

PROTECTION

AIA PRIME ASSURED



**Up to S\$30,000
coverage for
broken bones
and burns**

+ Lump sum payment for inability to perform daily activities and 24-hour worldwide protection for individuals

AIA.COM.SG



AIA Prime Assured

Do you have enough cash to provide for yourself and your family for the next 10 years if you have an accident and lose your income?

Accidents can happen at any time. And if you were to suffer a serious injury, the financial consequences for you and your family can be devastating. Without adequate protection, you may find it difficult to finance your hospital costs and medical treatments.

AIA Prime Assured gives you protection 24 hours a day, 365 days a year, anywhere in the world with:

- Permanent Disability Benefit up to S\$75,000[^] due to an accident which will be doubled in the event of an accident on a public conveyance
- Lump sum up to S\$60,000* payable for Loss of Activities of Daily Living due to an accident
- Daily Accident Hospital Income Benefit up to S\$150* for a maximum of 365 days when you are hospitalised due to an accident
- Post-hospitalisation Home Care lump sum payout up to S\$1,200*
- Reimbursement of cost for medical treatment by a Chinese Bonesetter or Acupuncturist, cost of mobility aid equipment and ambulance service due to an accident
- Lump sum payout up to S\$3,000* on diagnosis of Alzheimer's or Parkinson's Disease

* Based on the Insured Amount for Plan 3

[^] Based on maximum of 150% of Insured Amount for Permanent Disability Benefit

Key Benefits and Premiums

AIA Prime Assured provides you with a range of benefits:

Benefits	Insured Amount (S\$)		
	Plan 1	Plan 2	Plan 3
<p>1. Compassionate Accidental Death Benefit</p> <p>If you sustain an injury and pass away within 365 days from the date of an Accident, we will pay a lump sum equivalent to the Insured Amount.</p>	5,000	5,000	5,000
<p>2. Broken Bones and Burns Benefit</p> <p>If you sustain an Injury within 90 days of the date of an Accident, we will pay a percentage of your Insured Amount according to the Broken Bones and Burns Schedule (please see pages 4 and 5 of this brochure for the list of covered losses).</p>	10,000	15,000	30,000
<p>3. Permanent Disability Benefit</p> <p>If you sustain an Injury within 365 days from the date of an Accident, we will pay a percentage of the Insured Amount according to the Permanent Disability Schedule (please see Permanent Disability Schedule on page 5 for the list of covered losses).</p>	20,000	30,000	50,000
<p>4. Double Permanent Disability on Public Conveyance Benefit</p> <p>If you sustain an Injury while riding or in or on boarding or alighting from a Public Conveyance within 365 days from the date of an Accident, solely as a passenger and not as an operator or crew member, we will pay a percentage of the Insured Amount according to the Permanent Disability Schedule.</p> <p>The Permanent Disability Benefit will not be payable if any amount is payable under this Benefit as a result of the Accident.</p>	40,000	60,000	100,000
<p>5. Loss of Activities of Daily Living Benefit</p> <p>If you are unable to perform 3 or more Activities of Daily Living within 180 days from the date of an Accident for a period of at least 6 consecutive months, and upon the expiry of such period, the inability is beyond any hope of recovery with current medical knowledge and technology, we will pay a lump sum equivalent to the Insured Amount.</p>	20,000	30,000	60,000
<p>6. Accident Medical Reimbursement Benefit</p> <p>If you sustain an Injury and require medical treatment within 52 weeks from the date of an Accident, we will reimburse the Reasonable and Customary cost of your medical treatment up to the Insured Amount.</p> <p>If you visit a registered Chinese Bonesetter or Acupuncturist for treatment as a result of an injury you will be reimbursed up to 25% of the Insured Amount per Accident.</p>	500	1,000	1,500

