


PROTECTION

AIA PA FOR LIFE

A photograph of a family of four in a bright, sunlit room. A young girl in a red dress is in the foreground, smiling and looking towards a woman. The woman is also smiling and looking back at the girl. In the background, a man and another child are visible, also smiling. The scene is warm and happy.

Provide you and your loved ones with comprehensive protection

Enjoy Triple Accidental Death and Dismemberment Benefits with Renewal Bonus

AIA.COM.SG



AIA PA for Life

Personal Accident protection for Life

Dealing with life's uncertainties

Accidents are unpredictable and at times, unavoidable. It is crucial to ensure that you are adequately prepared.

AIA PA for Life (PAL), is an insurance plan that provides you with round-the-clock, worldwide protection in the unfortunate event of an accident. Ranging from accidental death and dismemberment, total permanent disability to minor injury requiring medical attention or hospitalisation, you and your family will be assured of timely financial assistance.

More than your typical accident plan

Your conventional accident plans, if any, may be insufficient for your needs. AIA PAL is specifically designed to provide you with a comprehensive one-stop solution for all your protection needs. Here's how.

In the event of minor or major injury, you will be assured the following financial relief:

- **Up to S\$10,000 medical reimbursement** for in-patient and out-patient expenses. This includes dental expenses arising from accidents.
- **Up to S\$20,000 double medical reimbursement** for medical expenses while overseas.
- **Up to S\$500 reimbursement for traditional medical treatment** by a registered Chinese Bonesetter Acupuncturist or Chiropractor in Singapore.
- **An optional weekly income benefit of up to S\$300** in the event of medical leave resulting in the inability to perform your daily work.

In the event of a major injury, AIA PAL includes these special benefits:

- **Up to S\$450,000 Triple Accidental Death and Dismemberment Benefit on a public conveyance.**
- **Up to S\$300,000 Double Accidental Death and Dismemberment Benefit on a private conveyance.**
- **Up to S\$75,000 Income Replacement Benefit due to Total Permanent Disability.**
- **Up to S\$100,000 Emergency Evacuation Benefit (Optional).**
- **S\$10,000 Repatriation Benefit (Optional).**

Exclusively for AIA Policyholders

For a low premium of 41 cents a day*, AIA PAL is your protection plan for life. Packed with benefits, AIA PAL rates are so competitive that we can currently only offer it to existing AIA HealthShield, life and personal accident policyholders. It's our way of thanking you for placing your trust in us. You will also enjoy free American International Assistance Service (AIAS) membership and a 5% Renewal Bonus for the first 5 years.

If you are between the ages of 16 and 70, take advantage of AIA PAL now! Upon signing up, this plan may be renewed up to age 75.

Notes:

- 1) Entry age: 16 – 70 years old
- 2) Renewable age: 75 years old
- 3) *Calculation based on Plan 1, assuming Occupational Class 1 and 2 risk rating and excludes optional benefits.
- 4) Please refer to the AIA "Accident & Health Department Guidebook" for Occupational Class rating.

Product Summary for AIA PA for Life (PAL)

Ver. 1.8 Jul 2007

Applicant:		Signature of Applicant:	
Proposal Assured:		Modal Premium:	
Assured's Age / Sex / Occupation Class:		Maximum Renewal Age:	75 years old
Plan Name:		Signature of AIA Financial Services Consultant:	
Name of AIA Financial Services Consultant:			
Date:			

Benefits and Premium Table (Inclusive of 7% GST)

