

PROTECTION

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.

aia.com.bn



HEALTHIER, LONGER,
BETTER LIVES

**We can keep our fingers crossed
but critical illness 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 and 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 conditions¹ 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 amount².



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 claim³.



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 value⁴.

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	Maturity Benefit⁴ (at age 100) 100% of your coverage amount less any critical illness benefits paid. Surrender Benefit⁴ 75% to 99% of your coverage amount less any critical illness benefits paid.



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\$5,000⁵.



Less worries about paying premiums

With optional premium waiver riders⁶, you get an additional layer of protection so that your coverage is not disrupted in difficult circumstances.

Early Critical Protector Waiver of Premium II

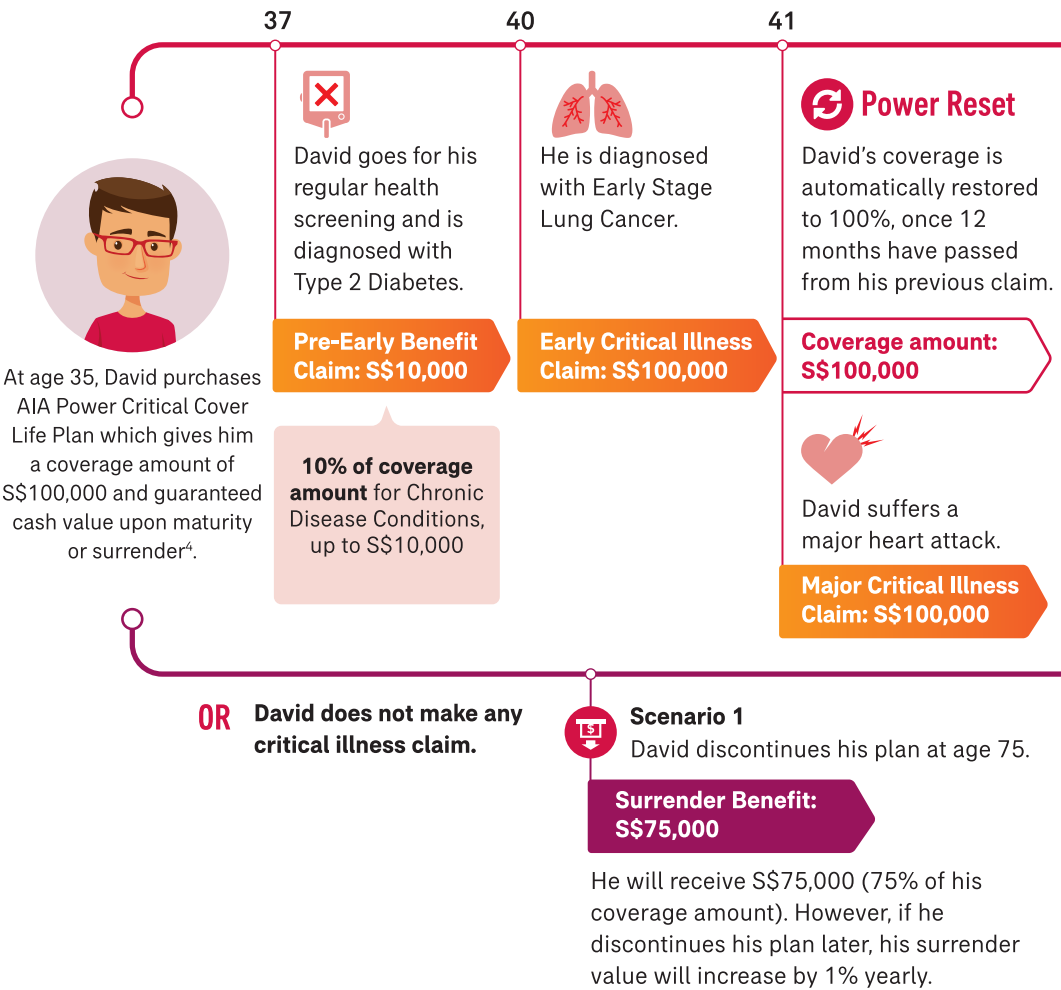
We will waive your future premiums once you are diagnosed with any of the 149 covered conditions.

