

24-HR PLUS

STAY PROTECTED AGAINST LIFE'S UNEXPECTED TURNS

TALK TO YOUR FINANCIAL ADVISOR TODAY

Prepare for life's unexpected twists with **24-HR PLUS** – an annually renewable insurance plan tailored to provide comprehensive coverage against accidents and their financial impacts. From accidental dismemberment, loss of use, total disability and even untimely death, 24-HR PLUS offers a range of benefits to safeguard you and your loved ones.

With the flexibility to attach optional benefits for enhanced protection, this plan ensures that you're well-prepared to navigate life's uncertainties. Let 24-HR PLUS be your dependable shield, offering you peace of mind and financial security.

Let's take **Nick** as an example. He recently bought 24-HR PLUS for himself and named his wife as a beneficiary. Here's how he and his wife can benefit from 24-HR PLUS:

PRODUCT BENEFITS

ACCIDENTAL LOSS OF LIFE BENEFIT

If **Nick** unexpectedly passes away due to an accidental injury, his beneficiary will receive a one-time cash payout equal to his plan's face amount within 180 days after the date of his accident.

ACCIDENTAL DISMEMBERMENT AND LOSS OF USE BENEFIT

Any injuries **Nick** gets resulting in bodily losses makes him eligible to receive a percentage* of his face amount within 180 days of his accident.

* See list of Accidental Dismemberment or Loss of Use of Various Body Parts

► SPECIAL MAJOR ACCIDENTAL DISMEMBERMENT AND LOSS OF USE BENEFIT

In addition to **Nick's** benefits payable under ACCIDENTAL DISMEMBERMENT AND LOSS OF USE BENEFIT, he will also get an additional payout equal to 25% of his face amount, regardless of multiple losses, if his injury results in:

- Loss of use of both hands
- Loss of use of a hand and a foot
- Loss of use of both feet
- Loss of sight in both eyes

ACCIDENTAL PERMANENT TOTAL DISABILITY BENEFIT

If **Nick** becomes permanently disabled from an accident, he'll get 3% of his coverage monthly starting on the 7th month of his permanent disability up to 32 months. If he's still permanently disabled on the 33rd month, he'll get a one-time lump sum cash benefit of 4% of his principal sum.

This benefit ends as soon as any of the following happen:

- Claim of the benefit
- Lapse or termination of the policy
- Death of the insured
- The policy anniversary closest to his 72nd birthday



PRODUCT DETAILS

ISSUE AGES

	MINIMUM AGE	MAXIMUM AGE
INSURED	18	65
OWNER	18	99

RENEWABILITY

Nick can renew his coverage until the age of 72, with a grace period of 31 days for premiums not paid when due. Policy shall terminate upon expiration of grace period.

REINSTATEMENT

In case **Nick** fails to pay his premium within the 31-days grace period, he can request for reinstatement of his policy at any time within 90 days from the date his policy has lapsed.

BONUS FEATURES

SPECIAL COMPASSIONATE BENEFIT

If **Nick** passes away from causes* other than his accident-related injuries, his beneficiary gets a one-time benefit equal to 2.5% of **Nick's** face amount up to P100,000 within two years of his plan's effective or reinstatement date.

*Benefit does not apply to untimely death caused by suicide while sane.

RENEWAL BONUS

Upon yearly renewal up to five years, **Nick** will automatically get a 5% increase each year to the principal sum, only applicable to the first P800,000 of his total personal accident coverage.

COMMERCIAL FLYING COVERAGE

If **Nick** gets any injuries while boarding or disembarking from a certified commercial airplane, he will receive applicable cash benefits to cover his medical expenses.

COVERAGE FOR MURDER

If **Nick** passes away due to murder, his beneficiary will get 100% of his benefits payable up to P2,000,000.

The contents of this material are for illustration purposes only. Actual Terms and Conditions are found in the policy contract. Valid for distribution in the Philippines only.

AIA Philippines is regulated by the Insurance Commission.

Ver: September 2023.

OPTIONAL RIDERS

ACCIDENT MEDICAL EXPENSE REIMBURSEMENT

If **Nick** avails of this benefit, he will get extra coverage for any essential medical expenses incurred within 30 days of the date of his accident for a maximum of 52 weeks.

ACCIDENT WEEKLY INCOME BENEFIT

If **Nick** includes this benefit in his plan, he will receive weekly income payout benefits, within 180 days from date of his accident, starting from the first day of his total disability up to maximum of 26 weeks or until the policy anniversary nearest to his 72nd birthday whichever occurs first.

