



# AXA HappyMummy Product Summary

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## Important Note

**This Product Summary contains simplified descriptions of the product features and general exclusions applicable to AXA HappyMummy, and this is not exhaustive. The precise terms and conditions of the product are specified in the General Provisions for AXA HappyMummy (AXA EmpoweredMum). Your Financial Consultant will be able to provide a copy of the General Provisions for AXA HappyMummy (AXA EmpoweredMum) at Your request.**

## 1. Description of AXA HappyMummy

AXA HappyMummy is a bundled product consisting of two (2) policies at any point in time before it reaches the third Policy Anniversary of AXA EmpoweredMum –

- i. AXA EmpoweredMum; and
- ii. AXA Flexi Protector or AXA Life Treasure

AXA EmpoweredMum is only available as a bundled product. Please note that if the Policy listed in (ii) is declined by Us at the Application stage, AXA EmpoweredMum will also be declined. If the Policy listed in (ii) is terminated before the third Policy Anniversary of AXA EmpoweredMum, AXA EmpoweredMum will also be terminated.

This Product Summary must be read together with the Product Summary of AXA EmpoweredMum and AXA Flexi Protector or AXA Life Treasure.

AXA EmpoweredMum is a single premium non-participating term plan that provides financial protection for an expectant Mother and her newborn Child of her current pregnancy. It covers the expectant Mother for death, pregnancy complications, hospital care and early delivery by caesarean section. The plan also covers the newborn Child for death, congenital illnesses, hospital care and developmental delay. The AXA EmpoweredMum Policy expires upon the third Policy Anniversary.

AXA Flexi Protector is a regular premium whole life investment-linked plan which allows You the flexibility to choose Your own insurance cover and premium amount to meet Your personal needs.

AXA Life Treasure is a regular premium whole life participating plan which provides You with a high level of whole life insurance protection and at the same time accumulates cash value via non-guaranteed bonuses.

For the avoidance of doubt, unless specifically stated herein, all provisions of AXA HappyMummy (AXA EmpoweredMum) and AXA Flexi Protector or AXA Life Treasure in their respective Product Summary remain the same.

## 2. Transfer of AXA Flexi Protector or AXA Life Treasure Cover from Mother to Child

### (i) AXA Flexi Protector

Within 60 days from the birth of Your Child, You can opt to transfer the cover of Your AXA Flexi Protector and its applicable riders to Your newborn Child, without any medical underwriting.

The applicable riders refer to: -

- i. CI Choice Accelerator Benefit rider;
- ii. CI Max Accelerator Benefit rider;
- iii. ECI Choice Accelerator Benefit rider; and
- iv. ECI Max Accelerator Benefit rider.

Upon policy transfer, all riders which You are the Life Assured of will automatically terminate. Beyond 60 days from the birth of Your Child, any request for transfer will be subject to the prevailing underwriting guidelines, as well as the terms and conditions of the Life Replacement Option under AXA Flexi Protector as specified in its General Provisions.

The table below indicates if underwriting is required depending on the Sum Assured under the AXA Flexi Protector Policy and when We have been notified of the transfer. The Sum Assured refers to the coverage for Death, Total Permanent Disability (“TPD”), Terminal Illness (“TI”), Advanced Critical Illness (“CI”) and Early CI.

	<b>Sum Assured is less than or equal to SGD 300,000 or USD 210,000</b>	<b>Sum Assured is more than SGD 300,000 or USD 210,000</b>
Notification by the Mother to transfer AXA Flexi Protector within 60 days from date of birth of the newborn Child	No underwriting required	Subject to prevailing underwriting guidelines
Notification by the Mother to transfer AXA Flexi Protector more than 60 days from date of birth of the newborn Child	Subject to prevailing underwriting guidelines	Subject to prevailing underwriting guidelines

Any increase in Sum Assured for Your Child at the time of policy transfer will be subject to underwriting.

When the cover on the life of Your newborn Child commences, Your coverage ends and the Policy provides financial protection against death for as long as Your Child lives. It also provides financial protection against total and permanent disability, terminal illness and critical illness if the relevant riders are attached and successfully transferred. An Endorsement for the AXA Flexi Protector Policy will be issued with Your Child as the Life Assured of the Policy.

The policy value that is accumulated during the time which You are the Life Assured, will be transferred to Your Child’s AXA Flexi Protector Policy upon the transfer.

