

PROTECTION

AIA STAR ARMOUR

# Extra armour for the extraordinary adventurer

AIA Star Armour offers multiple protection coverage to safeguard your little ones.



HEALTHIER, LONGER,  
BETTER LIVES



When it comes to young children, adventure is at the heart of their everyday lives. The world is a playground. But it is also filled with many great unknowns. Accidents happen.

With AIA Star Armour, an affordable plan that features multiple protection coverage, your child can go out and brave the world with peace of mind. The protection begins when your child is two weeks of age and it will last until age 75. This is a unique personal accident and health plan that caters to the diverse needs of your child, providing financial protection for you and your child when unfortunate events happen.



# AIA Star Armour safeguards you against the bills that come your way when your child requires medical care due to an accident or onset of health condition.

With AIA Star Armour, you can help your child build the future that both of you have envisioned. From just B\$13.01 per month<sup>1</sup>, your child is armed with a shield that protects against the risk of financial burdens. This is a first-ever plan with an optional Child Critical Illnesses Benefit that can be converted to an AIA whole life or endowment policy when your child enters adulthood<sup>4</sup>. This means lifelong coverage for your lifelong adventurer!



## Comprehensive 5-point coverage

- Covers 16 Diseases<sup>2</sup> including Hand, Foot & Mouth Disease, Dengue Fever and Food Poisoning
- Covers 17 Child Critical Illnesses<sup>2</sup> (optional)
- Double indemnity for accidental dismemberment and third degree burns when your child is involved in an accident that happened at school, on public/private conveyances or as a pedestrian on the road
- Up to 20 years of monthly cash payout upon a catastrophic disability<sup>3</sup>
- Education fund for your child and waiver of premium until he/she reaches 21 years old should you pass away due to an accident (before age 75)



Additional 5% of sum assured for Accidental Death, Accidental Dismemberment and Burns Benefit will be given for each policy renewal, up to a maximum of 5 renewals

# Benefits of AIA Star Armour

Plan Type	Plan 1	Plan 2	Plan 3
Basic Benefits	Sum Assured (B\$)		
<b>Accidental Death, Accidental Dismemberment and Burns Benefit</b> Refer to Schedule of Indemnity on page 7	20,000	35,000	100,000
<b>Double Indemnity for Dismemberment and Burns Benefit</b> Pays when your child is injured in an accident that happened at school, on public/private conveyances or as a pedestrian on the road	20,000	35,000	100,000
<b>Monthly Catastrophe Cash Benefit (Accident)</b> Pays up to 20 years upon a catastrophic disability <sup>3</sup>	750/month	1,000/month	1,500/month
<b>Medical Reimbursement Benefit (Accident &amp; Disease<sup>2</sup>)</b> Pays for medical expenses including: <ul style="list-style-type: none"> <li>Hiring a licensed/graduate nurse – up to sum assured</li> <li>Ambulance charges - up to B\$200</li> <li>Traditional Chinese medicine/chiropractic treatments - up to 10% of sum assured</li> </ul>	1,500	3,000	5,000
<b>Daily Hospital Income Benefit (Accident &amp; Disease<sup>2</sup>)</b> Pays up to 180 days	30/day	50/day	100/day
<b>Double Indemnity for Daily Hospital Income Benefit in ICU (Accident &amp; Disease<sup>2</sup>)</b> Pays up to 30 days	30/day	50/day	100/day
<b>Post-Hospitalisation Home Care Benefit (Accident &amp; Disease<sup>2</sup>)</b> Pays when your child is required to stay in a hospital for more than 4 consecutive days. Maximum one claim per accident or disease	100	150	200
<b>Recuperation Benefit (Dengue Fever and Hand, Foot &amp; Mouth Disease)</b> Maximum one claim every 2 years	50	80	100
<b>Education Assurance Fund Benefit</b> <ul style="list-style-type: none"> <li>Pays upon accidental death of payor (before payor's 75<sup>th</sup> birthday; before the policy anniversary following child's 21<sup>st</sup> birthday [if child is no longer a student] or child's 24<sup>th</sup> birthday, whichever is earliest)</li> <li>Pays upon accidental death of child (after the coverage for payor ceases)</li> </ul>	10,000	17,500	50,000

Plan Type	Plan 1	Plan 2	Plan 3
Basic Benefits	Sum Assured (B\$)		
<b>Reconstructive Surgery Reimbursement Benefit (Accident)</b> <ul style="list-style-type: none"><li>Reconstructive surgery</li><li>Skin transplantation</li></ul>	NIL	5,000	15,000
<b>Mobility Aids Reimbursement Benefit (Accident)</b> Pays when your child needs mobility aids	NIL	300	1,000
<b>Emergency Medical Evacuation &amp; Repatriation Benefit (Accident)</b> Covers while travelling overseas or outside of the home country	NIL	NIL	50,000 per policy year
<b>Payor Benefit</b> Waives future premiums until your child reaches 21 years old should you pass away due to an accident before age 75			
<b>Renewal Bonus</b> Provides additional 5% of sum assured for Accidental Death, Accidental Dismemberment and Burns Benefit for each policy renewal, up to a maximum of 5 renewals.			
<b>Death Benefit</b> If the insured passes away and no claim has been paid under the Accidental Death, Accidental Dismemberment and Burns Benefit, we will pay the amount of cover. The amount payable under this benefit shall not exceed \$1,000 regardless of the number of AIA Star Armour policies insured under.			

