

AIA STAR PROTECTOR PLUS APPLICATION (PARTNERSHIP DISTRIBUTION)

surance Adviser's Unit Co surance Adviser's Code: surance Adviser's Name:]	Referral's Unit Referral's Cod Referral's Nan	le:
cy 1 P cy 2 P cy	with Section 25(5) of the	e Insurance Act Cap.14	2. as may be amended	Corporate ID: WM Master Policy No. (For Worksite Marketing Only) from time to time, you are to fully and faithfully disclose
				ve nothing from the policy and/or the policy issued may
DETAILS OF APPLIC	CANT/OWNER (Please	tick the circles as a	opropriate)	
Name (shown on NRI	IC/FIN/Passport):			
Date of Birth:	dd	mm	уууу	Gender: Male Female
Place of Birth: Un	nited States of America	Others (Country):		NRIC/FIN/Passport No.:
Single Widowed / Divorce	Married ced / Separated	Singapore Pass Holders	Singapore PR Others	For Singapore PRs and Pass holders, please use Singapore NRIC or FIN No.
	· I	Discussion No.	0	Country of Residence:
Contact Details:	Home: Country Code		Office: Country Code	e - Phone No.
	ving document(s) to show p	proof of this address.	Email: Citizenship: if not Singaporean	
(ii) For Singaporeans an	d PRs residing in Singapor d PRs residing overseas a nent or banks, or utility or te ths)	and Pass holders-	address in English. For Passers-by, please shows proof of this add	t Residence Address - Please provide the full (Compulsory for non-Singaporeans) e submit copy of passport or foreign identification card that dress. ocument(s) differs from this address, please explain the
	Postal Co	ode:	_	
For Singaporeans, PRs a Residence Address.Only	of P.O. Box is not allow and Pass holders - if differe y Singapore Mailing addres ent from Foreign Permane	ent from Current ss is allowed.	-	
	Postal Co	ode:	_	
Your Foreign Perm Your "Mailing Addre	dason if: dence Address" is difference address is differencess" is differencess" is differencess" is differencess if all	ent from your identity dour "Current Residence	locuments and/or Address"	
Relationship of Applic	cant/Owner to Proposed	d Insured: Parent		Legal Guardian



