

PROTECTION

AIA FLEXI PERSONAL ACCIDENT



Personalised protection for individuals and their families

Accident protection, worldwide + your choice of benefits
up to the age of 80

AIA.COM.SG



AIA Flexi Personal Accident

If you are injured in an accident, now or in the future, would you and your family be able to survive financially?

Accidents can happen at any time. But if you were to suffer a serious injury, you may find it hard to pay for your hospitalisation costs and medical treatments. In the event of your death, the financial consequences for your loved ones could be devastating.

AIA Flexi Personal Accident gives you the protection and peace of mind you need, 24 hours a day, 365 days a year, anywhere in the world, with:

- a choice of optional benefits that you can change in the future, up to the age of 80
- a level of cover for each benefit that you can adjust to suit your budget at any time
- up to S\$750,000* if you are injured as a result of an accident
- up to S\$500,000* if you pass away as a result of an accident
- cover for your spouse and children at a discounted premium

* Based on the S\$500,000 amount of cover under Accidental Death and Dismemberment Benefit.

Key Benefits

With AIA Flexi Personal Accident, you can customise your benefits based on your individual needs.

There are two compulsory benefits for this policy – the Accidental Death and Dismemberment Benefit and Permanent Total Disability Benefit. In addition to these compulsory benefits, you can select one or more of the six optional benefits. You can also extend cover to your spouse and children.

You can choose the amount of cover you wish to have for each of the benefits, in US dollars or Singapore dollars, subject to the limits shown in the table below. For the US-dollar plan, your premiums are paid in US dollars and the amount of cover you receive is in US dollars. For the Singapore-dollar plan, your premiums are paid in Singapore dollars and the amount of cover you receive is in Singapore dollars.

For Yourself	
Compulsory Benefits	Amount of Cover (S\$ or US\$)
<p>1. Accidental Death and Dismemberment Benefit If you have an accident and suffer any of the following within one year of the accident:</p> <ul style="list-style-type: none"> a) Loss of Life – 100% of your amount of cover will be paid. b) Dismemberment, or any of the losses listed in the 'Schedule of Indemnity' on page 6 of this brochure – we will pay a percentage of your amount of cover. 	50,000 to 500,000
<p>2. Permanent Total Disability Benefit If you are permanently, totally and continuously disabled and are unable to return to work or perform three or more everyday activities for a period of 12 consecutive months from the date of the disability, we will pay:</p> <ul style="list-style-type: none"> • 10% of your amount of cover at the end of the 12 months of your disability; and • the rest of your amount of cover 12 months after the first payment is made, provided you are still disabled. 	
Optional Benefits	Amount of Cover (S\$ or US\$)
<p>3. Accident Medical Reimbursement Benefit If you have an accident and require medical treatment within one year of the accident, we will reimburse the cost of your medical treatment up to your amount of cover. You will also be reimbursed up to S\$500 per accident for treatment by an acupuncturist or Chinese bonesetter.</p>	1,000 to 10,000 (and subject to a maximum of 10% of the amount of cover you have chosen under Benefits 1 and 2)
<p>4. Accidental Death Benefit If you pass away within one year as a result of an accident, your amount of cover will be paid.</p>	10,000 to 100% of the amount of cover you have chosen under Benefits 1 and 2

