



HEALTHIER, LONGER,
BETTER LIVES

AIA DINING COVER 2

Enjoy your meal. Worry free



Accidents can happen anytime, and it is the last thing you want to worry about when dining out with your loved ones. **AIA Dining Cover 2** provides you and your family protection in case of designated accidents from covered restaurant reservations.

When the incident happens to you as the schedule below:



Food allergy/ Food poisoning

Booking Time

and within 3 days after



Bodily injury

(including skin burn)
(in the reserved restaurant area)

Within
1 hour before

Booking
Time

and within
3 hours after



Traffic accident

(en route to and from the reserved restaurant)

Within
3 hours before

Booking
Time

and within
5 hours after

Eligibility

- Policyowner (self): 18 to 70 years old with a valid HKID
 - Spouse: Legally married to policyowner and aged 70 or below with a valid HKID
 - Minor Child(ren): 14 days to 17 years old with a valid HKID or Hong Kong birth certificate, unmarried
- All insured(s) is/are residing and located in Hong Kong at the time of application

Premium

Only HKD 5 per insured to enjoy **AIA Dining Cover 2** protection for unlimited restaurant bookings at OpenRice within 30 days!



Accidental hospital income benefit

Covering hospitalisation from food poisoning, food allergy, bodily injuries or traffic accidents from covered restaurant booking (HKD 800 hospital income per day, up to 10 days per covered booking for each insured during the coverage period* and 40 days per calendar year per insured across all **AIA Dining Cover 2** policies).



Accidental death benefit

HKD 10,000 lump sum payment in case of death from the above incidents during coverage period* (We will pay the Accidental Death Benefit for the same insured person under all **AIA Dining Cover 2** policies once only).



Accidental outpatient benefit

Covering outpatient consultation visits from skin burn and food poisoning (Up to HKD 300 claim per covered booking and maximum 1 covered booking per 7 calendar days during the coverage period*).

* i.e. 60 days from the start of Covered Booking Period

Important Information

AIA Dining Cover 2 is underwritten by AIA International Limited (a company incorporated in Bermuda with limited liability) ("AIA"/ "We"/ "Our"). OpenRice is not carrying out any insurance regulatory activities, including providing any insurance related products, services, advice or recommendation. If you have any questions on insurance-related enquires or matters, please contact AIA directly. This product brochure does not contain the full terms of the product and please find the full terms, including the definitions of capitalised terms in the product Terms and Conditions. This product brochure is not, and does not form part of, a contract of insurance and is designed to provide an overview of the key features of this product.

This product brochure is for distribution in Hong Kong only.

Exclusion

We will not pay for any benefits if, in our view, the covered incident (i.e. Food poisoning, food allergy, bodily injury or traffic accident) is relating to the insured's:

- Restaurant booking where the Booking Time is within 3 hours after Date of Issue of the policy
- Restaurant booking where the Booking Time is within 3 hours after the booking is made or last edited on the Booking Platform, whichever is later
- Pre-existing Medical Condition (except Food Allergy)
- condition under the influence of alcohol or any drugs
- violation or attempted violation of the law or resistance to arrest
- self-inflicted behaviour
- mental or behavioural disorder
- participation on strike, riot, civil commotion, revolution, active participation in war (whether declared or not), invasion, act of foreign enemy, hostilities, civil war, rebellion, insurrection, or any known or suspected terrorist act, utilisation of nuclear weapons, chemical or biological weapons of mass destruction
- condition which is a direct result of nuclear reaction or radiation or other processes following any form of alteration to the atomic structure of matter

Product Limitation

Accidental death benefit

- The aggregate of payments of Accidental Death Benefit in respect of the same Insured under this Policy and all other AIA Dining Cover 2 policies is limited to HKD 10,000 only.

Cancellation

- We have the right to cancel this policy at any time by giving 14-day notice in writing to you. Whenever this policy is cancelled, we shall return the premium paid to you.
- If the offer or coverage of this policy is subsequently found not to comply with any legal or regulatory requirements, we may in our sole discretion cancel this policy at any time upon notice to you.

For any enquiries, please email the details to aia_eatbetter@aia.com.