

PROTECTION

AIA PLATINUM ACCIDENTCARE

**Your lifestyle  
wasn't built in a day.  
Don't lose it in an instant.**



Protect your lifestyle after an accident  
with AIA Platinum AccidentCare.

[aia.com.sg](http://aia.com.sg)



THE REAL LIFE  
COMPANY

# AIA Platinum AccidentCare helps to assure your standard of living.

You lead an accomplished lifestyle and are constantly on the move. It is natural that you have taken the steps to preserve your private wealth by insuring your high-value assets. The next step is to maximise protection for your greatest asset — you.

While you pursue the finer things in life, we understand that you require adequate protection to serve your present and future circumstances. AIA Platinum AccidentCare is a personal accident plan that offers you high payouts in the event of a mishap and enables you to continue with the lifestyle that you have built.

You deserve optimal coverage against such potential risks. In 2012, there were 120 reports of worldwide airline related accidents<sup>1</sup>. In the same year, there were a total of 9,274 casualties, which included 168 fatalities and 9,106 injuries that resulted from road accidents in Singapore<sup>2</sup>.

A solution that reflects your specific needs, AIA Platinum AccidentCare provides you with round-the-clock protection whether you are attending a business summit in Europe or skiing leisurely on the slopes of Aspen. Taking your coverage skyward, we have added a double indemnity coverage to enhance your protection. Under the Aviation Accident Benefit, if you pass away due to an injury sustained on a flight, we will pay an additional amount equal to your sum assured. Depending on your coverage, your lump sum payment can reach up to S\$10 million.

## **Top tier protection**

AIA Platinum AccidentCare offers you a payout that is up to 150% coverage in the event of accidental death, dismemberment and burns.

We will reimburse our Service Provider the expenses borne for the arrangement of an emergency medical evacuation if you are injured due to an accident while overseas<sup>3</sup>.

## **Assistance for a swift recovery**

We want to be there for you during your recovery journey after an accident. Besides your medical bills, if you require mobility aids<sup>4</sup> or need to modify your home<sup>4,6</sup> to increase your quality of life, we will reimburse such expenses.

We understand that due to your commitments, you need to restore your health quickly. We provide financial support so you can go for treatments that help you recover faster. You can make a claim for the expenses incurred when you seek rehabilitation support from a psychiatrist, physiotherapist, occupational therapist or speech therapist after a major disability<sup>6</sup>. Expenses incurred when undergoing treatment by a Traditional Chinese Medicine (TCM) practitioner or Chiropractor are also covered under this plan.

## **Beyond a personal accident plan**

We have extended your coverage to safeguard against injuries or death caused by illnesses such as dengue fever and food poisoning. Indulge your passion for high-adrenaline recreational sports while knowing you are protected against any possible mishaps.

You have the flexibility to supplement your plan with optional income support benefits, allowing you to provide for your loved ones during your downtime.

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## How AIA Platinum AccidentCare can benefit you

- A cost-effective plan that offers you high coverage of up to S\$5 million for Accidental Death, Accidental Dismemberment and Burns Benefit
  - Pays up to S\$5 million on top of the Accidental Death, Accidental Dismemberment and Burns Benefit when you pass away in an aviation accident as a fare-paying passenger
  - Reimbursement of hospitalisation expenses incurred after an accident
  - Expenses for emergency medical evacuation and repatriation of remains will be taken care of while overseas<sup>3</sup>
  - Transport fare and hotel accommodation of a relative/friend will be reimbursed if you are hospitalised while overseas<sup>3</sup> unaccompanied
  - Flexibility to seek rehabilitation support upon a major disability<sup>6</sup>
  - Reimburses treatment by a TCM practitioner or Chiropractor
  - Choice to add optional benefits to provide income support during your downtime
  - Basic coverage up to age 80
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## Benefits of AIA Platinum AccidentCare

