

Media release

AIA Unveils "On Your Side" Critical Illness Protection Series Featuring Multiple First-in-Market Coverages Flexible and Precise Protection Solutions Supporting Customer Health Needs at Different Life Stages

- Introduces *On Your Side Insurance Plan 2 / On Your Side Insurance Plan 2 – First Gift[#]*, designed for parents, expectant parents and individuals seeking extensive coverage.
- Launches *Essence – On Your Side Insurance Plan*, offering essential critical illness protection for budget-conscious customers.

Hong Kong, 21 November 2025 – AIA Hong Kong & Macau announces the launch of its new "On Your Side" Critical Illness Protection Series products, offering customers flexible and caring health protection solutions tailored to the diverse needs across different life stages.

According to a survey conducted by AIA®, more than half of the parents and individuals planning to have children are concerned about their children developing childhood cancer. Additionally, more than 40% expressed worries about their children potentially suffering from conditions such as Down Syndrome, Attention Deficit / Hyperactivity Disorder (ADHD). They said their greatest concern is that if their children were unfortunately diagnosed with these illnesses, the high medical and caregiving expenses would become a financial burden.

The *On Your Side Insurance Plan 2 / On Your Side Insurance Plan 2 – First Gift[#]* (collectively referred as "*On Your Side Insurance Plan 2 series*") covers 115 diseases including critical illnesses, early stage critical illnesses and severe child diseases and provides up to 10 additional claims in total for designated diseases¹, with the maximum total benefit reaching up to 1,100% of the Initial Sum Assured², helping customers face long-term health challenges with greater confidence. To better meet the protection needs of children, the *First Gift[#]* edition has been further enhanced with first-in-market* benefits, including Waiver of Premium for Down Syndrome[^] and Cord Blood Stem Cell Transfusion Benefit[^], offering families more extensive coverage. The series also introduces a first-in-market* Top-up Premium Payment Option¹¹ and Top-up Premium Protector, allowing customers to choose a premium payment option according to their own financial situation at the time of application, thereby enhancing financial flexibility. To further support the insured during critical illness treatment, AIA extends a suite of value-added services to its critical illness insurance products for the first time, including Hong Kong insurance industry-first Care Concierge^{*3} and One-Stop Oncology Service⁴, offering multi-faceted health support to help customers navigate their treatment journey with peace of mind.

For budget-conscious customers seeking basic critical illness protection, AIA introduces the *Essence – On Your Side Insurance Plan*. This plan covers 58 critical illnesses and provides the Big 3 Critical Illness Shield Benefit¹⁴, which includes a one-time additional claim for cancer, heart attack or stroke. In addition, additional payment up to 40% of the Initial Sum Assured will be paid as the Prime Age Critical Illness Extra Coverage Booster¹⁵ when the Critical Illness Benefit or Big 3 Critical Illness Shield Benefit is paid during the Designated Period¹⁵, providing stronger support for the insured during their prime years.

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Ms Alice Liang, Chief Proposition & Healthcare Officer of AIA Hong Kong & Macau, said, “Thanks to advancements in medical technology, critical illnesses are no longer necessarily terminal. However, as life expectancy increases, so does the time people may live with illness, and the likelihood of facing multiple critical illnesses over a lifetime. That’s why critical illness protection is no longer optional, but an essential safeguard that stands by customers and their families through prolonged health challenges. The need for sustained financial support has never been greater.

The newly launched flagship *On Your Side* Critical Illness Protection Series is thoughtfully designed to meet the diverse needs of different customer segments. The *On Your Side Insurance Plan 2* series is tailored for those seeking extensive coverage, with the *First Gift* edition enhancing protection for severe childhood diseases. Through our promotional offer⁵, which includes ‘Personal Medical Case Management Services with Rehabilitation Management’, we help families connect with paediatric care professionals, with an aim to give families greater confidence and peace of mind when facing the unknown.

On the other hand, the *Essence – On Your Side Insurance Plan* offers essential critical illness protection, with additional coverage for the three major illnesses: cancer, heart attack, and stroke, is ideal for customers who are more budget-conscious and seek value for money.

For the first time, we are also extending value-added services to our critical illness products, delivering personalised medical support that accompanies customers through every step—from diagnosis and treatment to recovery—helping people live Healthier, Longer, Better Lives.”

The promotional offer⁵ providing complimentary Personal Medical Case Management Services with Rehabilitation Management is available to the eligible insured of *On Your Side Insurance Plan 2 – First Gift*[#] for the first two policy years. These services are designed to help families receive prompt support from professional medical teams as needed, along with administrative assistance for access to paediatric services (including private services at the Hong Kong Children’s Hospital¹⁶).