	Option 1	Option 2	Option 3
Optional Benefit	Sum Assured (B\$)		
<b>Child Critical Illnesses <sup>2</sup> Benefit</b> <ul style="list-style-type: none"><li>Covers 17 Child Critical Illnesses<sup>2</sup></li><li>Option to convert this benefit to an AIA whole life or endowment policy from your child's 18<sup>th</sup> birthday till the policy anniversary following your child's 21<sup>st</sup> birthday<sup>4</sup></li></ul> <p>This benefit will terminate on the policy anniversary following the child's 21<sup>st</sup> birthday</p>	30,000	50,000	100,000

# Schedule of Indemnity\*

Event	% of Sum Assured
<b>1. Loss of life</b>	100
<b>2. Permanent total loss of sight of both eyes</b>	150
<b>3. Permanent total loss of sight of 1 eye</b>	100
<b>4. Loss of or the permanent total loss of use of 2 limbs</b>	150
<b>5. Loss of or the permanent total loss of use of 1 limb</b>	125
<b>6. Loss of or the permanent total loss of use of 1 limb and loss of sight of 1 eye</b>	150
<b>7. Permanent loss of speech and hearing</b>	150
<b>8. Permanent and incurable insanity</b>	100
<b>9. Permanent total loss of hearing</b>	
• both ears	75
• 1 ear	25
<b>10. Permanent loss of speech</b>	50
<b>11. Permanent total loss of the lens of 1 eye</b>	50
<b>12. Loss of or the permanent total loss of use of 4 fingers and thumb of a hand</b>	70
<b>13. Loss of or the permanent total loss of use of 4 fingers of a hand</b>	40
<b>14. Loss of or the permanent total loss of use of 1 thumb</b>	
• both phalanges	30
• 1 phalanx	15
<b>15. Loss of or the permanent total loss of use of a finger</b>	
• 3 phalanges	10
• 2 phalanges	7.5
• 1 phalanx	5
<b>16. 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
• other than great toe, each toe	1
<b>17. Fractured leg or patella with established non-union</b>	10
<b>18. Shortening of leg by at least 5 cm</b>	7.5
<b>19. Third degree burns</b>	
<b>Area damage as a percentage of total body surface area</b>	
• Head – equals to or greater than 2% but less than 5%	50
• Head – equals to or greater than 5% but less than 8%	75
• Head – equals to or greater than 8%	100
• Body – equals to or greater than 10% but less than 15%	50
• Body – equals to or greater than 15% but less than 20%	75
• Body – equals to or greater than 20%	100

\*Schedule of Indemnity under Accidental Death, Accidental Dismemberment and Burns Benefit.

**Note:** The maximum amount payable as a result of injuries arising from the same accident shall not exceed 150% of the sum assured.

# Premium Tables

Basic Benefits	B\$		
Premium Payable	Plan 1	Plan 2	Plan 3
Once a year	149.62	234.75	479.72
Twice a year	77.79	122.07	249.46
Once a month	13.01	20.43	41.72

Optional Benefit	B\$		
Premium Payable	Option 1	Option 2	Option 3
Once a year	57.60	96.00	192.00
Twice a year	29.95	49.92	99.84
Once a month	5.01	8.35	16.70

# Example 1

Jack, a 6-year-old boy, was diagnosed with dengue fever at a clinic. Due to his low blood platelets level, Jack had to be admitted into a hospital for treatment. He stayed in the hospital for 5 days. His medical bill was B\$4,000. Jack was covered under AIA Star Armour (Plan 3).

Illustration of benefits payable to Jack's parent	B\$
Daily Hospital Income Benefit (B\$100 x 5 days)	500
Medical Reimbursement Benefit	4,000
Post-Hospitalisation Home Care Benefit	200
Recuperation Benefit	100
Total benefits payable	4,800

# Example 2

Christine, a 10-year-old girl, was going home from school when she was involved in a car crash. She suffered serious injuries and had both of her legs amputated. She stayed in the hospital for 15 days. Her medical bill was B\$20,000. At her doctor’s recommendation, Christine will need crutches and a wheelchair for moving around which cost B\$800 in total. Christine was covered under AIA Star Armour (Plan 2).