The number of AXA Flexi Protector Policy purchased must correspond to the number of Foetus in Your current pregnancy.

The maximum no underwriting limit is SGD 300,000 or USD 210,000 regardless of the number of Foetus in Your current pregnancy. In the event that You are pregnant with twins in the same pregnancy, the maximum no underwriting limit for each Child is SGD 150,000 or USD 105,000.

If the Sum Assured for Your Child is less than or equal to SGD 300,000 or USD 210,000, the following claim limit shall apply: -

	<b>Child's Age</b>	<b>Benefit Payable</b>
<b>Death, TPD and TI</b>	Below 14 days	20% of Sum Assured
	14 days and above	100% of Sum Assured
<b>Advanced CI and Early CI</b>	Below 6 years	100% of Sum Assured, subject to maximum of SGD 30,000 or USD 21,000 will be payable: (i) if the Child is diagnosed with or has undergone a surgical procedure for any of the covered critical illnesses before attaining age six (6) years; AND (ii) such critical illness is directly or indirectly due to any congenital defect or condition which was detected within 90 days of birth of the Child.  Otherwise, 100% of Sum Assured will be payable.
	6 years and above	100% of Sum Assured

If the Sum Assured for Your Child is more than SGD 300,000 or USD 210,000, Your request to transfer the AXA Flexi Protector Policy to Your Child will be subject to underwriting and the usual claim limit for AXA Flexi Protector shall apply.

All Benefits payable will follow the AXA Flexi Protector Policy provisions except if You are the Life Assured and Your Foetus dies during Your current pregnancy or Your newborn Child dies less than 60 days old, You can choose to:

- (i) continue the AXA Flexi Protector Policy on Your life; or
- (ii) terminate the AXA Flexi Protector Policy in which case, We will not pay the Death Benefit under AXA Flexi Protector but We will refund the total premiums paid under AXA Flexi Protector less any withdrawals made.

**(ii) AXA Life Treasure**

Within 60 days from the birth of Your Child, You can opt to transfer the cover of Your AXA Life Treasure and its applicable riders to Your newborn Child, without any medical underwriting.

The applicable riders refer to: -

- i. Multiplier Benefit riders;
- ii. Critical Illness Benefit rider; and
- iii. Early Critical Illness Benefit rider.

Upon policy transfer, all riders which You are the Life Assured of will automatically terminate. Beyond 60 days from the birth of Your Child, any request for transfer will be subject to the prevailing underwriting guidelines. The option to transfer will expire 60 days before the first Policy Anniversary of the AXA Life Treasure Policy.

The table below indicates if underwriting is required depending on the basic Sum Assured or Multiplier Benefit under the AXA Life Treasure Policy and when We have been notified of the transfer. The basic Sum Assured or Multiplier Benefit refers to the coverage for Death, TPD, TI, Advanced CI and Early CI.

	<b>Basic Sum Assured or Multiplier Benefit is less than or equal to SGD 300,000 or USD 210,000</b>	<b>Basic Sum Assured or Multiplier Benefit is more than SGD 300,000 or USD 210,000</b>
Notification by the Mother to transfer AXA Life Treasure within 60 days from date of birth of the newborn Child	No underwriting required	Subject to prevailing underwriting guidelines
Notification by the Mother to transfer AXA Life Treasure more than 60 days from date of birth of the newborn Child	Subject to prevailing underwriting guidelines	Subject to prevailing underwriting guidelines

The transfer of Policy to Your Child without underwriting, can be done only if the basic Sum Assured or Multiplier Benefit for Your Child at Application has not changed at the time of transfer. Any increase in Sum Assured for Your Child at the time of such transfer will be subject to underwriting.

When the cover on the life of Your newborn Child commences, Your coverage ends and the Policy provides financial protection against death for as long as Your Child lives. It also provides financial protection against total and permanent disability, terminal illness and critical illness, and has a Multiplier Benefit that provides a higher payout if the relevant riders are attached and successfully transferred. An Endorsement for the AXA Life Treasure Policy will be issued with Your Child as the Life Assured of the Policy.

The AXA Life Treasure Policy also allows You to participate in the performance of the participating fund in the form of bonuses that are non-guaranteed.

The number of AXA Life Treasure Policy purchased must correspond to the number of Foetus in Your current pregnancy.

The maximum no underwriting limit is SGD 300,000 or USD 210,000 regardless of the number of Foetus in Your current pregnancy. In the event that You are pregnant with twins in the same pregnancy, the maximum no underwriting limit for each Child is SGD 150,000 or USD 105,000.