AIA has always been committed to caring for children’s physical and mental well-being. Following previous initiatives such as hosting a carnival for patients and their families at the Hong Kong Children’s Hospital and making a donation to support the hospital’s activities, AIA is now further enhancing its health support for children in Hong Kong, demonstrating its long-term commitment to society.

Key Product Features and Value-added Services:

| On Your Side Insurance Plan 2 | On Your Side Insurance Plan 2 – First Gift |
|--|---|
| Designed for customers seeking extensive critical illness protection | Targeted at expectant mothers aged 18 to 45 and their newborns[#] |
| <ul style="list-style-type: none"> • Extensive critical illness protection: <ul style="list-style-type: none"> ○ Covers 115 diseases⁶: Including 58 critical illnesses, 44 early stage critical illnesses and 13 severe child diseases. ○ ICU Protection Benefit⁶: Provides 2-tier protection for stays in the Intensive Care Unit (ICU) resulting from health issues beyond critical illnesses (including infectious diseases and injuries). ○ First-in-market* Double Early Stage Critical Illness Payout Benefit⁶: If the insured is diagnosed with an early stage critical illness at age 65 or above and after the policy is paid up, and if no advance payment has been paid under the policy, an advance payment will be paid as the Double Early Stage Critical Illness Payout Benefit alongside the Early Stage Critical Illness Benefit. ○ 10X Multiple Critical Illness Benefit⁶: Provides up to 10 additional claims² in total for cancer, heart attack, stroke, Alzheimer’s disease / Irreversible organic degenerative brain disorders, and Parkinson’s disease. | |

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- **10% extra cover:** For insured aged 18 or above who joins AIA Vitality¹⁸ to become a member, the insured will have a 10% extra cover for the first year for life protection or major illness benefit right from the start of the policy of *On Your Side Insurance Plan 2*.
- **Extensive protection of child diseases:** (Only applicable to *On Your Side Insurance Plan 2 - First Gift*)
 - **Caring benefit:** First-in-market* Waiver of Premium for Down Syndrome⁷, first-in-market* Cord Blood Stem Cell Transfusion Benefit⁸, and Severe Jaundice Benefit⁹.
 - **Five juvenile diseases under Child Development Protector^{6,10}:** Angelman Syndrome, Attention Deficit / Hyperactivity Disorder (ADHD), Tourette Syndrome, Marble Bone Disease, and Severe Epilepsy.
- **Flexible financial arrangements:**
 - **First-in-market* Top-up Premium Payment¹¹ and Top-up Premium Protector⁶:** In addition to the option of paying regular premiums throughout the premium payment term, a top-up premium can also be paid together with regular premiums at policy inception, which will lower the total premiums payable and to be protected under the Top-up Premium Protector in the first 5 policy years.
 - **First-in-market* Waiver of Premium on Death (Parents)¹²:** If the policy has been in force for at least 2 years, in the unfortunate event that the parent of an insured child (who must either be the policy owner or contingent owner of the policy) passes away before age 75, the insured child will continue to enjoy the protection under the basic policy without having to pay the balance of regular premiums under the basic policy until the insured child reaches the age of 25.
 - **First-in-market* Waiver of Premium on Death (Spouse)¹³:** If the *On Your Side Insurance Plan 2* policy has been in force for at least 2 years, in the unfortunate event that the insured's spouse, who must be either the policy owner or beneficiary (whether as the sole beneficiary or one of the beneficiaries) of the policy, passes away before age 75, the insured will continue to enjoy the protection under the basic policy without having to pay the balance of regular premiums under the basic policy.
- **Health value-added services:** (first extended to AIA's critical illness insurance products)
 - **Hong Kong insurance industry-first Care Concierge* ³:** A one-on-one Service Ambassador will provide the eligible insured personalised support throughout their healthcare journey in Chinese Mainland. It covers online family doctor service and medication delivery, as well as seamless, one-stop medical coordination such as Medical Companion Service, Priority Outpatient Booking Service, and Priority Inpatient Booking Service, as well as medical home visit service for the eligible insured's parents.
 - **One-Stop Oncology Service⁴:** It connects the eligible insured to integrated oncology treatments and services in Hong Kong. A dedicated Service Ambassador will guide the eligible insured throughout the journey – connecting them with a multi-disciplinary team of medical specialists, and consolidating the proposed treatment plan and estimated medical expenses.

