

LIFE INSURANCE – ACCIDENT PROTECTION  
ACCIDENT RIDERS

# ADDITIONAL ACCIDENT COVER FOR YOUR LIFE JOURNEY

Enjoy broad accidental protection with your choice of  
accident add-on plans



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AIA International Limited  
(Incorporated in Bermuda with limited liability)



HEALTHIER, LONGER,  
BETTER LIVES



# When an accident occurs

## The financial burden can cause a high level of anxiety

To protect you from the unexpected, AIA provides a range of accident protection insurance add-on plans, including Accidental Death Benefit Rider,

Accidental Death and Dismemberment Rider, Simplified Accidental Death and Dismemberment Rider and Accident Indemnity Rider. These add-on plans give additional protection to your life plan. Whatever your financial situation and protection needs, you will find one that suits you.

## Cover at a glance

	Accidental Death Benefit Rider	Accidental Death and Dismemberment Rider	Simplified Accidental Death and Dismemberment Rider	Accident Indemnity Rider
Product Nature	Accident protection insurance add-on plan			
Insured's Age at Add-on Plan Issue	Age 0 - 60			Age 16 - 60
Benefit Term	End of policy year immediately following the 65th birthday of the insured			
Premium Payment Term	Yearly renewable up to the age of 65			
Premium Structure (please refer to the “Premium Adjustment” under Important Information)	Not expected to increase with age			
Premium Payment Mode	Follow the corresponding basic plan			
Plan Benefit				
Basic Benefits				
Accidental Death Benefit	✓			
Accidental Death & Dismemberment Benefit		✓	✓	✓
Accidental Burns Benefit		✓	✓	✓
Temporary Disability Benefit				✓
Permanent Total Disability Benefit				✓
Hospital Benefit				✓
Surgical Benefit				✓
Double Indemnity Benefit		✓	✓	✓
Optional Benefits				
Riot and Civil Commotion (RCC) Coverage	✓	✓	✓	✓

### Remarks:

- For Accidental Death and Dismemberment Rider and Simplified Accidental Death and Dismemberment Rider, all benefits (excluding Double Indemnity Benefit) share the sum assured of the add-on plan respectively.
- For Accident Indemnity Rider, all benefits share the sum assured of the add-on plan, except Hospital Benefit, Surgical Benefit and Double Indemnity Benefit are paid in addition to such sum assured.
- For Simplified Accidental Death and Dismemberment Rider, the Double Indemnity Benefit is only applicable to accidental death.



## Accidental Death Benefit

(applicable to **Accidental Death Benefit Rider** only)

If the insured, who is the person protected under the add-on plan, passes away due to an accident within 90 days after the date of the accident, **Accidental Death Benefit Rider** will pay a lump sum amount as the Accidental Death Benefit to the person whom you select in your policy as beneficiary. The Accidental Death Benefit payable is equal to the sum assured of the add-on plan.



## Accidental Death and Dismemberment Benefit

(applicable to **Accidental Death and Dismemberment Rider, Simplified Accidental Death and Dismemberment Rider** or **Accident Indemnity Rider**)

If the insured sustains any of the injuries listed in the Benefits Schedule for Accidental Death and Dismemberment Benefit occurred within 90 days after an accident, **Accidental Death and Dismemberment Rider, Simplified Accidental Death and Dismemberment Rider** or **Accident Indemnity Rider** will pay a lump sum Accidental Death and Dismemberment Benefit according to the Benefits Schedule for Accidental Death and Dismemberment Benefit to help manage expenses.

Upon payment of the benefit, the sum assured and the premium thereafter will be reduced accordingly.



## Accidental Burns Benefit

(applicable to **Accidental Death and Dismemberment Rider, Simplified Accidental Death and Dismemberment Rider** or **Accident Indemnity Rider**)

We will pay a lump sum cash benefit in the unfortunate event that the insured suffers accidental third degree burns according to the schedule below based on the damage as a percentage of total body surface area. Only the loss with the largest benefit will be payable if more than one loss under Accidental Death and Dismemberment Benefit and / or Accidental Burns Benefit results from the same accident.

Area	Damage (Percentage of Total Body Surface Area)	Benefit (Percentage of Sum Assured)	
		Accidental Death and Dismemberment Rider / Accident Indemnity Rider	Simplified Accidental Death and Dismemberment Rider
Head	Equal to or greater than 2% but less than 5%	50%	N/A
	Equal to or greater than 5% but less than 8%	75%	N/A
	Equal to or greater than 8%	100%	N/A
Body	Equal to or greater than 10% but less than 15%	50%	N/A
	Equal to or greater than 15% but less than 20%	75%	N/A
	Equal to or greater than 20%	100%	100%

Upon payment of the benefit, the sum assured and the premium thereafter will be reduced accordingly.



