

PROTECTION

AIA STAR SHIELD



**Multiple protection:
accidents, child
critical illnesses¹
and diseases²**

+ Education Assurance Fund Benefit
of up to S\$20,000³

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AIA STAR SHIELD

Your child is your pride and joy. Are you financially prepared when little hiccups in life such as accidents and diseases happen to your child?

While you cannot avoid these unfortunate events happening to your little super stars, you can help to ensure that there is adequate financial protection. Designed to meet your child's needs, AIA Star Shield is a comprehensive personal accident and health plan that provides multiple protection for your children.

In the event that you pass away due to an accident, an Education Assurance Fund Benefit of up to S\$20,000³ will be paid and a Payor Benefit will allow all future premiums to be waived until he or she turns 21. In addition, AIA Star Shield gives you the option to have your child covered under a list of 17 Child Critical Illnesses.

AIA Star Shield gives you peace of mind through the growing years of your child 24 hours a day, 365 days a year, anywhere in the world, with:

- Comprehensive 5-point coverage for Accidents, Hand, Foot & Mouth Disease, Dengue Fever, Food Poisoning, and optional coverage of 17 Child Critical Illnesses;
- Education Assurance Fund Benefit of up to S\$20,000³;
- Monthly disability income amounting up to a total of S\$360,000³; and
- Premium does not increase with age and covers up to 75 years old.



¹ This is an optional benefit that covers your child for 17 Child Critical Illnesses till he / she reaches 21 years old.

² Diseases covered are Hand, Foot & Mouth Disease, Dengue Fever and Food Poisoning.

³ Benefit is based on Plan 3 coverage.

Key Benefits of AIA Star Shield

AIA Star Shield provides a range of benefits if your child has an accident or suffers from a Disease or Child Critical Illness (optional benefit).

Benefits	Amount of Cover (\$\$)		
	Plan 1	Plan 2	Plan 3
<p>1. Accidental Death and Dismemberment Benefit</p> <p>If your child is injured in an accident and the injury results in any of the following within 365 days from the date of the accident:</p> <p>a) Loss of life – we will pay 100% of your amount of cover.</p> <p>b) Dismemberment, or any of the losses listed in the 'Schedule of Indemnity' – we will pay a percentage of your amount of cover.</p>	15,000	25,000	35,000
<p>2. Double Indemnity for Dismemberment Benefit (During School Activities / On Public Conveyance / As Pedestrian)</p> <p>We will pay an additional amount equal to one times the amount that is payable to you under the Dismemberment Benefit, if your child is injured in an accident that happens when he or she is:</p> <p>a) taking part in school activities (this benefit also covers travel between home and the venue where the school activity is taking place); or</p> <p>b) riding as a fare-paying passenger on public transport; or</p> <p>c) a pedestrian injured in a traffic accident and / or by any motor driven / powered vehicle.</p>	15,000	25,000	35,000
<p>3. Monthly Catastrophe Cash Benefit</p> <p>If your child suffers a Catastrophic Disability⁴ due to injury within 180 days from the date of an accident, we will pay your amount of cover for up to 20 years.</p>	750 /month	1,000 /month	1,500 /month
<p>4. Medical Reimbursement Benefit (Accident & Disease)</p> <p>If your child sustains an injury or suffers from a Disease and requires medical treatment within 52 weeks from the date of an accident or diagnosis of Disease, we will reimburse the cost of his or her medical treatment up to your amount of cover.</p> <p>If your child visits a registered Chinese bonesetter or acupuncturist for treatment as a result of an accident or Disease, we will reimburse up to 10% of your amount of cover.</p>	1,500	2,500	3,500

⁴ "Catastrophic Disability" includes any of the following conditions:

- Coma
- Paralysis
- Loss of or the irrevocable total loss of use of 2 limbs
- Irrevocable total loss of sight of both eyes
- Loss of or the irrevocable total loss of use of 1 limb and irrevocable total loss of sight of 1 eye

