



Product Summary for AIA Solitaire Lite
Version 1.0

This insurance plan is underwritten by AIA Singapore Private Limited (Reg. No. 201106386R) ("we, our, us, AIA Singapore").

A. PRODUCT INFORMATION

AIA Solitaire Lite is a complimentary personal accident plan with 24/7 protection coverage that provides financial assistance with the costs associated with accidental injuries and death for adult aged 16 to 65 at the point of application.

Benefits and Premium Table

Benefits / Plan	Insured Amount (\$\$)
1. Accidental Death Benefit If the Insured is injured in an accident and the injury results in death within 365 days from the date of the accident, we will pay the Insured Amount for this benefit. The policy shall automatically terminate upon an admission of a death claim or 6 months from the policy date, whichever is earlier.	20,000
2. Accident Medical Reimbursement Benefit If the Insured sustains an injury and requires medical treatment within 365 days from the date of the accident, we will reimburse Reasonable and Customary medical expenses incurred (including the employment of a Licensed or Graduate Nurse), after applying a deductible of \$100 per accident. This benefit shall automatically terminate once 100% of the Insured Amount for this benefit has been claimed or 6 months from the policy date, whichever is earlier.	1,500
3. Double Indemnity for Accidental Death Benefit We will pay the Insured Amount for the Double Indemnity for Accidental Death Benefit, in addition to the Accidental Death Benefit, if the Insured dies due to an injury within 365 days from the date of the accident while riding solely as a fare-paying passenger, not as an operator or crew member, in a Public Conveyance. This benefit shall be payable only once and this benefit shall automatically terminate upon an admission of claim or 6 months from the policy date, whichever is earlier.	20,000

You could refer to the policy contract for the full definitions and benefit limitations. You may also contact your AIA Financial Services Consultant, Insurance Representative or AIA Customer Care Hotline at 1800 248 8000.

B. KEY PRODUCT PROVISIONS

The following are some key provisions found in the policy contract of this plan. This is only a brief summary and you are advised to refer to the actual terms and conditions in the policy contract. Please consult your AIA Financial Services Consultant or Insurance Representative should you require further explanation.

1. Cancellation Clause

This is a short-term accident and health policy and we are not required to renew this policy. We may terminate this policy by giving you 30 days' notice in writing. Should you decide to cancel the coverage under this policy, the effective date of cancellation will be determined by us. No premiums (if any) shall be refunded to you. No reinstatement of this policy shall be allowed.

2. Change of Occupation

You must notify us in writing if the Insured's occupation changes as soon as possible. We reserve the right to terminate the policy or to allow the Policy to continue on prevailing or varied terms and conditions.



3. Change of Country of Residence or Citizenship

You must notify us in writing if there is a change in your and/or the Insured's citizenship and/or usual country of residence as soon as possible. We reserve the right and sole discretion to continue cover on prevailing or varied terms and conditions.

4. No Cover

This Policy shall not cover or provide for the payment of claims or benefits to specific persons or entities where the application of or compliance with certain laws and regulations (as may be applicable to us, our parent company and/or our ultimate controlling entity, our reinsurers, their parent company and/or ultimate controlling entity) prohibit performance under the Policy based on:

- a) the identity, domicile, residence, place of incorporation, establishment (whether incorporated or unincorporated), or citizenship, of you, the Insured or claimant or the parent company and ultimate controlling entity of you, the Insured or claimant; or
- b) the country where the claim arises.

Should any person or entity be found to have been erroneously enrolled under this policy, insurance coverage for such person or entity shall cease with immediate effect. Should any claim for payment of any nature be found to have been made under this policy by a person or entity excluded by this provision, no such payment will be made.

5. Exclusions

There are certain conditions under which no benefits will be payable. These are stated as exclusions in the policy contract. The exclusions for this plan include, but are not limited, to the following conditions. You are advised to read the policy contract for the full list of exclusions.

