



# Priority Personal Accident Insurance

Prioritise your future in uncertain times



# One simple plan, a world of coverage

Accidents happen. When they do, it's essential to prioritise your health and recovery. And in a world where infectious diseases are on the rise, it's also essential to protect yourself against these uncertainties as well.

AIG's Priority Personal Accident (PA) insurance plan protects you in these situations, with comprehensive coverage against accidents and infectious diseases – delivered in one simple policy with a sum assured that goes up to S\$1,000,000.

## Important benefits at a glance

### Up to S\$1,000,000 sum assured

Be assured that your family's financial future will be safe in the event of your unfortunate demise or permanent disablement due to an accident.

### Infectious diseases coverage

Should you catch an infectious disease, we provide a lump sum benefit of up to S\$1,200 that you can use in any way while you focus on recovery.

### Free coverage for your children

Your children enjoy free coverage if both parents are insured under a single AIG Priority Personal Accident policy.

### Fixed premium, no surprises

Your policy's premium is fixed, so you can be assured of your policy's affordability – today and in the years ahead. Just choose the plan you want and any riders, and that's your final premium.

### One simple, comprehensive plan

AIG Priority Personal Accident is a no-fuss, no-hassle policy. Simply choose your plan and be covered with all the policy's comprehensive benefits.

### Policy issuance in minutes

A straightforward online application process means that you can be covered in minutes, with no medical examination required.



## Additional benefits



For as low as **S\$18.34 a year**,  
you can further prioritise your family's well-being with these additional benefits.



### Life's priorities

Ensure your parents and children will be taken care of if an accident causes you to be in a coma – or in the unfortunate event of your accidental death.



### Lifestyle assurance

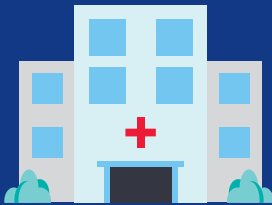
You can claim for losses if an accident causes you to miss a ticketed event, or results in your belongings being damaged. In the event of your accidental death, a lump sum payout will enable your family to maintain their lifestyle as they recover from their loss.\*

\*Please refer to the policy schedule and policy wording for full benefits, terms and conditions.

# How AIG Priority Personal Accident insurance works

Let's see how AIG Priority Personal Accident protection works in a real-life situation.

## Scenario: Family met with an accident



Alex and Jess went for a short family trip and they met with a minor car accident.

Alex sustained a whiplash injury and their eldest daughter dislocated her shoulder as a result of the accident.



They were sent to the hospital for treatment. Alex had to be warded for treatment while his daughter's injury was treated at A&E for S\$1,000.

Alex was subsequently hospitalised for six days incurring bills of S\$5,000 and given two weeks of medical leave. He also required six sessions of physiotherapy after discharge.



Both Alex and Jess are Priority Personal Accident Priority Plus policy holders, and in this situation, the benefits below are applicable.

- ✓ S\$10,000 Accident Medical Reimbursement
- ✓ S\$300 Hospital Income (Daily)
- ✓ S\$500 Weekly Benefit for Total Temporary Disability (TTD)
- ✓ S\$2,000 Ambulance Service



Their children enjoy complimentary cover where the following benefits apply:

- ✓ S\$2,500 Accident Medical Reimbursement
- ✓ S\$500 Ambulance Service



### **Benefits Claimable:**

#### **Alex**

- ✓ Accident Medical Reimbursement: S\$5,000 of hospital bills
- ✓ 6 days of Daily Hospital Income: S\$300 per day (S\$1,800)
- ✓ Weekly benefit for TTD: S\$500 per week (S\$1,000)
- ✓ Physiotherapy (under Accident Medical Reimbursement: S\$200 per session up to 6 sessions (S\$1,200))

#### **Alex's daughter**

- ✓ Accident Medical Reimbursement: S\$1,000

Ambulance Service: S\$274

Amount payable: S\$10,874

## Choose your priorities

AIG Priority Personal Accident Insurance includes plans for every individual's needs in terms of coverage, benefits and premium range. Choose a plan that best suits you from S\$266.61, and add additional benefits from just S\$18.34.

