



AIA Singapore Private Limited

**AIA Centurion Personal Accident
APPLICATION AND PRODUCT SUMMARY**

January 2024

SUBMISSION CHECKLIST

Application Form

Product Summary Cover Page

Interbank Giro



APPLICATION FORM FOR PERSONAL ACCIDENT INSURANCE (PARTNERSHIP DISTRIBUTION)

Insurance Adviser's Unit Code, Referral's Unit Code, Insurance Adviser's Code, Referral's Code, Insurance Adviser's Name, Referral's Name

Policy 1, Safe Choice, Master Policy No., Policy 2, Corporate ID: WM

WARNING: In accordance with Section 23(5) of the Insurance Act 1966, as may be amended from time to time, you are to fully and faithfully disclose in this Application Form all facts which you know, or ought to know, or ought to know, failing which you may receive nothing from the policy and/or the policy issued may be void.

1 DETAILS OF APPLICANT/OWNER (Please tick the circles as appropriate)

Name (shown on NRIC/FIN/Passport), Date of Birth, Gender, NRIC/FIN/Passport No., Country of Residence, Place of Birth, Marital Status, Residency Status, Annual Income, Citizenship, Current Residence Address, Mailing Address, Contact Details, Relationship of Applicant/Owner to the Proposed Insured

Please provide the reason if: 1. Your "Current Residence Address" is different from your identity documents and/or 2. Your Foreign Permanent Address is different from your identity documents and/or 3. Your "Mailing Address" is different from your "Current Residence Address"

Occupation, Business Address, Company Name, Exact Duties, Nature of Business, Postal Code

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.



Policy 1 **P**

Safe Choice **P**

Policy 2 **P**

2 DETAILS OF PROPOSED INSURED (If different from Applicant/Owner)

Name (shown on NRIC/FIN/Passport):			
Annual Income (S\$): <input type="radio"/> <= \$30,000 <input type="radio"/> 30,001-50,000 <input type="radio"/> 50,001-100,000 <input type="radio"/> 100,001-150,000 <input type="radio"/> 150,001-300,000 <input type="radio"/> >300,000			
Date of Birth: dd mm yyyy		Gender: <input type="radio"/> Male <input type="radio"/> Female	
Place of Birth: <input type="radio"/> United States of America <input type="radio"/> Others (Country): _____		NRIC/FIN/Passport No.: <i>For Singapore PRs and Pass holders, please use Singapore NRIC or FIN No.</i>	
Marital Status: <input type="radio"/> Single <input type="radio"/> Married <input type="radio"/> Widowed / Divorced / Separated	Residency Status: <input type="radio"/> Singapore <input type="radio"/> Singapore PR <input type="radio"/> Pass Holders <input type="radio"/> Others	Country of Residence:	
Occupation: _____	Class: _____	Home: Country Code - Phone No.	
Company Name: _____	Contact Details:	Office: Country Code - Phone No.	
Exact Duties (please provide in details): _____		Mobile: Country Code - Phone No.	
_____		Email: _____	
Nature of Business: _____	If not Singaporean Citizenship 1: _____		
_____	Citizenship 2: _____		
_____	Citizenship 3: _____		
Business Address: _____	Foreign Permanent Residence Address - Please provide the full address in English. <i>(Compulsory for non-Singaporeans)</i> <i>For Passers-by, please submit copy of passport or foreign identification card that shows proof of this address. If the address on the document(s) differs from this address, please explain the reason(s) in writing.</i>		
_____	Postal Code: _____	_____	

3 DETAILS OF PLAN APPLIED FOR

PLAN	Policy 1	Policy 2
<input type="radio"/> AIA Solitaire PA II	<input type="radio"/> Plan 1 <input type="radio"/> Plan 2 <input type="radio"/> Plan 3 <input type="radio"/> Plan 4 (i) Lifestyle Maintenance Benefits <input type="radio"/> Plan 1 <input type="radio"/> Plan 2 <input type="radio"/> Plan 3 <input type="radio"/> Plan 4 (ii) Accidental Hospitalisation Benefits <input type="radio"/> Plan 1 <input type="radio"/> Plan 2 <input type="radio"/> Plan 3 <input type="radio"/> Plan 4 (iii) Monthly Disability Care Benefit <input type="radio"/> Plan 1 <input type="radio"/> Plan 2 <input type="radio"/> Plan 3 <input type="radio"/> Plan 4	<input type="radio"/> Plan 1 <input type="radio"/> Plan 2 <input type="radio"/> Plan 3 <input type="radio"/> Plan 4 (i) Lifestyle Maintenance Benefits <input type="radio"/> Plan 1 <input type="radio"/> Plan 2 <input type="radio"/> Plan 3 <input type="radio"/> Plan 4 (ii) Accidental Hospitalisation Benefits <input type="radio"/> Plan 1 <input type="radio"/> Plan 2 <input type="radio"/> Plan 3 <input type="radio"/> Plan 4 (iii) Monthly Disability Care Benefit <input type="radio"/> Plan 1 <input type="radio"/> Plan 2 <input type="radio"/> Plan 3 <input type="radio"/> Plan 4
<input type="radio"/> AIA Cashback Protector	<input type="radio"/> Silver <input type="radio"/> Gold <input type="radio"/> Platinum	<input type="radio"/> Silver <input type="radio"/> Gold <input type="radio"/> Platinum
<input type="radio"/> AIA Prime Assured (FHR required)	<input type="radio"/> Plan 1 <input type="radio"/> Plan 2 <input type="radio"/> Plan 3	<input type="radio"/> Plan 1 <input type="radio"/> Plan 2 <input type="radio"/> Plan 3
<input type="radio"/> AIA Platinum AccidentCare	<input type="radio"/> Silver <input type="radio"/> Gold <input type="radio"/> Diamond <input type="radio"/> Optional Benefits Option 1 <input type="radio"/> Optional Benefits Option 2	<input type="radio"/> Silver <input type="radio"/> Gold <input type="radio"/> Diamond <input type="radio"/> Optional Benefits Option 1 <input type="radio"/> Optional Benefits Option 2
<input type="radio"/> AIA Centurion PA	<input type="radio"/> Plan 1 <input type="radio"/> Plan 2 <input type="radio"/> Plan 3 (i) Dementia Benefits Group <input type="radio"/> Plan 1 <input type="radio"/> Plan 2 <input type="radio"/> Plan 3	<input type="radio"/> Plan 1 <input type="radio"/> Plan 2 <input type="radio"/> Plan 3 (i) Dementia Benefits Group <input type="radio"/> Plan 1 <input type="radio"/> Plan 2 <input type="radio"/> Plan 3

Policy 1 **P**

Safe Choice

P

Policy 2 **P**

Regular Premium Payment Frequency Monthly Semi-annually Annually Monthly Semi-annually Annually

Financial Services Consultants and Insurance Advisers are not allowed to collect cash payment on behalf of AIA. If you are paying your premiums by cheque, please ensure your cheque is crossed and made payable to AIA Singapore Private Limited. Please refer to AIA website for the list of payment methods available.

4 SAFE CHOICE

Plan: Plan 1 Plan 2 Plan 3 Plan 4 Optional Benefit: Waiver of premium
 Family Option: Spouse Children Family
 Regular Premium Payment Frequency: Monthly Semi-annually Annually

DETAILS OF PROPOSED DEPENDANTS

Name of Spouse

NRIC/FIN/Passport No.: *For Singapore PRs and Pass holders, please use Singapore NRIC or FIN No.* Gender: Male Female

Date of Birth: dd mm yyyy Country of Residence:
 Occupation: Class: Residency Status: Singapore Singapore PR Pass Holders Others
If not Singaporean Citizenship 1:
 Citizenship 2:
 Citizenship 3:

Name of Child 1:

NRIC/FIN/Passport No.:

Date of Birth: dd mm yyyy

Residency Status: Singapore Singapore PR Pass Holders Others

Country of Residence:

If not Singaporean Citizenship 1: Gender: Male Female

Citizenship 2: Gender: Male Female

Citizenship 3: Gender: Male Female

Name of Child 2:

NRIC/FIN/Passport No.:

Date of Birth: dd mm yyyy

Residency Status: Singapore Singapore PR Pass Holders Others

Country of Residence:

If not Singaporean Citizenship 1: Gender: Male Female

Citizenship 2: Gender: Male Female

Citizenship 3: Gender: Male Female

Name of Child 3:

NRIC/FIN/Passport No.:

Date of Birth: dd mm yyyy

Residency Status: Singapore Singapore PR Pass Holders Others

Country of Residence:

If not Singaporean Citizenship 1: Gender: Male Female

Citizenship 2: Gender: Male Female

Citizenship 3: Gender: Male Female



5 DETAILS OF PREVIOUS & CONCURRENT INSURANCE APPLICATIONS AND PURSUITS OF PROPOSED INSURED

Important Note:
Your total coverage, including previous and concurrent applications within AIA and with other insurers, is an important and material fact which the Company uses to assess this policy.

5.1 Do the Applicant/ Owner and the Proposed Insured(s) have any in-force insurance policy(ies) or pending insurance application(s)?
If yes, please give details. Yes No

	Applicant/Owner			Proposed Insured		
Insurance Company						
Country of Insurance Company	<input type="radio"/> Singapore <input type="radio"/> Non- Singapore	<input type="radio"/> Singapore <input type="radio"/> Non- Singapore	<input type="radio"/> Singapore <input type="radio"/> Non- Singapore	<input type="radio"/> Singapore <input type="radio"/> Non- Singapore	<input type="radio"/> Singapore <input type="radio"/> Non- Singapore	<input type="radio"/> Singapore <input type="radio"/> Non- Singapore
Death						
Personal Accident						
Others						

6 LIFESTYLE DETAILS OF PROPOSED INSURED AND/OR DEPENDANTS

6.1 Are you contemplating a trip or had been outside Singapore for a total of more than 90 days in a year, other than for leisure or social purposes? If yes, please give details.

