

# Aviva News



**Launch of MoneySecure**  
Enjoy financial security in the foreseeable future.



**Aviva's Commitment to Fair Dealing**  
We value our customers' trust.



**From the desk of our Customer Service Executive**  
Don't let your policy lapse.

MICA (P) 158/06/2010



## A Message from our CEO

Dear Customers,

Welcome to the very first issue of Aviva News, our new customer publication.

At Aviva, we strive to get closer to you, our valued customers, and we believe that through open and regular communication we will continue to strengthen this relationship.

Therefore I am happy to introduce Aviva News to you today - which will twice a year inform you about our latest products and enhancements, and provide you with the latest company news.

Among the highlights in this first issue are the introduction of our latest enhancements to your MyShield and MyShieldPlus Plan, an article on our highly successful and unique online car insurance and insights into some of our Corporate Social Responsibility activities - such as our volunteering initiatives - here in Singapore.

Like every publication, Aviva News depends on the verdict of its readers. Therefore we welcome any feedback you might have - have your say and help us to continuously improve Aviva News.

And now, please enjoy your first issue of Aviva News.

Yours,  
**Simon Newman**

## Enhance your MyShield/ MyShield Plus Plan with Aviva

Unexpected medical expenses can take a toll and cause a financial strain. Recognising this, we have reviewed our MyShield plan and introduced enhanced features. Our new features include cover for pregnancy complications, congenital anomalies and living donor organ transplant benefits. Despite the addition of these valuable benefits, we have retained our premium rates.

With Aviva's MyShield plan, you will get to enjoy:

### Free Child Cover

To date, MyShield is the only Medisave-approved plan that offers up to 20 years of free child cover if both parents are covered under Aviva's MyShield plan. This is a huge cost-saving measure as parents need not shell out additional money to purchase a separate policy for their children.

### Unbundled Coverage

Aviva offers you the option of unbundling a Shield plan rider, where you will normally have to pay for both coinsurance and deductible benefits - whether or not you require both. With MyShield Plus, you have the additional choice to complement your MyShield cover with either one coverage that meets your needs for claims that you have to pay out-of-pocket.

### Moratorium Underwriting and Guaranteed Issuance

With most insurance plans, customers are required to answer a health questionnaire or undergo a medical examination before their applications are approved. As a result, any pre-existing medical conditions declared or diagnosed may not be covered under their new insurance plan. This is a huge disadvantage should they require medical coverage for this condition in future.

Aviva's MyShield/MyShield Plus with Moratorium underwriting protects you against such uncertainties. We are able to offer you an underwriting option where there is no need for you to declare your medical history or undergo any medical examination. Approval for your insurance application can be guaranteed. With this underwriting option, your pre-existing conditions will become eligible for benefit after a waiting period of 5 years from the Policy Commencement Date if you have not experienced any symptoms, sought advice or tests (including checkups) from a Physician, Specialist or Alternative Medicine Provider for that pre-existing condition, required or received treatment or medication.



“ We are pleased to introduce MyProtector, a flexible, value-for-money term insurance plan that allows you to customise your coverage to suit your own unique protection needs.”

## MyProtector: An Insurance Solution that is Uniquely Yours

With Aviva's MyProtector, you no longer need to buy a packaged term plan that comes with embedded coverage that you do not need. Term plans protect you against death and other events like terminal illness and total and permanent disability for a specified period of time and are usually the most affordable form of insurance due to its simplicity.

MyProtector allows you to decide exactly the type of coverage you need, the amount of coverage, the duration of coverage, the currency with which the premiums and benefits are paid and the payment method, etc. The plan comes with optional benefits such as Total and Permanent Disability, Critical Illness Accelerated and Critical Illness Premium Waiver Benefits.

MyProtector is available in level term and decreasing term. Level term plans cover you for the specified period of time and remain at the same sum assured throughout the policy term. A decreasing term plan is ideal for coverage of reducing debts such as mortgages and loans. With decreasing term, 7 interest rate options are available to suit your varying requirements.

With MyProtector, you can choose to pay only for the benefits you need. As you transit into the different stages of your life, you can also customise your existing protection plan to better meet your changing needs.

With MyProtector, you may also receive up to S\$500,000 of interim accidental death coverage from the date your application is signed till the policy inception, at no additional cost. Check with your financial adviser to find out if you qualify.

## Pledging Our Commitment to Fair Dealing

One of the things we value the most is our customers' trust. Here at Aviva, we aim to put you at the heart of how we run our business. Therefore, we strive to keep ourselves aligned with the Guidelines on Fair Dealing recently introduced by the Monetary Authority of Singapore (MAS).

With the aim of delivering Fair Dealing Outcomes in mind, we will constantly seek to:

- Recommend quality and suitable products that meet your needs
  - Deploy competent internal representatives and external distribution partners to provide you with quality advice and make appropriate recommendations
  - Disseminate clear and relevant information to you, allowing you to make well-informed decisions
  - Handle all feedback objectively, as well as in an efficient and timely manner
- We are committed to treating you fairly and will continue to align ourselves with these outcomes.

## MoneySecure: Offering you Financial Security

Results for our consumer insights survey\* reveal that two in three Singaporeans identify a secure rate of return as the most important criterion when choosing a savings solution. Most of our customers prefer a limited premium period to a long term plan.

Invoking these results, we have launched MoneySecure: an endowment plan that pays out a sum of money upon the maturity of the policy. Cash bonuses are added to the sum of the basic payment as well. For our customers who prefer stable returns and a shorter financial commitment, MoneySecure is an ideal plan as it offers guaranteed cash payout and limited premium payments. It also offers basic protection on death, terminal illnesses and Total and Permanent Disablement.