If the basic Sum Assured or Multiplier Benefit for Your Child is less than or equal to SGD 300,000 or USD 210,000, the following claim limit shall apply: -

	<b>Child's Age</b>	<b>Benefit Payable</b>
<b>Death, TPD and TI</b>	Below 14 days	20% of Multiplier Benefit*
	14 days and above	100% of Multiplier Benefit*
<b>Advanced CI and Early CI</b>	Below 6 years	100% of Multiplier Benefit*, subject to maximum of SGD 30,000 or USD 21,000 will be payable: (i) if the Child is diagnosed with or has undergone a surgical procedure for any of the covered critical illnesses before attaining age six (6) years; AND (ii) such critical illness is directly or indirectly due to any congenital defect or condition which was detected within 90 days of birth of the Child.  Otherwise, 100% of Multiplier Benefit* will be payable.
	6 years and above	100% of Multiplier Benefit*

\* If the Sum Assured plus accumulated bonuses (if any) is higher than the Multiplier Benefit, the Benefit payable will be based on the Sum Assured plus accumulated bonuses instead.

The maximum CI Benefit payable of SGD 30,000 or USD 21,000 mentioned in the table above, is inclusive of any claim for Special Conditions Benefit and Juvenile Conditions Benefit. Special Conditions Benefit and Juvenile Conditions Benefit shall have the same meaning as defined in the Early Critical Illness Benefit Supplementary Provisions for AXA Life Treasure.

If the basic Sum Assured or Multiplier Benefit for Your Child is more than SGD 300,000 or USD 210,000, Your request to transfer the AXA Life Treasure Policy to Your Child will be subject to underwriting and the usual claim limit for AXA Life Treasure shall apply.

All Benefits payable will follow the AXA Life Treasure Policy provisions except if You are the Life Assured and Your Foetus dies during Your current pregnancy or Your newborn Child dies less than 60 days old, You can choose to:

- (i) continue the AXA Life Treasure Policy on Your life; or
- (ii) terminate the AXA Life Treasure Policy in which case, We will not pay the Death Benefit under AXA Life Treasure but We will refund the total premiums paid under AXA Life Treasure.

**(iii) Additional Terms**

You may request for the transfer by informing Us regarding Your Child's birth and submitting the following: -

- i. copy of Your Child's birth certificate;
- ii. duly completed service request form; and
- iii. any other documents which the Company deemed is necessary.

Your Child will not be covered for any Pre-Existing Conditions or congenital illnesses Your Child was born with (or the signs or symptoms of these illnesses) known before the effective date of the AXA Flexi Protector or AXA Life Treasure Policy.

If Your request for transfer is received by Us beyond 60 days from Your Child's date of birth, it will be subject to underwriting and Our acceptance. No Benefits will be payable before the commencement of the AXA Flexi Protector or AXA Life Treasure Policy for Your newborn Child.

For Premature birth, the transfer of cover without any medical underwriting can only apply within 60 days from the birth of Your Child.

If You are conceiving more than one (1) Foetus in the same pregnancy, You will only be issued one (1) AXA EmpoweredMum Policy but the appropriate number of AXA Flexi Protector or AXA Life Treasure policies for each Foetus.

The terms and conditions are subject to changes depending on the availability of AXA Flexi Protector, AXA Life Treasure and their riders.

### **3. Purchase of AXA Shield Plan B for Your Child**

Within 60 days from Your newborn Child's date of birth, if the AXA Flexi Protector or AXA Life Treasure Policy under AXA HappyMummy is inforce, You are eligible to apply for Your newborn Child an AXA Shield Plan B without underwriting and enjoy a free first year premium.

In the event that You have delivered more than one (1) Child from the same pregnancy, if the AXA Flexi Protector or AXA Life Treasure policies under AXA HappyMummy is inforce for each of Your newborn Child, You are eligible to apply for each of Your newborn Child an AXA Shield Plan B without underwriting and enjoy a free first year premium.

Free first year AXA Shield Plan B refers to AXA Shield Plan B premium only. You are required to pay the MediShield Life premium. Premium is payable for any rider attached.

All other terms and conditions specified in the contract of AXA Shield and any rider attached will apply as per usual.

