

AIA POWER CRITICAL COVER

# CAN YOU AFFORD TO LEAVE CRITICAL ILLNESS TO CHANCE?

AIA Power Critical Cover journeys with you through the unpredictable event of multiple critical illnesses, from the pre-early stages to relapses.



HEALTHIER, LONGER,  
BETTER LIVES

# We can keep our fingers crossed but critical illnesses can happen to anyone, and unfortunately for some, more than once.

The road to recovery may be long and arduous. Which is why we're with you every step of the way.

AIA Power Critical Cover supports you financially through every stage and outcome of critical illnesses. You'll be covered extensively — from as early as the detection of chronic conditions to the diagnosis of 150 critical illnesses, and even in the face of relapses or different critical illnesses.

There's no predicting what will happen tomorrow. Leave nothing to chance by giving yourself and your loved ones total assurance today.



## AIA Power Critical Cover protects you extensively without disrupting your coverage.

Boosted with first-in-market features, high coverage, and value-added medical services, AIA Power Critical Cover minimises the financial disruption to you and your family while you focus on rest and recovery.



### Wide coverage for 175 conditions

This plan covers you for 10 conditions under the Pre-Early Benefit, namely chronic diseases, cardiovascular diseases, and benign and borderline malignant tumours, so you're better equipped to nip the signs of early critical illnesses in the bud.

You're also covered for 150 multi-stage critical illnesses and 15 special conditions<sup>1</sup>, including osteoporosis, diabetic complications, and severe gout.



### Restore 100% of coverage amount after each claim

Be assured of continual protection against different and subsequent critical illnesses. The Power Reset Benefit fully restores your coverage amount once 12 months have passed from the last claim, allowing you to make multiple claims of up to 500% of your coverage amount.<sup>2</sup>



### Repeated coverage if you have a relapse

Be backed up not once, but twice the coverage amount (up to 200%) with the Power Relapse Benefit, if you suffer from the same critical illness, namely re-diagnosed major cancer, recurred heart attack or stroke, and repeated major organ/bone marrow transplantation or heart valve surgery, once 24 months have passed from the last claim.<sup>3</sup>



### Guaranteed cash value for financial confidence

No worries about your premiums going to waste if nothing happens. This plan comes with 2 options for you to choose your preferred coverage period and if you want eventual cash value.<sup>4</sup>

Plan Options	Coverage Age	Guaranteed Cash Value
AIA Power Critical Cover Value Plan	Up to age 75	N/A
AIA Power Critical Cover Life Plan	Up to age 100	<p><b>Maturity Benefit<sup>4</sup> (at age 100)</b> 100% of your coverage amount less any critical illness benefits paid.</p> <p><b>Surrender Benefit<sup>4</sup></b> 75% to 99% of your coverage amount less any critical illness benefits paid.</p>



### Tide your family through bereavement

In the unfortunate event of death, your loved ones will receive 100% of your coverage amount, less any critical illness benefits paid, as well as a compassionate benefit of S\$5,000.<sup>5</sup>



### Less worries about paying premiums

With optional premium waiver riders<sup>6</sup>, you get an additional layer of protection so that your coverage is not disrupted in difficult circumstances.

#### Early Critical Protector Waiver of Premium II

We will waive your future premiums once you are diagnosed with any of the 149 covered conditions.

#### Early Critical Protector Payor Benefit II

We will waive all future premiums of your child's AIA Power Critical Cover plan should you be diagnosed with any of the 149 covered conditions, be disabled or sadly passed away, so your child stays protected when it matters most.

#### Payor Benefit

We will waive all future premiums of your child's AIA Power Critical Cover plan and continue to protect them, should you be disabled or sadly passed away.

## Going beyond financial protection.

Besides taking care of your financial responsibilities, we're equally committed to helping you take care of your health. Our suite of value-added services offers you convenient access to additional medical support and confidence to overcome critical illnesses.

### Health consultations in the comfort of your home

Receive professional medical advice from Singapore-registered doctors via video consultation wherever you are, through our partnership with WhiteCoat. Enjoy a flat consultation fee of only S\$12<sup>6</sup> and have your prescribed medicine delivered to your doorstep within 90 minutes.

### Medical support from diagnosis to recovery

We know it can be stressful to make critical medical decisions that are often life-changing. Through Medix, you have access to personalised medical support from world-leading specialists for your critical illness condition, with ongoing guidance and support for a minimum period of 3 months.

POWERED BY **AIA Vitality**

#### Better Choice, Better Health


Make the choice towards better health than before with AIA Vitality! As one of the most comprehensive health and wellness programmes in Singapore, AIA Vitality motivates you with weekly rewards and many partner benefits as you achieve your health and fitness milestones.



