

AIA Dining Cover 2

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Section I: Coverage

Your insurance benefits and when Your Policy ends

What are Your benefits?

1. Accidental Hospital Income Benefit

We will provide benefits according to Table 1 if an Insured is Confined during the Coverage Period due to any Incidents below.

Table 1

Incident	Benefit Limit (HK\$)
Bodily Injury (including Skin Burn)	\$800 for each day of Confinement
Food Allergy	<ul style="list-style-type: none">• Maximum 10 days per Covered Booking• Maximum 40 days per Calendar Year, for all AIA Dining Cover 2 policies issued in respect of the same Insured.
Food Poisoning	
Traffic Accident	

2. Accidental Death Benefit

We will provide benefits according to Table 2 if an Insured dies during the Coverage Period directly due to any Incidents below.

Table 2

Incident	Benefit Limit (HK\$)
Bodily Injury (including Skin Burn)	\$10,000
Food Allergy	
Food Poisoning	
Traffic Accident	

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 HK\$10,000 only.

3. Accidental Outpatient Benefit

We will provide benefits according to Table 3 if any actual charges are incurred to an Insured for a consultation visit with a Registered Medical Practitioner on an Out-Patient basis during the Coverage Period as a result from any Incidents below.

Table 3

Incident	Benefit Limit (HK\$)
Skin Burn	\$300 per Covered Booking
Food Poisoning	<ul style="list-style-type: none">• Maximum 1 Covered Booking per 7 calendar days



Who is eligible to be the Insured?

The person who is named as Insured under the Certificate of Insurance; and is

- the Policyowner: Age between eighteen (18) and seventy (70) on Date of Issue, residing in Hong Kong and a holder of HKID card; or
- the legally married spouse of Policyowner: Age at or below seventy (70) on Date of Issue, residing in Hong Kong and a holder of a HKID card; or
- the child (natural, step or adopted) of Policyowner: Age between fourteen (14) days and seventeen (17) on Date of Issue, residing in Hong Kong, a holder of a HKID card or with Hong Kong birth certificate, unmarried.

When We won't pay?

We will not pay for any benefits if, in Our view, the Incident is relating to the Insured's:

- Restaurant booking where the Booking Time is within 3 hours after Date of Issue
- 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, utilization 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.

When will Your Policy end?

Your Policy automatically ends at the end of the Coverage Period.





Section II: Claim Procedures, Important Legal Rights and Obligations

Making a claim and your rights and obligations

When should You make a claim?

- Accidental Hospital Income Benefit: within 30 days after the date of Hospital Discharge
- Accidental Death Benefit: within 1 year after the date of death
- Accidental Outpatient Benefit: within 30 days after the date of outpatient visit

What do You need to do?

You must provide Us with the following at Your own expense via prevalent claim submission channels:

- for Accidental Hospital Income Benefit:
 - copy/original medical receipts and statement of charges
 - letter of Hospital admission and Discharge summary with Diagnosis
- for Accidental Death Benefit:
 - copy of death certificate and/or autopsy report indicating the cause(s) of death is due to the Incident(s)
- for Accidental Outpatient Benefit:
 - copy/original medical receipts with Diagnosis
- upon Our request:
 - screen capture of the relevant Covered Booking on Booking Platform
 - copy of police statement for Bodily Injury/Traffic Accident
 - report to and/or correspondence with Food And Environmental Hygiene Department / Centre for Health Protection for Food Poisoning
 - any additional document(s) to process the claim

Whom We pay a claim to?

We shall pay all claims under this Policy to You or Your estate in the event of Your death.

Your insurance contract and governing law

This is a legal contract between You and Us, effective on the Date of Issue. We will issue You with a Certificate of Insurance which shows the Insured's name and other Policy details.

This Policy is governed by the laws of Hong Kong. The courts of Hong Kong have exclusive jurisdiction to determine any dispute(s) related to this Policy.

No rights for others

We and You are the only parties to this Policy. No other person has any right to enforce this Policy.

Cancellation

We have the right to cancel this Policy at any time by giving 14 days' notice in writing to You. If this Policy is so cancelled before any claim is received by Us, 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.





Section III: Glossary of Terms

Meaning of words and phrases used

Age: age at last birthday

AIA, Company, We, Us or Our: AIA International Limited (a company incorporated in Bermuda with limited liability).

Bodily Injury: an abnormal bodily condition, caused solely by a sudden, unexpected, unforeseen and involuntary external event beyond the Insured's control and independent of any other causes and not therefore due to illness or disease, that occurs within 1 hour before or 3 hours after a Booking Time in a Restaurant Area.

Booking Platform: the Restaurant booking online platform as stated under the Certificate of Insurance.

Booking Time: the time which the Member reserved for attending a dining at a Restaurant through the Booking Platform.

Calendar Year: a period spanning 1 January to 31 December.