Under this offer, there is no underwriting for the AXA Shield Plan B. If any rider is applied together with AXA Shield Plan B, there is no underwriting for both the basic Policy and rider. Your Child will not be covered for any Pre-Existing Conditions or congenital illnesses Your Child was born with (or the signs or symptoms of these illnesses) known before the effective date of the AXA Shield Plan B Policy and any rider, if applicable.

You will have to submit an AXA Shield Application together with a Financial Needs Analysis for Your newborn Child and indicate the policy number of the AXA Flexi Protector or AXA Life Treasure Policy purchased under AXA HappyMummy, for Us to validate the eligibility.

AXA Shield Plan B Application must be received by Us within 60 days from Your Child's date of birth to enjoy the free first year premium on AXA Shield Plan B without underwriting. If the Application is received by Us beyond 60 days from Your Child's date of birth, it will be subject to underwriting and full premium is payable. No Benefits will be payable before the commencement of the AXA Shield Plan B Policy for Your newborn Child.

For premature babies, the AXA Shield Plan B Application can only be submitted on and within 60 days from Your expected due date, to enjoy the free first year premium on AXA Shield Plan B without underwriting. If the Application is received by Us beyond 60 days from Your expected due date, it will be subject to underwriting and full premium is payable. Premature birth is defined as babies born alive before thirty-seven (37) weeks of pregnancy are completed. No Benefits will be payable before the commencement of the AXA Shield Plan B Policy for Your newborn Child.

We will continue with the renewal of AXA Shield Plan B Policy for Your Child at the end of the first Policy Year onwards. Full AXA Shield Plan B and MediShield Life premiums will be payable. For any upgrade of AXA Shield or mid-term addition of rider, Your request will be subject to underwriting and full premium is

payable.

The AXA Shield Plan B Policy for Your Child terminates on the earliest occurrence of:

- (i) Our acceptance of Your application to terminate the AXA Shield Policy; or
- (ii) any other event which results in termination as set out in the Policy.

The terms and conditions are subject to changes depending on the availability of AXA Shield Plan B and its riders.

#### **4. Key Product Provisions**

The following is an extract of some key features found in the General Provisions for AXA HappyMummy (AXA EmpoweredMum), AXA Flexi Protector and AXA Life Treasure. This is a brief summary of the product and You are advised to refer to the General Provisions for the actual terms, conditions, exclusions and definitions for AXA HappyMummy (AXA EmpoweredMum), AXA Flexi Protector and AXA Life Treasure. Please contact Your Financial Consultant if You need further explanation.

##### **4.1 Free Look Period**

The free look provisions will follow that of AXA HappyMummy (AXA EmpoweredMum) and AXA Flexi Protector or AXA Life Treasure.

If the free look provision is exercised on AXA Flexi Protector or AXA Life Treasure, the cancellation will apply to both AXA Flexi Protector or AXA Life Treasure and AXA EmpoweredMum.

If the free look provision is exercised on AXA HappyMummy (AXA EmpoweredMum), the cancellation will apply only to AXA EmpoweredMum and You are allowed to continue the AXA Flexi Protector or AXA Life Treasure as a standalone Policy.



## AXA EmpoweredMum Product Summary

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### Important Note

**This Product Summary contains simplified descriptions of the product features and general exclusions applicable to AXA EmpoweredMum, and this is not exhaustive. The precise terms and conditions of the product are specified in the General Provisions for AXA HappyMummy (AXA EmpoweredMum). Your Financial Consultant will be able to provide a copy of the General Provisions for AXA HappyMummy (AXA EmpoweredMum) at Your request.**

### 1. Description of AXA EmpoweredMum

AXA EmpoweredMum is a single premium non-participating term plan that provides financial protection for an expectant Mother and her newborn Child of her current pregnancy. It covers the expectant Mother for death, pregnancy complications, hospital care and early delivery by caesarean section. The plan also covers the newborn Child for death, congenital illnesses, hospital care and developmental delay. The AXA EmpoweredMum Policy expires upon the third Policy Anniversary.

AXA EmpoweredMum is only available as either of the following bundled product:

#### a. AXA HappyMummy

This is a bundled product consisting of two (2) policies at any point in time before it reaches the third Policy Anniversary of AXA EmpoweredMum –

- (i) AXA EmpoweredMum; and
- (ii) AXA Flexi Protector or AXA Life Treasure

Please note that if the Policy listed in (ii) is declined by Us at the Application stage, AXA EmpoweredMum will also be declined.