No Yes

Country & Cities visited	Frequency per year	Duration per trip mth(s)

6.2 Are you now a member of a military force (except NS men), are you contemplating or have you, in the last 5 years engaged in any private flying or hazardous sports or races or flying other than as a fare paying passenger on a regular scheduled airline?

Proposed Insured	Proposed Dependants (if applicable)				
	Spouse	Child 1	Child 2	Child 3	Child 4
<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No

Note:
Lifestyle declarations are not required for:
+ AIA Centurion PA
+ AIA Solitaire PA II and Proposed Insured is in occupation class 1, 2 and 3 and/or;
+ AIA Platinum AccidentCare Silver (capped at 1 application per Proposed Insured)

7 HEALTH DETAILS ON PROPOSED INSURED AND/OR DEPENDANTS

FOR AIA PLATINUM ACCIDENTCARE GOLD / DIAMOND, AIA PRIME ASSURED, OR WHEN CUSTOMERS ARE ABOVE AGE 65*

7.1 Do you have or have you had any physical defects, impairments, deformities, and/or conditions affecting mobility, sight, and/or hearing?

Proposed Insured	Proposed Dependants (if applicable)				
	Spouse	Child 1	Child 2	Child 3	Child 4
<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No

Note:
Heath declarations are not required for the following:
+ AIA Centurion PA
+ AIA Platinum AccidentCare Silver (capped at 1 application per Proposed Insured)

FOR AIA CENTURION PA OPTIONAL DEMENTIA BENEFITS GROUP (if proposed)

7.2 Have you ever been diagnosed by a medical professional with, or suffered from any form of dementia (including Alzheimer's disease) or Parkinson's disease?

Yes No

7.3 In the last 2 years, have you discussed about memory loss or confusion, or taken a memory test, with a medical practitioner (or do you intend to) or has your ability to carry out your daily activities* been reduced or restricted in any way due to tremors, slowed movement or rigid muscles

*Daily activities such as housework, preparing meals, shopping, using public transport or managing your finances.

Yes No

8 REMARKS In connection with insurance applied for, if any answer to question 7.1, 7.2 or 8.1 is "Yes", give details below, quoting the relevant Proposed Insured/Dependants and question number(s).

9 DECLARATION

1. 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 business).

2. RESIDENCY – Please answer according to your Citizenship/Residency that you are holding.

	APPLICANT/ OWNER		PROPOSED INSURED		PROPOSED DEPENDANTS (If Applicable)									
					SPOUSE		CHILD 1		CHILD 2		CHILD 3		CHILD 4	
	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No
A. For Singapore Citizen														
A.1 Have you resided outside of Singapore continuously for at least 5 years preceding the date of application?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
A.2 Are you currently residing in Singapore?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
B. For Singapore Permanent Resident & employment pass, work permit, dependant pass or other work pass holders														
Have you resided in Singapore for a total of less than 183 days in the 12 months preceding the date of application?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
C. For student pass or long term visit pass holders														
C.1 Does your pass have a duration of less than 90 days?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
C.2 Have you resided in Singapore continuously for less than 90 days during the 12 months preceding the date of application?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
D. If you do not belong to any of the above categories, please tick here	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
* For Applicant/Owner application, both the Proposed Insured and Applicant need to answer; where the Applicant is not an individual, only the Proposed Insured needs to answer.														
I/We acknowledge and agree that the Policy to be issued in relation to this application shall be deemed to be a Singapore Policy.														

10 ADDITIONAL DECLARATION

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.



5. 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.
6. 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.
7. I/We have received a copy of (1) Your Guide to Health Insurance and (2) the Product Summary (applicable only to accident and health business), the contents of which have been explained to me/us to my/our satisfaction.
8. **(Applicable only to accident policies) I/We agree and declare on behalf of myself/us and any other person or persons, firm or corporation, who may have or claim any interest in any insurance on this application, that AIA Singapore shall not pay any benefits under my/our Policy for a covered event which has occurred due to, associated with, or which likelihood is affected by one or more pre-existing conditions suffered by the Insured (ie. physical defects, impairments, deformities or conditions affecting mobility, sight or hearing), notwithstanding that the covered event may be accidental in nature, unless expressly provided otherwise in the terms and conditions of the Policy Document.**
9. *(Applicable only to selected accident policies, and where Proposed Insured is parent of the Applicant/Owner)* I (the Applicant/Owner) hereby warrant and represent that the Proposed Insured agrees that the Policy is for his benefit.
10. 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
 - b. 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
 - c. 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
 - d. 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/had 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 described above or in the PD Policy. I/We hereby agree to indemnify AIA Persons for all losses and damages that AIA Persons may suffer in the event that I/we are in breach of any representation and warranty provided by me/us herein.

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

11. **Deemed Delivered**

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.

12. **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 Singapore and/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 upon request) 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.

Document Delivery Preference

(Hardcopy version of Policy Contract and correspondences are not available for Applicant/Owner below the age of 60)

	Policy Contract	All other correspondences
Policy 1	<input type="radio"/> Receive my contract in electronic version <input type="radio"/> Receive my contract in hardcopy version	<input type="radio"/> Receive future correspondences electronically <input type="radio"/> Receive future correspondences in hardcopy
Policy 2	<input type="radio"/> Receive my contract in electronic version <input type="radio"/> Receive my contract in hardcopy version	<input type="radio"/> Receive future correspondences electronically <input type="radio"/> Receive future correspondences in hardcopy
Policy 3	<input type="radio"/> Receive my contract in electronic version <input type="radio"/> Receive my contract in hardcopy version	<input type="radio"/> Receive future correspondences electronically <input type="radio"/> Receive future correspondences in hardcopy
Policy 4	<input type="radio"/> Receive my contract in electronic version <input type="radio"/> Receive my contract in hardcopy version	<input type="radio"/> Receive future correspondences electronically <input type="radio"/> Receive future correspondences in hardcopy

Note: Only one option to be selected (either electronic OR hardcopy).

13. Marketing Consent

I want to know the latest promotions and customer benefits and consent to receiving marketing, advertising and promotional material from, and the conducting of consumer, marketing-related and other similar research and analysis by, AIA Persons^[1] and to each of them collecting, using, disclosing, storing, retaining and processing all my personal data in accordance with the terms in this form and the AIA Personal Data Policy (Singapore). I also consent to AIA Persons disclosing my personal data to independent third parties and their representatives and for them to process my personal data, for such purposes.

Contact me by^[2]:

- Post
 Electronic transmission to or through my email addresses and social media accounts
 Voice call
 Text message (e.g. SMS/MMS)

I understand that the consent provided by me in this form is in addition to and does not supersede any consent given previously for the above purposes.

I may withdraw one or more consents that I have given, at any time via AIA Customer Care Hotline at 1800-248-8000, My AIA SG or by completing and submitting the relevant forms.

¹ "AIA Persons" refers to AIA Singapore Private Limited, its associated persons/organisations, its and their third party service providers and its and their representatives, whether within or outside Singapore.

² According to the postal and email addresses and all telephone numbers (of which I confirm that I am the user and/or subscriber) in AIA Persons' records.

14. Payment methods used by AIA

I/We confirm and agree to the following:

- 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.
- 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 preferable method of making Payment, AIA Singapore may make Payment using any other method as it deems fit in its sole and absolute discretion;
- 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.
- 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.
- 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;
- 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**");
- 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 **P**

Safe Choice **P**

Policy 2 **P**

- 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.
15. I am/We are aware that the benefits of the Policy will generally only be payable as a result of an accident.
16. I/We understand and agree that should a Relevant Person be found at any time to be a Prohibited Person, AIA Singapore is entitled, at its absolute discretion and without any liability to me/us, to (i) decline, block, suspend or cancel this application or any request, instruction, or transaction including any payment, transfer or receipt of money; (ii) decline to provide cover or to pay any claim or benefit under the Policy; and (iii) immediately terminate or void the Policy. AIA Singapore's decision in exercising this right shall be final. This right may only be waived in writing; no delay or failure in exercising this right shall be deemed as a waiver of the same. "Relevant Person" includes (a) persons and entities who are the policy holders, insured persons, beneficiaries, trustees, payees, or assigns; (b) their beneficial owners or affiliates; (c) (in the case of an entity) their directors, partners, or direct / indirect shareholders or persons having executive authority, or (d) natural persons appointed to act on their behalf. "Prohibited Person" includes a person or entity that is subject to any sanction, prohibition or restriction administered by any regulatory authorities in any country or jurisdiction, such that the provision of such cover, payment of such claim or provision of such benefit may in AIA Singapore's opinion expose it to any, or any risk of, sanction, prohibition or restriction. 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 Relevant Persons. I/we will indemnify AIA Singapore and hold it harmless from and against any and all related losses, damages, costs and/or expenses suffered and/or incurred, including but not limited to legal costs.
17. By signing this application below, 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 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.

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 PROPOSED INSURED	SIGNATURE OF APPLICANT/OWNER	NAME & SIGNATURE OF AIA INSURANCE 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.