Benefits	Insured Amount (S\$)		
	Plan 1	Plan 2	Plan 3
<p>7. Daily Accident Hospital Income Benefit</p> <p>If you are Confined in a Hospital due to an Accident, we will pay the Insured Amount per day of hospitalisation for a maximum of 365 days for the Same Confinement.</p> <p>If you are not a Singaporean citizen or a Singapore permanent resident and you are Confined in a Hospital outside of Singapore, we will pay the Insured Amount for a maximum of 90 days for the Same Confinement.</p>	50 per day	100 per day	150 per day
<p>8. Post-hospitalisation Home Care Benefit</p> <p>If you sustain an Injury as a result of an Accident and are Confined in a Hospital for more than 7 consecutive days, we will pay a lump sum equivalent to the Insured Amount.</p> <p>This benefit is payable provided:</p> <p>(a) the Daily Accident Hospital Income Benefit is payable;</p> <p>(b) such Hospital Confinement is advised in writing by the treating Physician; and</p> <p>(c) we will pay this benefit only once regardless of the number of Confinement or Same Confinement in respect of the same Accident.</p>	800	1,000	1,200
<p>9. Mobility Aid Benefit</p> <p>If you require Mobility Aids as recommended by your attending Physician, we will reimburse the Reasonable and Customary cost of purchasing the Mobility Aids up to the Insured Amount.</p>	250	500	750
<p>10. Ambulance Service Benefit</p> <p>If you sustain an Injury and require a medical ambulance to transport you by land to a local hospital as a result of an Accident, we will reimburse the Reasonable and Customary cost of hiring the ambulance up to the Insured Amount.</p>	200	200	200
<p>11. Alzheimer's or Parkinson's Disease Benefit</p> <p>If you are diagnosed with Alzheimer's Disease or Parkinson's Disease, we will pay a lump sum equivalent to the Insured Amount.</p> <p>This benefit is payable only once during the life of the Policy, regardless of any renewal of this Policy.</p>	1,000	2,000	3,000
Premiums (inclusive of 7% GST)			
Once a year	198.00	298.35	448.78
Twice a year	102.96	155.14	233.36
Once a month	17.21	25.95	39.06

- The insured amount for all benefits will be reduced by 50% from the policy anniversary following your 81st birthday

Broken Bones and Burns Schedule

Event	% of Insured Amount
A. Fracture of 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. Fracture of 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. Fracture of 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. Fracture of shoulder blade, knee cap, sternum, hand (excluding fingers and wrist), foot (excluding toes and heel)	
All compound fractures	12
All other fractures	6
F. Fracture of 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. Fracture of 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. Fracture of 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

Event	% of Insured Amount
I. 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*	
(i) spine or back, diagnosed by x-ray (excluding slipped disc)	48
(ii) hip	30
(iii) knee	15
(iv) wrist or elbow	12
(v) ankle, shoulder blade or collarbone	6
(vi) fingers, toes, or jaw	2.4
<i>*Payment under this Event (J) is limited to 1 payment for each of the items listed from (i) to (vi) during the lifetime of this policy, regardless of any renewal of the policy.</i>	
K. Internal injuries or concussion	
Internal injuries resulting in open abdominal or Thoracic Surgery (excluding hernia)	15
Concussion characterized by loss of consciousness and some degree of amnesia	15
L. Injury requiring admission in a Hospital for a minimum period of 48 hours, and where no other benefits from Event A to K of the Broken Bones and Burns Schedule is payable	1.2

- The maximum amount payable in respect of a series of injuries arising from the same Accident shall not exceed 100% of the Insured Amount under the Broken Bones and Burns Benefit
- The aggregate amount payable under the Broken Bones and Burns Benefit shall not exceed 100% of the Insured Amount per Policy Year

Permanent Disability Schedule

Event	% of Insured Amount
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	100
Loss of speech and hearing	150
Permanent total loss of hearing	
- both ears	30
- one ear	10
Loss of speech	40
Permanent total loss of the lens of one eye	25
Loss of one thumb	15
Loss of one finger	8
Loss of one great toe	5

- The maximum amount payable in respect of a series of several disabilities arising from the same Accident shall not exceed 150% of the Insured Amount under the Permanent Disability Benefit.
- The total benefits payable in respect of several disabilities due to different Accidents under the Permanent Disability Benefit shall not exceed 150% per Policy Year.

AIA Prime Assured – An Example

Mrs. Ang is a 65-year old retiree insured with AIA Prime Assured Plan 3. Her annual premium is S\$448.78. While shopping at a nearby supermarket, she tripped and fell down from the escalator. An ambulance was called to send her to the hospital. The cost for the ambulance was S\$200. She suffered multiple fractures of her hip including one compound and one complete fracture and her wrist was dislocated. Surgery was required for both the fractured hip and dislocation of the wrist. She spent 10 days in the hospital and her medical bill was S\$14,000. Upon discharge, she needed a wheelchair to assist on her mobility. The cost of the wheelchair was S\$800.