LIST OF ACCIDENTAL DISMEMBERMENT OR LOSS OF USE OF VARIOUS BODY PARTS

	% of Principal Sum
Accidental Dismemberment or Loss of Use of Limbs	
Both hands	100%
Both feet	100%
One hand and one foot	100%
One hand ¹	50%
Arm between elbow and wrist	60%
Arm at or above elbow	70%
One foot	50%
Leg below knee	60%
Leg at or above knee	70%
Loss of Sight	
Both eyes	100%
One eye	50%
Loss of Speech	
Loss of Hearing	
Both ears	100%
One ear	50%
Accidental Dismemberment or Loss of Use of Fingers²	
All of one hand	50%
Thumb	15%
Index finger	10%
Middle finger	6%
Ring finger	5%
Little finger	4%
Loss of Use of Metacarpals – first or second	
Loss of Use of Metacarpals – third, fourth, or fifth	
Accidental Dismemberment or Loss of Use of Toes²	
All of one foot	25%
Great toe	5%
Other than great, each toe	1%
Fractured Leg or Patella with Established Non-Union	
Shortening of Leg by at least 5cm	
	7.5%

¹ The percentage of principal sum payable shall not be more than the percentage payable for the accidental dismemberment or loss of use of the whole hand in case of accidental dismemberment or loss of use of two or more parts of the hand.

² The accidental dismemberment or loss of use of the first joint of any finger or toe shall be considered as equal to the accidental dismemberment or loss of use of half of the finger or toe, and the benefit shall be half of the benefit above specified for the accidental dismemberment or loss of use of the finger or toe.

ABOUT AIA PHILIPPINES

AIA Philippines (AIA Philippines Life and General Insurance Company, Inc.), formerly AIA Philam Life (The Philippine American Life and General Insurance Company), is the country's premier life insurance company. Originally established on 21 June 1947 and became known as Philam Life, AIA Philippines has earned the trust of customers for its financial strength, strong brand name, and ability to deliver on its promises.

AIA Philippines has PHP259.38 billion in total assets and PHP72.45 billion in net worth¹ as of 31 December 2022 while serving nearly 1,000,000 individual policyholders and almost 1,000,000 insured group members.

Based on the Audited Financial Statement of AIA Philippines and BPI AIA as of 31 December 2022, the combined total premium income was at PHP32.03 billion.

AIA Philippines understands the needs of its customers and provides holistic solutions that include life protection, health insurance, savings, education, retirement, investment, group, and credit life insurance. Its subsidiaries include BPI AIA Life Assurance Corporation (formerly BPIPhilam Life Assurance Corporation), its bancassurance arm; AIA Investment Management and Trust Corporation Philippines, its trust company managing its local funds; and MediCard Philippines, its wholly-owned health maintenance organization (HMO) company.

AIA Philippines is a member of AIA Group Limited, the largest independent publicly listed pan-Asian life insurance group.

ABOUT AIA

AIA Group Limited and its subsidiaries (collectively "AIA" or the "Group") comprise the largest independent publicly listed pan-Asian life insurance group. It has a presence in 18 markets – wholly-owned branches and subsidiaries in Mainland China, Hong Kong SAR, Thailand, Singapore, Malaysia, Australia, Cambodia, Indonesia, Myanmar, New Zealand, the Philippines, South Korea, Sri Lanka, Taiwan (China), Vietnam, Brunei and Macau SAR, and a 49 per cent joint venture in India.

The business that is now AIA was first established in Shanghai more than a century ago in 1919. It is a market leader in Asia (ex-Japan) based on life insurance premiums and holds leading positions across the majority of its markets. It had total assets of US\$302 billion as of 30 June 2022.

AIA meets the long-term savings and protection needs of individuals by offering a range of products and services including life insurance, accident and health insurance and savings plans. The Group also provides employee benefits, credit life and pension services to corporate clients. Through an extensive network of agents, partners and employees across Asia, AIA serves the holders of more than 40 million individual policies and over 17 million participating members of group insurance schemes.

AIA Group Limited is listed on the Main Board of The Stock Exchange of Hong Kong Limited under the stock code "1299" with American Depositary Receipts (Level 1) traded on the over-the-counter market (ticker symbol: "AAGY").

¹ Based on the 2022 annual accounts Securities and Exchange Commission (SEC) filing.

Let's continue the conversation.

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