Policy No

Product Summary Cover Page

Life Insured : Insured's Age Last Birthday (ALB) :
 Insured's Occupation : Occ Class Insured's Gender# : Male Female
 Smoker# : Yes No
 Applicant / Owner : Applicant's Owner's Age (ALB) :
 Applicant's Gender# : Male Female
 Currency : SGD Premium Frequency# : Annual Monthly
 Semi Annual
 Country of Residence: - Backdate : No
 Maximum Coverage Age : 100 years old

Please tick as appropriate

Plan/Rider	*Premium (\$)	Product Summary Version	No. of Pages
<i>Basic Plan#</i>			
<input type="checkbox"/> (PCL/PCAC/Y1) AIA Centurion PA – Plan 1 (Vit)	S\$ _____	Ver. 1.1	17
<input type="checkbox"/> (PCL/PCAC/Y2) AIA Centurion PA – Plan 2 (Vit)	S\$ _____		
<input type="checkbox"/> (PCL/PCAC/Y3) AIA Centurion PA – Plan 3 (Vit)	S\$ _____		
<i>Rider(s) / Optional Benefit(s)#</i>			
<input type="checkbox"/> (PCDM/Y1) Dementia Benefits Group – Plan 1	S\$ _____	Ver. 1.1	17
<input type="checkbox"/> (PCDM/Y2) Dementia Benefits Group – Plan 2	S\$ _____		
<input type="checkbox"/> (PCDM/Y3) Dementia Benefits Group – Plan 3	S\$ _____		
Total	S\$ _____		

* For details on premiums please refer to the individual product summary for the basic plan/rider.

(Vit) denote basic plan and/ or riders that are integrated with AIA Vitality.

Enjoy special benefits exclusively for AIA Vitality Member, please refer to <http://www.aia.com.sg/vitalityinsurancebenefits> for more details. If the Life Insured is not an AIA Vitality Member and would like to do so, you may find out from your AIA Financial Services Consultant / Insurance Representative on how to do so.

Note: The premiums are inclusive of prevailing GST.

This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact your insurer or visit the GIA/LIA or SDIC web-sites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).



Policy No

Product Summary Cover Page

Life Insured : Insured's Age Last Birthday (ALB) :

Insured's Occupation : Occ Class Insured's Gender# : Male Female

Smoker# : Yes No

Applicant / Owner : Applicant's Owner's Age (ALB) :

Applicant's Gender# : Male Female

Currency : SGD Premium Frequency# : Annual Monthly
 Semi Annual

Country of Residence: - Backdate : No

Maximum Coverage Age : 100 years old

Please tick as appropriate

Declarations:

1. I acknowledge receipt of all pages of the Cover Page, Product Summary, Product Highlights Sheet and Bundled Product Disclosure, wherever applicable. The AIA Financial Services Consultant / Insurance Representative has explained the values/ key benefits/ information in the Cover Page, Product Summary and Bundled Product Disclosure, wherever applicable, to my satisfaction and that I have read and understood their contents.
2. I understand that the Cover Page, Product Summary and Bundled Product Disclosure, wherever applicable, do not form a part of any contract of insurance. They are simplified description of the product features and general exclusions and are not exhaustive.
3. I understand that it is the precise terms and conditions as appear in the policy contract which will bind the parties.
4. I have personally signed on this page.

Signature of Insurance Representative _____ Signature of Applicant _____

Prepared By (Name of Insurance Representative) _____ Name of Applicant _____

Date _____ Date _____



AIA SINGAPORE APPLICATION FORM FOR INTERBANK GIRO

PART 1: To Be Completed By Bank Account Holder

Important Notes :

- All fields are mandatory. Amendments made must be countersigned by the bank account holders. Use of correction fluid/tape is not allowed.
- The approval process for this GIRO application is approximately 2 months. Alternatively, for Non-Corporate Solutions policies, POSB/DBS Account Holders can apply for GIRO at our PAYEZ website, Internet banking or AXS kiosks and you will be notified within 7 days if the GIRO application is successful. Until your GIRO application is approved, kindly remit premium payments directly to AIA Singapore Private Limited.
- For Non-Corporate Solutions Policies, please mail to Life Operations at 03 Tampines Grande, #09-00, AIA Tampines Singapore 528799.
- For Corporate Solutions Policies, please mail to Corporate Solutions at 03 Tampines Grande, #07-00, AIA Tampines Singapore 528799.
- AIA Financial Services Consultants (AIA FSC) and their Family Members are not allowed to use their personal bank account (via GIRO) to pay premiums of Policy Owners, other than their own. Disciplinary action will be imposed accordingly for non-compliant.

Date:

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Billing Organisation: AIA Singapore Private Limited

a. I/We, hereby instruct you to process AIA Singapore Private Limited's instructions to debit my/our account.	d. (cont.) 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 described above or in the PD Policy. I/We hereby agree to indemnify AIA Persons for all losses and damages that AIA Persons may suffer in the event that I/we are in breach of any representation and warranty provided by me/us herein. 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.
b. You are entitled to reject AIA Singapore Private Limited's debit instruction if my/our account does not have sufficient funds and charge me/us a fee for this. You may also at your discretion allow the debit even if this results in an overdraft on the account and impose charges accordingly.	
c. This authorization will remain in force until terminated by your written notice sent to my/our address last known to you or upon receipt of my/our written revocation through AIA Singapore Private Limited.	
d. I/We hereby authorise, agree and consent to AIA Singapore, its associated persons/organisation, 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/had 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.	

Name of Bank (Please tick only one):

- POSB/DBS OCBC UOB
 Standard Chartered Maybank HSBC
 Citibank Others:

For Non-HealthShield Policy Numbers:

- For loan repayment policy number prefix must be "R".
- Please ensure that policy numbers are written clearly.

Relationship of Account Holder to Policy Owner

1)																				
2)																				
3)																				
4)																				
5)																				

For AIA HealthShield & AIA HSG Max Rider ONLY:

- For GIRO application of AIA HSG Max Rider, please apply under basic HealthShield prefix "H", e.g. to apply GIRO for E123456789 policy, indicate as H123456789

Relationship of Account Holder to Policy Owner

1)	H																			
2)	H																			
3)	H																			
4)	H																			
5)	H																			

AIA Financial Services Consultant / Insurance Representative & Agency / Distributor's Name:

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Bank Account Number (Please omit dash):

For OCBC Bank, please write full 10 or 12 digits account number

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Bank Account Holder's Name(s):

*** Please complete this section ONLY if Bank Account Holder is NOT the Policy Owner. For Joint Account holders, BOTH account holders' details must be furnished.**

NRIC / Passport / FIN

Date of Birth

DD	MM	YYYY
DD	MM	YYYY

Nationality

Occupation

Bank Account Holder's Contact (Home/Mobile)

Gender

<input type="checkbox"/> Male	<input type="checkbox"/> Female
<input type="checkbox"/> Male	<input type="checkbox"/> Female

Signature(s)/ Thumbprint(s)* / Company Stamp (as in Bank's record):

*Your thumbprint(s) need to be witnessed and verified by the Bank's staff. For signature(s), you have an option to approach your respective Bank for verification.

PART 2 : To Be Completed By AIA Singapore Private Limited

For POSB/DBS Accounts, please use the following account number:

BANK SWIFT BIC	AIA Singapore Bank A/C No.
DBSSSGSGXXX	0060126499

For Other Bank Accounts, please use the following account number:

BANK	BRANCH	AIA Singapore Bank A/C No.
7232	141	010876001

PART 3 : To Be Completed By Bank

To: AIA Singapore Private Limited

This application is hereby REJECTED (please tick for the following reason(s)):

- | | |
|--|---|
| <input type="checkbox"/> Signature/Thumbprint# differs from bank's records | <input type="checkbox"/> Wrong account number |
| <input type="checkbox"/> Signature/Thumbprint# is incomplete/unclear# | <input type="checkbox"/> Amendments not countersigned by customer |
| <input type="checkbox"/> Account operated by Signature/Thumbprint# | <input type="checkbox"/> Others: _____ |

Name of Approving Officer

Delete where applicable

Authorised Signature

Date

AIA Singapore Private Limited (Reg. No. 201106386R)

AIA Payment & GIRO Application
3 Tampines Grande, #09-01, AIA Tampines, Singapore 528799
Monday to Friday: 8.45am – 5.30pm
AIA Customer Care Hotline: 1800 248 8000 AIA.COM.SG



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Product Summary for AIA Centurion PA

Version 1.1

This insurance plan is underwritten by AIA Singapore Private Limited (Reg. No. 201106386R) (“we, our, us, AIA Singapore”).

Benefits Table

Basic Benefits				
Please tick the required plan		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Benefit		Insured Amount (S\$)		
		Plan 1	Plan 2	Plan 3
1	Accidental Death Benefit	30,000	60,000	100,000
2	Accidental Dismemberment and Burns Benefit	30,000	60,000	100,000
3	Additional Accidental Dismemberment and Burns Benefit	30,000	60,000	100,000
4	Fractures Benefit	10,000	15,000	30,000
5	Loss of Activities of Daily Living Benefit	20,000	30,000	60,000
6	Accidental Medical Reimbursement Benefit	1,000	2,000	3,000
7	Extra Accidental Medical Reimbursement Benefit (Fractures)	1,000	2,000	3,000
8	TCM / Chiropractic Medical Reimbursement Benefit	250	500	750
9	Ambulance Services Benefit	200	200	200
10	Daily Accidental Hospital Income Benefit	50	100	150
11	Post-Hospitalisation Home Care Benefit	800	1,000	1,200
12	Mobility Aid Reimbursement Benefit	250	500	750
13	Home Modification Reimbursement Benefit	5,000	10,000	15,000
Optional: Dementia Benefits Group				
Please tick the required plan.		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The plan type must be the same or lower than Basic Benefits				
Benefit		Insured Amount (S\$)		
		Plan 1	Plan 2	Plan 3
14	Dementia Benefit	30,000	50,000	100,000
15	Dementia Care Reimbursement Benefit	6,000	10,000	20,000

Please refer to Appendix A for the Premium Rates that will be applied according to the Insured’s selected plan type, age, gender, and smoking status.

A. PRODUCT INFORMATION

AIA Centurion PA is a personal accident plan that provides 24/7 worldwide coverage against accidental death, injuries (such as Fractures), disability and medical reimbursement. This plan is specially designed for individuals aged 40 to 80 and covers till Age 100. You can also supplement the plan’s basic benefits with the dementia optional benefits before aged 70 that covers till Age 85 for more comprehensive coverage.

