

LIFE INSURANCE – PROTECTION
CHINA ASSIST PROTECTION PLAN

WE GET YOU COVERED EVERY STEP IN YOUR LIFE

Enjoy travel protection in Mainland China and Macau
for unlimited trips throughout the year



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AIA International Limited
(Incorporated in Bermuda with limited liability)



HEALTHIER, LONGER,
BETTER LIVES

Whether you are travelling for business or leisure, we all hope for it to be smooth

Yet the unexpected always happens

China Assist Protection Plan provides you with broad cover for accidental injury and illness as well as loss of baggage or personal belongings, during travel in Mainland China and Macau. You can receive medical treatment without delay in any of our appointed hospitals by presenting your China Assist Card. No matter how many trips you take throughout the year, AIA will be there to support you.

Cover at a glance

Product Nature	Travel protection insurance plan
Covered Member	Insured (the primary person protected under the policy) and the insured's spouse (if added to the policy)
Covered Trip	Mainland China and Macau
Covered Member(s)' Age at Policy Issue	Age 17 – 70
Benefit Term	Up to the age of 71
Premium Payment Term	Yearly renewable up to the age of 71
Currency	HK\$
Premium Payment Mode	Annually

Plan Benefit	Cover (maximum limit per covered member) (HK\$)
Medical Expenses Reimbursement (aggregate limit)	250,000 (during covered trip) 50,000 (follow-up medical treatment within 3 months of return to Hong Kong)
Personal Accident Benefit between 2% and 100% of cover amount according to the Benefits Schedule for Personal Accident	250,000 per trip
Baggage Loss	3,000 per trip
Personal Liability	1,000,000 per trip
Compassionate Death Benefit	10,000
Worldwide Emergency Assistance Services	Applicable



Medical Expenses Reimbursement

If a covered member is hospitalised following an accidental injury or sickness during a covered trip, we will reimburse the reasonable and customary medical expenses including medical treatment (excluding bone-setting and acupuncture), hospitalisation and surgery incurred up to a maximum of HK\$250,000, for each covered member.

If follow-up medical treatment is required within 3 months after the covered member's return to Hong Kong, we will reimburse up to a maximum of HK\$50,000 for each covered member.



Personal Accident

We will pay a lump sum cash benefit according to the Benefits Schedule for Personal Accident for each covered member in the unfortunate event that the covered member sustains any of the injuries listed in the benefits schedule as a result of an accident during a covered trip and within 90 days after the accident.

When the aggregate amount of benefits paid for Personal Accident for a covered member reaches 100% of the cover for Personal Accident:

- all benefits covered under this policy (for both the insured and the insured's spouse) will terminate immediately if benefits were paid for the insured; or
- cover for the insured's spouse will terminate immediately if benefits were paid for the insured's spouse.



Baggage Loss

In the unfortunate event of theft, loss or damage to a covered member's baggage or personal belongings within the baggage during a covered trip, we will pay a benefit of up to a maximum of HK\$3,000 per covered member, subject to the following:

- the loss has been reported to the local police within 24 hours; and
- the baggage or personal belongings are at, on or left with a hotel or marine, land or air public transportation, e.g. ferry, bus, coach, train, underground, taxi or airplane and etc. (while the covered member is a fare-paying passenger on such transportation).



Personal Liability

We will pay a covered member up to a maximum of HK\$1,000,000 for legal liability to a third party arising during a covered trip, as a result of:

- death or accidental injury to any person; or
- accidental loss or damage to property of that person.



Compassionate Death Benefit

If the worst should happen and a covered member passes away, whether due to accident or otherwise, **China Assist Protection Plan** will pay the beneficiary an aggregate amount up to HK\$10,000 per life for each covered member, under this policy and all policies held with us.



Worldwide emergency assistance services

In the unfortunate event that a covered member suffers an accident or unexpected illness while travelling outside of Hong Kong, where the covered member is permanent resident, we will offer a 24-hour worldwide telephone enquiry service anywhere in the world, emergency medical evacuation and repatriation of remains in Mainland China or Macau, and a China Assist Card for assistance in Mainland China.



China Assist Card

Our China Assist Card is accepted by a wide network of hospitals in Mainland China. By presenting the China Assist Card to any one of the appointed hospitals, the covered member will receive a guarantee of hospital admission deposit, enabling him to receive medical treatment without delay.

In case of emergency, an emergency cash transmission and 24-hour legal advice service can be arranged.

