

AIA STAR PROTECTOR PLUS APPLICATION (PARTNERSHIP DISTRIBUTION)

surance Adviser's Unit Co surance Adviser's Code: surance Adviser's Name:	de:			Referral's Unit Code: Referral's Code: Referral's Name:						
Sulance Advisor 5 Hame.				Holoriaro	nie.					
Application Form all facts	s which you licy is applie	know, or ou d for, the eq	ight to know, failing wh	nich you may receive r	Corporate ID: WM Master Policy No. (For Worksite Marketing Only om time to time, you are to fully and faithfully disclose in nothing from the policy and/or the policy issued may be depend on the prevailing exchange rate (as determined					
DETAILS OF APPLIC	ANT/OWNE	R (Please	tick the circles as ap	ppropriate)						
Name (shown on NRI	C/FIN/Passp	oort):								
Date of Birth:	do	d	mm	уууу	Gender: Male Female					
Place of Birth: Uni	ted States o	of America (Others (Country):		delider.					
Marital Status: Single				Singapore PR	NRIC/FIN/Passport No.: For Singapore PRs and Pass holders, please use Singapore NRIC or FIN No.					
Widowed / Divorce	ed / Separat	ed	Pass Holders	Others	Country of Residence:					
Contact Details:	Home: Co	untry Code	- Phone No.	Office: Country Cod	e - Phone No.					
	Mobile: Co	untry Code	- Phone No.	Email: Citizenship: if not Singaporean						
Current Residence Ad Please submit the followin (i) For Singaporeans and	ng document(PRs residing	in Singapore	- Copy of NRIC							
(ii) For Singaporeans and Letters from governme within the last 6 month	ent or banks, o			address in English. For Passers-by, please shows proof of this add	t Residence Address - Please provide the full (Compulsory for non-Singaporeans) e submit copy of passport or foreign identification card that dress. locument(s) differs from this address, please explain the					
		Postal Co	de:							
Mailing Address (Use For Singaporeans, PRs a Residence Address.Only For Passers-by - if differe	nd Pass holde Singapore Ma	ers - if differe ailing address	nt from Current s is allowed.							
		Postal Co	de:							
Please provide the rea 1. Your "Current Resid 2. Your Foreign Perma 3. Your "Mailing Addre Note: Please provide s	lence Addre anent Addres ss" is differe	ss is differe ent from you	nt from your identity d ir "Current Residence	ocuments and/or Address"						
Relationship of Applica	ant/Owner to) Proposed	Insured: Parent	<u></u>	Legal Guardian					

Please note: Your Contact Details (email address, home, office and/or mobile telephone number) and/or Current Residence Address declared in this form will be used and will replace the contact details and residence address given to AIA Singapore for all your past and existing policies. Do note that these changes will be effected within a day upon successful submission of your application.



