



Product Summary for AIA PA 100

Version 1.0

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

A. PRODUCT INFORMATION

AIA PA 100 is a personal accident plan that provides you with high protection coverage against Accidental Death, Dismemberment and Burns in the event of unforeseen accident.

Benefits and Premium Table

BASIC BENEFITS / PLAN	Classic	Diamond
1. Accidental Death, Dismemberment and Burns Benefit If the Insured is injured in an accident and the injury results in any of the losses reflected in the Schedule of Indemnity ¹ within 365 days from the date of accident, we will pay a percentage of the Insured Amount as specified in the Schedule of Indemnity ¹ .	200,000	500,000
2. Additional Payout for Accidental Death Benefit (Public Transport /Private Transport/ Pedestrian) We will pay an additional amount equal to the Insured Amount under Loss of Life under Accidental Death, Dismemberment and Burns if the Insured suffers an Injury and dies within 365 days from the date of the Accident (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; or (c) as a pedestrian where such loss of life is caused by Public/Private Transport or Personal Mobility Device.	200,000	500,000
Premium Payable for Basic Benefits (in S\$, inclusive of 7%GST)		
Annual Premium	100	200
Semi-annual Premium	52	104
Monthly Premium	8.70	17.40

(The total distribution cost of this product is 24.2% of annual premiums for the first year and 13.2% of annual premiums for renewal years. Distribution cost, charges and expenses will be available upon written request).

¹Schedule of Indemnity refers to:

	Event	% of Insured Amount
1	Loss of Life	100
2	Permanent Total Disablement	150
3	Permanent Total Loss of Sight of both eyes	150
4	Permanent Total Loss of Sight of 1 eye	100
5	Loss of or the Permanent Total Loss of Use of 2 Limbs	150
6	Loss of or the Permanent Total Loss of Use of 1 Limb	125
7	Loss of or the Permanent Total Loss of Use of 1 Limb and the Permanent Total Loss of Sight of 1 eye	150
8	Permanent total loss of speech and permanent total loss of hearing	150
9	Permanent and incurable insanity	100
10	Permanent total loss of hearing	
	- both ears	75
	- 1 ear	25



	<u>Event</u>	<u>% of Insured Amount</u>
11	Permanent total loss of speech	50
12	Total loss of the lens of 1 eye	50
13	Loss of or the Permanent Total Loss of Use of 4 Fingers and thumb of a hand	70
14	Loss of or the Permanent Total Loss of Use of 4 Fingers of a hand	40
15	Loss of or the Permanent Total Loss of Use of 1 thumb - both phalanges - 1 phalanx	30 15
16	Loss of or the Permanent Total Loss of Use of a Finger - 3 phalanges - 2 phalanges - 1 phalanx	10 7.5 5
17	Loss of or the Permanent Total Loss of Use of Toes - all toes of 1 foot - great toe – 2 phalanges - great toe – 1 phalanx - a toe other than the great toe	15 5 3 1
18	Fractured leg with established non-union or patella with established non-union	10
19	Shortening of leg by at least 5 cm	7.5
20	Third Degree Burns Area damage as a percentage of total body surface area: - Head – equal to or greater than 2% but less than 5% - Head – equal to or greater than 5% but less than 8% - Head – equal to or greater than 8% - Body – equal to or greater than 10% but less than 15% - Body – equal to or greater than 15% but less than 20% - Body – equal to or greater than 20%	50 75 100 50 75 100

Any number of events listed in the table above arising from one accident may be payable under this benefit provided that the aggregate sum payable in respect of any one such accident shall not exceed 150% of the Insured Amount.

You could refer to the policy contract for the full definitions and benefit limitations. You may also contact your AIA Financial Services Consultant, Insurance Representative or AIA Customer Care Hotline at 1800 248 8000.

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. Cancellation Clause

(a) Cancellation by us - 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.

We will not cancel any policy on an individual basis, except where we exercise our right of termination under sections on Change of Occupation, Change of Country of Residence or Citizenship or No Cover.

However, we have the right to cancel this policy at any time in the event that we decide, at our sole discretion, to cancel:

- (i) the entire portfolio of this insurance;
 - (ii) a particular plan type of this insurance; and/or
 - (iii) this insurance for a particular group of Insureds
- by sending to you a notice of cancellation of at least 30 days to your last known address. In such event, we will refund the unearned portion of premium.