Premium table

	Annual Premium (HK\$)	
	Insured	Insured and insured's spouse
Administrative Duties	628	1,194
Non-administrative Duties	750	1,425
For couple, one insured is involved in administrative duties while the other in non-administrative duties	-	1,309

5% off

Benefits Schedule for Personal Accident

Injury	% of Cover Amount
1. Loss of life	100%
2. Permanent Total Disablement	100%
3. Permanent and incurable paralysis of all Limbs	100%
4. Permanent total loss of sight of both eyes	100%
5. Permanent total loss of sight of one eye	100%
6. Loss of or the permanent total loss of use of two limbs	100%
7. Loss of or the permanent total loss of use of one limb	100%
8. Loss of speech and hearing	100%
9. Permanent and incurable insanity	100%
10. Permanent total loss of hearing of	
a. both ears	75%
b. one ear	15%
11. Loss of speech	50%
12. Permanent total loss of the lens of one eye	50%
13. Loss of or the permanent total loss of use of four fingers and thumb of	
a. right hand	70%
b. left hand	50%
14. Loss of or the permanent total loss of use of four fingers of	
a. right hand	40%
b. left hand	30%
15. Loss of or the permanent total loss of use of one thumb	
a. both right joints / one right joint	30% / 15%
b. both left joints / one left joint	20% / 10%
16. Loss of or the permanent total loss of use of fingers	
a. three right joints / two right joints / one right joint	10% / 7.5% / 5%
b. three left joints / two left joints / one left joint	7.5% / 5% / 2%
17. Loss of or the permanent total loss of use of toes	
a. all-one foot	15%
b. great-both joints	5%
c. great-one joint	3%
18. Fractured leg or patella with established non-union	10%
19. Shortening of leg by at least 5cm	7.5%
20. Permanent disability arising from an accident not provided in 10-19 above; such percentage of the cover amount determined by us shall be paid as is in line with the compensation provided under 10-19 above.	

If the covered member is left-handed, the percentage for the dismemberments of right hand and left hand listed in the benefits schedule will be transposed.

Important Information

This brochure does not contain the full terms and conditions of the policy. It is not, and does not form part of, a contract of insurance and is designed to provide an overview of the key features of this product. The precise terms and conditions of this plan are specified in the policy contract. Please refer to the policy contract for the definitions of capitalised terms, and the exact and complete terms and conditions of cover. In case you want to read policy contract sample before making an application, you can obtain a copy from AIA. This brochure should be read along with the illustrative document (if any) and other relevant marketing materials, which include additional information and important considerations about this product. We would like to remind you to review the relevant product materials provided to you and seek independent professional advice if necessary.

This brochure is for distribution in Hong Kong only.

Key Product Risks

1. You need to pay the premium for this plan until the end of benefit term. If you do not pay the premium within 31 days of the premium due date, the policy will be terminated and the covered member(s) will lose the cover.
2. You may request for the termination of your policy by notifying us in written notice. Also, we will terminate this policy and the covered member(s) will lose the cover when one of the following happens:
 - the insured passes away;
 - the policy is not renewed at the end of policy year;
 - you do not pay the premium within 31 days of the premium due date;
 - when the aggregate amount of the benefits paid for the insured reaches 100% of the cover amount for Personal Accident;
 - the end of policy year immediately following the 71st birthday of the insured;
 - the insured changes to an occupation or job nature involving occupational risk which is not accepted by us; or
 - the insured takes up residence outside of Hong Kong.
3. You may request for the termination of your policy by notifying us in written notice. Also, the benefits covered of the insured's spouse under the policy will terminate and the insured's spouse will lose the cover when one of the following happens:
 - the insured's spouse passes away;
 - when the aggregate amount of benefits paid for the insured's spouse reaches 100% of the cover amount for Personal Accident;
 - the end of policy year immediately following the 71st birthday of the insured's spouse;
 - the insured's spouse changes to an occupation or job nature involving occupational risk which is not accepted by us;
 - the insured's spouse takes up residence outside of Hong Kong; or
 - the insured's spouse ceases to be the lawful insured's spouse.
4. You must immediately notify us of any change to the insured's occupation, employment, duties and other pursuits once the policy becomes effective. If the change to the insured's occupation, employment, duties and other pursuits is one that is classified by the Company as not insurable, we will not be liable for any losses sustained pertaining to that occupation.

5. We also reserve the right to terminate this policy at any time by giving no less than a 30-day prior written notice to you. Upon termination, our liability is limited to the unearned portion of the premium at the time of termination under this policy.
6. We underwrite the plan and you are subject to our credit risk. If we are unable to satisfy the financial obligations of the policy, you may lose your premium paid and benefits.
7. Your current planned benefit may not be sufficient to meet your future needs since the future cost of living may become higher than they are today due to inflation. Where the actual rate of inflation is higher than expected, you may receive less in real terms even if we meet all of our contractual obligations.

The above list is for reference only. Please refer to the policy contract of this plan for the complete list and details of product risks.

