



## Sapphire Enhanced Choices Schedule of Benefits

BASIC BENEFITS	Sum Insured (S\$)			
	Standard	Preferred	Deluxe	Prestige
1. Accidental Death & Permanent Disablement	100,000	200,000	300,000	500,000
2. Accident Medical Reimbursement	up to 2,000	up to 6,000	up to 8,000	up to 10,000
3. Mobility Aid & Ambulance Services Reimbursement	up to 4,000	up to 4,000	up to 4,000	up to 4,000
4. Parent (s) Support Fund	1,000	3,000	4,000	5,000
5. Daily Hospital Income (Injury)	50 / day	100 / day	150 / day	250 / day
6. Dependent Child Cover •Children enjoy free coverage of up to 20% or 25% of Benefits 1 - 3 if both parents are insured under a single policy •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 •This cover is extended to single parent, widow, divorced for additional premium of 50%	20%	20%	25%	25%
<b>Basic Coverage (Benefits 1 - 6)</b>				
Annual Premium Class 1 & 2 (inclusive of GST)	171.72	302.40	392.04	572.40
Annual Premium Class 3 (inclusive of GST)	343.44	604.8	784.08	N.A.
<b>COMPREHENSIVE BENEFITS</b>				
	Standard	Preferred	Deluxe	Prestige
7. Emergency Medical Evacuation	up to 15,000	up to 25,000	up to 50,000	up to 75,000
8. Daily Hospital Income (Injury) – For Intensive Care Unit	100 / day	200 / day	300 / day	500 / day
9. Coma	5,000	10,000	30,000	40,000
10. Infectious Disease Recovery Cover	200	300	500	1,000
11. Home Contents	up to 10,000	up to 10,000	up to 20,000	up to 30,000
12. Weekly Benefit for Temporary Total Disablement	100 / week	100 / week	200 / week	400 / week
<b>Comprehensive Coverage (Benefits 1 - 12)</b>				
Annual Premium Class 1 & 2 (inclusive of GST)	224.64	378.00	489.24	764.64
Annual Premium Class 3 (inclusive of GST)	449.28	756.00	978.48	N.A.

ADD-ONS BENEFITS	Sum Insured (S\$)	Annual Premium Class 1 & 2 (inclusive of GST)	Annual Premium Class 3 (inclusive of GST)
13. Additional payout for Physiotherapy	up to 200	34.32	68.64
	up to 300	50.47	100.94
	up to 400	63.59	127.18
	up to 500	71.67	143.34
14. Complementary or Alternative Medicine	up to 750	57.53	115.06
15. Lifestyle Maintenance	5,000	2.02	4.04
	10,000	4.04	8.08
	15,000	6.06	12.12
	25,000	9.08	18.17
16. Pet Care - S\$50 per day	750	1.00	2.01
17. Reimbursement of Event Tickets	up to 300	1.00	2.01



<b>18. Damage to Personal Effects (Subject to 50\$ excess for every item)</b>	up to 200	<b>1.00</b>	<b>2.01</b>
	up to 300	<b>2.02</b>	<b>4.04</b>
	up to 400	<b>3.02</b>	<b>6.05</b>
	up to 500	<b>4.04</b>	<b>8.08</b>
<b>19. Child Support Fund</b>	5,000	<b>3.02</b>	<b>6.05</b>
	10,000	<b>6.06</b>	<b>12.12</b>
	15,000	<b>8.08</b>	<b>16.16</b>
	25,000	<b>13.12</b>	<b>26.24</b>

