

LIFE INSURANCE – CRITICAL ILLNESS PROTECTION  
CANCER CARE ESSENCE (CCE)

# STAND BY YOU THROUGH DIFFICULT TIMES

Specific cancer cover with life protection, giving you support through critical times.



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AIA International Limited  
(Incorporated in Bermuda with limited liability)



HEALTHIER, LONGER,  
BETTER LIVES

# When cancer strikes, it disrupts your life unexpectedly and creates a huge financial burden for you and your family

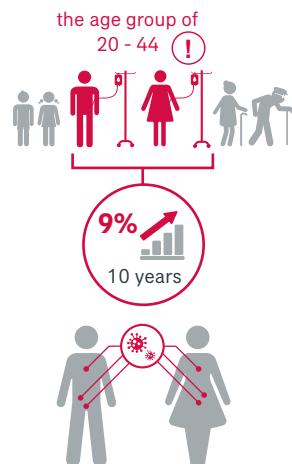
**In addition to the medical expenses, you may lose income when receiving treatments.**

AIA offers you a value for money plan – Cancer Care Essence, you can pay as low as HK\$3 premium a day for

HK\$1,000,000 sum assured\*, with guaranteed renewal until the insured reaches the age of 80. This plan covers specific cancer protection for 4 common cancers, including lung, colon and rectum, breast and prostate cancer. Should the misfortune occur, we will provide you with a one-off payment to ensure you get the support to get through critical times.

Family, career and an upscale lifestyle can be the top priorities for Hong Kong's young men and women, and critical illnesses like cancer can be too readily neglected. However, more and more cancer patients are diagnosed in the prime of their lives, struck without warning by a disease they had never expected.

- New cancer cases in Hong Kong have been increasing each year, hitting a historic high in 2015<sup>1</sup>, with a particularly sharp increase for the age group of **20 - 44**<sup>2</sup>.
- Over the past decade, cancer incidence within this age group has increased by **9%**<sup>2</sup>.
- In 2015, the most common cancers among men were of the **lung, colorectum** and **prostate**, and among women, of the **breast, colorectum** and **lung**<sup>3</sup>.



Fortunately, advances in technology are paving the way for promising prognoses. Early diagnosis and prompt treatment are vital, which is why AIA supports you in the face of your greatest cancer risks, so you can focus on what matters most – getting back on your feet.

\* Based on a 26-year-old non-smoking male insured (premium payable is calculated according to the insured's attained age and the applicable premium rate at the time of application or renewal).

**Source:**

1. Overview of Hong Kong Cancer Statistics of 2015, Hospital Authority website (<http://www3.ha.org.hk/cancereg/pdf/overview/Summary%20of%20CanStat%202015.pdf>)
2. Hong Kong Cancer Registry, Hospital Authority website (Data collection date: March 2018) (<http://www3.ha.org.hk/cancereg/allages.asp>)
3. Top Ten Cancers: Incidence in 2015, Hospital Authority website (<http://www3.ha.org.hk/cancereg/topten.html>)



## Cover at a glance

<b>Product Nature</b>	<b>Critical illness protection insurance plan (lump sum payment)</b>
<b>Plan type</b>	Basic plan
<b>Insured's Age at Application</b>	Age 18 - 60
<b>Premium Payment Mode</b>	Annually / Monthly
<b>Benefit Term</b>	Up to the insured's age of 80
<b>Core Benefits</b>	<ul style="list-style-type: none"><li>• Cancer of<ul style="list-style-type: none"><li>- breast (female)</li><li>- prostate (male) (at TNM classification T1c or above)</li><li>- colon and rectum</li><li>- lung</li></ul></li><li>• Carcinoma-in-situ of<ul style="list-style-type: none"><li>- breast (female)</li><li>- colon and rectum</li><li>- lung</li></ul></li><li>• Early Stage Malignancy of<ul style="list-style-type: none"><li>- prostate (male) (at TNM classification T1a or T1b or a lower stage)</li></ul></li><li>• Death benefit</li></ul>



## Specific targeted cancer protection • Life insurance

**Cancer Care Essence** is a **critical illness protection insurance plan** with life protection, giving you and your family better protection for the future.



