

BENEFITS AT A GLANCE (\$\$)

Benefits	Plan A	Plan B	Plan C	Plan D
A) Diagnosis of any of the 30 Covered Illness	30,000	50,000	75,000	100,000
B1) Extra Benefit for Female Cancer (Cancer that is of the breast, cervix uteri, uterus, fallopian tube, ovary or vagina/vulva.)	3,000	5,000	7,500	10,000
B2) Extra Benefit for Male Cancer (Cancer that is of the prostate gland, penis or testes)	3,000	5,000	7,500	10,000
C) Daily Hospital Cash Benefit (Maximum 60 days per Insured person)	50	100	150	200

Note: Benefits under Section A and Section B1/B2 are payable once during the lifetime of the policy.

ANNUAL PREMIUM (\$\$ inclusive of GST)

AGE PLAN	MALE NON-SMOKER				FEMALE NON-SMOKER			
	A	B	C	D	A	B	C	D
18 to 24	169	281	422	562	176	293	439	585
25 to 29	192	321	481	641	206	343	514	685
30 to 34	227	378	566	755	248	414	621	828
35 to 39	293	489	734	978	315	525	788	1,051
40 to 44	398	664	996	1,328	416	694	1,041	1,388
45 to 49	574	957	1,435	1,914	561	935	1,403	1,871
50 to 55	833	1,388	2,081	2,775	752	1,253	1,880	2,506

AGE PLAN	MALE SMOKER				FEMALE SMOKER			
	A	B	C	D	A	B	C	D
18 to 24	218	363	544	725	208	347	520	694
25 to 29	256	427	641	855	250	416	624	832
30 to 34	314	523	784	1,045	307	511	767	1,023
35 to 39	416	693	1,039	1,385	401	669	1,003	1,337
40 to 44	580	966	1,449	1,933	543	906	1,358	1,811
45 to 49	844	1,406	2,110	2,813	740	1,234	1,851	2,468
50 to 55	1,232	2,053	3,079	4,105	990	1,650	2,475	3,301

Note: Upon entering a new age band, the higher rates will apply. Age shall refer to Age Next Birthday. Rates are subject to change without prior notice.

Information is correct as at August 2011

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AXA Group in 2010

- 91 billion euros in consolidated revenues
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AXA Insurance Singapore in 2010

- Leading General Insurer in Singapore
- Business ranking
 - No. 1 in Health Insurance
 - No. 2 in Cargo Insurance
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- Over 170 years of local experience in Asia
- Wide range of Smart products for individual and business needs
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Co. Reg No. 196900406D



This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact your insurer or visit the GIA or SDIC websites (www.gia.org.sg or www.sdic.org.sg).



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SmartCare Critical /

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Take charge of your life with *SmartCare Critical*

We have read enough to know about the increasing incidence of critical illnesses such as cancer & kidney failure and how devastating it can be to be diagnosed with one. It is a frightening thought but with medical advances today, having a critical illness does not mean the end of life. We want the best medical treatment to get well. We do not want our life savings to be wiped out should a critical illness strike. We do not want our family to worry about paying the bills.

Choose *SmartCare Critical*, so that the burden on you and your loved ones will be greatly reduced should the unfortunate event strike.

Why is *SmartCare Critical* the smart choice for you?

SmartCare Critical pays a lump sum amount for any of the covered 30 common critical illnesses like Cancer, Heart Attack, Stroke, Kidney Failure, Coma, Major Organ/Bone Marrow Transplantation, Heart Valve Surgery, Terminal Illness, etc.

EXTRA BENEFITS!

Besides the lump sum benefit under the respective plan, ***SmartCare Critical*** pays an additional lump sum of up to S\$10,000 for a specific cancer. (Please refer to schedule of benefits for details)

In addition, you will receive daily cash for each day of hospitalization, up to 60 days per year. You can use this cash as you wish.

No strings attached

What's more, unlike other insurance plans for critical illnesses, ***SmartCare Critical*** can be purchased on its own.

Choice of 4 plans tailor-made to meet your individual needs

You can choose from one of four plans, which pays a lump sum benefit from S\$30,000 to S\$100,000 to meet your personal needs.

For as little as S\$3* a day, you are giving yourself peace of mind and protection should an unexpected critical illness strike.

* based on the premium for the S\$100,000 plan for a non-smoker aged between 35 and 39 years.

Make the Smart choice. Enrol with *SmartCare Critical* NOW!

Wait no longer! Life is unpredictable and we should take charge while we can.

Simply complete the application form and mail it back to us today.

NO MEDICAL CHECK-UP IS REQUIRED!



For more information, please call our Customer Service Centre Hotline at 1800-880 4741, or email us at customer.service@axa.com.sg

WHO MAY APPLY

Persons must satisfy the following to be eligible:

- Adults from 18 to 55 year old (inclusive). Policy renewable up to age 65 subject to yearly review.
- Singapore Citizens, Permanent Residents of Singapore, Employment Pass Holders, Student Pass Holders, Dependant Pass Holders or Work Permit Holders.
- Employment Pass Holders, Student Pass Holders, Dependant Pass Holders and Work Permit Holders must supply a copy of their respective pass or work permit and a bona fide residential address in Singapore.

WHAT IS NOT COVERED

- No benefits will be payable for any critical illness which commences within thirty (30) days of the commencement date of the Policy or from the time an Insured is first covered under the Policy.
- No benefits will be payable for Cancer, Heart Attack and Coronary Artery By-Pass Surgery within (90) days from the commencement date of the Policy or from the time an Insured is first covered under the Policy.
- No benefits will be payable if the Insured dies within 30 days from the date of confirmed diagnosis of a critical illness.

For a detailed list of the exclusions, please refer to the Policy document, which is available on our website at www.axa.com.sg

Money Back Guarantee

You have 14 days to review your policy. If you are not satisfied, simply return the policy to us for a full premium refund.

This brochure is not a contract of insurance. The specific details applicable to the insurance are set out in the Policy, which is the operative document.