<b>ADD-ONS BENEFITS (Age Banded)*</b>	<b>Sum Insured (S\$)</b>	<b>Age Group</b>	<b>Annual Premium Class 1 &amp; 2 (inclusive of GST)</b>	<b>Annual Premium Class 3 (inclusive of GST)</b>
<b>20. Critical Illness</b>  <ul style="list-style-type: none"> <li>• Major Cancer</li> <li>• Heart Attack of Specified Severity</li> <li>• Stroke with Permanent Neurological Deficit</li> <li>• Coronary Artery By-pass Surgery</li> <li>• End Stage Kidney Failure</li> </ul>	40,000	16-19	<b>89.83</b>	<b>179.67</b>
		20-29	<b>89.83</b>	<b>179.67</b>
		30-39	<b>197.83</b>	<b>395.67</b>
		40-49	<b>598.55</b>	<b>1197.09</b>
		50-59	<b>1589.73</b>	<b>3179.46</b>
		60-65	<b>3136.04</b>	<b>6272.08</b>
	80,000	16-19	<b>135.26</b>	<b>270.52</b>
		20-29	<b>135.26</b>	<b>270.52</b>
		30-39	<b>296.75</b>	<b>593.50</b>
		40-49	<b>897.32</b>	<b>1794.64</b>
		50-59	<b>2385.09</b>	<b>4770.19</b>
		60-65	<b>4703.56</b>	<b>9407.12</b>
<b>21. Daily Hospital Income (Illness)</b>	100 / day	16-19	<b>117.09</b>	<b>234.19</b>
		20-29	<b>117.09</b>	<b>234.19</b>
		30-39	<b>143.34</b>	<b>286.68</b>
		40-49	<b>137.28</b>	<b>274.56</b>
		50-59	<b>201.87</b>	<b>403.75</b>
		60-65	<b>339.14</b>	<b>678.28</b>

**\*Only available for Preferred, Deluxe & Prestige Plans**

**Health Declaration**

I / We declare:

1. That no person named in this application has ever had a policy or application for life, sickness, disability, critical illness or medical insurance refused, postponed, declined, withdrawn or had any special terms imposed including extra premium or exclusion(s).
2. That no person named in this application has any chronic medical condition, physical impairment or deformity or illness of any kind.
3. That no person named in this application has ever had or currently have or being investigated for any of the following:
  - a) Disease or condition of the blood, heart or circulatory system, including heart attack, angina, heart defects from birth.
  - b) Cancer, tumour of any kind or malignancy.
  - c) Lung disease or disorder.
  - d) Stroke (including transient ischemic attack), epilepsy or any disorder affecting the brain or nervous system.
  - e) Kidney or bladder disorder.
  - f) Any chronic, progressive or debilitating disease or disorder including but not limited to Multiple Sclerosis, Parkinson's, Autoimmune Disease (e.g. rheumatoid arthritis), Huntington's, Alzheimer's, Chronic Obstructive Pulmonary Disease (COPD), Crohn's, Cystic Fibrosis or Paralysis.
  - g) Diabetes
  - h) Any known hereditary disease, condition or disorder.
4. That no person named in this application smokes more than 15 cigarettes per day
5. That no person named in this application have his or her father, mother or sibling diagnosed or had a cause of death due to any heart or kidney disease or condition, stroke, tumor, diabetes, hypertension, thrombosis, neurological or blood disorder, cancer or any known hereditary disease, condition or disorder before the age of 60 years.



## Sapphire Enhanced Choices Frequently Asked Questions

### Important note

These FAQs are intended to give you a brief summary of the insurance coverage under AIG's Sapphire Enhanced Choices policy. Please refer to the actual policy wording for the full terms, conditions, and exclusions. In the event of any inconsistencies between these FAQs and the policy wording, the policy wording shall prevail.

## ELIGIBILITY & ENROLMENT

### 1. Who is eligible for AIG Sapphire Enhanced Choices plan?

- Adult: 16 - 65 years old
- Dependent Children from 15 days to 18 years old (or up to 25 years old for full time students studying in a recognized tertiary institution)

### 2. Who is not eligible for AIG Sapphire Enhanced Choices plan?

- Person(s) below 21 years old are not eligible for Deluxe & Prestige Plan
- Person(s) under occupational Class 3 are subject to 100% premium loading and are not eligible for Prestige Plan
- Person(s) under occupational Class 4 are not eligible for any plans.

### 3. How is age calculated?

Age is calculated based on the last birthday.

### 4. Will the premiums increase with age?

Yes, if you take up Critical Illness &/or Daily Hospital Income (Illness) Benefits as these are age-banded. Premium is charged based on the age band at policy inception and at subsequent renewals. If, at renewal, your age falls into the next age band, the premium will be increased accordingly.

Premiums for Basic/Comprehensive plans and other Add-on Benefits will not increase with age.

### 5. Can the main insured and spouse be covered under different plans / benefits?

Yes, the main insured and the spouse can choose to be covered under different plans / benefits.