If you and the Insured are not the same individual and the Insured is the parent of the Policy Owner, both you and the Insured agree that this Policy is for the benefit of the Insured.

BASIC BENEFITS

The Insured Amount for each of the following benefits under this Policy will be reduced by 50% with effect from the Renewal Date falling on or immediately following the 81st birthday of the Insured:

1. Accidental Death Benefit;
2. Accidental Dismemberment and Burns Benefit;
3. Additional Accidental Dismemberment and Burns Benefit
4. Fractures Benefit;
5. Loss of Activities of Daily Living Benefit
6. Accidental Medical Reimbursement Benefit
7. Extra Accidental Medical Reimbursement Benefit (Fractures)
8. TCM / Chiropractic Medical Reimbursement Benefit
9. Daily Accidental Hospital Income Benefit
10. Post-Hospitalisation Home Care Benefit



Accidental Death Benefit

If the Insured sustains an Injury which results in death within 365 days from the date of the Accident, we will pay the Insured Amount of this benefit less any and all amounts paid or payable under the Accidental Dismemberment and Burns Benefit and Additional Accidental Dismemberment and Burns Benefit, whether or not in relation to the same Accident and regardless of any and all renewals of this Policy any and all amounts owing to us under your policy.

Accidental Dismemberment and Burns Benefit

If the Insured sustains an Injury which results in any of the following events within 365 days from the date of the Accident as diagnosed by a Physician, we will pay a percentage of the Insured Amount of this benefit as set out in the Schedule of Indemnity below.

Schedule of Indemnity

<u>Event</u>	<u>% of Insured Amount</u>
1. Permanent Total Loss of Sight of both eyes	150
2. Permanent Total Loss of Sight of one (1) eye	100
3. Loss of or the Permanent Total Loss of Use of 2 Limbs	150
4. Loss of or the Permanent Total Loss of Use of one (1) Limb	125
5. Loss of or the Permanent Total Loss of Use of 1 Limb and the Permanent Total Loss of Sight of 1 eye	150
6. Permanent Total Loss of Speech and Hearing	150
7. Permanent and incurable insanity	100
8. Permanent Total Loss of Hearing	
- both ears	75
- one (1) ear	25
9. Permanent Total Loss of Speech	50
10. Total loss of the lens of one (1) eye	50
11. Loss of or the Permanent Total Loss of Use of four (4) Fingers and thumb of a hand	70
12. Loss of or the Permanent Total Loss of Use of four (4) Fingers of a hand	40
13. Loss of or the Permanent Total Loss of Use of one (1) thumb	
- both phalanges	30
- one (1) phalanx	15
14. Loss of or the Permanent Total Loss of Use of a Finger	
- three (3) phalanges	10
- two (2) phalanges	7.5
- one (1) phalanx	5
15. Loss of or the Permanent Total Loss of Use of Toes	
- all toes of one (1) foot	15
- great toe – two (2) phalanges	5
- great toe – one (1) phalanx	3
- a toe other than the great toe	1
16. Fractured leg with established non-union or patella with established non-union	10
17. Shortening of leg by at least five (5) cm	7.5
18. Third Degree Burns	
Area damage as a percentage of total body surface area:	
- Head – equal to or greater than 2% but less than 5%	50
- Head – equal to or greater than 5% but less than 8%	75
- Head – equal to or greater than 8%	100
- Body – equal to or greater than 10% but less than 15%	50
- Body – equal to or greater than 15% but less than 20%	75
- Body – equal to or greater than 20%	100

The percentage of the Insured Amount payable for losses which are not specifically set out in the Schedule of Indemnity table above will be determined at our sole and absolute discretion.

No claim shall be payable under this benefit additionally for any specific item which is part of a greater item for which a claim is payable under this Policy. In particular, if a claim is payable for the loss of a whole member of the body, then no claim shall be payable for loss of part of that member.

If we admit any of the losses listed in the table above as being in a Permanent state, we will pay for such loss under this benefit in accordance with the terms of this Policy upon the expiry of six (6) consecutive calendar months from



the date of the disability as Diagnosed by a Physician and provided that on the expiry of such period, the Insured shall be beyond any hope of improvement or recovery.

Any number of events listed in the table above arising from the same Accident may be payable provided that the aggregate sum payable from the same Accident shall not exceed 150% of the Insured Amount for this benefit regardless of any and all renewals of this Policy.

Additional Accidental Dismemberment and Burns Benefit

If the Insured sustains an Injury for which a benefit is payable under the Accidental Dismemberment and Burns Benefit, we will pay the same Insured Amount paid under Accidental Dismemberment and Burns Benefit for this benefit, provided that the Injury is sustained within 365 days from the date of the Accident as diagnosed by a Physician under the following circumstances:

- (a) while travelling as a fare-paying passenger in a Public Transport,
- (b) while travelling as a passenger or as the driver in a Private Transport;
- (c) as a pedestrian where such loss is caused by Public Transport, Private Transport or Personal Mobility Device;
- (d) Personal Mobility Device user; or
- (e) arising from building fire.

Fractures Benefit

If the Insured suffers any of the following Injuries within 90 days from the date of the Accident as Diagnosed by a Physician, we will pay a percentage of the Insured Amount of this benefit in accordance with the Schedule of Injuries table below:

Schedule of Injuries

	<u>% of Insured Amount</u>
A. Hip or Pelvis (excluding thigh and Coccyx)	
Multiple Fractures, one Compound, one (1) Complete	60
All other Compound Fractures	30
Multiple Fractures, at least one (1) Complete	15
All other Fractures	12
B. Thigh or Heel	
Multiple Fractures, one Compound, one (1) Complete	30
All other Compound Fractures	24
Multiple Fractures, at least one (1) 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 (1) Compound, one (1) Complete	24
All other Compound Fractures	15
Multiple Fractures, at least one (1) 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



	<u>% of Insured Amount</u>
G. Lower Jaw	
Multiple Fractures, one Compound, one (1) Complete	15
All other Compound Fractures	12
Multiple Fractures, at least one (1) 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 (1) Compound, one (1) Complete	9.5
All other Compound Fractures	7.2
Multiple Fractures, at least one (1) Complete	4.8
All other Fractures	2.4
I. 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
J. Internal injuries or concussion	
Internal injuries resulting in open abdominal or Thoracic or Cardiothoracic Surgery (excluding hernia)	15
Concussion characterised by loss of consciousness and some degree of amnesia	15
K. Injury requiring admission in a hospital for a minimum period of 48 hours, and where no other benefits from A to J of the Schedule of Injuries is payable	1.2

Provided always that regardless of any and all renewals of the Policy:

- (i) any amount payable under this benefit shall be reduced by any and all amounts previously paid or payable under this benefit; and
- (ii) the aggregate sum payable with respect to any and all claims admitted under this benefit shall not exceed 100% of the Insured Amount of this benefit during the Insured's lifetime.

We will admit a claim for the following items under this benefit only once during the Insured's lifetime regardless of any and all renewals of the Policy:

- (a) each of the Injuries listed from (a) to (f) under Item (I) of the Schedule of Injuries table; and
- (b) Items (A) to (H) of the Schedule of Injuries table, where a subsequent Injury involves or covers:
 - (i) Fracture of a bone where an earlier claim for the Fracture of the same bone was admitted; and/or
 - (ii) the same Injury which was earlier admitted.

Special Conditions relating to Osteoporosis or Pathological Fracture

If osteoporosis or bone disease is first diagnosed by a Physician after the Policy Date or Reinstatement Date, whichever is later, we will pay a percentage of the Insured Amount of this benefit for the initial Fracture after diagnosis. However, no further claims will be admitted in respect of any subsequent Fracture. The coverage provided in respect of Items I, J and K under this Benefit may continue at your option.

Loss of Activities of Daily Living Benefit

If the Insured sustains an Injury and is unable to perform at least three (3) of the six (6) "Activities of Daily Living" within 180 days from the date of the Accident as Diagnosed by a Physician, we will pay the Insured Amount of this benefit less any and all amounts owing to us under your policy following the expiry of the Deferment Period and on the expiry of such period being beyond any hope of improvement or recovery. Provided always that we will not pay for loss of ability to perform the specified number of "Activities of Daily Living" under this benefit resulting primarily from mental or psychiatric conditions.



Accidental Medical Reimbursement Benefit

If the Insured sustains an Injury and requires medical treatment, we will reimburse the Reasonable and Customary expenses incurred for:

- (a) treatment by a Physician;
- (b) treatment by a Physiotherapist as recommended in writing by a Physician;
- (c) admission in a Hospital; and/or
- (d) the employment of a Licensed or Graduate Nurse,

subject to the following:

- (i) such expenses are incurred within 365 days from the date of the Accident;
- (ii) the total reimbursements under this benefit arising from the same Accident shall not exceed the Insured Amount for this benefit, regardless of any and all renewals of this Policy; and
- (iii) no reimbursement will be made for expenses incurred as a result and in respect of any Injury for which compensation is payable under any law or government programs or for which benefits are payable under any other insurance policies except to the extent that such charges are not reimbursed by such laws, programs or other policies.

For the avoidance of doubt, costs of appliances, devices and equipment to assist with or facilitate movement of or by the Insured (including but not limited to walking sticks, canes, walking frames, braces, crutches, walkers, wheelchairs, and motorised scooters) and all other types of medical appliances, devices and equipment are expressly excluded from coverage under this benefit.

Notwithstanding any provision to the contrary under this Policy, this benefit shall not be applicable to this Policy if the Insured is not a citizen or permanent resident of Singapore or does not have a Valid Pass in Singapore on the date of the Accident, and the medical expenses are incurred outside Singapore.

