

AIA promises to donate Rs. 100/- to the Sri Lanka Cancer Society, for every policy sold in 2021.

AIA SUWA DIRIYA

BE FEARLESS



AIA INSURANCE



HEALTHIER, LONGER,
BETTER LIVES

Everyone aspires to live a long and healthy life. As we go on this journey, we do everything we can to ensure our families are happy. But a Critical Illness can strike anyone at any age, without warning. And if it does, it can cause a huge financial strain on you and your family.

AIA with its 'SUWA DIRIYA' plan helps you to mitigate this strain, with a comprehensive cover for Critical Illnesses. We are there to provide you with the financial strength you need, so you can focus on your recovery or being there for your loved ones when they need you the most.

What is AIA SUWA DIRIYA?



A Life Insurance plan which provides you with coverage for the most common Critical Illnesses*.
It includes:

- Heart Disease
- Cancer
- Stroke
- Kidney Failure



Does it cover me for a minor stage of any of the above illnesses?

It covers you for,

- A specific set of Minor Heart related illnesses / surgeries.
- Early Stage Cancer.



What happens to my premiums after making a claim?

We understand that recovering from a Critical Illness takes time and we have designed benefits to ensure that you are financially worry-free.

- Premiums for the next 3 years are waived-off in the event of a claim due to a Minor Stage Heart Disease or Early Stage Cancer.
- Premiums for the rest of the Premium Paying Term are waived-off in the event of a claim due to Major Heart Disease, Major Stage Cancer, Stroke or Kidney Failure, depending on the Health Package you select.



What happens to the policy, when I make a claim for a Critical Illness?

You will receive specified benefit amounts based on the claim type that you're making. Further, because recovering from a Critical Illness has many unexpected expenses, we provide you with a **'Recovery Benefit'**, which provides an additional income during the recovery phase.

- 1% of your insured value will be provided for 5 years (60 months), after a claim, due to Major Heart Disease, Major Stage Cancer, Stroke or Kidney Failure.



What happens if I don't make a claim?

AIA SUWA DIRIYA has a 'No Claim Privilege' which increases your cover limit.

- Your Critical Illness and Life Benefit limits are increased by 10% per year, for every year that you do not make a claim. Your covers will increase until you reach 150% of your original cover limit or until you make a claim.



What happens if I pass away?

There is an in-built Life Cover on this plan.

- This Life Cover will help your loved ones in the unfortunate event of your death. You have the option of selecting a higher Life Cover that suits your protection requirement.



Do I get anything at the end of the Policy Term?

This is a Pure Protection plan where you pay only for the protection that you obtain. Therefore, there is no 'Maturity Benefit' in this product. However, with the 'Returning of Premium Paid' option*, you are able to take back the premiums you paid for your cover, at the end of the Policy Term, if you do not make any claim during the Policy Term.

How can I purchase this?

There are 4 packages for you to select from, based on the Critical Illness coverage you need;

- Health Package 1** - Life Benefit + Cancer
- Health Package 2** - Life Benefit + Heart
- Health Package 3** - Life Benefit + Cancer + Heart
- Health Package 4** - Life Benefit + Cancer + Heart + Stroke + Kidney Failure

Select the value that you would like to be insured for Critical Illness, and the corresponding Life Benefit amount you may need. Let's look at an example of how much you would have to pay based on the Health Package you select. Your premium options are listed in the next page (without the 'Returning of Premium Paid' option). Assuming:

- You are a Male
- At the age of 35 (next birthday as of August 2019)

