



My Early Critical Illness Plan II

Financial confidence to tackle all stages
of critical illness, and more



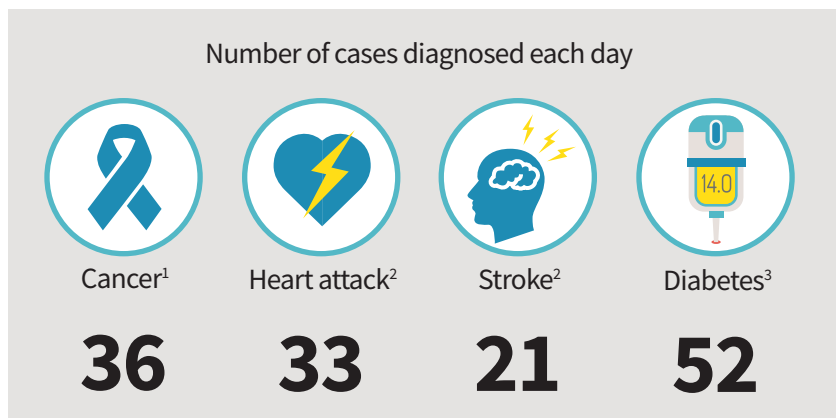
It is **never too early** to cushion yourself against the impact of critical illnesses.

We can lead a healthy lifestyle by exercising regularly and eating a balanced diet. But critical illnesses can still afflict anyone, at any time. And when your health changes, so will your future plans.

The good news is that medical advancements have made it possible to detect and treat illnesses like cancer, diabetes and high blood pressure before they become full-blown and possibly require complicated procedures.

Early diagnosis and treatment can be life saving; and even boost your odds of making a full recovery and reclaiming your life.

Top critical illnesses and major illnesses in Singapore



**Stay one step ahead,
be ready for whatever life may bring.**



57%

of Singaporeans are not confident of their financial security if diagnosed with a serious illness such as cancer⁴.



50%

of Singaporeans feel they don't have adequate insurance cover to get treatment for health issues⁴.

It's vital to safeguard your finances from the impact of critical illnesses, with the right insurance plan. Should your health take an unexpected turn, it becomes your financial lifeline, helping you manage ongoing living expenses while you seek treatment or stop work to focus on your health.

Start living with greater confidence today – get insurance that covers you for critical illnesses, right from the early stages as well as other specified health conditions, so you can focus on recovery.

Introducing My Early Critical Illness Plan II

My Early Critical Illness Plan II provides coverage for **early, intermediate and severe stages of critical illnesses (CI)**⁵, as well as for death.

We've enhanced our plan with:



Benign and Borderline Malignant Tumour Benefit⁶ – If you're diagnosed with a benign or borderline malignant tumour and you can't make a claim for CI, you can still receive a payout that'll help you tide over while you recuperate



Intensive Care Benefit⁷ – Sometimes even seemingly minor illnesses like a viral infection or dengue fever can result in stays in the Intensive Care Unit (ICU). With this benefit, you'll get a payout for hospital stays of 4 days or more in the ICU, whether it's due to an illness or accident



Special Benefit⁸ – there are now more specified conditions you can make a claim for

You can choose the coverage period (from 10 years or up to 99 Age Next Birthday (ANB)) and currency (SGD, USD, GBP, EUR, AUD or HKD) for your Policy.

Key Benefits

Benefit	Condition for Benefit Payout	Payout Amount
Critical Illness Benefit⁵	Upon diagnosis of any one of the covered 132 conditions across various stages of critical illnesses	100% of the Sum Assured
Benign and Borderline Malignant Tumour Benefit⁶	Upon a complete surgical excision of a Benign Tumour (suspected malignancy) requiring surgical excision from any of the 22 specified organs covered or upon diagnosis of a Borderline Malignant Tumour	Additional 20% of the Sum Assured, up to S\$25,000 (or equivalent currency) per life
Intensive Care Benefit⁷	Upon Intensive Care Unit (ICU) stay of 4 days or more (due to illness or accident) in one hospital admission	Additional 20% of the Sum Assured, up to S\$25,000 (or equivalent currency) per life
Special Benefit⁸	Upon diagnosis of any of the covered 27 special conditions	Additional 20% of the Sum Assured, up to S\$25,000 (or equivalent currency) per life per condition
Death Benefit	Upon death	S\$5,000 (or equivalent currency)