DETAILS OF PROPOS	SED INSURED													
Name (shown on NRIC	Name (shown on NRIC/FIN/Passport):													
Date of Birth:	dd	mm	уууу	Gender:	Male	Female								
Place of Birth: Unite	ed States of America O	Others (Country): _		_ Country of Res	idence:									
NRIC/FIN/Passport No. For Singapore PRs and Pa Singapore NRIC or FIN No.	ass holders, please use	Residency Status:	Singapore	Singapore PR	Pass Holder	s Others								
Name of School / Colle	ge attending:			Citizenship: if not Singaporea	n									
DETAILS OF CONTING	GENT OWNER													
_				NRIC/FIN/Pass	nort No :									
Name (shown on NRIC	/FIN/Passport):				Rs and Pass holders, p	olease use Singapore								
Date of Birth:	dd	mm	уууу	Relationship:										
Place of Birth: Unite	ed States of America 🔾 0	Others (Country): _												
610	CTAD DDOTECTOD BUILD	<u> </u>		AIA CTAD DO	OTECTOR PLUC									
, AIA	(Policy 1)	3			OTECTOR PLUS									
Plan: Plan 1	Plan 2	Plan 3	Plan:	Plan 1	Plan 2	O Plan 3								
Optional Benefit:	Option 1: S\$30	0,000	Optional Bene	fit:	Option 1: S\$30,000									
Critical Illnesses	Option 2: S\$50	,000	Critical Illness	es	00									
	Option 3: S\$10	00,000			Option 3: S\$100,0	000								
Regular Premium Paym Monthly	nent Frequency: Semi-annually	Appually		ium Payment Frequent Monthly	uency: Semi-annually	Annually								
Nioritriiy	Seriil-ariilualiy	O Annually		Worlding	Seriii-ariilualiy	Armually								
DETAILS OF PREVIOU	JS & CONCURRENT INS	URANCE APPLICA	ATIONS AND PUR	SUITS OF PROPO	SED INSURED									
Important Note:														
	cluding previous and conc ses to assess this policy.	urrent applications	within AIA and with	other insurers, is	an important and m	aterial fact								
	Owner and the Proposed	Insured(s) have an	y in-force insurance	e policy(ies) or pen	ding insurance appl	ication(s)?								
If yes, please give	e details.					Yes No								
		Applicant/Owner			Proposed Insured									
Insurance Company														
Country of Insurance Company	Singapore Non- Singapore	Singapore Non-Singapore	Singapore Non- Singapore	Singapore Non-Singapore	Singapore Non- Singapore	Singapore Non-Singapore								
Death														
Total & Permanent Disa	ability													
Total & Permanent Disa														
Critical Illness														
Critical Illness														

į	5.2	Is this proposal to replace or intended to financial adviser or institution?	replace in full or in p	art any insurance	e policy or investment products with AIA S	ingapore or any other								
		No Yes – Please give details:												
į	5.3		I, rated or modified in		medical, disability or health-related insur s, please indicate Company and provide									
L														
	HEA	ALTH DETAILS OF PROPOSED INSURI	ED (For Child Critic	al Illnesses Ber	nefit)									
_ (6.1	a. Height (metres):			any weight change in the past year? much and state the reason:	Yes No								
		b. Weight (kilograms):												
		d. Name and Address of the Proposed	d Insured's doctor:	Give date, reaso	on and result of last consultation:									
	6.2	Has the child received medical advice, or any other AIDS related condition, be in the last 3 months had any of the follo diarrhoea, enlarged nodes or unusual s	en told the child has wing symptoms for i	any of these; or	that the child had HIV testing done OR	Yes No								
	6.3	To the best of your knowledge and belief, has any member of the child's immediate family ever had tuberculosis, diabetes, cancer, cardiomyopathy, polycystic disease, mental disease or any AIDS related condition?												
		Relationship	Age at Onset	Current Age	Illness/Age at Death (if deceased)									

