

AIA ABSOLUTE CRITICAL COVER

# A FORWARD-LOOKING PLAN THAT SEES YOU THROUGH BEYOND CRITICAL ILLNESSES

From future unknown diseases to potential cash value,  
we've got you covered in sickness and in good health.



**The only plan to:**

Offer up to 10% off  
child's plan

Cover Thyroid disorders,  
Sleep Apnoea  
& more!



HEALTHIER, LONGER,  
BETTER LIVES

# Absolute assurance for more than the present

Critical illness protection has changed over the years.

What used to be coverage for only major stage critical illnesses has now expanded to encompass every stage. Ensuring that many critical illnesses can be treated effectively with advanced healthcare, for a higher chance of full recovery.

With AIA Absolute Critical Cover, we now offer a plan that takes your protection further into the future.

Be safeguarded against not only early, intermediate, and major stage critical illnesses, but also chronic diseases, age-related conditions, and even future unknown diseases. Plus, this is the first and only plan in the market to offer potential cash value!

With a forward-looking plan for more than critical illnesses, you can future-proof your life, come what may.



# Boost your protection for more than critical illnesses

Critical illnesses are constantly changing, along with the rise of new illnesses that can threaten your wellbeing and quality of life. AIA Absolute Critical Cover offers an all-encompassing safety net that not only protects you against the unexpected, but also the unknown.



## Flexible coverage length

Choose a preferred coverage term of up to age 65, 75, or 100, whichever best fits your needs.



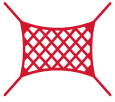
## Wide coverage for 187 conditions that go beyond critical illnesses

We'll cover you for:

- **150 multi-stage critical illnesses**, with up to S\$350,000 payout for early critical illness or intermediate critical illness.
- **25 special conditions**<sup>1</sup>, including Osteoporosis, Diabetic Complications, and Severe Gout.
- **12 pre-early conditions**<sup>1</sup>, including signs of early critical illness like Benign Tumour and Borderline Malignant Tumour, common chronic diseases like Varicose veins (requiring surgery), as well as age-related conditions (covered from age 51 onwards) like Urinary incontinence (requiring surgical repair).

Our **early cancer coverage** isn't limited to specific organs, so you can be assured of protection in any event.

AIA Absolute Critical Cover is also **the first and only plan in the market** to cover common health conditions such as Thyroid disorders, Sleep Apnoea, Benign prostatic hyperplasia (requiring surgery), and Glaucoma (requiring surgery).



### Safety Net Cover Benefit



Enjoy this benefit even if no surgery is required!

Should you be admitted into the Intensive Care Unit for a minimum of 4 days, we will offer a one-time payout of additional 20% of coverage amount<sup>2</sup> on top of your existing coverage amount. This may encompass all other illnesses, injuries and conditions, even future unknown diseases.



### Cash Value



Only 1 in market!

Put aside any worries you may have of your premiums going to waste. If you choose the coverage term of up to age 100, you can enjoy potential cash value<sup>3</sup> on your plan.

Coverage term	Surrender Benefit <sup>3</sup> (from age 75 or after year 60 of your plan anniversary, whichever is earlier)	Maturity Benefit <sup>3</sup> (at age 100)
To age 100	75% of coverage amount plus 1% for each progressive year from age 76 onwards, up to 99% of your coverage amount	150% of coverage amount

Note: Any claims paid under Critical Illness Benefit will reduce the amount of surrender benefit or maturity benefit.

# Be covered more than once, or twice

Enjoy continual protection with the ASCC Booster<sup>1</sup> that further extends your coverage for multiple critical illnesses and relapse.

