

Benefits of AIA Star Protector Plus

Plan Type	Plan 1	Plan 2	Plan 3
Basic Benefits	Sum Assured (S\$)		
Accidental Death, Accidental Dismemberment and Burns Benefit Refer to Schedule of Indemnity on page 8	20,000	35,000	100,000
Double Indemnity for Dismemberment and Burns Benefit Pays when your child is injured in an accident that happened at school, on public/private conveyances or as a pedestrian on the road	20,000	35,000	100,000
Monthly Catastrophe Cash Benefit (Accident) Pays up to 20 years upon a catastrophic disability ³	750/month	1,000/month	1,500/month
Medical Reimbursement Benefit (Accident & Disease) Pays for medical expenses including: <ul style="list-style-type: none"> Hiring a licensed/graduate nurse – up to sum assured Ambulance charges - up to S\$200 Traditional Chinese medicine/chiropractic treatments - up to 10% of sum assured 	1,500	3,000	5,000
Daily Hospital Income Benefit (Accident & Disease) Pays up to 180 days	30/day	50/day	100/day
Double Indemnity for Daily Hospital Income Benefit in ICU (Accident & Disease) Pays up to 30 days	30/day	50/day	100/day
Post-Hospitalisation Home Care Benefit (Accident & Disease) Pays when your child is required to stay in a hospital for more than 4 consecutive days. Maximum one claim per accident or disease	100	150	200
Recuperation Benefit (Dengue Fever and Hand, Foot & Mouth Disease) Maximum one claim every 2 years	50	80	100
Education Assurance Fund Benefit <ul style="list-style-type: none"> Pays upon accidental death of payor (before payor's 75th birthday; before the policy anniversary following child's 21st birthday (if child is no longer a student) or child's 24th birthday, whichever is earliest) Pays upon accidental death of child (after the coverage for payor ceases) 	10,000	17,500	50,000

Plan Type	Plan 1	Plan 2	Plan 3
Basic Benefits	Sum Assured (S\$)		
Reconstructive Surgery Reimbursement Benefit (Accident) <ul style="list-style-type: none"> Reconstructive surgery Skin transplantation 	NIL	5,000	15,000
Mobility Aids Reimbursement Benefit (Accident) Pays when your child needs mobility aids	NIL	300	1,000
National Service Cover Benefit (Accident) Pays upon accidental death, dismemberment or burns during full-time National Service. Refer to Schedule of Indemnity on page 8	NIL	10,000	20,000
Emergency Medical Evacuation & Repatriation Benefit (Accident) Covers while travelling overseas or outside of the home country	NIL	NIL	50,000 per policy year
Payor Benefit Waives future premiums until your child reaches 21 years old, should you pass away due to an accident before age 75			
Renewal Bonus Provides additional 5% of sum assured for Accidental Death, Accidental Dismemberment and Burns Benefit for each policy renewal, up to a maximum of 5 renewals.			

	Option 1	Option 2	Option 3
Optional Benefit	Sum Assured (S\$)		
Child Critical Illnesses Benefit <ul style="list-style-type: none"> Covers 17 Child Critical Illnesses Option to convert this benefit to an AIA whole life or endowment policy from your child's 18th birthday till the policy anniversary following your child's 21st birthday² <p>This benefit will terminate on the policy anniversary following the child's 21st birthday.</p>	30,000	50,000	100,000

Comprehensive list of Diseases Covered:

- Hand, Foot and Mouth Disease
- Dengue Fever
- Food Poisoning
- Severe Acute Respiratory Syndrome (SARS)
- Variant Creutzfeldt-Jakob Disease (vCJD) or 'Mad Cow Disease'
- Nipah Viral Encephalitis
- Japanese Viral Encephalitis
- Malaria
- Pulmonary Tuberculosis
- Measles
- Rabies
- Melioidosis
- Avian Influenza or 'Bird Flu' due to Influenza A
- Chikungunya Fever
- Mumps
- Rubella