Certificate of Insurance: the document of the same name issued by Us verifying the existence and prescribed details of the Policy.

Confinement/Confined: Medically Necessary admission of the Insured to a Hospital as an in-patient for a minimum period of 6 hours and is evidenced by a daily room or room and board charge by the Hospital.

Conveyance: train, tram, railway, or mechanically and electrically propelled road vehicles and watercrafts, that have been registered and licensed by the Hong Kong government.

Coverage Period: the Coverage Period of the Policy as shown on the Certificate of Insurance.

Date of Issue: the issue date of the Policy as shown on the Certificate of Insurance.

Diagnosis or Diagnosed: the definitive diagnosis made by a Registered Medical Practitioner, based upon specific condition(s) referred to in the definition of the condition, illness or disease concerned or, in the absence of such specific condition(s), based upon radiological, clinical, histological or laboratory evidence of the relevant condition, illness or disease acceptable to the Company. Such diagnosis must be supported by the Company's medical director who may base his opinion on the medical evidence submitted by the Insured and/or any additional evidence he may require.

Discharge: the departure of the Insured from the Hospital, following finalization of all formal procedures within the Hospital to end the Confinement and billing of outstanding charges for full settlement, with no room or bed retained for the Insured at the Hospital.

Covered Booking: a booking at a Restaurant through Booking Platform within the Covered Booking Period.

Covered Booking Period: the Covered Booking Period of the Policy as shown on the Certificate of Insurance.

Food Allergy: an abnormal immune response that develops after exposure to a given food allergen, and is Diagnosed by a Registered Medical Practitioner as food allergy within 3 calendar days after a Booking Time provided that the Insured attended the relevant Covered Booking.



Food Poisoning: a medical condition caused by the consumption of contaminated food or water containing bacteria, viruses, parasites, biotoxins or chemicals, that:

- first starts and is first contracted, where physical signs and symptoms are first displayed;
- is Diagnosed by a Registered Medical Practitioner as food poisoning within 3 calendar days after a Booking Time provided that the Insured attended the relevant Covered Booking, using internationally accepted medical diagnostic criterion, with acceptable clinical and laboratory evidence; and
- is not related to a Pre-existing Medical Condition.

Hong Kong: Hong Kong Special Administrative Region of the People's Republic of China.

Hospital: a lawfully operated institution in Hong Kong, licensed as a hospital for the care and treatment of injured or ill persons which provides facilities for Diagnosis, major surgery and 24-hour nursing service and is not primarily a rest or convalescent home, or similar establishment or, other than incidentally, a place for treatment of alcoholics or drug addicts.

Incident(s): Bodily Injury, Food Allergy, Food Poisoning, Skin Burn and/or Traffic Accident corresponding to each benefit item as shown in Section I.

Insured: the person who is named as insured under the Certificate of Insurance.

Registered Medical Practitioner: an Independent Person qualified by degree in western medicine who is licensed to practice western medicine and legally authorized in the geographical area of his or her practice to render medical or surgical services.

Medically Necessary: a medical service, procedure or supply, when in Our opinion, is (a) consistent with generally accepted professional standards of medical practice; (b) is required to establish a Diagnosis and/or to provide treatment; and (c) which cannot be safely delivered in a lower level of medical care. Experimental, screening and preventive services or supplies are not considered medically necessary.

Member: a person who has a registered account on the Booking Platform, and is able to make an Covered Booking with such account.

Out-Patient: an Insured, in connection with treatment for incidents, receiving services and supplies given in the clinic in Hong Kong of a Registered Medical Practitioner, a day surgery centre in Hong Kong, or in the out-patient department, emergency treatment room or day surgery centre of a Hospital in Hong Kong.

Pre-existing Medical Condition: a medical condition that the Insured, or the Policy Owner in case of the Insured under age of 18, is aware of, or could reasonably be expected to be aware of, before purchasing the Policy.

Policy(ies): the insurance contract between You and Us, as described by this document and supplemented by the Certificate of Insurance.

Restaurant: any place where meals are prepared and served that obtains relevant license or food permit from the Food and Environmental Hygiene Department (FEHD) of Hong Kong, and reserved by the Member through the Booking Platform.

Restaurant Area: space in the Restaurant which is primarily designed, established, or regularly used for consuming food or drink, and other ancillary usages. Kitchen, storeroom and customer restricted area are excluded.

Skin Burn: Second-degree burn (also known as partial thickness burn) and/or Third-degree burns (also known as full thickness burn) that occurs within 1 hour before or 3 hours after the Booking Time in the Restaurant Area.

Traffic Accident: an event having led to injury to or death of the Insured as the direct result of the use or presence of a Conveyance and/or the collision with another Conveyance on the journey to and from the Restaurant within 3 hours before and/or 5 hours after a Booking Time.

Policy Owner, You or Your: the person who is named as policy owner under the Certificate of Insurance.