Key Benefits of AIA Star Shield (continued)

Benefits	Amount of Cover (S\$)		
	Plan 1	Plan 2	Plan 3
<p>5. Daily Hospital Income Benefit (Accident & Disease)</p> <p>If your child sustains an injury or suffers a Disease and is required to stay in a hospital, we will pay your amount of cover per day of hospitalisation for a maximum of 180 days.</p>	30/day	50/day	80/day
<p>6. Double Indemnity for Daily Hospital Income Benefit in ICU (Accident & Disease)</p> <p>We will pay an additional amount equal to one times the amount that is payable to you under Daily Hospital Income Benefit for a maximum of 30 days, if your child is required to stay in an intensive care unit of a hospital.</p>	30/day	50/day	80/day
<p>7. Post-Hospitalisation Home Care Benefit (Accident & Disease)</p> <p>If your child sustains an injury or suffer from a Disease and is required to stay in a hospital for more than 4 consecutive days, we will pay your amount of cover.</p>	100	150	200
<p>8. Recuperation Benefit (Dengue Fever and Hand, Foot & Mouth Disease)</p> <p>If your child is diagnosed with Dengue Fever or Hand, Foot & Mouth Disease, we will pay your amount of cover. This benefit is payable once every 2 policy anniversary years regardless of the number of occurrences of Dengue Fever or Hand, Foot & Mouth Disease.</p>	50	80	100
<p>9. Education Assurance Fund Benefit</p> <p>(a) If you sustain an injury and pass away within 365 days from the date of an accident, we will pay a lump sum equal to your amount of cover. You are eligible for this benefit (9a) if you are 50 years old and below when you apply for AIA Star Shield for your child. This benefit will terminate when your child reaches 21st years old.</p> <p>(b) When your child is at least 21st years old, we will pay a lump sum equal to your amount of cover if he/she sustains an injury and passes away within 365 days from the date of an accident. You are eligible for this benefit (9b) regardless of your age when you apply for AIA Star Shield for your child.</p>	10,000	15,000	20,000

Key Benefits of AIA Star Shield (continued)

Benefits	Amount of Cover (S\$)		
	Plan 1	Plan 2	Plan 3
<p>10. Optional Benefit: Child Critical Illnesses</p> <p>If your child is diagnosed with a Child Critical Illness, we will pay your amount of cover.</p>	10,000	10,000	10,000
<p>11. Payor Benefit</p> <p>If you sustain an injury and pass away within 365 days from the date of an accident, all future premiums will be waived until your child is 21 years old. Thereafter all subsequent premiums shall be payable according to the terms of the plan.</p> <p>You are eligible for this benefit if you are 50 years old and below when you apply for AIA Star Shield for your child.</p>			
<p>12. Renewal Bonus</p> <p>For each year that the policy is renewed, a 5% renewal bonus on the amount of cover (for Accidental Death and Dismemberment Benefit) will be given, up to a maximum of 5 renewal bonuses.</p>			

⁵ If your child is studying full-time or being enrolled for full-time studies in a tertiary educational institution at the age of 21, benefit (9a) will be extended to the age of 24 and benefit (9b) will be provided from the age of 24.

Premiums for AIA Star Shield

Premiums Payable	S\$ (inclusive of 7% GST)		
	Plan 1	Plan 2	Plan 3
Once a year	111.17	166.64	238.40
Twice a year	57.81	86.65	123.97
Once a month	9.68	14.50	20.73

Premiums Payable with Child Critical Illnesses Benefit (Optional)	S\$ (inclusive of 7% GST)		
	Plan 1	Plan 2	Plan 3
Once a year	160.39	215.86	287.62
Twice a year	83.41	112.24	149.56
Once a month	13.96	18.78	25.01