| AIG Priority Personal Accident                                      |                                                                                                                                                                                                                        |                                           |                                           |                                            |                                            |
|---------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------|-------------------------------------------|--------------------------------------------|--------------------------------------------|
| Benefits (S\$)                                                      |                                                                                                                                                                                                                        | Sum Insured (S\$)                         |                                           |                                            |                                            |
|                                                                     | Priority A                                                                                                                                                                                                             | Priority B                                | Priority C                                | Priority D                                 | Priority Plus                              |
| 1. Accidental Death Permanent Disablement                           | 100,000                                                                                                                                                                                                                | 200,000                                   | 300,000                                   | 500,000                                    | 1,000,000                                  |
| 2. Accident Medical Reimbursement<br>• Sub-limits for Physiotherapy | 2,000<br>150/session,<br>up to 3 sessions                                                                                                                                                                              | 6,000<br>200/session,<br>up to 3 sessions | 8,000<br>200/session,<br>up to 5 sessions | 10,000<br>200/session,<br>up to 5 sessions | 10,000<br>200/session,<br>up to 6 sessions |
| 3. Mobility Aid                                                     | 2,000                                                                                                                                                                                                                  | 2,000                                     | 2,000                                     | 2,000                                      | 2,000                                      |
| 4. Ambulance Services Reimbursement                                 | 2,000                                                                                                                                                                                                                  | 2,000                                     | 2,000                                     | 2,000                                      | 2,000                                      |
| 5. Complementary or Alternative Medicine                            | 750                                                                                                                                                                                                                    | 750                                       | 750                                       | 750                                        | 750                                        |
| 6. Daily Hospital Income (Injury)                                   | 50                                                                                                                                                                                                                     | 100                                       | 150                                       | 250                                        | 300                                        |
| 7. Daily Hospital Income (Injury) - For Intensive Care Unit         | 100                                                                                                                                                                                                                    | 200                                       | 300                                       | 500                                        | 600                                        |
| 8. Infectious Disease Recovery Cover                                | 200                                                                                                                                                                                                                    | 300                                       | 500                                       | 1,000                                      | 1,200                                      |
| 9. Weekly Benefit for Temporary Total Disablement                   | NA                                                                                                                                                                                                                     | 100                                       | 200                                       | 400                                        | 500                                        |
| Annual Premium (S\$)                                                |                                                                                                                                                                                                                        |                                           |                                           |                                            |                                            |
| Annual Premium Class 1 & 2* (Inclusive of GST)                      | 266.61                                                                                                                                                                                                                 | 449.63                                    | 585.44                                    | 819.35                                     | 1,092.51                                   |
| Annual Premium Class 3* Premium (Inclusive of GST)                  | 533.23                                                                                                                                                                                                                 | 899.25                                    | 1,170.88                                  | NA                                         | NA                                         |
| Priority Child Cover Benefits                                       |                                                                                                                                                                                                                        | Sum Insured (S\$)                         |                                           |                                            |                                            |
| 1. Accidental Death Permanent Disablement                           | 20,000                                                                                                                                                                                                                 | 40,000                                    | 75,000                                    | 125,000                                    | 125,000                                    |
| 2. Accident Medical Reimbursement                                   | 400                                                                                                                                                                                                                    | 1,200                                     | 2,000                                     | 2,500                                      | 2,500                                      |
| 3. Mobility Aid                                                     | 400                                                                                                                                                                                                                    | 400                                       | 500                                       | 500                                        | 500                                        |
| 4. Ambulance Services Reimbursement                                 | 400                                                                                                                                                                                                                    | 400                                       | 500                                       | 500                                        | 500                                        |
| Annual Premium (S\$)                                                |                                                                                                                                                                                                                        |                                           |                                           |                                            |                                            |
| Annual Premium                                                      | FREE for unlimited children if both parents are insured under AIG Priority Personal Accident plan. Single parents, widows, widowers and divorcees can extend cover to their children for an additional premium of 50%. |                                           |                                           |                                            |                                            |
| Rider 1                                                             |                                                                                                                                                                                                                        | Sum Insured (S\$)                         |                                           |                                            |                                            |
| Coma                                                                | 40,000                                                                                                                                                                                                                 |                                           |                                           |                                            |                                            |
| Parent Support Fund                                                 | 5,000                                                                                                                                                                                                                  |                                           |                                           |                                            |                                            |
| Child Support Fund                                                  | 25,000                                                                                                                                                                                                                 |                                           |                                           |                                            |                                            |
| Annual Premium (S\$)                                                |                                                                                                                                                                                                                        |                                           |                                           |                                            |                                            |
| Annual Premium Class 1 & 2* (Inclusive of GST)                      | 18.34                                                                                                                                                                                                                  |                                           |                                           |                                            |                                            |
| Annual Premium Class 3* Premium (Inclusive of GST)                  | 36.68                                                                                                                                                                                                                  |                                           |                                           |                                            |                                            |
| Rider 2                                                             |                                                                                                                                                                                                                        | Sum Insured (S\$)                         |                                           |                                            |                                            |
| Lifestyle Maintenance                                               | 25,000                                                                                                                                                                                                                 |                                           |                                           |                                            |                                            |
| Reimbursement of Event Tickets                                      | 300                                                                                                                                                                                                                    |                                           |                                           |                                            |                                            |
| Damage to Personal Effects (Subject to S\$50 excess for every item) | 500                                                                                                                                                                                                                    |                                           |                                           |                                            |                                            |
| Annual Premium (S\$)                                                |                                                                                                                                                                                                                        |                                           |                                           |                                            |                                            |
| Annual Premium Class 1 & 2* (Inclusive of GST)                      | 18.34                                                                                                                                                                                                                  |                                           |                                           |                                            |                                            |
| Annual Premium Class 3* Premium (Inclusive of GST)                  | 36.68                                                                                                                                                                                                                  |                                           |                                           |                                            |                                            |

\*Examples under each class risk can be found on our [website](#)

# Important notice

All benefits are subject to policy terms, conditions and exclusions.

This insurance is underwritten by AIG Asia Pacific Insurance Pte. Ltd. This brochure is not a contract of insurance. The specific terms, exclusions and conditions applicable to this insurance are set out in the policy.

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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 AIG Asia Pacific Insurance Pte. Ltd. or visit the AIG, GIA or SDIC websites ([www.aig.sg](http://www.aig.sg) or [www.gia.org.sg](http://www.gia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

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