## Temporary Disability Benefit

(applicable to **Accident Indemnity Rider** only)

If the insured suffers temporary disability due to an accident, we will pay 1% of the sum assured per week for temporary total disability or 0.25% of the sum assured per week for temporary partial disability, up to a maximum of 52 weeks.

Upon payment of the benefit, the sum assured and the premium thereafter will be reduced accordingly.



## Permanent Total Disability Benefit

(applicable to **Accident Indemnity Rider** only)

If an accident leaves the insured totally and permanently disabled after the Temporary Disability Benefit has been fully paid for 52 weeks, we will pay 1% of the sum assured per month for the first 18 months following full payment of the Temporary Disability Benefit. Following this period, the remaining 82% of the sum assured will be payable at the end of the 18th month as a lump sum payment.

The add-on plan will be terminated once we pay 100% of the sum assured for the Accidental Death and Dismemberment Benefit, Accidental Burns Benefit, Temporary Disability Benefit and / or Permanent Total Disability Benefit.

Upon payment of the benefit, the sum assured and the premium thereafter will be reduced accordingly.



## Hospital Benefit

(applicable to **Accident Indemnity Rider** only)

If the insured is hospitalised due to an accident, 0.7% of the sum assured will be payable per week of hospitalisation, up to a maximum of 1000 days for a hospitalisation in Hong Kong, Macau, Malaysia, Thailand, Japan, South Korea, Taiwan, Singapore, the United States, Canada, Australia, New Zealand and Western Europe or up to a maximum of 365 days for a hospitalisation in other locations.



## Surgical Benefit

(applicable to **Accident Indemnity Rider** only)

If the insured undergoes a surgery listed in the Benefits Schedule for Surgical Benefit due to an accidental injury, we will pay a lump sum cash benefit according to the Benefits Schedule for Surgical Benefit. We will only pay for the operation providing the largest Surgical Benefit if more than one surgical operation is performed for an accident.



## Double Indemnity Benefit

(applicable to **Accidental Death and Dismemberment Rider, Simplified Accidental Death and Dismemberment Rider or Accident Indemnity Rider**)

In the unfortunate event of the insured's death, dismemberment, burns, temporary disability or permanent total disability due to an accident related to any of the following, we will double the compensation paid for Accidental Death and Dismemberment Benefit, Accidental Burns Benefit, Temporary Disability Benefit and / or Permanent Total Disability Benefit (as the case may be) where, at the time of the accident, the insured was:

- a fare paying passenger travelling on public land transportation, e.g. bus, tram or train
- riding in a passenger-carrying elevator, excluding elevators of a mine or construction site
- injured in fire in a theatre, public auditorium, hotel, school or hospital



## Riot and Civil Commotion (RCC) Coverage

To support you in unfortunate circumstances with greater personal security, you can top-up for the Riot and Civil Commotion (RCC) Coverage. Under this optional benefit, the basic benefits under the add-on plan are also payable for losses incurred during a riot and civil commotion, assault or murder. This optional benefit requires extra premiums and will be subject to our underwriting decision.



USD HKD

## A currency that suits you

This add-on plan can attach to any specific basic plan in order to provide a wide range of cover. In addition, the currency of this add-on plan should correspond with the attached basic plan, which may be in US dollar or HK dollar.

### Remarks:

- For Simplified Accidental Death and Dismemberment Rider, the Double Indemnity Benefit is only applicable to accidental death.

# Benefits Schedule for Accidental Death and Dismemberment Benefit

(Applicable to **Accidental Death and Dismemberment Rider** or **Accident Indemnity Rider**)

