

LIFE INSURANCE – CRITICAL ILLNESS PROTECTION
EASYGUARD CARE ESSENCE (EGCE)

CRUCIAL PROTECTION FOR WHAT MATTERS MOST

EasyGuard Care Essence offers budget-friendly cover
for cancer, heart attack and stroke.



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AIA International Limited
(Incorporated in Bermuda with limited liability)



HEALTHIER, LONGER,
BETTER LIVES

Cancer, heart attack and stroke can strike anytime in life

It is important to prepare for rainy days even while you are young and healthy

Giving you budget-friendly core protection against 3 of the Hong Kong's most common critical illnesses, EasyGuard Care Essence is a yearly renewable plan that covers cancer, heart attack and stroke, with affordable premiums and guaranteed renewal up to the insured's age 85. With this plan, you can enjoy peace of mind even during life's challenges.

Cancer, heart attack and stroke are the 3 of the most common fatal diseases in Hong Kong¹. These critical illnesses can strike even the younger generation unexpectedly. That is why it is important to plan early for critical illness protection, before they catch us unawares. Studies have shown that:

Cancer

- In Hong Kong, **1 in 4 men** and **1 in 5 women** are at risk of contracting cancer before the age of 75²
- Cancer accounts for approximately **1 in 3 deaths** in Hong Kong³
- The top 3 most common cancers are of the **colorectum, lung, and breast**⁴, and new cases are predicted to continue rising⁵
- The rates of colorectal cancer diagnoses are rising in younger age group, **3 in 25 colorectal cancer patients** are under age 50⁶



Sources:

1. Death Rates by Leading Causes of Death, 2001 - 2019, Centre for Health Protection (<https://www.chp.gov.hk/en/statistics/data/10/27/117.html>)
2. Cancer of All Sites in 2017, Hong Kong Cancer Registry, Hong Kong Hospital Authority (https://www3.ha.org.hk/cancereg/pdf/factsheet/2017/all_2017.pdf)
3. Number of Deaths by Leading Causes of Death by Sex by Age in 2018, Centre for Health Protection (<https://www.chp.gov.hk/en/statistics/data/10/27/340.html>)
4. Top Ten Cancers in 2017, Hong Kong Cancer Registry, Hospital Authority (<https://www3.ha.org.hk/cancereg/topten.html>)
5. Latest Cancer Statistics, Hong Kong Anti-Cancer Society (<https://www.hkacs.org.hk/en/medicalnews.php?id=213>)
6. Colorectal Cancer Rates Rise in Younger Adults, American Cancer Society (<https://www.cancer.org/latest-news/colorectal-cancer-rates-rise-in-younger-adults.html>)

The above information was gathered from external sources on a general basis and is for reference only.

The information is extracted from AIA's Research of Critical Illness Trends and Medical Expenses by GfK Hong Kong, an independent market research company (data collected in April 2021).



Heart attack and stroke

- Heart attack account for **1 in 8 deaths** in Hong Kong⁷
- It is estimated that **1 in 10** people **aged 30-74** will suffer a cardiovascular event within a decade, such as a heart attack or stroke⁸
- Heart attack and stroke are becoming increasingly common among young adults^{9,10}. Among young patients who suffer a heart attack, **1 in 5** are aged 40 and below⁹




Sources:

7. Number of Deaths by Leading Causes of Death, 2001 - 2019, Centre for Health Protection (<https://www.chp.gov.hk/en/statistics/data/10/27/380.html>)
8. Non-Communicable Diseases Watch September 2018, Centre for Health Protection, Department of Health (https://www.chp.gov.hk/files/pdf/ncd_watch_sep_2018.pdf)
9. Heart attacks increasingly common in young adults, ScienceDaily (<https://www.sciencedaily.com/releases/2019/03/190307081026.htm>)
10. Rising Stroke Incidence in Young Adults: More Epidemiological Evidence, More Questions to Be Answered, Journal of the American Heart Association

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The information is extracted from AIA's Research of Critical Illness Trends and Medical Expenses by GfK Hong Kong, an independent market research company (data collected in April 2021).