Schedule of Indemnity

Event	% Amount of Cover
1. Loss of life	100
2. Permanent total loss of sight of both eyes	150
3. Permanent total loss of sight of one eye	100
4. Loss of or the permanent total loss of use of two limbs	150
5. Loss of or the permanent total loss of use of one limb	125
6. Loss of or the permanent total loss of use of one limb and loss of sight of one eye	150
7. Permanent loss of speech and hearing	150
8. Permanent and incurable insanity	100
9. Permanent total loss of hearing	
- both ears	75
- one ear	25
10. Permanent loss of speech	50
11. Permanent total loss of the lens of one eye	50
12. Loss of or the permanent total loss of use of four fingers and thumb of	
- right hand	70
- left hand	50
13. Loss of or the permanent total loss of use of four fingers of	
- right hand	40
- left hand	30
14. 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
15. 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
16. 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
17. Fractured leg or patella with established non-union	10
18. Shortening of leg by at least 5 cm	7.5

- We will determine the percentage of compensation payable for any disability not listed above.
- If your child 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.

AIA Star Shield – Example 1

Jena, a 6-year-old girl, was diagnosed with dengue fever at a medical clinic. Due to her low blood platelets level, Jena had to be admitted into a hospital for treatment. She had to stay in the hospital for 5 days. Her medical bill was S\$2,800. Jena was covered under AIA Star Shield (Plan 2).

Illustrations of benefits payable to Jena's parent	(S\$)
Daily Hospital Income Benefit (Accident & Disease) (S\$50 x 5 days)	250
Medical Reimbursement Benefit (Accident & Disease)	2,500
Post-Hospitalisation Home Care Benefit (Accident & Disease)	150
Recuperation Benefit (Dengue Fever and Hand, Foot & Mouth Disease)	80
Total benefits payable up to	2,980

AIA Star Shield – Example 2

Amos, a 16-year-old boy, was on his way to school. He was run over by a car while crossing the road. He suffered serious injuries to both his legs and was taken to the hospital. He had both his legs amputated and stayed in the hospital for 15 days (inclusive of 2 days in the intensive care unit). His medical bill was S\$20,000. Amos was covered under AIA Star Shield (Plan 3).

Illustrations of benefits payable to Amos' parent	(S\$)
Dismemberment Benefit (Loss of 2 limbs: S\$35,000 x 150%)	52,500
Double Indemnity for Dismemberment Benefit (During School Activities / On Public Conveyance / As Pedestrian) (Loss of 2 limbs: S\$35,000 x 150%)	52,500
Monthly Catastrophe Cash Benefit (S\$1,500 per month x 240 months during the lifetime of Amos and the continuance of his Catastrophic Disability)	360,000
Daily Hospital Income Benefit (Accident & Disease) (S\$80 x 15 days)	1,200
Double Indemnity for Daily Hospital Income Benefit in ICU (Accident & Disease) (S\$80 x 2 days)	160
Medical Reimbursement Benefit (Accident & Disease)	3,500
Post-Hospitalisation Home Care Benefit (Accident & Disease)	200
Total benefits payable up to	470,060

Answers to your questions

You will find the answers to the most commonly asked questions about AIA Star Shield below.

GETTING STARTED

Am I eligible to apply for AIA Star Shield?

You can apply for your child if he or she is from 2 weeks to 16 years old. Your application is subject to our approval.

The policy is renewable up to the policy anniversary date prior to your child's 75th birthday, subject to our approval.

The optional Child Critical Illnesses Benefit will terminate on the policy anniversary date immediately following your child's 21st birthday.

How do I apply?

Please talk to your AIA Financial Services Consultant. He or she will take you through the AIA Financial Health Check and various application forms, and offer any help you need to complete them. Alternatively, you can call the AIA Customer Care Hotline at 1800 248 8000.

PREMIUMS

How can I pay my premiums?

You can pay your premiums by using cash, cheque, credit card or 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, coverage under your policy shall cease.

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

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

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 in advance about your change in premium.

COVER

When does my child's cover start?

Your child's 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 is my child covered?

Your child is covered at home, at school and while travelling, 24 hours a day, 365 days a year, worldwide.