Benign and Borderline Malignant Tumour Benefit⁶

– 22 specified organs covered for Benign Tumour (suspected malignancy) requiring surgical excision

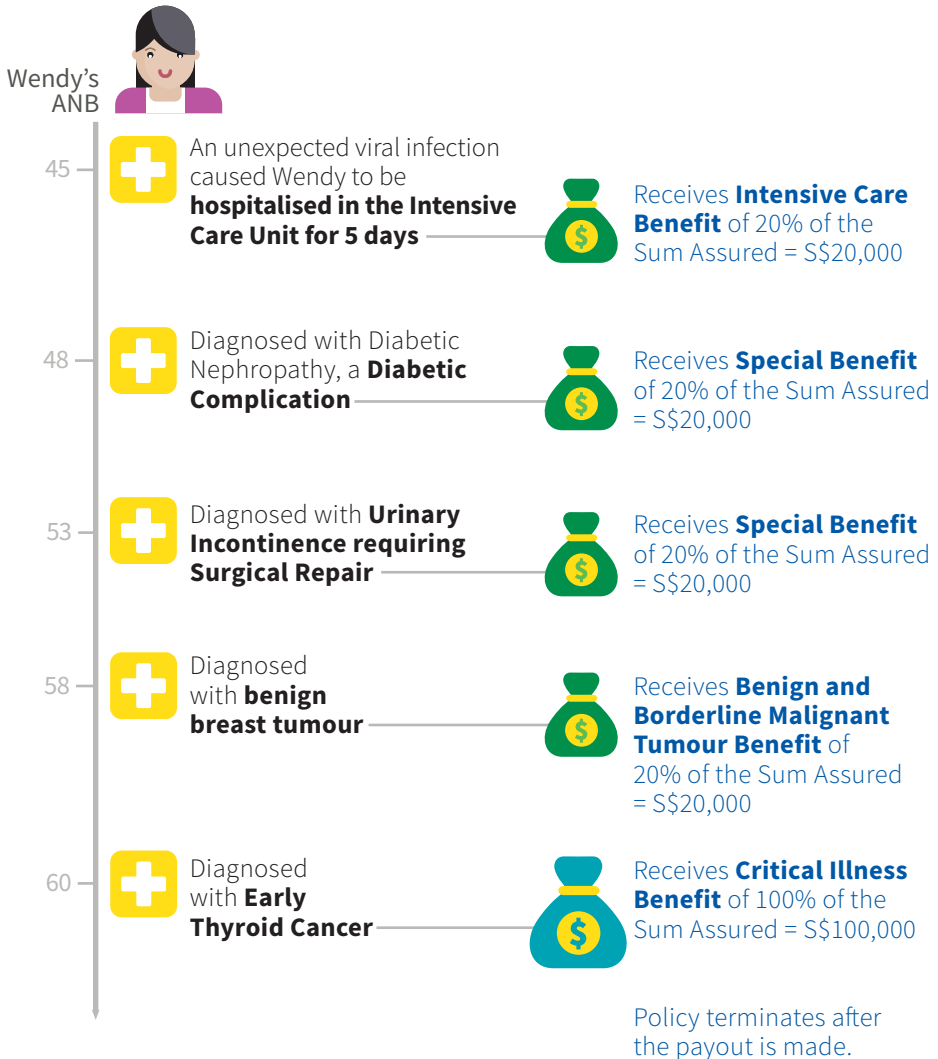
Specified Organs	
1. Heart	12. Pituitary gland
2. Liver	13. Small intestine
3. Lung	14. Testis
4. Pancreas	15. Breast
5. Pericardium	16. Ovary
6. Ureter	17. Penis
7. Adrenal Gland	18. Uterus (cover endometrial polyps only)
8. Bone	19. Nasopharynx
9. Conjunctiva	20. Oesophagus
10. Kidney	21. Oral Cavity
11. Nerve in cranium or spine	22. Gallbladder