Place of Birth: United States of America Others (Country): Country of Residence: NRIC/FIN/Passport No.: For Singapore PRs and Pass holders, please use Singapore NRIC or FIN No. Name of School / College attending: Singapore NRIC or FIN No. DETAILS OF CONTINGENT OWNER Name (shown on NRIC/FIN/Passport): NRIC/FIN/Passport): For Singapore PR Pass Holders (Residence): If not Singapore PR Pass Holders (Pass Holders): If not Singapore PR Pass Holders (Pass Holders, Pass Holders (Pass Holders, Pass Holders, Pas	POSED INSURED							
Date of Birth:								
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Citizenship:	Jnited States of Am			Country	of Residence) :		
DETAILS OF CONTINGENT OWNER NRIIC/FIN/Passport No.: For Singapore PRs and Pass holders, please NRIIC or FIN No. Date of Birth:	nd Pass holders, please	ore) Singap	ore PR	Pass Hold	ders 0	Othe
Name (shown on NRIC/FIN/Passport): Name (shown on NRIC/FIN/Passport): For Singapore Pris and Pass holders, please NRIC or FIN No.	college attending:							
Name (shown on NRIC/FIN/Passport): Date of Birth: dd mm yyyy Relationship: Place of Birth: United States of America Others (Country): Place of Birth: United States of America Others	TINGENT OWNER							
Place of Birth: United States of America Others (Country): AIA STAR PROTECTOR PLUS (Policy 1) Plan: Plan 1 Plan 2 Plan 3 Plan: Plan 1 Plan 2 Optional Benefit: Option 1: \$\$30,000 Critical Illnesses Option 2: \$\$50,000 Option 3: \$\$100,000 Regular Premium Payment Frequency: Monthly Semi-annually Annually Monthly Semi-annually CREDIT CARD AUTHORISATION I authorise AIA Singapore to charge to my credit card and issuer of the card the initial premium and all subsequer including additional premiums levied (if any) payable to AIA Singapore. Should payment not be successfully effected this authorisation for any reason, AIA Singapore shall under no circumstances be held responsible or liable for any no lapse or termination of the policy due to late or non-payment of premiums. This authorisation shall be binding and renotwithstanding death of the cardholder, irrespective of whether or not this application is accepted by AIA Singapore. Name of Cardholder (as shown on Credit Card): Contact No.(HP): Credit Card No.: Visa Telecuring Payment: Yes - applicable to monthly, quarterly and semi-annually modes for the FIRST YEAR'S premium only Recurring Payment: Yes - applicable to monthly, quarterly and semi-annually modes for the FIRST YEAR'S premium only Important Notes	RIC/FIN/Passport):			For Singa	apore PRs and	lo.: Pass holder	s, please use	Sin
Ala STAR PROTECTOR PLUS (Policy 1) Plan: Plan 1 Plan 2 Plan 3 Plan: Plan 1 Plan 2 Optional Benefit: Option 1: S\$30,000 Critical Illnesses Option 2: S\$50,000 Option 3: S\$100,000 Regular Premium Payment Frequency: Monthly Semi-annually Annually Monthly Semi-annually CREDIT CARD AUTHORISATION I authorise AIA Singapore to charge to my credit card and issuer of the card the initial premium and all subsequer including additional premiums levied (if any) payable to AIA Singapore. Should payment not be successfully effected this authorisation for any reason, AIA Singapore shall under no circumstances be held responsible or liable for any no lapse or termination of the policy due to late or non-payment of premiums. This authorisation shall be binding and rotwithstanding death of the cardholder, irrespective of whether or not this application is accepted by AIA Singapore. Name of Cardholder (as shown on Credit Card): Contact No.(HP): Credit Card No.: Visa Recurring Payment: Yes - applicable to monthly, quarterly and semi-annually modes for the FIRST YEAR'S premium only No Cardholder's Signature (as per Credit Card) Date (DD/MM/YYYY) Important Notes	dd			Relation	nship:			
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□ No Cardholder's Signature (as per Credit Card) Important Notes Date (DD/MM/YYYY)								
Important Notes	• • •	nodes	des for t	the FIRS	ST YEAR'S pr	emium only	у	
·	ture (as per Credit ([Date (DD/MM	/YYYY)		
1. Credit Card payments for renewal premium and single premium policies will NOT be accepted	<u> </u>				•			
 Credit Card deduction will be processed upon receipt of this authorisation by AIA Singapore. The deduction does not constitute 					e deduction do	oes not cor	nstitute anni	rovs

DET	AILS OF PREVIOUS & CONC	CURRENT INSUR	ANCE APPL	LICATIONS AND	PURSUITS OF PROP	OSED INSURED		
6.1	Do the Applicant/ Owner and	the Proposed Ins	ured(s) have	any in-force insi	rance policy(ies) or pe	nding insurance app	lication(s)?	
	If yes, please give details.	·	, ,	·			Yes No	
			Applicant/	Owner		Proposed Insure	ed	
Insu	rance Company					<u>.</u>		
Deat								
Total	& Permanent Disability							
Critic	cal Illness							
Pers	onal Accident							
Disa	bility Income							
Othe	ers							
6.2 6.3	financial adviser or institution? No Yes – Please give details:							
HEA 7.1	a. Height (metres):	ED INSURED (For	Child Critic	c. Was there a	efit) iny weight change in th much and state the rea		Yes No	
	b. Weight (kilograms):							
	d. Name and Address of the	Proposed Insure	d's doctor:	Give date, reaso	n and result of last con	sultation:		
7.2	Has the child received medic or any other AIDS related cor in the last 3 months had any diarrhoea, enlarged nodes or	ndition, been told of the following sy	the child has mptoms for	any of these; or	that the child had HIV t	esting done OR	Yes No	
7.3	To the best of your knowledg diabetes, cancer, cardiomyop						Yes No	
	Relationship	Age	at Onset	Current Age	Illness/Ag	e at Death (if deceas	sed)	