Here's what the ASCC Booster comprises:



## Power Reset Benefit

Fully restores your coverage amount once 12 months have passed from the last critical illness or Power Relapse Critical Illness, allowing you to make multiple claims of up to 500% of your coverage amount.<sup>4</sup>



## Power Relapse Benefit

Be backed up not once, but twice the coverage amount (up to 200%) if you suffer from the same critical illness, namely re-diagnosed Major Cancer, recurred Heart Attack, recurred Stroke, repeated Major Organ/Bone Marrow Transplantation or repeated Heart Valve Surgery, once 24 months have passed from the same preceding critical illness or Power Relapse Critical Illness Condition, for which a claim was admitted by us.<sup>5</sup>



**Your Major Cancer need not be in remission to claim for re-diagnosis!**

Note: Please refer to Pages 8 to 13 for the coverage period and full list of covered conditions.

# Extend protection for more than yourself

With AIA Absolute Critical Cover's first-of-its-kind benefits, you can also extend future-proof protection for the wellbeing of your loved ones.



## Child Premium Discount Only 1 in market!

In addition to your own AIA Absolute Critical Cover, should you also purchase it for your child(ren), you will enjoy 10% off the first year's premiums of your child(ren)'s plan.<sup>6</sup> The premium discount for subsequent renewal will then be as follows:

Number of children insured	Premium Discount (till age 21)
One child	5%
Two or more children	10%



## Death Benefit<sup>7</sup>

In the unfortunate event of death, your loved ones will receive 5% of your coverage amount, including the surrender value (if any).



## Optional Premium Waiver Riders<sup>8</sup>

Riders to ensure your plan's continuity

Future premiums of your AIA Absolute Critical Cover and eligible riders (if any) will be waived, upon diagnosis of any of the covered:

- 149 early, intermediate, or major stage critical illnesses with **Early Critical Protector Waiver of Premium (II) rider**.

Riders to secure your child's plan

We will waive future premiums of your child's AIA Absolute Critical Cover and eligible riders (if any) until your child's 25<sup>th</sup> birthday or the end of your premium waiver rider term (whichever is earlier) upon diagnosis of any of the covered:

- 149 early, intermediate, or major stage critical illnesses, total and permanent disability, or upon your passing with **Early Critical Protector Payor Benefit (II) rider**.

# Example



At age 30, Jim, a male non-smoker, takes up AIA Absolute Critical Cover with a coverage amount of S\$100,000. He chooses a coverage term of to-age-100 to enjoy potential cash value, and adds on the ASCC Booster to boost his protection against critical illnesses until age 85. He also considers protecting his 2 kids with the same plan, which will allow him to enjoy 10% off their premiums till they turn age 21<sup>6</sup> through the Child Premium Discount.

## Age 30

Jim signs up for AIA Absolute Critical Cover.

## Age 35

Jim has trouble sleeping at night and visits a doctor. He is diagnosed with **Severe Obstructive Sleep Apnoea**.



**Pre-Early Benefit (Chronic Disease) Payout: S\$10,000**  
(10% of coverage amount, up to S\$10K)

## Age 41

Jim is diagnosed with **Early Stage Liver Cancer**.



**Critical illness payout: S\$100,000**

If Jim had added on Early Critical Protector Waiver of Premium (II) rider from the start of his plan, he need not pay future premiums to continue his plan if diagnosed with a covered critical illness.<sup>8</sup>

## Age 42



**Power Reset:** 100% of coverage amount is automatically **restored to S\$100,000**, once 12 months have passed from the diagnosis of Early Stage Liver Cancer.

## Age 44

Unfortunately, Jim is re-diagnosed with **Major Stage Liver Cancer**.



**Power Relapse payout: S\$100,000**

Jim is also admitted into an intensive care unit (ICU) for 4 days.



**Safety Net Cover payout: S\$20,000**

(additional 20% of coverage amount, up to S\$25K<sup>2</sup>, and this benefit terminates thereafter)

● **Age 45**



**Power Reset:** 100% of coverage amount is automatically **restored to S\$100,000**, once 12 months have passed from the diagnosis of Major Stage Liver Cancer.

● **Age 47**

Jim suffers a **Heart Attack** of specified severity.



**Critical illness payout: S\$100,000**

● **Age 48**



**Power Reset:** 100% of coverage amount is automatically **restored to S\$100,000**, once 12 months have passed from the diagnosis of Heart Attack of specified severity.

