

**PROTECTION**

AIA TRIPLE CRITICAL COVER

# **AIA Triple Critical Cover. Because you don't believe in giving up.**



This is truly a critical illness protection plan that's inspired by your spirit of resilience and endurance. Because like you, we believe in never giving up.

[aia.com.bn](http://aia.com.bn)



**HEALTHIER, LONGER,  
BETTER LIVES**

# Inspired by your resilient spirit

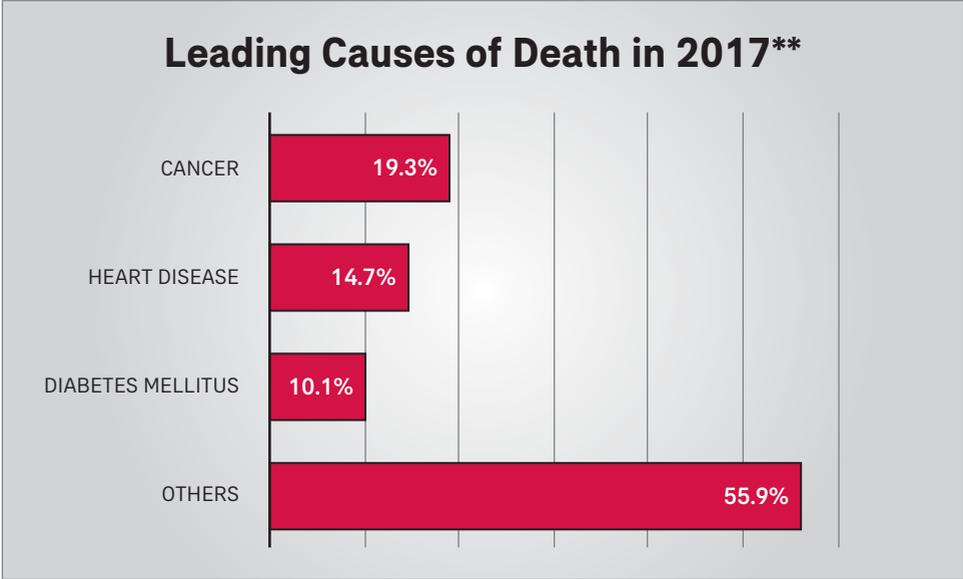
You willingly put up with the mischief your children are up to. When your loved ones fall ill or when they make demands of you, you don't give up on them, and hardly think twice about the sacrifices you would need to make.

It is this relentless spirit of love that inspired us to develop AIA Triple Critical Cover - a critical illness plan that celebrates resilience and endurance, because like you, we don't believe in giving up.

Quitting is not an option, and it doesn't have to be with the new AIA Triple Critical Cover. Now you can enjoy comprehensive coverage even in the face of multiple critical illnesses, without disrupting your coverage under the plan.

Should the unexpected occur, know that you'll have the financial support you need, so you and your family can focus on what truly matters - your recovery.

AIA Triple Critical Cover offers coverage from the top three leading causes of deaths in Brunei which accounted for 44.1% of the total deaths in 2017.



\*\*Source: Health Information Booklet 2017, [www.moh.gov.bn](http://www.moh.gov.bn)

The Ministry of Health (MoH) said cancer rates are expected to rise and although modern medical advancements have significantly improved the odds of a full recovery for those who are suffering from a critical illness, The Brunei Cancer Centre logs in 600 new cases annually as reported in March 2016\*.

\*Source: The Brunei Times, 23 March 2016.

# Key benefits of AIA Triple Critical Cover



## **Comprehensive coverage for 104 critical illness conditions**

AIA Triple Critical Cover covers you for 104 critical illness conditions, through the early, intermediate, and major stages. Regardless of the severity of your condition, the plan provides constant support so you and your family experience as little financial disruption as possible while you focus on getting better.

The plan also covers you for 5 special conditions such as osteoporosis and diabetic complications, for which we will pay an additional 20% of your coverage amount, up to \$25,000 per condition.

In the unfortunate event of your death, your family will receive 100% of your coverage amount (less any critical illness claims paid) plus a \$5,000 compassionate benefit from us.



## **'Reset' your coverage for continual protection even after a claim**

We want to provide you with the support you need when you need it most. That is why we designed the revolutionary 'Power Reset' feature, which fully restores your critical illness coverage amount back to 100% even for early stage critical illnesses, once 12 months have passed from the previous claim.

