

AIA STAR PROTECTOR PLUS

# EXTRA ARMOUR FOR THE EXTRAORDINARY ADVENTURER

Safeguard your little ones with worldwide  
accident and health protection.



HEALTHIER, LONGER,  
BETTER LIVES

In 2020:

**12.3%**

**of 556,511 hospital admissions in Singapore  
involved children aged 14 and below.\***

\* Source: 2020, Admissions and Outpatient Attendances, Ministry of Health: <https://www.moh.gov.sg/resources-statistics/singapore-health-facts/admissions-and-outpatient-attendances>



# Your child's safety is your priority

Your little ones are often the biggest reason why you laugh, smile and look forward to every day. Their adventurous spirits bring untold joy – but also gut-wrenching worry, because accidents are a fact of life.

**Protect your little one  
from just S\$13.28  
per month<sup>1</sup>**

That's why AIA Star Protector Plus steps in when things go awry, delivering affordable worldwide accident and health protection for your kids from two weeks old<sup>2</sup>, for coverage till age 75. That way, you gain the confidence you need to brush off those little scrapped knees as your kids hurry off towards their next great adventure.

# Affordable life protection that accompanies your child through adulthood

AIA Star Protector Plus is the first-ever plan to offer an optional Child Critical Illnesses Benefit that can be converted to an AIA whole life or endowment policy when your child enters adulthood<sup>3</sup>. So you can give your little adventurer the gift of lifelong security.



### Up to 25% extra coverage

Receive 5% more coverage for Accidental Death, Accidental Dismemberment and Burns Benefit at each policy renewal, up to a maximum of 5 renewals.

# Comprehensive 5-point coverage for 5-star protection

**Safeguard your child with coverage for:**

## 16 DISEASES

This includes Hand, Foot and Mouth Disease,  
Dengue Fever and Food Poisoning.

## EDUCATION FUND

Pays upon the event of  
your accidental death and  
premiums will be waived  
until your child reaches  
21 years old.

## CATASTROPHIC DISABILITY<sup>4</sup>

Up to 20 years of  
monthly cash pay-outs.



## 17 CHILD CRITICAL ILLNESSES

Optional benefit that can  
be converted to an AIA whole  
life or endowment policy  
when your child  
enters adulthood<sup>3</sup>.

## DOUBLE INDEMNITY

Double the pay-outs for  
accidental dismemberment  
and burns.

# Benefits of AIA Star Protector Plus

Plan Type	Plan 1	Plan 2	Plan 3
<b>Basic Benefits</b>	<b>Coverage Amount (S\$)</b>		
<b>Accidental Death, Accidental Dismemberment and Burns Benefit</b> Refer to Schedule of Indemnity on page 8	20,000	35,000	100,000
<b>Double Indemnity for Dismemberment and Burns Benefit</b> Pays when your child is injured in an accident that happened at school, on public/private conveyances or as a pedestrian on the road	20,000	35,000	100,000
<b>Monthly Catastrophe Cash Benefit (Accident)</b> Pays up to 20 years upon a catastrophic disability <sup>4</sup>	750/month	1,000/month	1,500/month
<b>Medical Reimbursement Benefit (Accident &amp; Disease)</b> Pays for medical expenses including: <ul style="list-style-type: none"> <li>• Hiring a licensed/graduate nurse – up to coverage amount</li> <li>• Ambulance charges – up to S\$200</li> <li>• Traditional Chinese medicine/chiropractic treatments – up to 10% of coverage amount</li> </ul>	1,500	3,000	5,000
<b>Daily Hospital Income Benefit (Accident &amp; Disease)</b> Pays up to 180 days	30/day	50/day	100/day
<b>Double Indemnity for Daily Hospital Income Benefit in ICU (Accident &amp; Disease)</b> Pays up to 30 days	30/day	50/day	100/day
<b>Post-Hospitalisation Home Care Benefit (Accident &amp; Disease)</b> Pays when your child is required to stay in a hospital for more than 4 consecutive days. Maximum one claim per accident or disease	100	150	200
<b>Recuperation Benefit (Dengue Fever and Hand, Foot and Mouth Disease)</b> Maximum one claim every 2 years	50	80	100
<b>Education Assurance Fund Benefit</b> <ul style="list-style-type: none"> <li>• Pays upon your accidental death (before your 75<sup>th</sup> birthday; before the policy anniversary following child's 21<sup>st</sup> birthday (if child is no longer a student) or child's 24<sup>th</sup> birthday, whichever is earliest)</li> <li>• Pays upon accidental death of child (after your coverage ceases)</li> </ul>	10,000	17,500	50,000

