

**PROTECTION**

AIA SOLITAIRE PERSONAL ACCIDENT

# **A personal accident plan with the flexibility to suit any lifestyle**



With a choice of optional benefits, you can  
have tailored protection for your family



**HEALTHIER, LONGER,  
BETTER LIVES**



**AIA Solitaire Personal Accident complements  
your existing medical insurance coverage**

**Personal accident  
plans**

*"I'm concerned about  
medical bills and loss of  
income if I am injured in  
an accident."*

**Hospital income, or  
hospital cash plans**

*"I'm concerned about loss  
of income or expenses not  
covered by my basic medical  
plan."*

**Critical illness  
plans**

*"I'm concerned about  
the costs associated  
with a major illness,  
like Cancer."*

**Medical or hospital  
expense plans**

*"I'm concerned about  
paying for medical  
expenses if I am  
hospitalised."*

**Disability income  
plans**

*"I'm concerned about loss  
of income for 3 months or  
more due to disability through  
accident or illness."*

**Enjoy renewal bonuses  
worth up to 25% extra  
coverage<sup>1</sup>**

Accidents happen. It's an unfortunate fact of life. And regardless of age, or overall levels of health and fitness, a serious accident could alter your way of life. If you were injured in an accident and unable to work again, or worse, if you were no longer around to care for your loved ones - wouldn't you want the peace of mind of knowing that financial support is at hand?

A basic medical expense reimbursement plan may cover some, or all, of your hospital bills. And a critical illness plan may help you with the costs associated with a serious illness such as cancer or heart disease. A personal accident plan helps you to cope with life changes which may come about as a result of an accident.

AIA Solitaire Personal Accident provides financial assistance with the costs associated with accidental injuries, disability and death for adults aged 16 to 75<sup>2</sup>. The plan has been designed to complement your existing medical insurance plans and can be tailored to offer protection against a variety of modern-day risks. When you sign up for the plan, you do not need to take a medical examination and may not need to answer any health related questions<sup>3</sup>, so AIA Solitaire Personal Accident could represent a hassle-free way to boost your overall level of protection.

# Flexible choice of benefits to match your individual needs

Because we recognise that everyone's needs are different, AIA Solitaire Personal Accident allows you to choose from four levels of protection and enhance your basic protection with optional benefits.

## Basic Benefits

### Worldwide coverage 24/7

This plan offers comprehensive protection covering you at home, at work and while travelling overseas<sup>4</sup>, 24 hours a day, 365 days a year.

### Financial assistance to cope with the impact of a serious accident

Some accidents lead to the loss of limbs, the loss of use of limbs, loss of sight, hearing and speech or even third degree burns. There are also tragic circumstances that lead to permanent and total disability. The plan gives you a cash lump sum payout to help you cope with the impact of such catastrophes.



### Financial security for your loved ones if the worst should happen

If you should pass away as a result of an accident, you will want to be sure that your loved ones are provided for in your absence. The plan offers an Accidental Death Benefit payout and if you should pass away as a result of an accident that occurs while you are a fare-paying passenger on a public conveyance (e.g. taxi, bus, commercial airplane, etc.), the death benefit payout to your loved ones will be doubled.

### Coverage for 'accidental' medical bills

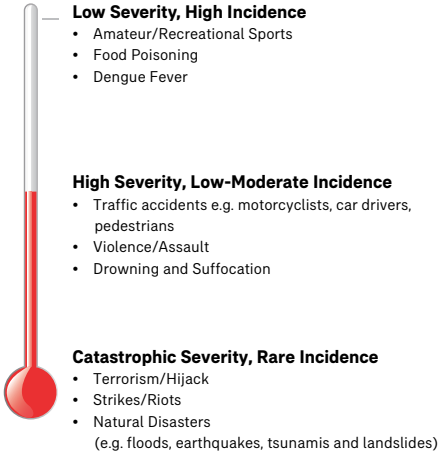
Fortunately, most accidents are less serious than the type described above. This plan pays an Accident Medical Reimbursement Benefit, and multiple claims are allowed. Since this benefit is not subject to deductible and co-insurance, you would not have to pay any portion of the bill (which is not in excess of the limit) yourself.