#### b. AXA HappyFamily

This is a bundled product consisting of two (2) policies at any point in time before it reaches the third Policy Anniversary of AXA EmpoweredMum –

- (i) AXA EmpoweredMum; and
- (ii) Eligible Basic Plan insuring either the Father, Mother or Child's sibling. Please refer to the AXA website for the list of Eligible Basic Plans under AXA HappyFamily.

Please note that if the Policy listed in (ii) is declined by Us at the Application stage, AXA EmpoweredMum will also be declined.



## 2. Benefits

The table below provides a summary of the Benefits covered under Your Basic Policy and its maximum Coverage Expiry Date. Please refer to the respective sections for the exact terms and conditions of each Benefit.

Insured Events	Benefit Limit	Maximum Coverage Expiry Date
1. Death Benefit for Mother	<ul style="list-style-type: none"> <li>100% of the Sum Assured is payable once</li> <li>Upon claim, all other Benefits for the Mother shall terminate</li> </ul>	End of policy term
2. Pregnancy Complications Benefit for Mother	<ul style="list-style-type: none"> <li>100% of the Sum Assured is payable once</li> </ul>	Upon birth of the Child except for <i>Postpartum Haemorrhage requiring Hysterectomy</i> which continues for 60 days from the date of birth of the Child
3. Hospital Care Benefit for Mother	<ul style="list-style-type: none"> <li>2% of the Sum Assured for each day of hospitalisation, up to 60% of the Sum Assured</li> <li>Maximum number of days of hospitalisation payable is 30 days</li> </ul>	60 days from the date of birth of the Child
4. Early Delivery by Caesarean Section Benefit for Mother	<ul style="list-style-type: none"> <li>15% of the Sum Assured is payable once</li> </ul>	Upon birth of the Child
5. Death Benefit for Child	<ul style="list-style-type: none"> <li>100% of the Sum Assured is payable once</li> <li>Upon claim, all other Benefits for the Child shall terminate</li> </ul>	End of policy term
6. Congenital Illnesses Benefit for Child	<ul style="list-style-type: none"> <li>100% of the Sum Assured is payable once</li> </ul>	End of policy term
7. Hospital Care Benefit for Child	<ul style="list-style-type: none"> <li>2% of the Sum Assured for each day of hospitalisation, up to 60% of the Sum Assured</li> <li>Maximum number of days of hospitalisation payable is 30 days</li> </ul>	End of policy term
8. Developmental Delay Benefit for Child	<ul style="list-style-type: none"> <li>15% of the Sum Assured capped at SGD 3,000 is payable once</li> </ul>	End of policy term

This Policy will terminate upon any of the occurrences listed under the Termination clause.

### 2.1 Death Benefit for Mother

If You die during the term of the AXA EmpoweredMum Policy, We will pay 100% of the Sum Assured, less any outstanding Indebtedness under this Policy.

This Benefit automatically terminates when We pay the Sum Assured or upon the Policy Expiry Date, whichever is earlier.

In the event of Your death which occurred during Your pregnancy, the AXA EmpoweredMum Policy automatically terminates when We pay the Sum Assured.

In the event of Your death which occurred after Your Child is born, We will pay 100% of the Sum Assured and all remaining Benefits under the Policy for You will automatically terminate. The remaining Benefits under the Policy for Your Child will continue if:

- (i) it has not reached its specified Benefit limit; and
- (ii) it is before the Coverage Expiry Date of that remaining Benefit.

For the avoidance of doubt, in the event of a miscarriage, the Death Benefit for You will continue until the end of the policy term.

## 2.2 Pregnancy Complications Benefit for Mother

If You are diagnosed with any of the pregnancy complications listed below during the period from the Commencement Date of the AXA EmpoweredMum Policy to 60 days from the date of birth of Your Child, We will pay 100% of the Sum Assured, less any outstanding Indebtedness under this Policy.

This Benefit is payable only once and automatically terminates when We pay the Sum Assured or upon the date Your Child is born except for *Postpartum Haemorrhage requiring Hysterectomy* which continues for 60 days from the date of birth of Your Child, whichever is earlier.

If the Pregnancy Complications Benefit is terminated due to a claim made under this Benefit, for any of the pregnancy complications listed below except for *Still Birth*, the remaining Benefits under the Policy for You and Your Child will continue if:

- (i) the remaining Benefit has not reached its specified Benefit limit; and
- (ii) it is before the Coverage Expiry Date of that remaining Benefit.

