

**This document is for reference only. The exact terms and conditions can be found in the Terms and Conditions for China Life Insurance Singapore's Novel Coronavirus Financial Support Scheme for Customers.**

### **Frequently Asked Questions:**

#### **1. Who is eligible for this financial support scheme?**

Both existing and new policyholders are eligible to receive financial support from us if the life insured are diagnosed with the Novel Coronavirus ("COVID-19") by a registered medical practitioner during the covered period.

Please note there will not be any payment made under the financial support scheme for policies issued on or after 10 February 2020 if the life insured is diagnosed with COVID-19 within 14 days after the policy issuance date or the policy effective date (whichever is later), or shows signs and/or symptoms of any respiratory illnesses or diseases before applying for the policy.

#### **2. When will this financial support scheme end?**

This scheme will end:

- (i) 30 days after the day whereby the Singapore government announces that the COVID-19 outbreak has been reduced to DORSCON level-Green;
- (ii) on 31 August 2020; or
- (iii) when the total amount of financial support payments disbursed under this scheme and our financial support scheme for employees reaches SGD620,000, whichever is earliest.

#### **3. What are the qualifying criteria to receive the financial support?**

The policyholder will receive financial support under this scheme if the life insured is diagnosed with COVID-19 during the covered period, subject to the following conditions:

- a) The life insured is diagnosed with COVID-19 by a registered medical practitioner;
- b) The policy with us must be in-force at the time of diagnosis;
- c) For policies issued on or after 10 February 2020, the life insured must not be diagnosed with COVID-19 within 14 days after the policy issuance date or the policy effective date (whichever is the later) and the life insured must not have shown signs and/or symptoms of any respiratory illnesses or diseases before the policy application date; and
- d) Submission of the supporting documents for the financial support must be submitted to us no later than 30 days after, (i) the end of the quarantine period under the Quarantine Order issued to the life insured; (ii) the life insured's discharge from hospitalisation; or (iii) the death of the life insured (whichever is the later).

#### **4. What documents must I submit to claim financial support?**

You will need to submit proof of diagnosis or medical certification issued by a registered medical practitioner.

If the life insured is diagnosed with COVID-19 infection and placed under quarantine, you will need to submit the following documents to make the financial support claim for diagnosis and quarantine:

- a) Financial Support Claim Form against COVID-19 which can be obtained from our corporate website: <https://www.chinalife.com.sg/en/forms>
- b) A copy of your identification document;
- c) A copy of the life insured's identification document;
- d) A copy of Quarantine Order issued to the life insured;
- e) Medical report issued by a registered medical practitioner certifying the diagnosis of COVID-19 infection; and
- f) Letter of Authorisation for Release of Medical Information.

If the life insured is hospitalised, you will need to submit the following documents to claim for daily hospitalisation financial support:

- a) Financial Support Claim Form against COVID-19 which can be obtained from our corporate website: <https://www.chinalife.com.sg/en/forms>
- b) A copy of your identification document;
- c) A copy of the life insured's identification document;
- d) Medical report issued by a registered medical practitioner or inpatient discharge summary certifying that hospitalisation is due to COVID-19 infection; and
- e) Letter of Authorisation for Release of Medical Information.

Please submit the required documents to:

Claims Department  
China Life Insurance (Singapore) Pte. Ltd.  
1 Raffles Place, #46-00,  
One Raffles Place Tower 1,  
Singapore 048616

**5. Must the medical documents be issued by a registered medical practitioner in Singapore? If the life insured is overseas and diagnosed with COVID-19, would you recognise medical certifications issued by an overseas medical practitioner?**

We will accept medical documents issued by an overseas registered medical practitioner as long as he/she is qualified in western medicine and is legally licensed or authorised to provide medical services by the medical licensing authority of the country where the life insured is diagnosed with or treated for COVID-19 infection.