Illustration of benefits payable to Christine’s parent	B\$
Dismemberment Benefit (Loss of 2 limbs: B\$35,000 x 150%)	52,500
Double Indemnity for Dismemberment Benefit (Loss of 2 limbs: B\$35,000 x 150%)	52,500
Monthly Catastrophe Cash Benefit (B\$1,000 per month x 240 months during Christine’s lifetime and continuance of her catastrophic disability)	240,000
Medical Reimbursement Benefit	3,000
Daily Hospital Income Benefit (B\$50 x 15 days)	750
Post-Hospitalisation Home Care Benefit	150
Mobility Aids Reimbursement	300
Total benefits payable	349,200

# 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 Insurance Representatives. You may contact our AIA Customer Service Hotline: (673) 2239112/3/4.

## **Q1. Am I eligible to apply for AIA Star Armour for my child?**

You can apply for AIA Star Armour for your child if he or she is aged between 2 weeks and 16 years old.

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

The plan is renewable yearly up to the policy anniversary date prior to your child's 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 advance notice.

## **Q4. Are there any waiting period, survival period or deferment period before I am eligible for certain benefits?**

No benefits will be payable if the assured has been diagnosed with a Child Critical Illness covered under the optional benefit within 90 days of the effective date or last reinstatement date of the policy, whichever is later. In addition, the assured must be alive after 30 days following the diagnosis of a Child Critical Illness under the optional benefit before any benefits will be paid out.

For any of the losses that are described as "Permanent" or "Catastrophic Disability", it must have continued for 6 consecutive months from the date of disability before any benefits will be paid out.

## **Q5. What are the Diseases covered by AIA Star Armour?**

- Hand, Foot and Mouth Disease
- Dengue Fever
- Food Poisoning
- Severe Acute Respiratory Syndrome (SARS)
- Variant Creutzfeldt-Jakob Disease (vCJD) or 'Mad Cow Disease'
- Nipah Viral Encephalitis
- Japanese Viral Encephalitis
- Malaria
- Pulmonary Tuberculosis
- Measles
- Rabies
- Melioidosis
- Avian Influenza or 'Bird Flu' due to Influenza A
- Chikungunya Fever
- Mumps
- Rubella

**Q6. What are the Child Critical Illnesses covered by AIA Star Armour?**

- Acquired Brain Damage
- Aplastic Anaemia
- Bone Marrow Transplant
- Brain Surgery
- Glomerulonephritis
- Haemophilia
- Death as a result of Hand, Foot & Mouth Disease
- Insulin Dependent Diabetes Mellitus
- Leukaemia
- Loss of Limbs due to Sickness
- Kawasaki Disease with Heart Complications
- Rheumatic Fever with Heart Involvement
- Severe Asthma
- Severe Epilepsy
- Still's Disease including Severe Juvenile Rheumatoid Arthritis
- Tuberculous Meningitis
- Viral Encephalitis

**Q7. What conditions are not covered by AIA Star Armour?**

Exclusions common to many personal accident and health plans also apply to AIA Star Armour, 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 other than a Disease or Child Critical Illness covered by this plan

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

**Q8. 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.

- <sup>1</sup> Refers to monthly premium for Plan 1 of Basic Benefits.
- <sup>2</sup> Please refer to the FAQ for the list of Diseases and Child Critical Illnesses.
- <sup>3</sup> Catastrophic Disability refers to:
  - a) Coma
  - b) Paralysis
  - c) Loss of or the irrevocable total loss of use of 2 limbs
  - d) Irrevocable total loss of sight of both eyes
  - e) Loss of or the irrevocable total loss of use of 1 limb and irrevocable total loss of sight of 1 eye
- <sup>4</sup> Conversion privilege is applicable to standard lives only.

---

**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 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 is correct as at December 2021.



# 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 Mainland China, Hong Kong Special Administrative Region, Thailand, Singapore, Malaysia, Australia, Cambodia, Indonesia, Myanmar, the Philippines, South Korea, Sri Lanka, Taiwan, Vietnam, Brunei, Macau Special Administrative Region, New Zealand, and a 49 per cent joint venture in India.

The business that is now AIA was first established in Shanghai more than a century ago in 1919. It is a market leader in Asia (ex-Japan) based on life insurance premiums and holds leading positions across the majority of its markets. It had total assets of US\$326 billion as of 31 December 2020.

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, AIA serves the holders of more than 38 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

5<sup>th</sup> Floor, Pavo Point, Simpang 37, Jalan Kianggeh  
Kampung Kianggeh BA1211, Brunei Darussalam  
AIA Customer Care: (673) 2239112 / 113 / 114  
[aia.com.bn](http://aia.com.bn)