## If the worst should happen

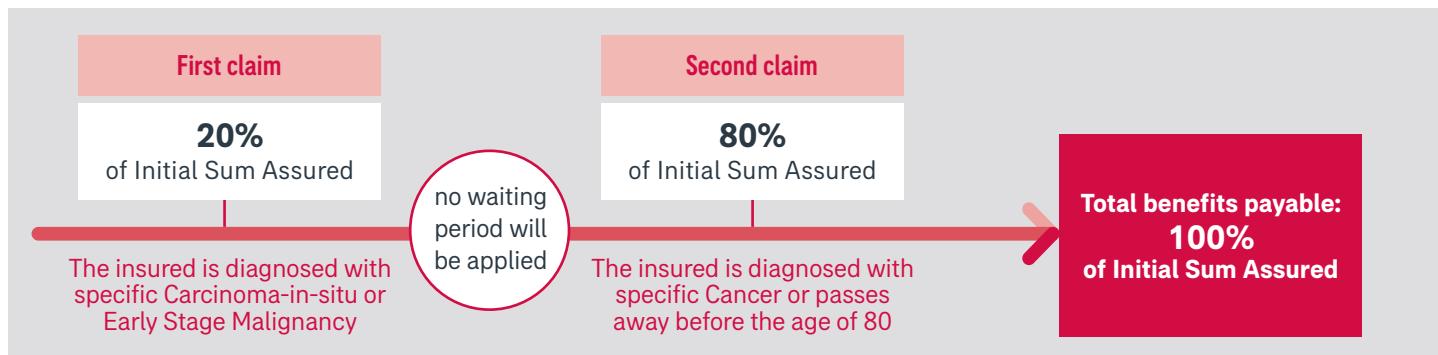
If the insured, who is the person protected under the policy, passes away, we will pay the death benefit to the person whom you select in your policy as beneficiary. The death benefit will be equal to the Current Sum Assured.

Current Sum Assured means the sum assured left after deduction of all advance payment(s) made for the benefits for Carcinoma-in-situ or Early Stage Malignancy, and Cancer from the Initial Sum Assured. The Initial Sum Assured means the protection amount that you have purchased.



## How do the claims work?

Once the insured is firstly diagnosed with specific Carcinoma-in-situ or Early Stage Malignancy, 20% of the Initial Sum Assured will be payable to the insured. The benefit payment of specific Cancer or death benefit will be reduced from 100% to 80% of the Initial Sum Assured accordingly.



If no advance payment have been made under the plan and the insured is diagnosed with specific Cancer or passes away before the age of 80, 100% of the Initial Sum Assured will be payable.



The policy will be terminated upon 100% payment of the Initial Sum Assured.

If the insured is diagnosed with any covered Carcinoma-in-situ or Early Stage Malignancy, and Cancer, we will pay the benefit amount for the covered illness (see the Covered Illnesses Benefit Schedule).

The advance claims payments made in total for covered illnesses under the policy cannot exceed 100% of the Initial Sum Assured. Any advance payment(s) made will reduce the Current Sum Assured of the basic policy. The premium will also be reduced accordingly. The policy will be terminated upon 100% payment of the Initial Sum Assured.



## Guaranteed renewal until the age of 80

**Cancer Care Essence** guarantees that the premium for renewal will not be raised for any claims made, or any changes in insured's health condition. You can renew the cover every year until the insured's age 80. Renewal premium will be based on the prevailing premium for the age of the insured at the time of renewal (please refer to the "Premium Adjustment" under Important Information).

## Covered Illnesses Schedule

<b>A Cancer of</b>
• Breast (female)
• Prostate (male) (at TNM classification T1c or above)
• Colon and Rectum
• Lung
<b>B Carcinoma-in-situ of</b>
• Breast (female)
• Colon and Rectum
• Lung
<b>C Early Stage Malignancy of</b>
• Prostate (male) (at TNM classification T1a or T1b or a lower stage)

**Remarks:**

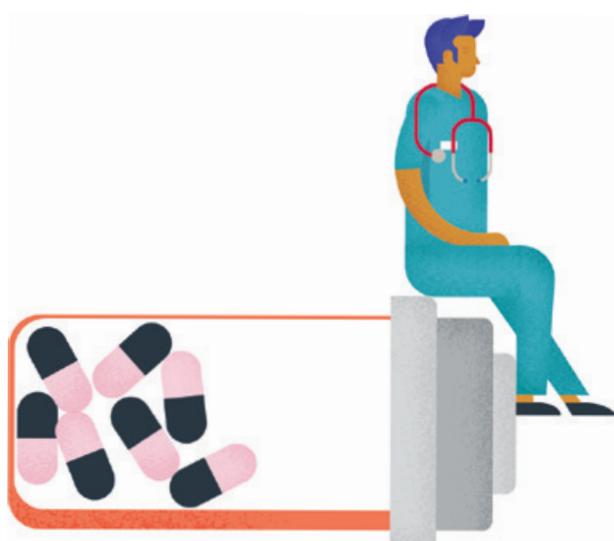
- Cover for cancer does not include any cancer where HIV infection is also present; and any pre-malignant or non-invasive cancer, Carcinoma-in-situ or Early Stage Malignancy.
- Carcinoma-in-situ or Early Stage Malignancy, and Cancer other than the above specific organs will not be covered under **Cancer Care Essence**.
- Please refer to the policy contract for the definitions of covered illnesses.