**6. What is the cut-off date for submitting the medical documents? Will I receive any acknowledgement from China Life Insurance Singapore?**

Documents must be submitted to us no later than 30 days after, (i) the end of the quarantine period under the Quarantine Order issued to the life insured; (ii) the life insured's discharge from hospitalisation; or (iii) the death of the life insured (whichever is the later).

You will receive a written acknowledgement from us within 3 working days, and this will be sent to your registered mailing address from us.

**7. Would I be notified of the claim status? How is the payout made?**

We will inform the policyholder in writing on the claim status and the cheque payment, if any, will be attached with our letter.

——— 中国人寿保险(新加坡)有限公司  
China Life Insurance (Singapore) Pte. Ltd.

1 Raffles Place #46-00 One Raffles Place Tower 1 Singapore 048616 Tel: 6727 4800 Website: [www.chinalife.com.sg](http://www.chinalife.com.sg)  
Company Registration Number: 201433645N

**8. If I purchase a policy on 1 March 2020 but it has yet to be issued when the life insured is diagnosed with COVID-19, will I receive the lump sum payment of SGD800?**

You will not be eligible for the financial support of SGD800 as we will only cover the life insured under an in-force policy which has been issued or has taken effect (whichever is the later) 14 days before the date of diagnosis. This is also provided that the life insured has not shown signs and/or symptoms of any respiratory illnesses or diseases before you apply for the policy.

**9. If life insured is diagnosed with COVID-19 and needs to be warded in hospital, do I get SGD800 or SGD130 daily (up to 60 days)?**

If life insured is diagnosed with COVID-19 and placed under quarantine, you will receive a lump sum payout of SGD800.

If life insured is diagnosed with COVID-19 and is warded in a hospital, you will also receive SGD130 per day for up to 60 days of inpatient hospitalisation.

**10. Will the payout upon death under this scheme affect the death benefit under existing policy(ies)?**

The financial support for the life insured's death due to COVID-19 is on top of the existing coverage of your policy(ies) with us.

In the unfortunate event that the life insured passes away due to COVID-19, a lump sum payment of SGD80,000 will be paid out under this scheme.

**11. I have a Renminbi ("RMB") policy with China Life Insurance Singapore. May I know if the claim payout will be made in RMB or Singapore Dollar?**

All payouts will be in Singapore Dollar according to the Financial Support Scheme.

**12. Is Leave of Absence (LOA) covered under this scheme?**

No, it is not covered.

**13. Do I need to pay additional premium for this coverage?**

As this is complimentary financial protection against COVID-19, no additional payment needs to be made.

**14. What happens if the life insured gets infected a second time with the virus after recovering from it the first time? Can the policyholder receive further payments under this scheme? What happens if the re-infected life insured passes away subsequently?**

We will make payment under each covered event once. Therefore, if the life insured gets infected a second time, we will not pay the financial support amount upon diagnosis and quarantine again. We will also not provide the financial support payment for inpatient hospitalisation if this has already been paid before.

If the life insured is re-infected and passes away subsequently, we will make a lump sum payment of SGD80,000 under the covered event for death.

**15. I have several policies with China Life Insurance Singapore. Can I obtain multiple financial support payouts?**

The financial support amount payable for each covered event shall only be paid out once, regardless of the number of policies you have with us covering the same life insured. The amount of financial support is capped at SGD88,600 per life insured.

**16. What happens if both the policyholder and life insured under the same policy are diagnosed with COVID-19?**

This scheme only covers the life insured under the policy. The policyholder may submit the claim if the life insured is diagnosed with COVID-19, and the financial support payment will be made to the policyholder.

**17. To submit the claims under this scheme, I incurred expenses such the medical report fee, copies of test results etc. Are these costs paid by China Life Insurance Singapore?**

All expenses incurred shall be borne by the policyholder.

**18. Can I purchase this Financial Support Scheme as a standalone plan?**

No, this Financial Support Scheme is extended to our eligible customers without additional charges. Customers are unable to purchase this scheme as a standalone plan.

Information is correct as at 10 February 2020.