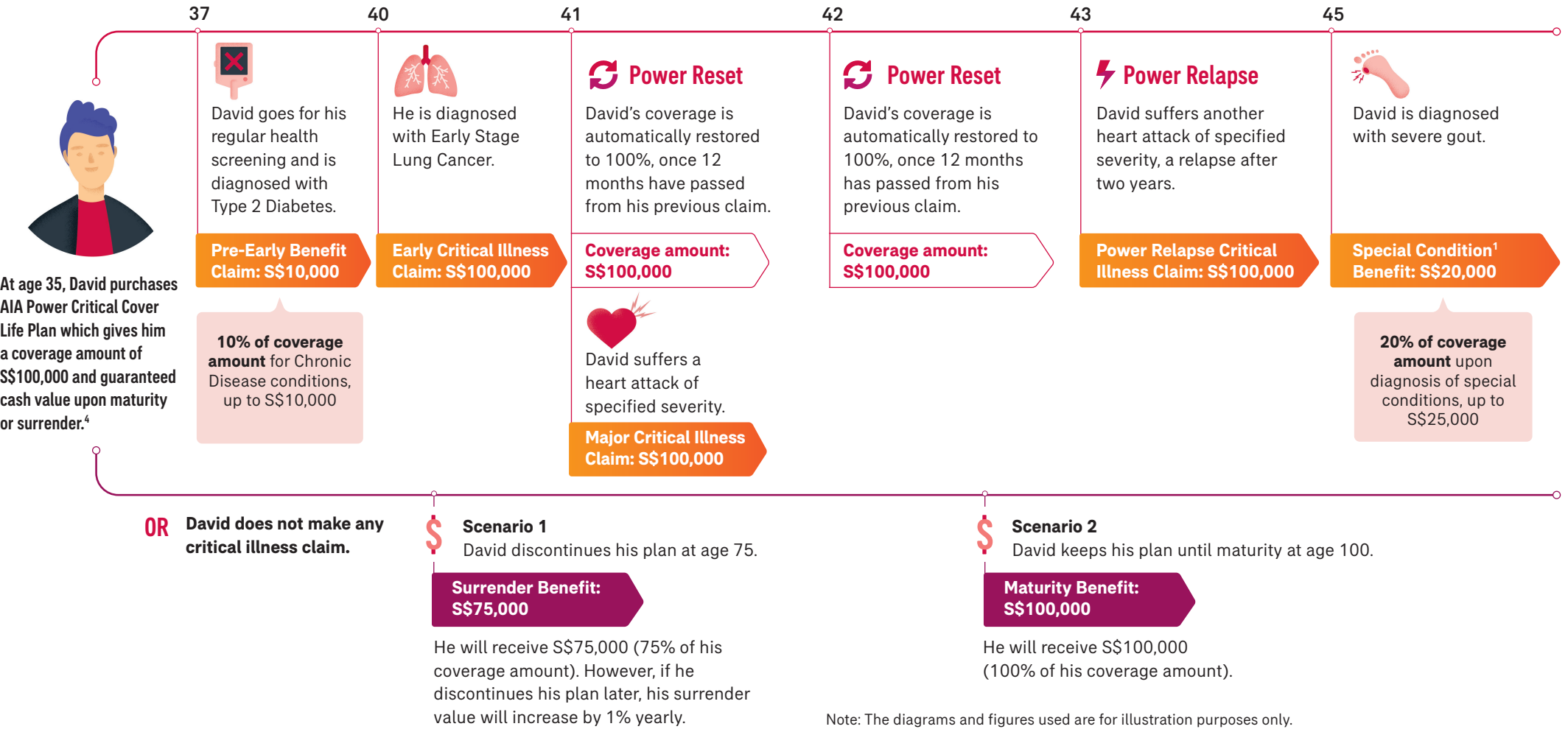
AIA Vitality Members also enjoy up to **15% discount<sup>7</sup>** on insurance premiums.

# AIA Power Critical Cover protects you, even when bad news strikes again.

Let's take a look at how our extensive benefits can help you and your loved ones cope financially from the onset of chronic illnesses to the different stages of critical illnesses, and in the event the same critical illness recurs.

 With the combined benefits of Power Reset and Power Relapse features, David can make multiple claims **up to 700% of his coverage amount.**

Additionally, he is assured with **up to 240% of his coverage amount** with both Pre-Early and Special Condition benefits.



Note: The diagrams and figures used are for illustration purposes only.