Extra Accidental Medical Reimbursement Benefit (Fractures)

Extra Accidental Medical Reimbursement Benefit (Fractures) shall be provided as additional limits above Accidental Medical Reimbursement Benefit.

If the Insured sustains a fracture in the bone as supported by an X-ray and requires medical treatment, We will reimburse the Reasonable and Customary expenses incurred under Accidental Medical Reimbursement Benefit. If the total reimbursement amount arising from the same Accident has exceeded the Insured Amount under Accidental Medical Reimbursement Benefit, we will then reimburse the balance of the expenses incurred under this benefit for:

- (a) treatment by a Physician;
- (b) treatment by a Physiotherapist as recommended in writing by a Physician;
- (c) admission in a Hospital; and/or
- (d) the employment of a Licensed or Graduate Nurse,

subject to the following:

- (i) such expenses are incurred within 365 days from the date of the Accident;
- (ii) the total reimbursements under this benefit arising from the same Accident shall not exceed the Insured Amount for this benefit, regardless of any and all renewals of this Policy; and
- (iii) no reimbursement will be made for expenses incurred as a result and in respect of any Injury for which compensation is payable under any law or government programs or for which benefits are payable under any other insurance policies except to the extent that such charges are not reimbursed by such laws, programs or other policies.

For the avoidance of doubt, costs of appliances, devices and equipment to assist with or facilitate movement of or by the Insured (including but not limited to walking sticks, canes, walking frames, braces, crutches, walkers, wheelchairs, and motorised scooters) and all other types of medical appliances, devices and equipment are expressly excluded from coverage under this benefit.

Notwithstanding any provision to the contrary under this Policy, this benefit shall not be applicable to this Policy if the Insured is not a citizen or permanent resident of Singapore or does not have a Valid Pass in Singapore on the date of the Accident, and the medical expenses are incurred outside Singapore.



TCM / Chiropractic Medical Reimbursement Benefit

If the Insured sustains an Injury and requires treatment by a Traditional Chinese Medicine Practitioner or Chiropractor, we will reimburse such Reasonable and Customary medical expenses incurred, provided that:

- (a) such expenses are incurred within 365 days from the date of the Accident;
- (b) the total reimbursements under this benefit arising from the same Accident shall not exceed the Insured Amount for this benefit, regardless of any and all renewals of this Policy; and
- (c) no reimbursement will be made for expenses incurred as a result and in respect of any Injury for which compensation is payable under any laws, government programs or for which benefits are payable under any other insurance policies except to the extent that such charges are not reimbursed by such laws, programs or other policies.

Notwithstanding any provision to the contrary under this Policy, this benefit shall not be applicable to this Policy if the Insured is not a citizen or permanent resident of Singapore or does not have a Valid Pass in Singapore on the date of the Accident, and the medical expenses are incurred outside Singapore.

Ambulance Services Benefit

If the Insured sustains an Injury and requires an ambulance to transport him to a local Hospital by land, we will reimburse such Reasonable and Customary expenses incurred (inclusive of attendants), up to the Insured Amount of this benefit, provided that we will not under any circumstances pay more than such Insured Amount for the same Accident regardless of any and all renewals of this Policy.

No claims shall be admitted for charges incurred as a result and in respect of any Injury for which compensation is payable under any laws, government programs or other insurance policies except to the extent that such charges are not reimbursed by such laws, programs or other policies.

Daily Accidental Hospital Income Benefit

If the Insured sustains an Injury and is Confined in a Hospital, we will pay the Insured Amount for this benefit for every day for the period during which the Insured is Confined in the Hospital provided that:

- (a) this benefit shall not be payable in excess of 90 days for the same Accident, regardless of any and all renewals of this Policy; and
- (b) we will not under any circumstances pay more than the Insured Amount in respect of this benefit for each day of Confinement.

Notwithstanding any provision to the contrary under this Policy, this benefit shall not be applicable to this Policy if the Insured is not a citizen or permanent resident of Singapore or does not have a Valid Pass in Singapore on the date of the Accident, and is confined in a Hospital outside Singapore

Post-Hospitalisation Home Care Benefit

If the Insured sustains an Injury and is Confined in a Hospital for more than seven (7) consecutive days, we will pay the Insured Amount for this Benefit, provided that:

- (a) Daily Accident Hospital Income Benefit is payable under this Policy;
- (b) such Confinement is advised in writing by a Physician; and
- (c) we will pay this benefit only once in respect of the same Accident regardless of the number of Confinements.



Mobility Aids Reimbursement Benefit

If the Insured sustains an Injury and requires the use of Mobility Aids as recommended by a Physician, we will reimburse the Reasonable and Customary expenses incurred in the purchase of such Mobility Aids up to the Insured Amount for this benefit, provided that:

- (a) such expenses are incurred within 90 days from the date of the Accident;
- (b) we shall have sole and absolute discretion in admitting claims for any items that are not listed as Mobility Aids;
- (c) the total reimbursements under this benefit arising from the same Accident should not exceed the Insured Amount of this benefit, regardless of any and all renewals of this Policy; and
- (d) no reimbursement will be made for expenses incurred as a result and in respect of any Injury for which compensation is payable under any laws, government programs or other insurance policies except to the extent that such charges are not reimbursed by such laws, programs or other policies.

Home Modification Reimbursement Benefit

If the Insured sustains an Injury and requires Home Modification, we will reimburse the Reasonable and Customary expenses incurred up to the Insured Amount for this benefit, provided that:

- (a) such expenses are incurred within 90 days from the date of the Accident;
- (b) either 50% or more of the Insured Amount of Accidental Dismemberment and Burns Benefit; is paid or payable in respect of the same Injury;
- (c) a written certification has been issued by a practitioner in rehabilitative services or such similar medical professional recommending that Home Modification is reasonably necessary;
- (d) claims for any and all items not expressly set out in the definition of Home Modification shall be assessed and determined at our sole and absolute discretion;
- (e) the total reimbursements under this benefit for all Accidents during the Insured's lifetime should not exceed the Insured Amount of this benefit, regardless of any and all renewals of this Policy; and
- (f) no reimbursement will be made for expenses incurred as a result and in respect of any Injury for which compensation is payable under any laws, government programs or other insurance policies except to the extent that such charges are not reimbursed by such laws, programs or other policies.

Note: You could refer to the policy contract for the full definitions, exclusions and benefit limitations of Basic Benefits.

OPTIONAL: DEMENTIA BENEFITS GROUP

The following benefits shall only apply if the Dementia Benefits Group has been specifically elected by you and included in the Policy Schedule or an endorsement. These benefits are granted in consideration of your payment in advance of all additional premiums applicable to these benefits.

(a) Dementia Benefit

Each Covered Condition diagnosed must be classified as one of the Condition Stages (i.e Early/Intermediate or Major Stage) described in the policy Definitions relating to "Alzheimer's Disease/Severe Dementia" and "Idiopathic Parkinson's Disease".

If the Insured is diagnosed to be suffering from a Covered Condition and provided, he survives at least seven (7) days from the date of diagnosis, we will, subject to the provisions of this Policy, pay the percentage of the Insured Amount of this Benefit as shown in the "Claim Limit Table" that applies to the Condition Stage less any and all amounts owing to us under your Policy.



We will only admit one (1) claim for Early/Intermediate Stage of the Covered Conditions. Once a claim is admitted by us, we will not pay subsequent claim on Early/Intermediate Stage of the Covered Condition. The Premium for the Dementia Benefit will not be reduced upon admission of a claim under the Early/Intermediate Stage and is expected to payable.

Under no circumstances shall the total amount payable for the Dementia Benefit exceed the Insured Amount of this benefit. This Benefit shall terminate once 100% of the Insured Amount of this benefit becomes paid or payable.

Claim Limit Table

Covered Conditions	Condition Stages	% of Insured Amount
(i) Alzheimer's Disease/Severe Dementia (ii) Idiopathic Parkinson's Disease	Early/Intermediate Stage	50%
	Major Stage	100% less any amount paid under Early/Intermediate Stage

(b) Dementia Care Reimbursement Benefit

If 100% of the Insured Amount of Dementia Benefit is paid or payable and the Insured required Care Services within 24 months from the date of Diagnosis of a Major Stage of Alzheimer's Disease/Severe Dementia or Idiopathic Parkinson's Disease, we will reimburse the expenses of Care Services up to the Insured Amount of this benefit.

No reimbursement will be made for expenses incurred as a result and in respect of any Injury for which compensation is payable under any law or government programs or for which benefits are payable under any other insurance policies except to the extent that such charges are not reimbursed by such laws, programs or other policies.

Under no circumstances shall the total amount payable for the Dementia Care Reimbursement Benefit exceed the Insured Amount of this benefit. This benefit shall terminate once 100% of the Insured Amount of this benefit becomes paid or payable.

Termination of Insurance for Dementia Benefits Group

We will cease to insure the Insured for the Covered Conditions and the Dementia Care Reimbursement Benefit provided under the Dementia Benefits Group on the date of renewal of the Policy falling on or immediately after the Insured's 85th birthday.

Note: You could refer to the policy contract for the full definitions, exclusions and benefit limitations for Dementia Benefits group.

B. KEY PRODUCT PROVISIONS

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

1. Free Look

You have 14 days from the time you receive your Policy to decide whether you want to continue with it.

If you do not want to continue, you may cancel your Policy in writing and obtain a refund of your premiums paid without interest, less any and all medical expenses incurred in considering your application.

This free-look period also applies to all Supplementary Agreements (if any).

If you opted for an electronic copy of your Policy, the 14-day free-look period will start when you receive our SMS or email notification, informing you that the policy contract documents are available for your viewing on our customer portal (My AIA SG or such other name as we may choose for our customer portal from time to time).



If we have posted the policy to you, the 14-day free-look period will start 7 days from the date we posted the policy.