Policy 1 P

6.4									
	any respirator affecting the r			, bronchitis, asthma	a, heart problems, fits, e	oilepsy or	disorder		Yes O
	b. any heart disc	order, bloo	d disorder, diabete	es, endocrine disord of the genitourinary	der, liver disease or any	gastrointe	estinal disorde	er,	Yes O
	, ,		·		y system? developmental defects, a	bnormal	or premature		
_	birth or any ca	ancer, gro	wth, tumor?			Siloiinai	or promataro	0	Yes O
ne Cr pr F(peed to disclose your teritical Illness exceeds redictive genetic tests on SINGAPOR ou are required to discount are not required to 5. In the past 5 year.	est results SGD500, , the Comp E RESIDE close your S: disclose r s, has the	for HUNTINGTON 000 or Monthly Dispany will only utilise ENTS: genetic test result results if genetic test child had any (oth	N'S DISEASE and/o sability Income exc se the favourable te ts	sation or vaccination)	Part Date	I) ONLY if you	ır total cove	rage for
1	e. EUGS				k. Others. Please spec	ſy			
	f. Cholesterol b. illness, operat	ion, medic	cal advice, investig	ations or hospital t					Yes O
RI	b. illness, operat				reatment not mentioned on 7 is "Yes", give details be	above?	ng the relevant o	question num	
DI	b. illness, operate	n with insur	rance applied for, if a		reatment not mentioned on 7 is "Yes", give details be	above?			
DI	b. illness, operate EMARKS In connection ECLARATION 1. RESIDENCY – Fare holding.	n with insur	rance applied for, if a	any answer to questio	reatment not mentioned on 7 is "Yes", give details be esidency that you	above?			nber(s).
DI	ECLARATION 1. RESIDENCY – Fare holding. A. For Singapore A.1 Have you	n with insur	rance applied for, if a	any answer to questio	reatment not mentioned on 7 is "Yes", give details be esidency that you	above?	Owner	Proposed	d Insured
DI	ECLARATION 1. RESIDENCY – Fare holding. A. For Singapore A.1 Have you preceding	Please anse Citizen resided of the date of	swer according to youtside of Singapo	your Citizenship/Re	reatment not mentioned on 7 is "Yes", give details be esidency that you	above?	Owner	Proposed	d Insured
DI	ECLARATION 1. RESIDENCY – Fare holding. A. For Singapore A.1 Have you preceding A.2 Are you condended to be a singapore dependent pass Have you resident pass Have you resident.	Please ans	swer according to youtside of Singapor of application? siding in Singapore the Resident & Grand Pass holding apore for a total	your Citizenship/Re ore continuously for employment pass	reatment not mentioned on 7 is "Yes", give details be esidency that you at least 5 years s, work permit,	above?	Owner	Proposed	d Insured
DI	ECLARATION 1. RESIDENCY – Fare holding. A. For Singapore A.1 Have you preceding A.2 Are you condended to be a singapore dependent pass Have you resident pass Have you resident.	Please ans e Citizen resided of the date of urrently re e Perman ss or othe ded in Sir ing the da	swer according to youtside of Singapor of application? esiding in Singapore nent Resident & er work pass holdingapore for a total te of application?	your Citizenship/Re pre continuously for ere? employment pass ders al of less than 183	reatment not mentioned on 7 is "Yes", give details be esidency that you at least 5 years s, work permit,	above?	Owner	Proposed	d Insured
DI	ECLARATION 1. RESIDENCY – Fare holding. A. For Singapore A.1 Have you preceding A.2 Are you con dependant pass Have you reside months preced. C. For student pass	Please ans e Citizen resided of the date of urrently re e Perman ss or othe ded in Sir ing the da ass or lon	swer according to youtside of Singapor of application? esiding in Singapore nent Resident & er work pass holdingapore for a total te of application?	your Citizenship/Re ore continuously for ee? employment pass ders al of less than 183	reatment not mentioned on 7 is "Yes", give details be esidency that you at least 5 years s, work permit,	above?	Owner	Proposed	d Insured
DI	b. illness, operation ECLARATION 1. RESIDENCY – Fare holding. A. For Singapore A.1 Have you preceding A.2 Are you conclude the part of the process of the	Please ans e Citizen resided of the date o	swer according to youtside of Singapor of application? esiding in Singapor nent Resident & er work pass hold ngapore for a totate of application? eg term visit pass you a duration of les	your Citizenship/Re ore continuously for re? employment pass ders al of less than 183 s holders ss than 90 days? nuously for less than	reatment not mentioned on 7 is "Yes", give details be esidency that you at least 5 years s, work permit, displays in the 12	above?	Owner	Proposed	d Insured

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	2.	YOUR GUIDE TO HEALTH INSURANCE - Tick as appropriate
		I have been informed and directed to view or download a copy of "Your Guide to Health Insurance" (applicable only to accident and health business) from www.aia.com.sg, or www.lia.org.sg
		I have been informed and I request to be given a hardcopy of "Your Guide to Health Insurance" (applicable only to accident and health

ADDITIONAL DECLARATION

business)

I/We agree and declare on behalf of myself and any other person or persons, firm or corporation, who may have or claim any interest in any insurance on this application that:

- No statement, information or agreement made by/to or given by/to the person soliciting/taking this application or any other persons, shall be binding on AIA Singapore Private Limited ("AIA Singapore"), unless presented in writing.
- The statements and answers in this application together with any required questionnaire or amendments (the "Information) are full, complete, true and correct and that no information or material has been withheld. I/We understand that AIA Singapore, believing the Information to be such, will rely and act on the Information accordingly. I/We further agree that the Information shall form the basis of the contract between the parties hereto. I/We understand that if any of the Information is not full or complete or true or correct, the Policy issued hereunder may be void and I/we will receive only a refund of the premiums (without interest) less any and all medical expenses incurred in AIA Singapore's consideration of my/our application.
- AIA Singapore shall assume no liability whatsoever, and that my/our Policy/Policies will only be effective after this application is accepted by AIA Singapore and the first premium duly paid in full to and accepted by AIA Singapore during the Insured's lifetime and good health.
- All my/our declarations made and my/our statements or answers in this application and in any required questionnaire or amendments together with the relevant Policy shall constitute the entire contract between the parties in so far as it may be relevant to the Policy or Policies I/we have requested.
- I (the Applicant/Owner if other than the Proposed Insured) am not an undischarged bankrupt and no bankruptcy application (including any statutory demand) or order has been made against me/us within the last twelve months. 5.
- I/We hereby authorise, agree and consent to:
 - a. any medical source, insurance office or organisation to release to AIA Singapore, any relevant information concerning me/us at any time, irrespective of whether the proposal is accepted by AIA Singapore; and
 - AIA Singapore to release to any medical source or insurance office any relevant information concerning me/us at any time, irrespective of whether the proposal is accepted by AIA Singapore; and
 - AIA Singapore or any of its approved medical examiners or laboratories to perform the necessary medical assessment and tests to underwrite and evaluate my/our health status in relation to this application and any resulting claim; and
 - underwrite and evaluate my/our health status in relation to this application and any resulting claim; and

 AIA Singapore Private Limited ("AIA Singapore"), its associated persons/organisations, its and their third party service providers and
 its and their representatives, whether within or outside Singapore (collectively "AIA Persons") to collect, use, disclose, store, retain
 and/or process (collectively, "Use") all personal data and information ("Personal Data") that had/has been provided to AIA Persons
 and/or that AIA Persons possess about me/us (whether from me/us or a third party), in the manner and for the purposes described in
 the AIA Personal Data Policy ("PD Policy") which is available on AIA Singapore's website, including but not limited to, processing of
 this Application/form and/or to provide subsequent advice or services to me/us in relation to this Application/Policy/form/AIA Vitality
 Programme and/or any other existing or future policy/policies/programmes that I/we may hold/participate with AIA Singapore. Without
 prejudice to the foregoing, I/we agree to comply with the terms of the PD Policy, including where such PD Policy is amended from time
 to time by AIA Singapore in accordance with its terms. Where Personal Data of another person is disclosed by me/us, I/we represent
 and warrant that I/we have obtained the consent of the individual concerned, except to the extent such consent is not required under
 relevant laws: (i) to collect such Personal Data; (ii) to disclose such Personal Data to the AIA Persons; and (iii) for the AIA Persons to
 Use such Personal Data in the manner and for the purposes described in the PD Policy. I/We hereby specifically waive (on our own
 behalf and on behalf of each such other person, and I/we represent and warrant that such other person has granted me/us authority
 to so waive) any right to bring a claim of any nature against any of the AIA Persons in respect of any above-mentioned Use and/or any
 Use of Personal Data in the nature of or for any of the purposes describe

This authorisation shall bind my/our successors and assignees, and remains valid, notwithstanding death, irrespective whether or not my/our application is accepted by AIA Singapore. A photocopy of this authorisation shall be effective and valid as the original.

Deemed Delivered

I/We understand that the policy document and all other documents from AIA Singapore are considered delivered and received (i) if made available electronically via My AIA, upon receipt of the relevant SMS and/or email notification informing me that the document is accessible on My AIA; and (ii) if posted, 7 days after the date of posting to the last known address notified to AIA Singapore.

Electronic Receipt of Policy Documents and Correspondences

I/We acknowledge and accept that if I/we had opted to receive my/our Policy Document and/or correspondences relating to my/our Policy ("Correspondences") electronically, my/our Policy Documents and/or Correspondences will be made available in my/our My AIA. My AIA is AIA Singapore's secure customer internet portal available on AIA Singapore's corporate website.

