EXCLUSIONS

We will not pay any benefits arising directly or indirectly from:

- a. Pre-existing Conditions; or
- b. Whilst an Insured Person is performing these occupational activities:
 - Full time military, airforce, navy, police and civil defence personnel (other than activities that are sedentary desk-bound duties, SG National Service or reservist training)
 - Any professional sportsman, motor car/bike racer, entertainer, stuntman, jockey, wood working, welding
 - Any air/sea crew
 - Any off-shore occupations (ship crew, diver, oil-rigger, fisherman)
 - Any construction worker
 - Workers engaged in maintenance, cleaning, roofing or repair activities involving scaffolding or gondolas;
 or
- c. War, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power; or
- d. Insanity, suicide (whether sane or insane), intentional self-inflicted injuries or any attempt thereof; or
- e. Any form of disease, infection or parasites and Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC) or Human Immunodeficiency Virus Infection (HIV); or
- f. Childbirth, miscarriage, pregnancy or any complications thereof; or
- g. Provoked murder or assault; or
- h. While committing or attempting to commit any unlawful act; or
- i. While participating in any professional sports; or
- j. Aerial activities including parachuting and hang-gliding, underwater activities exceeding fifty (50) metres in depth, mountaineering involving the use of ropes or mechanical guides; or
- k. Racing (other than on foot), pace-making, speed or reliability trials; or
- l. Ionisation, radiation or contamination by radioactivity, nuclear weapons material; or
- m. Riding/driving without a valid driving license.

3.5 WAITING PERIOD

We will not pay any claims resulting from an Illness or Infectious Disease within the first thirty (30) days from the policy effective.

3.6 FREE-LOOK PERIOD

You have fourteen (14) days from the receipt of the Policy to evaluate if your plan meets your needs. If you decide to cancel this Policy and no claim is made, we will refund the premiums paid without interest.

3.7 TERMINATION

The Policy will end upon one of these events:

- a. when the Policy is not renewed due to non-payment of premiums; or
- b. when the Policy is cancelled by you or us; or
- c. upon the death of the Policyholder or Insured Person

3.8 CANCELLATION CLAUSE

For policy cancellation, we will not refund any premium if a claim has been made under this Policy. We reserve the right to terminate coverage at any time by giving thirty (30) days' notice in writing to the Insured Person and return the pro rata premiums paid.

3.9 POLICY OWNERS' PROTECTION SCHEME

This Policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your Policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact the Company or visit the GIA or SDIC websites (www.gia.org.sg or www.sdic.org.sg).