### Death Benefit

If the insured passes away and no claim has been paid under the Accidental Death and Double Indemnity for Accidental Death on Public Conveyance, we will pay the amount of cover. The amount payable under this benefit shall not exceed \$1,000 regardless of the number of AIA Solitaire Personal Accident policies insured under.

**Extended risk coverage**

AIA Solitaire Personal Accident offers protection against additional risks for added peace of mind such as, food poisoning, animal or insect bites (e.g. dengue fever) and injuries sustained while engaging in amateur sports on a recreational basis (e.g. skiing, football or scuba diving to a depth of not more than 30 metres).



**Up to 25% extra protection**

A 5% renewal bonus on the respective Principal Sums of the Accidental Death Benefit, Accidental Dismemberment and Burns Benefit, Accidental Permanent Total Disablement Benefit and Double Indemnity for Accidental Death on Public Conveyance Benefit will apply, up to a maximum of 5 consecutive renewals<sup>1</sup>.

When you sign up for AIA Solitaire Personal Accident you have the flexibility to include one or both of the following optional benefits groups in addition to the basic benefits.

### Optional Lifestyle Maintenance Benefits

#### Coping with lifestyle adjustments

This group of benefits offers payouts to help with costs associated with disabilities. If, within 90 days from an accident, you were to suffer total or partial disability for a temporary period of time, the plan will pay a weekly income benefit to help cope with lost income. This benefits group also includes reimbursement for mobility aids (such as wheelchairs) and the cost of home modifications (e.g. widening of doorways, special bathroom adaptations for wheelchair users etc.).



#### Extra help for your dependents when they need it most

The Family Support Fund Benefit will pay an additional lump sum if a claim has been admitted under the Accidental Death Benefit or the Accidental Permanent Total Disablement Benefit. This could help towards the cost of supporting your spouse, your children and/or your parents just when they need it the most.

### Optional Accidental Hospitalisation Benefits

#### An income while you are hospitalised, and help with emergency transportation

This optional benefits group offers a daily cash payout while you are confined in hospital (in Brunei or overseas) due to an accident which you can use to offset any additional expenses. If you are admitted to the Intensive Care Unit (ICU), you will receive an additional ICU Benefit. This benefits group also includes a Broken Bones Benefit, which could come in handy if you play amateur sports, such as football.



# Three types of Benefits Groups with four levels of protection to choose from

	Principal Sum (B\$)			
Features	Plan 1	Plan 2	Plan 3	Plan 4
<b>Basic Benefits</b>				
Accidental Death Benefit	100,000	250,000	500,000	750,000
Accidental Dismemberment and Burns Benefit^	100,000	250,000	500,000	750,000
Accidental Permanent Total Disablement Benefit	150,000	375,000	750,000	1,125,000
Double Indemnity for Accidental Death on Public Conveyance Benefit	100,000	250,000	500,000	750,000
Accident Medical Reimbursement Benefit (per accident)	Up to 2,000	Up to 3,000	Up to 4,000	Up to 5,000
Traditional Chinese Medicine/Chiropractic Reimbursement Benefit (per accident)	Up to 500	Up to 750	Up to 1,000	Up to 1,250
Death Benefit	1,000	1,000	1,000	1,000
<b>Optional Lifestyle Maintenance Benefits Group</b>				
Weekly Income Benefit (for Temporary Total Disability; 25% of the Principal Sum is payable in the case of Temporary Partial Disability) (per week, maximum of 52 weeks per accident)	100	200	300	400
Mobility Aids Reimbursement Benefit (per accident)	Up to 1,000	Up to 1,000	Up to 2,000	Up to 2,000
Home Modification Reimbursement Benefit (per lifetime)	Up to 5,000	Up to 10,000	Up to 15,000	Up to 20,000
Family Support Fund Benefit	30,000	60,000	100,000	150,000
<b>Optional Accidental Hospitalisation Benefits Group</b>				
Daily Accidental Hospital Income Benefit (per day, maximum of 365 days per accident)	50	150	250	350
Daily Accidental Intensive Care Unit (ICU) Benefit (per day, maximum of 30 days per accident)	50	150	250	350
Ambulance Services Benefit (per accident)	Up to 200	Up to 200	Up to 200	Up to 200
Broken Bones Benefit^ (per lifetime)	Up to 8,000	Up to 12,000	Up to 16,000	Up to 20,000
Emergency Medical Evacuation and Repatriation Benefit (per policy year)	Up to 10,000	Up to 25,000	Up to 50,000	Up to 75,000

^ Percentage of Principal Sum payable according to the Schedule of Indemnity (for Accidental Dismemberment and Burns Benefit) and Schedule of Injuries (for Broken Bones Benefit). Please refer to the product summary for details.