Does this plan pay in addition to any other insurance policy that my child has?

Yes, your child will receive the benefits of AIA Star Shield in addition to any other insurance that he or she may have. The only exception to this is the Medical Reimbursement Benefit (Accident & Disease).

If your child is entitled to a reimbursement of all or part of his or her medical treatment expenses from any other source, we will reimburse you the rest of those medical expenses if they are eligible under the Medical Reimbursement Benefit (Accident & Disease). This reimbursement is limited to the amount of cover under this benefit.

What is not covered by AIA Star Shield?

AIA Star Shield does not cover situations or events such as:

- 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;
- aerial activities or flying as a pilot or crew member in any aircraft;
- suicide, attempted suicide or intentional self-injury;
- professional sports;
- any kind of disease or illness other than a Disease or Child Critical Illness defined as being covered by this plan; and
- other additional exclusions specific to this plan.

For the full list of exclusions, please refer to the policy contract.

What are the Child Critical Illnesses covered by AIA Star Shield?

- | | |
|--|--|
| 1. Acquired Brain Damage | 10. Kawasaki Disease with Heart Complications |
| 2. Aplastic Anaemia | 11. Loss of Limbs due to Sickness |
| 3. Bone Marrow Transplant | 12. Rheumatic Fever with Heart Involvement |
| 4. Brain Surgery | 13. Severe Asthma |
| 5. Glomerulonephritis | 14. Severe Epilepsy |
| 6. Haemophilia | 15. Still's Disease including Severe Juvenile Rheumatoid Arthritis |
| 7. Death as a result of Hand, Foot and Mouth Disease | 16. Tuberculous Meningitis |
| 8. Insulin Dependent Diabetes Mellitus | 17. Viral Encephalitis |
| 9. Leukaemia | |

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.

What other documentation do I need to provide with my claim?

In addition to the claim documents, you also need to provide us with the relevant bills and receipts, as well as a physician's report. We may also ask for additional documentation if required.

Is there a waiting period?

The following waiting periods apply, effective from the date that your policy began or the date that your policy was reinstated, whichever is later:

- 90 days for Child Critical Illnesses covered by this plan
- 30 days for Dengue Fever and Hand, Foot & Mouth Disease

For any losses that are described as "Permanent" in this plan, it must have continued for a period of 12 consecutive months from the date of the disability.

For any losses that are described as "Catastrophic Disability" in this plan, it must have continued for a period of 6 consecutive months from the date of the disability.

What if my child is diagnosed with Dengue Fever, Hand Foot & Mouth Disease or a Child Critical Illness within the waiting period?

If this happens, you will not be eligible to claim for the benefits of AIA Star Shield.

Will my child still be covered after a claim is made?

Your plan will be terminated and cover will cease if:

- payment is made on any claim on Accidental Death Benefit or Monthly Catastrophe Cash Benefit; or
- payment for aggregated claims on Dismemberment Benefit reaches 100% or more of the amount of cover under your plan.

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. You will also receive a refund of any un-earned premiums paid by you based on our rates if you have been paying your premiums on a semi-annual or annual basis.

Can AIA cancel my plan?

Yes. We may cancel your plan by writing to you at least 30 days before the date of cancellation. You will also receive a refund of any un-earned premiums paid by you.

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 Star Shield, 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

AIA Star Shield gives your child comprehensive accident and health coverage. To attain all-rounded insurance coverage, you may wish to talk to your AIA Financial Services Consultant about complementing AIA Star Shield with additional AIA products that cover your other insurance needs.

Apply now

Apply for AIA Star Shield today by talking to your AIA Financial Services Consultant or by calling us 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 will not be paid out, are specified in the policy contract. You are advised to read the policy contract.
- Most of the benefits of this policy will be payable upon the occurrence of an accident.
- All insurance applications are subject to underwriting and acceptance by AIA Singapore Private Limited (AIA).
- The information in this brochure is correct as at November 2011.