- (a) war, declared or undeclared, invasion, civil war, revolution or any warlike operations; or
- (b) violation or attempted violation of the law or resistance to arrest; or
- (c) engaging in or taking part in air, military, naval training, exercises, manoeuvres, warlike operations or handling of explosives and demolition materials and while under orders for restoration of public order, whether in time of peace, declared and undeclared war except where operationally ready national services duties are carried out in Singapore or overseas (where applicable) pursuant to the Enlistment Act (Cap 93); or
- (d) engaging in air travel except as a fare-paying passenger in any properly licensed private and/or commercial aircraft or as a crew member in a properly licensed commercial aircraft operated by a commercial passenger airline on a regular scheduled passenger trip over its established passenger route; or
- (e) suicide or attempted suicide or intentional self-injury or from deliberate exposure to exceptional danger (except in an attempt to save human life), or is sustained whilst the Covered Member is in a state of insanity; or
- (f) childbirth, pregnancy, miscarriage, abortion, sterilization, contraception, treatment for infertility or any complications concerning therewith notwithstanding that such event may have been accelerated or induced by Injury, and/or any treatment arising from any such event therefrom; or
- (g) any form of dental care or surgery to sound natural teeth (excluding denture and related expenses) unless necessitated by Injury caused by an Accident; or
- (h) any form of cosmetic, plastic surgery or elective surgery unless necessitated by Injury; or
- (i) engaging in a sport in a professional capacity or where the Covered Member would or could earn income or remuneration from engaging in such sport; or
- (j) engaging in racing of all kinds (other than on foot and swimming); or
- (k) treatment of alcoholism, drug abuse or any other complications arising therefrom, or an Accident caused whilst under the influence of drugs or alcohol; or drug overdose (whether intentional, accidental or otherwise); or
- (l) congenital abnormalities and physical defects from child birth and treatment arising from any such event therefrom; or
- (m) Any kind of disease or illness; or
- (n) AIDS and HIV or any complications associated by any HIV; or
- (o) any Pre-existing Condition



6. Termination

This policy shall immediately terminate on the earliest of the following:

- (a) the effective date stated in the cancellation notice issued pursuant to the Cancellation clause of the policy;
- (b) on the date of the Insured's death occurring other than as a result of an Accident for which we will require immediate written notice;
- (c) upon admission of a claim on any of the following benefits:
 - (i) Accidental Death Benefit;
 - (ii) Double Indemnity for Accidental Death Benefit; or;
 - (iii) when the sum of all Accidental Medical Reimbursement equal the Insured Amount of the Accidental Medical Reimbursement Benefit; or
- (d) on the day immediately following 6 months from policy date; or
- (e) when we exercise our right of termination under Change of Country of Residence or Citizenship or No Cover.

Termination of this policy will not affect an insured event that has arisen prior to such termination or loss resulting from such insured event.

7. Claims Procedures

We must receive written notice of claim for loss within 30 days from the date of such loss. You could refer to the policy contract for details on claims procedures. You may also contact your AIA Financial Services Consultant, Insurance Representative or AIA Customer Care Hotline at 1800 248 8000.

Important Notes:

All insurance applications are subject to our underwriting and acceptance. Submission of an application and payment of premium does not constitute and should not be construed as acceptance by us. We reserve the right to withdraw the plan or reject applications, at anytime or for any reason without notice.

This product summary does not form a part of any contract of insurance. It is intended only to be a simplified description of the product features applicable to this plan and is not exhaustive. The contents of this product summary may vary from the terms of cover eventually issued. Please refer to the actual policy contract for all terms and conditions, including exclusions whereby the benefits under your policy may not be paid out. You are advised to read the policy contract. For the avoidance of doubt, only the terms and conditions as set out in the policy contract will bind the parties.

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.

This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact your insurer or visit the GIA/LIA or SDIC web-sites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).

The benefits of the policy will be payable upon an accident occurring.