Please tick the required plan Benefits	<input type="checkbox"/> Executive Plan (S\$)	<input type="checkbox"/> Plan 3 (S\$)	<input type="checkbox"/> Plan 2 (S\$)	<input type="checkbox"/> Plan 1 (S\$)
Accidental Death & Dismemberment & Permanent Total Disability – Principal Sum Assured	150,000	100,000	50,000	25,000
Triple Indemnity on Public Conveyance	450,000	300,000	150,000	75,000
Double Indemnity on Private Conveyance	300,000	200,000	100,000	50,000
Medical Reimbursement	10,000	6,000	5,000	2,500
Double Medical Reimbursement while overseas	20,000	12,000	10,000	5,000
Income Replacement	75,000	50,000	25,000	12,500
OPTIONAL BENEFITS (Please tick):				
Weekly Indemnity <input type="checkbox"/> YES	300	200	150	100
Emergency Evacuation and Repatriation <input type="checkbox"/> YES	100,000	100,000	100,000	100,000
Premium Payable (Inclusive of 7% GST)				
Annual Premium:				
Class 1 & 2	824.97	538.42	303.88	151.94
Class 3 & 4	N/A	743.12	416.50	208.25
With Weekly Indemnity				
Class 1 & 2	953.37	624.02	368.08	194.74
Class 3 & 4	N/A	871.52	512.80	272.45
With Emergency Evacuation and Repatriation Benefit				
Class 1 & 2	905.22	618.67	384.13	232.19
Class 3 & 4	N/A	823.37	496.75	288.50
With Weekly Indemnity, Emergency Evacuation and Repatriation Benefit				
Class 1 & 2	1033.62	704.27	448.33	274.99
Class 3 & 4	N/A	951.77	593.05	352.70
Semi-Annual Premium:				
Class 1 & 2	428.98	279.98	158.02	79.01
Class 3 & 4	N/A	386.42	216.58	108.29
With Weekly Indemnity				
Class 1 & 2	495.75	324.49	191.40	101.26
Class 3 & 4	N/A	453.19	266.65	141.68
With Emergency Evacuation and Repatriation Benefit				
Class 1 & 2	470.71	321.71	199.75	120.74
Class 3 & 4	N/A	428.15	258.31	150.02
With Weekly Indemnity, Emergency Evacuation and Repatriation Benefit				
Class 1 & 2	537.48	366.22	233.13	142.99
Class 3 & 4	N/A	494.92	308.38	183.41
Monthly Premium:				
Class 1 & 2	71.78	46.86	26.43	13.23
Class 3 & 4	N/A	64.66	36.23	18.13
With Weekly Indemnity				
Class 1 & 2	82.95	54.30	32.01	16.95
Class 3 & 4	N/A	75.83	44.61	23.71
With Emergency Evacuation and Repatriation Benefit				
Class 1 & 2	78.76	53.84	33.42	20.21
Class 3 & 4	N/A	71.65	43.22	25.11
With Weekly Indemnity, Emergency Evacuation and Repatriation Benefit				
Class 1 & 2	89.93	61.29	39.00	23.94
Class 3 & 4	N/A	82.82	51.60	30.70

(Distribution cost, charges and expenses will be available upon written request.)

A. Product Information:

AIA PA for Life is an accident plan exclusively for AIA policyholders age between 16 and 70 years old.

1. Accidental Death & Dismemberment (ADD) – Principal Sum

If the Assured suffers from any of the losses shown in the Accidental Death, Dismemberment and Loss of Sight Indemnity Schedule within 365 days from the date of the accident, an amount equal to the percentage of the Principal Sum shall be payable. The total compensation payable shall not exceed 150% of the Principal Sum.

Accidental Death, Dismemberment and Loss of Sight Indemnity Schedule

Event	% of Principal Sum
Loss of life	100
Permanent total loss of sight of both eyes	150
Permanent total loss of sight of one eye	100
Loss of or the permanent total loss of use of two limbs	150
Loss of or the permanent total loss of use of one limb	125
Loss of or the permanent total loss of use of one limb and loss of sight of one eye	150
Permanent loss of speech and hearing	150
Permanent and incurable insanity	100
Permanent total loss of hearing	
- both ears	75
- one ear	25
Permanent loss of speech	50
Permanent total loss of the lens of one eye	50
Loss of or the permanent total loss of use of four fingers and thumb of	
- right hand	70
- left hand	50
Loss of or the permanent total loss of use of four fingers of	
- right hand	40
- left hand	30
Loss of or the permanent total loss of use of one thumb	
- both right phalanges	30
- one right phalanx	15
- both left phalanges	20
- one left phalanx	10
Loss of or the permanent total loss of use of fingers	
- three right phalanges	10
- two right phalanges	7.5
- one right phalanx	5
- three left phalanges	7.5
- two left phalanges	5
- one left phalanx	2
Loss of or the permanent total loss of use of toes	
- all of one foot	15
- great toe – two phalanges	5
- great toe – one phalanx	3
- other than great toe, each toe	1
Fractured leg or patella with established non-union	10
Shortening of leg by at least 5cm	7.5

If the Assured is left-handed, the percentage of the various disabilities of right hand and left hand shall be transposed.

2. Permanent Total Disability Benefit

If the Assured is totally and permanently disabled within 365 days from the date of accident, the Company will pay the Principal Sum, in equal monthly installments at 1% per month for not more than 100 months. Permanent Total Disability shall not be paid if the accident results in any loss for which provision is already made in the Accidental Death, Dismemberment and Loss of Sight Indemnity Schedule.

3. Triple Indemnity on Public Conveyance

The Principal Sum shall be tripled in the event the Assured suffers any losses as defined in the Accidental Death, Dismemberment and Loss of Sight Indemnity Schedule while travelling as a fare-paying passenger on a public transport such as taxi, public bus and commercial airplane.

4. Double Indemnity on Private Conveyance

The Principal Sum shall be doubled in the event the Assured suffers any losses as defined in the Accidental Death, Dismemberment and Loss of Sight Indemnity Schedule while operating or travelling on a licensed private vehicle.

5. Medical Reimbursement

In the event of an injury, the medical and surgical expenses incurred within 52 weeks from the date of the accident shall be reimbursed for up to the amount insured. A maximum amount of S\$500 shall be payable for treatment by a registered Chinese bonesetter, acupuncturist or chiropractor in Singapore.

