

SUPPLEMENT NO. 1
(FOR BOWTIE VHIS STANDARD)

This Supplement No. 1 ("this Supplement") is a Supplement to the Terms and Conditions and the Benefit Schedule of this Certified Plan. The purpose of this Supplement is to set out the provisions of the supplementary benefits provided under this Certified Plan, in addition to those benefits under Section 3 of Part 6 of the Terms and Conditions.

Unless otherwise defined in this Supplement, all capitalized terms used in this Supplement will have the meanings ascribed to them in the Terms and Conditions.

1. Other benefits covered

(a) Total and Permanent Incapacity income benefit

Definition of Total and Permanent Incapacity

- (i) For the purpose of this Section 1(a), "Total and Permanent Incapacity" means the Insured Person's incapacity to perform any three (3) or more of the following activities of daily living for at least six (6) consecutive months –
 - (aa) transfer: getting in and out of a chair, bed or wheelchair on his own and without requiring the assistance of other person(s);
 - (bb) mobility: moving from room to room on level surfaces on his own and without requiring the assistance of other person(s);
 - (cc) toileting: voluntarily controlling bladder and bowel functions so as to maintain personal hygiene;
 - (dd) dressing: putting on and taking off all necessary clothing, correctional or protective braces, artificial limbs and other surgical appliances on his own and without requiring the assistance of other person(s);
 - (ee) bathing/washing: washing oneself in a bath or shower (including getting in or out of the bath or shower) or washing oneself by any other means on his own and without requiring the assistance of other person(s);
 - (ff) eating: feeding oneself on food on his own and without requiring the assistance of other person(s),

and the Insured Person must be capable to perform the relevant activities of daily living immediately prior to the cause of the Confinement referred to in item (ii)(aa) below.

Eligibility

(ii) The Company shall pay this benefit to the Policy Holder once the conditions set out in items (aa), (bb), (cc) and (dd) below are satisfied:

- (aa) the Insured Person has been Confined or discharged from Confinement;
- (bb) the Insured Person suffers from Total and Permanent Incapacity within eight (8) months after the occurrence of the cause of the Confinement referred to in item (aa) above;
- (cc) the Insured Person's Total and Permanent Incapacity is directly related to and as a result of the same cause (including any and all complications therefrom) of the Confinement referred to in item (aa) above and is independent of any other cause;
- (dd) as evidenced in writing, a Registered Medical Practitioner has exercised his prudent professional judgment and is of the view that the conditions set out in items (aa), (bb) and (cc) above are satisfied.

Benefit payment

(iii) The Company shall make the first payment under this benefit once all the conditions set out in (ii) above are satisfied. For the avoidance of doubt, the earliest time the first payment will be made is after the six (6) consecutive months of incapacity to perform the activities of daily living noted in (i) above.

(iv) The Company shall pay this benefit for the entire period stated in the Benefit Schedule. For the avoidance of doubt, even if the Insured Person dies within the period stated in the Benefit Schedule, payments under this benefit will still continue to be paid for that entire period to the Policy Holder or the Policy Holder's estate (if applicable).

SUPPLEMENT NO. 2

Inclusion of VAT and GST as Eligible Expenses

This Supplement shall be attached to and form part of the Terms and Benefits. Unless otherwise defined, words and expressions used in the Terms and Benefits shall have the same meanings when they are used in this Supplement.

This Supplement shall take effect from 1 March 2022 ("**Effective Date**").

With effect from the Effective Date, the following terms and conditions shall be applied to the Terms and Benefits –

1. With respect to any Eligible Expenses incurred on or after the Effective Date, the terms and conditions in this Supplement shall be applicable, and Eligible Expenses shall include the VAT and GST (if any) charged or imposed on the expenses incurred for Medical Services rendered with respect to a Disability.
2. For the purpose of Section 13 of Part 7 of the Terms and Benefits, any VAT and GST which is refunded to the Policy Holder or Insured Person (as the case may be) shall be excluded pursuant to such Section 13, and shall not be recoverable under the Terms and Benefits.

Definition

"VAT and GST"	shall mean value added taxes, goods and services taxes or other taxes, duties or levies of a similar nature, which may be charged or imposed by the relevant tax or similar authorities or governmental departments on the expenses incurred for Medical Services rendered with respect to a Disability
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