

## Flexible coverage to suit your needs

Select level of coverage from 4 different plans.

|  | Sum Insured (S\$) |           |         |          |
|--|-------------------|-----------|---------|----------|
|  | Standard          | Preferred | Deluxe  | Prestige |
| <b>BASIC COVERAGE</b>  |                   |           |         |          |
| 1. Accidental Death Permanent Disablement  | 100,000           | 200,000   | 300,000 | 500,000  |
| 2. Accident Medical Reimbursement  | 2,000             | 6,000     | 8,000   | 10,000   |
| 3. Mobility Aid & Ambulance Services Reimbursement   | 4,000             |           |         |          |
| 4. Dependent Child Cover<br>• Children enjoy free coverage of up to 20% or 25% of Benefits 1 - 3 if both parents are insured under a single policy<br>• If the parents are insured under different plans in the same policy, the children's coverage will be based on the lower plan - 25% if the lower Plan is Deluxe / Prestige; 20% if the lower Plan is Standard / Preferred<br>• This cover is extended to single parent, widow, divorced for additional premium of 50% | 20%               | 20%       | 25%     | 25%      |
| 5. Parent (s) Support Fund   | 1,000             | 3,000     | 4,000   | 5,000    |
| 6. Daily Hospital Income (Injury)  | 50                | 100       | 150     | 250      |
| <b>Basic Coverage (Benefits 1 - 6)</b>   |                   |           |         |          |
| Annual Premium Class 1 & 2 (inclusive of GST)  | 173.31            | 305.20    | 395.67  | 577.70   |
| Annual Premium Class 3 (inclusive of GST)  | 346.62            | 610.40    | 791.34  | N.A.     |
| <b>COMPREHENSIVE PACKAGE</b><br>Extend your protection by adding on the comprehensive benefits package.  |                   |           |         |          |
| 7. Emergency Medical Evacuation  | 15,000            | 25,000    | 50,000  | 75,000   |
| 8. Daily Hospital Income (Injury) – For Intensive Care Unit  | 100               | 200       | 300     | 500      |
| 9. Coma  | 5,000             | 10,000    | 30,000  | 40,000   |
| 10. Infectious Disease Recovery Cover  | 200               | 300       | 500     | 1,000    |
| 11. Home Contents  | 10,000            | 10,000    | 20,000  | 30,000   |
| 12. Weekly Benefit for Temporary Total Disablement   | 100               | 100       | 200     | 400      |
| <b>Comprehensive Coverage (Benefits 1 - 12)</b>  |                   |           |         |          |
| Annual Premium Class 1 & 2 (inclusive of GST)  | 226.72            | 381.50    | 493.77  | 771.72   |
| Annual Premium Class 3 (inclusive of GST)  | 453.44            | 763.00    | 987.54  | N.A.     |

Choose individual add-ons and sum insured

| <b>OPTIONAL INDIVIDUAL ADD-ONS</b><br>Pick from our list of individual add-ons to personalise your coverage. |                   |        |        |        |
|--|-------------------|--------|--------|--------|
|  | Sum Insured (S\$) |        |        |        |
|  | Critical Illness  | 40,000 |        | 80,000 |
| Daily Hospital Income (Illness)  | 100               |        |        |        |
| Additional payout for Physiotherapy  | 200               | 300    | 400    | 500    |
| Complementary or Alternative Medicine  | 750               |        |        |        |
| Lifestyle Maintenance  | 5,000             | 10,000 | 15,000 | 25,000 |
| Pet Care - S\$50 per day   | 750               |        |        |        |
| Reimbursement of Event Tickets   | 300               |        |        |        |
| Damage to Personal Effects<br>(Subject to 50\$ excess for every item)  | 200               | 300    | 400    | 500    |
| Child Support Fund   | 5,000             | 10,000 | 15,000 | 25,000 |

### 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.

American International Group, Inc. (AIG) is a leading global insurance organization. Building on 100 years of experience, today AIG member companies provide a wide range of property casualty insurance, life insurance, retirement solutions, and other financial services to customers in more than 80 countries and jurisdictions. These diverse offerings include products and services that help businesses and individuals protect their assets, manage risks and provide for retirement security. AIG common stock is listed on the New York Stock Exchange.