Policy 2 P

Policy 1 P

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'.4	Has the child ever	had, or h	nave been told or	been treated for:					
	a. any respiratory affecting the n			n, bronchitis, asthma	a, heart problems, fits, ep	ilepsy o	disorder	C	Yes (
				es, endocrine disord	der, liver disease or any g v system?	astrointe	estinal disor	der,	Yes (
	c. condition affect birth or any ca			peech, physical or c	levelopmental defects, ab	normal	or prematur	e	Yes (
. .5	In the past 5 years	s, has the	child had any (ot	her than for immuni	sation or vaccination)				
	a. of the following	g tests do	one? If yes, please	e give details as indi	cated below				Yes (
	Test	Date	Reason	Results	Test	Date	Reason		Resi
	a. Blood Test				g. Liver Function Tests				
	b. Biopsy				h. PAP Smear				
	c. Chest X-Ray				i. Ultrasound				
	d. CT Scan				j. Urine				
	e. ECGs				k. Others. Please specif	,			
	f. Cholesterol				It. Others: I leade specif	'			
	1. Onologici of								
REM									
	LADATION								
DEC	LARATION			uaur Citizanskia (Da	nidonov skot vov	pplicant	Owner	Propose	d Inclu
		lease ans	swer according to	your Citizenship/Re	sidency that you A	oplicant/	Owner No	Propose Yes	
DEC 1.	RESIDENCY – Plare holding. For Singapore A.1 Have you	Citizen resided o	outside of Singapo	your Citizenship/Re	Ye				
DEC 1.	RESIDENCY – Plare holding. For Singapore A.1 Have you preceding	Citizen resided of the date		pre continuously for	Ye				
DEC 1.	RESIDENCY – Plare holding. For Singapore A.1 Have you preceding A.2 Are you cu For Singapore	Citizen resided of the date of urrently re	outside of Singapo of application? esiding in Singapo nent Resident &	ore continuously for re?	at least 5 years				
DEC 1.	RESIDENCY – Plare holding. For Singapore A.1 Have you preceding A.2 Are you cut For Singapore dependant pas Have you reside	Citizen resided of the date of urrently re Perman ss or other ded in Sir	outside of Singapo of application? esiding in Singapo nent Resident & er work pass hol	re? employment pass ders al of less than 183	at least 5 years at least 5 years				
DEC 1.	RESIDENCY – Plare holding. For Singapore A.1 Have you preceding A.2 Are you cut For Singapore dependant pas Have you resid months preceding. For student pa	Citizen resided of the date of urrently re e Perman as or othe ded in Sir ng the da ass or Ion	putside of Singapo of application? esiding in Singapo nent Resident & er work pass holingapore for a tot te of application? ing term visit pass	ore continuously for re? employment pass ders al of less than 183 s holders	at least 5 years at least 5 years				
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DEC 1.	RESIDENCY – Plare holding. For Singapore A.1 Have you preceding A.2 Are you cut For Singapore dependant pas Have you resid months preceding C.1 Does your C.2 Have you	Citizen resided of the date of urrently re e Perman as or othe ded in Sir ng the da uss or lon pass hav resided ir	putside of Singapo of application? esiding in Singapo nent Resident & er work pass hol- ngapore for a tot te of application? ng term visit pass re a duration of les	re? employment pass ders al of less than 183 s holders ss than 90 days? nuously for less than	at least 5 years s, work permit, days in the 12				
DEC 1. A	RESIDENCY – Plare holding. For Singapore A.1 Have you preceding A.2 Are you cutoff. For Singapore dependant past Have you resid months preceding C.1 Does your C.2 Have you the 12 more of the for Applicant/Owner proposed Insured	Citizen resided of the date of urrently re e Perman ss or othe ded in Sir ng the da ss or lon pass hav resided ir nths prece elong to application d needs to	putside of Singapo of application? esiding in Singapo nent Resident & er work pass holingapore for a totate of application? In geterm visit pass we a duration of leading the date of any of the above on, both the Proposition of any of the Proposition of any of the Proposition of application in Singapore continued in Sing	ere continuously for re? employment passeders al of less than 183 s holders ss than 90 days? nuously for less than application? e categories, pleas osed Insured and Application and Applicat	at least 5 years at least 5 years s, work permit, days in the 12 a 90 days during e tick here plicant need to answer; v))) vhere the	No O O O O O O O O O O O O O O O O O O O	Yes	((() () () () () () () () ()
