



Product Summary for AIA Cancer Guard

Version 1.0

Product Information

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

AIA Cancer Guard is a yearly renewable critical illness plan that provides coverage against any of the covered Early Cancer and Major Cancer up to age 70 years. This plan will also provide you with daily cash should the Insured be hospitalised upon diagnosis of the same Major Cancer.

Upon policy expiration at the Insured's age 70 years, we will pay a cashback benefit, provided the Major Cancer Benefit has not been paid or is not payable.

A. Coverage

No.	Coverage	Insured Amount (S\$)		
		Plan A	Plan B	Plan C
1	Major Cancer Benefit	35,000	50,000	80,000
2	Early Cancer Benefit	15% of Insured Amount under Major Cancer Benefit		
3	Daily Hospital Cash Benefit	70	100	160
4	Cashback Benefit	5,250	7,500	12,000

B. Premium Rates

Age Last Birthday	Annual Premium (S\$)					
	Plan A		Plan B		Plan C	
	Male	Female	Male	Female	Male	Female
16 – 35	147.70	214.20	201.00	290.50	321.60	464.80
36 – 45	259.35	378.35	352.50	519.00	564.00	821.60
46 – 55	534.45	558.60	742.50	776.50	1,168.80	1,224.00
56 – 65	1,137.15	1,019.55	1,603.00	1,435.00	2,545.60	2,277.60
66 – 70	1,728.65	1,650.95	2,448.00	2,337.00	3,896.80	3,720.80

Age Last Birthday	Semi-annual Premium (S\$)					
	Plan A		Plan B		Plan C	
	Male	Female	Male	Female	Male	Female
16 – 35	76.80	111.38	104.52	151.06	167.23	241.70
36 – 45	134.86	196.74	183.30	269.88	293.28	427.23
46 – 55	277.91	290.47	386.10	403.78	607.78	636.48
56 – 65	591.32	530.17	833.56	746.20	1,323.71	1,184.35
66 – 70	898.90	858.49	1,272.96	1,215.24	2,026.34	1,934.82



Age Last Birthday	Monthly Premium (S\$)					
	Plan A		Plan B		Plan C	
	Male	Female	Male	Female	Male	Female
16 – 35	12.85	18.64	17.49	25.27	27.98	40.44
36 – 45	22.56	32.92	30.67	45.15	49.07	71.48
46 – 55	46.50	48.60	64.60	67.56	101.69	106.49
56 – 65	98.93	88.70	139.46	124.85	221.47	198.15
66 - 70	150.39	143.63	212.98	203.32	339.02	323.71

Notes:

1. Premium rates are inclusive of 7% Goods and Services Tax (GST).
2. Distribution cost, charges and expenses will be available upon written request.
3. The last entry age is 55 at last birthday. Ages 56 at last birthday and above apply to renewals only.

Product Benefits

1. Early Cancer Benefit

If the Insured is diagnosed to be suffering from any of the covered Early Cancer, we will pay 15% of the Insured Amount of the Major Cancer Benefit less any amounts owing to us.

Early Cancer Benefit is a benefit that accelerates the payment of the Insured Amount under the Major Cancer Benefit.

This benefit is payable only once during the Insured's lifetime, regardless of any and all renewals of the policy.

2. Major Cancer Benefit

If the Insured is diagnosed to be suffering from any of the covered Major Cancer, we will pay the Insured Amount of this benefit less any amounts that has been paid under Early Cancer Benefit and any amount owing to us.

3. Daily Hospital Cash Benefit

If the Major Cancer Benefit is paid or payable and the Insured is confined in a hospital for the treatment of the same Major Cancer, we will pay the Insured Amount of this benefit for each day of hospitalisation due to the same Major Cancer for a maximum of 60 days.

This benefit will cease 1 year from the date of diagnosis of the Major Cancer.

4. Cashback Benefit

We will pay the Insured Amount of this benefit on the policy anniversary occurring on or following the Insured's 70th birthday, provided the Major Cancer Benefit has not been paid or is not payable.

Definition:

1. Early Cancer

One or more of the conditions set out in parts (a) to (e) below, provided always that any condition resulting directly or indirectly from alcohol or drug abuse is expressly excluded:

- a) Carcinoma-in-situ of the following organs: breast, uterus, ovary, fallopian tube, vulva, vagina, cervix uteri, colon, rectum, penis, testis, lung, liver, stomach or nasopharynx or bladder.

Carcinoma-in- situ refers to the focal autonomous new growth of carcinomatous cells confined to the cells in which it originated and has not yet resulted in the invasion and/or destruction of surrounding tissues.

"Invasion" means an infiltration and/or active destruction of normal tissue beyond the basement membrane.

The Diagnosis of the Carcinoma-in-situ must always be supported by a histopathological report. Furthermore, the Diagnosis of Carcinoma-in-situ must always be positively diagnosed upon the basis of a microscopic examination of the fixed tissue, supported by a biopsy result. Clinical diagnosis does not meet this standard.



In the case of the cervix uteri, Pap smear alone is not acceptable and should be accompanied with cone biopsy or colposcopy with the cervical biopsy report clearly indicating presence of Carcinoma-in-situ. Clinical diagnosis of Cervical Intraepithelial Neoplasia (CIN) classification which reports CIN I, CIN II, and CIN III (severe dysplasia without Carcinoma-in-situ) does not meet the required definition and are specifically excluded. Carcinoma-in-situ of the skin (both melanoma and non-melanoma) and Carcinoma-in-situ of the biliary system is also specifically excluded. This coverage is available to the first occurrence of Carcinoma-in-situ only.

