



At 33, Joe can get customised coverage to fully enjoy life's exhilarating moments.

Global Protection



Whether you are a seasoned globetrotter or simply relocating for the first time, you deserve the best possible protection for yourself and your loved ones.

With Global Protection, Aviva Ltd offers comprehensive coverage tailored to your unique needs – wherever you are in the world.



Why do you need protection?

Every year, there are more than 30 million people in the world who are survivors of cancer, heart attacks and strokes¹. Many of them will require continuing, and costly clinical care till the end of their lives. Will you be ready to deal with the inevitable strain on your finances should critical illness strike when you least expect it?

Personalised protection that travels with you

Sometimes life can take us to unexpected places. When that happens, enjoy the assurance of customised coverage that transcends borders with Global Protection.

Besides having Global Protection for personal or family protection, you can enjoy peace of mind knowing that your important financial obligations like mortgage or business loan are well taken care of in the event the unexpected occurs.

Protection for your loved one

Take this opportunity to extend Global Protection to your spouse² and enjoy a discount on the premium on your Joint-Lives application. Both of you will enjoy the same coverage with just one simple application.

Choice of premium currency and payment method

You have a choice of six currencies: SGD, USD, GBP, EUR, AUD and HKD. Premium payment can be made annually, half-yearly, quarterly or monthly. You have the flexibility to fulfil your premium payments via cheque, direct debit, telegraphic transfer, banker's draft or credit card (MasterCard or Visa).

Customised coverage for your every need

Global Protection pays a lump sum benefit in the event of death or diagnosis of a Terminal Illness³ within the policy term. You can enhance your coverage by complementing your plan with optional riders⁴.

Global Protection is available as level term and decreasing term.

Level Term

A simple yet cost effective term insurance plan that pays a guaranteed sum upon death or diagnosis of a Terminal Illness³ during the policy term, at unchanging premium rates for consistent protection throughout the policy period.

Decreasing Term

A low-premium plan that pays a decreasing sum year-on-year over the term of the policy, ideal for coverage of reducing debts such as mortgages and loans. You can choose either 1%, 2%, 3%, 4%, 5%, 7% or 9% to suit your requirement.

Choice of Riders⁴

Total and Permanent Disability

Pays a lump sum payment should the life assured become totally and permanently disabled, thus providing a cash reserve to soften the impact of lost income.

Critical Illness Accelerated

Enjoy coverage for 30 major critical illnesses, offering peace of mind and the confidence to deal with the high cost of medical treatment.

Critical Illness Premium Waiver

Get enhanced protection with a waiver of all future premiums upon diagnosis of critical illness, helping to lighten your financial burden in difficult times.

Guaranteed renewal and flexible policy term

Global Protection is guaranteed renewable within the policy term. Thus, providing you with guaranteed protection up to 99 age next birthday. You also have the flexibility to choose your desired policy term that best fits your personal needs.

Interim Accidental Death Cover⁵

Apply for Global Protection today and you will also receive up to S\$500,000 of interim accidental death coverage from the date your application is signed. This additional coverage is given to you before your policy is incepted at no additional cost.



Eligibility

Nationality of the following countries are automatically eligible for death and terminal illness, total and permanent disability and critical illness benefits.

Argentina	India	Puerto Rico
Australia	Indonesia	Qatar
Austria	Ireland	Saudi Arabia
Bahrain	Italy	Singapore
Belgium	Japan	Slovakia
Brazil	Kuwait	South Africa
Brunei	Liechtenstein	South Korea
Canada	Luxembourg	Spain
China	Malaysia	Sweden
Czech Republic	Malta	Switzerland
Denmark	Monaco	Taiwan
Finland	New Zealand	Thailand
France	Norway	The Netherlands
Germany	Oman	United Arab Emirates
Greece	Pakistan	United Kingdom
Holland	Phillippines	United States
Hong Kong	Poland	Vietnam
Iceland	Portugal	

Nationality of these countries:

Jordan, Kenya, Lebanon, Russia, Sri Lanka, Syria and Tanzania can also apply for death protection.

Expatriates of approved nationalities residing in the following countries are automatically eligible⁶ for death and terminal illness, total and permanent disability and critical illness benefits.

Bahrain	Jordan	Singapore
Brunei	Kuwait	South Korea
China - Major Cities ⁷	Macau	Sri Lanka
Hong Kong	Malaysia	Taiwan
India - Major Cities ⁸	Oman	Thailand
Indonesia	Phillippines	United Arab Emirates
Japan	Qatar	Vietnam

Expatriates of approved nationalities residing in China-Non Major Cities, Kenya, Lebanon, Pakistan and Tanzania can also apply for death protection.

If your nationality or country of residence is not among those listed, you are still invited to apply. Coverage may be available subject to underwriting approval.

Minimum Sum Assured

Death and Terminal Illness

	SGD	USD	GBP	EUR	AUD	HKD
Level Term	100,000	60,000	35,000	50,000	80,000	500,000
Decreasing Term	150,000	90,000	53,000	75,000	120,000	750,000

Total and Permanent Disability Rider

	SGD	USD	GBP	EUR	AUD	HKD
Level Term	100,000	60,000	35,000	50,000	80,000	500,000
Decreasing Term	150,000	90,000	53,000	75,000	120,000	750,000

Critical Illness Accelerated Rider

	SGD	USD	GBP	EUR	AUD	HKD
Level Term	50,000	30,000	18,000	25,000	40,000	250,000
Decreasing Term	75,000	45,000	27,000	38,000	60,000	375,000

We'll be there for you, anywhere in the world

Trust us to take care of you and your family, and rest easy with the knowledge that you are in safe hands should anything unexpected happen.