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, suffer a total and permanent disability or pass away, so your child stays protected when it matters most.

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

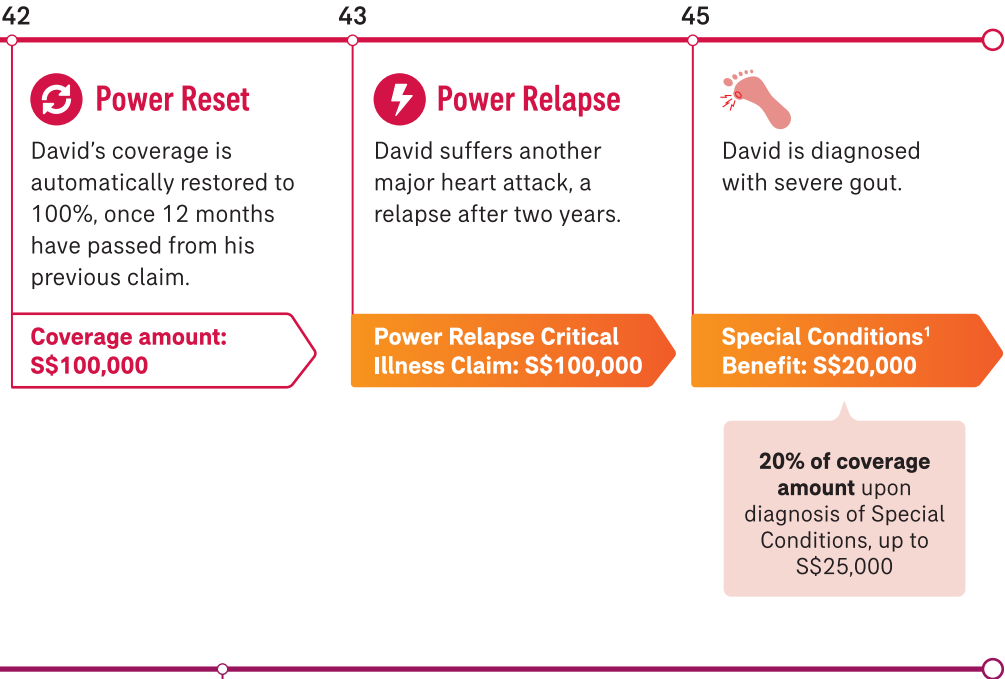
Let's take a look at how our extensive benefits can help you and your loved ones cope financially from the onset of chronic illnesses to the different stages of critical illnesses, and in the event the same critical illness recurs.





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 Conditions benefits.



20% of coverage amount upon diagnosis of Special Conditions, up to S\$25,000



Scenario 2

David keeps his plan until maturity at age 100.

Maturity Benefit:
S\$100,000

He will receive S\$100,000 (100% of his coverage amount).

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 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	Apallic Syndrome	✓	N/A	✓
8	Aplastic Anaemia	✓	✓	✓
9	Bacterial Meningitis	✓	✓	✓
10	Benign Brain Tumour	✓	✓	✓
11	Biliary Atresia	✓	N/A	✓
12	Blindness (Loss of Sight)	✓	✓	✓
13	Brain Surgery	N/A	N/A	✓
14	Chronic Auto-Immune Hepatitis	N/A	N/A	✓
15	Chronic Relapsing Pancreatitis	✓	✓	✓
16	Coma	✓	✓	✓
17	Coronary Artery By-pass Surgery	✓	N/A	✓
18	Creutzfeldt-Jakob Disease	✓	✓	✓
19	Deafness (Loss of Hearing)	✓	✓	✓
20	Ebola	N/A	N/A	✓
21	Elephantiasis	N/A	N/A	✓
22	End Stage Liver Failure	✓	✓	✓
23	End Stage Lung Disease	✓	✓	✓
24	Fulminant Hepatitis	✓	✓	✓

