



SECTION A: APPLICATION DETAILS

A1. WHAT IS THE APPLICATION PERIOD FOR AIA CI STARTER COVER CAMPAIGN?

The application period is from 9 January 2024 to 31 December 2024.

A2. WHO IS ELIGIBLE TO APPLY FOR AIA CI STARTER COVER CAMPAIGN?

You are eligible if you fulfil the following conditions:

- All Insured person(s) must be a Singapore Resident[^] and hold a valid NRIC/ FIN.
- All Insured person(s) must be within the age limit of 18 years old to 55 years old (age last birthday).
- All insured person(s) must not be a citizen of a sanctioned country or a Prohibited Person.
- All insured person(s) must provide his/her Marketing Consent (defined in the Campaign Terms and Conditions) to AIA.
- Individuals who have not signed up for AIA Live Well Campaign.

[^] Please refer to the policy contract for the full definition of a Singapore Resident.

A3: I AM CURRENTLY NOT AN AIA CUSTOMER. CAN I APPLY?

Yes. This offer is open to both AIA and non-AIA customers.

A4. I RECEIVED THE APPLICATION LINK, BUT I AM FACING SOME TECHNICAL ISSUES AS THE FORM IS NOT LOADING WELL, WHAT SHOULD I DO?

To deliver the best experience to you, we have ensured that our site is able to be hosted on most browsers, however due to certain specifications, you may face loading issues with some browsers. For a seamless experience, we would recommend using Google Chrome.

SECTION B: COVERAGE

B1. WHAT IS OFFERED UNDER THE AIA CI STARTER COVER CAMPAIGN?

Upon successful application, you will receive:

(i) AIA CI Starter Cover

- **Coverage for 37 Critical Illnesses**

In the event of either a diagnosis or requirement to undergo a surgery due to a critical illness, we will pay a lump sum of S\$10,000. Please refer to the policy contract for full details.

- **GP Teleconsultation Benefit**

We will cover the cost of up to 2 video consultations with a WhiteCoat GP via the WhiteCoat app within the policy coverage period. Please note that you have to register for 'AIA CI Starter Cover' from the insurance benefit option in WhiteCoat app before teleconsulting to enjoy this benefit.

The cost of medications and delivery is not covered and will be subject to WhiteCoat's prevailing charges. Please refer to the policy contract for the full terms and conditions.

(ii) S\$20 eCapitaVoucher (upon completion of financial health review with your Consultant. Refer to Section C for more details)

B2. WHEN DOES AIA CI STARTER COVER START AND END?

- Start Date: 9 January 2024 or date of application (whichever is later)
- End Date: 6 months from date of application

B3. WILL I RECEIVE ANY HARD COPY POLICY DOCUMENTS?

No, you will receive an email confirmation within one working day with a link to the policy contract. Alternatively, you may retrieve your policy contract [here](#).

B4. DO I NEED TO PURCHASE ANY AIA PLANS OR PAY ANY FEES TO ENJOY THE AIA CI STARTER COVER?

No, AIA CI Starter Cover is complimentary.

B5. DO I NEED TO GO FOR HEALTH UNDERWRITING?

You do not need to go for any health underwriting to enjoy this complimentary AIA CI Starter Cover.

B6. IS THERE ANY WAITING PERIOD THAT I WILL NEED TO FULFIL FOR THIS COMPLIMENTARY COVER?

The date of diagnosis of the critical illnesses or the date of diagnosis of conditions leading to the performance of surgical procedures for the critical illnesses must be:

- (i) more than **30 days** from your start date of AIA CI Starter Cover; and
- (ii) more than **90 days** from your start date of AIA CI Starter Cover for these conditions - Heart Attack of Specified Severity, Major Cancers, Coronary Artery By-pass Surgery, Angioplasty & Other Invasive Treatment For Coronary Artery or Other Serious Coronary Artery Disease.

B7. WHAT ARE THE CRITICAL ILLNESSES COVERED UNDER AIA CI STARTER COVER?

This is a list of the 37 critical illnesses covered. Please refer to the policy contract for the detailed schedule and policy wordings:

1. Major Cancers	20. Fulminant Hepatitis
2. Heart Attack of Specified Severity	21. Motor Neurone Disease
3. Stroke with Permanent Neurological Deficit	22. Primary Pulmonary Hypertension
4. Coronary Artery By-pass Surgery	23. HIV Due to Blood Transfusion and Occupationally Acquired HIV
5. End Stage Kidney Failure	24. Benign Brain Tumour
6. Irreversible Aplastic Anaemia	25. Severe Encephalitis
7. End Stage Lung Disease	26. Severe Bacterial Meningitis
8. End Stage Liver Failure	27. Angioplasty & Other Invasive Treatment For Coronary Artery