### 6. How does the Dependent Child Cover work?

Children enjoy free coverage of up to 20% or 25% (depending on their parents' Plan selection) of the following 3 benefits if both parents are insured under a single policy:

- 1) Accidental Death & Permanent Disablement;
- 2) Accident Medical Reimbursement; and
- 3) Mobility Aid & Ambulance Fees Reimbursement

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.

This cover can be extended to the dependent children of insureds who are single parents, or widowed, for an additional premium of 50%.

### 7. Can I enroll if have pre-existing conditions?

All applications with declared conditions are subject to underwriting review and acceptance.

### 8. If I am enrolled after underwriting review, will my pre-existing conditions be covered?

No, we will not cover you for any pre-existing conditions under the policy.



## **ADMINISTRATION**

- 9. Can I only buy the Add-On benefits without buying the core plan for Sapphire Enhanced Choices?**  
No, you will have to buy the Standard, Preferred, Deluxe or Prestige Plan before you can purchase the optional benefits.
- 10. Are the Critical Illness &/or Daily Hospital Income (Illness) available for all Plan selections?**  
No, these two add-on benefits are not available under the Standard Plan but are only available if you buy the Preferred, Deluxe or Prestige Plans.
- 11. If I am an existing Sapphire Enhanced policy holder, will I be automatically transferred to Sapphire Enhanced Choices?**  
No, you will need to sign up for a new Sapphire Enhanced Choices policy.
- 12. If I am an existing Sapphire Enhanced policy holder and switched to Sapphire Enhanced Choices, will my No Claims Bonus (NCB) be retained?**  
Yes, the NCB will be retained provided there is no break in your cover.

## **PLAN BENEFITS**

- 13. Is there coverage for Physiotherapy?**  
Yes, under the Accidental Medical Reimbursement Benefit you can claim up to S\$300 per Accident, subject to a limit of S\$100 per visit.  
The S\$300 per Accident cover limit can be increased if you purchase the Add-On Benefit - Additional payout for Physiotherapy.
- 14. Is there coverage for Traditional Chinese Medicine?**  
Yes, if you purchase the Add-On Benefit for Complementary or Alternative Medicine Benefit.
- 15. What is the minimum period for which I must suffer from Temporary Total Disablement before I can claim under the Weekly Benefit for Temporary Total Disablement Benefit?**  
You can claim for this benefit if you meet the minimum period requirement of 7 consecutive days of temporary total disablement.
- 16. What does the Child Support Fund Benefit cover?**  
If, at the time of your accidental death, you are survived by any dependent children, we will pay the lump sum for this benefit stated in your policy schedule.
- 17. What does the Parent(s) Support Fund Benefit cover?**  
If, at the time of your accidental death, you are survived by your parent(s), we will pay the lump sum for this benefit as stated in your policy schedule.
- 18. What does Damage to Personal Effects Benefit cover?**  
We will cover your personal effects which are damaged, lost or stolen in an Accident that also resulted in Your Hospital confinement. We will not pay the first \$50 in relation to any claim for a lost, damaged or stolen item and it will have to be borne by you.
- 19. What does Infectious Disease Recover Benefit Cover?**  
We will pay the lump sum for this benefit as stated in the Policy if You contract an Infectious Disease and need to be in hospital confinement for at least 5 consecutive days.
- Infectious Disease means:
- any infectious disease first contracted in Singapore during the Policy Period, which is classified as an 'Infectious Disease' under Section 2, the 'First Schedule' and the 'Second Schedule' of the Infectious Disease Act, Cap 137, and
  - Requires notification to Singapore's Ministry of Health as per Section 6 of the Infectious Disease Act, Cap 137, within 24 hours upon diagnosis by a Doctor.



The following is a list of non-exhaustive examples of Infectious Diseases covered under the policy. Please refer to the Infectious Disease Act (Chapter 137) &/or the Ministry of Health's website for the complete list.

- a) Zika virus
- b) Dengue fever
- c) Avian Influenza
- d) Yellow fever
- e) Ebola
- f) Malaria
- g) Measles
- h) Rubella
- i) Chikungunya fever
- j) Middle East respiratory syndrome coronavirus (MERS-CoV)
- k) Severe acute respiratory syndrome (SARS)

**20. Is there a waiting period for the Infectious Disease Recovery Benefit & Daily Hospital Income (Illness) cover?**

Yes, there is a 30 day waiting period. A claim can only be made if you or an insured person are/is diagnosed with an Infectious Disease / illness 30 days after the policy effective date.

