



AIA SINGAPORE PRIVATE LIMITED

PRODUCT SUMMARY

GROUP MATERNITY INSURANCE

Policyholder : ADOBE SYSTEMS PTE LTD
Policy No. : 71558
Period of Insurance : 1 JULY 2021 TO 30 JUNE 2022

PRODUCT INFORMATION

Group Maternity insurance provides coverage for pre/post-natal and delivery expenses. This policy extends to cover 7% Goods and Services Tax on eligible medical expenses incurred in Singapore.

SCOPE OF COVERAGE

24/7 coverage on a worldwide basis

ELIGIBILITY

All actively at work full-time and permanent employees with entry age between age 16 and 69 last birthday, renewable up to age 74 last birthday, and their eligible dependents. Dependents shall mean:

The spouse of an insured member, provided such spouse is below the maximum age of coverage, not divorced or legally separated

BASIS OF COVER

All Female Employees and Spouses of Married Male Employees – Plan 1

POLICY SCHEDULE

BENEFIT PER INSURED MEMBER (PER DELIVERY)		PLAN 1 (\$\$)
1.	Normal / Vagina Delivery	5,000
2.	Caesarean / Abdominal Delivery	6,000
3.	Miscarriage / Non-Elective and Medically Necessary Abortion	2,000

LIMITATIONS

When an Insured Member is entitled to benefits under the Employee's Compensation legislation, any government or public programme of medical benefits, or other group or individual insurance, the benefits payable under this Policy shall be limited to the balance of expenses not covered by benefits payable under such legislation, programme or other insurance, or that computed in accordance with the Policy Schedule of this Policy, whichever is lesser.

KEY PRODUCT PROVISIONS

1) EXCLUSIONS

The following are some key provisions found in the policy contract. This is only a brief summary and you are advised to refer to the policy contract for actual terms and conditions and the full list of exclusions.

- (i) In the case of termination of pregnancy, maternity and obstetrical benefits shall be payable provided such pregnancy commences after the insurance of insured member becomes effective.
- (ii) For existing female and married associates, all maternity and obstetrical benefits shall be payable provided they are enrolled within 31 days from the date of eligibility.
- (iii) The insurer reserves the right to terminate the policy if the number of insured members falls below 10 headcount.

2) NON GUARANTEED PREMIUM

Premiums payable are not guaranteed and may be increased at Policy Renewal Date at full discretion of the Company.

3) TERMS OF RENEWAL

This group policy contract may be renewed on the Policy Anniversary Date by payment of the total annual premium. We can vary the premium and any other terms, conditions or exclusions in this policy by giving written notice of such change to the Policyholder (employer).

4) CANCELLATION CLAUSE

We may terminate this group Policy on any Renewal Date by giving the Policyholder (employer) at least 31 days' prior written notice of termination. The termination of coverage shall be without prejudice to payment of claims arising prior to the date of termination. There will be no refund of any unused premium.

5) WAITING PERIOD

Not applicable.

6) TERMINATION

The coverage of the dependents shall automatically cease if they do not meet the dependents eligibility criteria or if the employee's cover ceases based on the earliest of the following dates:

- (i) On the day the Policy is terminated; or
- (ii) On the expiry of the coverage for which the last premium payment was made on his account; or
- (iii) At the end of the Policy Year during which he attains Maximum Age of Coverage as stated in the Policy Schedule; or
- (v) On the date he ceases to be a Member due to cessation of Active Service

7) MISSTATEMENT

- A. If the age or date of birth or other relevant facts relating to any Insured Member is found to have been misstated and if such misstatement affects the scale of benefits or the terms and conditions of the Policy, the true age and facts will be used by us in determining whether the coverage under the Policy continues to be in force and we will make adjustments to the premiums payable.
- B. Where a misstatement causes an Insured Member to be insured under the Policy where he would be otherwise ineligible, or where such statement has caused an Insured Member to remain insured when he would otherwise be disqualified under the terms of the Policy, the coverage of the Insured Member shall be void and we will return the premiums paid in respect of the Insured, unless there is fraud on your part or on the part of the Insured Member.

8) FREE LOOK PERIOD

Not applicable.

IMPORTANT NOTICE

This product summary serves as a guide only. In the event of any dispute or clarification, the prevailing terms and conditions of the Group Insurance Policy Contract with your employer shall apply.