Plan Type	Silver	Gold	Diamond
<b>Basic Benefits</b>	<b>Sum Assured (S\$)</b>		
<b>Accidental Death, Accidental Dismemberment and Burns Benefit<sup>5</sup></b> Refer to Schedule of Indemnity on page 07.	1,000,000	3,000,000	5,000,000
<b>Aviation Accident Benefit<sup>5</sup></b> Pays on top of the Accidental Death, Accidental Dismemberment and Burns Benefit when you pass away while travelling as a fare-paying passenger on a flight.	1,000,000	3,000,000	5,000,000
<b>Accidental Medical Reimbursement Benefit<sup>5</sup></b> Reimburses your medical expenses for: <ul style="list-style-type: none"> <li>• Hospitalisation</li> <li>• Treatment by a registered medical practitioner</li> <li>• Employment of a licensed or graduate nurse</li> <li>• Ambulance services (up to S\$1,000 for each accident)</li> </ul>	15,000	20,000	25,000
<b>Complementary Medical Reimbursement Benefit</b> Reimburses your medical expenses for treatment by a TCM practitioner or Chiropractor.	3,000	4,000	5,000
<b>Mobility Aids and Home Modification Benefit<sup>4</sup></b> Reimburses when you need: <ul style="list-style-type: none"> <li>• mobility aids;</li> <li>• modifications to your home upon a major disability<sup>6</sup></li> </ul>	5,000	8,000	10,000
<b>Rehabilitation Support Benefit<sup>6</sup></b> Reimburses your expenses for treatment by a psychiatrist, physiotherapist, occupational therapist and/or speech therapist upon a major disability.	3,000	5,000	10,000
<b>Compassionate Visit Benefit</b> Reimburses for the following travel expenses incurred by a relative or friend for visitation if you are hospitalised overseas <sup>3</sup> alone for at least 7 consecutive days unaccompanied: <ul style="list-style-type: none"> <li>• 1 return economy class airfare, rail or sea transport fare</li> <li>• 1 standard hotel room accommodation (excludes any hotel accommodation categorised as a luxury or VIP suite)</li> </ul>	10,000	10,000	10,000

Plan Type	Silver	Gold	Diamond
<b>Basic Benefits</b>	<b>Sum Assured (S\$)</b>		
<b>Emergency Medical Evacuation and Repatriation Benefit</b> <ul style="list-style-type: none"> <li>Reimburses the emergency medical evacuation expenses, while travelling overseas<sup>3</sup></li> <li>Pays for repatriation of mortal remains</li> </ul>	Unlimited	Unlimited	Unlimited

Plan Type	Option 1	Option 2
<b>Optional Benefits</b>	<b>Sum Assured (S\$)</b>	
<b>Weekly Income Benefit</b> <ul style="list-style-type: none"> <li>If certified that you cannot work totally, we will pay the benefit for every week that you suffer the temporary total disability</li> <li>If certified that you cannot perform your duties partially, we will pay 25% of the benefit for every week that you suffer the temporary partial disability</li> </ul>	1,000 / week	1,500 / week
<b>Monthly Support Benefit<sup>6</sup></b> Pays the benefit every month for 12 consecutive months upon a major disability	2,000 / month	3,000 / month



# Schedule of Indemnity

Event	% of Sum Assured
<b>1. Loss of life</b>	100
<b>2. Permanent Total Disablement</b>	150
<b>3. Permanent Total Loss of Sight of both eyes</b>	150
<b>4. Permanent Total Loss of Sight of 1 eye</b>	100
<b>5. Loss of or the Permanent Total Loss of Use of 2 Limbs</b>	150
<b>6. Loss of or the Permanent Total Loss of Use of 1 Limb</b>	125
<b>7. Loss of or the Permanent Total Loss of Use of 1 Limb and the Permanent Total Loss of Sight of 1 eye</b>	150
<b>8. Permanent total loss of speech and hearing</b>	150
<b>9. Permanent and incurable insanity</b>	100
<b>10. Permanent total loss of hearing</b>	
• both ears	75
• 1 ear	25
<b>11. Permanent total loss of speech</b>	50
<b>12. Total loss of the lens of 1 eye</b>	50
<b>13. Loss of or the Permanent Total Loss of Use of 4 Fingers and thumb of a hand</b>	70
<b>14. Loss of or the Permanent Total Loss of Use of 4 Fingers of a hand</b>	40
<b>15. Loss of or the Permanent Total Loss of Use of 1 thumb</b>	
• both phalanges	30
• 1 phalanx	15
<b>16. Loss of or the Permanent Total Loss of Use of a Finger</b>	
• 3 phalanges	10
• 2 phalanges	7.5
• 1 phalanx	5
<b>17. Loss of or the Permanent Total Loss of Use of toes</b>	
• all toes of 1 foot	15
• great toe – 2 phalanges	5
• great toe – 1 phalanx	3
• a toe other than the great toe	1