Essence - On Your Side Insurance Plan

Designed for budget-conscious customers seeking essential critical illness protection

- **1+1 Health Shield Integration:** Covers 58 critical illnesses⁶. It also provides the Big 3 Critical Illness Shield Benefit¹⁴, which includes a one-time additional claim for cancer, heart attack or stroke.
- **Extra Coverage Booster:** Additional payment up to 40% of the Initial Sum Assured will be paid as the Prime Age Critical Illness Extra Coverage Booster¹⁵ when the Critical Illness Benefit or Big 3 Critical Illness Shield Benefit is paid during the Designated Period¹⁵. In the event of the death of the insured,

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an additional payment of up to 40% of the Initial Sum Assured will be made to the beneficiary of the policy under the Whole Life Extra Coverage Booster for Death¹⁷.

- **Rare-in-market Extension of Grace Period Benefit¹⁸:** The grace period for late premium payment can be extended from 31 days to up to 365 days if one of the specified events occurs to the policy owner during the premium payment term, including involuntary unemployment, marriage, parenthood, divorce, relocation or purchasing a residential property.
- **Health value-added services** (first extended to AIA's critical illness insurance products): **One-Stop Oncology Service⁴** connects the eligible insured to integrated oncology treatments and services in Hong Kong. A dedicated Service Ambassador will guide the eligible insured throughout the journey – connecting them with a multi-disciplinary team of medical specialists, and consolidating the proposed treatment plan and estimated medical expenses.
- **10% extra cover:** For insured aged 18 or above who joins AIA Vitality¹⁹ to become a member, the insured will have a 10% extra cover for the first year for life protection or major illness benefit right from the start of the policy of ***Essence - On Your Side Insurance Plan***.

All information above is for reference only and does not constitute any offer and/or insurance product recommendation. The product information in this material does not contain the full terms of the policy, for the details of the product features, terms and conditions, exclusions and key product risks, please refer to the product brochure and policy contract of relevant products or visit the AIA Hong Kong's website. In case you want to read policy contract sample before making an application, you can obtain a copy from AIA. Life insurance policies are long-term contracts of insurance. Should you surrender the policy early, you may receive an amount considerably less than the total amount of premiums paid. You may choose to purchase the above Plan(s) as a standalone plan without purchasing other type(s) of insurance products at the same time.

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About AIA Hong Kong & Macau

AIA Group Limited established its operations in Hong Kong in 1931. To date, AIA Hong Kong and AIA Macau have about 18,000 financial planners¹, as well as an extensive network of independent financial advisors, brokerage and bancassurance partners. We serve over 3.6 million customers², offering them a wide selection of professional services and products ranging from individual life, group life, accident, medical and health, pension, personal lines insurance to investment-linked assurance schemes with numerous investment options. We are also dedicated to providing superb product solutions to meet the financial needs of high-net-worth customers.

¹ As at 30 June 2025

² Including AIA Hong Kong and AIA Macau's individual life, group insurance and pension customers (as at 30 June 2025)

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Remarks:

- * Regarding the first-in-market statement in:
- “Double Early Stage Critical Illness Payout Benefit”, “Waiver of Premium for Down Syndrome”, “Cord Blood Stem Cell Transfusion Benefit” and “Top-up premium with Top-up Premium Protector”, as of 23 July 2025, compared against critical illness products provided by major Hong Kong insurance companies.
 - “First Gift” was pioneered by AIA in the Protect Elite Ultra 2 on 30 January 2019, compared against critical illness products provided by major Hong Kong insurance companies.
 - “Waiver of Premium on Death (Parents)” and “Waiver of Premium on Death (Spouse)” were pioneered by AIA in the Protect Elite Ultra on 1 May 2018, compared against critical illness products provided by major Hong Kong insurance companies.
- Regarding the “Hong Kong insurance industry-first” statement in “Care Concierge”, as of 31 January 2024, compared against similar services offered by major Hong Kong insurance companies.
- # “First Gift edition” refers to “On Your Side Insurance Plan 2 – First Gift”. The proposed insured of the On Your Side Insurance Plan 2 – First Gift policy must be an expectant mother who (i) must be aged 18 to 45 with gestation period of 22nd week or above at the time of application for the On Your Side Insurance Plan 2 – First Gift policy and (ii) carries the fetus for herself and who will become the legal mother of the newborn child following his/her birth. Only 1 person can be the insured under the On Your Side Insurance Plan 2 – First Gift policy at any given time. The expectant mother is required to apply for a separate On Your Side Insurance Plan 2 – First Gift policy for each fetus if she is carrying twins. On Your Side Insurance Plan 2 – First Gift is not applicable to an expectant mother who is carrying more than two fetuses at the same time. The issuance of the On Your Side Insurance Plan 2 – First Gift policy is subject to AIA’s sole discretion and underwriting decision.
- ^ Only applicable to On Your Side Insurance Plan 2 – First Gift.
- & The insured of the On Your Side Insurance Plan 2 – First Gift policy must have been changed from the expectant mother to the newborn child before AIA will process any claims related to the newborn child under the policy. The policy owner shall notify AIA of the birth of the newborn child and provide a certified true copy of the newborn child’s birth certificate as soon as possible and by 14 days before the first policy anniversary, otherwise the policy will terminate on the first policy anniversary and the insured will lose the cover.
- @ AIA conducted an online survey in August 2025 among 1,000 Hong Kong residents aged 18 to 65.
1. Once the total advance payments paid under the policy reach 100% of the Initial Sum Assured, subject to the relevant waiting period, the 10X Multiple Critical Illness Benefit will pay up to 10 additional claims in total for cancer, heart attack, stroke, Alzheimer’s disease / Irreversible organic degenerative brain disorders and Parkinson’s disease. The cover period of the 10X Multiple Critical Illness Benefit is up to age 85 of the insured. Each claim payment under the 10X Multiple Critical Illness Benefit is equivalent to 100% of the Initial Sum Assured. In order to be eligible for a claim payment under the 10X Multiple Critical Illness Benefit, (a) heart attack must be newly diagnosed and must relate to a separate cardiac incident, and (b) stroke must be newly diagnosed and must relate to a separate cerebrovascular accident or incident, producing new findings of new or increased neurological functional impairment. Together with the claim under Critical Illness Benefit, the maximum number of claims under the policy for the following diseases cannot exceed the following limitations:
- Cancer: 6 claims.
 - Heart Attack and Stroke: 3 claims in total, with a maximum of 2 claims for Heart Attack and 2 claims for Stroke.
 - Alzheimer’s disease / Irreversible organic degenerative brain disorders and Parkinson’s disease: 1 claim.
2. Total benefits payable per policy (under major illness benefit and 10X Multiple Critical Illness Benefit):
- For cancer (under major illness benefit, Continuous Cancer Income Option and 10X Multiple Critical Illness Benefit), total benefits cannot exceed 600% of Initial Sum Assured.
 - For heart attack and stroke, total benefits cannot exceed 300% of Initial Sum Assured.
 - For Alzheimer’s disease / Irreversible organic degenerative brain disorders and Parkinson’s disease, total benefits cannot exceed 100% of Initial Sum Assured. Only 1 claim can be made for either Alzheimer’s disease / Irreversible organic degenerative brain disorders or Parkinson’s disease under each policy.
3. Care Concierge is an additional value-added service of On Your Side Insurance Plan 2 / On Your Side Insurance Plan 2 – First Gift, which is not guaranteed and subject to the respective terms and conditions thereof, and does not form part of the contractual benefit of On Your Side Insurance Plan 2 / On Your Side Insurance Plan 2 – First Gift. AIA reserves the right to amend, suspend or terminate Care Concierge or any part of the service thereunder (including the service providers, any details or terms and conditions relating thereto) at any time without any prior notice. The services under Care Concierge are provided in Chinese Mainland by the designated third-party service provider engaged by AIA and not applicable to Hong Kong and Macau region. Please note that the Pre-approval - Medical Expense & Cashless Service and the relevant administrative support under Care Concierge as set out in the leaflet of Care Concierge are not available to be used by the insured of On Your Side Insurance Plan 2 / On Your Side Insurance Plan 2 – First Gift. For details and the terms and conditions thereof, please refer to the relevant service leaflet and AIA’s website: <https://www.aia.com.hk/en/health-and-wellness/healthcare-services/care-concierge>
4. One-Stop Oncology Service is additional value-added service of On Your Side Insurance Plan 2 / On Your Side Insurance Plan 2 – First Gift and Essence – On Your Side Insurance Plan, which is not guaranteed, and subject to its terms and conditions thereof, and does not form part of the contractual benefit of On Your Side Insurance Plan 2 / On Your Side Insurance Plan 2 – First Gift, or Essence – On Your Side Insurance Plan. AIA reserves the right to amend, suspend or terminate One-Stop Oncology Service or any part of the service thereunder (including the service providers, any details or terms and conditions relating thereto) at any time without any prior notice. One-Stop Oncology Service is provided in Hong Kong by the designated third party service provider engaged by AIA and not applicable to Macau region. The multi-disciplinary team of the medical specialists under One-Stop Oncology Service is designated by independent third party service provider and is subject to change from time to time without prior notice. Please note that the Pre-approval - Medical Expense & Cashless Service and the relevant administrative support under One-Stop Oncology Service as set out in the service leaflet of One-Stop Oncology Service are not available to be used by the insured of On Your Side