Plan highlights



Provides essential cover for cancer, heart attack and stroke



Affordable premiums for budget friendly protection



Guaranteed renewal up to age 85 for peace of mind

Cover at a glance

Product Nature	Critical illness protection insurance plan (lump sum payment)
Plan Type	Basic plan
Insured's Age at Application	Age 18 – 65
Benefit Term	Up to the insured's age of 85
Currency	US\$/HK\$/MOP
Premium Payment Mode	Annually / Monthly
Renewal Period	Yearly
Benefits	<div><ul style="list-style-type: none">Major Urban Critical Illness Benefit covers:<ul style="list-style-type: none">CancerHeart AttackStrokeCompassionate Death Benefit</div>





Critical illness protection

EasyGuard Care Essence is a **critical illness protection insurance plan** with protection up to the age of 85. We will pay the Major Urban Critical Illness Benefit in a lump sum cash if the insured, who is the person protected under the policy, is diagnosed with a covered cancer, heart attack or stroke. This will be equal to 100% of your chosen sum assured, providing you and your loved ones with valuable support on your recovery journey. Once the Major Urban Critical Illness Benefit is paid, Compassionate Death Benefit will be no longer provided.

Remarks:

- Please refer to the policy contract for the definitions of covered illnesses.



If the worst should happen

If the insured passes away, we will pay Compassionate Death Benefit of US\$650 or HK\$/MOP5,000, to the person whom you select in your policy as beneficiary. We will deduct all outstanding amount you owe to us under your policy before we make any claim payment.



Guaranteed renewal until the insured's age of 85

EasyGuard Care Essence guarantees that your premium will not be raised for any changes in insured's health condition. You can renew the cover every year until the insured's age 85. Renewal premium of the next policy year will be based on the prevailing premium rates for the age of the insured at the time of renewal (please refer to the "Premium Adjustment" under Important Information).



A currency that suits you

For your convenience, we offer this policy in US dollars and HK dollars. If the policy is issued in Macau, you can also choose Macau pataca as the currency.





Annual Premium Rate Table

(Yearly renewable, per US\$/HK\$/MOP1,000 Sum Assured)

Premium rates stated below are used for calculation of the first year premium of the cover according to insured’s current attained age, but cannot be used for calculation of the actual premiums payable by you in the future. We will give you a written notice before each end of policy year regarding the actual premiums payable of the coming year.

Age	Male		Female	
	Non-smoker	Smoker	Non-smoker	Smoker
18 - 25	0.65	0.82	0.88	1.17
26	0.71	0.90	0.99	1.32
27	0.77	1.00	1.11	1.49
28	0.84	1.10	1.24	1.68
29	0.92	1.21	1.39	1.89
30	1.00	1.34	1.56	2.14
31	1.09	1.48	1.75	2.41
32	1.19	1.63	1.96	2.72
33	1.29	1.80	2.20	3.07
34	1.41	1.98	2.46	3.47
35	1.54	2.18	2.76	3.91
36	1.68	2.46	2.98	4.27
37	1.83	2.77	3.22	4.65
38	2.00	3.11	3.47	5.07
39	2.18	3.50	3.75	5.52
40	2.39	3.94	4.05	6.02
41	2.61	4.43	4.38	6.56
42	2.85	4.99	4.73	7.15
43	3.11	5.61	5.10	7.80
44	3.39	6.32	5.51	8.50
45	3.71	7.11	5.95	9.26
46	4.12	7.86	6.22	9.90
47	4.58	8.69	6.50	10.58
48	5.09	9.61	6.79	11.31
49	5.66	10.63	7.09	12.08
50	6.29	11.75	7.41	12.91
51	7.00	12.99	7.74	13.80
52	7.78	14.37	8.08	14.75
53	8.65	15.89	8.45	15.76
54	9.61	17.57	8.82	16.84
55	10.69	19.43	9.22	18.00
56	11.71	21.20	9.76	18.81
57	12.83	23.13	10.34	19.65
58	14.06	25.24	10.95	20.53
59	15.40	27.55	11.60	21.45
60	16.87	30.06	12.29	22.41

Annual Premium Rate Table (continued)

(Yearly renewable, per US\$/HK\$/MOP1,000 Sum Assured)