**21. What does the Home Contents Benefit cover?**

We will cover you up to the sum insured as stated in the policy schedule for the repair or the replacement costs of your home contents which are either stolen or damaged as a result of theft by violent and forcible entry.

**22. What does the Pet Care Benefit cover?**

We will pay a daily benefit of \$50 for you to place your cat or dog in a kennel/cattery or pet hotel, up to the maximum sum insured for this benefit as stated in the policy schedule in the event of your hospital confinement due to an injury.

**23. What does the Reimbursement of Event Tickets Benefit cover?**

We will reimburse you up to the sum insured as stated in the policy schedule for any non-refundable portion of an event ticket which you have purchased or paid deposit in advance for but are unable to attend or participate due to an injury which resulted in your hospital confinement during the scheduled event.

**24. What does the Critical Illness Benefit cover?**

We will pay the sum insured as stated in the Policy schedule in the event you are diagnosed to be suffering from one of the following critical illnesses:

1. Major Cancer
2. Heart Attack of Specified Severity
3. Stroke with Permanent Neurological Deficit
4. Coronary Artery By-pass Surgery
5. End Stage Kidney Failure

**25. Is there a waiting period on the policy for diagnosis of a critical illness?**

Yes. There is a 90-day waiting period from the policy effective date.

**26. Is there a survival period requirement under the Critical Illness Benefit?**

Yes, you need to survive for a period of more than 90 consecutive days after Your diagnosis.

**27. Does Sapphire Enhanced Choices cover participation in hazardous sports?**

Yes, we cover participation in hazardous sports such as scuba diving, rock climbing, skiing, etc. as long as these activities are carried out on a leisure basis.

Sapphire Enhanced Choices does not cover you if you:

- Engage in a sport in a professional capacity.
- Earn an income or remuneration from engaging in the sport.
- Engage in aerial activity other than as a passenger in any properly licensed private and/or commercial aircraft.
- Driving or riding as a passenger in or on any vehicle engaged in any race, speed test or endurance test.



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## **MISCELLANEOUS**

### **28. How do I make a claim?**

A written notice of the claim must be given to us as soon as possible and in any case, within 30 days after the occurrence of any event which may give rise to a claim. Otherwise, we may not admit your claim. Notice may be provided by completing the claim form and must be sent to the following address:

AIG Asia Pacific Insurance Pte. Ltd.

78 Shenton Way, #09-16 AIG Building

Singapore 079120

Alternatively, you may send the claim form and relevant documents to us via email:

[ClaimsAdminSupport@aig.com](mailto:ClaimsAdminSupport@aig.com)

### **29. What if I have more questions about AIG's Sapphire Enhanced Choices?**

If you require clarifications, please contact our customer service representatives at 6419 3000, Mondays to Fridays, between 9am and 5pm. Alternatively, you can contact us via [www.aig.sg/contact-online](http://www.aig.sg/contact-online).



## Sapphire Enhanced Choices

### Recommended Bundles

#### 1. Young Working Adults

Caters for young adults (between 25 to 30 years old) who have just entered the workforce; and have an active lifestyle.

Core: Basic/Comprehensive

Add-ons:

- Pet Care
- Reimbursement of Event Tickets
- Damage to Personal Effects

#### 2. Health and Wellness (All age groups)

Suitable for age groups from 16 to 65 years old, with emphasis on traditional Chinese medicine and physiotherapy coverage

Core: Basic/Comprehensive

Add-ons:

- Additional payout for Physiotherapy
- Complementary or Alternative Medicine
- Lifestyle Maintenance

#### 3. Family (with Spouse &/or Child Cover)

For customers who would like to get comprehensive coverage for their loved ones.

Core: Basic/Comprehensive

Add-ons:

- Additional payout for Physiotherapy
- Complementary or Alternative Medicine
- Lifestyle Maintenance
- Child Support Fund

#### 4. Critical Illness Cover

For customers who are interested to get additional coverage for critical illness

Core: Basic/Comprehensive (Choose from Preferred, Deluxe or Prestige Plans)

Add-ons

- Critical Illness

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)).