9. Coma	28. Blindness (Irreversible Lost of Sight)
10. Deafness (Irreversible Loss of Hearing)	29. Major Head Trauma
11. Open Chest Heart Valve Surgery	30. Paralysis (Irreversible Loss of Use of Limbs)
12. Irreversible Loss of Speech	31. Terminal Illness
13. Major Burns	32. Progressive Scleroderma
14. Major Organ / Bone Marrow Transplantation	33. Persistent Vegetative State (Apallic Syndrome)
15. Multiple Sclerosis	34. Systemic Lupus Erythematosus with Lupus Nephritis
16. Muscular Dystrophy	35. Other Serious Coronary Artery Disease
17. Idiopathic Parkinson's Disease	36. Poliomyelitis
18. Open Chest Surgery to Aorta	37. Loss of Independent Existence
19. Alzheimer's Disease / Severe Dementia	

B8. CAN I APPLY FOR THIS COVERAGE AGAIN AFTER IT HAS ENDED OR INCREASE MY COVERAGE AMOUNT OR COVERAGE PERIOD FOR AIA CI STARTER COVER?

All insureds can only be covered once throughout the campaign period. The coverage amount and period are fixed for this complimentary policy. Please speak to your AIA Financial Services Consultant/AIA Financial Consultant to find out more about the critical illnesses plans available.

B9. WHEN CAN I START TO USE THE FREE TELECONSULTATIONS?

You may begin to enjoy your teleconsultation with WhiteCoat after 3 working days from the date of application for AIA CI Starter Cover Campaign.

B10. CAN I CONTINUE TO USE THE WHITECOAT APP IF I HAVE FULLY UTILISED THE 2 COMPLIMENTARY TELECONSULTATIONS BEFORE THE POLICY EXPIRY DATE?

You can continue to use the WhiteCoat app at the AIA member rates till the policy expiry date. All amounts incurred will be borne by you once you have fully utilised the 2 sessions of free teleconsultations.

B11. WHAT HAPPENS IF I DID NOT REGISTER FOR 'AIA CI STARTER COVER' FROM THE INSURANCE BENEFIT OPTION BEFORE THE TELECONSULTATION?

If you did not register for 'AIA CI Starter Cover' from the Insurance Benefit option in the WhiteCoat app before the teleconsultation, all amounts incurred will be borne by you.

Simply follow the instructions in the [WhiteCoat User Guide](#) to download the WhiteCoat app before utilising the 2 free teleconsultations.

B12. CAN MY FAMILY MEMBERS USE THE TELECONSULTATION BENEFIT?

The teleconsultation must be done by the same insured who has registered for the complimentary AIA CI Starter Cover and subsequently registered on the WhiteCoat app. For family members who are aged between 18 years old to 55 years old (age last birthday), they can apply for the complimentary AIA CI Starter Cover via the application link.

SECTION C: ECAPITAVOUCHER REDEMPTION DETAILS

C1. WHEN WILL I RECEIVE MY S\$20 ECAPITAVOUCHER?

After you have completed your financial health review with your AIA Financial Services Consultant/AIA Financial Consultant, you will receive an email from AIA within 24 hours with the voucher redemption details. The email will be sent to the email address you have used in your successful application for the AIA CI Starter Cover Campaign.

C2. CAN I EXCHANGE THE ECAPITAVOUCHER FOR SOMETHING ELSE?

The eCapitaVoucher is non-transferable and non-exchangeable for cash or other gifts unless stated otherwise. Any damaged, lost, or defaced gifts will not be replaced.

C3. WHAT IS THE VALIDITY OF THE S\$20 ECAPITAVOUCHER?

The eCapitaVoucher is valid for 12 months from the date of issue.

For more details of the use of the voucher, please visit:

<https://www.capitastar.com/sg/en/capitavoucher/about-ecapitavoucher.html>

SECTION D: CLAIMS

D1. HOW DO I MAKE A CLAIM IF REQUIRED?

All claims are to be submitted to AIA within 30 days after the date of such loss. The claim form can be downloaded [here](#).

Please note that all hard copy claim forms together with the supporting documents must be mailed to: 3 Tampines Grande, #07-00, AIA Tampines, Singapore 528799

The claims will be processed within 21 working days upon receipt of complete documents. For any claims related queries, please contact AIA Employee Benefit Hotline at 6248 8328 or email us at sg.cs.campaign@aia.com.

D2. IS THERE A CUSTOMER HOTLINE THAT I MAY REACH OUT TO?

For AIA CI Starter Cover policy related queries such as application and insurance claims:

- Hotline Number: +65 6248 8328
- Email Address: SG.CS.CAMPAIGN@AIA.COM

Please note that all insureds should contact AIA directly at the contact information stated above for any queries relating to your AIA CI Starter Cover policy.