



AIA SINGAPORE PRIVATE LIMITED

PRODUCT SUMMARY FOR GROUP MATERNITY BENEFIT

Policyholder	:	ADOBE SYSTEMS PTE LTD
Policy No.	:	71558
Period of Insurance	:	1 st July 2019 to 30 th June 2020

PRODUCT INFORMATION

The primary purpose of this insurance cover is to provide cover for maternity expenses incurred during the confinement in a hospital and the pre and postnatal period.

ELIGIBILITY

- i) All full-time active female employees over 16 and below the age of 69 (Age Last Birthday); coverage can be renewed up to age 74.
- ii) Spouse of eligible male employees who is below the age of 69 (Age Last Birthday) and not divorced or legally separated from eligible employee; coverage can be renewed up to age 74.

SCHEDULE OF BENEFITS

Schedule of Benefits	Plan 1 (S\$)
Normal Delivery	Up to 5,000 per delivery
Miscarriage & Abortion (abortions must non-elective and medically necessary)	Up to 2,000 per disability
Childbirth involving Caesarian Section or Abdominal Operation for Extra Uterine Pregnancy	Up to 6,000 per delivery

KEY PRODUCT PROVISIONS

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

1. TERMS OF RENEWAL

Coverage may be renewed on the Policy Anniversary Date by payment of the annual premium.

2. NON-GUARANTEED PREMIUM

Premiums payable for this coverage are not guaranteed and may be increased at policy renewal at the full discretion of the Company.

3. LIMITATIONS

No benefit shall be payable for the following services, examinations, products or conditions:

1. For existing female and married associates, all maternity and obstetrical benefits shall be paid provided that they are enrolled for participation within 31 days from the date of eligibility.
2. Maternity and obstetrical benefits shall be pay in the case of termination of pregnancy, provided such pregnancy commences after the insurance of the associate becomes effective.
3. The Company reserves the right to terminate this Policy on any Premium Due Date should the minimum number of 10 lives is not met.

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. Whenever such cancellation occurs, the Company shall return the unearned portion of premiums paid to the Policyholder (employer). The termination of coverage shall be without prejudice to payment of claims arising prior to the date of termination.

5. 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.

6. FREE LOOK PERIOD

Not applicable.

IMPORTANT NOTICE

This is only product information provided by us and is designed to serve as a guide only. In the event of clarification or dispute, the prevailing terms and conditions of the Group Insurance contract with your employer shall apply.