# Premium Tables

Basic Benefits	Premium Payable (S\$, inclusive of 7% GST)		
Occupational Class 1	Silver	Gold	Diamond
<b>Up to age 74:</b>			
Annual Premium	1,134.65	2,420.95	3,643.30
Semi-annual Premium	590.01	1,258.90	1,894.51
Monthly Premium	98.72	210.63	316.98
Occupational Class 2			
<b>Up to age 74:</b>			
Annual Premium	1,418.30	3,026.29	4,540.76
Semi-annual Premium	737.52	1,573.66	2,361.20
Monthly Premium	123.38	263.27	395.04

Note: Please refer to the product summary for premium rates for age 75 to 79.

Optional Benefits	Premium Payable (S\$, inclusive of 7% GST)	
Occupational Class 1	Option 1	Option 2
<b>Up to age 74:</b>		
Annual Premium	486.70	730.05
Semi-annual Premium	253.08	379.63
Monthly Premium	42.34	63.52
Occupational Class 2		
<b>Up to age 74:</b>		
Annual Premium	608.39	912.59
Semi-annual Premium	316.37	474.55
Monthly Premium	52.92	79.39

## Example 1

Douglas Teo is a 50-year-old, regional manager of a technology company. Due to the nature of his work, he has to fly frequently. Douglas takes up the AIA Platinum AccidentCare Gold Plan for a sum assured of S\$3 million and also adds on Option 2 of the Optional Benefits.

He is involved in an aircraft accident and suffers permanent loss of hearing in both ears from the accident. His medical bill due to this accident is S\$3,000. Upon his doctor's certification, he is exempted from work totally for two months.

Illustration of benefits payable	S\$
<b>Accidental Death, Accidental Dismemberment and Burns Benefit</b> Permanent total loss of hearing in both ears (75% x S\$3,000,000)	2,250,000
<b>Accidental Medical Reimbursement Benefit</b>	3,000
<b>Weekly Income Benefit</b> (S\$1,500 X 8 weeks)	12,000
<b>Monthly Support Benefit</b> (S\$3,000 x 8 months)	24,000
<b>Total benefits payable</b>	<b>2,289,000</b>

On the ninth month from the date of the accident, Douglas passes away due to injuries sustained from the same aviation accident and an additional payout is made.

Illustration of additional benefits payable	S\$
<b>Accidental Death, Accidental Dismemberment and Burns Benefit</b> (The lower of 100% of the Benefits or [150%-75%] x S\$3,000,000)	2,250,000
<b>Aviation Accident Benefit</b>	3,000,000
<b>Total benefits payable</b>	<b>5,250,000</b>

The total amount paid out under his policy is **S\$7,539,000** (S\$2,289,000 + S\$5,250,000). Thereafter, the policy terminates.

## Example 2

Caroline Lee is a 40-year-old, CEO of a global accounting firm. As a mother of three, she wants to ensure that she is financially protected in the event that she is involved in an accident. She does not want the responsibility of raising her kids to fall solely on her husband. Hence, she takes up the AIA Platinum AccidentCare Diamond Plan for a sum assured of S\$5 million. To receive more comprehensive coverage, she adds on Option 1 of the Optional Benefit.

A car accident causes her to lose total function in her right hand and right leg. Caroline is hospitalised for a week which costs her S\$10,000 and she makes a claim.

In addition to receiving her claim, Caroline also receives a Monthly Support Benefit for 12 months and a Weekly Income Benefit for 52 weeks. At her doctor's recommendation, Caroline requires a wheelchair for moving around which will cost S\$700. She also goes to a Physiotherapist for treatments and the total bills are S\$8,000.