● **Age 55**

Jim is diagnosed with **Benign prostatic hyperplasia** during his routine health checkup and requires surgery.



**Pre-Early Benefit (Senior Silver) Payout: S\$10,000**  
(10% of coverage amount, up to S\$25K)



**With the ASCC Booster, Jim can make claims for multiple critical illnesses and recurred critical illnesses till age 85, up to 700% of his coverage amount.**

**Alternative scenario: Jim lives a long and healthy life, and he makes no claim.**

● **Age 75**

Jim **surrenders** his AIA Absolute Critical Cover.



**Surrender Benefit<sup>3</sup>: S\$75,000**  
75% of his coverage amount.  
However, if he surrenders his plan later (i.e. from age 76), his surrender value will increase by 1% yearly

OR

● **Age 100**

Jim **keeps** his AIA Absolute Critical Cover until maturity at age 100.



**Maturity Benefit<sup>3</sup>: S\$150,000**  
(150% of his coverage amount)

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



# Conditions covered by AIA Absolute Critical Cover and ASCC Booster

Be covered until age 65, 75, or 100, subject to your selected coverage term. These conditions also apply to the Power Reset Benefit under the ASCC Booster<sup>1</sup>, if added.

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 Adrenalitis	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	✓	N/A	✓
9	Blindness (Irreversible Loss of Sight)	✓	✓	✓
10	Brain Surgery	N/A	N/A	✓
11	Chronic Auto-Immune Hepatitis	N/A	N/A	✓
12	Chronic Relapsing Pancreatitis	✓	✓	✓
13	Coma	✓	✓	✓
14	Coronary Artery By-pass 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 Failure	✓	✓	✓
21	End Stage Lung Disease	✓	✓	✓
22	Fulminant Hepatitis	✓	✓	✓

No.	Critical Illnesses	Early Stage	Intermediate Stage	Major Stage
23	Generalized Tetanus	N/A	N/A	✓
24	Heart Attack of Specified Severity	✓	✓	✓
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	✓	✓	✓
49	Paralysis (Irreversible Loss of use of limbs)	✓	✓	✓

No.	Critical Illnesses	Early Stage	Intermediate Stage	Major Stage
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>

Note: Only 10% of coverage amount is paid out for Angioplasty & Other Invasive Treatment for Coronary Artery, with a cap at S\$25,000. Please refer to the product summary for details and the definition of all covered conditions.

# Conditions covered by Power Relapse Benefit

This is only applicable if the ASCC Booster is added.

Power Relapse Critical Illnesses	Payout
Recurred Heart Attack	Up to 200% of coverage amount
Recurred Stroke	
Re-diagnosed Major Cancer	
Repeated Heart Valve Surgery	
Repeated Major Organ/Bone Marrow Transplantation	

# Conditions covered by Pre-Early Benefit

Be covered until the end of your coverage term or age 85, whichever is earlier.

Chronic Disease Benefit	Payout																						
Age-related macular degeneration with visual impairment	Additional 10% of coverage amount, up to S\$10,000 with a max. of 1 claim																						
Psoriatic arthritis																							
Severe Hypertension																							
Severe Obstructive or Mixed Sleep Apnoea																							
Severe presbycusis (Age-related hearing loss)																							
Thyroid disorders																							
Varicose veins requiring surgery																							
Benign Tumour and Borderline Malignant Tumour Benefit	Payout																						
Benign Tumour (suspected malignancy) requiring surgical excision to specified organs:	Additional 10% of coverage amount, up to S\$25,000 with a max. of 1 claim																						
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Senior Silver Benefit (from age 51 onwards)		Payout																					
Benign prostatic hyperplasia requiring surgery		Additional 10% of coverage amount, up to S\$25,000 with a max. of 1 claim																					
Glaucoma requiring surgery																							
Urinary incontinence requiring surgical repair																							

Note: Payout is capped across all AIA ASCC plans per life.

# Conditions covered by Special Conditions Benefit

Be covered until the end of your coverage term or age 85, whichever is earlier.

