

AIA LIVE WELL COVER APPLICATION TERMS & CONDITIONS

I, as the Main Applicant and/or proposed insured of **AIA Live Well Cover** understand, agree and declare on behalf of myself, who may have or claim any interest in any insurance on this application that:

1. No statement, information or agreement made by/to or given by/to the person soliciting/taking this application or any other persons, shall be binding on AIA Singapore Private Limited (Reg. No. 201106386R) ("AIA Singapore"), unless contained in this application for the policy applied for, or otherwise agreed in writing with AIA Singapore.

2. I am a Singapore Resident possessing a valid birth certificate, NRIC or FIN. A Singapore Resident is defined as (i) is a citizen of Singapore, unless he has resided outside Singapore continuously for 5 or more years preceding the purchase date of the policy and is not currently residing in Singapore; (ii) is a permanent resident, unless he has resided in Singapore for less than a total of 183 days in the 12 months preceding the purchase date of the policy; (iii) has a work pass or permit required under the Employment of Foreign Manpower Act 1990, unless he has resided in Singapore for less than a total of 183 days in the 12 months preceding the commencement of coverage; or (iv) has a pass or permit required under the Immigration Act 1959 that has a duration longer than 90 days and has resided in Singapore continuously for at least 90 days in the 12 months preceding the commencement of coverage under the policy.

3. I understand that cover is only extended to proposed insured whose age is from 18 years old to 65 years old (age last birthday) at the time when he/she is first covered during this period of insurance. No cover will be extended for people who are below 18 years old or above 65 years old (age last birthday).

4. I understand that the benefits and coverage provided under AIA Live Well Cover is as per policy document from the date of application for 180 days. The policy will terminate at the end of the coverage period or earlier under the terms and conditions set out in the Plan's policy contract. I hold the sole responsibility to ensure that my own insurance need(s) is/are met.

5. This insurance plan is underwritten by AIA Singapore Private Limited ("AIA Singapore"), and this insurance application is subject to AIA Singapore's underwriting and acceptance. I further understand that the precise terms and conditions of this policy, including exclusions whereby benefits under my policy may not be paid out, are specified in the policy document and I will/have read the policy document.

6. All statements and answers in this application together with any required questionnaire or amendments (the "Information") are full, complete, true and correct and that no information or material has been withheld. I understand that AIA Singapore, believing the Information to be such, will rely and act on the Information accordingly. I further agree that the Information shall form the basis of the contract between the parties hereto. I understand that if any of the

Information is not full or complete or true or correct, the Policy issued hereunder may be void and I will receive nothing from the Policy.

7. AIA Singapore shall assume no liability whatsoever, and that my Policy will only be effective after this application is accepted by AIA Singapore during the proposed insured's lifetime and good health.

8. I understand that AIA Singapore is entitled not to accept or process this application should a person connected with the relevant policy be found to be a citizen of a Sanctioned Country. Should an application be accepted at the point of application or processed by AIA Singapore, despite a person connected with the relevant policy being a citizen of a sanction country, AIA Singapore reserves the right to block and/or terminate this policy or deny a claim.

9. I understand and agree that AIA Singapore is entitled not to accept or process this application should a person connected with the relevant Policy be found to be a Prohibited Person, meaning a person or entity (including any director or direct / indirect shareholder or person having executive authority or natural persons appointed to act on my behalf, beneficiaries or my beneficial owners or beneficiaries' beneficial owners therein) subject to any laws, regulations and/or sanctions administered by any regulatory authorities in any country, which have the effect of prohibiting AIA Singapore from providing insurance coverage, transacting business with or otherwise offering any economic benefits to me or any other beneficiaries or assignees under the relevant Policy, and the decision of AIA Singapore shall be final. I further agree that in the event that AIA Singapore becomes aware subsequently that a person connected with the relevant Policy has become a Prohibited Person, AIA Singapore may block and/or terminate the relevant Policy, including but not limited to, making or receiving any payments under the relevant Policy. As an ongoing obligation, I will immediately inform AIA Singapore if there are any changes to the identities, status/constitution/establishment, particulars and identification documents of these persons. If an application is accepted or processed by AIA Singapore despite a person connected with the relevant Policy being a Prohibited Person, AIA Singapore shall be entitled to block and/or terminate the relevant Policy at any time, whether with effect from inception of the relevant Policy or otherwise.

