



HEALTHIER, LONGER,
BETTER LIVES

AIA Dining Cover

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** provides you and your family protection in case of designated accidents from covered restaurant reservations.



Accidental hospital income

Covering hospitalisation from COVID-19, bodily injuries, traffic accidents or food poisoning from covered restaurant reservations (HK\$800 hospital income per day, up to 10 days per insured during the coverage period* and 40 days per calendar year per insured across all **AIA Dining Cover** policies).

When the incident happens to you as the schedule below:



COVID-19

Reservation time and within 5 days after



Bodily injury

(in the reserved restaurant area)

Within 1 hour before

Reservation time

and within 3 hours after



Traffic accident

(en route to and from the reserved restaurant)

Within 3 hours before

Reservation time

and within 5 hours after



Food poisoning

Reservation time and within 24 hours after

Eligibility

- **Primary Insured (i.e. applicant) :**
18 to 70 years old with a valid HKID
- **Additional Insured:**
 - a. **Spouse:** Legally married to primary insured and up to age 70 with a valid HKID
 - b. **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 HK\$3

per insured per reservation!



Accidental death benefit

HK\$10,000 lump sum payment in case of death from the above incidents during coverage period*.

* within 35 days after the reservation time.

Important Information

AIA Dining Cover 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. It 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 view in Hong Kong only.

Exclusion

We will not pay for any benefits if, in our view, the covered incident (i.e. Covid-19, bodily injury, traffic accident or food poisoning) is relating to the insured's :

- condition under the influence of alcohol or drugs
- 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
- 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
- pre-existing medical condition
- self-inflicted behaviour
- violation or attempted violation of the law or resistance to arrest

Product Limitation

Accidental hospital income

- If there is more than one incident resulting in the same confinement or more than one policy covering the same insured in the same confinement, we will pay this accidental hospital income once only.

Accidental death benefit

- If there is more than one incident directly causing death of the insured or more than one policy covering such death of the same insured, we will pay this accidental death benefit once only.

Cancellation

- This policy will be cancelled automatically when the reservation with the restaurant is cancelled through the reservation platform at least four hours before the reservation time. If the policy is cancelled, we will give you a personalised redemption voucher in the amount of premium you paid for the policy for your next purchase of a new AIA Dining Cover policy through your same account under the reservation platform within three months from this cancellation. The redemption voucher cannot be redeemed in cash.
- We have the right to cancel this policy at any time by giving 14-day notice in writing to you. Whenever this policy is so 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.