## Here's a list of conditions covered by AIA Power Critical Cover.

No.	Critical Illnesses	Early Stage	Intermediate Stage	Major Stage
1	Acquired Brain Damage	N/A	N/A	✓
2	Acute Severe Ulcerative Colitis	✓	N/A	✓
3	Addison Disease or Autoimmune Adrenailitis	N/A	N/A	✓
4	Adrenalectomy for Adrenal Adenoma	N/A	N/A	✓
5	Alzheimer's Disease/Severe Dementia	✓	✓	✓
6	Angioplasty & Other Invasive Treatment for Coronary Artery	N/A	N/A	✓
7	Benign Brain Tumour	✓	✓	✓
8	Biliary Atresia having undergone Liver Transplantation	✓	N/A	✓
9	Blindness (Irreversible Loss of Sight)	✓	✓	✓
10	Brain Surgery	N/A	N/A	✓
11	Chronic Autoimmune Hepatitis	N/A	N/A	✓
12	Chronic Relapsing Pancreatitis	✓	✓	✓
13	Coma	✓	✓	✓
14	Coronary Artery Bypass Surgery	✓	N/A	✓
15	Creutzfeldt-Jakob Disease	✓	✓	✓
16	Deafness (Irreversible Loss of Hearing)	✓	✓	✓
17	Ebola	N/A	N/A	✓
18	Elephantiasis	N/A	N/A	✓
19	End Stage Kidney Failure	✓	✓	✓
20	End Stage Liver Disease	✓	✓	✓
21	End Stage Lung Disease	✓	✓	✓
22	Fulminant Hepatitis	✓	✓	✓
23	Generalized Tetanus	N/A	N/A	✓
24	Heart Attack of Specified Severity	✓	✓	✓

No.	Critical Illnesses	Early Stage	Intermediate Stage	Major Stage
25	HIV due to Blood Transfusion and Occupationally Acquired HIV	✓	✓	✓
26	Idiopathic Parkinson's Disease	✓	✓	✓
27	Infective Endocarditis	✓	N/A	✓
28	Insulin Dependent Diabetes Mellitus	N/A	N/A	✓
29	Irreversible Aplastic Anaemia	✓	✓	✓
30	Irreversible Loss of Speech	✓	✓	✓
31	Juvenile Huntington Disease	N/A	N/A	✓
32	Loss of Independent Existence	✓	N/A	✓
33	Major Burns	✓	✓	✓
34	Major Cancer	✓	✓	✓
35	Major Head Trauma	✓	✓	✓
36	Major Organ/Bone Marrow Transplantation	✓	✓	✓
37	Medically Acquired HIV Infection	N/A	N/A	✓
38	Medullary Cystic Disease	N/A	N/A	✓
39	Motor Neurone Disease	✓	✓	✓
40	Multiple Root of Brachial Plexus Injury	N/A	N/A	✓
41	Multiple Sclerosis	✓	✓	✓
42	Muscular Dystrophy	✓	✓	✓
43	Necrotising Fasciitis	N/A	N/A	✓
44	Occupationally Acquired Hepatitis B or C	N/A	N/A	✓
45	Open Chest Heart Valve Surgery	✓	✓	✓
46	Open Chest Surgery to Aorta	✓	✓	✓
47	Osteogenesis Imperfecta	N/A	N/A	✓
48	Other Serious Coronary Artery Disease	✓	✓	✓

No.	Critical Illnesses	Early Stage	Intermediate Stage	Major Stage
49	Paralysis (Irreversible Loss of Use of Limbs)	✓	✓	✓
50	Persistent Severe Juvenile Rheumatoid Arthritis	✓	N/A	✓
51	Persistent Vegetative State (Apallic Syndrome)	✓	N/A	✓
52	Pheochromocytoma	N/A	N/A	✓
53	Poliomyelitis	N/A	✓	✓
54	Primary Pulmonary Hypertension	✓	✓	✓
55	Progressive Scleroderma	✓	✓	✓
56	Progressive Supranuclear Palsy	✓	N/A	✓
57	Rabies	N/A	N/A	✓
58	Resection of the Whole Small Intestine (Duodenum, Jejunum, and Ileum)	N/A	N/A	✓
59	Severe Bacterial Meningitis	✓	✓	✓
60	Severe Cardiomyopathy	N/A	N/A	✓
61	Severe Crohn's Disease	✓	N/A	✓
62	Severe Eisenmenger's Syndrome	N/A	✓	✓
63	Severe Encephalitis	✓	✓	✓
64	Severe Haemophilia	N/A	N/A	✓
65	Severe Myasthenia Gravis	N/A	N/A	✓
66	Severe Pulmonary Fibrosis	N/A	N/A	✓
67	Stroke with Permanent Neurological Deficit	✓	✓	✓
68	Surgery for Idiopathic Scoliosis	N/A	N/A	✓
69	Systemic Lupus Erythematosus with Lupus Nephritis	✓	✓	✓
70	Terminal Illness	N/A	N/A	✓
71	Tuberculosis Meningitis	N/A	N/A	✓
72	Type 1 Juvenile Spinal Muscular Atrophy	N/A	N/A	✓
73	Wilson's Disease	N/A	N/A	✓
	<b>Total</b>	<b>42</b>	<b>35</b>	<b>73</b>