Injury	% of the Sum Assured
<b>1. Loss of life</b>	100%
<b>2. Permanent total loss of sight of both eyes</b>	100%
<b>3. Permanent total loss of sight of one eye</b>	100%
<b>4. Loss of or the permanent total loss of use of two limbs</b>	100%
<b>5. Loss of or the permanent total loss of use of one limb</b>	100%
<b>6. Loss of speech and hearing</b>	100%
<b>7. Permanent and incurable insanity</b>	100%
<b>8. Permanent total loss of hearing of</b>	
a. both ears	75%
b. one ear	25%
<b>9. Loss of speech</b>	50%
<b>10. Permanent total loss of the lens of one eye</b>	50%
<b>11. Loss of or the permanent total loss of use of four fingers and thumb of</b>	
a. right hand	70%
b. left hand	50%
<b>12. Loss of or the permanent total loss of use of four fingers of</b>	
a. right hand	40%
b. left hand	30%
<b>13. Loss of or the permanent total loss of use of one thumb</b>	
a. both right joints / one right joint	30% / 15%
b. both left joints / one left joint	20% / 10%
<b>14. Loss of or the permanent total loss of use of fingers</b>	
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%
<b>15. Loss of or the permanent total loss of use of toes</b>	
a. all-one foot	15%
b. great-both joints	5%
c. great-one joint	3%
<b>16. Fractured leg or patella with established non-union</b>	10%
<b>17. Shortening of leg by at least 5cm</b>	7.5%

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

## Benefit Schedule for Accidental Death and Dismemberment Benefit

(Applicable to **Simplified Accidental Death and Dismemberment Rider**)

Injury	% of the Sum Assured
<b>1. Accidental Death</b>	
Loss of Life	100%
<b>2. Accidental Dismemberment</b>	
Loss of or the permanent total loss of use of two limbs	100%
Loss of or the permanent total loss of use of one limb	50%
Loss of or the permanent total loss of use of both hands	100%
Loss of or the permanent total loss of use of all fingers and both thumbs	100%
Loss of or the permanent total loss of use of all fingers and thumb of one hand	50%
Permanent total loss of sight of both eyes	100%
Permanent total loss of sight of one eye	30%
Loss of or the permanent total loss of use of one limb and permanent total loss of sight of one eye	80%

## Benefits Schedule for Surgical Benefit

(Applicable to **Accident Indemnity Rider** only)

Surgical Operation	% of the Sum Assured
<b>1. Amputation of</b>	
a. thigh	3.8%
b. arm, leg or entire foot or hand	2.5%
c. thumb or one or more fingers or toes (at least one entire phalanx)	0.5%
<b>2. Chest – cutting into thoracic cavity for diagnosis or treatment of organ therein</b>	2.5%
<b>3. Dislocation – reduction of</b>	
a. hip or knee joint (except patella)	1.8%
b. shoulder, elbow or ankle joint	1.3%
c. lower jaw or hand (other than fingers)	0.8%
<b>4. Any cutting operation of ear, nose or throat</b>	0.5%
<b>5. Excision – removal of</b>	
a. shoulder or hip joint	5%
b. knee joint	3.8%
c. elbow, wrist or ankle joint	2.5%
d. coccyx	0.5%
<b>6. Eye</b>	
a. removal of eyeball	2.5%
b. any cutting operation of the eyeball	0.5%
<b>7. Fracture – treatment of</b>	
a. bones of the pelvis (except coccyx)	3.8%
b. thigh (shaft)	3.8%
c. arm, leg or knee cap	2.5%
d. lower jaw (except alveolar process), collar bone or shoulder blade	1.3%
e. hand (except thumb, finger or fingers)	0.8%
f. bones of foot (except toes)	0.8%
g. breast bone	0.5%
h. nose, rib or ribs	0.3%
<b>8. Hydrophobia – pasteur treatment</b>	2.5%
<b>9. Incision for drainage</b>	0.3%
<b>10. Joint – cutting into joint for diagnosis or treatment of intra-articular structures</b>	1.3%
<b>11. Skull – cutting into cranial cavity</b>	5%
<b>12. Spine or spinal cord – operation with removal of portion of vertebra</b>	5%



## 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 plan is an insurance plan without any savings element. All premiums are paid for the insurance and related costs.

This brochure is for distribution in Hong Kong only.

### Key Product Risks

1. You need to pay the premium until the end of the cover period immediately following the insured's 65th birthday.
2. You may request for the termination of your policy by notifying us in written notice. Also, we will terminate your add-on plan and you / the insured will lose the cover when one of the following happens:
  - the insured passes away;
  - you do not pay the premium of basic plan and / or this add-on plan within 31 days of the premium due date, whichever is earlier;
  - upon the payment of 100% of the sum assured in the aggregate for claims for Accidental Death and Dismemberment Benefit, Accidental Burns Benefit (both applicable to **Accidental Death and Dismemberment Rider**, **Simplified Accidental Death and Dismemberment Rider** and **Accident Indemnity Rider**), Temporary Disability Benefit (applicable to **Accident Indemnity Rider** only) and / or Permanent Total Disability Benefit (applicable to **Accident Indemnity Rider** only);
  - the attached basic plan is surrendered, terminated or converted to a non-participating insurance plan; or
  - the end of policy year immediately following the 65th birthday of the insured.
3. When the Accidental Death and Dismemberment Benefit or Permanent Total Disability Benefit is terminated, the selected Riot and Civil Commotion (RCC) Coverage will also be terminated.
4. We issue the add-on plan and decide your premium based on the insured's occupation class. You must immediately notify us of any change to the insured's occupation, employment, duties and other pursuits once the policy becomes effective; following