Upon the payment of the Pregnancy Complications Benefit due to *Still Birth*, all Benefits for Your Child will automatically terminate. The remaining Benefits under the Policy for You will continue if:

- (i) it has not reached its specified Benefit limit; and
- (ii) it is before the Coverage Expiry Date of that remaining Benefit.

In the event that You are pregnant with more than one (1) Foetus in the same pregnancy, We will pay this Benefit once only.

Pregnancy Complications	
1. Abruptio Placentae	9. Miscarriage due to Accident
2. Amniotic Fluid Embolism	10. Placenta Increta or Percreta
3. Choriocarcinoma and Malignant Hydatidiform Mole	11. Postpartum Haemorrhage requiring Hysterectomy
4. Disseminated Intravascular Coagulation	12. Pre-Eclampsia with severe features or Eclampsia
5. Fatty Liver of Pregnancy	13. Still Birth
6. Gestational Diabetes Mellitus Resulting in Foetal Macrosomia and Neonatal Hypoglycaemia	14. Uterine Rupture
7. HELLP Syndrome	15. Vasa Previa
8. Incompetent Cervix leading to preterm birth	

### 2.3 Hospital Care Benefit for Mother

If You are hospitalised due to any of the pregnancy complications covered under the Pregnancy Complications Benefit or hospitalisation events listed below during the period from the Commencement Date of the AXA EmpoweredMum Policy to 60 days from the date of birth of Your Child, We will pay 2% of the Sum Assured for each day of hospitalisation, up to 60% of the Sum Assured. The maximum number of days of hospitalisation payable under this Benefit is 30 days.

This Benefit automatically terminates once the Sum Assured limit amount has reached or 60 days after the date of birth of Your Child, whichever is earlier. The remaining Benefits under the Policy for You and Your Child will continue if:

- (i) it has not reached its specified Benefit limit; and
- (ii) it is before the Coverage Expiry Date of that remaining Benefit.

Hospitalisation Events for Mother	
1. Due to any of the pregnancy complications listed under the Pregnancy Complications Benefit	6. Pulmonary Embolism
2. Complications of Lactational Mastitis	7. Repair of 4th Degree Perineal Tear
3. Inpatient Psychiatric Treatment	8. Septic Pelvic Thrombophlebitis
4. Post-natal Anaemia	9. Surgical Site Infection following Caesarean Section
5. Puerperal Pyrexia	10. Uterine Infection or Transfusion due to Retained Placenta following Childbirth

### 2.4 Early Delivery by Caesarean Section Benefit for Mother

If You have undergone a delivery at less than thirty-six (36) weeks of gestation by caesarean section, We will pay 15% of the Sum Assured, less any outstanding Indebtedness under this Policy.

The indication and procedure must be deemed Medically Necessary as certified by the treating doctor who is a Registered Medical Practitioner or a Specialist in the respective medical discipline.

This Benefit only covers singleton pregnancies.

If there is a claim submitted for this Benefit, and You claim for another Benefit covered under this Policy which You suffer a condition that fulfils the definition at the same time, We will only pay the higher claim which is admitted by Us.

This Benefit automatically terminates when We pay 15% of the Sum Assured or upon the date Your Child is born, whichever is earlier. The remaining Benefits under the Policy for You and Your Child will continue if:

- (i) it has not reached its specified Benefit limit; and
- (ii) it is before the Coverage Expiry Date of that remaining Benefit.

### 2.5 Death Benefit for Child

If Your newborn Child dies during the period from Child birth to the Policy Expiry Date, We will pay 100% of the Sum Assured, less any outstanding Indebtedness under this Policy.

This Benefit automatically terminates when We pay the Sum Assured or upon the Policy Expiry Date, whichever is earlier.

This Benefit does not pay for *Still Birth* of the Child. Upon the payment of the Death Benefit for Child, all remaining Benefits under the Policy for Your Child will automatically terminate. The remaining Benefits under the Policy for You will continue if:

- (i) it has not reached its specified Benefit limit; and
- (ii) it is before the Coverage Expiry Date of that remaining Benefit.

In the event that You are pregnant with more than one (1) Foetus in the same pregnancy, the Death Benefit for Child amount will apply to each Child separately. If a claim for the Death Benefit is made on one (1) Child only, the Death Benefit amount continues to be available for Your other Child/Children.