## Pre-Early Benefit

Chronic Disease Conditions	Payout																						
Gastrointestinal Disease with surgery	10% of coverage amount, up to S\$10,000 with a max. of two claims for different conditions																						
Thyroid Dysfunction (Hyperthyroidism, Hypothyroidism)																							
Type 2 Diabetes Mellitus																							
Spinal Disease																							
Cardiovascular Disease Conditions	Payout																						
Chronic Rheumatic Heart Disease	10% of coverage amount, up to S\$25,000 with a max. of one claim																						
Congenital Septal Defect requiring surgery																							
Severe Deep Vein Thrombosis with pulmonary embolism																							
Wolff-Parkinson-White and Supraventricular Tachycardia (SVT) with surgical intervention																							
Benign and Borderline Malignant Tumour Conditions	Payout																						
Benign Tumour (suspected malignancy) requiring surgical excision to specified organs:	10% of coverage amount, up to S\$25,000 with a max. of one claim																						
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## Power Relapse Benefit

Power Relapse Critical Illnesses	Payout
Re-diagnosed Major Cancer	Up to 200% of coverage amount
Recurred Heart Attack of Specified Severity	
Recurred Stroke with Permanent Neurological Deficit	
Repeated Major Organ/Bone Marrow Transplantation	
Repeated Open Chest Heart Valve Surgery	

## Special Condition Benefit

Special Conditions	Payout
Attention-deficit Hyperactivity Disorder (ADHD)	Additional 20% of coverage amount, up to S\$25,000 with a max. of ten claims for different conditions
Autism Spectrum Disorder (ASD)	
Dengue Haemorrhagic Fever	
Diabetic Complications	
Dyslexia	
Hysterectomy due to cancer	
Kawasaki Disease with Heart Complications	
Mastectomy due to carcinoma-in-situ or malignant breast condition	
Necrotising Fasciitis requiring surgery	
Osteoporosis	
Rheumatic Fever with Heart Involvement	
Severe Gout	
Severe Rheumatoid Arthritis	
Tourette Syndrome (TS)	
Vulvectomy due to cancer	

Please refer to the product summary for the definition of the covered conditions.

### General Notes:

There are exclusions such as pre-existing conditions, whereby no benefits will be payable. Waiting period and survival period are applicable before the benefits will be payable. You are advised to read the relevant policy contract for details.

<sup>1</sup> Coverage for special conditions is up to age 85.

<sup>2</sup> Maximum claim limits apply. Subsequent claims have to be for a different condition from the earlier claim(s).

<sup>3</sup> Maximum claim limits apply. Waiting period of 24 months required from the last claim of the same critical illness (any stage) or the same Power Relapse critical illness.

<sup>4</sup> The surrender benefit of 75% of the coverage amount shall be payable on or after the 60<sup>th</sup> policy anniversary or at age 75, whichever is earlier, plus additional 1% for each progressive year from age 76 onwards. The maturity benefit of 100% of the coverage amount will only be payable when the policy matures at age 100. Both surrender and maturity benefits will be subject to deduction of any critical illness benefit paid and amounts owing to us.

<sup>5</sup> Compassionate benefit of S\$5,000 is paid upon death less any amounts owing to us.

<sup>6</sup> The flat consultation fee of S\$12 excludes GST, medication, or delivery charges (where applicable).

<sup>7</sup> Premium discount is only applicable to premiums based on a standard life. It is not applicable to any extra premiums due to loading. Discount applicable from the second policy year onwards will depend on the AIA Vitality Status attained. The discount is capped at 15%.

**Important Notes:**

These insurance plans are 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 these plans, including exclusions whereby the benefits under your policy may not be paid out, are specified in the relevant policy contracts. You are advised to read the policy contracts.

As buying a life insurance policy is a long-term commitment, an early termination of the policy usually involves high costs; and the surrender value, if any, that is payable to you may be zero or less than the total premiums paid. Buying health insurance products that are not suitable for you may impact your ability to finance your future healthcare needs. You should consider carefully before terminating the policy or switching to a new one as there may be disadvantages in doing so. The new policy may cost more or have fewer benefits at the same cost.

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 20 August 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 SAR, Thailand, Singapore, Malaysia, Mainland China, South Korea, the Philippines, Australia, Indonesia, Taiwan (China), Vietnam, New Zealand, Macau SAR, Brunei, Cambodia, Myanmar, a 99 per cent subsidiary in Sri Lanka, and a 49 per cent joint venture in India.

The business that is now AIA was first established in Shanghai 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\$284 billion as of 31 December 2019.

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 36 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)

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