To find out more, speak with your personal financial adviser or visit www.aviva.com.sg today.

¹ <http://info.cancerresearchuk.org/cancerstats/world/index.htm>

World Health Organisation – www.who.int March 2010

The University Hospital – www.universityhospital.com March 2010

² Spouse must be the legal wife/husband of the applicant and must not be divorced or legally separated from the applicant.

³ Terminal Illness is the conclusive diagnosis of an illness that is expected to result in the death of the Life Assured within 12 months. The Terminal Illness must be diagnosed by a specialist and the diagnosis must be confirmed by the Aviva Ltd's appointed Registered Medical Practitioner. Terminal Illness in the presence of HIV infection is excluded.

⁴ Premiums for Total and Permanent Disability are guaranteed but Aviva Ltd reserves the right to adjust the critical illness riders premium based on future experience. Refer to the Appendix for the list of 30 Critical Illnesses covered.

⁵ Terms and conditions apply. Please refer to Contract Provision for details.

⁶ Global Protection is not eligible for Life Assured whose country of nationality and residence are the same for the following: India, Jordan, Kenya, Lebanon, Pakistan, Sri Lanka and Tanzania.

⁷ Major cities in China include Beijing, Chaozhou, Chengdu, Chongqing, Dalian, Dongguan, Foshan, Fuzhou, Guangzhou, Huaxian, Huishou, Jiangmen, Maoming, Nanhai, Nanjing, Ningbo, Panyu, Qingyuan, Quanzhou, Sanshui, Shanghai, Shantou, Shenzhen, Shaoguan, Shekou, Shengyang, Shunde, Suzhou, Tien Jin, Xiamen, Xinghui, Yunfu, Zengcheng, Zhanjiang, Zhaoqing, Zhongshan and Zhuhai.

⁸ Major cities in India include Ahmedabad, Bangalore, Chandigarh, Chennai, Coimbatore, Delhi, Gurgaon, Hyderabad, Kochi (formerly Cochin), Kolkata (formerly Calcutta), Mumbai, Noida and Pune.

About Aviva



Aviva is the world’s fifth largest* insurance group, serving 53 million customers across Europe, North America and Asia Pacific. We are the largest insurance services provider in the UK and one of the leading providers of life and pension products in Europe.

Aviva’s main business activities are long-term savings, fund management and general insurance, with worldwide total sales of USD 70.81 billion and funds under management of USD 612 billion at 31 December 2009.

Aviva Ltd is registered in Singapore and is governed by the laws of Singapore. Our parent company, Aviva plc, is listed on the London Stock Exchange and is regularly assessed to determine its financial strength and operating outlook.

Aviva plc’s financial strength ratings# are:

	S&P	Moody’s	AM Best
Insurance Financial Strength Rating	AA-	Aa3	A

* Based on gross worldwide premiums at 31 December 2008.

The above ratings are accurate as of 19 May 2010 and are published for information and general circulation only and do not have regard to the specific investment objectives, financial situation and the particular needs of any specific person.

Global Protection



The policy is underwritten by Aviva Ltd.

This brochure is published for general information only and does not have regard to the specific investment objectives, financial situation and the particular needs of any specific person. A product summary in relation to Global Protection is available and may be obtained from Aviva Ltd and the participating distributors' offices. You should read the product summary before deciding whether to purchase the policy.

Buying life insurance products is a long-term commitment. An early termination of the policy usually involves high costs and the surrender value payable, if any, may be less than the total premiums paid. You may wish to seek advice from a financial adviser before making a commitment to purchase the product. In the event that you choose not to seek advice from a financial adviser, you should consider whether the product in question is suitable for you. This brochure is not a contract of insurance. Full details of the standard terms and conditions of this plan can be found in the relevant policy contract. Information is correct at time of publishing.

Appendix

List of 30 Critical Illnesses

- | | |
|--|---|
| 1. Alzheimer's Disease / Severe Dementia | 16. Kidney Failure |
| 2. Apallic Syndrome | 17. Loss of Speech |
| 3. Aplastic Anaemia | 18. Major Burns |
| 4. Bacteria Meningitis | 19. Major Cancers |
| 5. Benign Brain Tumor | 20. Major Head Trauma |
| 6. Blindness (Loss of Sight) | 21. Major Organ/ Bone Marrow Transplant |
| 7. End Stage Liver Failure | 22. Motor Neurone Disease |
| 8. End Stage Lung Disease | 23. Multiple Sclerosis |
| 9. Coma | 24. Muscular Dystrophy |
| 10. Coronary Artery By-Pass Surgery | 25. Paralysis (Loss of Use of Limbs) |
| 11. Deafness (Loss of Hearing) | 26. Parkinson's Disease |
| 12. Fulminant Hepatitis | 27. Primary Pulmonary Hypertension |
| 13. Heart Attack | 28. Progressive Scleroderma |
| 14. Heart Valve Surgery | 29. Stroke |
| 15. HIV due to Blood Transfusion and Occupationally Acquired HIV | 30. Surgery to Aorta |

