



SECTION A: APPLICATION DETAILS

WHAT IS THE APPLICATION PERIOD FOR AIA PROTECTPLUS COVER?

- From 01 October to 31 December 2026

AM I ELIGIBLE TO APPLY FOR AIA PROTECTPLUS COVER?

- To be eligible to apply for AIA ProtectPlus Cover (the “Plan”), the Citibank customer must:

(A) at the Effective Date of Coverage:

- i. be a Singapore Resident and holds a valid NRIC/FIN; and
- ii. be aged between 21 years old and 65 years old (age last birthday); and
- iii. not be an individual residing in certain countries/jurisdictions. For the comprehensive list of these countries/jurisdictions, please refer to the Privacy Disclosure Statement Clause under the “Privacy at Citi” tab of the Privacy page located at the footer of the Citibank Singapore Limited website; and
- iv. not be a citizen of a sanctioned country, and is not a Prohibited Person; and

(B) at the time of Policy application:

- i. hold at least one valid (i.e. not suspended, cancelled and/or terminated) primary credit card issued by Citibank in Singapore (excluding corporate credit cards and S\$500 clear cards)

Note: Please refer to the Policy Contract and the Promotion’s Terms and Conditions for the meaning of defined terms in this FAQ and for further details.

IS THERE AN AGE RANGE TO ENJOY THIS FREE AIA PROTECTPLUS COVER?

- Yes.

All Insured Person(s) must be aged between 21 years old to 65 years old (age last birthday) to be covered under this Plan.

I AM CURRENTLY NOT AN AIA CUSTOMER. CAN I APPLY?

- Yes. As long as you have received the invitation to apply for this insurance coverage from our distributor, Citibank Singapore Limited, and satisfy the eligibility conditions, you may apply for the coverage through our distributor, Citibank Singapore Limited.

WILL I RECEIVE ANY HARD COPY POLICY DOCUMENTS?

- No. You will receive an email confirmation from AIA within 1 working day, with a link to the Policy Contract, following AIA’s acceptance of your application. Alternatively, you may download a copy of your Policy Contract at the following link:
<https://www.aia.com.sg/en/protectplus-cover>

DO I NEED TO PURCHASE ANY AIA PLANS OR PAY ANY FEES FOR THIS FREE AIA PROTECTPLUS COVER?

- No, this offer is complimentary and offered to eligible Citibank customers. No additional purchase of insurance plan is required. By signing up, you provide consent to Citibank to disclose your personal details (name, NRIC No./FIN, gender, date of birth, nationality, mobile number and email address) to AIA for the purposes of policy application, fulfilment and/or servicing; and also for Citibank to contact you to market insurance products and/or services including via the telephone.

SECTION B: COVERAGE

WHEN DOES THIS FREE AIA PROTECTPLUS COVER START AND END?

- Effective Date of Coverage: Coverage will begin for customer on the date stipulated in the enrolment confirmation email from AIA.
- Expiry Date of Coverage: 31 January 2027.

WHAT AM I COVERED FOR UNDER THE AIA PROTECTPLUS COVER?

- This Plan provides the following benefits. For the full list of definitions, you may refer to the policy contract at <https://www.aia.com.sg/en/protectplus-cover>

✓ Hospitalisation Income for Hospitalisation due to Accident

AIA shall pay a lump sum benefit of S\$100 if you have undergone Hospital Confinement in Singapore as a result of an Injury.

This benefit shall only be payable once per Insured Person regardless of the number of occurrences.

✓ Outpatient Medical Reimbursement (for treatment of Injuries caused by Accident)

AIA shall pay up to S\$30 per visit for Medical Expenses in Singapore for treatment provided as a result of an Injury, capped at 2 visits.

Notwithstanding any provision to the contrary under this Policy, this benefit shall not apply to this Policy if the Insured Person is not a Singapore Resident on the date of the Accident, or the Medical Expenses are incurred outside Singapore.

✓ Accidental Death Benefit

AIA shall pay the lump sum benefit of S\$5,000 if you die in Singapore as a result of an Injury occurring during the Period of Insurance.

This benefit shall only be payable once per Insured Person.

✓ **Policy Extension – Food Poisoning**

We will cover death or Injury of the Insured Person resulting from food poisoning that was an Accident, provided that the food poisoning was not caused or contributed to by the Insured Person's wilful and/or intentional act or omission.

Please refer to the Policy Contract for the full terms and conditions and exclusions of this plan.

SECTION C: CLAIMS

HOW CAN CLAIMS BE SUBMITTED?

- You must submit to AIA a duly completed claim form and other proof of loss documents as may be required by AIA. Such claim submission and proof of loss must be filed with AIA within 90 days after the date of loss, and there must be sufficient particulars to enable AIA to identify the Insured Person, the occurrence, nature and extent of the loss.
- The claim form can be downloaded from AIA's website at:
<https://www.aia.com.sg/en/protectplus-cover>
- All hard-copy claim forms together with the supporting documents must be mailed to AIA at:
3 Tampines Grande, #07-00, AIA Tampines, Singapore 528799
- Please refer to the 'Claims Payment and Procedures' section in the Policy Contract for further details.
- The claims will be processed by AIA within 21 working days upon receipt of complete documents.
- For any claims related queries, please contact AIA Customer Care Hotline at 6248 8328 or email AIA at sg.cs.campaign@aia.com.

IS THERE A CUSTOMER HOTLINE THAT I MAY REACH OUT TO:

For AIA ProtectPlus Cover-related queries such as application and insurance claims issues:

- **Hotline Number:** +65 6248 8328
- **Email Address:** SG.CS.CAMPAIGN@AIA.COM

Please note that all Insured Persons should contact AIA directly at the contact information stated above for any queries relating to this AIA ProtectPlus Cover.