

# Aviva News



**LifetimexFlexi**  
One Life Plan that likes  
Life's Changes



**MoneySmart**  
A Smart Plan for You and  
Your Family



**Claiming for Work-related  
Accidents**  
What you need to know

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## A Message from our CEO

Dear Customers,

I am pleased to welcome you to our second edition of Aviva News, our exclusive customer publication. Your feedback on the first issue was very encouraging and we also received valuable suggestions on how to improve Aviva News further - many thanks for that.

In this issue you will find interesting tips on how to make a claim, travel insurance updates and an introduction to our latest product, LifetimexFlexi. This plan caters to the ever-changing needs in life – because at Aviva we believe that an insurance plan should adapt to your needs, not the other way around. Last but not least, we recap our ‘You

are the Big Picture’ campaign, which showed the customer-centricity Aviva is committed to.

We are proud of the momentum we built in 2010 and I can assure you that our focus this year includes even bigger improvements in our business processes and commitment to fair dealing, ensuring you, as our valued customer, receive the quality of service you deserve.

With this, please enjoy your issue of Aviva News.

Yours,  
**Simon Newman**

## ‘You are the Big Picture’ Campaign in Singapore



“We’ve listened to our customers and heard their universal desire to be treated as individuals. As a result, we have accelerated our transition towards a more customer-centric business model – one where the customer is the big picture. ‘You are the Big Picture’ marks the latest chapter in this evolution.”

- *Simon Newman,*  
*CEO, Aviva Singapore*

we do. Globally, pictures of customers, business partners and employees were wrapped on building facades, supported by an online campaign (where anyone could upload their photos and stories), to bring to life Aviva’s brand promise of recognition.

In Singapore, two members of our staff, Qhody and Janis, were featured based on the extra mile they have gone for our customers. They have truly shown what sets Aviva apart from the rest and have proven to be shining examples of what Aviva stands for.

Thousands of people in Singapore and around the world enjoyed the chance to have their very own moment of recognition by

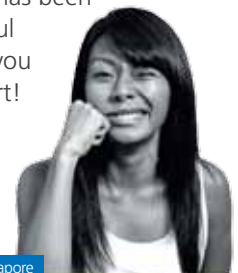


Janis Khoo, Aviva Singapore

“When you’re a full-time carer, you don’t have time for anything, let alone paperwork.”

having their photo projected onto one of six landmark buildings in global cities. In Singapore, this was The Central@ Clarke Quay. For the first 250,000 photos uploaded by the public, Aviva donated £1 (~\$2SGD) per image to our global Street to School programme, an initiative aimed at helping children living and working on the streets back into education or training.

To push the campaign further, we also asked what you would want to be recognised for on our Facebook page ([www.facebook.com/AvivaSingapore](http://www.facebook.com/AvivaSingapore)) and the response was overwhelming. Week by week, the stories submitted were truly inspirational and the top entries were rewarded with iPads. The campaign has been highly successful and we thank you for your support!



Qhody Noor, Aviva Singapore

“My customer rang from the doctor’s. They wouldn’t see him without paperwork. So I ran around and said, Hello, I’m from the paperwork.”

Last October in 6 major cities around the world, we launched ‘You are the Big Picture’, a global brand campaign that demonstrates our commitment to putting you at the heart of everything

## MoneySmart: A Smart Plan for You and Your Family

With the MoneySmart Series, you and your family can now save, invest and be protected – all at the same time. There are two plans within the MoneySmart Series – the Regular Premium Plan (RP) and the Single Premium Plan (SP). Here's how the Series can work for you:

**SAVE** – By simply making regular contributions with MoneySmart (RP), you can enjoy stable returns with the assurance of an endowment plan.

**INVEST** – Benefit from potentially higher returns when you allocate premiums to MoneySmart investment-linked funds. With the option of unlimited fund switches with no additional cost, enjoy better control over your investments and the flexibility to respond to market conditions.

**PROTECT** – MoneySmart (RP) allows you coverage for death, terminal illness and total and permanent disability. MoneySmart (SP) insures you for death, accidental death and terminal illness.

