



AIA Singapore

1 Robinson Road, AIA Tower
Singapore 048542
T : 1800 248 8000

AIA.COM.SG

TERMS AND CONDITIONS OF TEMPORARY INSURANCE COVERAGE (ONLY APPLICABLE FOR FIRST FULL MODAL PREMIUM RECEIVED FOR A NEW PROPOSAL OF A BASIC PLAN)

Subject to the conditions below, AIA Singapore Private Limited ("AIA Singapore") will provide temporary insurance coverage in the event of the death of the proposed insured caused directly and solely by accident in Singapore before the termination of such coverage by AIA Singapore.

CONDITIONS

Coverage shall start when

- (a) a duly completed and signed application form for a basic regular premium traditional life or term plan or basic regular premium investment-linked plan (excluding supplementary agreements) ("Basic Plan") is submitted to AIA Singapore, and
- (b) the first full modal premium for the Basic Plan is received by AIA Singapore.

The proposed insurance must be acceptable on AIA Singapore's standard underwriting terms and conditions for a standard life.

If any coverage is provided under this temporary insurance coverage:

- (a) Such coverage will terminate on the earliest of the following events:
 - (i) On the acceptance of the proposed insurance for the proposed Basic Plan by AIA Singapore on standard terms, or
 - (ii) When the proposed insurance for the Basic Plan is declined or not accepted by AIA Singapore on standard terms, or
 - (iii) When the proposed insurance is withdrawn or not taken up by the proposed applicant, or
 - (iv) When the proposed insurance is closed by AIA Singapore due to non-receipt of such necessary documents required for determination of the proposal as may be informed by AIA Singapore from time to time, or
 - (v) On the expiry of 30 days from the date of the cashier's receipt;
- (b) The amount payable shall not exceed the lower of:
 - (i) the sum insured for the death benefit for the Basic Plan; or
 - (ii) S\$500,000 (for a proposed insured aged between 21 to 55 years old) or S\$125,000 (for a proposed insured aged below 21 years old),PROVIDED that the aggregate benefits payable (regardless of the number of proposals made on or cashier's receipts issued to the same proposed insured) shall not exceed:
 - (i) S\$1 million (for a proposed insured aged between 21 to 55 years old); or
 - (ii) S\$250,000 (for a proposed insured aged below 21); and
- (c) AIA Singapore shall determine the amount of insurance coverage payable at its sole discretion.



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AIA Singapore will not pay in the event of the death of the proposed insured caused directly and solely by accident in Singapore before the termination of such cover by AIA Singapore if it is caused by any of the following:

- (a) war, declared or undeclared, invasion, civil war, revolution or any warlike operations;
- (b) violation or attempted violation of the law or resistance to arrest;
- (c) engaging in or taking part in air, military or naval service in time of declared or undeclared war or while under order for warlike operations or restoration of public order;
- (d) 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;
- (e) suicide or attempted suicide or intentional self-injury or from deliberate exposure to exceptional danger (except in an attempt to save human life), or is sustained whilst the Insured is in a state of insanity;
- (f) in the case of a woman, is attributable wholly or in part to childbirth, pregnancy or miscarriage or any complications concerning therewith notwithstanding that such event may have been accelerated or induced by Injury;
- (g) the Insured engaging in a sport in a professional capacity or where the Insured would or could earn income or remuneration from engaging in such sport;
- (h) treatment of alcoholism, or Accidents caused whilst under the influence of alcohol;
- (i) drug abuse, overdose of prescription drugs whether accidental or otherwise, or any act while the Insured is intoxicated or under the influence of drugs;
- (j) the Insured engaging in racing of any kind.

Coverage will not be applicable where the cashier's receipt is issued for any of the following instances:

- (a) deposit for policy reinstatement;
- (b) deposit for policy adjustment;
- (c) payment for renewal premium;
- (d) repayment of loan and interest;
- (e) refunds made due to overpayment;
- (f) payment made towards the premium deposit fund;
- (g) deposits or premiums paid for Accident & Health plans;
- (h) deposits or premiums paid for Personal Line plans;
- (i) payment of top-up premiums;
- (j) payment for supplementary agreements only.