(b) Cancellation by you - You may cancel this policy by sending us a notice to our issuing office. We will cancel this policy upon receipt of your notice, and after the effective date of cancellation, refund the unearned portion of premium.

No premiums will be refunded if there are any claims under this policy for the same policy year.

2. 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.

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 (AIA eCare or such other name as we may choose for our customer portal from time to time).

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

3. Terms of Renewal

The policy is issued for a period of one year commencing from the issue date of the policy or each renewal date. The policy may be renewed, subject to the following:

- a) renewal is only available on each policy anniversary date and up to the policy anniversary date immediately prior to the Insured's 75th birthday;
- b) your policy is in-force on the date of renewal and has not been cancelled; and
- c) we receive and accept payment of your policy's premium within the grace period and in accordance with the premium rates applicable on the date of such renewal.

Renewal of the policy is not guaranteed.

4. Premium

Premiums payable for the policy are not guaranteed and are subject to our review from time to time at our absolute discretion. We will send you written notification at least 31 days in advance of any change in the premium rate.

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

5. Change of Country of Residence or Citizenship

You must notify us in writing if there is a change in your and/or the Insured's citizenship and/or usual country of residence as soon as possible. A change in the country of residence will be deemed to mean you and/or the Insured living or intending to live in another country other than your and/or the Insured's country of residence at the Policy Date of this Policy in excess of 12 consecutive calendar months. We reserve the right and sole discretion to terminate or decline to renew the policy or continue cover on prevailing or varied terms and conditions.

You must also notify us in writing if you and/or the Insured 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 and sole discretion to continue coverage on prevailing or varied terms and conditions.

6. Change of Occupation

You must, as soon as practicable, notify us in writing if the Insured's occupation changes. We reserve the right to increase or reduce, at our sole discretion, the premiums payable according to the risk classification for the new occupation. We reserve the right and sole discretion to terminate or decline to renew this Policy.

7. 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.

8. Policy Extensions

The policy shall extend to cover accidental death or injury sustained by the Insured under the following events while the policy is in force, and subject to the terms and conditions of the respective benefits and the policy:

- a) Strike, riot and civil commotion
- b) Act of 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 travelling outside Singapore)
- i) Insect/animal bites, stings or attacks (including dengue fever)
- j) Amateur sports or activities as a form of recreation
- k) Motor-cycling (as rider and pillion-rider)

9. Exclusions

There are certain conditions under which no benefits will be payable. These are stated as exclusions in the policy 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.

- a) War-related events
 - war (whether declared, undeclared or otherwise), invasion, civil war, revolution or any warlike operations;
- b) Deliberate acts that endanger self
 - 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), whether sane or insane;
- c) Health-related or Pre-existing Conditions
 - childbirth, pregnancy, miscarriage, abortion, sterilisation, contraception, infertility or any complications concerning therewith 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 therefrom, 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 therefrom;
 - any kind of disease or illness save as expressly covered under Policy Extensions (Food Poisoning and Insect/Animal Bites, Stings or Attacks);
 - AIDS and HIV or any complications associated with any HIV; or
 - any Pre-existing Condition.
- d) Adventurous or Competitive activities
- 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 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);
- e) 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 (Cap.93).

10. Deferment Period

For any of the losses that are described as “Permanent” in the policy, it must have continued for a period of 6 consecutive months from the date of the disability and beyond any hope of improvement and recovery before we pay out any benefits in accordance to the terms of the policy.

11. Termination

The coverage for the policy shall immediately terminate on the earliest of the following:

- a) if any premium on your Policy remains unpaid at the end of the Grace Period;
- b) the effective date stated in the cancellation notice issued pursuant to the Cancellation clause;
- c) on the policy anniversary occurring on or immediately following the Insured's 75th birthday;
- d) upon Insured's death; or
- e) the date of the Insured's Accident resulting in the aggregated payment of 100% or more of the Insured Amount under (Accidental Death, Dismemberment and Burns Benefit) during the life of this Policy including any and all renewals of the Policy.

Termination of your Policy shall be without prejudice to any and all accrued rights and liabilities of the parties arising prior to such termination. The payment or acceptance of any premium subsequent to termination of your Policy shall not create any liability on our part but we shall refund any such premium paid, without any interest.

12. Claims Procedures

We must receive written notice of claim for loss within 60 days from the date of such loss. 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 the policy will be payable upon an accident occurring.