

AIA PLATINUM ACCIDENTCARE

# YOUR LIFESTYLE WASN'T BUILT IN A DAY. DON'T LOSE IT IN AN INSTANT.

Protect the lifestyle you have worked hard for in the event of an accident.



HEALTHIER, LONGER,  
BETTER LIVES

# Maximise protection for your greatest asset — you.

You lead an accomplished lifestyle and are constantly on the move for business and leisure. While you're likely to have taken steps to insure your high-value assets, it's equally important to ensure that your standard of living will be well-maintained in the event of a mishap.

AIA Platinum AccidentCare is a personal accident plan that offers high coverage and round-the-clock protection for accidental deaths and injuries. So, whether you're on the road for a business summit in Asia or skiing on the slopes of Aspen, live every day with confidence knowing that you and your loved ones can continue with the lifestyle you've built, no matter what happens.

# Greater coverage for more assurance



## Top tier protection

AIA Platinum AccidentCare offers you a payout that is up to 150% coverage in the event of accidental death, dismemberment and burns. If you are injured due to an accident while overseas<sup>1</sup>, we will reimburse the expenses incurred for the arrangement of an emergency medical evacuation by our Service Provider.

Taking your coverage skyward, we have also included a double indemnity coverage. Should you unfortunately pass away due to an injury sustained on a flight, we will pay an additional amount equal to your coverage amount. Depending on your plan type, your lump sum payout can reach up to S\$10 million.



## Assistance for a swift recovery

We want to be there for you during your recovery journey after an accident. Besides your medical bills, if you require mobility aids<sup>2</sup> or need to modify your home<sup>2,3</sup> to increase your quality of life, we will reimburse such expenses.

We understand that due to your commitments, you need to restore your health quickly. We provide financial support so you can go for treatments that help you recover faster. You can make a claim for the expenses incurred when you seek rehabilitation support from a psychiatrist, physiotherapist, occupational therapist or speech therapist after a major disability.<sup>3</sup> Expenses incurred when undergoing treatment by a Traditional Chinese Medicine (TCM) practitioner or Chiropractor are also covered under this plan.



## Beyond a personal accident plan

We have extended your coverage to safeguard against injuries or death caused by illnesses such as dengue fever and food poisoning. Indulge your passion for high-adrenaline recreational sports while knowing you are protected against any possible mishaps.

You have the flexibility to supplement your plan with optional income support benefits, allowing you to provide for your loved ones during your downtime.

# Benefits of AIA Platinum AccidentCare

Plan Type	Silver	Gold	Diamond
Basic Benefits	Coverage Amount (S\$)		
<b>Accidental Death, Accidental Dismemberment and Burns Benefit<sup>4</sup></b> Refer to Schedule of Indemnity on page 5	1,000,000	3,000,000	5,000,000
<b>Aviation Accident Benefit<sup>4</sup></b> Pays on top of the Accidental Death, Accidental Dismemberment and Burns Benefit when you pass away while travelling as a fare-paying passenger on a flight	1,000,000	3,000,000	5,000,000
<b>Accidental Medical Reimbursement Benefit<sup>4</sup></b> Reimburses your medical expenses for: <ul style="list-style-type: none"> <li>• Hospitalisation</li> <li>• Treatment by a registered medical practitioner</li> <li>• Employment of a licensed or graduate nurse</li> <li>• Ambulance services (up to S\$1,000 for each accident)</li> </ul>	15,000	20,000	25,000
<b>Complementary Medical Reimbursement Benefit</b> Reimburses your medical expenses for treatment by a TCM practitioner or Chiropractor	3,000	4,000	5,000
<b>Mobility Aids and Home Modification Benefit<sup>2</sup></b> Reimburses when you need: <ul style="list-style-type: none"> <li>• mobility aids</li> <li>• modifications to your home upon a major disability<sup>3</sup></li> </ul>	5,000	8,000	10,000
<b>Rehabilitation Support Benefit<sup>3</sup></b> Reimburses your expenses for treatment by a psychiatrist, physiotherapist, occupational therapist and/or speech therapist upon a major disability	3,000	5,000	10,000
<b>Compassionate Visit Benefit</b> Reimburses the following travel expenses incurred by a relative or friend for visitation if you are hospitalised overseas <sup>1</sup> for at least 7 consecutive days unaccompanied: <ul style="list-style-type: none"> <li>• 1 return economy class airfare, rail or sea transport fare</li> <li>• 1 standard hotel room accommodation (excludes any hotel accommodation categorised as a luxury or VIP suite)</li> </ul>	10,000	10,000	10,000

Plan Type	Silver	Gold	Diamond
<b>Basic Benefits</b>	<b>Coverage Amount (S\$)</b>		
<b>Emergency Medical Evacuation and Repatriation Benefit</b> <ul style="list-style-type: none"> <li>Reimburses the emergency medical evacuation expenses, while travelling overseas<sup>1</sup></li> <li>Pays for repatriation of mortal remains</li> </ul>	Unlimited	Unlimited	Unlimited

