

### Daily hospital income

With the added comfort of a daily income for each day of hospitalization due to an accident, you can have better peace of mind for a faster recovery.

### Emergency medical evacuation

In an emergency situation, our well renowned emergency services team can provide prompt and speedy assistance wherever you are in the world.

### Lifestyle maintenance

An invaluable additional monthly income paid to your family to help them maintain their current lifestyle in the event of accidental death.

### Compassionate allowance

A one-time lump sum payment upon accidental death to alleviate and cope with immediate financial strains.

### Child support fund

A lump sum paid to unlimited number of dependent children should the unforeseen happen to you.

### Special highlights

- 24 hours worldwide coverage
- No medical examination required
- No questionnaire to fill up

### Special Extensions

- Includes coverage for Animal & Insect Bites – including Dengue Fever
- Includes coverage for Food Poisoning.
- No claim bonus – Sum Assured for Accidental Death & Permanent Disability will increase by 5% in subsequent policy year if there are no claims made.

AIG's SAPHIRE ENHANCED personal accident protection plan is our best plan available with comprehensive range of benefits and competitive premiums. Contact our agents and sign up today!

\*All payouts are subject to the applicable benefit limit.

American International Group, Inc. (AIG) is a leading global insurance organization serving customers in more than 100 countries and jurisdictions. AIG companies serve commercial, institutional, and individual customers through one of the most extensive worldwide property-casualty networks of any insurer. In addition, AIG companies are leading providers of life insurance and retirement services in the United States. AIG common stock is listed on the New York Stock Exchange and the Tokyo Stock Exchange.

AIG is the marketing name for the worldwide property-casualty, life and retirement, and general insurance operations of American International Group, Inc.

[For enquiries, please contact your agent/broker or call us at 6419 3000.](#)

Always at your service  
Agent/Broker's Stamp

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. 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.com.sg](http://www.AIG.com.sg) or [www.gia.org.sg](http://www.gia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

PAIP508-11/15

## Sapphire Enhanced



### Individual Personal Accident



Bring on tomorrow

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Co. Reg. No. 201009404M



# Sapphire Enhanced

## Summary of Benefits

BASIC BENEFITS	Sum Insured (\$\$)			
	Plan 1	Plan 2	Plan 3	Plan 4
<b>1. Accidental Death &amp; Permanent Disablement</b>				
<ul style="list-style-type: none"> <li>Pay lump sum in event of accidental death or permanent disability</li> <li>Pay double indemnity for accidental death during public conveyance</li> </ul>	100,000	200,000	300,000	500,000
<b>2. Accident Medical Reimbursement</b>				
Reimburses for in-hospital and out-patient treatment.	up to 4,000	up to 6,000	up to 8,000	up to 10,000
<b>3. Weekly Benefit For Temporary Total Disablement</b>				
Provide up to 104 weekly benefit for total temporary disablement due to accident	100 per week	100 per week	200 per week	500 per week
<b>4. Traditional Chinese Medicine</b>				
Reimburse for treatment by Traditional Chinese Medicine or Complementary Medicine Practitioner due to accident	up to 750	up to 750	up to 750	up to 750
<b>5. Mobility Aid and Ambulance Services Reimbursement</b>				
Reimburse for cost of ambulance services & purchase of mobility aid equipment (e.g. wheelchair, crutches, etc)	up to 4,000	up to 4,000	up to 4,000	up to 4,000
<b>6. FREE Cover for Children</b>				
<ul style="list-style-type: none"> <li>Children enjoy free coverage of up to 20% of all benefits except weekly benefit for TTD on condition that both parents are insured under a single same policy at inception</li> <li>If the parents are insured under different plans in the single same policy, the children will be covered for 20% of the benefit limits under the lower plan</li> <li>This cover is extended to single parent, widow, widower, divorced for additional premium of 50%</li> </ul>	20%	20%	20%	20%
<b>Basic Coverage (Benefits 1 to 6)</b>				
: Annual Premium - Class 1 & 2	135	230	303	588
: Annual Premium - Class 3	270	460	606	N.A
<b>COMPREHENSIVE BENEFITS</b>	<b>Plan 1</b>	<b>Plan 2</b>	<b>Plan 3</b>	<b>Plan 4</b>
<b>7. Daily Hospital Income</b>				
Day daily income for each day hospitalized up to 1 year	50	100	150	250
<b>8. Emergency Medical Evacuation</b>				
Reimburse emergency evacuation expenses due to accident	up to 10,000	up to 20,000	up to 30,000	up to 50,000
<b>9. Lifestyle Maintenance</b>				
Pay Insured's family a monthly maintenance up to 12 months due to death by accident	1,000	1,500	2,000	3,000
<b>10. Compassionate Allowance</b>				
Pay a lump sum upon accidental death of Insured	5,000	10,000	15,000	25,000
<b>11. FREE Cover for Child Support Fund</b>				
Pays a lump sum to the insured person's spouse or children's legal guardian upon the accidental death of the insured.	5,000	10,000	15,000	25,000
<b>Comprehensive Coverage (Benefits 1 to 11)</b>				
: Annual Premium - Class 1 & 2	189	323	436	837

## An umbrella protection against any personal accidents.

Accidents cannot be predicted and we do not want to leave our loved ones in limbo when the unforeseen happens. AIG's SAPHIRE ENHANCED is the ultimate solution to your personal accident protection needs.

### Great flexibility with 4 different plans

With 4 plans to choose from, you can pick the plan that best suits your needs. You don't have to pay more than necessary to cover you and your family!

### Additional 50% payout for total permanent disability

An additional 50% of the Sum Insured is paid in the event of Permanent Total Disability. (It is stated as "Permanent Total Disability" in the policy).

### Medical Reimbursement

Medical costs can burn a huge hole in anyone's pockets. With this plan, you can now be reimbursed on all your hospitalization fees, any outpatient treatment, treatment by Traditional Chinese Medicine Practitioner as well as costs of purchasing mobility aids in the event of an accident.

### Weekly Benefit

Loss of income while you are not working due to an accident can cause severe financial difficulty. We will pay a weekly income to replace and mitigate your financial loss.

### 20% Free coverage for unlimited number of children

With you and your spouse in the same policy, your children can now be covered for 20% of your plan for no extra costs!

### More benefits with our suite of comprehensive plans!

For as low as 40 cents a day, you can now enjoy peace of mind, knowing that you and your loved ones are comprehensively protected should the unforeseen happens...