which, we will recalculate your premium and / or purchasable amount of benefits based on the new occupation class, and pay the claims accordingly. 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 underwrite the plan and you are subject to our credit risk. If we are unable to satisfy the financial obligations of the policy, the insured may lose his cover and you may lose the remaining premium for that policy year.
6. You are subject to exchange rate risks for plans denominated in currencies other than the local currency. Exchange rates fluctuate from time to time. You may suffer a loss of your benefit values and the subsequent premium payments (if any) may be higher than your initial premium payment as a result of exchange rate fluctuations. You should consider the exchange rate risks and decide whether to take such risks.
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.

### Key Exclusions

Under these add-on plans, we will not cover any conditions that result from any of the following events:

- suicide or attempted suicide or self-inflicted injury or deliberate exposure to exceptional danger (except in an attempt to save human life), or is sustained whilst the insured is in a state of insanity
- involving in an accident occurring while or because the insured is under the influence of alcohol or any non-prescribed drugs
- war, declared or undeclared, assault or murder, riot and civil commotion, industrial action, terrorist activity, revolution, service in the armed forces in time of declared or undeclared war or while under orders for warlike operations or restoration of public order, violation or attempted violation of the law or resistance to arrest
- participation in fights or affrays, racing on wheels or horses, participation in scuba diving
- ptomaines or bacterial infection (except pyogenic infection occurring through an accidental cut or wound)
- the insured entering, exiting, operating, servicing, or being transported by any aerial device or conveyance, except as a fare-paying passenger (not as a pilot / operator or a member of the aircrew) in any properly licensed private and / or Commercial Aircraft

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

## ACCIDENT RIDERS

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](http://www.aia.com.hk/useful-information-ia-en) or IA's website at [www.ia.org.hk](http://www.ia.org.hk).

## Product Limitations

1. Temporary Disability Benefit (applicable to **Accident Indemnity Rider** only) will not be payable if Accidental Death and Dismemberment Benefit or Accidental Burns Benefit has been paid, or if the disability period is less than 1 week. The payment of Temporary Disability Benefit will be paid up to a maximum of 52 weeks.
2. Calculation of the adjustment of sum assured and premium of Accidental Death and Dismemberment Benefit, Accidental Burns Benefit, Temporary Disability Benefit and Permanent Total Disability Benefit:
  - Once there is any claim payable for Accidental Death and Dismemberment Benefit, Accidental Burns Benefit, Temporary Disability Benefit or Permanent Total Disability Benefit, if the aggregate benefit payment has not yet reached 100% of the sum assured, both the sum assured of and the premium for Accidental Death and Dismemberment Benefit, Accidental Burns Benefit, Temporary Disability Benefit and Permanent Total Disability Benefit (if applicable) will be reduced by the amount of the claim.
  - The reduction of sum assured and premium will be based on the percentage of benefit paid (relative to the add-on plan sum assured) for Accidental Death and Dismemberment Benefit, Accidental Burns Benefit, Temporary Disability Benefit or Permanent Total Disability Benefit. The new premium will apply from and after the next policy month following the date of payment of benefits.
3. For **Simplified Accidental Death and Dismemberment Rider**, no Accidental Dismemberment and Accidental Burns benefits will be payable for the loss occurs within the first policy year.
4. Double Indemnity Benefit for **Simplified Accidental Death and Dismemberment Rider** is only applicable to accidental death.

## 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 and medical trends 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 30 days before renewal.

## Claim Procedure

Any claim for accidental death must be notified to us in writing immediately. Otherwise, if you wish to make a claim, you must notify us in writing within 20 days from the date of the accident causing the injury, and send us the appropriate forms and relevant proof within 90 days from the date of the accident. 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 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](http://www.aia.com.hk).




## Payment of Benefits

The benefits under this add-on plan will be paid to you, or in the unfortunate event of the insured'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

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