You can also enhance your coverage or coverage for your loved ones with a range of supplementary add-ons such as male/female/child illness cover, critical illness additional benefit, and accidental death & dismemberment benefit, among others.

For you and your family's peace of mind, find out how Smart your Money can get today.



## LifetimeFlexi: One Life Plan that likes Life's Changes

As our lives change, so do our financial needs and requirements. So why keep switching from one policy to another with extensive paperwork, medicals and additional costs in tow? With LifetimeFlexi, not only will you be protected by a plan that is flexible – you will be covered by a plan that also offers you rewards that you will thoroughly enjoy.

### How flexible is LifetimeFlexi?

To begin with, this plan allows you to choose your base cover from a choice of three, and the level of insurance cover (sum assured) that you need. LifetimeFlexi is the first regular premium investment-linked plan to offer standalone critical illness benefit as a basic cover option.

Choose your base cover		<p>You can move among base cover options as your needs change.</p>
Option A	Death, Terminal Illness, Total & Permanent Disability	
Option B	Critical Illness	
Option C	Death, Terminal Illness, Total & Permanent Disability and Critical Illness	

As you progress and journey through life, you can move among the base cover options as your needs change, or adjust your level of cover as you need, subject to underwriting and other conditions where applicable. You even have the flexibility to increase your level of cover without further underwriting when you transit into different life stages.

You can also decide how to grow your assets as LifetimeFlexi provides you with access to a select range of investment-linked funds that are managed by well-known and trusted fund managers. The range of funds covers a wide range of asset classes, geographical regions and industry sectors. Hence, you choose which investment-linked fund(s) your monies go into, making it easier to build and maintain a well-diversified investment portfolio.

### The Worry-Free Plan with the Perks

To ensure you stay protected regardless of the fluctuations in the financial markets, we will keep your policy going for the first five years – the only thing we ask is that you continue to pay your premiums and you are not taking a premium holiday at that time.

With this plan, you won't need to worry about not knowing what you pay for – we're transparent about our fees and charges. In addition, when you're invested with LifetimeFlexi for ten years in annual premiums, you'd be rewarded with extra unit allocations!

From the flexibility of varying your insurance cover to the building and maintenance of your investment portfolio, LifetimeFlexi offers you peace of mind, transparency and rewards.

# Travel Insurance Under-rated by Many



A recent study\* done with the aim of helping Aviva understand the needs of travellers revealed that 71% experience major disruptions on holidays but almost half of the respondents from the study did not know the full coverage of their travel insurance.

Imagine losing your luggage or, even worse, being taken ill abroad. These things happen, but you can ensure that you're adequately covered.

For individual or family travel protection on a single or annual trip within ASEAN countries, Asia or worldwide, Aviva has the Travel Lite or Travel Plus cover you need.

Go direct to [aviva.com.sg](http://aviva.com.sg) for more information on travel insurance and what it can do for your next vacation.

Top 4 Most Popular Claims	% of all Aviva Claims	Average payout
1. Medical claims	40%	\$503
2. Flight and baggage delays	35%	\$786
3. Lost, damaged or stolen personal belongings	22%	\$806
4. Trip cancellation	3%	\$1975

“We’ve recently helped a number of our customers out of some very tricky situations while abroad, including one case that involved a helicopter airlift to the nearest hospital. This is what we’re here for, and this survey underlines how important it is to get covered on holiday.”

- Peter Holce, Claims Manager, Aviva Singapore.

## Fun Facts from the survey

- Celebrities are holidaymakers' ideal travel companions. Angelina Jolie was the most popular choice, followed by David Beckham and Stefanie Sun.
- Men are half as likely to pick their spouse as their travel companion as women.
- Holidaymakers would miss their electronic devices (mobile phones, laptops and cameras) more than any other item if lost/stolen.
- Japan is travellers' favourite holiday destination.
- USA was ranked as one of tourists' least favourite places to visit along with Africa, the Middle East and South America.

\*A survey was conducted by Kadence International from 4th to 8th November 2010. The survey results are based on data collected from 200 online respondents aged between 18 to 50 years old, who have travelled for leisure in the preceding 12 months.