I/We understand and agree to be notified via email and/or SMS to retrieve my/our Policy Document and/or Correspondences in My AIA once my/our application has been officially approved by AIA Singaporeand/or Correspondences are available for viewing. If I/we had opted to receive Policy Documents and Correspondences electronically, I/we acknowledge that the terms and conditions governing the upload, access and viewing of electronic documents in AIA Singapore's customer portal, (a copy of which is available uponrequest) have been explained to me/us and I/we agree to be bound by them.

I/We understand that not all of the Correspondences are currently available via electronic statements.

I/We consent to AIA Singapore providing me/us with hard copies of Correspondences that are currently unavailable electronically. I also understand and accept that AIA Singapore may cease providing hardcopies when the electronic copies become available in future.

I/We agree and accept that AIA (Singapore) will not be responsible for any consequences arising from my/our failure to (i) provide AIA Singapore with a true, complete and accurate email address and mobile number and/or (ii) notify AIA Singapore of any change(s) to my/our email address and mobile number. I/We acknowledge and accept that my/our Policy Document and/or Correspondences will be delivered via post if my/our email address and mobile number are not provided in this proposal.



	elivery Preference	
	Policy Contract (Hardcopy version is <u>only</u> available for applicant/Owner <u>age 60</u> <u>and above</u>)	All other correspondences (Hardcopy version is <u>only</u> available for applicant/Owner <u>age 60</u> <u>and above</u>)
Policy 1	Receive my contract in electronic version	Receive future correspondences electronically
	Receive my contract in hardcopy version	Receive future correspondences in hardcopy
Policy 2	Receive my contract in electronic version	Receive future correspondences electronically
	Receive my contract in hardcopy version	Receive future correspondences in hardcopy
Policy 3	Receive my contract in electronic version	Receive future correspondences electronically
	Receive my contract in hardcopy version	Receive future correspondences in hardcopy
Policy 4	Receive my contract in electronic version	Receive future correspondences electronically
	Receive my contract in hardcopy version	Receive future correspondences in hardcopy
lote: Only or	e option to be selected (either electronic OR hardcopy).	
ind the condusing, disclos	withe latest promotions and customer benefits and consent to a cling of consumer, marketing-related and other similar reseating, storing, retaining and processing all my personal data in	arch and analysis by, AIA Persons ^[1] and to each of them col accordance with the terms in this form and the AIA Person
and the condusing, disclose Policy (Singa or them to precontact me because of the contact me because of the contact of the conduct	acting of consumer, marketing-related and other similar reseating, storing, retaining and processing all my personal data in core). I also consent to AIA Persons disclosing my personal ocess my personal data, for such purposes.	arch and analysis by, AIA Persons ^[1] and to each of them col accordance with the terms in this form and the AIA Person
and the condu using, disclos Policy (Singa	acting of consumer, marketing-related and other similar reseating, storing, retaining and processing all my personal data in core). I also consent to AIA Persons disclosing my personal ocess my personal data, for such purposes.	arch and analysis by, AIA Persons ^[1] and to each of them col accordance with the terms in this form and the AIA Person
and the condusing, disclosed of them to proceed on them to proceed on the procedure of the	acting of consumer, marketing-related and other similar reseating, storing, retaining and processing all my personal data in core). I also consent to AIA Persons disclosing my personal ocess my personal data, for such purposes. 19[2]: 2 transmission to or through my email addresses and social	arch and analysis by, AIA Persons ^[1] and to each of them col accordance with the terms in this form and the AIA Person data to independent third parties and their representative
and the condusing, disclose Policy (Singa) or them to proceed the Post Electronic Voice cal	acting of consumer, marketing-related and other similar reseating, storing, retaining and processing all my personal data in pore). I also consent to AIA Persons disclosing my personal ocess my personal data, for such purposes. [y ^[2] : [c transmission to or through my email addresses and social	arch and analysis by, AIA Persons ^[1] and to each of them col accordance with the terms in this form and the AIA Person data to independent third parties and their representative
and the condusing, disclose Policy (Singa) or them to proceed the Post Electronic Voice cal	acting of consumer, marketing-related and other similar reseating, storing, retaining and processing all my personal data in core). I also consent to AIA Persons disclosing my personal ocess my personal data, for such purposes. 19[2]: 2 transmission to or through my email addresses and social	arch and analysis by, AIA Persons ^[1] and to each of them col accordance with the terms in this form and the AIA Person data to independent third parties and their representative
and the condusing, disclose Policy (Singa, or them to proportion of the Post Post Plectronic Voice cal Text mes	acting of consumer, marketing-related and other similar reseating, storing, retaining and processing all my personal data in core). I also consent to AIA Persons disclosing my personal ocess my personal data, for such purposes. y ^[2] : c transmission to or through my email addresses and social sage (e.g. SMS/MMS) that the consent provided by me in this form is in addition to	arch and analysis by, AIA Persons ^[1] and to each of them col accordance with the terms in this form and the AIA Person data to independent third parties and their representative media accounts
and the condusing, disclose Policy (Singal or them to proceed to proceed the Post Post Post Voice cal Text mes understand the above pure may withdra	acting of consumer, marketing-related and other similar reseating, storing, retaining and processing all my personal data in core). I also consent to AIA Persons disclosing my personal ocess my personal data, for such purposes. y ^[2] : c transmission to or through my email addresses and social sage (e.g. SMS/MMS) that the consent provided by me in this form is in addition to	arch and analysis by, AIA Persons ^[1] and to each of them col accordance with the terms in this form and the AIA Person data to independent third parties and their representative media accounts and does not supersede any consent that given previous