## 2.6 Congenital Illnesses Benefit for Child

If Your newborn Child is diagnosed with any of the congenital illnesses listed below during the period from Child birth to the Policy Expiry Date, We will pay 100% of the Sum Assured, less any outstanding Indebtedness under this Policy.

This Benefit is payable only once and automatically terminates when We pay the Sum Assured or upon the Policy Expiry Date, whichever is earlier.

If the Congenital Illnesses Benefit is terminated due to a claim made under this Benefit, for any of the congenital illnesses listed below, the remaining Benefits under the Policy for You and Your Child will continue if:

- (i) it has not reached its specified Benefit limit; and
- (ii) it is before the Coverage Expiry Date of that remaining Benefit.

In the event that You are pregnant with more than one (1) Foetus in the same pregnancy, the Congenital Illnesses Benefit amount will apply to each Child separately. If a claim for the Congenital Illnesses Benefit is made on one (1) Child only, the Congenital Illnesses Benefit amount continues to be available for Your other Child/Children.

This Benefit is payable only once per Child delivered by You in the same pregnancy, regardless of the number of Congenital Illnesses Your Child has been diagnosed with during the period from Child birth to the Policy Expiry Date.

Congenital Illnesses	
1. Absence of Two Limbs	14. Congenital Dislocation of Hip
2. Anal Atresia	15. Congenital Hypertrophic Pyloric Stenosis
3. Atrial Septal Defect	16. Development Dysplasia of the Hip
4. Biliary Atresia	17. Down's Syndrome
5. Cerebral Palsy	18. Infantile Hydrocephalus
6. Cleft Palate or Cleft Lip	19. Patent Ductus Arteriosus
7. Club Foot	20. Retinopathy of Prematurity
8. Coarctation of the Aorta	21. Spina Bifida
9. Congenital Abnormalities of the Kidney and Urinary Tract (CAKUT)	22. Tetralogy Fallot
10. Congenital Blindness	23. Tracheo-Esophageal Fistula or Esophageal Atresia
11. Congenital Cataract	24. Transposition of Great Vessel
12. Congenital Deafness	25. Truncus Arteriosus
13. Congenital Diaphragmatic Hernia	26. Ventricular Septal Defect

## 2.7 Hospital Care Benefit for Child

If Your newborn Child is hospitalised due to any of the hospitalisation events listed below during the period from Child birth to the Policy Expiry Date, We will pay 2% of the Sum Assured for each day of hospitalisation, up to 60% of the Sum Assured. The maximum number of days of hospitalisation payable under this Benefit is 30 days.

This Benefit automatically terminates once the Sum Assured limit amount has reached or upon the Policy Expiry Date, whichever is earlier. The remaining Benefits under the Policy for You and Your Child will continue if:

- (i) it has not reached its specified Benefit limit; and
- (ii) it is before the Coverage Expiry Date of that remaining Benefit.

In the event that You are pregnant with more than one (1) Foetus in the same pregnancy, the Hospital Care Benefit limit for Child will apply to each Child separately. If the limit is reached for one (1) Child only, the limit continues to be available for Your other Child/Children.

<b>Hospitalisation Events for Child</b>	
1. Admission into ICU or HDU	10. Malaria
2. Avian Influenza A (H7N9) and (H5N1)	11. Nipah Virus Encephalitis
3. Chikungunya Fever	12. Phototherapy or blood transfusion for severe neonatal jaundice
4. Creutzfeldt-Jakob Disease	13. Premature birth requiring neo-natal ICU or HDU
5. Dengue Haemorrhagic Fever	14. Rabies
6. Ebola	15. Severe Measles
7. Hospitalisation as an inpatient due to Hand, Foot and Mouth Disease	16. Typhoid Fever
8. Incubation of the newborn Child for more than three consecutive days immediately following birth	17. Zika Virus
9. Japanese Encephalitis	

## 2.8 Developmental Delay Benefit for Child

If Your newborn Child is diagnosed with developmental delay in gross motor or speech development during the period from Your Child's attained age of twenty-eight (28) months to the Policy Expiry Date, We will pay 15% of the Sum Assured capped at SGD 3,000, less any outstanding Indebtedness under this Policy.

This Benefit automatically terminates when We pay 15% of the Sum Assured capped at SGD 3,000 or upon the Policy Expiry Date, whichever is earlier. The remaining Benefits under the Policy for You and Your Child will continue if:

- (i) it has not reached its specified Benefit limit; and
- (ii) it is before the Coverage Expiry Date of that remaining Benefit.