## We want to hear from you!

At Aviva, we value your feedback. Tell us what you think should be in the next issue of Aviva News and you might be one of 10 lucky readers to walk away with \$100 in Takashimaya vouchers!

Here's what I think of the current content:

	Excellent	Very Good	Good	Can be Improved	Very Poor
Aviva's new products and enhancements	5	4	3	2	1
Customer Advice from the Desk of our Customer Service Executives	5	4	3	2	1
Aviva's Corporate and Social Responsibility efforts	5	4	3	2	1

I'd like to see things like:

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Please fill in all the fields below to complete your participation entry. Entries with missing fields will be disqualified. Mail your completed entry to: **Aviva News' Tell Us What You Think! Aviva Ltd, 4 Shenton Way #01-01 SGX Centre 2 S(068807).**

Name (as in NRIC): \_\_\_\_\_

NRIC/FIN No.: \_\_\_\_\_ Contact No.: \_\_\_\_\_ Email: \_\_\_\_\_

Address: \_\_\_\_\_

**Terms and Conditions:** All entries must reach Aviva Ltd by 30 April 2011 • Winners of the vouchers will be notified by email • Prizes must be collected within 1 month of the date of the notification email and letter • Prizes are non-transferable and non-exchangeable for cash • Aviva Ltd reserves the right to amend the terms and conditions without prior notification.



From the desk of our Customer Service, Group Life & Health Claims Assistant Manager

Janis Khoo

## Claiming for Work-related Accidents

What happens when an accident happens at work and you need to make a claim for your surgical, hospitalisation and aftercare needs? If you're covered under your company's group medical policy and a personal one of your own, what are the correct procedures to take?

Janis advises:

If your claim arises from an accident sustained during the course of work, check with your company if you are entitled to any form of compensation under the Workmen Compensation Act (WCA), particularly under coverage for medical bills. Your company should file for a claim under WCA first.

If you are not entitled or if the medical compensation is not fully reimbursable, see if you can make a claim under your company's group medical policy. Basic documents your company would submit to the insurer (amongst other documents depending on the actual submission of the case) would include:

- Duly completed medical claim forms (including medical reports)
- Original final and itemised hospital bills
- Certified True Copy of the incident report

You might want to remind your company should they be making a claim under WCA, they should notify the company's insurer of the possible claim submission under WCA. Standard group policies usually have a clause about invalidating claims if the notification of claim falls outside of a certain timeframe.

If you have your own Personal Accident (PA) policy, make a claim only if the benefits work to your advantage. Some PA policies cover optional benefits including medical bills. Therefore, approach your advisor first to ascertain the benefits before filing a claim under your own PA policy.

# A Brighter Future for the World

At Aviva, we are dedicated to taking positive action to make the world a better place to live in. This is why we have partnered the Student Advisory Center (SAC) on programmes to empower disadvantaged children in their education.

One initiative was the Aviva Wishing Well programme, where we devoted ourselves to fulfilling the wishes of close to 200 children from lower-income families. Teams of employees, including CEO Simon Newman, interviewed the children on their wishes and organised a fundraising lunch. In all, Aviva donated more than \$15,000 and threw Children's Day and Christmas parties for the children.

We also participated in SAC's Hero's Academy Camp. This camp targeted academically weak students and challenged them to fulfill their potential with the message that there is a hero in each of them. Employees acted as mentors to these children through fun workshops and games. In addition, Aviva donated close to \$14,000, which will go towards the running of other enrichment programmes this year.

With the support from our customers, the past year has been impactful in our efforts to give back to the community. Aviva will remain committed to the cause and we hope 2011 will prove to be an equally meaningful year.



## You are at the Heart of Our Business

In Aviva, we make sure that customers are the focus in all that we do. That's why we value your feedback. If you have any enquiry or comment on our services, please contact us because we would love to hear from you. Find out about our commitment to you at [www.aviva.com.sg/FDO](http://www.aviva.com.sg/FDO).

### Customer Service Hotlines and Emails

#### General Enquiries

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#### Car, Home & Travel Insurance

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