For Yourself	
Optional Benefits	Amount of Cover (\$\$ or US\$)
<p>5. Daily Accident Hospital Income and ICU Benefit</p> <p>If you have an accident and stay in hospital anywhere in the world, we will pay your amount of cover per day – for a maximum of 500 days.</p> <p>If you are not a Singapore citizen or a Singapore permanent resident, and you are hospitalised overseas, we will pay your amount of cover per day for a maximum of 90 days.</p> <p>The amount of cover is doubled if you stay in an intensive care unit and we will pay you for a maximum of 30 days.</p>	<p>20 per day to 200 per day (and subject to a per day maximum of 0.2% of the amount of cover you have chosen under Benefits 1 and 2)</p>
<p>6. Weekly Income Benefit</p> <p>If you are disabled and unable to perform all duties at work within 90 days of the accident, we will pay your amount of cover each week.</p> <p>However, if you are unable to perform one or more duties at work, we will pay 25% of your amount of cover each week.</p> <p>This benefit will be paid for a maximum of 52 weeks.</p> <p>The total amount payable under this benefit and Benefits 1 and 2 due to an accident is subject to 150% of the amount of cover for Benefits 1 and 2.</p>	<p>50 per week to 500 per week (and subject to a maximum of 75% of your average weekly income, and subject to a per week maximum 0.5% of the amount of cover you have chosen under Benefits 1 and 2)</p>
<p>7. Broken Bones and Burns Benefit</p> <p>If you suffer any broken bones, burns or internal injuries within 90 days of the accident, we will pay a percentage of your amount of cover.</p> <p>For a list of injuries covered and the percentages that apply, please see the 'Schedule of Injuries for Broken Bones and Burns Benefit' on pages 7 and 8 of this brochure.</p>	<p>10,000 to 50,000 (and subject to a maximum of 20% of the amount of cover you have chosen under Benefits 1 and 2)</p>
<p>8. Emergency Evacuation and Repatriation Benefit</p> <p>If you are seriously injured due to an accident or fall seriously ill while you are away from Singapore or your home country, American International Assistance Services (AIAS) will arrange transport, as well as medical care along the way, to take you to a medical centre for treatment, subject to the amount of cover per policy year.</p> <p>If you pass away due to an accident while you are away from Singapore or your home country, AIAS can also arrange repatriation to Singapore or your home country subject to your amount of cover.</p>	<p>50,000 to 300,000 (and subject to a maximum of 100% of the amount of cover you have chosen under Benefits 1 and 2, whichever is lower)</p>

Key Benefits (continued)

For Your Family		
	Benefits (Spouse)	Amount of Cover (S\$ or US\$)
The Accidental Death and Dismemberment Benefit, Permanent Total Disability Benefit and Accident Medical Reimbursement Benefit are available to your spouse.	1. Accidental Death and Dismemberment Benefit	10,000 to 250,000 (and subject to a maximum of 100% of the amount of cover you have chosen for your Benefits 1 and 2)
	2. Permanent Total Disability Benefit	
	3. Accident Medical Reimbursement Benefit	1,000 to 5,000 (and subject to a maximum of 10% of the amount of cover you have chosen for your spouse's Benefits 1 and 2)
	Benefits (Children)	Amount of Cover (S\$ or US\$)
The Accidental Death and Dismemberment Benefit and Accident Medical Reimbursement Benefit are available to your children. In addition, you only pay one premium to cover all of your children, regardless of the number of children you have.	1. Accidental Death and Dismemberment Benefit	10,000 to 100,000 per child (and subject to a maximum of 100% of the amount of cover you have chosen for your Benefits 1 and 2)
	2. Accident Medical Reimbursement Benefit	1,000 to 2,000 per child (subject to a maximum of 10% of the amount of cover you have chosen for your children's Benefit 1)

The amount of cover for all benefits will be reduced by 50% from the policy anniversary following your 75th birthday. If your spouse is covered under this policy, his / her amount of cover will also be reduced by 50% from the policy anniversary following his / her 75th birthday – as long as your policy is effective.

Premiums

Your premium is dependent upon the benefits and amount of cover you choose, as well as your Occupation Class (except for children). This table shows the premium for each benefit according to the amount of cover.

Yourself			
Compulsory Benefits	Amount of Cover (S\$ or US\$)	Once a Year (S\$ or US\$)	
		Occupation Class	
		1–2	3–4
1. Accidental Death and Dismemberment Benefit and 2. Permanent Total Disability Benefit	For every 10,000	16.00	28.00

Only one premium will be charged for both Benefits 1 and 2.

Yourself			
Optional Benefits	Amount of Cover (\$\$ or US\$)	Once a Year (\$\$ or US\$)	
		Occupation Class	
		1-2	3-4
3. Accident Medical Reimbursement Benefit	First 1,000	34.35	60.11
	Every additional 500	8.83	15.46
4. Accidental Death Benefit	For every 10,000	12.80	22.40
5. Daily Accident Hospital and ICU Benefit	For every 100	32.60	57.10
6. Weekly Income Benefit	For every 100	65.93	115.38
7. Broken Bones and Burns Benefit	For every 10,000	76.60	109.40
8. Emergency Evacuation and Repatriation Benefit	First 50,000	50.00	50.00
	Every additional 10,000	5.00	5.00