Key Exclusions

Under this plan, except for purposes of the Compassionate Death Benefit, we will not cover conditions that result from any of the following events:

- any pre-existing, congenital and heredity conditions
- suicide or attempted suicide or intentional self-injury, while sane or insane, or self-exposure to needless peril (unless in an attempt to save human life)
- declared or undeclared war, civil war, revolution or terrorist activities
- any illegal or unlawful act by the covered member(s) or confiscation, detention, destruction by customs or other authorities
- any prohibition or regulations by any government; any breach of government regulation or any failure by the covered member(s) to take reasonable precautions to avoid a claim under this Policy following the warning of any intended strike, riot or civil commotion through or by general mass media
- pregnancy or childbirth, and any injury or sickness associated with pregnancy or childbirth
- the covered member(s) not taking all reasonable efforts to safeguard his property, or to avoid injury to minimise any claim under this policy
- riding or driving in any kind of motor racing, engaging in a professional capacity where the covered member(s) would or could earn income or remuneration from engaging in such sport as principle source of income; and air travel (other than as a fare-paying passenger in any properly licensed private and / or commercial aircraft)
- venereal or other sexually transmitted disease, AIDS or any injury or sickness commencing in the presence of a seropositive test for HIV and related disease
- the purpose of the trip is to engage in naval, military or air force service or operations; testing of any kind of conveyance; being employed as a manual worker (unless appropriate premium was paid); whilst engaging in offshore or mining or aerial photography; handling of explosives; hitchhiking
- any expenses that can be compensated from any other sources, except from Personal Accident and Compassionate Death Benefit of this policy
- the purpose of the trip is to obtain medical treatment, and / or when the trip is taken when the covered member(s) are unfit to travel, or the covered member(s) are travelling against the advice of a registered medical practitioner

The above list is for reference only. Please refer to the policy contract of this plan for specific exclusions of each item, and the complete list and details of exclusions.

Effective from 1 January 2018, all policy owners are required to pay a levy on each premium payment made for both new and in-force Hong Kong policies to the Insurance Authority (IA). For levy details, please visit our website at www.aia.com.hk/useful-information-ia-en or IA's website at www.ia.org.hk.

Product Limitations

1. Personal Accident

This benefit is only payable in the event that a covered member sustains any of the injuries listed in the benefits schedule within 90 days after the date of an accident occurring during a covered trip.

If the covered member is left-handed, the percentage for the dismemberments of right hand and left hand listed in the benefits schedule will be transposed.

In the event that a series of losses shall arise out of the same accident, no benefit shall be paid for more than one of the losses, for which the amount of benefit payable shall be the greatest amount of benefit as shown in the Benefits Schedule for Personal Accident. This benefit shall not exceed 100% of the cover amount under Personal Accident.

2. Medically necessary and reasonable and customary charges

We only cover the charges and / or expenses of a covered member on medically necessary and reasonable and customary basis.

"Medically necessary" means that the medical services, diagnosis and / or treatments are:

- delivered according to standards of good medical practice;
- necessary; and
- cannot be safely delivered in a lower level of medical care.

Experimental, screening, and preventive services or supplies are not considered medically necessary.

"Reasonable and customary" means:

- the medical services, diagnosis and / or treatments are medically necessary and delivered according to standards of good medical practice;
- the costs of your medical services and the duration of your hospital stay are not more expensive or longer than the usual level of charges or duration for similar treatment in the locality of such services delivered; and
- does not include charges that would not have been made if no insurance existed.

We may adjust any and all benefits payable in relation to any hospital / medical charges which is not a reasonable and customary charge.

Premium Adjustment

In order to provide you with continuous protection, we will annually review the premium of your plan and adjust it accordingly at the end of policy year if necessary. During the review, we may consider factors including but not limited to the following:

- claim costs incurred from all policies under this plan and the expected claim outgo in the future which reflects the impact of change in the incidence rates of accidental deaths and dismemberments, permanent total disabilities, medical trends and medical cost inflation where applicable
- historical investment returns and the future outlook of the product's backing asset
- policy surrenders and lapses
- expenses directly related to the policy and indirect expenses allocated to this product

We will give you a written notice of any revision 31 days before renewal.

Claim Procedure

Any claim for death must be notified to us in writing immediately. Otherwise, if you wish to make a claim, you must notify us in writing within 30 days from the date of the accident, and send us the appropriate forms and relevant proof within 90 days from the date of loss or termination of disability. You can get the appropriate forms from your financial planner, by calling the AIA Customer Hotline (852) 2232 8888 in Hong Kong or by visiting aia.com.hk or any AIA Customer Service Centre. For details of claim procedures, please refer to the Claim Procedure section in the policy contract. If you wish to know more about claim related matter, you may visit "File A Claim" section under our company website www.aia.com.hk.

Payment of Benefits

Other than the expenses for emergency medical evacuation and repatriation of remains (which shall be paid directly to the Company's designated service provider), the benefits under this plan will be paid to you, or in the unfortunate event of a covered member's passing, to your beneficiary.

Cancellation Right

You have the right to cancel and obtain a refund of any premiums and any levy paid by giving written notice to us. Such notice must be signed by you and submitted to the Customer Service Centre of AIA International Limited at 12/F, AIA Tower, 183 Electric Road, North Point, Hong Kong within 21 calendar days immediately following either the day of delivery of the policy or the Cooling-off Notice to you or your nominated representative, whichever is the earlier.

Please contact your financial planner or call AIA Customer Hotline for details

Hong Kong  (852) 2232 8888

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