Illustration of benefits payable to Caroline	S\$
<b>Accidental Death, Accidental Dismemberment and Burns Benefit</b> Loss of or the permanent total loss of use of 2 limbs (150% x S\$5,000,000)	7,500,000
<b>Accidental Medical Reimbursement Benefit</b>	10,000
<b>Rehabilitation Benefit</b>	8,000
<b>Monthly Support Benefit</b> (S\$2,000 x 12 months)	24,000
<b>Weekly Income Benefit</b> (S\$1,000 x 52 weeks)	52,000
<b>Mobility Aids Benefit</b>	700
<b>Total benefits payable</b>	<b>7,594,700</b>

After the amount of S\$7,594,700 is paid out to her, the policy terminates.

# Frequently Asked Questions

It is always our intention to write in plain English, and to be as transparent as possible when describing our products. The questions and answers below reflect the most common concerns raised by our customers. If you have any other questions not addressed here, please ask your AIA Financial Services Consultant. You may also visit our website at [aia.com.sg](http://aia.com.sg) or contact our Customer Care Hotline at 1800 248 8000.

## **Q1. Am I eligible to apply for AIA Platinum AccidentCare?**

You can apply for AIA Platinum AccidentCare if you are aged between 16 years old and 70 years old.

## **Q2. What is the maximum renewal age?**

The basic plan is renewable yearly up to the policy anniversary date prior to your 80<sup>th</sup> birthday. Optional Benefits are renewable yearly up to the policy anniversary date prior to your 75<sup>th</sup> birthday.

## **Q3. Will my premium change when I renew my policy?**

Your premiums are not guaranteed. If there are any changes in your premium, we will notify you in writing, giving you 31 days of advance notice.

## **Q4. What conditions are not covered by AIA Platinum AccidentCare?**

Exclusions common to many personal accident and health plans also apply to AIA Platinum AccidentCare, including:

- any pre-existing condition
- suicide or intentional self injury
- professional sports
- any form of cosmetic, plastic surgery or elective surgery unless necessitated by injury
- any kind of disease or illness unless covered by this plan

For the full list of exclusions, please refer to the product summary.

## **Q5. Are there any deferment period before I am eligible for certain benefits?**

For any of the losses that are described as "Permanent", reflected under the Schedule of Indemnity under Accidental Death, Accidental Dismemberment and Burns Benefit, it must have continued for 6 consecutive months from the date of disability before we pay out any benefits.

## **Q6. Can I change my mind and cancel the policy after I've purchased?**

Yes, you can. You may cancel your policy by writing to us within 14 days from the date you receive your policy document.

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<sup>1</sup>Source: Aviation Safety Network Database 2012.

<sup>2</sup>Source: Road Traffic Accident in Singapore 2012, Singapore Police Force.

<sup>3</sup>Refers to outside Singapore, your home country and your usual place of residence or employment.

<sup>4</sup>The need for mobility aids must be recommended by a registered medical practitioner and home modification must be recommended by a practitioner in rehabilitative services for the sole purpose of adapting the home to facilitate movement in and around the home in view of the disabilities suffered by you.

<sup>5</sup>The sum assured for Accidental Death, Accidental Dismemberment and Burns Benefit, Aviation Accident Benefit and Accidental Medical Reimbursement Benefit will be reduced by 50% when you turn age 75.

<sup>6</sup>To be eligible for this benefit, total claims paid or payable due to 1 accident under Accidental Death, Accidental Dismemberment and Burns Benefit (other than for Loss of Life) must be 50% or more of the Sum Assured.

### **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.

The information in this brochure is correct as at 15 January 2014.

# About AIA Group

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\$147 billion as of 31 May 2013.

AIA meets the savings and protection needs of individuals by offering a range of products and services including retirement savings plans, life insurance and accident and health insurance. The Group also provides employee benefits, credit life and pension services to corporate clients. Through an extensive network of agents and employees across Asia Pacific, AIA serves the holders of more than 27 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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