Your Family			
Benefits (Spouse)	Amount of Cover (\$\$ or US\$)	Once a Year (\$\$ or US\$)	
		Occupation Class	
		1-2	3-4
1. Accidental Death and Dismemberment Benefit and 2. Permanent Total Disability Benefit	For every 10,000	14.40	25.20
3. Accident Medical Reimbursement Benefit	First 1,000	34.35	60.11
	Every additional 500	8.83	15.46
Benefits (Children)	Amount of Cover (\$\$ or US\$)	Once a Year (\$\$ or US\$)	
1. Accidental Death and Dismemberment Benefit	For every 10,000	26.10	
2. Accident Medical Reimbursement Benefit	First 1,000	75.57	
	Every additional 500	19.43	

All premiums are subject to the prevailing Goods and Services Tax (GST).

Schedule of Indemnity for Accidental Death and Dismemberment Benefit

Events	% of Amount of Cover
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 the use of two limbs	150
Loss of or the permanent total loss of the use of one limb	125
Loss of or the permanent total loss of the use of one limb, and the permanent total loss of sight of one eye	150
Permanent total loss of speech and hearing	150
Permanent and incurable insanity	100
Permanent total loss of hearing:	
• both ears	75
• one ear	25
Permanent total loss of speech	50
Permanent total loss of the lens of one eye	50
Loss of or the permanent total loss of the use of four fingers and thumb, of:	
• right hand	70
• left hand	50
Loss of or the permanent total loss of the 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 finger(s):	
• 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 toe(s):	
• all toes 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

- We will determine the percentage of compensation payable for any disability not listed above.
- If you or your family member is left-handed, the percentage of benefits payable for the various disabilities of the right hand and left hand will be swapped.
- The maximum amount payable as a result of injuries arising from the same accident shall not exceed 150% of the amount of cover under the Accidental Death and Dismemberment Benefit.

Schedule of Injuries for the Broken Bones and Burns Benefit

Events	% of Amount of Cover
A. Hip or Pelvis (excluding thigh and coccyx)	
Multiple fractures, one compound, one complete	60
All other compound fractures	30
Multiple fractures, at least one complete	15
All other fractures	12
B. Thigh or Heel	
Multiple fractures, one compound, one complete	30
All other compound fractures	24
Multiple fractures, at least one complete	15
All other fractures	12
C. Lower leg, skull, clavicle, ankle, elbows, upper or lower arm (including wrist but excluding Colles' fracture)	
Multiple fractures, one compound, one complete	24
All other compound fractures	15
Multiple fractures, at least one complete	12
Depressed fracture of the skull needing surgical intervention	7.2
All other fractures	6
D. Colles' fracture of the lower arm	
Compound	12
Other	6
E. Shoulder blade, knee cap, sternum, hand (excluding fingers and wrist), foot (excluding toes and heel)	
All compound fractures	12
All other fractures	6
F. Spinal Column (vertebrae but excluding coccyx)	
All compression fractures	12
All spinous, transverse process or pedicle fractures	12
Fracture leading to permanent neurological damage	12
All other vertebral fractures	6
G. Lower Jaw	
Multiple fractures, one compound, one complete	15
All other compound fractures	12
Multiple fractures, at least one complete	9.6
All other fractures	4.8
H. Rib or ribs, cheekbone, coccyx, upper jaw, nose, toe or toes, finger or fingers	
Multiple fractures, one compound, one complete	9.5
All other compound fractures	7.2
Multiple fractures, at least one complete	4.8
All other fractures	2.4

Schedule of Injuries for the Broken Bones and Burns Benefit (continued)

	% of Amount of Cover
I. Burns	
Third-degree burns on	
- at least 27% of body surface	24
- at least 18% of body surface	19.2
- at least 9% of body surface	9.6
- at least 4.5% of body surface	4.8
J. Dislocations requiring surgery under anaesthesia*	
a) Spine or back, diagnosed by x-ray (excluding slipped disc)	48
b) Hip	30
c) Knee	15
d) Wrist or elbow	12
e) Ankle, shoulder blade or collarbone	6
f) Fingers, toes or jaw	2.4
K. Internal injuries or concussion	
Internal injuries resulting in open abdominal or thoracic surgery (excluding hernia)	15
Concussion characterised by loss of consciousness and some degree of amnesia	15
L. Injury requiring hospital confinement as an in-patient for a minimum of 48 hours, where no other benefits from A to K of the Schedule of Indemnity for the Broken Bones and Burns Benefit is payable	
	1.2

* Payment under J is limited to one payment for each of the items listed from (a) to (f) during the lifetime of this policy, notwithstanding any renewal of this policy.