17 Child Critical Illnesses covered under the optional benefit:

- Acquired Brain Damage
- Aplastic Anaemia
- Bone Marrow Transplant
- Brain Surgery
- Glomerulonephritis
- Haemophilia
- Death as a result of Hand, Foot & Mouth Disease
- Insulin Dependent Diabetes Mellitus
- Leukaemia
- Loss of Limbs due to Sickness
- Kawasaki Disease with Heart Complications
- Rheumatic Fever with Heart Involvement
- Severe Asthma
- Severe Epilepsy
- Still's Disease including Severe Juvenile Rheumatoid Arthritis
- Tuberculous Meningitis
- Viral Encephalitis

Annual Premiums

S\$ (inclusive of 7% GST)			
Basic Benefits	Plan 1	Plan 2	Plan 3
	149.62	234.75	479.72
Optional Child Critical Illnesses Benefit	Option 1	Option 2	Option 3
	57.60	96.00	192.00

Note: Premium rates are not guaranteed.

Schedule of Indemnity

Event	% of Sum Assured
1. Loss of life	100
2. Permanent total loss of sight of both eyes	150
3. Permanent total loss of sight of 1 eye	100
4. Loss of or the permanent total loss of use of 2 limbs	150
5. Loss of or the permanent total loss of use of 1 limb	125
6. Loss of or the permanent total loss of use of 1 limb and loss of sight of 1 eye	150
7. Permanent loss of speech and hearing	150
8. Permanent and incurable insanity	100
9. Permanent total loss of hearing	
• both ears	75
• 1 ear	25
10. Permanent loss of speech	50
11. Permanent total loss of the lens of 1 eye	50
12. Loss of or the permanent total loss of use of 4 fingers and thumb of a hand	70
13. Loss of or the permanent total loss of use of 4 fingers of a hand	40
14. Loss of or the permanent total loss of use of 1 thumb	
• both phalanges	30
• 1 phalanx	15
15. Loss of or the permanent total loss of use of a finger	
• 3 phalanges	10
• 2 phalanges	7.5
• 1 phalanx	5
16. Loss of or the permanent total loss of use of toes	
• all toes of 1 foot	15
• great toe – 2 phalanges	5
• great toe – 1 phalanx	3
• other than great toe, each toe	1
17. Fractured leg or patella with established non-union	10
18. Shortening of leg by at least 5 cm	7.5
19. Third degree burns	
Area damage as a percentage of total body surface area	
• Head – equals to or greater than 2% but less than 5%	50
• Head – equals to or greater than 5% but less than 8%	75
• Head – equals to or greater than 8%	100
• Body – equals to or greater than 10% but less than 15%	50
• Body – equals to or greater than 15% but less than 20%	75
• Body – equals to or greater than 20%	100

Note: The maximum amount payable as a result of injuries arising from the same accident shall not exceed 150% of the sum assured.

General Note:

There are certain conditions whereby no benefits will be payable. Waiting period and deferment period are applicable before the benefits will be payable. You are advised to read the policy contract for details.

¹ Refers to monthly premium for Plan 1 of Basic Benefits.

² Conversion privilege is applicable to standard lives only.

³ Catastrophic Disability refers to:

- a) Coma
- b) Paralysis
- c) Loss of or the irrevocable total loss of use of 2 limbs
- d) Irrevocable total loss of sight of both eyes
- e) Loss of or the irrevocable total loss of use of 1 limb and irrevocable total loss of sight of 1 eye

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 9 April 2019.

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 in Asia-Pacific – wholly-owned branches and subsidiaries in Hong Kong, Thailand, Singapore, Malaysia, China, Korea, the Philippines, Australia, Indonesia, Taiwan, Vietnam, New Zealand, Macau, Brunei, Cambodia, a 97 per cent subsidiary in Sri Lanka, a 49 per cent joint venture in India and a representative office in Myanmar.

The business that is now AIA was first established in Shanghai almost a century ago in 1919. It is a market leader in the Asia-Pacific region (ex-Japan) based on life insurance premiums and holds leading positions across the majority of its markets. It had total assets of US\$221 billion as of 30 June 2018.

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-Pacific, AIA serves the holders of 32 million individual policies and over 16 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
(Reg. No. 201106386R)

1 Robinson Road, AIA Tower, Singapore 048542
Monday - Friday 8.45am - 5.30pm
AIA Customer Care Hotline: 1800 248 8000
aia.com.sg