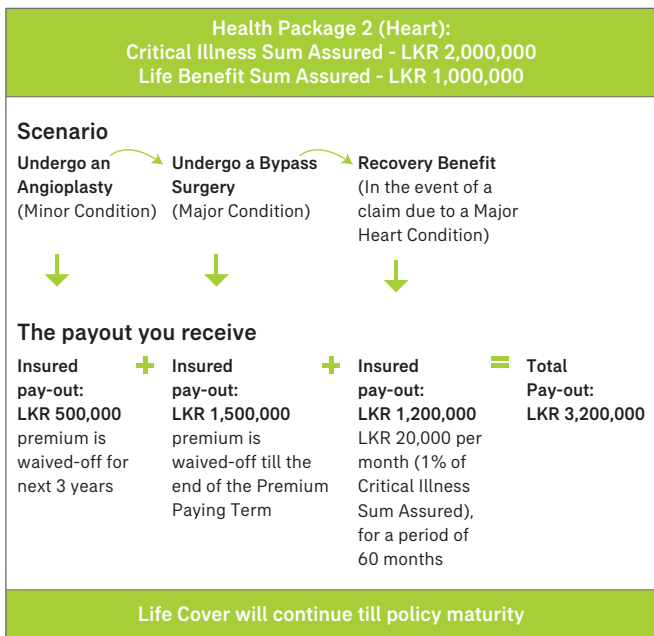
Health Package	Policy Term	Critical Illness Cover Value (values in LKR)	Life Cover Value (values in LKR)	Annual Premium (values in LKR, premium paid annually)
Cancer Cover	10 years	2,000,000	2,000,000	13,140
Heart Cover	10 years	2,000,000	2,000,000	19,040
Heart + Cancer Cover	10 years	2,000,000	2,000,000	26,120
Heart + Cancer + Stroke + Kidney Failure Cover	10 years	2,000,000	2,000,000	30,980

What happens to my cover when I make a Critical Illness claim?

Your Critical Illness cover will terminate upon making a claim under either Major Heart Condition or Major Stage Cancer or Stroke or Kidney Failure and your Life Benefit will continue till the end of the Policy Term.

How will I benefit, in the event of a Critical Illness?

Below is an illustration of the benefit pay-out mechanism in a scenario where Health Package 2 (Heart Cover) has been purchased.



IMPORTANT PRODUCT INFORMATION

Age Limits

19 to 60 years (Next Birthday)

Policy Term

- Minimum Policy Term - 10 years
- Maximum Policy Term - Package 1 - 30 years
Package 2, 3 & 4 - 20 years

Critical Illness Cover Limits

- Minimum Cover - LKR 500,000
- Maximum Cover - LKR 4,000,000

Life Cover Limits

- Minimum Cover - 25% of Critical Illness Cover
- Maximum Cover - 200% of Critical Illness Cover

Payment Mode

- Annually & Half-yearly

The main purpose of the AIA SUWA DIRIYA plan is to provide protection against selected Critical Illnesses along with Life Protection. Therefore, the AIA SUWA DIRIYA plan does not offer any 'Maturity Benefit' at the end of the Policy Term. However, with the "Returning of Premium Paid" option, the total premiums will be returned at the end of the Policy Term, only if no claims are made throughout the Policy Term.

*Please refer the Policy Document for the definitions and full details of the Critical Illnesses which are covered under this Life Insurance plan.

*Please note that if you do not pay premiums till the end of the Premium Paying Term, your policy may lapse. Surrendering the policy before Policy Expiry may result in you receiving less than what you have paid. Surrender Values vary from 0% to 90% depending on the Policy Term. Surrender Values are applicable only if you have obtained this product with the 'Returning of Premium Paid' option and if you do not make a claim. Please refer the Policy Document for full product details.

Terms and Conditions

If the Life Assured is not the Policy Owner, the benefits provided by this Policy will be applicable to the Policy Owner, whilst the covers are applicable to the Life Assured.

There is a waiting period of 180 days from the inception to get the benefits of the Critical Illness cover. The Life Benefit is active from the inception.

This is only a product overview. For full product details, terms and conditions please refer the Policy Document.

This product can be obtained only from a licensed AIA Wealth Planner, Financial Planning Executive or an authorized Broker.



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