No.	Critical Illnesses	Early Stage	Intermediate Stage	Major Stage
25	Generalized Tetanus	N/A	N/A	✓
26	Heart Attack of Specified Severity	✓	✓	✓
27	Heart Valve Surgery	✓	✓	✓
28	HIV due to Blood Transfusion and Occupationally Acquired HIV	✓	✓	✓
29	Infective Endocarditis	✓	N/A	✓
30	Insulin Dependent Diabetes Mellitus	N/A	N/A	✓
31	Juvenile Huntington Disease	N/A	N/A	✓
32	Kidney Failure	✓	✓	✓
33	Loss of Independent Existence	✓	N/A	✓
34	Loss of Speech	✓	✓	✓
35	Major Burns	✓	✓	✓
36	Major Cancers	✓	✓	✓
37	Major Head Trauma	✓	✓	✓
38	Major Organ / Bone Marrow Transplantation	✓	✓	✓
39	Medically Acquired HIV Infection	N/A	N/A	✓
40	Medullary Cystic Disease	N/A	N/A	✓
41	Motor Neurone Disease	✓	✓	✓
42	Multiple Root of Branchial Plexus Injury	N/A	N/A	✓
43	Multiple Sclerosis	✓	✓	✓
44	Muscular Dystrophy	✓	✓	✓
45	Necrotising Fasciitis	N/A	N/A	✓
46	Occupationally Acquired Hepatitis B or C	N/A	N/A	✓
47	Osteogenesis Imperfecta	N/A	N/A	✓
48	Other Serious Coronary Artery Disease	✓	✓	✓
49	Paralysis (Loss of Use of Limbs)	✓	✓	✓
50	Parkinson's Disease	✓	✓	✓

No.	Critical Illnesses	Early Stage	Intermediate Stage	Major Stage
51	Persistent Severe Juvenile Rheumatoid Arthritis	✓	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 Cardiomyopathy	N/A	N/A	✓
60	Severe Crohn's Disease	✓	N/A	✓
61	Severe Eisenmenger's Syndrome	N/A	✓	✓
62	Severe Haemophilia	N/A	N/A	✓
63	Severe Myasthenia Gravis	N/A	N/A	✓
64	Severe Pulmonary Fibrosis	N/A	N/A	✓
65	Stroke	✓	✓	✓
66	Surgery to Aorta	✓	✓	✓
67	Surgery for Idiopathic Scoliosis	N/A	N/A	✓
68	Systemic Lupus Erythematosus with Lupus Nephritis	✓	✓	✓
69	Terminal Illness	N/A	N/A	✓
70	Tuberculosis Meningitis	N/A	N/A	✓
71	Type 1 Juvenile Spinal Muscular Atrophy	N/A	N/A	✓
72	Viral Encephalitis	✓	✓	✓
73	Wilson's Disease	N/A	N/A	✓
	Total	42	35	73

Pre-Early Benefit

Chronic Disease Conditions	Payout
Thyroid Dysfunction (Hyperthyroidism, Hypothyroidism)	10% of coverage amount, up to S\$10,000 with a maximum of two claims for different conditions
Type 2 Diabetes Mellitus	
Spinal Disease	
Gastrointestinal Disease with surgery	
Cardiovascular Disease Conditions	Payout
Wolff Parkinson White and Supraventricular Tachycardia (SVT) with surgical intervention	10% of coverage amount, up to S\$25,000 with a maximum of one claim
Chronic Rheumatic Heart Disease	
Congenital Septal Defect requiring surgery	
Severe Deep Vein Thrombosis with pulmonary embolism	
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 maximum of one claim
1. Heart	
2. Liver	
3. Lung	
4. Pancreas	
5. Pericardium	
6. Ureter	
7. Adrenal Gland	
8. Bone	
9. Conjunctiva	
10. Kidney	
11. Nerve in cranium or spine	
12. Pituitary gland	
13. Small intestine	
14. Testis	
15. Breast	
16. Ovary	
17. Penis	
18. Uterus (covers only endometrial polyps)	
19. Nasopharyngeal	
20. Esophagus	
21. Oral Cavity	
22. Gall bladder	
Borderline Malignant Tumour	

Power Relapse Benefit

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

Special Conditions Benefit

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

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.

¹ Coverage for Special Conditions is up to age 85.

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

³ 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.

⁴ The surrender benefit of 75% of the coverage amount shall be payable on or after the 60th 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.

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

⁶ Please refer to the respective supplementary benefit (rider) product summary for the list of covered critical illnesses, definitions and applicable exclusions.

Important Notes:

These insurance plans are 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 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.

The information is correct as at 24 July 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
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