

PROTECTION

AIA LIVING ESSENTIALS

Essential health, accident and protection you can count on



aia.com.bn



**HEALTHIER, LONGER,
BETTER LIVES**

Essential protection for the future

Have you ever thought how your family would manage should you be hospitalised or suffer from a serious illness, unemployment or even in the event of death? What if such a misfortune were to happen tomorrow? Could you and your loved ones cope with the financial consequences?

The fact is we never know what tomorrow will bring. That's why we have designed AIA Living Essentials

- to give you the essential health, accident and life protection you need in these uncertain times.

AIA Living Essentials offers protection against SARS, unemployment and terrorist attacks as well as many other events by bringing together 8 essential benefits.

You also have the flexibility to choose¹ the amount of coverage to suit your needs - from a minimum sum assured of S\$25,000² up to S\$250,000. For example, with a sum of assured of S\$50,000, you can enjoy the following coverage:

Benefit	Coverage Amount
Death Benefit	S\$50,000
Lump Sum Total and Permanent Disability Benefit	S\$50,000 (lifetime limit)
Critical Illness Benefit	S\$50,000 (lifetime limit)
Enhanced Accident Death and Dismemberment Benefit	S\$50,000
Surgical benefit	Up to S\$10,000
Daily Hospital Income Benefit	Daily: S\$50 ICU: S\$150 (up to 365 days per confinement)
Second Opinion	Covers cost ³ of a second opinion on a diagnosed critical illness
Unemployment Benefit	Waiver of premium for up to 12 months

Guaranteed renewable

AIA Living Essentials comes with an 8-year term. It also offers you a guaranteed option to renew your plan, giving you the flexibility to meet your long-term protection needs too. After 8 years, you can choose to renew your plan for another 8 years. In fact, you can continue to renew your plan until age 68, regardless of any changes in your state of health.

Flexibility to enhance and convert

What's more, AIA Living Essentials caters to your future changing needs as you can convert it to a new whole life or endowment plan at any time during the eighth year of your policy. You can select from a wide range of AIA plans available at the time of conversion, without the need for a medical examination.

Your essential benefits (Based on an example of S\$50,000 sum assured)

Death benefit

Pays S\$50,000 in the event of death.

Lump sum total and permanent disability benefit

Upon total and permanent disability before age 68 and provided the disability has continued for a period of 6 consecutive months and is total, continuous and permanent at the end of this period, a benefit amount of S\$50,000 will be paid.

Critical illness benefit

Pays S\$50,000 if you are diagnosed as suffering from any one of the 30 specified critical illness, including cancer, heart attack and stroke. The maximum amount payable under this benefit is S\$50,000 (i.e 100% of the sum assured) per lifetime.

Enhanced accidental death and dismemberment benefit

Pays S\$50,000 upon accidental death (within 365 days from the accidental date) or in the event of dismemberment resulting from an accident before age 68, a dismemberment benefit will be paid (based on a percentage of the sum assured).

Surgical benefit

If you are hospitalised, your surgical expenses will be paid up to a maximum of S\$10,000 (i.e. 20% of the sum assured) depending on the type of surgery you have to undergo.

Daily hospital income benefit

Provides a daily hospital income of S\$50 (i.e. 0.1% of the sum assured, up to a maximum of 365 days per confinement) if you are hospitalised. If you are admitted to ICU, the daily hospital income will be increased to S\$150 (i.e. 0.3% of the sum assured) per day.

Second opinion

Upon diagnosis of any of the 30 specified critical illness, this plan covers the cost³ of a second medical opinion from a reputable medical practice on your diagnosed medical condition.

Unemployment benefit

If you become unemployed due to involuntary job loss after the 1-year waiting period, the premium payments for your AIA Living Essentials plan will be waived for up to 12 months, while you remain unemployed.

Talk to AIA now for your protection needs

Just call your AIA Insurance Representative for an AIA Financial Health Check today and find out how AIA Living Essentials can help meet your protection needs. Alternatively, you can call our AIA Customer Care Hotline at (673) 2239112/3/4.

Notes:

¹ Subject to underwriting acceptance by AIA. Sum assured is available in multiples of S\$25,000.

² Applicable for ages 40 and above. For ages below 40, a minimum sum assured of S\$50,000 applies.

³ Excludes payment of any additional third party costs. For more details, please contact your AIA Insurance Representative. AIA reserves the right to withdraw the provision of this second opinion service at any time.

Important notes:

The insurance plan is underwritten by AIA Singapore Private Limited (Reg. No: RFC20004468). 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 a life insurance policy can be a long-term commitment. An early termination of the policy usually involves high costs and the surrender value payable may be less than the total premiums paid.

The information in this brochure is correct as at the time of printing (January 2020).

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: RFC20004468)
Registered insurer in respect of life insurer business

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