With a short premium commitment term of only five years, MoneySecure allows you to enjoy financial security in the foreseeable future. You will also enjoy benefits such as bonus rewards in addition to a guaranteed annual cashback, which will be fully paid to you in cash. You can use the annual cashback in ways you deem fit: your child's education funds, retirement, general savings or even to reinvest in the endowment plan.

\*Source: Aviva's Consumers' Attitude to Savings 2009 Survey

# Insure your Motor Vehicle at your Convenience

Since the April launch of our direct online car insurance, we have received an unprecedented level of interest from consumers. Over tens of thousands of local drivers have visited our website to get a quick quote.

Being a purely online, direct general insurance provider in Singapore, our website allows you to insure your car at your own convenience. Just by answering a few simple questions, you can get an online quote in just 60 seconds and go on to buy in around 5 minutes – all from the comfort of your own home. You only pay for the extras you want and with no middlemen, no waiting and no hidden charges, it means the savings are passed directly on to you. And you can do this with complete peace of mind with our 14-day money back promise.

The benefits don't stop there. Our cover is comprehensive. For instance, a dedicated 24/7 claims hotline, help at the scene of the accident within 20 minutes of your call\*, complimentary transport home from the scene of the accident\* and all Aviva – approved repairs are guaranteed for 12 months.

We have always valued customers' feedback when it comes to buying motor insurance and we are proud to be able to deliver a product that meets the needs of our customers.

Thousands of Singaporeans have done it. So go direct and test drive Aviva online car insurance at [aviva.com.sg](http://aviva.com.sg)

*\*Within Singapore.*

**"I want to thank Aviva for making buying insurance, direct. A wonderful, user-friendly website and a great price."**

*Mdm Lee, 40, Choa Chu Kang, owner of a Toyota Wish*

**"Very good insurance coverage, \$25 discount for soft copy policy documents and all for around 25% cheaper than my current insurer. Great!"**

*Ms Tang, 38, Bukit Panjang, owner of a Mazda 3*



**AVIVA PRIVILEGES**

## Inner Harmony @ The Cathay

Pamper yourself with our exclusive wellness therapy at \$38! Choose between a 60 minute Aroma Face Spa or a 60 minute Harmony Massage (worth \$180 each)!

Complimentary Bonus Bio-Energy Therapy worth \$60!

For reservations, please call **68419926**.

### Terms & Conditions:

1. Appointments must be made in advance, subject to availability. (Please quote Y162).
2. Valid for Singaporeans and PRs aged 21 years & above, and first-time clients of Inner Harmony.
3. Limited to one service redemption per client. Please present the original coupon cut-out and NRIC upon redemption. Prices stated do not include GST.
4. Prior to utilizing the facilities, customers will be subjected to the terms and conditions of the centre.
5. Inner Harmony reserves the right to vary the terms and conditions without prior notice.
6. Valid until 31 December 2010.



*From the desk of our Customer Service Executive*

**Belle Teo**

## Don't let your Policy Lapse

**Protecting yourself and your family should always take priority. The actions and measures that you take now will help shape a brighter future for you and your loved ones. However, there may be times when you are conflicted with the decision of continuing your insurance plan.**

Lapsing or surrendering your insurance policy is not advised, for several reasons. You will lose insurance coverage in the event of an unfortunate incident. The price of your insurance plan also goes up with age or a change in your health conditions. Signing up a new policy also means that you have to incur additional cost such as upfront charges and distribution costs. You may also forfeit the attractive returns and lose some of your premiums when you surrender your policy early.

One of the reasons why many people lapse their policy is because they are cash-strapped. There are some alternatives that you can take as opposed to lapsing your policy:

- Take a policy loan against the cash value of your policy
- Reduce or give up some riders
- Reduce your premium and carefully select your insurance coverage
- Use your reversionary bonus to pay for your premium

You may wish to speak to your financial adviser before making any decision to lapse or surrender your insurance policy.

## Reinstating your Policy

Sometimes, policy lapses happen due to an unintentional oversight. Policy reinstatement with Aviva is a hassle-free experience. Simply contact us via our hotline or email and ask for a quote. Fill in the necessary forms and make your premium payment. At Aviva, reinstating your policy is a breeze.

# Aviva: Giving Back and Touching Lives

At Aviva, we believe that our success is privileged and we owe it to our communities. Thus, we have devoted our time and energy into giving back to society and making a difference in the lives of the less fortunate.

We have been instrumental in spearheading volunteering programmes to help children build their future. Partnering with Esplanade in 2009, our employees worked directly with hearing-impaired children as part of their ongoing support and rehabilitative care.

Another worthy cause is our collaboration with the TSAO Foundation, a not-for-profit organisation dedicated to providing welfare services for the elderly. We completely transformed the homes of three elderly women by cleaning, painting and bringing them a little sunshine. By improving their living conditions, we have brought much joy to these elderly women.

We are thankful for the unwavering support our customers have given us. We will remain steadfast in our philanthropic efforts and we hope our outreach programmes will benefit even more people in time to come.

“We are proud to announce that we have benefitted more than 30 children since the launch of our volunteering initiative.”

CONTACT US!

We value your feedback. Whether it is a simple enquiry on our products, your thoughts on issues we can improve on, or areas you think we should continue to excel in, we would love to hear from you. You can also look us up on the Internet at [www.aviva.com.sg](http://www.aviva.com.sg)

## Customer Service Hotlines and Emails

### General Enquiries

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### Individual Health Insurance

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### Car, Home & Travel Insurance

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### Global Solutions

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### Navigator Services

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### SAF Group Term Life Insurance for NSmen

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