If the Policy was delivered to you by hand, the 14-day free-look period will start seven (7) days from the date on which the Policy was given to the postal/courier company or your insurance representative.

2. Cancellation Clause

This is a short-term accident and health policy and we are not required to renew this policy. We may terminate this policy by giving you 30 days' notice in writing. Should such cancellation occur, we shall return the unearned portion of premium provided there is no claims admitted under the policy for the same policy year.

Should you decide to cancel the coverage under this policy, we shall return the unearned portion of premium provided there is no claims admitted under the policy for the same policy year.

3. Terms of Renewal

The policy is issued for a period of 1 year commencing from the policy date or each renewal date. This policy is not guaranteed to be renewable and is subject to the following:

- (a) this policy is in force on the date of renewal and has not been cancelled under the Cancellation clause;
- (b) renewal is only available on each policy anniversary date, up to the policy anniversary date prior to the Insured's 100th birthday;
- (c) we receive and accept payment of this policy's premium according to the premium rates applicable to the Insured's age last birthday on the date of renewal.

4. Premium

Premiums are inclusive of the prevailing goods and services tax.

Premium payable for your policy is not guaranteed and we reserve the right to revise the premiums payable. We may exercise our right to revise the premiums payable to meet our obligations under your policy and/or the laws and regulations of Singapore as may be revised from time to time or otherwise.

In the event of changes to the premium rates, we will send to you a written notification at least 31 days in advance of such changes.

This policy is not a Medisave-approved policy and you may not use Medisave to pay the premium for this policy.

5. Policy Extensions

Coverage shall extend to the following under the respective benefits while the policy is in force and subject to the terms and conditions of the respective benefits and the policy. You are advised to read the policy contract for the full list of policy extension.

- (a) Strike, riot and civil commotion
- (b) Terrorism
- (c) Drowning and suffocation by smoke, poisonous fumes, gas or drowning
- (d) Exposure to natural disasters such as floods, hurricanes, volcanic eruptions, earthquakes, tsunamis and landslides
- (e) Disappearance where body of the Insured is not found within 12 months from the date of disappearance following the sinking, wrecking or destruction of an aircraft or other conveyance in which the Insured was travelling
- (f) Hijack, murder and assault
- (g) Food poisoning
- (h) Private flight (as a non fare-paying passenger in a properly licensed private aircraft and/or helicopter while on a business trip when traveling outside Singapore)
- (i) Insect/animal bites, stings or attacks (including dengue Fever and Zika)
- (j) Amateur sports or activities as a form of recreation
- (k) Motor-cycling (rider and pillion)



6. Exclusions

There are certain conditions whereby the benefits under this plan will not be payable. These are stated as exclusions in the contract. The exclusions for this plan include, but are not limited to the following conditions. You are advised to read the policy contract for the full list of exclusions.

Exclusions applicable to the whole Policy

- (a) War-related events
 - war (whether declared, undeclared or otherwise), invasion, civil war, revolution or any warlike operations;
- (b) Deliberate acts that endanger own self whether sane or insane, including any of the following:
 - violation or attempted violation of the law or resistance to arrest; or
 - suicide or attempted suicide or intentional self injury or from deliberate exposure to exceptional danger (except in an attempt to save human life);
- (c) Health-related or Pre-existing Conditions
 - childbirth, pregnancy, miscarriage, abortion, sterilisation, contraception, infertility or any complications and treatment arising from any of the foregoing notwithstanding that such event may have been accelerated or induced by Injury, and/or any treatment arising from any such event therefrom;
 - any form of dental care or treatment (unless necessitated by Injury and provided that such dental care and/or treatment shall be applied to Sound Natural Teeth). Dentures and all related expenses are expressly excluded;
 - any form of cosmetic, plastic or elective surgery unless necessitated by Injury;
 - treatment of alcoholism, drug abuse or any other complications arising there-from, or Accidents caused by or whilst under the influence of drugs or alcohol or drug overdose (whether intentional, accidental or otherwise);
 - congenital abnormalities and physical defects from birth, and/or any treatment arising from any such event;
 - any kind of disease or illness save as expressly covered under Policy Extensions (Food Poisoning and Insect/Animal Bites, Stings or Attacks) or Dementia Benefit Group if is stated as being covered by this Policy;
 - AIDS and HIV or any complications associated with any HIV;
 - osteoporosis or bone disease, if the osteoporosis or bone disease was Diagnosed prior to the Policy Date or Reinstatement Date, whichever is later; or
 - any Pre-existing Condition.

Further, we will not pay for any loss resulting from an insured event, which has occurred due to, or is associated with, or which likelihood is affected by one or more Pre-existing Conditions suffered by the Insured, notwithstanding that the insured event may be an Accident.

- (d) Adventurous, Competitive activities or Occupations related
 - engaging or taking part in air, military, naval training, exercises, manoeuvres, warlike operations or handling of explosives and demolition materials or while under orders for restoration of public order, whether in time of peace, declared, undeclared war or otherwise, except where operationally ready national service duties are carried out in Singapore or overseas (if applicable) pursuant to the Enlistment Act 1970;
 - engaging in air travel (except as a fare-paying passenger in any properly licensed private and/or commercial aircraft, or as a crew member in a properly licensed commercial aircraft operated by a commercial passenger airline on a regular scheduled passenger trip over its established passenger route, or as covered under Policy Extensions (Private Flight));
 - engaging in adventurous activities or sports such as mountaineering or rock climbing, caving, potholing, hunting, hang-gliding, sky-diving, bungee-jumping, parachuting, winter-sports, ice-hockey, horse riding, polo-playing, scuba diving, boxing, wrestling or any martial arts activity, unless such activities are engaged on a leisure and non-competitive basis with a licensed organisation;
 - engaging in a sport in a professional capacity or where the Insured would or could earn income or remuneration from engaging in such sport; or



- engaging in racing of all kinds (other than on foot and swimming); save expressly covered under Policy Extensions (Amateur Sports).

Additional Exclusions applicable to Optional Dementia Benefits Group

We will not pay for any loss that is caused directly or indirectly, partly or wholly due to any Pre-existing Condition unless a declaration is made in the application for the Policy or on reinstatement and such application is specifically accepted by us and we have expressly agreed to insure the risks to which such Pre-Existing Condition declared relates.

7. Change of Occupation

You must notify us in writing if the Insured's occupation changes as soon as possible. We may increase or reduce the premiums according to the risk classification for the new occupation or impose different terms and conditions. We also reserve the right to terminate or decline to renew the policy.

8. Change of Country of Residence or Citizenship

You must, as soon as practicable, notify us in writing if there is a change in the Insured's country of residence (either living or intending to live in another country for more than 12 consecutive months) or plans to stay outside Singapore for more than 180 consecutive days in a year, other than for leisure or social purposes.

We reserve the right to terminate or decline to renew the policy or continue cover on prevailing or varied terms and conditions.

9. No Cover

This Policy shall not cover or provide for the payment of claims or benefits to specific persons or entities where the application of or compliance with certain laws and regulations (as may be applicable to us, our parent company and/or our ultimate controlling entity, our reinsurers, their parent company and/or ultimate controlling entity) prohibit performance under the Policy based on:

- (a) the identity, domicile, residence, place of incorporation, establishment (whether incorporated or unincorporated), or citizenship, of you, the Insured or claimant or the parent company and ultimate controlling entity of you, the Insured or claimant; or
- (b) the country where the claim arises.

Should any person or entity be found to have been erroneously enrolled under this policy, insurance coverage for such person or entity shall cease with immediate effect and any unearned premiums paid in respect of such person or entity shall, subject to compliance with laws and regulations, be refunded without interest to you. Should any claim for payment of any nature be found to have been made under this policy by a person or entity excluded by this provision, no such payment will be made.

10. Rights of Third Party

A person who is not a party to this Policy has no right under the Contracts (Rights of Third Parties) Act 2001 to enforce any terms of this Policy. However, if the Insured is the parent of the Policy Owner, the Insured parent may enjoy the benefits of this Policy under the Contracts (Rights of Third Parties) Act 2001.

10. Deferment Period

For any loss described as "Permanent" in the policy, it must have continued for a period of 6 consecutive calendar months from the date of the disability as diagnosed by a Physician and on the expiry of such period, the Insured shall be beyond any hope of improvement or recovery before we pay out any benefits according to the terms of the policy.

For any loss due to inability to perform Activities of Daily Living as described under Loss of Activities of Daily Living Benefit, it must have continued for a period of 180-day from the date of such disability and always requiring the physical assistance of another person throughout the entire activity of the disability.



11. Termination

Your Policy shall automatically terminate on the earliest occurrence of the following:

- (a) on the premium due date if any premium on your Policy remains unpaid at the end of the Grace Period;
- (b) upon effective cancellation under the General Provisions (Cancellation) of your Policy;
- (c) on the policy anniversary occurring on or immediately following the Insured's 100th birthday;
- (d) upon the Insured's death;
- (e) when we exercise our right of termination under General Provisions (Change of Occupation), (Change of Country of Residence or Citizenship) or (No Cover)
- (f) Upon admission of a claim resulting in
 - (i) Accidental Death Benefit, or
 - (ii) Loss of Activities of Daily Living Benefit; or
 - (iii) the aggregated payment of 100% or more of the Insured Amount Accidental Dismemberment and Burns Benefit and Additional Accidental Dismemberment and Burns Benefit.

Termination of your Policy shall not affect an insured event and resulting loss arising prior to such termination. In no instance shall any benefits be payable if the insured event and/or resulting loss as the case may be continues or occurs on or after termination of your Policy, whether or not the insured event and/or resulting loss is a direct result of Accident occurring before the termination of this Policy. Our acceptance of any premium subsequent to termination of your Policy shall not create any liability for us.