6. Double Medical Reimbursement while overseas

The Medical Reimbursement shall be doubled if injury is sustained overseas and treatment is sought while abroad. This plan shall reimburse in-patient and out-patient medical expenses incurred up to the amount insured.

7. Income Replacement

In the event of total permanent disability due to an accident, this plan provides a disability pay out of up to the amount insured. 10% of the sum assured will be payable on the 6th month of such disability and the remaining 90% sum assured will be payable on the 12th month of disability.

8. Weekly Indemnity (Optional)

In the event of an injury and within 90 days from the date of the accident, the Assured is disabled and prevented from performing his / her occupational duties, AIA will pay the weekly indemnity for the period of disability, up to a maximum of 52 weeks per accident.

9. Emergency Evacuation and Repatriation Benefit (Optional)

If the Assured is seriously injured or ill while travelling outside Singapore and his / her Home Country, the American International Assistance Service, Inc. (AIAS), shall arrange to move the Assured to another location for medical treatment. This evacuation must be deemed medically necessary by AIAS. Covered expenses include service provided and / or arranged by AIAS for the transportation, medical services and medical supplies necessarily incurred as a result of an emergency medical evacuation, up to the amount insured. In the event of an accident death whilst overseas, the repatriation benefit shall be payable for the transfer of the mortal remains of the Assured back to Singapore or the Home Country.

10. Renewal Bonus

Upon each anniversary date of the policy, a renewal bonus of 5% increases on the Principal Sum will be given for up to a maximum of 5 renewal bonuses.

B. Key Product Provisions

The following are some key provisions found in the policy contract of this plan. This is only a brief summary and you are advised to refer to the actual terms and conditions in the contract. Please consult your AIA Financial Services Consultant should you require further explanation.

“Company” shall refer to American International Assurance Company, Limited.

1. Cancellation Clause

The Company reserves the right to terminate coverage at any time by giving 30 days' notice in writing to the Owner. Whenever such cancellation occurs, the Company shall return the unearned portion of premiums paid on a pro-rate basis. Should the Owner decide to cancel, premiums shall be refunded in accordance with the appended table below.

Cancellation Timeline	% of Refund of Premium
Within a month from effective date / renewal date	100
> 1 month <= 2 months	60
> 2 months <= 3 months	50
> 3 months <= 4 months	40
> 4 months <= 5 months	30
> 5 months <= 6 months	25
> 6 months	No Refund

2. Terms of Renewal

Coverage may be renewed on the Policy Anniversary Date by payment of the premium in advance subject to Company's acceptance. A grace period of 31 days will be granted for payment of each premium due during which the policy shall continue to be in force during this grace period.

3. Non-Guaranteed Premium

Premiums payable for this coverage are not guaranteed and may be changed at the policy renewal at the full discretion of the Company.

4. Exclusions

There are certain conditions under which no benefits will be payable. These are stated as exclusions in the contract. The following is a list of the exclusions for this plan. **The exclusions for this plan include, but are not limited, to the following conditions. You are advised to read the policy contract for the full list of exclusions.**

- Pre-existing conditions;
- Pregnancy, abortion, miscarriage or childbirth;
- Air travel except as a passenger;
- War or warlike operations;
- Suicide or attempted suicide or intentional self injury;
- Professional sports;
- Dental care or surgery, cosmetic or plastic surgery except necessitated by injury caused by accident;
- AIDS and HIV infection;
- Engaging in racing of any kind.

5. Change of Occupation

In the event of change of occupation of the Assured, the Assured shall notify the Company in writing of the new occupation. The Company shall increase or reduce the premium rates according to the risk classification for the new occupation.

6. Deferment Period

This is the period following the onset of disability before the Permanent Total Disability Benefit under this Policy is payable. The disability must have continued for a period of 12 consecutive months and is total, continuous and permanent at the end of this period.

7. Termination

This Policy shall end on the earliest of the following:

- premium remains unpaid at the end of the Grace Period;
- death of the Assured;
- after benefit for Accidental Death, Dismemberment or Permanent Total Disability benefit has been paid; or
- when the Assured reaches 75 years old.

The termination or cancellation of coverage shall be without prejudice to payment of claims arising prior to the date of termination.

Important Notes: This insurance plan is underwritten by AIA Singapore Private Limited (AIA). All insurance applications are subject to AIA's underwriting and acceptance.

This product summary does not form a part of any contract of insurance. It is intended only to be a simplified description of the product features applicable to this plan and is not exhaustive. The contents of this product summary may vary from the terms of cover eventually issued. Please refer to the actual policy contract for all terms and conditions. For the avoidance of doubt, only the terms and conditions as appear in the policy contract will bind the parties.

Please Note: It is usually detrimental to replace an existing accident and health insurance policy with a new one. A penalty may be imposed for early policy termination and the new policy may cost more or have less benefits at the same cost.