- b) Early Prostate Cancer
Prostate cancer that is histologically described using the TNM Classification as T1N0M0 or prostate cancer described using another equivalent classification.
- c) Early Thyroid Cancer
Thyroid cancer that is histologically described using the TNM Classification as T1N0M0 as well as papillary microcarcinoma of thyroid that is less than 2cm in diameter.
- d) Early Bladder Cancer
Bladder cancer that is histologically described using the TNM Classification as T1N0M0 as well as papillary microcarcinoma of the bladder.
- e) Early Chronic Lymphocytic Leukaemia
Chronic Lymphocytic Leukaemia (CLL) RAI Stage 1 or 2. RAI stage 1 or 2. RAI stage CLL 0 or lower is excluded.

2. Major Cancer ^

a malignant tumour positively diagnosed with histological confirmation and characterised by the uncontrolled growth of malignant cells with invasion and destruction of normal tissue. The term malignant tumour includes leukemia, lymphoma and sarcoma.

For the above definition, the following are excluded:

- all tumours which are histologically classified as any of the following:
 - pre-malignant;
 - non-invasive;
 - Carcinoma-in-situ;
 - having borderline malignancy;
 - having any degree of malignant potential;
 - having suspicious malignancy;
 - neoplasm of uncertain or unknown behavior; or
 - cervical dysplasia CIN-1, CIN-2 and CIN-3;
- any non-melanoma skin carcinoma unless there is evidence of metastases to lymph nodes or beyond;
- malignant melanoma that has not caused invasion beyond the epidermis;
- all prostate cancers histologically described as T1N0M0 (TNM Classification) or below; or prostate cancers of another equivalent or lesser classification;
- all thyroid cancers histologically classified as T1N0M0 (TNM Classification) or below;
- all tumours of the urinary bladder histologically classified as T1N0M0 (TNM Classification) or below;
- all gastro-intestinal stromal tumours histologically classified as T1N0M0 (TNM Classification) or below and with mitotic count of less than or equal to 5/50 HPFs;
- chronic lymphocytic leukaemia less than RAI stage 3; and
- all tumours in the presence of HIV infection.

^ The Life Insurance Association Singapore (LIA) has standard Definitions for 37 severe-stage Critical Illnesses (Version 2014). This Critical Illness falls under Version 2014. You may refer to www.lia.org.sg for the standard Definitions (Version 2014).



Key Product Provisions

1. General 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

This plan shall not cover:

- a) the Insured if the Insured was diagnosed with any cancer or Carcinoma-in-situ prior to the issue date or reinstatement date of the policy, whichever is later; or
- b) any Early Cancer or Major Cancer caused directly or indirectly, wholly or partially due to an Acquired Immunodeficiency Syndrome (AIDS) or infection by any Human Immunodeficiency Virus (HIV).

2. Free Look

You have 14 days from the time you receive this policy to decide whether you want to continue with it. If you do not want to continue, you may cancel this policy in writing and obtain a refund of your premiums (including GST) paid, without interest, less any and all medical expenses incurred in considering your application.

If we have posted the policy to you, the 14-day free-look period will start 7 days after we have posted the policy to you.

3. Renewal

The policy is issued for a period of 1 year commencing from the effective date of the policy. The policy may be renewed, subject to the following:

- a) the policy is in-force on the date of renewal;
- b) renewal is only available on each policy anniversary date, up to the policy anniversary date immediately prior to the Insured's 70th birthday; and
- c) we receive and accept within the grace period of 31 days from the premium due date payment of the policy's premium in accordance with the premium rates then applicable to the Insured's age last birthday on the date of renewal.

Renewal of the policy is not guaranteed.

4. Non-Guaranteed Premium

The premium rates payable for the policy at the time of renewal are in accordance with rates applicable to the Insured's age last birthday on the date of renewal and are not guaranteed. We may revise the premium rates but we will not do so on an individual basis. The premium rates may be adjusted based on future experience and any changes or amendments to the laws and regulations of Singapore (including but not limited to tax laws and regulations).

5. Cancellation

We reserve the right to cancel the policy at any time by giving you 30 days' notice in writing. Should such cancellation occurs, we shall refund the unearned portion of the premium paid, without interest.

Should you decide to cancel the coverage under this policy, you may cancel the policy by sending a written notice to cancel this policy and we shall return the unearned portion of the premium paid without interest. There will be no refund of premiums if there is any claim made under this policy for the same policy year.

6. Termination

The policy shall automatically terminate on the earliest occurrence of the following:

- a) if any premium of the policy remains unpaid at the end of the grace period of 31 days from the premium due date;
- b) upon the cancellation of the policy;
- c) on the policy anniversary occurring on or immediately following the Insured's 70th birthday;



- d) upon death of the Insured; or
- e) upon the diagnosis of Major Cancer.

For the termination of policy due to the event e) above, if the diagnosis of Major Cancer occurs within 90 days from the later of the issue date or reinstatement date of the policy and therefore the Insured is not eligible for any payout under the Major Cancer Benefit, we will refund the premium paid for that policy year, without interest.

Termination of the policy will not affect an insured event that has arisen prior to such termination.

7. Waiting Period

No benefits will be payable if the Insured has been diagnosed with an Early Cancer or a Major Cancer within 90 days from the issue date or last reinstatement date of the policy, whichever is later.

8. Survival Period

No benefits shall be payable under of the policy if the Insured dies within 7 days from the date of diagnosis of an Early Cancer or a Major Cancer.

9. 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. 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.

10. 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.

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).