Age	Male		Female	
	Non-smoker	Smoker	Non-smoker	Smoker
61	18.48	32.80	13.02	23.41
62	20.25	35.79	13.79	24.46
63	22.18	39.05	14.61	25.55
64	24.30	42.61	15.47	26.70
65	26.62	46.49	16.39	27.89
66*	28.76	50.09	18.04	30.68
67*	30.91	53.43	19.59	33.34
68*	33.25	56.84	21.41	36.36
69*	36.23	60.35	23.65	39.38
70*	39.57	63.97	26.01	42.66
71*	43.24	69.09	28.42	46.17
72*	47.09	74.68	30.92	49.92
73*	51.14	82.25	33.59	53.88
74*	55.34	89.92	36.33	58.06
75*	59.59	97.48	39.13	62.46
76*	63.75	102.88	41.89	66.88
77*	67.54	108.01	44.59	70.79
78*	72.52	114.74	46.65	73.55
79*	77.81	121.81	48.70	75.96
80*	83.34	129.06	51.13	79.76
81*	89.03	136.39	53.19	82.15
82*	94.93	143.84	55.26	84.61
83*	103.18	154.62	60.31	91.37
84*	111.71	165.56	65.43	98.03

* For renewal only.

Notes:

- Premium payable is calculated according to the insured's attained age and the applicable premium rate at the time of application or renewal.
- The annual premium rate table is for reference only.
- Premium rates stated above are non-guaranteed and subject to revision by the Company from time to time.
- This annual premium rate table does not include levy which is collected by the Insurance Authority.

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 / Macau only.

Key Product Risks

1. You should pay premiums for this plan till insured's age 85. If you do not pay the premium within 31 days of the premium due date, the policy will be terminated and you / the insured will lose the benefit.
2. You may request for the termination of your policy by notifying us in written notice. Also, we will terminate your policy and you / the insured will lose the benefit when one of the following happens:
 - the insured passes away;
 - you do not pay for the premium within 31 days of the due date;
 - no effective add-on plan is attached to this plan on or after the anniversary of your policy immediately following the insured's 85th birthday; or
 - the benefit paid of Major Urban Critical Illness Benefit reaches 100% of the sum assured (only applicable if no effective add-on plan is attached to this plan).
3. Major Urban Critical Illness Benefit and Compassionate Death Benefit will be terminated on the anniversary of your policy immediately following the insured's 85th birthday.
4. 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 your premium paid and benefits.
5. 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.
6. In some situations, total premiums payable may be greater than the received benefit.
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.

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.

Key Exclusions

Except for the Compassionate Death Benefit, we will not cover conditions that result from any of the following events:

- any illnesses with signs / symptoms which first occurred before or within 90 days after the policy is issued; and
- cancer of the insured due to AIDS or HIV infection.

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

Premium Adjustment

In order to provide you with continuous protection, we will review the premium of your plan from time to time and adjust it accordingly at the end of every 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 rate of covered illnesses;
- historical investment returns and the future outlook of the product's backing asset;
- policy surrenders and lapses; or
- 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

If you wish to make a claim, you must send us the appropriate forms and relevant proof. You can get the appropriate claim forms in www.aia.com.hk, from your financial planner, by calling the AIA Customer Hotline (852) 2232 8888 in Hong Kong, or (853) 8988 1822 in Macau, or by visiting any AIA Customer Service Centre. For details related to making a claim, please refer to 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.

Suicide

If the insured commits suicide within one year from the date on which the policy takes effect, our liability will be limited to the refund of premiums paid (without interest) less any outstanding amount you owe to us under this policy.





Incontestability

Except for fraud or non-payment of premiums, we will not contest the validity of this policy after it has been in force during the lifetime of the insured for a continuous period of two years from the date on which the policy takes effect. This provision does not apply to any add-on plan providing accident, hospitalisation or disability benefits.

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 or the Customer Service Centre of AIA International Limited at Unit 1903, 19/F, AIA Tower, 251A-301 Avenida Comercial de Macau, Macau 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**
 ***1299**
 (on Hong Kong mobile network only)
Macau  **(853) 8988 1822**
 **aia.com.hk**

