

CHANGES TO ACCIDENTAL INJURY COVER

Short term financial support, helping you continue your daily life while recovering from an accidental injury.

We are evolving our products to meet your needs. If you add Accidental Injury Cover to your AIA Living insurance from 26 April 2024, we will automatically switch you to our new AIA Living Specified Accidental Injury Cover product upon its launch.

AIA Living Specified Accidental Injury Cover will provide exactly the same coverage as your AIA Living Accidental Injury Cover – with the addition of some extra claimable injury categories and an increase in payment amount for one injury category. The changes are highlighted in red in the table below. From 29 August 2024, we will assess any new claimable events against this wider coverage provided you hold the latest version of AIA Living Accidental Injury (effective 26 April 2024).

Disclaimer: Summary only. Please refer to the relevant policy wordings for full details.

Phase 1 – 26 April 2024

Accidental Injury Cover Release

Specified Injury Categories	What we will pay in lump sum
Category A	
Fracture of forearm, wrist	One times the monthly benefit amount
Fracture of hand (excluding fingers)	
Fracture of thumb	
Fracture of ankle, heel, fracture of leg below the knee (tibia or fibula)	
Fracture of foot (excluding toes)	
Fracture of big toe	
Amputation of any finger (including thumb) or big toe	
Category B	
Fracture of upper arm, elbow, shoulder	Two times the monthly benefit amount
Fracture of kneecap	
Injury that results in a tear of the shoulder or knee that results in surgery under general anesthesia	
Category C	
Fracture of leg above knee (femur)	Three times the monthly benefit amount
Category D	
Amputation of the thumb and index finger of the same hand	Three times the monthly benefit amount
Category E	
Amputation or Permanent total loss of function of a foot or hand	Twelve times the monthly benefit amount
Amputation or Permanent total loss of function of one or more limbs	
Permanent total paralysis	
Permanent total blindness	
Permanent total loss of hearing	

Phase 2 – Late 2024

Specified Accidental Injury Cover Launch

Specified Injury Categories	What we will pay in lump sum
Category A	
Fracture of forearm, wrist	One times the monthly benefit amount
Fracture of hand (excluding fingers)	
Fracture of thumb	
Fracture of ankle, heel, fracture of leg below the knee (tibia or fibula)	
Fracture of foot (excluding toes)	
Fracture of big toe	
Amputation of any finger (including thumb) or big toe	
Fracture of jaw, skull, collarbone	
Fracture of three or more ribs	
Category B	
Fracture of upper arm, elbow, shoulder	Two times the monthly benefit amount
Fracture of kneecap	
Injury that results in a tear of the shoulder or knee that results in surgery under general anesthesia	
Fracture of vertebrae	
Category C	
Fracture of leg above knee (femur)	Three times the monthly benefit amount
Fracture of the pelvis	
Fracture of the hip	
Fractures to multiple limbs	
Category D	
Amputation of the thumb and index finger of the same hand	Six times the monthly benefit amount
Full thickness burns (excluding hands) to 20% or more of the body surface	
Full thickness burns to 25% of the face or 50% of surface of both hands	
Permanent total blindness in one eye	
Category E	
Amputation or Permanent total loss of function of a foot or hand	Twelve times the monthly benefit amount
Amputation or Permanent total loss of function of one or more limbs	
Permanent total paralysis	
Permanent total blindness	
Permanent total loss of hearing	