DEC 1. A	RESIDENCY – Plare holding. For Singapore A.1 Have you preceding A.2 Are you cut For Singapore dependant pas Have you resid months preceding C.1 Does your C.2 Have you the 12 mor If you do not be or Applicant/Owner e Proposed Insured We acknowledge a	Citizen resided of the date of	putside of Singapo of application? esiding in Singapo nent Resident & er work pass holingapore for a totate of application? ng term visit pass we a duration of less in Singapore contineding the date of any of the above on, both the Proposition of the Proposition of the Policy to that the Policy to the singapore contined in Singa	employment passeders al of less than 183 s holders ss than 90 days? nuously for less than application? e categories, please used Insured and Apobe issued in relations	at least 5 years s, work permit, days in the 12 n 90 days during e tick here plicant need to answer; v))) vhere the	No O O O O O O O O O O O O O O O O O O O	Yes) idual, c
DEC 1. A	RESIDENCY – Plare holding. For Singapore A.1 Have you preceding A.2 Are you cut. For Singapore dependant pas Have you resid months preceding. For student pate C.1 Does your. C.2 Have you the 12 mor. If you do not be prepared insured. Froposed Insured We acknowledge a YOUR GUIDE TO.	Citizen resided of the date of	putside of Singapo of application? esiding in Singapo nent Resident & er work pass holingapore for a totate of application? neg term visit pass we a duration of lesing Singapore contineding the date of any of the above on, both the Proposition of the Policy to that the Policy to and directed to viand directed to viand directed to viange of applications.	employment passeders al of less than 183 s holders ss than 90 days? nuously for less than application? c categories, please posed Insured and Application and	at least 5 years s, work permit, days in the 12 n 90 days during e tick here plicant need to answer; v)) //where the	No Applicant is emed to be	Yes	idual, c
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DEC 1. A	RESIDENCY – Plare holding. For Singapore A.1 Have you preceding A.2 Are you cut. For Singapore dependant past Have you reside months preceding C.1 Does your C.2 Have you the 12 more proposed Insured We acknowledge a YOUR GUIDE TO I have been in health busine	Citizen resided of the date of	putside of Singapo of application? esiding in Singapo nent Resident & er work pass holingapore for a totate of application? ng term visit pass we a duration of less any of the above on, both the Proposition of the Policy to that the Policy to and directed to viwww.aia.com.sg,	employment passeders al of less than 183 s holders as than 90 days? application? c categories, please osed Insured and Application? be issued in relational process of the properties of the pro	at least 5 years s, work permit, days in the 12 n 90 days during e tick here plicant need to answer; v	yhere the	No Applicant in emed to be a larance" (applicance)	Yes Yes O O is not an indiv a Singapore Dicable only to	idual, c

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ADDITIONAL DECLARATION

I/We agree and declare on behalf of myself and any other person or persons, firm or corporation, who may have or claim any interest in any insurance on this application that:

- No statement, information or agreement made by/to or given by/to the person soliciting/taking this application or any other persons, shall be binding on AIA Singapore Private Limited ("AIA Singapore"), unless presented in writing.
- The statements and answers in this application together with any required questionnaire or amendments (the "Information) are full, complete, true and correct and that no information or material has been withheld. I/We understand that AIA Singapore, believing the Information to be such, will rely and act on the Information accordingly. I/We further agree that the Information shall form the basis of the contract between the parties hereto. I/We understand that if any of the Information is not full or complete or true or correct, the Policy issued hereunder may be void and I/we will receive only a refund of the premiums (without interest) less any and all medical expenses incurred in AIA Singapore's consideration of my/our application.
- 3. AIA Singapore shall assume no liability whatsoever, and that my/our Policy/Policies will only be effective after this application is accepted by AIA Singapore and the first premium duly paid in full to and accepted by AIA Singapore during the Insured's lifetime and good health.
- All my/our declarations made and my/our statements or answers in this application and in any required questionnaire or amendments together with the relevant Policy shall constitute the entire contract between the parties in so far as it may be relevant to the Policy or Policies I/we have requested.
- I (the Applicant/Owner if other than the Proposed Insured) am not an undischarged bankrupt and no bankruptcy application (including any statutory demand) or order has been made against me/us within the last twelve months. 5.
- 6. I/We hereby authorise, agree and consent to:
 - any medical source, insurance office or organisation to release to AIA Singapore, any relevant information concerning me/us at any time, irrespective of whether the proposal is accepted by AIA Singapore; and
 - AIA Singapore to release to any medical source or insurance office any relevant information concerning me/us at any time, irrespective of whether the proposal is accepted by AIA Singapore; and
 - AIA Singapore or any of its approved medical examiners or laboratories to perform the necessary medical assessment and tests to underwrite and evaluate my/our health status in relation to this application and any resulting claim; and
 - underwrite and evaluate my/our health status in relation to this application and any resulting claim; and AIA Singapore Private Limited ("AIA Singapore"), its associated persons/organisations, its and their third party service providers and its and their representatives, whether within or outside Singapore (collectively "AIA Persons") to collect, use, disclose, store, retain and/or process (collectively, "Use") all personal data and information ("Personal Data") that had/has been provided to AIA Persons and/or that AIA Persons possess about me/us (whether from me/us or a third party), in the manner and for the purposes described in the AIA Personal Data Policy ("PD Policy") which is available on AIA Singapore's website, including but not limited to, processing of this Application/form and/or to provide subsequent advice or services to me/us in relation to this Application/Policy/form/AIA Vitality Programme and/or any other existing or future policy/policies/programmes that I/we may hold/participate with AIA Singapore. Without prejudice to the foregoing, I/we agree to comply with the terms of the PD Policy, including where such PD Policy is amended from time to time by AIA Singapore in accordance with its terms. Where Personal Data of another person is disclosed by me/us, I/we represent and warrant that I/we have obtained the consent of the individual concerned, except to the extent such consent is not required under relevant laws: (i) to collect such Personal Data; (ii) to disclose such Personal Data to the AIA Persons; and (iii) for the AIA Persons to Use such Personal Data in the manner and for the purposes described in the PD Policy. I/We hereby specifically waive (on our own behalf and on behalf of each such other person, and I/we represent and warrant that such other person has granted me/us authority to so waive) any right to bring a claim of any nature against any of the AIA Persons in respect of any above-mentioned Use and/or any Use of Personal Data in the nature of or for any of the purposes described warranty provided by me/us herein.

This authorisation shall bind my/our successors and assignees, and remains valid, notwithstanding death, irrespective whether or not my/our application is accepted by AIA Singapore. A photocopy of this authorisation shall be effective and valid as the original.