## Covered Illnesses Benefit Schedule

Covered Illness	Benefit Term	Benefit (Percentage of Initial Sum Assured)
<b>Specific Cancer</b>	Up to the insured's age of 80	100% advance payment
<b>Specific Carcinoma-in-situ or Early Stage Malignancy</b>	Up to the insured's age of 80	20% advance payment subject to a maximum of HK\$400,000/US\$50,000 per life

**Remarks:**

- The benefits paid for specific cancer will be reduced by any advance payment for specific Carcinoma-in-situ or Early Stage Malignancy. The advance claims payments made in total for benefits under the policy cannot exceed the 100% of Initial Sum Assured.
- For Carcinoma-in-situ or Early Stage Malignancy, the advance payment will be payable 1 time for covered organs. For Cancer, a benefit payment will be payable 1 time for covered organs.
- The per life maximum benefit in Macau pataca is the same as in HK dollars (if applicable).



## Annual Premium Rate Table (per HK\$/MOP1000 of Initial Sum Assured)

Future premium rates will be reviewed and adjusted at the end of each renewal period if necessary. 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.

Insured's Age at Application	Male		Female	
	Non-smoker	Smoker	Non-smoker	Smoker
18	0.91	1.17	0.85	1.06
19	0.91	1.17	0.85	1.06
20	0.91	1.17	0.85	1.06
21	0.91	1.17	0.85	1.06
22	0.91	1.18	0.86	1.08
23	0.93	1.20	0.88	1.11
24	0.95	1.22	0.91	1.17
25	0.97	1.24	0.96	1.27
26	1.00	1.27	1.05	1.39
27	1.03	1.29	1.15	1.51
28	1.06	1.32	1.25	1.63
29	1.09	1.36	1.35	1.75
30	1.13	1.42	1.45	1.87
31	1.17	1.51	1.58	2.00
32	1.22	1.60	1.78	2.16
33	1.27	1.72	1.99	2.45
34	1.33	1.85	2.20	2.94
35	1.39	2.01	2.42	3.43
36	1.45	2.19	2.68	3.93
37	1.52	2.39	2.95	4.43
38	1.59	2.62	3.21	4.93
39	1.67	2.86	3.53	5.43
40	1.77	3.13	3.86	5.93
41	1.91	3.41	4.15	6.43
42	2.09	3.73	4.44	6.93
43	2.30	4.07	4.72	7.43
44	2.53	4.43	5.00	7.95
45	2.76	4.81	5.28	8.53
46	2.99	5.23	5.57	9.14
47	3.23	5.67	5.86	9.80
48	3.47	6.16	6.15	10.46
49	3.75	6.71	6.44	11.12
50	4.21	7.45	6.73	11.78

Insured's Age at Application	Male		Female	
	Non-smoker	Smoker	Non-smoker	Smoker
51	4.90	8.36	7.03	12.52
52	5.59	9.41	7.33	13.36
53	6.29	10.46	7.63	14.30
54	6.99	11.51	7.94	15.34
55	7.69	12.67	8.25	16.48
56	8.39	13.93	8.56	17.72
57	9.09	15.50	8.87	19.05
58	9.79	17.39	9.18	20.47
59	10.49	19.61	9.65	21.98
60	11.32	22.15	10.30	23.59
61*	12.31	25.00	11.12	25.30
62*	13.49	28.02	12.21	27.12
63*	14.88	31.25	13.57	29.06
64*	16.50	34.76	15.21	31.11
65*	18.43	38.59	17.13	33.28
66*	20.67	42.75	19.33	35.57
67*	23.35	47.29	21.80	37.98
68*	26.54	52.26	24.55	40.52
69*	30.27	57.73	27.57	43.20
70*	34.54	63.76	30.86	46.09
71*	39.43	70.42	34.43	49.31
72*	44.96	77.78	38.27	52.94
73*	51.13	85.85	42.39	57.10
74*	58.04	94.63	46.79	61.90
75*	65.69	104.12	51.47	67.45
76*	74.08	114.32	56.42	73.84
77*	83.31	125.23	61.64	81.18
78*	93.39	136.87	67.14	89.58
79*	104.34	149.22	72.91	99.15

\* For renewal only

### Note:

- 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.

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).

## 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 / Macau only.

### Key Product Risks

1. You should pay premium(s) for this plan till the insured's age 80 as long as you renew for this plan. 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 cover.
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 cover when one of the following happens:
  - the insured passes away;
  - you do not pay the premium within 31 days of the due date;
  - anniversary of your cover immediately following the insured's 80th birthday; or
  - when the claims payments made in total for benefits under the policy reach 100% of the Initial Sum Assured.
3. 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.
4. 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.
5. The premium charged shall be determined in accordance with the applicable premium for the age of the insured at the time of renewal. The total premiums payable under the policy may be greater than the Initial Sum Assured.

### Key Exclusions

Except for the death benefit, under this plan, we will not cover any of the following events or conditions that result from any of the following events:

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

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](http://aia.com.hk)

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 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 deaths and 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](http://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](http://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).

### 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.

### 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.

