

Supplement A

WeHealth

(This is to supplement Part 6 Benefit Provisions of the Terms and Benefits)

Benefits covered

(1) Death or surgical benefit due to medical negligence

If on any day of Confinement while this Policy is in effect, the Insured Person dies or undergoes a surgery solely and directly as a result of any erroneous or negligent action, omission or failure to observe acceptable standards by a Registered Medical Practitioner or registered nurses during the course of any medical procedure or treatment ("Medical Negligence Incident"), then this benefit shall be payable in lump sum for the death benefit or the surgical benefit (whichever the case may be), subject to the benefit limit stated in the Benefit Schedule and provided that the Company receives the following evidence reasonably satisfactory to the Company:

- (a) that the death occurs or the surgery is performed within thirty (30) days from the Medical Negligence Incident;
- (b) that an admission of the Medical Negligence Incident is issued by any Government authority or regulatory body of Registered Medical Practitioner or registered nurses;
- (c) that these Terms and Benefits have been satisfied;
- (d) of the right of
 - (i) the beneficiary¹ named in the application form; or
 - (ii) Policy Holder, or the administrator or executor of the Policy Holder's estate (if there is no designated beneficiary)to receive payment; and
- (e) of any other facts that the Company may reasonably consider material to the claim.

(2) Compassionate death benefit

If the Insured Person dies while this Policy is in effect, this benefit shall be payable subject to the benefit limit stated in the Benefit Schedule and provided that the Company receives the following evidence reasonably satisfactory to the Company:

- (a) of the death of the Insured Person;
- (b) that these Terms and Benefits have been satisfied;
- (c) of the right of
 - (i) the beneficiary¹ named in the application form; or
 - (ii) Policy Holder, or the administrator or executor of the Policy Holder's estate (if there is no designated beneficiary)to receive payment; and
- (d) of any other facts that the Company may reasonably consider material to the claim.

¹ If any beneficiary dies simultaneously with the Insured Person or within fourteen (14) days immediately following the death of the Insured Person, the Company will pay the death benefit as if the beneficiary died before the death of the Insured Person.

(3) Day surgery cash benefit

If the Day Patient undergoes any Day Case Procedure and the Surgeon's fee is payable under Section 3(f) of Part 6 of these Terms and Benefits, then this benefit shall be payable in lump sum which is subject to the benefit limit stated in the Benefit Schedule.

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