- 10. I am/We are aware that the Policy Contract and all other documents are considered to be received by me/us within 7 days of posting to the address which I/we have instructed AIA Singapore to send correspondence to. I/We agree to inform AIA Singapore immediately of any change in my/our correspondence address.
- 11. I/We have received a copy of (1)Your Guide to Health Insurance and (2) the Product Summary, (3) "Your Guide to Life Insurance" and (4) "Your Guide to Health Insurance" (applicable only to accident and health business), the contents of which have been explained to me/ us to my/our satisfaction.

12. Payment methods used by AIA

I/We confirm and agree to the following:

- a) I/We are the legal and beneficial owner of the Singapore bank account that is linked to my/our Singapore NRIC/FIN in the use of PayNow.
- b) I/we agree and irrevocably authorise AIA Singapore to pay me/us all policy proceeds ("Payment") by making such Payment using PayNow to transfer to my/our bank account linked to my/our NRIC/FIN for the use of PayNow, and I/we accept all Payments made in such manner, save and except that Payment using PayNow will be made only if the amount does not exceed S\$200,000 (or such other permitted limit at the prevailing time);
- notwithstanding paragraph (b) above, where AIA Singapore in its sole and absolute discretion deems that it is not practicable for AIA Singapore to use PayNow, or that there is another preferrable method of making Payment, AIA Singapore may make Payment using any other method as it deems fit in its sole and absolute discretion;
- d) all refunds of premiums or other payments will be effected by AIA Singapore to the source of the monies paid to AIA Singapore; however, if AIA Singapore is unable to ascertain or identify the origins of the payment to AIA Singapore, AIA Singapore may make such refunds to me/us using PayNow or such other methods as it deems appropriate in its sole and absolute discretion.
- e) Notwithstanding the above, I/we agree that payment will be made by cheque(s) if the insurance policy applied for is for business purposes and/or where the Applicant/Policyholder is not an individual.
- f) AIA Group is not responsible for verifying the authenticity, completeness and accuracy of my/our instructions and the contents of this application. Notwithstanding the foregoing, I/we authorize AIA Group to conduct any verifications on my/our accounts maintained with any persons or entities at its discretion, but such authorisation shall not be construed as creating any obligation on the part of the AIA Group to conduct such verification;
- g) AIA Group shall be discharged from all liabilities under and in connection with the Payment and I/we shall not hold AIA Group responsible or liable for any and all losses that I/we may incur in connection with the Payment using PayNow or other means to the accounts with details provided by me/us, including where I/we have provided incomplete, erroneous or inaccurate details of my/our account(s) or personal particulars ("Inaccurate Information");
- h) I/We shall indemnify and keep indemnified, the AIA Group, from and against and hold the AIA Group harmless in respect of any and all demands, claims, liabilities, losses, costs and expenses whatsoever (including all legal and other costs, charges and expenses, fines, penalties, levies and charges on a full indemnity basis) that may be incurred by such persons due to or in connection with the Payment using PayNow (including but not limited to the event where Inaccurate Information has been provided by me);