The maximum amount payable as a result of injuries arising from the same accident shall not exceed 100% of the amount of cover under the Broken Bones and Burns Benefit. The total amount payable shall not exceed 100% of the amount of cover per policy year.

AIA Flexi Personal Accident – Examples

Example 1 (Premiums):

Mr. Lim is a 42-year-old technical officer who buys AIA Flexi Personal Accident for himself, his wife (a homemaker) and his two children, with the following benefits:

	Amount of Cover (S\$)
For himself	
1) Accidental Death and Dismemberment Benefit and Permanent Total Disability Benefit	50,000
2) Accident Medical Reimbursement Benefit	2,500
For his wife	
1) Accidental Death and Dismemberment Benefit and Permanent Total Disability Benefit	25,000
2) Accident Medical Reimbursement Benefit	2,500
For his children	
1) Accidental Death and Dismemberment Benefit (per child)	10,000
2) Accident Medical Reimbursement Benefit (per child)	1,000

Illustration of premiums payable by Mr. Lim

Benefit	Amount of Cover (S\$)	Calculation	Premium payable once a year (S\$)
For himself (Occupation Class 3)			
Accidental Death and Dismemberment Benefit and Permanent Total Disability Benefit	50,000	$S\$28 \times \frac{S\$50,000}{S\$10,000}$	140.00
Accident Medical Reimbursement Benefit	2,500	First S\$1,000 = S\$60.11 Additional S\$1,500 = $S\$15.46 \times \frac{S\$1,500}{S\$500} = S\46.38	106.49
For his wife (Occupation Class 1)			
Accidental Death and Dismemberment Benefit and Permanent Total Disability Benefit	25,000	$S\$14.40 \times \frac{S\$25,000}{S\$10,000}$	36.00
Accident Medical Reimbursement Benefit	2,500	First S\$1,000 = S\$34.35 Additional S\$1,500 = $S\$8.83 \times \frac{S\$1,500}{S\$500} = S\26.49	60.84
For his two children			
Accidental Death and Dismemberment Benefit	10,000 per child	$S\$26.10 \times \frac{S\$10,000}{S\$10,000}$	26.10
Accident Medical Reimbursement Benefit	10,000 per child	First S\$1,000 = S\$75.57	75.57
Total premium payable (without GST)			445.00
7% GST			31.15
Total premium payable once a year (including GST)			476.15

Example 2 (Claims):

Mr. Tan is a 38-year-old sales manager with AIA Flexi Personal Accident. His annual premium is S\$805.44 and he has the following benefits:

	Amount of Cover (S\$)
1) Accidental Death and Dismemberment Benefit and Permanent Total Disability Benefit	200,000
2) Accident Medical Reimbursement Benefit	10,000
3) Daily Accident Hospital Income and ICU Benefit	100
4) Weekly Income Benefit	200
5) Emergency Evacuation and Repatriation Benefit	100,000

While on a business trip overseas, Mr. Tan has a car accident – he suffers multiple head injuries and his left leg needs to be amputated. He spends two days in the intensive care unit and doctors certify that he cannot be treated adequately in the country where the accident occurs. Mr. Tan's family contacts American International Assistance Services (AIAS) for assistance. After assessing his condition, AIAS determines that it is necessary to evacuate Mr. Tan to Singapore for further treatment. The evacuation costs S\$80,000. He spends another 13 days in hospital and his medical bill is S\$30,000. He is totally unable to work for 12 weeks due to trauma of his head and leg injuries. He has to undergo further treatment and physiotherapy, and is able to return to work to perform some administrative tasks in the office for another 15 weeks. He is able to resume all his duties at work after undergoing all treatments.

The loss of Mr. Tan's left leg is claimable under 'Loss of or the permanent total loss of the use of one limb' in the Schedule of Indemnity for Accidental Death and Dismemberment Benefit. The expenses incurred by AIAS in Mr. Tan's evacuation is covered under the Emergency Evacuation and Repatriation Benefit, and is payable by us directly to AIAS.