Plan Type	Plan 1	Plan 2	Plan 3
<b>Basic Benefits</b>	<b>Coverage Amount (S\$)</b>		
<b>Reconstructive Surgery Reimbursement Benefit (Accident)</b> <ul style="list-style-type: none"> <li>Reconstructive surgery</li> <li>Skin transplantation</li> </ul>	NIL	5,000	15,000
<b>Mobility Aids Reimbursement Benefit (Accident)</b> Pays when your child needs mobility aids	NIL	300	1,000
<b>National Service Cover Benefit (Accident)</b> Pays upon accidental death, dismemberment or burns during full-time National Service. Refer to Schedule of Indemnity on page 8	NIL	10,000	20,000
<b>Emergency Medical Evacuation &amp; Repatriation Benefit (Accident)</b> Covers while travelling overseas or outside of the home country	NIL	NIL	50,000 per policy year
<b>Payor Benefit</b> Waives future premiums until your child reaches 21 years old, should you pass away due to an accident before age 75			
<b>Renewal Bonus</b> Provides additional 5% of coverage amount for Accidental Death, Accidental Dismemberment and Burns Benefit for each policy renewal, up to a maximum of 5 renewals			

	Option 1	Option 2	Option 3
<b>Optional Benefit</b>	<b>Coverage Amount (S\$)</b>		
<b>Child Critical Illnesses Benefit</b> <ul style="list-style-type: none"> <li>Covers 17 Child Critical Illnesses</li> <li>Option to convert this benefit to an AIA whole life or endowment policy from your child's 18<sup>th</sup> birthday till the policy anniversary following your child's 21<sup>st</sup> birthday<sup>3</sup></li> </ul> <p>This benefit will terminate on the policy anniversary following the child's 21<sup>st</sup> birthday.</p>	30,000	50,000	100,000

### Comprehensive list of Diseases covered:

- Hand, Foot and Mouth Disease
- Dengue Fever
- Food Poisoning
- Severe Acute Respiratory Syndrome (SARS)
- Variant Creutzfeldt-Jakob Disease (vCJD) or 'Mad Cow Disease'
- Nipah Viral Encephalitis
- Japanese Viral Encephalitis
- Malaria
- Pulmonary Tuberculosis
- Measles
- Rabies
- Melioidosis
- Avian Influenza or 'Bird Flu' due to Influenza A
- Chikungunya Fever
- Mumps
- Rubella

### 17 Child Critical Illnesses covered under the optional benefit:

- Acquired Brain Damage
- Aplastic Anaemia
- Bone Marrow Transplant
- Brain Surgery
- Glomerulonephritis
- Haemophilia
- Death as a result of Hand, Foot and Mouth Disease
- Insulin Dependent Diabetes Mellitus
- Leukaemia
- Loss of Limbs due to Sickness
- Kawasaki Disease with Heart Complications
- Rheumatic Fever with Heart Involvement
- Severe Asthma
- Severe Epilepsy
- Still's Disease including Severe Juvenile Rheumatoid Arthritis
- Tuberculous Meningitis
- Viral Encephalitis

## Annual Premiums

Enjoy 10% premium discount on AIA Star Protector Plus for your child till 21 years old if you have an AIA Solitaire PA (II) Plan 2 and above!

S\$ (inclusive of 9% GST)			
	Plan 1	Plan 2	Plan 3
Basic Benefits	152.40	239.12	488.69
	Option 1	Option 2	Option 3
Optional Child Critical Illnesses Benefit	58.68	97.79	195.59