### **Definition of Developmental Delay in gross motor or speech development**

Gross Motor or Speech Developmental Delay of Your newborn Child means the inability to perform either of the following tasks by the actual attained age of twenty-eight (28) months from the date of birth of Your Child as confirmed by a neurodevelopmental paediatrician:

- (i) Walk up several steps of a staircase by himself or herself. The wall or rail may be used for support but not aided by a person; OR walk without aid over a distance of two (2) meters; or
- (ii) Say at least three (3) words other than “Papa/Mama”, which mean the same things each time he/she uses them; OR speak simple words such as “Papa/Mama”; OR use spontaneous (non-echoed/non-imitated) 2-word phrases.

The assessment and associated evidence of the inability to carry out the required tasks must be performed at the attained age of twenty-eight (28) months or older.

- Your Child must have undergone at least three (3) months of specific remedial therapy performed by an appropriate Allied Medical Professional and evidence of this intervention must also be provided.
- The Benefit will not be payable upon any claim made under the Congenital Illnesses Benefit for Child.
- Any identifiable post-natal cause resulting in the inability to perform any of the above tasks will be excluded.
- Your Child’s Health Booklet should be submitted at the time of claim and should show complete and up to date records.

We reserve the right to request any other independent neurodevelopment assessments done for gross motor and/or language development in order to adjudicate this Benefit.

### 3. Premiums

Your Certificate of Insurance, and/or any subsequent Endorsement(s), shows the Premium which You have paid to Us for the issuance of this Policy.

The Premium must be paid to Us before the Commencement Date of this Policy.

No refund of Premium shall be made for any unexpired period of cover or upon termination of this Policy.

### 4. Key Product Provisions

The following is an extract of some key features found in the AXA HappyMummy (AXA EmpoweredMum) General Provisions. This is a brief summary of the product and You are advised to refer to the General Provisions for the actual terms, conditions, exclusions and definitions for AXA HappyMummy (AXA EmpoweredMum). Please contact Your Financial Consultant if You need further explanation.

#### 4.1 Exclusions

**There are certain conditions under which no Benefits will be payable under this Policy. These are stated as exclusions in this Policy. Please refer to the General Provisions for full details.**

##### 4.1.1 Suicide

We will terminate this Policy and will not pay any Benefits if You, whether sane or insane, dies by suicide during the term of this Policy.

##### 4.1.2 Pre-Existing Condition(s)

Unless the Pre-Existing Condition(s) were declared at Application or Reinstatement (if applicable), whichever is later, and accepted by Us, We will not pay any Benefits under this Policy.

##### “Pre-Existing Condition(s)”

A condition existing before the Date of Issue or the last Reinstatement Date (if applicable) of this Policy for which:

- i. You had any signs or symptoms that would have caused any prudent person to seek medical treatment, diagnosis or care, or medical advice;

- ii. treatment was recommended by or received from a Registered Medical Practitioner;
- iii. You had undergone medical tests or investigations; or
- iv. any congenital anomaly or defects,

unless such condition had been communicated to Us in writing and accepted by Us before the Date of Issue or the most recent Reinstatement Date (if applicable), whichever is later.

#### **4.2 Free Look Period**

We will give You a period of fourteen (14) days from the date You receive this Policy to review it. If Your Policy is delivered by post or email, it is considered to have been received by You seven (7) days from the date of posting or email. If You decide to cancel this Policy, You must write to Us and return the Policy documents within the period of fourteen (14) days allowed. We will refund the Premium paid less any medical fees and other expenses such as payments for medical check-ups and medical reports incurred in processing Your Application.

#### **4.3 Termination of Policy**

Your Policy will terminate on the occurrence of any of the following, whichever is earlier:

- i. this Policy Expiry Date;
- ii. full payment of all the Benefits under this Policy;
- iii. full payment of the Death Benefit for Mother and Death Benefit for Child;
- iv. the termination of the bundled AXA Flexi Protector or AXA Life Treasure Policy before this Policy Expiry Date;
- v. Our acceptance of Your application to terminate Your Policy; or
- vi. any other event which results in termination as set out in this Policy.

#### **4.4 Policy Owners' Protection Scheme**

This Policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for Your Policy is automatic and no further action is required from You. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact Us or visit the GIA/LIA or SDIC web-sites ([www.gia.org.sg](http://www.gia.org.sg) or [www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).