Conditions covered under the Special Benefit⁸

Coverage up to 85 ANB	Coverage up to 18 ANB
1. Diabetic Complications	17. Severe Juvenile Rheumatoid Arthritis (Stills Disease)
2. Angioplasty & Other Invasive Treatment For Coronary Artery	18. Severe Haemophilia
3. Osteoporosis with Fractures	19. Rheumatic Fever with Valvular Impairment
4. Severe Rheumatoid Arthritis	20. Osteogenesis Imperfecta
5. Mastectomy	21. Insulin Dependent Diabetes Mellitus
6. Chronic Adrenal Insufficiency (Addison's Disease)	22. Kawasaki Disease
7. Chronic Relapsing Pancreatitis	23. Glomerulonephritis with Nephrotic Syndrome
8. Hysterectomy due to Cancer	24. Type I Juvenile Spinal Amyotrophy
9. Dengue Haemorrhagic Fever	25. Autism of Specified Severity
10. Wilson's Disease	26. Generalised Tetanus
11. Severe Crohn's Disease	27. Rabies
12. Severe Ulcerative Colitis	
13. Pheochromocytoma	
14. Age-related Macular Degeneration with Visual Impairment	
15. Severe Presbycusis (Age-related Hearing Loss)	
16. Urinary Incontinence requiring Surgical Repair	

How My Early Critical Illness Plan II works

Wendy, 35 ANB and a non-smoker, is married with a young child. Cancer and diabetes run in her family, so she goes for annual health screenings that help detect early signs of serious illnesses. To ensure she can keep up with recurring bills and family support should the worst happen, she gets **My Early Critical Illness Plan II**. She chooses a Sum Assured of S\$100,000 and a policy term of 30 years. She pays a premium of S\$1,052 annually.



Be one step ahead.

Give yourself the best chance of bouncing back from critical illnesses and other specified health conditions.

Speak to your financial adviser representative about **My Early Critical Illness Plan II** or visit **www.aviva.com.sg** today.



Important notes:

1. Source: The Sunday Times © Singapore Press Holdings Limited. Extracted with permission. “Sharp rise in number diagnosed with cancer”, 21 June 2015.
2. Source: Speech by Mr Amrin Amin, former Senior Parliamentary Secretary, Ministry of Home Affairs and Ministry of Health at the launch of National Heart Week and World Heart Day 2019 at Kampung Admiralty, 29 September 2019.
3. Source: The Straits Times © Singapore Press Holdings Limited. Extracted with permission. “Parliament: 19,000 diagnosed with diabetes yearly, more expected to be diagnosed in short term, says MOH”, 26 February 2020.
4. Source: Aviva’s Consumer Attitudes to Saving Survey, November 2018.
5. Please refer to the Product Summary for the complete list of early, intermediate and severe stage critical illnesses covered under this plan.
6. Only one claim is allowed under this benefit. This benefit shall cease on the date on which a claim is made, on the Policy Anniversary in which the Life Assured is 85 Age Next Birthday (ANB), or upon the expiry of the Policy, whichever is earliest. Waiting period and survival period are applicable. Please refer to the Product Summary for more details on the benefit terms and conditions including the definitions of Benign Tumour (suspected malignancy) requiring surgical excision and Borderline Malignant Tumour.
7. Only one claim is allowed under this benefit. The Intensive Care Unit (ICU) stay of 4 days or more must be in one hospital admission in Singapore and must be confirmed as Necessary Medical Treatment. A stay in ICU will not be considered as Necessary Medical Treatment if the Life Assured can be safely and adequately treated in any other facility. This benefit shall cease on the date on which a claim is made, on the Policy Anniversary in which the Life Assured is 85 ANB, or upon the expiry of the Policy, whichever is earliest. Waiting period and survival period are applicable. Please refer to the Product Summary for more details on the benefit terms and conditions.
8. If the Life Assured is diagnosed with any one of the conditions covered, an additional 20% of the Sum Assured will be payable, capped at S\$25,000 (or equivalent currency) per life per condition. Only one claim is payable for each condition and a maximum of six claims is allowed under this benefit. This benefit shall cease on the date on which the sixth (6th) claim is made, on the Policy Anniversary in which the Life Assured is 85 ANB, or upon the expiry of the Policy, whichever is earliest. Waiting period (for specific conditions) and survival period are applicable. Please refer to the Product Summary for more details on the benefit terms and conditions.

This policy is underwritten by Aviva Ltd.

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As this product has no savings or investment feature, there is no cash value if the policy ends or if the policy is terminated prematurely. Buying a health insurance policy that is not suitable for you may impact your ability to finance your future healthcare needs. This brochure is not a contract of insurance. Full details of the standard terms and conditions of this policy can be found in the relevant policy contract.

Information is accurate as at 26 August 2020.

This advertisement has not been reviewed by the Monetary Authority of Singapore.

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