

INDIVIDUAL SOLUTION

ALLIANZ HOSPITAL INCOME PROTECT



SUMMARY OF BENEFITS

KEY COVERAGE HIGHLIGHTS



Recuperation Benefits

An additional daily cash benefit is payable during the Insured Person's medical leave period after a minimum of 7 consecutive days of hospitalisation.



No Claim Bonus

Insured Person can enjoy 10% premium discount for each year without a claim, up to a maximum of 30%.



Lump Sum Payment upon diagnosis of Infectious Disease including Dengue and HFMD

Lump sum payment upon diagnosis of Dengue, Zika, Malaria, Japanese Encephalitis, Chikungunya, and Hand Foot Mouth Disease.



15% Discount for Couple/Family Plans

Insured Person can add his/her spouse, as well as up to 10 children in the policy for a couple/family plan. All couple/family plans will enjoy a 15% premium discount on the adult premium payable.

COVERAGE/BENEFITS SCHEDULE

ALLIANZ ACCIDENT 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 Payable from the 1st day of discharged from hospital after confinement in hospital for at least 7 consecutive days (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 Lump sum payment due to diagnosis of Dengue, Zika, Malaria, Japanese Encephalitis, Chikungunya, and Hand Foot Mouth Disease	\$200/event	\$400/event	\$600/event	\$200/event
ADDITIONAL FEATURE				
NO CLAIMS BONUS of 10% each year, up to a maximum of 30%				

PREMIUM TABLE

ANNUAL PREMIUM (SGD)	SILVER	GOLD	PLATINUM	CHILD
18 – 30 years old	\$231.12	\$385.20	\$539.28	\$77.04
31 – 40 years old	\$256.80	\$436.56	\$590.64	
41 – 50 years old	\$359.52	\$603.48	\$834.60	
51 – 54 years old	\$500.76	\$847.44	\$1,245.48	
55 – 60 years old	\$564.96	\$950.16	\$1,348.20	
61 – 65 years old (renewal)	\$821.76	\$1,348.20	\$2,080.08	
66 – 70 years old (renewal)	\$1,219.80	\$2,234.16	\$2,850.48	
MONTHLY PREMIUM (SGD)	SILVER	GOLD	PLATINUM	CHILD
18 – 30 years old	\$19.26	\$32.10	\$44.94	\$6.42
31 – 40 years old	\$21.40	\$36.38	\$49.22	
41 – 50 years old	\$29.96	\$50.29	\$69.55	
51 – 54 years old	\$41.73	\$70.62	\$103.79	
55 – 60 years old	\$47.08	\$79.18	\$112.35	
61 – 65 years old (renewal)	\$68.48	\$112.35	\$173.34	
66 – 70 years old (renewal)	\$101.65	\$186.18	\$237.54	

Premium rates are inclusive of 7% GST.

ELIGIBILITY

1. The Insured Person must be:
 - (a) 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
 - (b) (i) for an Adult, between 18 and 60 years old (both ages inclusive) on the first effective date of the Policy, or up to seventy (70) years old for renewal policies.
 - (ii) for a Child, between 30 days and 18 years old or 24 years old for those registered as full time students at an Educational Institution.

IMPORTANT NOTES

1. Pre-existing medical conditions are not covered by this plan. Allianz strongly recommend that you read the full list of exclusions and all terms and conditions when you receive your policy contract.
2. Allianz reserves the right to terminate coverage at any time by giving thirty days' notice in writing to the Insured Person at his last known address, and the premium hereon shall be adjusted on the basis of Allianz receiving or retaining pro rata premium.
3. Yearly premiums payable for this coverage will increase when the Insured Person reaches the next age band at policy renewal.
4. Premium rates are not guaranteed and may be increased or varied by Allianz:
 - (i) when a material change in risk occurs or
 - (ii) when there is a general rate increase affecting all policyholders reflecting Allianz's actual or anticipated results in this class of business.
5. Any claims resulting from an Illness or Infectious Disease within thirty (30) days of the first effective date of the Policy shall be excluded.
6. Only 50% of the Daily Hospital Cash benefit will be payable should the Insured Person reside outside of Singapore for more than ninety (90) consecutive days.
7. It is noted and agreed that subject to the terms and condition and payment of premium, this policy shall be renewed upon expiry until a notice of cancellation has been received.
8. Allianz Hospital Income Protect Policy is underwritten by Allianz Insurance Singapore Pte. Ltd. (Allianz). 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).
9. The above information is for reference only and is not an offer for subscription of any insurance product. If you are unsure if this product is suitable for you, we strongly encourage you to speak to a qualified insurance adviser. Otherwise, you may end up buying a plan that does not meet your financial expectations or needs. The policy may contain terms and conditions which are not detailed in the above. Should there be any discrepancy between the information contained in the above and the terms of the policy, the terms of the policy shall prevail. For exact terms and conditions and details of the exclusions, please refer to the relevant policy or contact Allianz.

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