Illustration of benefits payable to Mr. Tan

Accidental Death and Dismemberment Benefit (125% x S\$200,000)	250,000
Accident Medical Reimbursement Benefit	10,000
Daily Accident Hospital Income and ICU Benefit (2 days in ICU x S\$200 + 13 days in hospital x S\$100)	1,700
Weekly Income Benefit	
- for total disability (12 weeks x S\$200)	2,400
- for partial disability (15 weeks x 25% x S\$200)	750
Total benefits payable up to	264,850

Answers to your questions

You will find the answers to the most commonly asked questions about AIA Flexi Personal Accident below.

GETTING STARTED

Am I eligible to apply for AIA Flexi Personal Accident?

You can apply if you are from 16 to 70 years of age, inclusive, and of Occupation Class 1 to 4. Your application is subject to our approval.

For insurance purposes, Occupation Classes 1 and 2 range from a white-collar to skilled worker (based in an office or a non-hazardous working environment). Occupation Classes 3 and 4 range from a blue collar to an unskilled worker (performing manual labour but not of a hazardous nature). The description is for reference only. Your exact Occupation Class will be determined by us.

You can renew your policy up to the age of 80, subject to our approval.

Can I apply for AIA Flexi Personal Accident for other members of my family?

Yes. You can apply for AIA Flexi Personal Accident for your spouse if he or she is from 16 to 70 years of age, inclusive, and of Occupation Class 1 to 4 (as described in the answer to the question on page 10 of this brochure).

You can also apply for AIA Flexi Personal Accident for your child he or she is unmarried, from one month to 17 years old, or up to 23 years old if a full-time student in a recognised institute of higher learning.

Your spouse and child's cover is subject to our approval and can be renewed provided your policy is effective.

PREMIUMS

How can I pay my premiums?

You can pay your first premium and renewal premiums using cash, by cheque, by credit card or by GIRO.

When do I pay my renewal premiums?

You can choose to pay your renewal premiums once a year, twice a year or once a month. This is subject to the minimum premium requirement (as described in the answer to the following question).

We recommend that you pay each renewal premium before it is due. The latest you can pay each renewal premium is 31 days from the due date. If we do not receive your renewal premium within 31 days of the due date, your cover will lapse.

What is the minimum premium requirement?

The minimum premium that you must be paying to qualify for each frequency of premium payment is shown below.

Frequency of Premium Payment	Minimum Premium Requirement (inclusive of GST)
Once a year	US\$ / S\$ 120
Twice a year	US\$ / S\$ 60
Once a month	US\$ / S\$ 10

If my cover lapses because I did not pay my premiums, can it be reinstated?

Yes. We may reinstate your cover provided we receive a written application for your policy to be reinstated, within 180 days from the due date of last unpaid premium. You also need to pay all your overdue premiums and submit a health declaration.

Will my premium change when I renew my policy?

Your premium is not guaranteed. We reserve the right to amend your premium by giving you at least 31 days notice in writing about your change in premium.

What should I do if I change my occupation?

You will need to inform us of your change in occupation. Your premium may be adjusted accordingly to the risk classified for your new occupation.

COVER

When does my cover start?

Your cover starts from the date on which your completed and signed application form is approved by us and when we have received the appropriate premium.

Where am I covered?

You are covered at home, at work and while travelling, 24 hours a day, 365 days a year, worldwide.

Can I change my amount of cover as I grow older?

Yes. You can choose to decrease the amount of cover for your compulsory benefits, up to the age of 80.

For each of the optional benefits, you can choose to increase or decrease your amount of cover, up to the age of 80.

Your application to decrease the amount of cover for your compulsory benefits, or increase / decrease the amount of cover for your optional benefits must be approved by us in writing.

Does my amount of cover remain the same as I grow older?

The amount of cover for all benefits will be reduced by 50% from the policy anniversary following your 75th birthday. If your spouse is covered under this policy, his / her amount of cover will also be reduced by 50% from the policy anniversary following his / her 75th birthday – as long as your policy is effective.

What benefits can I have for my spouse and children?