Additional information about AIG can be found at [www.aig.com](http://www.aig.com) | YouTube: [www.youtube.com/aig](https://www.youtube.com/aig) | Twitter: @AIGinsurance [www.twitter.com/AIGinsurance](https://www.twitter.com/AIGinsurance) | LinkedIn: [www.linkedin.com/company/aig](https://www.linkedin.com/company/aig). These references with additional information about AIG have been provided as a convenience, and the information contained on such websites is not incorporated by reference into this brochure.

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The statement below only applies to Basic Benefits:

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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# Sapphire Enhanced Choices



**FREE**  
Telemedicine  
Consultation  
with Doctor  
Anywhere\*

\*Terms and Conditions apply.

# Coverage designed just for you

We all have different lifestyles and priorities, which is why we need an insurance plan that gives us the flexibility to match the coverage to our needs. With Sapphire Enhanced Choices, you get to enjoy 24-hour worldwide coverage, with the freedom to choose from four levels of plans, pick from a wide selection of bundles and add-ons, and personalise the coverage that is right for you and your family.

## Sapphire Enhanced Choices at a Glance

### High Accidental Death and Permanent Disablement coverage

Enjoy ample safeguards against the unexpected with up to S\$500,000 coverage for accidental death and permanent disablement, with double payment for accidental death on public transport.

### No claim bonus

For every policy year where no claims are made, your Sum Assured for Accidental Death & Permanent Disability will increase by 5%, up to maximum 25%.

### Affordable Critical Illness add-on coverage

Our Critical Illness coverage keeps premiums affordable by focusing on the five key critical illnesses that make up 90% of cases.

### Coverage for bites and food poisoning

Our coverage extends to hospitalisation and in and outpatient medical treatment for animal and insect bites, including dengue fever and food poisoning.

### Wide range of add-on benefits options

Personalise your coverage with our selection of add-ons which includes complementary and alternative medicine, child support, daily hospital income, and more.

### Protect against infectious diseases

Receive up to S\$1,000 if you are hospitalised because of an infectious disease.



## Key Benefits



### Hassle-free enrollment

Get immediate coverage through our easy application process, without the need for a medical examination.



### Free coverage for your little ones

If you and your spouse are both insured under a single Sapphire Enhanced Choices policy, your children will enjoy free coverage of up to 25% of selected benefits.



### Coverage for bites and food poisoning

Receive up to S\$250 per day while you are hospitalised, and up to S\$10,000 reimbursement for in and outpatient medical treatment for animal and insect bites, including dengue fever, and food poisoning.



### Temporary disability benefit

In the event you sustain an injury resulting in Temporary Total Disablement, we will provide up to S\$400 or 75% of your weekly income each week.

## Optional Add-ons\*

### Lifestyle Benefits



#### Pet care

During your hospitalisation, we will pay S\$50 per day for the cost of placing your cat or dog at a kennel, cattery, or pet hotel.



#### Reimbursement of event tickets

Should you be unable to attend or need to cancel a paid event as a result of hospitalisation due to injury, we will pay up to S\$300 for the non-refundable cost of your event ticket.



#### Damage to personal effects

If the personal items that were with you at the time of accident resulting in your hospitalisation were damaged, lost or stolen, we will provide cover up to S\$500.

### Health and Wellness Benefits



#### Physiotherapy reimbursement

If your doctor recommends physiotherapy as part of your accident recovery, we will cover the costs of the sessions for up to S\$100 per visit and up to a maximum of S\$300 per accident.



#### Complementary or alternative medicine

If you prefer to receive traditional chinese medicine (TCM) treatment, we will reimburse you up to S\$750 for the cost of TCM treatments related to your accident.



#### Daily hospital income

Reduce the financial impact of a lengthy hospital stay with cash payments of up to S\$100 per day of hospitalisation due to illness.

### Family Maintenance Benefits



#### Lifestyle maintenance benefit

Minimise the impact on your loved ones' lifestyle with a one-time payment of up to S\$25,000 in the event of accidental death.



#### Child support fund

In the event of accidental death, we will provide up to S\$25,000 for each dependent child to support them during their time of need.

### Supplementary Payout for Prolonged Illnesses/Diseases



#### Protection against critical illness

For an affordable additional premium, receive up to S\$80,000 coverage for major cancer, heart attack, stroke, kidney failure, and coronary artery bypass surgery – these five conditions make up 90% of critical illness cases.

\*Additional premium applies. Add-ons need not be added as a bundle and can be individually selected.