Plan Type	Option 1	Option 2
<b>Optional Benefits</b>	<b>Coverage Amount (S\$)</b>	
<b>Weekly Income Benefit</b> <ul style="list-style-type: none"> <li>If certified that you cannot work totally, we will pay the benefit for every week that you suffer the temporary total disability</li> <li>If certified that you cannot perform your duties partially, we will pay 25% of the benefit for every week that you suffer the temporary partial disability</li> </ul>	1,000/week	1,500/week
<b>Monthly Support Benefit<sup>3</sup></b> Pays the benefit every month for 12 consecutive months upon a major disability	2,000/month	3,000/month

# Schedule of Indemnity

Event	% of Coverage Amount
<b>1. Loss of life</b>	100
<b>2. Permanent total disablement</b>	150
<b>3. Permanent total loss of sight of both eyes</b>	150
<b>4. Permanent total loss of sight of 1 eye</b>	100
<b>5. Loss of or the permanent total loss of use of 2 limbs</b>	150
<b>6. Loss of or the permanent total loss of use of 1 limb</b>	125
<b>7. Loss of or the permanent total loss of use of 1 limb and the permanent total loss of sight of 1 eye</b>	150
<b>8. Permanent total loss of speech and hearing</b>	150
<b>9. Permanent and incurable insanity</b>	100
<b>10. Permanent total loss of hearing</b>	
• both ears	75
• 1 ear	25
<b>11. Permanent total loss of speech</b>	50
<b>12. Total loss of the lens of 1 eye</b>	50
<b>13. Loss of or the permanent total loss of use of 4 fingers and thumb of a hand</b>	70
<b>14. Loss of or the permanent total loss of use of 4 fingers of a hand</b>	40
<b>15. Loss of or the permanent total loss of use of 1 thumb</b>	
• both phalanges	30
• 1 phalanx	15
<b>16. Loss of or the permanent total loss of use of a finger</b>	
• 3 phalanges	10
• 2 phalanges	7.5
• 1 phalanx	5
<b>17. Loss of or the permanent total loss of use of toes</b>	
• all toes of 1 foot	15
• great toe – 2 phalanges	5
• great toe – 1 phalanx	3
• a toe other than the great toe	1

Event	% of Coverage Amount
18. Fractured leg with established non-union or patella with established non-union	10
19. Shortening of leg by at least 5cm	7.5
<b>20. Third degree burns:</b> <b>Area damage as a percentage of total body surface area</b> <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>	           

**Note:** The payout for permanent disability will begin 6 months after the disability was first suffered.

# Premium Tables

Basic Benefits	Premium (S\$, inclusive of 8% GST)		
	Silver	Gold	Diamond
<b>Occupational class 1</b>			
<b>Up to age 74</b>			
Annual premium	1,138.66	2,423.96	3,641.41
Semi-annual premium	592.10	1,260.46	1,893.54
Monthly premium	99.07	210.88	316.80
<b>Occupational class 2</b>			
<b>Up to age 74</b>			
Annual premium	1,415.77	3,007.36	4,501.14
Semi-annual premium	736.19	1,563.82	2,340.59
Monthly premium	123.16	261.63	391.61

**Note:** Please refer to the product summary for premium rates for age 75 to 79.



Optional Benefits	Premium (S\$, inclusive of 8% GST)	
	Option 1	Option 2
<b>Occupational class 1</b>		
<b>Up to age 74</b>		
Annual premium	491.24	736.86
Semi-annual premium	255.45	383.16
Monthly premium	42.73	64.11
<b>Occupational class 2</b>		
<b>Up to age 74</b>		
Annual premium	614.07	921.10
Semi-annual premium	319.32	478.97
Monthly premium	53.42	80.13

**Terms and Conditions:**

There are exclusions applicable to the policy and specific benefits whereby no benefits will be payable. You are advised to read the policy contract for details.

<sup>1</sup> Refers to outside Singapore, your home country and your usual place of residence or employment.

<sup>2</sup> The need for mobility aids must be recommended by a registered medical practitioner and home modification must be recommended by a practitioner in rehabilitative services for the sole purpose of adapting the home to facilitate movement in and around the home in view of the disabilities suffered by you.

<sup>3</sup> To be eligible for this benefit, total claims paid or payable due to 1 accident under Accidental Death, Accidental Dismemberment and Burns Benefit (other than for Loss of Life) must be at least 50% of the coverage amount.

<sup>4</sup> The coverage amount for Accidental Death, Accidental Dismemberment and Burns Benefit, Aviation Accident Benefit and Accidental Medical Reimbursement Benefit will be reduced by 50% when you turn age 75.

**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 2023.



**AIA Singapore Private Limited**

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