# Annual Premium Rates Tables

Distribution cost, charges and expenses will be available upon written request.

**For ages 16-65 last birthday**

First Year and Renewal Premium (in B\$)	For Occupational Classes 1 and 2				For Occupational Classes 3 and 4			
	Plan 1	Plan 2	Plan 3	Plan 4	Plan 1	Plan 2	Plan 3	Plan 4
Basic Benefits	176.33	289.70	469.15	671.76	308.43	509.19	824.95	1,181.49
Optional: Lifestyle Maintenance Benefits Group	66.21	106.09	174.28	218.15	116.00	185.92	305.41	382.35
Optional: Accidental Hospitalisation Benefits Group	39.97	69.32	104.53	138.29	69.92	121.34	182.84	241.86

**For ages 66-74 last birthday (For renewals only)**

Renewal Premium (in B\$)	For Occupational Classes 1 and 2				For Occupational Classes 3 and 4			
	Plan 1	Plan 2	Plan 3	Plan 4	Plan 1	Plan 2	Plan 3	Plan 4
Basic Benefits	264.49	435.82	701.91	1,004.91	464.84	769.63	1,245.28	1,784.03
Optional: Lifestyle Maintenance Benefits Group	99.23	158.96	261.10	326.72	174.00	278.87	458.09	573.52
Optional: Accidental Hospitalisation Benefits Group	59.89	103.95	156.48	206.98	104.96	182.14	274.46	363.11

**Note:** Premium rates are not guaranteed and are subject to our review. The policy is not guaranteed yearly renewable. Premium rates stated are for premiums paid annually. For semi-annual or monthly premium payment modes, please refer to the product summary.

# Example

Mr Lim, a 36-year-old freelance designer, purchased AIA Solitaire Personal Accident Plan 3 plus the Optional Lifestyle Maintenance Benefits Group and Optional Accidental Hospitalisation Benefits Group.

When Mr Lim was 43, he was involved in a serious traffic accident while driving to work on the highway. He was hospitalised immediately and spent six days in the Intensive Care Unit, but his injuries proved too severe and Mr Lim passed away, leaving his wife, his children, and his mother as dependents. Prior to this time, no previous claim had been made under the Accidental Dismemberment and Burns Benefit. Accordingly, the payout for Accidental Death Benefit had grown to 125% of the original Principal Sum, thanks to renewal bonuses applied in earlier years. Mr Lim’s wife received the benefits payable under the plan.

	B\$
Mr Lim’s total hospital bill	15,000

**Benefits payable under Mr Lim’s AIA Solitaire Personal Accident Plan**

Basic Benefits	
Accident Medical Reimbursement Benefit 1 x B\$4,000	4,000
Accidental Death Benefit 1 x B\$500,000 x 125%	625,000
Optional Lifestyle Maintenance Benefits Group	
Family Support Fund Benefit 1 x B\$100,000	100,000
Optional Accidental Hospitalisation Benefits Group	
Daily Accidental Hospital Income Benefit 6 days x B\$250 per day	1,500
Daily Accidental Intensive Care Unit (ICU) Benefit 6 days x B\$250 per day	1,500
Total	732,000

# 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 Agent. You may call our AIA Customer Service Hotline at (673) 2236743 / (673) 2239114.

## **Q1. What types of accidents are covered under this plan?**

An unforeseen and involuntary event resulting in bodily injury is covered under this plan. In addition, accidental food poisoning, insect/animal bites, stings or attacks including dengue fever are covered too.

