

AIA Dining Cover

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Section I: Coverage

Your insurance benefits and when Your Policy ends

What are Your benefits?

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**.

Table 1

Incident	Benefit Limit (HK\$) per Insured
Food Poisoning	\$800 for each day of Confinement Maximum of 10 days within the Coverage Period Maximum of 40 days per Calendar Year , for all policies issued under this AIA Dining Cover plan.
Bodily Injury	
Traffic Accident	
COVID-19 Diagnosis	

If there is more than one (1) **Incident** resulting in the same **Confinement** or more than one (1) **Policy** covering the same **Insured** in the same **Confinement**, **We** will pay this Accidental Hospital Income Benefit once only.

Accidental Death Benefit

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

Table 2

Incident	Benefit limit (HK\$) per Insured
Food Poisoning	\$10,000 per life
Bodily Injury	
Traffic Accident	
COVID-19 Diagnosis	

If there is more than one (1) **Incident** directly causing death of the **Insured** or more than one (1) **Policy** covering such death of the same **Insured**, **We** will pay this Accidental Death Benefit once only.

We will pay both Accidental Hospital Income Benefit and Accidental Death Benefit if **Insured** is **Confined** and subsequently died directly due to an **Incident**.

Eligibility

The eligibility of an **Insured** is as follows:

- **Primary Insured:**
 - **Age** between eighteen (18) and seventy (70), reside in **Hong Kong** and a holder of HKID card.
- **Additional Insured:**
 - **Family Member** enrolled by the **Primary Insured**, up to ten (10) **Additional Insured** under each **Restaurant** reservation.
 - Legally married spouse of **Primary Insured: Age** up to seventy (70), reside in **Hong Kong** and a holder of a HKID card
 - Child (natural, step or adopted) of **Primary Insured: Age** between fourteen (14) days and seventeen (17), reside 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**:

- **Pre-existing Medical Condition**
- condition under the influence of alcohol or 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 **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 thirty (30) days after the date of **Hospital Discharge**
- Accidental Death Benefit: as soon as practicable

What do You need to do?

You must provide **Us** with the following at **Your** own expense:

- completed claim forms
- 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)**
- proof of relationship between **You** and **Additional Insured** (if applicable)
- upon **Our** request:
 - copy of police statement for **Bodily Injury/Traffic Accident**
 - report to and/or correspondence with FEHD/CHP for **Food Poisoning**
 - additional document 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

This **Policy** will be cancelled automatically when the reservation with the **Restaurant** is cancelled through the **Reservation Platform** at least four (4) hours before the **Reservation Time**. If the **Policy** is cancelled, **We** will give **You** a personalized 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 (3) 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 fourteen (14) days' 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**.





Section III: Glossary of Terms

Meaning of words and phrases used

Accident: a sudden, unexpected, unforeseen and involuntary external event beyond the **Insured's** control.

Additional Insured: Family Member(s) who is enrolled to be insured by **Primary Insured** under this **Policy** and named as additional insured under the **Certificate of Insurance**.

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 and directly by **Accident**, that occurs within one (1) hour before or three (3) hours after the **Reservation Time** in the **Restaurant Area**.

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 six (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: within thirty-five (35) days after the **Reservation Time**.

COVID-19 Diagnosis: confirmed COVID-19 cases where the **Insured** is **Diagnosed** within five (5) days after the **Reservation Time**, and **Your** attendance to the **Restaurant** is confirmed.

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 **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**.

Family Member(s): **Your** legally married spouse and/or unmarried child (natural, step or adopted) aged between fourteen (14) days and seventeen (17).



Food Poisoning: a gastro-intestinal medical condition caused by infectious organisms including bacteria, viruses and parasites or other toxins in food or drinks that:

- first started and was first contracted, where physical signs and symptoms are first displayed;
- was **Diagnosed** by a **Medical Practitioner** as food poisoning incurred within twenty-four (24) hours after **Reservation Time** and **Your** attendance to the **Restaurant** is confirmed, 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 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): **Food Poisoning, Bodily Injury, Traffic Accident** and/or **COVID-19 Diagnosis**.

Insured: **Primary Insured** and/or **Additional Insured**.

Medical Practitioner: a person with a medical degree, who is licensed or registered in their country of practice, and has permission from a medical board or equivalent authority to practice medicine.

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.

Pre-existing Medical Condition: a medical condition that **You** were aware of, or could reasonably be expected to be aware of, before purchasing the **Policy**.

Primary Insured, You or **Your:** the person named as primary insured / policy owner under the **Certificate of Insurance**.

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

Restaurant: a 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 **Primary Insured** through the **Reservation Platform**.

Restaurant Area: space in the **Restaurant** is primarily designed, established, or regularly used for consuming food or drink and other ancillary usage excluding kitchen, storeroom and customer restricted area.

Reservation Platform: the **Restaurant** reservation online platform as stated under the **Certificate of Insurance**.

Reservation Time: the time which the **Primary Insured** reserved for attending a dining at the **Restaurant** through the **Reservation Platform**.

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

