

Terms and Conditions for coverage for COVID-19 vaccination side effects for customers of Eligible Insurance Plans (“Campaign”)

Organisers: This Campaign is organised by FWD Singapore Pte Ltd (“FWD”).

Campaign Period: 01 April 21 to 31 December 2022, both dates inclusive (“Campaign Period”), or such other date(s) as may be determined by FWD at its discretion.

Coverage Period: 01 April 21 to 30 June 2023, both dates inclusive (“Coverage Period”), or such other date(s) as may be determined by FWD at its discretion.

About this Campaign:

Subject to the terms and conditions of this Campaign, all new Eligible Customers, who purchase an Eligible Insurance Plan during the Campaign Period, and all existing Eligible Customers of an Eligible Insurance plan, who receive the COVID-19 Vaccine (including any subsequent booster shots, where applicable) during the Coverage Period will be entitled to the Benefits of this Campaign in the event of any adverse side effects that are assessed to be a sole and direct result of the COVID-19 Vaccine administered, and which developed within thirty (30) days from the administration of the COVID-19 Vaccine for which Hospitalisation was required.

Table of Benefits:

Benefits	Description	Pay-out Amount	Coverage Period
Lump sum	A lump sum benefit will be paid to an Eligible Customer who is Hospitalised in a Hospital, because of an adverse side effect solely and directly resulting from the administration of the COVID-19 Vaccine anytime within thirty (30) days from the date the Eligible Customer receives any dose of the COVID-19 Vaccine.	S\$5,000	01 April 2021 to 30 June 2023.

Terms and Conditions:

- For a new Eligible Customer to enjoy the Benefits under this Campaign, the application for an Eligible Insurance Plan must be submitted to FWD within the Campaign Period. For the avoidance of doubt, the submission date for any application made shall be regarded as the date that FWD acknowledges the receipt of the application.
 - No Benefits shall be payable for any dose of the COVID-19 Vaccine received by the Eligible Customer outside the Coverage Period, or if the Eligible Customer has made a successful claim or has received benefits under any separate FWD COVID-19 vaccination side effects campaign. Each Eligible Customer will only be entitled to receive the Benefits once regardless of the number of Eligible Insurance Plans purchased or held, or the number of separate Hospitalisation events occurring during the Coverage Period.
 - No Benefits shall be payable where it is discovered that the adverse side effect which resulted in Hospitalisation was not solely and directly due to the COVID-19 Vaccine administered, including but not limited to where the adverse side effect was caused directly or indirectly by a Pre-Existing Condition.
 - An Eligible Customer may apply to utilise the Benefits by visiting, <https://www.fwd.com.sg/forms/>, and submitting the following supporting documents:
 - Proof that the Eligible Customer has received the COVID-19 Vaccine during the Coverage Period;
 - A copy of all relevant medical statements, medical reports, diagnosis and/or laboratory reports issued by a Medical Practitioner certifying that the Hospitalisation was solely due to an adverse side effect arising because of the COVID-19 Vaccine administered, and that such Hospitalisation was Medically Necessary;
 - A copy of the Eligible Customer's Hospital discharge summary evidencing that the period of Hospitalisation fell within the Coverage Period; and
 - A copy of the Eligible Customer's NRIC/FIN.
 - All questions pertaining to the utilisation of Benefits under this Campaign may be directed to FWD's customer care team at, **+65-6820-8888**.
- Definitions:** Capitalised words used in these Terms and Conditions shall have the meanings stated below. In the event of any conflict or inconsistency between the meanings used in these Terms and Conditions and the meanings under the relevant Eligible Insurance Plan(s), the meanings in these Terms and Conditions shall prevail for the purposes of this Campaign.
- “COVID-19 Vaccine”** refers to any COVID-19 vaccine which is approved for use in Singapore by the Health Sciences Authority (HSA), is part of Singapore's national vaccination programme, and is administered by an authorised healthcare professional in Singapore.
 - “Eligible Customer”** refers to an individual who is:
 - a Singapore citizen or Singapore permanent resident with a valid NRIC, or any Singapore resident with a valid long-term visit pass or work pass;
 - residing in Singapore;
 - medically eligible for vaccination, in line with the recommendations set out by the Ministry of Health (MOH) for vaccine suitability; and
 - one of the following:
 - an existing customer who is a life insured under an Eligible Insurance Plan as at the commencement of the Campaign Period; or
 - a new customer who is a life insured under an Eligible Insurance Plan during the Campaign Period.
 - “Eligible Insurance Plan”** refers to any of the following life or accident and health insurance plans offered by FWD:
 - Big 3 Critical illness insurance plan;
 - Term Life Plus insurance plan;
 - Cancer insurance plan;
 - Heart Attack insurance plan;
 - Stroke insurance plan;
 - International Health insurance plan;
 - Term Life insurance plan;
 - Essential Life insurance plan;
 - COVID-19 insurance plan;
 - DIRECT-Term Life insurance plan;
 - Invest First insurance plan;
 - Future First insurance plan;
 - Recover First Insurance plan;
 - Invest Goal 1 insurance plan; and
 - Invest Goal X insurance plan.
 - “Hospitalisation”** or **“Hospitalised”** refers to the confinement of the Eligible Customer in a Hospital in Singapore as a resident in-patient in a high dependency ward or intensive care unit for a minimum of twelve (12) consecutive hours upon the recommendation and care of a Medical Practitioner as a result of an adverse side effect solely resulting from the Eligible Customer's receipt of the COVID-19 Vaccine, and in which a room and board charge is made in connection with such confinement. For the avoidance of doubt, the term “Hospitalisation” does not include any stay or admission into an A&E/ emergency observation ward of a Hospital.
 - “Hospital”** refers to a facility that:
 - is constituted and registered in Singapore and licensed as a Hospital under the laws of Singapore;
 - has registered nurses and at least one Medical Practitioner stationed at all times;
 - mainly operates to diagnose and treat injuries or illnesses on an in-patient basis;
 - has organised facilities for X-ray and major surgery; and
 - is not primarily a community hospital, nursing facility, clinic, nursing home, convalescence home, psychiatric facility, drug and alcohol rehabilitation facility, preventative medicine facility, or hospice care (except for the terminally ill).
 - “Medical Practitioner”** refers to any person who has a medical degree in western medicine and is legally licensed and authorised to practice medicine and surgery in Singapore, other than the Eligible Customer, his spouse, relative or business partner.

