

AIA PRIME ASSURED

LIVE YOUR PRIME LIFE WORRY-FREE

Enjoy greater assurance with a personal accident plan
that offers worldwide coverage.



HEALTHIER, LONGER,
BETTER LIVES

Live life to the fullest with worldwide accident protection

Accidents can happen any time. And should you suffer a serious injury, the financial consequences for you and your family can be devastating.

But with AIA Prime Assured, you can enjoy adequate round-the-clock protection anywhere in the world so you can focus on recovery without worrying about hospital or medical treatment costs.

The plan also caters to ageing needs by covering Alzheimer's and Parkinson's Disease, broken bones and the inability to perform activities of daily living due to an accident.



Benefits and Premiums

Benefits	Coverage Amount (S\$)		
	Plan 1	Plan 2	Plan 3
1. Compassionate Accidental Death Benefit	5,000	5,000	5,000
2. Broken Bones and Burns Benefit¹	10,000	15,000	30,000
3. Permanent Disability Benefit²	20,000	30,000	50,000
4. Double Permanent Disability on Public Conveyance Benefit² Pays when you are injured while riding on, in, boarding or alighting from a public conveyance. The Permanent Disability Benefit will not be payable if any amount is payable under this benefit due to an accident.	40,000	60,000	100,000
5. Loss of Activities of Daily Living Benefit Pays when you are unable to perform 3 or more Activities of Daily Living due to an accident.	20,000	30,000	60,000
6. Accident Medical Reimbursement Benefit (per accident) Pays for medical expenses incurred due to an accident, including treatment by a Chinese Bonesetter or Acupuncturist – up to 25% of the coverage amount per accident.	500	1,000	1,500
7. Daily Accident Hospital Income Benefit Pays up to 365 days. If you are not a Singapore citizen or a Singapore permanent resident, up to 90 days will be paid.	50 per day	100 per day	150 per day
8. Post-hospitalisation Home Care Benefit (per accident) Pays when you are required to stay in a hospital due to an accident for more than 7 consecutive days.	800	1,000	1,200
9. Mobility Aid Benefit (per accident)	250	500	750
10. Ambulance Service Benefit (per accident)	200	200	200
11. Alzheimer's or Parkinson's Disease Benefit This benefit is payable only once during the life of the policy, regardless of any renewal of this policy.	1,000	2,000	3,000
Premiums (inclusive of 8% GST)			
Once a year	199.49	300.61	452.08
Twice a year	103.73	156.31	235.06
Once a month	17.36	26.15	39.32

Note: The benefits mentioned above (except Alzheimer's or Parkinson's Disease Benefit) are payable as a result of an injury due to an accident. The coverage amount for all benefits will be reduced by 50% from the policy anniversary following your 81st birthday.

Broken Bones and Burns Schedule

Event	% of Coverage Amount
A. Fracture of hip or pelvis (excluding thigh and coccyx)	
Multiple fractures, one compound, one complete	60
All other compound fractures	30
Multiple fractures, at least one complete	15
All other fractures	12
B. Fracture of thigh or heel	
Multiple fractures, one compound, one complete	30
All other compound fractures	24
Multiple fractures, at least one complete	15
All other fractures	12
C. Fracture of lower leg, skull, clavicle, ankle, elbows, upper or lower arm (including wrist but excluding Colles' Fracture)	
Multiple fractures, one compound, one complete	24
All other compound fractures	15
Multiple fractures, at least one complete	12
Depressed fracture of the skull needing surgical intervention	7.2
All other fractures	6
D. Colles' Fracture of the lower arm	
Compound	12
Other	6
E. Fracture of shoulder blade, knee cap, sternum, hand (excluding fingers and wrist), foot (excluding toes and heel)	
All compound fractures	12
All other fractures	6
F. Fracture of spinal column (vertebrae but excluding coccyx)	
All compression fractures	12
All spinous, transverse process or pedicle fractures	12
Fracture leading to permanent neurological damage	12
All other vertebral fractures	6
G. Fracture of lower jaw	
Multiple fractures, one compound, one complete	15
All other compound fractures	12
Multiple fractures, at least one complete	9.6
All other fractures	4.8
H. Fracture of rib or ribs, cheekbone, coccyx, upper jaw, nose, toe or toes, finger or fingers	
Multiple fractures, one compound, one complete	9.5
All other compound fractures	7.2
Multiple fractures, at least one complete	4.8
All other fractures	2.4
I. Third degree burns on	
- at least 27% of body surface	24
- at least 18% of body surface	19.2
- at least 9% of body surface	9.6
- at least 4.5% of body surface	4.8
J. Dislocations requiring surgery under anaesthesia*	
(i) spine or back, diagnosed by x-ray (excluding slipped disc)	48
(ii) hip	30
(iii) knee	15
(iv) wrist or elbow	12
(v) ankle, shoulder blade or collarbone	6
(vi) fingers, toes, or jaw	2.4
* Payment under this Event (J) is limited to 1 payment for each of the items listed from (i) to (vi) during the lifetime of this policy, regardless of any renewal of the policy.	

Event	% of Coverage Amount
K. Internal injuries or concussion	
Internal injuries resulting in open abdominal or Thoracic Surgery (excluding hernia)	15
Concussion characterized by loss of consciousness and some degree of amnesia	15
L. Injury requiring admission in a Hospital for a minimum period of 48 hours, and whereby no other benefits from Event A to K of the Broken Bones and Burns Schedule is payable	1.2

Note: The maximum amount payable for a series of injuries arising from the same accident shall not exceed 100% of the coverage amount. The aggregate amount payable under this benefit shall not exceed 100% of the coverage amount per policy year.

Permanent Disability Schedule

Event	% of Coverage Amount
Permanent total loss of sight of both eyes	150
Permanent total loss of sight of one eye	100
Loss of or the permanent total loss of use of two limbs	150
Loss of or the permanent total loss of use of one limb	100
Loss of speech and hearing	150
Permanent total loss of hearing	
- both ears	30
- one ear	10
Loss of speech	40
Permanent total loss of the lens of one eye	25
Loss of one thumb	15
Loss of one finger	8
Loss of one great toe	5

Note: The maximum amount payable for several disabilities arising from the same accident shall not exceed 150% of the coverage amount. The total benefits payable for several disabilities due to different accidents shall not exceed 150% per policy year.

¹ Please refer to the Broken Bones and Burns Schedule for the percentage of the coverage amount.

² Please refer to the Permanent Disability Schedule for the percentage of the coverage amount.

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. 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.

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.

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\$302 billion as of 30 June 2022.

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 40 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 code “1299” with American Depositary Receipts (Level 1) traded on the over-the-counter market (ticker symbol: “AAGIY”).

AIA Singapore Private Limited

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