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AIA Singapura Sendirian Berhad
AIA Singapore Private Limited
Registered insurer in respect of life insurance business

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The aim of this **AIA COVID-19 Support Programme (“Support Programme”)** is to provide support for customers who are financially affected by COVID-19 by extending the grace period for payment of premiums due up to a maximum of 180 calendar days, and providing uninterrupted coverage of the relevant policies for the duration of the extended grace period, subject to the terms and conditions below.

Terms and Conditions for AIA Brunei Private Limited, Brunei Branch’s (“AIA Brunei”) Support Programme (“Support Programme Terms & Conditions”)

1. ELIGIBILITY

1.1. You are eligible to make an Extension of Grace Period Application (“EGP Application”) for the Support Programme if:

- (i) you are the policy owner or assignee of the policy you wish to apply extension of grace period (“EGP”) for; and
- (ii) your policy is an Eligible Policy that has not lapsed; and
- (iii) you are facing Financial Difficulties due to COVID-19 (as assessed by AIA Brunei in its absolute discretion).

“Eligible Policy” means an individual life and health insurance policy with a policy renewal or premium due date between 1 April and 30 September 2020 (both dates inclusive).

“Financial Difficulties” means the following circumstances:

- you are self-employed in industries affected by COVID-19, such as
 - Tourism,
 - Travel / Transportation,
 - Event Management,
 - Food Services,
- you have lost your job or your income has been reduced due to COVID-19, examples being
 - pay being reduced,
 - on leave without pay indefinitely,
 - lowered business income (for self-employed),
- such other circumstances as may be determined at the absolute discretion of AIA Brunei.

1.2 Your EGP Application must be made to by AIA Brunei before 30 September 2020. The EGP for one or more of the polic(ies) that is/are the subject of the EGP Application is effective only when your EGP Application for the relevant polic(ies) has/have been officially approved and notified to you by AIA Brunei in writing via mail.

1.3 You shall promptly provide AIA Brunei with any and all supporting document(s) in relation to your EGP Application at AIA Brunei’s request. Failure to do so may result in the rejection of your EGP Application or the cancellation of the EGP granted for any or all of your policies by AIA Brunei.

1.4 AIA Brunei reserves the right to determine at its sole and absolute discretion whether an applicant has met the Eligibility criteria above. The above eligibility criteria and any terms within this Support Programme Terms and Conditions may be amended or varied by AIA Brunei in the sole and absolute discretion without prior written notice.

2. DURING EXTENSION OF GRACE PERIOD (“EGP”)

- 2.1 The EGP granted will be determined by AIA Brunei in its absolute discretion and the EGP granted by AIA Brunei for each policy which EGP is being applied for may be less than 180 calendar days. AIA Brunei is not required to provide any explanation as to the outcome of any EGP Application.
- 2.2 AIA Brunei will continue to provide coverage during the EGP for any insured whose policy is under the Support Programme.
- 2.3 Any claims made during the EGP of a policy will also be honoured by AIA Brunei in accordance with the existing terms and conditions of the policy. After the claim is assessed and deemed to be admissible, the outstanding premium will be deducted from the claim pay-out or collected prior to the payment of the claim.
- 2.4 No interest will be levied on premiums that are not paid during the EGP.
- 2.5 For Investment-Linked policies, monthly mortality charges will continue to be levied during the EGP but no Premium Holiday charges (if any) will be applied.
- 2.6 Unless otherwise stated above, all other clauses under the relevant polic(ies) will continue to apply and have full effect during the deferment period.
- 2.7 You shall ensure all standing instructions for recurring premium payment(s) for the polic(ies) under the EGP are (i) suspended during the duration of EGP; and (ii) resumed after the EGP if you wish to continue making recurring premium payment(s) via the standing instructions after the EGP. Any premium payment received by AIA Brunei during the EGP shall be accepted as payment towards outstanding premium(s) and deducted from the total premium(s) due and payable before the end of the EGP.

3. END OF EGP

- 3.1 You shall pay all premium(s) due and payable during the EGP before the end of the EGP. Failure to pay all premium(s) due and payable by the end of the EGP may result in the trigger of Non-Forfeiture Provisions (where applicable in your policy contract) and your policy becoming lapsed. For avoidance of doubt, the EGP is not a waiver of the premium(s) payable for your polic(ies) with AIA Brunei.