What's more, you can make multiple claims for critical illnesses at the early, intermediate, and major stages - up to 300% of your coverage amount<sup>1</sup>, without disruption to your coverage under the plan.

You can enjoy continual coverage even after making a critical illness claim, giving you the confidence to take on any other unexpected surprises should they crop up along the way.



### **Get guaranteed cash value with your plan**

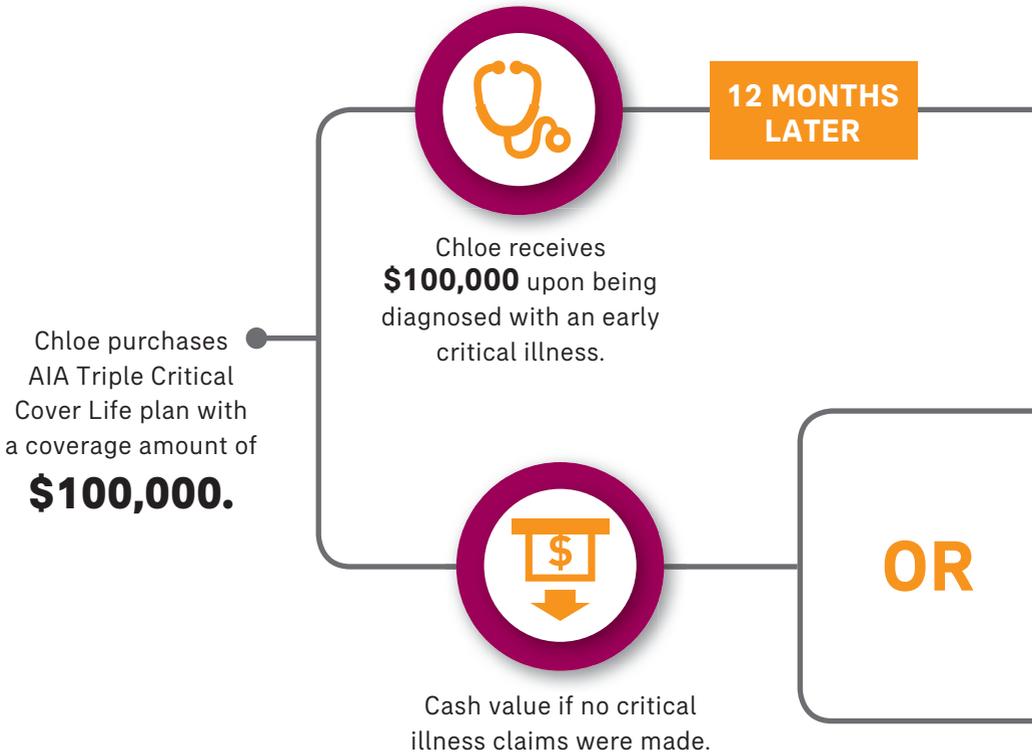
To better meet your needs, the plan comes in two options. You get to choose how long you want to be covered and if you prefer cash value<sup>2</sup> with your plan.

AIA Triple Critical Cover Value plan provides you with critical illness coverage up to age 75, while AIA Triple Critical Cover Life plan covers you up to age 100<sup>3</sup>.

Additionally, AIA Triple Critical Cover Life plan gives you extra flexibility should you wish to hold your policy until maturity (age 100) and receive 100% of your coverage amount (less any critical illness claims paid); or to discontinue your policy before maturity, and receive a guaranteed cash value of 75% of your coverage amount (less any critical illness claims paid).

# How does AIA Triple Critical Cover work?

Chloe (age 30) decides to purchase the AIA Triple Critical Cover Life plan which offers cash value upon maturity or surrender. With the 'Power Reset' feature, the plan gives her the reassurance she needs, knowing that if a critical illness occurs more than once, she and her family will be taken care of as she recovers.



*Note: Diagram is for illustration purposes only. Waiting period and survival period apply.*



With the Power Reset feature, Chloe can make multiple critical illness claims up to 300%.



## POWER RESET

restores her critical illness coverage amount to 100%, i.e., **\$100,000**.

