

PROTECTION

AIA PERSONAL ACCIDENT FOR LIFE



A personal accident plan that helps you
deal with life's uncertainties

aia.com.sg



**THE REAL LIFE
COMPANY**

Dealing with life's uncertainties

Accidents are unpredictable and at times, unavoidable. It is crucial to ensure that you are adequately prepared.

For a low premium of 41 cents a day*, AIA Personal Accident for Life provides you with round-the-clock, worldwide protection in the unfortunate event of an accident so you and your family will be assured of timely financial assistance when needed. Plus, you will also enjoy complimentary services provided by our External Service Provider and a 5% renewal bonus for the first 5 years.

Benefits of AIA Personal Accident for Life

Plan Type	Executive Plan	Plan 3	Plan 2	Plan 1
Benefits	Principal Sum (S\$)			
Accidental Death & Dismemberment & Permanent Total Disability – Principal Sum Refer to Schedule of Indemnity on page 4 If you are totally and permanently disabled, you will receive the principal sum, in equal monthly installments at 1% per month, up to 100 months	150,000	100,000	50,000	25,000
Triple Indemnity on Public Conveyance	450,000	300,000	150,000	75,000
Double Indemnity on Private Conveyance	300,000	200,000	100,000	50,000
Medical Reimbursement Pay for medical expenses incurred due to an accident, including treatment by a Chinese Bonesetter, Acupuncturist or Chiropractor (up to S\$500 per accident)	10,000	6,000	5,000	2,500
Double Medical Reimbursement while overseas	20,000	12,000	10,000	5,000
Income Replacement If you are totally and permanently disabled due to an accident, we will pay 10% of the principal sum on the 6th month of disability and the remaining 90% of the principal sum will be payable on the 12th month of disability	75,000	50,000	25,000	12,500
Renewal Bonus Provides additional 5% of principal sum for Accidental Death and Dismemberment Benefit for each policy renewal, up to a maximum of 5 renewals				
Optional Benefits				
Weekly Indemnity Pay up to 52 weeks per accident if you are unable to work due to an accident	300	200	150	100
Emergency Evacuation & Repatriation	100,000	100,000	100,000	100,000

Note:

- There are certain conditions such as pre-existing conditions, whereby no benefits will be payable. You are advised to read the policy contract for the full list of exclusions.
- There is a deferment period of 12 consecutive months before the Permanent Total Disability benefit is payable. Please refer to the policy contract for details.

Premium Tables

(\$\$, inclusive of 7% GST)

Plan Type	Executive Plan	Plan 3	Plan 2	Plan 1
Annual Premium				
Class 1 & 2	818.95	534.42	301.85	150.93
Class 3 & 4	N/A	739.76	414.80	207.40
With Weekly Indemnity				
Class 1 & 2	947.35	620.02	366.05	193.73
Class 3 & 4	N/A	868.16	511.10	271.60
With Emergency Evacuation & Repatriation Benefit				
Class 1 & 2	898.95	614.42	381.85	230.93
Class 3 & 4	N/A	819.76	494.80	287.40
With Weekly Indemnity, Emergency Evacuation & Repatriation Benefit				
Class 1 & 2	1,027.35	700.02	446.05	273.73
Class 3 & 4	N/A	948.16	591.10	351.60
Semi-Annual Premium				
Class 1 & 2	425.86	277.90	156.96	78.48
Class 3 & 4	N/A	384.68	215.69	107.85
With Weekly Indemnity				
Class 1 & 2	492.63	322.41	190.34	100.74
Class 3 & 4	N/A	451.45	265.77	141.23
With Emergency Evacuation & Repatriation Benefit				
Class 1 & 2	467.46	319.50	198.56	120.08
Class 3 & 4	N/A	426.28	257.29	149.45
With Weekly Indemnity, Emergency Evacuation & Repatriation Benefit				
Class 1 & 2	534.23	364.01	231.94	142.34
Class 3 & 4	N/A	493.05	307.37	182.83
Monthly Premium				
Class 1 & 2	71.25	46.50	26.25	13.14
Class 3 & 4	N/A	64.36	36.08	18.04
With Weekly Indemnity				
Class 1 & 2	82.42	53.95	31.84	16.86
Class 3 & 4	N/A	75.53	44.46	23.63
With Emergency Evacuation & Repatriation Benefit				
Class 1 & 2	78.21	53.46	33.21	20.10
Class 3 & 4	N/A	71.32	43.04	25.00
With Weekly Indemnity, Emergency Evacuation & Repatriation Benefit				
Class 1 & 2	89.38	60.91	38.80	23.82
Class 3 & 4	N/A	82.49	51.42	30.59

Note:

- Premium rates are not guaranteed and are subject to our review.
- This policy is not guaranteed yearly renewable.
- Entry age is 16 to 70 years old.

Schedule of Indemnity

Event	% of Principal Sum
Loss of life	100
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	125
Loss of or the permanent total loss of use of one limb and loss of sight of one eye	150
Permanent loss of speech and hearing	150
Permanent and incurable insanity	100
Permanent total loss of hearing	
• both ears	75
• one ear	25
Permanent loss of speech	50
Permanent total loss of the lens of one eye	50
Loss of or the permanent total loss of use of four fingers and thumb of	
• right hand	70
• left hand	50
Loss of or the permanent total loss of use of four fingers of	
• right hand	40
• left hand	30
Loss of or the permanent total loss of use of one thumb	
• both right phalanges	30
• one right phalanx	15
• both left phalanges	20
• one left phalanx	10
Loss of or the permanent total loss of use of fingers	
• three right phalanges	10
• two right phalanges	7.5
• one right phalanx	5
• three left phalanges	7.5
• two left phalanges	5
• one left phalanx	2
Loss of or the permanent total loss of use of toes	
• all of one foot	15
• great toe – two phalanges	5
• great toe – one phalanx	3
• other than great toe, each toe	1
Fractured leg or patella with established non-union	10
Shortening of leg by at least 5 cm	7.5

Note: The maximum amount payable as a result of injuries arising from the same accident shall not exceed 150% of the principal sum. If the insured is left-handed, the percentage of the various disabilities of right hand and left hand shall be transposed.

* Based on Plan 1, annual payment mode, Occupational Class 1 and 2 and excludes optional benefits.

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 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.

The information is correct as at 2 January 2015.

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 operations in 17 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, a 97 per cent subsidiary in Sri Lanka, a 26 per cent joint venture in India and a representative office in Myanmar.

The business that is now AIA was first established in Shanghai over 90 years ago. 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\$159 billion as of 31 May 2014.

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 more than 28 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
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