Policy 1	Р									Policy 2	P									
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- i) AIA Group has the right to effect the Payment through any means for any reasons whatsoever, including the issuance of a cheque where another method to effect Payment is unsuccessful, and such payment shall constitute full and final discharge of any and all of AIA Singapore's obligations and liabilities to me/us in respect of the Payment.
 - In these terms and conditions, "AIA Group" means AIA Singapore, its related parties and service providers and its and their respective directors, employees, representatives, intermediaries, and agents.
- 13. I am/We are aware that the benefits of the Policy will generally only be payable as a result of an accident.
- 14. I/We understand and agree that AIA Singapore is entitled not to accept or process this application should a person connected with the relevant Policy be found to be a Prohibited Person, meaning a person or entity (including any director or direct / indirect shareholder or person having executive authority or natural persons appointed to act on my/our behalf, beneficiaries or my/our beneficial owners or beneficiaries' beneficial owners therein) subject to any laws, regulations and/or sanctions administered by any regulatory authorities in any country, which have the effect of prohibiting AIA Singapore from providing insurance coverage, transacting business with or otherwise offering any economic benefits to me/us or any other beneficiaries or assignees under the relevant Policy, and the decision of AIA Singapore shall be final. I/We further agree that in the event that AIA Singapore becomes aware subsequently that a person connected with the relevant Policy has become a Prohibited Person, AIA Singapore may block and/or terminate the relevant Policy, including but not limited to, making or receiving any payments under the relevant Policy. As an ongoing obligation, I/we will immediately inform AIA Singapore if there are any changes to the identities, status/constitution/establishment, particulars and identification documents of these persons. If an application is accepted or processed by AIA Singapore despite a person connected with the relevant Policy being a Prohibited Person, AIA Singapore shall be entitled to block and/or terminate the relevant Policy at any time, whether with effect from inception of the relevant Policy or otherwise.
- 15. By signing this application, I/we confirm that the agent/broker or any representative of AIA Singapore has solicited insurance business from me/us in the Republic of Singapore and that the signing of this application has taken place in the Republic of Singapore.

PLEASE NOTE: You are 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 Policy termination and the new Policy may cost more or have fewer benefits at the same cost.

WARNING: If a material fact is not disclosed in this proposal, any policy issued may not be valid. If you are in doubt as to whether a fact is material, you are advised to disclose it. This includes any information that you may have provided to the Insurance Adviser(s) but was not included in the proposal. Please check to ensure you are fully satisfied with the information declared in this proposal. Additionally and without prejudice to the parties' rights and obligations whether under law or otherwise, following the submission of your proposal, you must continue to disclose any and all material facts that may arise or which have changed from the information you had provided.

WARNING: Please note that with effect from 1 May 2005, all Policies, Renewal Certificates, Cover Notes, Endorsements for Policies with commencement date on or after 1 May 2005 carry a Payment Before Cover Warranty Clause which requires the premium to be paid in full on or before the date of inception of the Policy. Failing which there would be no liability under the Policy, Renewal Certificates, Cover Notes and Endorsements.

Declared in SINGAPORE on	Day: Month: Year:					
	WITNESSED BY					
SIGNATURE OF APPLICANT/OWNER		ME & SIGNATURE OF A NSURANCE ADVISER(S				

Please note: copies of the terms and conditions on which the insurance will be made, and this completed application form, will be available on your request.

Please sign Policy Illustration / Product Summary and Financial Health Review together with this application form.