7. **"Medically Necessary"** refers to medical services or procedures ordered by a Medical Practitioner which is:
 - (a) provided for the direct treatment of a medical condition arising directly out of the administration of the COVID-19 Vaccine;
 - (b) appropriate and consistent with the symptoms and findings or diagnosis and treatment of that medical condition;
 - (c) provided in accordance with generally accepted medical practices;
 - (d) the most appropriate supply or level of service which can be provided on a cost effective basis; and
 - (e) not of an experimental nature or investigative nature, and not in the nature of research.
8. **"Pre-Existing Condition"** refers to any condition, illness, disease, disability, or defect, including but not limited to a history of severe allergic reactions (e.g. anaphylaxis) to any component or compound of the COVID-19 Vaccine, for which:
 - (a) the Eligible Customer has sought medical advice for, been investigated, diagnosed, hospitalised, received medical treatment, undergone surgical operation, or been prescribed drugs at any time prior to receiving the COVID-19 Vaccine; or
 - (b) signs and symptoms manifested prior to the Eligible Customer receiving the COVID-19 Vaccine, which would have caused a prudent person to seek medical advice or counselling, undergo investigation or diagnostic tests, receive medical treatment, undergo surgery, be hospitalized, or be prescribed drugs.

General terms:

1. This Campaign is not valid in conjunction with any other campaigns, promotions, privileges, and vouchers, unless otherwise specified.
2. The Benefits of this Campaign are underwritten by FWD.
3. The terms of this Campaign will be governed by the laws of the Republic of Singapore and you agree to submit to the exclusive jurisdiction of the courts of Singapore.
4. FWD's decision on all matters relating to this Campaign is final, and FWD shall not be obliged to respond or entertain any correspondence or claims made in connection with this Campaign.
5. FWD shall be entitled to a reasonable period of time to process applications or requests to utilise the Benefits under this Campaign and FWD may not complete a transaction on the same day of receipt of any application or request. FWD shall not be liable for any loss or damage resulting from any such delay.
6. FWD reserves the right to determine at its discretion whether you are eligible for this Campaign and/or whether you have met all the relevant requirements under these Terms and Conditions.
7. FWD reserves the right to revise any of the terms under these Terms and Conditions (including but not limited to varying the Campaign Period and/or the Coverage Period), or withdraw or alter any part of this Campaign at any time without prior notice and/or assuming any liability to any Eligible Customer, and FWD shall not be liable to pay any compensation or enter into any correspondence in connection with the same.
8. These Terms and Conditions do not consider the financial objectives, personal situation, and particular needs of any person. You may wish to seek advice from a financial consultant before undertaking any transaction. In the event that you choose not to seek advice from a financial consultant, you should consider whether the transaction in question is suitable for you.
9. Participation in this Campaign is deemed acceptance of these Terms and Conditions.
10. A person who does not participate in this Campaign shall have no right under the Contracts (Rights of Third Parties) Act 2001 to enforce any of these Terms and Conditions.
11. The information set out in these Terms and Conditions are accurate as at 20 January 2022.