Deemed Delivered

I/We understand that the policy document and all other documents from AIA Singapore are considered delivered and received (i) if made available electronically via My AIA, upon receipt of the relevant SMS and/or email notification informing me that the document is accessible on My AIA; and (ii) if posted, 7 days after the date of posting to the last known address notified to AIA Singapore.

Electronic Receipt of Policy Documents and Correspondences

I/We acknowledge and accept that if I/we had opted to receive my/our Policy Document and/or correspondences relating to my/our Policy ("Correspondences") electronically, my/our Policy Documents and/or Correspondences will be made available in my/our My AIA. My AIA is AIA Singapore's secure customer internet portal available on AIA Singapore's corporate website.

I/We understand and agree to be notified via email and/or SMS to retrieve my/our Policy Document and/or Correspondences in My AIA once my/our application has been officially approved by AIA Singaporeand/or Correspondences are available for viewing. If I/we had opted to receive Policy Documents and Correspondences electronically, I/we acknowledge that the terms and conditions governing the upload, access and viewing of electronic documents in AIA Singapore's customer portal, (a copy of which is available uponrequest) have been explained to me/us and I/we agree to be bound by them.

I/We understand that not all of the Correspondences are currently available via electronic statements.

I/We consent to AIA Singapore providing me/us with hard copies of Correspondences that are currently unavailable electronically. I also understand and accept that AIA Singapore may cease providing hardcopies when the electronic copies become available in future.

I/We agree and accept that AIA (Singapore) will not be responsible for any consequences arising from my/our failure to (i) provide AIA Singapore with a true, complete and accurate email address and mobile number and/or (ii) notify AIA Singapore of any change(s) to my/our email address and mobile number. I/We acknowledge and accept that my/our Policy Document and/or Correspondences will be delivered via post if my/our email address and mobile number are not provided in this proposal.

Document Delivery Preference

	Policy Contract (Hardcopy version not available for applicant/Owner below the age of 60)	All other correspondences
Policy 1	Receive my contract in electronic version	Receive future correspondences electronically
	Receive my contract in hardcopy version	Receive future correspondences in hardcopy
Policy 2	Receive my contract in electronic version	Receive future correspondences electronically
	Receive my contract in hardcopy version	Receive future correspondences in hardcopy
Policy 3	Receive my contract in electronic version	Receive future correspondences electronically
	Receive my contract in hardcopy version	Receive future correspondences in hardcopy
Policy 4	Receive my contract in electronic version	Receive future correspondences electronically
	Receive my contract in hardcopy version	Receive future correspondences in hardcopy

Note: Only one option to be selected (either electronic OR hardcopy).