**Note:** Premium rates are not guaranteed and before any discount.

# Schedule of Indemnity

Event	% of Coverage Amount
1. Loss of life	100
2. Permanent total loss of sight of both eyes	150
3. Permanent total loss of sight of 1 eye	100
4. Loss of or the permanent total loss of use of 2 limbs	150
5. Loss of or the permanent total loss of use of 1 limb	125
6. Loss of or the permanent total loss of use of 1 limb and loss of sight of 1 eye	150
7. Permanent loss of speech and hearing	150
8. Permanent and incurable insanity	100
9. Permanent total loss of hearing <ul style="list-style-type: none"> <li>• both ears</li> <li>• 1 ear</li> </ul>	75 25
10. Permanent loss of speech	50
11. Permanent total loss of the lens of 1 eye	50
12. Loss of or the permanent total loss of use of 4 fingers and thumb of a hand	70
13. Loss of or the permanent total loss of use of 4 fingers of a hand	40
14. Loss of or the permanent total loss of use of 1 thumb <ul style="list-style-type: none"> <li>• both phalanges</li> <li>• 1 phalanx</li> </ul>	30 15
15. Loss of or the permanent total loss of use of a finger <ul style="list-style-type: none"> <li>• 3 phalanges</li> <li>• 2 phalanges</li> <li>• 1 phalanx</li> </ul>	10 7.5 5
16. Loss of or the permanent total loss of use of toes <ul style="list-style-type: none"> <li>• all toes of 1 foot</li> <li>• great toe – 2 phalanges</li> <li>• great toe – 1 phalanx</li> <li>• other than great toe, each toe</li> </ul>	15 5 3 1
17. Fractured leg or patella with established non-union	10
18. Shortening of leg by at least 5 cm	7.5
19. Third degree burns Area damage as a percentage of total body surface area <ul style="list-style-type: none"> <li>• Head – equals to or greater than 2% but less than 5%</li> <li>• Head – equals to or greater than 5% but less than 8%</li> <li>• Head – equals to or greater than 8%</li> <li>• Body – equals to or greater than 10% but less than 15%</li> <li>• Body – equals to or greater than 15% but less than 20%</li> <li>• Body – equals to or greater than 20%</li> </ul>	50 75 100 50 75 100

**Note:** The maximum amount payable as a result of injuries arising from the same accident shall not exceed 150% of the coverage amount.

**Terms and Conditions:**

There are certain conditions whereby no benefits will be payable. Waiting period and deferment period are applicable before the benefits will be payable. You are advised to read the policy contract for details.

<sup>1</sup> Refers to monthly premium for Plan 1 of Basic Benefits.

<sup>2</sup> Entry age is from 2 weeks to 16 years old (last birthday).

<sup>3</sup> Conversion privilege is applicable to standard lives only. Please refer to the policy contract for details.

<sup>4</sup> Should you suffer from Catastrophic Disability due to injury within 180 days from the date of an accident, we will pay you the coverage amount for this benefit every month, up to 20 years.

Catastrophic Disability refers to:

- a) Coma
- b) Paralysis
- c) Loss of or the irrevocable total loss of use of 2 limbs
- d) Irrevocable total loss of sight of both eyes
- e) Loss of or the irrevocable total loss of use of 1 limb and irrevocable total loss of sight of 1 eye

**Important Notes:**

This insurance plan is underwritten by AIA Singapore Private Limited (Reg. No. 201106386R) ("AIA"). All insurance applications are subject to AIA's underwriting and acceptance. This brochure is not a contract of insurance. The precise terms and conditions of this plan, including exclusions whereby the benefits under your policy may not be paid out, are specified in the policy contract. You are advised to read the policy contract.

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.

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

Protected up to specified limits by SDIC.

This advertisement has not been reviewed by the Monetary Authority of Singapore.

The information is correct as at 1 January 2024.

# About AIA

AIA Group Limited and its subsidiaries (collectively “AIA” or the “Group”) comprise the largest independent publicly listed pan-Asian life insurance group. It has a presence in 18 markets – wholly-owned branches and subsidiaries in Mainland China, Hong Kong Special Administrative Region, Thailand, Singapore, Malaysia, Australia, Cambodia, Indonesia, Myanmar, New Zealand, the Philippines, South Korea, Sri Lanka, Taiwan, Vietnam, Brunei and Macau Special Administrative Region, and a 49 per cent joint venture in India. In addition, AIA has a 24.99 per cent shareholding in China Post Life Insurance Co., Ltd.

The business that is now AIA was first established in Shanghai more than a century ago in 1919. It is a market leader in Asia (ex-Japan) based on life insurance premiums and holds leading positions across the majority of its markets. It had total assets of US\$276 billion as of 30 June 2023.

AIA meets the long-term savings and protection needs of individuals by offering a range of products and services including life insurance, accident and health insurance and savings plans. The Group also provides employee benefits, credit life and pension services to corporate clients. Through an extensive network of agents, partners and employees across Asia, AIA serves the holders of more than 41 million individual policies and over 17 million participating members of group insurance schemes.

AIA Group Limited is listed on the Main Board of The Stock Exchange of Hong Kong Limited under the stock codes “1299” for HKD counter and “81299” for RMB counter with American Depositary Receipts (Level 1) traded on the over-the-counter market under the ticker symbol “AAGIY”.

**AIA Singapore Private Limited**

(Reg. No. 201106386R)

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Monday - Friday 8.45am - 5.30pm

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