



Advanced Silver

Protection and assurance for your silver years



Explore the magic of your silver years with confidence



The best years of your life begin at 40.

Go ahead, put on your dancing shoes and immerse yourself in the moment. Do what you love and feel alive! We can see the smile on your face. Age does not slow you down, but accidents do, and when that happens it's good to know that you're covered.

Renewable up to the age of 90, AIG's Advanced Silver personal accident plan provides the coverage and assurance you need to stay active. With worldwide coverage for personal accident, you live your life to the fullest knowing we've got your back wherever you are.

With four plan types to choose from, you have the flexibility to choose the right level of coverage for your needs.

Benefits At A Glance



Accidental Permanent Disablement

If an accident results in permanent physical impairment, you can claim up to S\$150,000 to get your life back on track after an accident.



Caregiving Support

Should an accident result in hospital confinement of 10 days or more, and is followed by doctor recommended senior daycare (or home nursing) services, you will be reimbursed up to S\$3,000.



Accident Medical Reimbursement

Recovering from an accident-related injury is always challenging, but we make it a little easier by reimbursing up to S\$2,000 of your medical expenses.



Loss of Independent Existence Due to Injury

Should an accident leave you unable to perform three out of six activities of daily living, you will receive up to S\$48,000 to help you ease your transition to a new routine.



Complementary or Alternative Medical Treatments (TCM & Physiotherapy etc.)

As part of your Accident Medical Reimbursement benefit, we will reimburse you up to S\$500 for complementary medical treatments at a Traditional Chinese Medicine (TCM) clinic, physiotherapist or chiropractor. Capped at S\$100 per visit.



Fractures, Dislocations, Severe Burns & Specified Injuries

Receive up to S\$3,000 when you suffer an accident that results in fractures, dislocations, severe burns, or other specified injuries.



Daily Hospital Income (Injury)

Reduce the financial impact of a hospital stay with cash payments while you recover from an injury in the hospital. We'll help you get by with daily cash of S\$50 to S\$150 for up to 30 days per injury.



Mobility Aid Reimbursement (Includes Home Modifications)

To get your life back on track after an accident, you will be reimbursed up to S\$5,000 for the cost or rental of a mobility aid.

Enhanced Coverages

To help protect your golden years and provide you with greater peace of mind, our Advanced Silver plan offers enhanced coverage that are tailored for your needs.



Road traffic accidents

Accident medical reimbursement of up to S\$3,000 of your medical expenses if you sustain an injury due to a road traffic accident.



Emergency Assistance Services

In an emergency situation whilst overseas, our travel assistance partner, which comprises of a worldwide team of medical professionals and insurance specialists, will be available twenty-four (24) hours a day for advice and assistance during injury-related medical emergencies.



Ambulance and transport fees

In the event of an injury, we will reimburse you the ambulance (or other land transportation) fee to the hospital and back to your home upon discharge from your hospital stay.



Family Member Visit

Covers travel and accommodation expenses incurred by a relative to stay with you if you are hospitalised overseas for more than five days.

Optional Benefits

Get peace of mind with optional coverage for medical expenses and daily hospital income benefits.



Living Care

If an accident or illness leaves you unable to perform three out of six activities of daily living, you will receive up to S\$48,000 to ease you into your new routine.



Daily Hospital Income (Illness)

Receive daily cash of S\$50 to S\$150 for up to 15 days when you are hospitalised from an illness.



Alzheimer's or Parkinson's Disease Benefit **NEW**

Receive up to S\$4,000 upon diagnosis of either disease.



Keeping Pace With You For Your Protection Needs

Choose the plan that best fits your needs - Standard, Deluxe, Prestige or Exclusive.

Core Benefits*	Sum Insured (\$\$)			
	Standard	Deluxe	Prestige	Exclusive
Accidental Permanent Disablement	\$40,000	\$80,000	\$100,000	\$150,000
Fractures, Dislocations, Severe Burns and Specified Injuries	Up to \$1,500	Up to \$2,000	Up to \$3,000	Up to \$3,000
Caregiving Support	Up to \$1,500	Up to \$2,000	Up to \$3,000	Up to \$3,000
Mobility Aid Reimbursement (includes home modification)	Up to \$1,500	Up to \$2,500	Up to \$5,000	Up to \$5,000
Recuperation Benefit	\$100	\$150	\$250	\$250
Legacy Expenses	\$5,000	\$10,000	\$10,000	\$10,000
Loss of Independent Existence due to Injury	\$18,000	\$36,000	\$48,000	\$48,000
Accident Medical Reimbursement	Up to \$1,000	Up to \$1,500	Up to \$2,000	Up to \$2,000
Sublimit: Complementary or Alternative Medical Treatments expenses	Up to \$500	Up to \$500	Up to \$500	Up to \$500
Daily Hospital Income (Injury)	\$50/day	\$100/day	\$150/day	\$150/day
Accident Medical Reimbursement due to Road Traffic Accident	Up to \$3,000 per Accident			
Ambulance Fees & Transport Reimbursement	Maximum \$500 per Policy Year			
Emergency Assistance Services	Up to \$20,000			
Family Member Visit	Maximum \$1,000 per Policy Year			

Individual Add-on Benefits*				
	Standard	Deluxe	Prestige	Exclusive
Alzheimer's or Parkinson's Disease Benefit	\$2,000	\$2,000	\$4,000	\$4,000
Living Care	\$18,000	\$36,000	\$48,000	\$48,000
Daily Hospital Income (Illness)	\$50/day	\$100/day	\$150/day	\$150/day

* All Sums Insured will be reduced by 50% for those within the 76-90 age band.

Core Plan (\$\$ and inclusive of GST)								
Age Band#	40 - 75				76 - 90			
Plan Type	Standard	Deluxe	Prestige	Exclusive	Standard	Deluxe	Prestige	Exclusive
Core Benefits	180.00	243.98	314.89	323.88	276.22	441.19	577.01	590.75

All ages refer to the age as of the Insured Person's last birthday.

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 Advanced Silver 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 or www.gia.org.sg or www.sdic.org.sg).

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