12. Claims Procedures

We must receive written notice of claim for loss within 60 days from the date of such loss and/or within 90 days from the date of diagnosis of the covered conditions under Dementia benefit, whichever is earlier. You could refer to the policy contract for details on claims procedures. You may also contact your AIA Financial Services Consultant, Insurance Representative or AIA Customer Care Hotline at 1800 248 8000.

Important Notes:

All insurance applications are subject to our underwriting and acceptance. Submission of an application and payment of premium does not constitute and should not be construed as acceptance by us. We reserve the right to withdraw the plan or reject applications, at anytime or for any reason without notice.

This product summary does not form a part of any contract of insurance. It is intended only to be a simplified description of the product features applicable to this plan and is not exhaustive. The contents of this product summary may vary from the terms of cover eventually issued. Please refer to the actual policy contract for all terms and conditions, including exclusions whereby the benefits under your policy may not be paid out. You are advised to read the policy contract. For the avoidance of doubt, only the terms and conditions as set out in the policy contract will bind the parties.

Buying health insurance products that are not suitable for you may impact your ability to finance your future healthcare needs. 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.

This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact your insurer or visit the GIA/LIA or SDIC web-sites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).

Most of the benefits of this policy will only be payable upon an accident occurring.



APPENDIX A – Premiums Table (in S\$, inclusive of 9% GST)

The total distribution cost of this product is 61% of annual premiums for the first year and 33% of annual premiums for renewal years. Distribution cost, charges and expenses will be available upon written request.

Basic Benefits

- The last entry age is 80 last birthday. Ages 81 last birthday and above apply to renewals only.
- The renewal premium rates are applicable to the Insured's age last birthday on the date of renewal.

Age Last Birthday	Premiums Rates (in S\$, inclusive of 9% GST)								
	Annual Premium			Semi-annual Premium			Monthly Premium		
	Plan 1	Plan 2	Plan 3	Plan 1	Plan 2	Plan 3	Plan 1	Plan 2	Plan 3
40 to 65	310.65	421.83	640.92	161.54	219.35	333.28	27.03	36.70	55.76
66 to 75	457.80	590.78	898.16	238.06	307.20	467.04	39.83	51.40	78.14
76 to 85	675.80	888.35	1,438.80	351.41	461.94	748.18	58.79	77.29	125.18
86 to 99	872.00	1,463.87	2,338.05	453.44	761.21	1,215.79	75.86	127.36	203.41

Optional: Dementia Benefits Group

- The last entry age is 70 last birthday. Ages 71 last birthday and above apply to renewals only.
- The renewal premium rates are applicable to the Insured's age last birthday on the date of renewal.
- The coverage for the optional Dementia Benefits Group will terminate on the Renewal Date on or immediately following the Insured's 85th birthday and no premiums will be applicable from Age 85 at last birthday and above.

Age Last Birthday	Premiums Rates (in S\$, inclusive of 9% GST)								
	Male Non-smoker								
	Annual Premium			Semi-annual Premium			Monthly Premium		
	Plan 1	Plan 2	Plan 3	Plan 1	Plan 2	Plan 3	Plan 1	Plan 2	Plan 3
40 to 50	36.33	60.68	120.99	18.89	31.55	62.91	3.16	5.28	10.53
51	40.69	67.95	135.51	21.16	35.33	70.47	3.54	5.91	11.79
52	45.05	75.24	150.02	23.43	39.12	78.01	3.92	6.55	13.05
53	49.41	82.52	164.54	25.69	42.91	85.56	4.30	7.18	14.31
54	53.77	89.80	179.06	27.96	46.70	93.11	4.68	7.81	15.58
55	58.13	97.08	193.58	30.23	50.48	100.66	5.06	8.45	16.84
56	66.69	111.37	222.08	34.68	57.91	115.48	5.80	9.69	19.32
57	75.25	125.67	250.57	39.13	65.35	130.30	6.55	10.93	21.80
58	83.81	139.96	279.08	43.58	72.78	145.12	7.29	12.18	24.28
59	92.37	154.26	307.58	48.03	80.21	159.94	8.04	13.42	26.76
60	100.92	168.55	336.08	52.48	87.64	174.76	8.78	14.66	29.24
61	127.16	212.37	423.46	66.13	110.43	220.20	11.06	18.48	36.84
62	153.41	256.19	510.84	79.77	133.22	265.64	13.35	22.29	44.44
63	179.65	300.01	598.22	93.42	156.01	311.07	15.63	26.10	52.05
64	205.89	343.83	685.61	107.06	178.79	356.52	17.91	29.91	59.65
65	232.13	387.66	772.99	120.71	201.58	401.95	20.20	33.73	67.25
66	276.53	461.82	920.86	143.80	240.14	478.85	24.06	40.18	80.11
67	320.94	535.98	1,068.74	166.89	278.71	555.74	27.92	46.63	92.98
68	365.35	610.14	1,216.62	189.98	317.27	632.64	31.79	53.08	105.85



Age Last Birthday	Premiums Rates (in S\$, inclusive of 9% GST)								
	Male Non-smoker								
	Annual Premium			Semi-annual Premium			Monthly Premium		
	Plan 1	Plan 2	Plan 3	Plan 1	Plan 2	Plan 3	Plan 1	Plan 2	Plan 3
69	409.76	684.30	1,364.49	213.07	355.83	709.53	35.65	59.53	118.71
70	454.16	758.46	1,512.37	236.17	394.40	786.43	39.51	65.99	131.58
71	494.54	825.88	1,646.80	257.16	429.46	856.34	43.02	71.85	143.27
72	534.91	893.30	1,781.24	278.15	464.51	926.24	46.54	77.72	154.97
73	575.28	960.71	1,915.67	299.14	499.57	996.15	50.05	83.58	166.66
74	615.65	1,028.13	2,050.10	320.14	534.63	1,066.05	53.56	89.45	178.36
75	656.02	1,095.55	2,184.54	341.13	569.69	1,135.96	57.07	95.31	190.05
76	702.44	1,173.08	2,339.14	365.27	610.00	1,216.35	61.11	102.06	203.51
77	748.87	1,250.61	2,493.73	389.41	650.32	1,296.74	65.15	108.80	216.95
78	795.30	1,328.14	2,648.33	413.55	690.63	1,377.13	69.19	115.55	230.40
79	841.72	1,405.68	2,802.93	437.70	730.95	1,457.52	73.23	122.29	243.85
80	888.15	1,483.21	2,957.53	461.84	771.27	1,537.92	77.27	129.04	257.31
81	938.61	1,567.48	3,125.57	488.08	815.09	1,625.30	81.66	136.37	271.92
82	989.07	1,651.75	3,293.61	514.32	858.91	1,712.68	86.05	143.70	286.54
83	1,039.54	1,736.03	3,461.65	540.56	902.73	1,800.06	90.44	151.03	301.16
84	1,090.00	1,820.30	3,629.70	566.80	946.56	1,887.44	94.83	158.37	315.78

Age Last Birthday	Premiums Rates (in S\$, inclusive of 9% GST)								
	Male Smoker								
	Annual Premium			Semi-annual Premium			Monthly Premium		
	Plan 1	Plan 2	Plan 3	Plan 1	Plan 2	Plan 3	Plan 1	Plan 2	Plan 3
40 to 50	54.50	91.02	181.48	28.34	47.33	94.37	4.74	7.92	15.79
51	61.04	101.94	203.26	31.74	53.01	105.70	5.31	8.87	17.68
52	67.58	112.86	225.04	35.14	58.68	117.02	5.88	9.82	19.58
53	74.12	123.78	246.82	38.54	64.36	128.35	6.45	10.77	21.47
54	80.66	134.71	268.59	41.94	70.05	139.67	7.02	11.72	23.37
55	87.20	145.63	290.37	45.34	75.73	150.99	7.59	12.67	25.26
56	100.04	167.06	333.12	52.02	86.87	173.22	8.70	14.53	28.98
57	112.88	188.50	375.87	58.70	98.02	195.45	9.82	16.40	32.70
58	125.71	209.95	418.62	65.37	109.17	217.68	10.94	18.27	36.42
59	138.55	231.38	461.37	72.05	120.32	239.91	12.05	20.13	40.14
60	156.44	261.25	520.92	81.35	135.85	270.88	13.61	22.73	45.32
61	197.11	329.17	656.37	102.50	171.17	341.31	17.15	28.64	57.10
62	237.78	397.09	791.81	123.65	206.49	411.74	20.69	34.55	68.89
63	278.45	465.02	927.25	144.80	241.81	482.17	24.23	40.46	80.67
64	319.13	532.94	1,062.69	165.95	277.13	552.60	27.76	46.37	92.45
65	371.41	620.25	1,236.78	193.13	322.53	643.13	32.31	53.96	107.60
66	442.46	738.91	1,473.38	230.08	384.23	766.16	38.49	64.28	128.18
67	513.51	857.57	1,709.98	267.03	445.93	889.19	44.68	74.61	148.77
68	584.56	976.22	1,946.59	303.97	507.63	1,012.23	50.86	84.93	169.35
69	655.61	1,094.87	2,183.19	340.92	569.33	1,135.26	57.04	95.25	189.94
70	731.15	1,221.04	2,434.76	380.20	634.94	1,266.08	63.61	106.23	211.82