Illustration of benefits payable to Mrs. Ang:	(S\$)
Broken Bones and Burns Benefit:	
- Fracture of hip (multiple fractures, one compound, one complete) (S\$30,000 x 60%)	18,000
- Dislocation of wrist requiring surgery under anaesthesia (S\$30,000 x 12%)	3,600
Accident Medical Reimbursement Benefit	1,500
Daily Accident Hospital Income Benefit (10 days in hospital x S\$150)	1,500
Post-hospitalisation Home Care Benefit	1,200
Ambulance Service Benefit	200
Mobility Aid Benefit	750
Total benefits payable up to	26,750

Answers to your questions

You will find the answers to the most commonly asked questions about AIA Prime Assured below.

GETTING STARTED

Am I eligible to apply for AIA Prime Assured?

You can apply if you are from 40 to 75 years of age, inclusive.

You can renew your policy up to the age of 85, subject to our approval.

PREMIUMS

How can I pay my premiums?

You can pay your 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.

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 shall be ceased.

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.

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 in full.

Where am I covered?

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

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

The insured amount for all benefits will be reduced by 50% from the policy anniversary following your 81st birthday.

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

Yes, you will receive the benefits of AIA Prime Assured in addition to any other insurance policy that you may have. The only exceptions are the Accident Medical Reimbursement Benefit, Ambulance Service Benefit and Mobility Aid Benefit.

If you are entitled to a reimbursement of all or part of your expenses incurred for these three benefits from any other sources, we will reimburse you the rest of those expenses if they are eligible under the Accident Medical Reimbursement Benefit, Ambulance Service Benefit and Mobility Aid Benefit. This reimbursement is limited to the amount of cover under each of these three benefits.

What are 'Activities of Daily Living'?

Activities of Daily Living refers to:

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

What is not covered by AIA Prime Assured?

There are certain conditions whereby benefits under this plan will not be payable. These are stated as exclusions in the Policy Contract. You are advised to read the Policy Contract for the full list of exclusions. AIA Prime Assured 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, whichever is later;
- an event resulting from war, invasion, or civil war;
- self-destruction or any attempt at self-destruction while sane or insane;
- professional sports;
- osteoporosis or bone disease, if the osteoporosis or bone disease was diagnosed before the date your policy began or the date your policy was last reinstated, whichever is later;
- any kind of disease or sickness except when the Alzheimer's and Parkinson's Disease Benefit is stated as being covered by this Policy;
- 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 at 1800 248 8000.

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 your itemised bills and receipts as well as a physician report. We may also ask for other documentation if required.

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 Prime Assured, or you wish to offer feedback, please contact your AIA Financial Services Consultant or call the AIA Customer Care Hotline at 1800 248 8000.

Enhancing your protection

With AIA Prime Assured, 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 Prime Assured with additional AIA products that cover:

- Medical expenses
- Hospital and surgical expenses
- Critical illnesses

Apply now

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

Important Notes:

- This insurance plan is underwritten by AIA Singapore Private Limited (AIA) and all applications are subject to AIA's underwriting and acceptance.
- It is discouraged to switch between an existing accident and / or health insurance policy without considering whether the switch is detrimental, as there may be potential disadvantages with switching. A penalty may be imposed for early termination and the new policy may cost more or have less benefits at the same cost.
- This brochure is for illustrative purposes only and is not a contract of insurance. The precise terms and conditions of this plan are specified in the Policy Contract.
- The information in this brochure is correct at the time of printing (October 2008).

About the AIA Group

AIA Group Limited and its subsidiaries comprise the largest independent publicly listed pan-Asian life insurance group in the world. It has wholly-owned main operating subsidiaries or branches in 14 markets in Asia Pacific - Hong Kong, Thailand, Singapore, Malaysia, China, Korea, the Philippines, Australia, Indonesia, Taiwan, Vietnam, New Zealand, Macau and Brunei and a 26% joint venture shareholding in India.

The business that is now AIA was first established in Shanghai over 90 years ago. It is a market leader in the Asia Pacific region (ex-Japan) based on life insurance premiums and holds leading positions across the majority of its markets. It has total assets of US\$115,782 million as of 31 May 2011.

AIA meets the savings and protection needs of individuals by offering a comprehensive suite of products and services including retirement planning, life insurance and accident and health insurance. The Group also provides employee benefits, credit life and pension services to corporate clients. Through an extensive network of more than 230,000 agents and approximately 20,000 employees across Asia Pacific, AIA serves the holders of over 23 million individual policies and over 10 million participating members of group schemes.

AIA is listed on the Main Board of The Stock Exchange of Hong Kong Limited under the stock code '1299' with American Depositary Receipts (Level 1) being traded on the OTC market (ticker symbol: "AAGIY").