Special Conditions	Payout
Attention-deficit hyperactivity disorder (ADHD)	Additional 20% of coverage amount, up to S\$25,000 per claim for each respective condition, with a max. of 10 claims for different conditions
Autism Spectrum Disorder (ASD)	
Chronic pancreatitis due to obstruction of pancreatic duct	
Congenital Septal Defect requiring surgery	
Dengue Haemorrhagic Fever	
Diabetic Complications	
Dyslexia	
Gastrointestinal Disease with surgery	
Glomerulonephritis with nephrotic syndrome	
Hysterectomy due to cancer	
Idiopathic Pulmonary fibrosis	
Kawasaki Disease with Heart Complications	
Mastectomy due to carcinoma-in situ or malignant breast condition	
Necrotising Fasciitis requiring surgery	
Osteoporosis	
Pulmonary Embolism	
Rheumatic Fever with Heart Involvement	
Severe Central Sleep Apnoea	
Severe chronic obstructive pulmonary disease (COPD)	
Severe Gout	
Severe Rheumatoid Arthritis	
Spinal Disease requiring surgery	
Tourette syndrome (TS)	
Vulvectomy due to cancer	
Wolff-Parkinson-White and Supraventricular Tachycardia (SVT) with surgical intervention	

Note: Payout is capped across all AIA ASCC plans per life.

### **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. Any claim or benefit payable is subject to deduction of any amounts owing to us. You are advised to read the relevant policy contract for details and the definition of all covered conditions.

- <sup>1</sup> The coverage period is until the end of your coverage term or age 85, whichever is earlier.
- <sup>2</sup> Payout for a coverage period of age 85 or earlier is capped at S\$25,000 across all policies issued by AIA and this benefit will terminate thereafter. The stay in ICU must be at least 4 days occurring within the same episode of any local hospital admission, due to any diseases, illnesses, injuries or conditions.
- <sup>3</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 150% of the coverage amount will only be payable when the policy matures at age 100. Any claims paid under Critical Illness Benefit will reduce the amount of surrender benefit or maturity benefit.
- <sup>4</sup> Maximum claim limits apply. Waiting period of 12 months required from the date of diagnosis of the preceding Critical Illness under the Critical Illness Benefit or Power Relapse Critical Illness Condition under the Power Relapse Benefit, where a claim was admitted by us. Each subsequent claim(s) must be for a different condition.
- <sup>5</sup> Maximum claim limits apply. Waiting period of 2 years required from the date of diagnosis of any stage of the same Critical Illness or Power Relapse Critical Illness Condition, for which a claim was admitted by us. We will only admit a claim for a Power Relapse Critical Illness Condition if we have previously paid 100% of the coverage amount under the Critical Illness Benefit for any stage of the same critical illness.
- <sup>6</sup> The eligible entry age for a child under this benefit will be from two weeks old till age 15. Additionally, the Child Premium Discount is applicable for AIA Absolute Critical Cover and ASCC Booster (if attached), which is based on a standard life. It is not applicable to any extra premiums due to loading and also does not apply to any other riders attached. Eligibility of the discount is subject to conditions at each subsequent renewal, please refer to product summary for details.
- <sup>7</sup> AIA Absolute Critical Cover will terminate after the Death Benefit is paid out.
- <sup>8</sup> For the list of covered conditions, please refer to the respective product summaries.

**Important Notes:**

This insurance plan is underwritten by AIA Singapore Private Limited (Reg. No: RFC20004468) ("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 this plan may not be paid out, are specified in the policy contract. You are advised to read the policy contract. You are recommended to read the product summary and seek advice from an AIA Authorized Representative for a financial analysis before purchasing a policy suitable to meet your needs.

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. You should consider carefully before terminating the policy or switching to a new one as there may be disadvantages in doing so. Buying health insurance products that are not suitable for you may impact your ability to finance your future healthcare needs. The new policy may cost more or have fewer benefits at the same cost.

The information is correct as at July 2023.



**AIA Singapore Private Limited** (Reg. No. RFC20004468)

Registered Insurer in respect of Life Insurer business

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