Age Last Birthday	Premiums Rates (in S\$, inclusive of 9% GST)								
	Male Smoker								
	Annual Premium			Semi-annual Premium			Monthly Premium		
	Plan 1	Plan 2	Plan 3	Plan 1	Plan 2	Plan 3	Plan 1	Plan 2	Plan 3
71	785.63	1,312.00	2,616.14	408.53	682.24	1,360.39	68.35	114.14	227.60
72	840.10	1,402.96	2,797.52	436.85	729.54	1,454.71	73.09	122.06	243.38
73	894.56	1,493.93	2,978.89	465.17	776.84	1,549.02	77.83	129.97	259.16
74	949.04	1,584.89	3,160.28	493.50	824.14	1,643.35	82.57	137.89	274.94
75	1,003.49	1,675.84	3,341.65	521.82	871.44	1,737.66	87.30	145.80	290.72
76	1,082.60	1,807.95	3,605.06	562.95	940.13	1,874.63	94.19	157.29	313.64
77	1,161.71	1,940.05	3,868.47	604.09	1,008.82	2,011.60	101.07	168.78	336.56
78	1,240.80	2,072.14	4,131.87	645.22	1,077.51	2,148.57	107.95	180.28	359.47
79	1,319.91	2,204.24	4,395.28	686.35	1,146.20	2,285.55	114.83	191.77	382.39
80	1,399.01	2,336.34	4,658.69	727.48	1,214.90	2,422.52	121.71	203.26	405.31
81	1,478.42	2,468.96	4,923.13	768.78	1,283.86	2,560.03	128.62	214.80	428.31
82	1,557.83	2,601.59	5,187.59	810.07	1,352.82	2,697.55	135.53	226.34	451.32
83	1,637.25	2,734.20	5,452.04	851.37	1,421.78	2,835.06	142.44	237.88	474.33
84	1,716.67	2,866.83	5,716.49	892.67	1,490.75	2,972.57	149.35	249.41	497.33

Age Last Birthday	Premiums Rates (in S\$, inclusive of 9% GST)								
	Female Non-smoker								
	Annual Premium			Semi-annual Premium			Monthly Premium		
	Plan 1	Plan 2	Plan 3	Plan 1	Plan 2	Plan 3	Plan 1	Plan 2	Plan 3
40 to 50	39.97	66.74	133.09	20.78	34.70	69.21	3.48	5.81	11.58
51	44.76	74.76	149.05	23.27	38.87	77.51	3.89	6.50	12.97
52	49.55	82.76	165.03	25.77	43.03	85.82	4.31	7.20	14.36
53	54.36	90.77	181.00	28.27	47.20	94.12	4.73	7.90	15.75
54	59.15	98.79	196.96	30.76	51.37	102.42	5.15	8.59	17.14
55	63.95	106.79	212.94	33.25	55.53	110.73	5.56	9.29	18.53
56	73.36	122.51	244.29	38.15	63.71	127.03	6.38	10.66	21.25
57	82.78	138.24	275.63	43.05	71.88	143.33	7.20	12.03	23.98
58	92.18	153.95	306.99	47.94	80.05	159.63	8.02	13.39	26.71
59	101.60	169.68	338.34	52.83	88.23	175.94	8.84	14.76	29.44
60	111.02	185.40	369.69	57.73	96.41	192.24	9.66	16.13	32.16
61	139.88	233.60	465.81	72.74	121.47	242.22	12.17	20.32	40.53
62	168.75	281.81	561.93	87.75	146.54	292.20	14.68	24.52	48.89
63	197.61	330.02	658.04	102.76	171.61	342.18	17.19	28.71	57.25
64	226.48	378.22	754.16	117.77	196.67	392.16	19.70	32.90	65.61
65	255.34	426.42	850.29	132.78	221.74	442.15	22.21	37.10	73.98
66	304.19	508.00	1,012.95	158.18	264.16	526.73	26.46	44.20	88.13
67	353.04	589.58	1,175.61	183.58	306.58	611.32	30.71	51.29	102.28
68	401.89	671.15	1,338.28	208.98	349.00	695.91	34.96	58.39	116.43
69	450.74	752.73	1,500.95	234.38	391.42	780.49	39.21	65.49	130.58
70	499.58	834.30	1,663.61	259.78	433.84	865.08	43.46	72.58	144.73
71	543.99	908.46	1,811.48	282.87	472.40	941.97	47.33	79.04	157.60
72	588.40	982.62	1,959.36	305.97	510.96	1,018.87	51.19	85.49	170.46



Age Last Birthday	Premiums Rates (in S\$, inclusive of 9% GST)								
	Female Non-smoker								
	Annual Premium			Semi-annual Premium			Monthly Premium		
	Plan 1	Plan 2	Plan 3	Plan 1	Plan 2	Plan 3	Plan 1	Plan 2	Plan 3
73	632.81	1,056.79	2,107.24	329.06	549.53	1,095.76	55.05	91.94	183.33
74	677.21	1,130.95	2,255.11	352.15	588.09	1,172.66	58.92	98.39	196.19
75	721.62	1,205.11	2,402.99	375.24	626.65	1,249.55	62.78	104.84	209.06
76	772.69	1,290.39	2,573.05	401.80	671.00	1,337.99	67.22	112.26	223.86
77	823.76	1,375.67	2,743.11	428.35	715.35	1,426.42	71.67	119.68	238.65
78	874.82	1,460.96	2,913.16	454.91	759.70	1,514.84	76.11	127.10	253.44
79	925.89	1,546.25	3,083.22	481.46	804.05	1,603.27	80.55	134.52	268.24
80	976.96	1,631.53	3,253.28	508.02	848.39	1,691.71	85.00	141.94	283.04
81	1,032.47	1,724.23	3,438.13	536.88	896.60	1,787.83	89.82	150.01	299.12
82	1,087.98	1,816.93	3,622.97	565.75	944.80	1,883.94	94.65	158.07	315.20
83	1,143.49	1,909.63	3,807.82	594.61	993.01	1,980.07	99.48	166.14	331.28
84	1,199.00	2,002.33	3,992.67	623.48	1,041.21	2,076.19	104.31	174.20	347.36

Age Last Birthday	Premiums Rates (in S\$, inclusive of 9% GST)								
	Female Smoker								
	Annual Premium			Semi-annual Premium			Monthly Premium		
	Plan 1	Plan 2	Plan 3	Plan 1	Plan 2	Plan 3	Plan 1	Plan 2	Plan 3
40 to 50	59.95	100.12	199.63	31.17	52.06	103.81	5.22	8.71	17.37
51	67.15	112.13	223.59	34.92	58.31	116.27	5.84	9.75	19.45
52	74.34	124.15	247.54	38.66	64.56	128.72	6.47	10.80	21.54
53	81.53	136.16	271.50	42.39	70.80	141.18	7.09	11.85	23.62
54	88.72	148.17	295.46	46.14	77.05	153.64	7.72	12.89	25.71
55	95.92	160.19	319.41	49.88	83.30	166.09	8.34	13.94	27.79
56	110.04	183.77	366.44	57.22	95.56	190.55	9.57	15.99	31.88
57	124.16	207.35	413.46	64.56	107.82	215.00	10.80	18.04	35.97
58	138.29	230.94	460.48	71.91	120.09	239.45	12.03	20.09	40.06
59	152.41	254.52	507.51	79.25	132.35	263.91	13.26	22.14	44.15
60	172.08	287.38	573.02	89.48	149.44	297.97	14.97	25.00	49.85
61	216.82	362.09	722.00	112.75	188.29	375.44	18.86	31.50	62.81
62	261.56	436.81	870.99	136.01	227.14	452.91	22.76	38.00	75.78
63	306.30	511.52	1,019.97	159.27	265.99	530.38	26.65	44.50	88.74
64	351.04	586.24	1,168.96	182.54	304.84	607.86	30.54	51.00	101.70
65	408.55	682.28	1,360.46	212.44	354.78	707.44	35.54	59.36	118.36
66	486.71	812.80	1,620.72	253.09	422.65	842.77	42.34	70.71	141.00
67	564.86	943.32	1,880.98	293.73	490.53	978.11	49.14	82.07	163.65
68	643.02	1,073.84	2,141.25	334.37	558.40	1,113.45	55.94	93.42	186.29
69	721.18	1,204.37	2,401.51	375.01	626.27	1,248.79	62.74	104.78	208.93
70	803.21	1,343.14	2,674.68	417.67	698.43	1,390.83	69.88	116.85	232.70
71	863.40	1,443.20	2,875.13	448.97	750.46	1,495.07	75.12	125.56	250.14
72	923.59	1,543.26	3,075.57	480.27	802.49	1,599.30	80.35	134.26	267.57
73	983.79	1,643.32	3,276.02	511.57	854.52	1,703.53	85.59	142.97	285.01
74	1,043.99	1,743.37	3,476.47	542.87	906.55	1,807.76	90.83	151.67	302.45



Age Last Birthday	Premiums Rates (in S\$, inclusive of 9% GST)								
	Female Smoker								
	Annual Premium			Semi-annual Premium			Monthly Premium		
	Plan 1	Plan 2	Plan 3	Plan 1	Plan 2	Plan 3	Plan 1	Plan 2	Plan 3
75	1,104.18	1,843.43	3,676.92	574.17	958.58	1,912.00	96.06	160.38	319.89
76	1,191.09	1,988.75	3,966.31	619.37	1,034.15	2,062.48	103.62	173.02	345.07
77	1,277.99	2,134.05	4,255.72	664.56	1,109.70	2,212.97	111.19	185.66	370.25
78	1,364.90	2,279.36	4,545.11	709.75	1,185.27	2,363.46	118.75	198.30	395.42
79	1,451.81	2,424.66	4,834.52	754.94	1,260.82	2,513.95	126.31	210.95	420.60
80	1,538.72	2,569.98	5,123.92	800.13	1,336.39	2,664.44	133.87	223.59	445.78
81	1,626.10	2,715.86	5,414.90	845.57	1,412.24	2,815.75	141.47	236.28	471.10
82	1,713.48	2,861.74	5,705.89	891.01	1,488.10	2,967.06	149.07	248.97	496.41
83	1,800.86	3,007.63	5,996.87	936.45	1,563.97	3,118.37	156.67	261.66	521.73
84	1,888.24	3,153.51	6,287.85	981.89	1,639.83	3,269.68	164.28	274.36	547.04

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