

AIA CI Top Up Endorsement, For Attachment with AIA CI Plus Supplementary Rider Top Up CI coverage with only 66 Baht* starting premium

*Calculation basis: male, age 35 who buy AIA CI Top Up with 40,000 Baht sum assured and the standard annual premium rate of 1.65 Baht per 1,000 Baht sum assured.

Summary of Benefits

- ▶ Current medical technology may enable a process to identify early and intermediate stage critical illnesses easier and to provide prompt treatment. But it may lead to unexpected expenses. Therefore, the setting aside of enough reserve for medical expenses is necessary. For this reason, AIA has developed an insurance plan called “AIA CI Top Up” to help alleviate your financial burden when the unexpected incident occurred.

What Is AIA CI Top Up:

- ▶ An endorsement to be attached with AIA CI Plus¹
- ▶ A protection plan that covers treatment of 18 early to intermediate stage critical illnesses.
- ▶ The amount of sum assured is 40% of the sum assured of the AIA CI Plus¹

Benefits of AIA CI Top Up:

- ▶ Limit to one illness
- ▶ Pay one time throughout the coverage period
- ▶ And this endorsement is terminated immediately.

¹ Throughout AIA CI Top Up Endorsement’s coverage period, the sum assured must be 40% of the main rider with which it is attached. It must not exceed the maximum sum assured of the early to intermediate stage critical illness per life as specified in Summary of Conditions.

- The insured is obliged to declare facts in applying for insurance. The insurer may void insurance agreement and deny to pay insurance compensation as a result of any nondisclosure or false statement.
- The applicant is advised to study details of product information in prospectus. After receiving the policy, the insured is advised to study the terms and conditions of coverage in the policy.
- Terms and conditions of coverage will be specified in the policy issued to the policyholder.

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Example: Mr. HEALTHY purchased AIA CI Plus with 1,000,000 Baht sum assured and to top up the CI protection, he purchased the AIA CI Top Up which is an endorsement that provides protection against early to intermediate stage critical illnesses, attached to the AIA CI Plus that provides protection for severe stage critical illnesses.

**The sum assured of AIA CI Top Up = 40% of the sum assured of AIA CI Plus
= 400,000 Baht (40% x 1,000,000 Baht)**

When the application has been approved, Mr. HEALTHY was happy because the AIA CI Top Up plan provides a 400,000 Baht coverage against early to intermediate stage of critical illness in addition to the 1,000,000 Baht coverage against severe stage critical illnesses provided by AIA CI Plus.

Group of Critical Illness	Early Stage to Intermediate Stage of Critical Illness (18 Diseases / Treatment)
Group 1 Cancer and Tumor	1. Non-Invasive Cancer / Carcinoma in Situ 2. Surgical Removal of Pituitary Tumor
Group 2 Heart, Respiratory and Blood Circulation System	3. Coronary Artery Disease Requiring Angioplasty 4. Pericardiectomy 5. Less Invasive Treatments of Heart Valve Disease 6. Endovascular Treatment of Aortic Disease or Aortic Aneurysm at Thoracic or Abdominal Aorta 7. Vena-Cava Filter Placement
Group 3 Cerebral Vascular, Nervous, and Muscular System	8. Stroke Requiring Carotid Endarterectomy Surgery 9. Stroke Treatment by Carotid Angioplasty and Stent Placement 10. Cerebral Aneurysm Treatment by Endovascular Coiling 11. Cerebral Shunt Insertion
Group 4 Major Organs and Functions	12. Surgical Removal of One Lobe of Liver 13. Surgical Removal of One Kidney 14. Surgical Removal of One Lung
Group 5 Infection, Major injury and Disability	15. Less Severe Burns (Level 2) 16. Surgery of Subdural Haematoma due to Accident 17. Loss of One Limb or One Eye / Sight 18. Diabetic Retinopathy

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**Exclusion: In the following cases, AIA CI Top Up shall not provide protection to.