10. All my declarations made and my statements or answers in this application and in any required medical examination, questionnaire or amendments together with the relevant Policy shall constitute the entire contract between the parties for the relevant Policy.

11. Before I submit this application, I should seek advice from a qualified insurance advisor or representative if in doubt. Should I choose not to, I take sole responsibility to ensure that this product is appropriate to meet my financial needs and objectives.

12. I (the Main Applicant/Policy Owner if other than the proposed insured) am not an undischarged bankrupt and no bankruptcy application (including any statutory demand) or order has been made against me within the last twelve months.

13. I hereby authorise, agree and consent to:

a. any medical source, insurance office, or organisation to release to AIA Singapore, any relevant information concerning me at any time, irrespective of whether the proposal is accepted by AIA Singapore; and

b. AIA Singapore to release to any medical source or insurance office any relevant information concerning me at any time, irrespective of whether the proposal is accepted by AIA Singapore; and

c. AIA Singapore or any of its approved medical examiners or laboratories to perform the necessary medical assessment and tests to underwrite and evaluate my health status in relation to this application and any resulting claim; and

d. AIA Singapore, its associated persons/ organization, its and their third-party service providers and its and their representatives, whether within or outside Singapore (collectively "AIA Persons") to collect, use, disclose, store retain and/or process (collectively "Use") all personal data and information ("Personal Data") that had/has been provided to AIA Persons and/or that AIA Persons possess about me (whether from me or a third party), in the manner and for the purposes described in the AIA Personal Data Policy ("PD Policy") which is available on AIA Singapore's website, including but not limited to, processing of this Application/form and/or to provide subsequent advice or services to me in relation to this Application/Policy/form/AIA Vitality Programme and/or any other existing or future policy/policies/programmes that I may hold/participate with AIA Singapore. Without prejudice to the foregoing, I agree to comply with the terms of the PD Policy, including where such PD Policy is amended from time to time by AIA Singapore in accordance with its terms. Where Personal Data of another person is disclosed by me, I represent and warrant that I have obtained the consent of the individual concerned, except to the extent such consent is not required under relevant laws: (i) to collect such Personal Data; (ii) to disclose such Personal Data to the AIA Persons; and (iii) for the AIA Persons to Use such Personal Data in the manner and for the purposes described in the PD Policy. I hereby specifically waive (on my own behalf and on behalf of each such other person, and I represent and warrant that such other person has granted me authority to so waive) any right to bring a claim of any nature against any of the AIA Persons in respect of any above-mentioned Use and/or any Use of Personal Data in the nature of or for any of the purposes described above or in the PD Policy. I hereby agree to indemnify AIA Persons for all losses and damages that AIA Persons may suffer in the event that I am in breach of any representation and warranty provided by me herein.

This authorisation shall bind my successors and assignees, and remains valid, notwithstanding death, irrespective whether or not my Application is accepted by AIA Singapore. A photocopy of this authorisation shall be effective and valid as the original.

Deemed Delivered

14. I understand that the policy document and all other documents from AIA Singapore are considered delivered and received (i) if made available electronically via [a link provided by AIA](#) upon receipt of the relevant email notification



informing me that the document is accessible via [the link provided by AIA](#); and (ii) if posted, 7 days after the date of posting to the last known address notified to AIA Singapore.

Electronic Receipt of Policy Documents and Correspondences

15. I agree to my policy documents and/or correspondences relating to my policy (“Correspondences”) being delivered and received electronically. I understand and agree to be notified via email and/or SMS to retrieve my Policy Document and/or forms via [the link provided by AIA](#) once my application has been officially approved by AIA Singapore.

16. I agree and accept that AIA Singapore will not be responsible for any consequences arising from my failure to (i) provide AIA Singapore with a true, complete and accurate email address and mobile number and/or (ii) notify AIA Singapore of any change(s) to my email address and mobile number.

I have read, understood and agreed to the above Application T&Cs, Campaign T&Cs and Policy Contract.

I acknowledge and understand that any Pre-existing Condition that I am suffering from prior to this application shall not be covered.

Pre-existing condition shall mean any condition for which a Physician was consulted, for which treatment or medication was prescribed, or for which manifestations of symptoms would have caused a prudent person to seek medical advice at any time prior to his Effective Date of Coverage.