Marketing Consent									
I want to know the latest promotions and customer benefits and consent to receiving marketing, advertising and promotional material from and the conducting of consumer, marketing-related and other similar research and analysis by, AIA Persons ^[1] and to each of them collecting using, disclosing, storing, retaining and processing all my personal data in accordance with the terms in this form and the AIA Personal Data Policy (Singapore). I also consent to AIA Persons disclosing my personal data to independent third parties and their representatives and for them to process my personal data, for such purposes.									
Contact me by ^[2] :									
Post									
Electronic transmission to or through my email addresses and s	l social media accounts								
Voice call									
Text message (e.g. SMS/MMS)									
I understand that the consent provided by me in this form is in addition to and does not supersede any consent that given previously for above purposes.									
I may withdraw one or more consents that I have given, at any tin completing and submitting the relevant forms.	ne via AIA Customer Ca	re Hotline at 1800-248-8	8000, My AIA SG or by						
¹ "AIA Persons" refers to AIA Singapore Private Limited, its associat		ns, its and their third part	y service providers and						
its and their representatives, whether within or outside Singapore According to the postal and email addresses and all telephone n Persons' records.		irm that I am the user ar	nd/or subscriber) in AIA						
 I am/We are aware that the Policy Contract and all other docume the address which I/we have instructed AIA Singapore to send corr change in my/our correspondence address. 	respondence to. I/We ag	ree to inform AIA Singap	ore immediately of any						
 I/We have received a copy of (1)Your Guide to Health Insurance (4) "Your Guide to Health Insurance" (applicable only to accident a us to my/our satisfaction. 	and (2) the Product Su and health business), the	mmary, (3) "Your Guide contents of which have	to Life Insurance" and been explained to me/						
12. I am/We are aware that the benefits of the Policy will generally on			on connected with the						
relevant Policy be found to be a Prohibited Person, meaning a person having executive authority or natural persons appointed beneficiaries' beneficial owners therein) subject to any laws, regulany country, which have the effect of prohibiting AIA Singapore from offering any economic benefits to me/us or any other beneficiaries of shall be final. I/We further agree that in the event that AIA Singapore relevant Policy has become a Prohibited Person, AIA Singapore in to, making or receiving any payments under the relevant Policy. At there are any changes to the identities, status/constitution/establis application is accepted or processed by AIA Singapore despite a AIA Singapore shall be entitled to block and/or terminate the relevant Policy or otherwise.	13. I/We understand and agree that AIA Singapore is entitled not to accept or process this application should a person connected with the relevant Policy be found to be a Prohibited Person, meaning a person or entity (including any director or direct / indirect shareholder or person having executive authority or natural persons appointed to act on my/our behalf, beneficiaries or my/our beneficial owners or beneficiaries' beneficial owners therein) subject to any laws, regulations and/or sanctions administered by any regulatory authorities in any country, which have the effect of prohibiting AIA Singapore from providing insurance coverage, transacting business with or otherwise offering any economic benefits to me/us or any other beneficiaries or assignees under the relevant Policy, and the decision of AIA Singapore shall be final. I/We further agree that in the event that AIA Singapore becomes aware subsequently that a person connected with the relevant Policy has become a Prohibited Person, AIA Singapore may block and/or terminate the relevant Policy, including but not limited to, making or receiving any payments under the relevant Policy. As an ongoing obligation, I/we will immediately inform AIA Singapore if there are any changes to the identities, status/constitution/establishment, particulars and identification documents of these persons. If an application is accepted or processed by AIA Singapore despite a person connected with the relevant Policy being a Prohibited Person, AIA Singapore shall be entitled to block and/or terminate the relevant Policy at any time, whether with effect from inception of the relevant								
14. By signing this application, I/we confirm that the agent/broker or an me/us in the Republic of Singapore and that the signing of this ap									
PLEASE NOTE: You are discouraged to switch between an existing a switch is detrimental, as there may be potential disadvantages with sw new Policy may cost more or have fewer benefits at the same cost.		•	•						
WARNING: If a material fact is not disclosed in this proposal, any policy issued may not be valid. If you are in doubt as to whether a fact is material, you are advised to disclose it. This includes any information that you may have provided to the Insurance Adviser(s) but was not included in the proposal. Please check to ensure you are fully satisfied with the information declared in this proposal. Additionally and without prejudice to the parties' rights and obligations whether under law or otherwise, following the submission of your proposal, you must continue to disclose any and all material facts that may arise or which have changed from the information you had provided.									
WARNING: Please note that with effect from 1 May 2005, all Policies, Renewal Certificates, Cover Notes, Endorsements for Policies with commencement date on or after 1 May 2005 carry a Payment Before Cover Warranty Clause which requires the premium to be paid in full on or before the date of inception of the Policy. Failing which there would be no liability under the Policy, Renewal Certificates, Cover Notes and Endorsements.									
Declared in SINGAPORE on	Day:	Month:	Year:						
		WITNESSED BY							
SIGNATURE OF APPLICANT/OWNER	NAME & SIGNATURE OF AIA INSURANCE ADVISER(S)								
Please note: copies of the terms and conditions on which the insurance will be made, and this completed application form, will be available on your request.									
Please sign Policy Illustration / Product Summary and Financial Health Review together with this application form.									

Policy 2 P

Policy 1 P