

Venus Care

Between raising a family and rising through the corporate ranks, today's woman has her work cut out for her.

The modern woman juggles a challenging role that demands much of her both physically and mentally. In addition to family and career pressures, the contemporary woman also has to live under another constant worry – her health. In particular, the worry of female cancers*.

For the varied roles she plays: daughter, sister, wife, mother... every woman should consider a plan that understands her concerns and supports her at every facet of her life.

Now, you can get better insurance coverage for female cancers with Venus Care – designed specially for every woman in you

Key General Exclusions

- War, declared or undeclared
- Pregnancy, drug or alcohol abuse, mental illness, suicide, self-inflicted injury
- Any illness, disease or bacterial infection or injury arising out of or consequent upon or contributed to by Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC), howsoever this syndrome has been acquired or may be named.
- All pre-existing physical impairment, injuries or disabilities due to illnesses
- Congenital defects or abnormalities
- Cosmetic surgery
- Waiting period of 180 days for Female Carcinoma-in-situ & Breast Cancer
- Waiting period of 90 days for all other specific Female Cancers

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For enquiries, please contact your agent/broker or call us at 6419 3000.

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Agent/Broker's Stamp

This insurance is underwritten by AIG Asia Pacific Insurance Pte. Ltd. (the Company). This brochure is not a contract of insurance. The specific terms, exclusions and conditions applicable to this insurance are set out in the Policy. No insurance is in force until this Proposal Form is accepted by the Company in accordance to the Policy terms and conditions.

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 web-sites (www.AIG.sg or www.gia.org.sg or www.sdic.org.sg).

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Bring on tomorrow

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Venus Care



**Female Cancer
Protection Plan**



Venus Care

Although it can strike anyone rich or poor, we know that cancer is not life threatening if treated early. But cancer treatments can be costly, and can exhaust your life savings. So having the financial means to seek treatment for the disease significantly reduces your financial burden. Towards this end, early detection is important, which is why we offer reimbursement of up to \$100 every year to encourage women to go for their Annual Female Physical Examination.

Venus Care is specially designed by women for women. It is a plan with relevant benefits to assist you financially in the unfortunate event of being stricken with female cancer. So instead of being overwhelmed by your financial worries, you can focus on putting your health back on track.

Special Highlights

- Entry age from 16 - 64 years old, with renewal up to age 75 (Attained age premium)
- Waiting Period of 180 days for Female Carcinoma-in-situ and Breast Cancer
- Waiting Period of 90 days for all other specific Female Cancers

Benefits & Premiums

Schedule of Benefits – Sum Insured (\$\$)			
Benefits Description	Plan A	Plan B	Plan C
Female Cancer Diagnosis	\$80,000	\$50,000	\$30,000
Female Carcinoma-in-situ***	\$8,000	\$5,000	\$3,000
In-hospital Medical Reimbursement	\$8,000	\$5,000	\$3,000
Post-hospitalisation Outpatient Reimbursement	\$1,000	\$1,000	\$1,000
Female Wellness Monthly Maintenance Benefit (up to 6 months)	\$1,000	\$1,000	\$1,000
Female Wellness Annual Physical Examination Reimbursement	\$100	\$100	\$100
Traditional Chinese Medicine	\$500	\$500	\$500
Death As A Result Of Female Cancer	\$5,000	\$5,000	\$5,000

Annual Premium Per Person In S\$ (inclusive of GST)			
Age	Plan A	Plan B	Plan C
16 – 19	\$121.60	\$109.92	\$101.59
20 – 24	\$153.15	\$130.36	\$114.78
25 – 29	\$171.13	\$142.35	\$123.17
30 – 34	\$238.27	\$186.72	\$151.95
35 – 39	\$365.37	\$270.65	\$207.10
40 – 44	\$520.04	\$372.20	\$274.24
45 – 49	\$859.36	\$597.97	\$422.92
50 – 54	\$1006.83	\$698.60	\$493.66
55 – 59	\$1209.46	\$841.37	\$595.58
60-64	\$1456.46	\$1015.23	\$720.27
65 – 70 (Renewal)	\$1764.60	\$1241.84	\$892.93

Core benefits of Venus Care

- Upon first diagnosis of any one of the covered female cancers* a one time lump sum payment up to a maximum of \$80,000**. This bene fit is extended to cover first diagnosis of covered female Carcinoma-in-situ***, lump sum payout up to a maximum of \$8,000**.
- Reimbursement of actual In-Hospital medical expense up to a maximum of \$8,000*.
- Within 90-days from the date of discharge from hospital (for hospitalization due to covered female cancer), we will reimburse Post-hospitalization Outpatient and Medical Allowance expenses up to a maximum of \$1,000.
- Pro-rated Female Wellness Monthly Maintenance benefit, up to a maximum of \$1,000 per month for six months, is payable if a gainfully employed insured is disabled and prevented from performing her occupational duties 30-days from the date of discharge from hospital (for hospitalization due to covered female cancer).
- Reimbursement for Traditional Chinese Medical expenses incurred within 52-weeks from date of first diagnosis of covered female cancer, up to a maximum of \$500 per disability per lifetime.
- Compassionate Death Allowance up to a maximum of \$5,000 if death is a result of covered female cancer.

- * Strictly restricted to Cancer of the breast, ovary, fallopian tube, cervix, uterus and vagina / vulva.
- ** Based on Plan A. Bene fit amount can vary depending on the choice of plan selected.
- *** Cover afforded under this benefit shall be part of, and not in addition to, the sum insured specified under Female Cancer Diagnosis and is restricted to breast cancer, uterus, fallopian tube, ovary and vagina / vulva.