You can cover your spouse under the Accidental Death and Dismemberment Benefit, Permanent Total Disability Benefit and Accident Medical Reimbursement Benefit. You can cover your child under the Accidental Death and Dismemberment Benefit and Accident Medical Reimbursement Benefit.

Does this plan pay in addition to any other insurance policy that I may have?

Yes, you will receive the benefits of AIA Flexi Personal Accident in addition to any other insurance that you may have. The only exceptions to this are the Accident Medical Reimbursement Benefit and the Emergency Evacuation and Repatriation Benefit.

If you are entitled to a reimbursement of all or part of your medical treatment expenses from any other source, we will reimburse you the rest of those medical expenses if they are eligible under the Accident Medical Reimbursement Benefit and the Emergency Evacuation and Repatriation Benefit. This reimbursement is limited to the amount of cover under each of these two benefits.

Expenses covered under the Emergency Evacuation and Repatriation Benefit will be paid directly to AIAS.

What are 'everyday activities'?

Everyday activities refer to:

- getting in and out of a chair without requiring any physical assistance;
- being able to move from room to room without requiring any physical assistance;
- putting on or taking off all necessary items of clothing without requiring the assistance of another person;
- being able to wash in the bath or shower (including getting in or out of the bath or shower), or wash by any other means;
- all tasks of getting food into the body once it has been prepared; and
- being able to use the toilet without requiring any physical assistance.

What is not covered by AIA Flexi Personal Accident?

AIA Flexi Personal Accident does not cover:

- pre-existing conditions, which means any illness or condition that occurred before the date your policy began or the date your policy was last reinstated;
- an event resulting from war, invasion, or civil war;
- aerial activities or flying as a pilot or crew member in any aircraft;
- suicide or intentional self-injury;
- professional sports;
- any kind of disease or sickness (except under the Emergency Evacuation and Repatriation Benefit); and
- other additional exclusions specific to this plan.

For all other exclusions, please refer to the Policy Contract.

CLAIMS

How do I make a claim?

You need to complete the claim documents, which you can obtain from your AIA Financial Services Consultant or by calling the AIA Customer Care Hotline.

If I have an accident, what other documentation do I need to provide with my claim?

In addition to the claim documents, you also need to provide us with proof of your claim, such as all relevant reports (e.g. hospital, police, etc), together with all original medical / treatment bills related to the claim.

Is there a waiting period?

Yes, you will have to wait 12 months from the date of commencement of your disability for any payment due under the Permanent Total Disability Benefit (as described in Benefit 2 on page 2 of this brochure).

Will I still be covered after I have made a claim?

Your plan will be terminated and cover will cease if any amount of cover for the Accidental Death and Dismemberment Benefit and Permanent Total Disability Benefit under this plan has either been paid or is payable by us to you.

CANCELLATION

Can I cancel my plan?

Yes. You may cancel your plan by writing to us. Cancellation will be effective on the date we receive the written notification.

Can AIA cancel my plan?

Yes. We may cancel your plan by writing to you at least 30 days before the date of cancellation.

INFORMATION AND FEEDBACK

Who do I contact if I need more information or wish to offer feedback?

If you would like to know more about AIA Flexi Personal Accident, or you wish to offer feedback, please contact your AIA Financial Services Consultant or call the AIA Customer Care Hotline.

Enhancing your protection

With AIA Flexi Personal Accident, you are assured of comprehensive protection should you have an accident anywhere in the world. Depending on your circumstances and those of your loved ones, you may wish to talk to your AIA Financial Services Consultant about complementing AIA Flexi Personal Accident with additional AIA products that cover:

- medical expenses
- hospital and surgical expenses
- critical illnesses

Apply now

Apply for AIA Flexi Personal Accident today by talking to your AIA Financial Services Consultant or calling the AIA Customer Care Hotline at 1800 248 8000.

Important Notes:

This brochure is not a contract of insurance. The precise terms and conditions of this plan, including exclusions whereby the benefits under your plan may not be paid out, are specified in the policy contract. You are advised to read the policy contract.

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

You are discouraged from switching from an existing accident and/or health insurance policy to a new one without considering whether the switch is detrimental, as there may be potential disadvantages with switching. A penalty may be imposed for early policy termination and the new policy may cost more or have fewer benefits at the same cost.

The information in this brochure is correct as at July 2007.