**Surrender benefit**



\$

Chloe receives **\$75,000** if she decides to discontinue her plan on or after the 60<sup>th</sup> policy anniversary or on or after age 75 (whichever is earlier).

**Maturity benefit**



\$

Chloe receives **\$100,000** if she holds her plan until maturity at age 100.

# Covered critical illnesses

	Critical Illnesses	Early Stage	Intermediate Stage	Major Stage
1	Alzheimer's Disease/Severe Dementia	✓	✓	✓
2	Angioplasty & Other Invasive Treatment for Coronary Artery	N/A	N/A	✓
3	Apallic Syndrome	N/A	N/A	✓
4	Aplastic Anaemia	✓	✓	✓
5	Bacterial Meningitis	✓	N/A	✓
6	Benign Brain Tumour	✓	✓	✓
7	Blindness (Loss of Sight)	✓	✓	✓
8	Coma	✓	✓	✓
9	Coronary Artery By-pass Surgery	✓	N/A	✓
10	Creutzfeld-Jacob Disease	N/A	N/A	✓
11	Deafness (Loss of Hearing)	✓	✓	✓
12	Elephantiasis	N/A	N/A	✓
13	End Stage Liver Disease	✓	✓	✓
14	End Stage Lung Disease	✓	✓	✓
15	Fulminant Hepatitis	✓	✓	✓
16	Heart Attack of Specified Severity	✓	✓	✓
17	Heart Valve Surgery	✓	✓	✓
18	HIV due to Blood Transfusion and Occupationally Acquired HIV	✓	✓	✓
19	Kidney Failure	✓	✓	✓
20	Loss of Independent Existence	N/A	N/A	✓
21	Loss of Speech	✓	✓	✓
22	Major Burns	✓	✓	✓
23	Major Cancers	✓	✓	✓
24	Major Head Trauma	✓	✓	✓
25	Major Organ Transplantation/Bone Marrow Transplantation	✓	✓	✓
26	Medullary Cystic Disease	N/A	N/A	✓
27	Motor Neurone Disease	✓	✓	✓
28	Multiple Sclerosis	✓	✓	✓
29	Muscular Dystrophy	✓	✓	✓

Critical Illnesses		Early Stage	Intermediate Stage	Major Stage
30	Necrotising Fasciitis	N/A	N/A	✓
31	Other Serious Coronary Artery Disease	✓	✓	✓
32	Paralysis (Loss of use of limbs)	✓	✓	✓
33	Parkinson's Disease	✓	✓	✓
34	Poliomyelitis	N/A	N/A	✓
35	Primary Pulmonary Hypertension	✓	✓	✓
36	Progressive Scleroderma	✓	✓	✓
37	Progressive Supranuclear Palsy	N/A	N/A	✓
38	Severe Myasthenia Gravis	N/A	N/A	✓
39	Stroke	✓	✓	✓
40	Surgery to Aorta	✓	✓	✓
41	Systemic Lupus Erythematosus with Lupus Nephritis	✓	N/A	✓
42	Terminal Illness	N/A	N/A	✓
43	Viral Encephalitis	✓	✓	✓
<b>Total:</b>		<b>32</b>	<b>29</b>	<b>43</b>

## Covered special conditions

Special Conditions		Payout per Special Condition
1	Osteoporosis	Additional 20% of coverage amount or up to \$25,000
2	Dengue Haemorrhagic Fever	
3	Diabetic Complications (Diabetic Retinopathy, Diabetic Nephropathy, Amputation of Limb due to Gangrene)	
4	Severe Rheumatoid Arthritis	
5	Mastectomy due to carcinoma in situ or malignant breast condition	

For the definition of the above critical illnesses and special conditions, please refer to the product summary.

**General Note:**

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.

1. Maximum claim limits apply. Subsequent claims have to be for a different condition from the earlier claim(s).
2. Guaranteed cash value refers to the surrender benefit (either on or after the 60th policy anniversary or on or after insured turns age 75, whichever is earlier) and maturity benefit (at age 100) of the plan and is only applicable for AIA Triple Critical Cover Life plan.
3. Coverage for special conditions is up to age 85.

**Importante Notes:**

The 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 a life insurance policy can be a long-term commitment. 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.

The information is correct as at August 2019.

# 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 Company Limited**  
**(Registered insurer in respect of life insurance business)**

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