- Case #1** Diagnosis result as “Invasive cancer” as define in AIA CI Plus rider and “Non-invasive cancer” as define in AIA CI Top Up endorsement that occurs in the same organ, side of the body and received treatment or surgery at the same time.
- Case #2** Injury from “Major Burn” as define in AIA CI Plus rider and “Less Severe Burn” as define in AIA CI Top Up endorsement caused by the same accident.
- Case #3** Illness, caused by Severe stage critical illness “Acquired Hydrocephalus Requiring an External Shunt” as define in AIA CI Plus rider and a “Cerebral Shunt Insertion” as define in AIA CI Top Up endorsement which undergo treatment at the same time.
- Case #4** “Loss of Limb or one Eye-Sight” as define in AIA CI Top Up endorsement and later, the Insured’s diagnosis is indicated as one of the following severe stage critical illness as define in AIA CI Plus rider : “Paralysis,” “Blindness,” “Loss of Independent Living,” or “Total and Permanent Disability” which occurs from the same cause.

Summary of Conditions

AIA CI Top Up	AIA CI Top Up Endorsement, For Attachment with AIA CI Plus																														
Issue Age	1 month-70 years old, renewable until 79 years old																														
Covered period	Until 80 years old***or until validity of the main supplementary contract has expired.																														
Maximum sum assured for coverage of early to intermediate stage critical illnesses that can be purchased per life	Earned Income applicant	5 million Baht																													
	Non-Income applicant	3 million Baht																													
	Note: 1) The sum assured of AIA CI Top Up Endorsement is 40% of the AIA CI Plus with which it attaches; or it must not exceed the maximum sum assured per life, as specified in the above table. Example: Sum Assured of AIA CI Top Up																														
	<table border="1"> <thead> <tr> <th rowspan="2">Examples</th> <th colspan="2">Sum assured</th> </tr> <tr> <th>AIA CI Plus</th> <th>AIA CI Top Up</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>100,000</td> <td>40,000</td> </tr> <tr> <td>2</td> <td>500,000</td> <td>200,000</td> </tr> <tr> <td>3</td> <td>1,000,000</td> <td>400,000</td> </tr> <tr> <td>4</td> <td>5,000,000</td> <td>2,000,000</td> </tr> <tr> <td>5</td> <td>10,000,000</td> <td>4,000,000</td> </tr> <tr> <td>6</td> <td>12,000,000</td> <td>5,000,000</td> </tr> <tr> <td>7</td> <td>15,000,000</td> <td>5,000,000</td> </tr> <tr> <td>8</td> <td>25,000,000</td> <td>5,000,000</td> </tr> </tbody> </table>		Examples	Sum assured		AIA CI Plus	AIA CI Top Up	1	100,000	40,000	2	500,000	200,000	3	1,000,000	400,000	4	5,000,000	2,000,000	5	10,000,000	4,000,000	6	12,000,000	5,000,000	7	15,000,000	5,000,000	8	25,000,000	5,000,000
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Underwriting process	Depending on the underwriting criteria of the company																														
Medical examination	Depending on the underwriting criteria of the company																														
Tax deduction entitlement	The entire but not exceeding 15,000 Baht amount of AIA CI Top Up premium can be used for personal income tax deduction in pursuance to the Notification of the Revenue Department’s Director-General Relating to Income Tax (No. 315). However, when combined with the tax deductible amount of all main policies, the total tax deductible amount must not exceed 100,000 Baht.																														
Vitality Benefit	AIA CI Top Up Endorsement, For Attachment with AIA CI Plus is an integrated product under AIA Vitality Protection Program. It is eligible for premium discount as specified under AIA Vitality terms and conditions.																														

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Example case : AIA CI Top Up will cease coverage

- When its contractual benefit is paid in full amount
- When AIA CI Plus, the main supplementary contract is terminated AIA Top Up will cease coverage as well. In such case, company shall refund the portion of premium that has not provided coverage to the insured.

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