## **Q2. How does the renewal bonus work?**

The renewal bonus will only be applicable during the first 5 policy years from the Effective Date of the Policy, up to 25% of the respective Principal Sums of the relevant benefits<sup>1</sup>, provided no claim has been admitted under the Accidental Dismemberment and Burns Benefit. Once a claim on the Accidental Dismemberment and Burns Benefit has been admitted, the Renewal Bonus Benefit will terminate and will not apply to renewals of the Policy. Termination of the Renewal Bonus Benefit will not affect any renewal bonuses which have already been accrued.

## **Q3. Is the Family Support Fund Benefit determined by the number of dependents I have?**

You may make a claim for this benefit even if you have no dependents. The amount payable is a fixed amount based on the plan you choose, and is payable if a claim has been admitted under the Accidental Death Benefit or the Accidental Permanent Total Disablement Benefit.

## **Q4. When can I make a claim under the Home Modification Reimbursement Benefit?**

The Home Modification Reimbursement Benefit is payable for expenses incurred to modify your home in order to facilitate movement as a result of an injury, provided that for the same injury either the Accidental Permanent Total Disablement Benefit or 50% or more of the Principal Sum of the Accidental Dismemberment and Burns Benefit is paid or payable.

## **Q5. Is there a deferment period before a claim will be paid?**

Losses described as "Permanent" in the Policy are subject to a 12-month deferment period from the date of the disability as Diagnosed by a Registered Medical Practitioner.

**Q6. How will claim payouts be made?**

Some benefits are offered on a reimbursement basis which means that you must pay the bill first, before we will reimburse you upon receipt of proof of payment. All other benefits are paid in cash lump sums for you and/or your beneficiaries to spend as you/they wish.

**Q7. What is the extended coverage offered by AIA Solitaire Personal Accident?**

Some additional events covered by the plan include:

- strike, riot and civil commotion;
- terrorism;
- drowning and suffocation;
- exposure to natural disasters;
- food poisoning;
- insect/animal bites, stings or attacks;
- amateur sports; and
- motor-cycling (rider and pillion).

For the full list of policy extensions, please refer to the policy contract.

**Q8. What is not covered by AIA Solitaire Personal Accident?**

Exclusions common to many personal accident plans also apply to AIA Solitaire Personal Accident, including:

- any pre-existing condition;
- suicide or intentional self injury;
- sports played in a professional capacity; and
- engaging in racing of all kinds (other than on foot and swimming and where expressly covered under section on Amateur Sports of the Policy Extensions Section).

For the full list of exclusions, please refer to the policy contract.

**Q9. Can I change my mind and cancel the policy after I've purchased it?**

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

- <sup>1</sup> Renewal Bonus applies to the respective Principal Sums of Accidental Death Benefit, Accidental Dismemberment and Burns Benefit, Accidental Permanent Total Disablement Benefit and Double Indemnity for Accidental Death on Public Conveyance Benefit provided no claim has been admitted on the Accidental Dismemberment and Burns Benefit.
- <sup>2</sup> Coverage may begin from age 16 to 65 last birthday. Renewal is available on each policy anniversary date, up to the policy anniversary date immediately prior to the Assured's 75<sup>th</sup> birthday. The Policy automatically terminates on the policy anniversary date immediately following the Assured's 75<sup>th</sup> birthday.
- <sup>3</sup> No health questions asked for Occupational Classes 1 and 2. Occupational Classes 1 and 2 range from a white-collar to skilled worker (based in an office or a non-hazardous working environment). Occupational Classes 3 and 4 are required to answer health questions. Occupational Classes 3 and 4 range from a blue collar to an unskilled worker (performing manual labour but not of a hazardous nature). This description is for general reference only. Your exact occupational class will be determined by us.
- <sup>4</sup> Coverage is subject to the terms and conditions in the Policy.

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**Important Notes:**

This insurance plan is underwritten by AIA Company Limited. 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 May 2018.



# 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. 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\$200 billion as of 31 May 2017.

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 30 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 Company Limited**

(Registered insurer in respect of life insurance business)

5<sup>th</sup> Floor, Unit 5.09A, Wisma Jaya Building,

85-94 Jalan Pemancha, BSB BS8811, Brunei Darussalam

AIA Customer Service Hotline: (673) 2236743 / (673) 2239114