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Insurance Plan 2 / On Your Side Insurance Plan 2 - First Gift, or Essence – On Your Side Insurance Plan. For details, please refer to the service leaflet and AIA's website at <https://www.aia.com.hk/en/health-and-wellness/healthcare-services/aia-carepass/one-stop-oncology-service>

5. The promotional offer of On Your Side Insurance Plan 2 - First Gift ("Promotional Offer") is available upon successful application of On Your Side Insurance Plan 2 - First Gift within the promotional period from 23 September 2025 to 31 March 2026 and fulfilment of the relevant conditions, including a minimum initial sum assured of US\$50,000 at policy issuance. The Promotional Offer is subject to its terms and conditions. For details and the terms and conditions thereof, please refer to the promotional leaflet:
<https://www.aia.com.hk/content/dam/hk-wise/pdf/campaign-and-events/en/oys2-promotion-leaflet-en.pdf>
The Personal Medical Case Management Services with Rehabilitation Management ("PMCM Services") under the Promotional Offer are available to the eligible insured of On Your Side Insurance Plan 2 - First Gift for use within the first 2 policy years from the issue date of the eligible policy of On Your Side Insurance Plan 2 – First Gift as shown on the policy information page of such policy. The PMCM Services are subject to the eligibility of the insured, including the evaluation of the insured's medical conditions. The PMCM Services, including the administrative support in accessing to paediatric care of the Hong Kong Children's Hospital, are provided in Hong Kong by the designated independent third-party service provider engaged by AIA and are not applicable to Macau Region. Please note that the provision of any services by the Hong Kong Children's Hospital is not part of the PMCM Services and is subject to the review and assessment of conditions of the insured by the Hong Kong Children's Hospital. AIA shall not be responsible or liable for any medical service, product and solicitation effort provided by the designated independent third-party service provider or the Hong Kong Children's Hospital, which is not sold or marketed by AIA.
The PMCM Services are subject to its availability and the relevant terms and conditions of (i) the Promotional Offer as set out in the leaflet of the Promotional Offer and the notification letter issued by AIA notifying the entitlement of the Promotional Offer (upon fulfilment of all the requirements of the Promotional Offer), and (ii) the PMCM Service as set out in the service leaflet and as imposed by the service provider of the PMCM Services. For details of the PMCM Services, please refer to the service leaflet and AIA's website at <https://www.aia.com.hk/en/health-and-wellness/healthcare-services/personal-medical-case-management-services/what-is-personal-medical-case-management>), and contact the service provider.
6. Subject to relevant conditions. For details, please refer to the relevant product brochure.
7. If the insured child is diagnosed with Down Syndrome, and if the result of the Non-Invasive Prenatal Test (NIPT) conducted by the expectant mother during gestation for Down Syndrome was low risk or low probability, we will waive the balance of regular premiums payable under the On Your Side Insurance Plan 2 – First Gift basic policy.
8.
 - If the insured child is diagnosed with cancer for which the major illness benefit or 10X Multiple Critical Illness Benefit is paid or payable in respect of such cancer; and
 - If Cord blood stem cell transfusion is medically necessary for treatment of such cancer as recommended by a registered medical practitioner who is an oncologist and the insured is under the age of 18 when he / she receives cord blood stem cell transfusion, additional 10% of Initial Sum Assured will be paid, subject to a maximum per life limit of US\$35,000. This benefit can be paid once only under the policy.
9. If the insured child is born on or after 37 weeks of gestation and suffers from severe jaundice, and if in-patient phototherapy for treatment of such severe jaundice is medically necessary for at least 5 consecutive days and within 30 days after birth, an additional 0.1% of Initial Sum Assured will be paid for each day of confinement, subject to a maximum limit of US\$250 per day per life, up to a maximum of 7 days. This benefit can be paid once only under the policy.
10. Under the coverage of Child Development Protector, the insured child will be covered until he / she reaches age 18.
11. The Top-up Premium Payment Option can only be selected at policy application, and it is only available to policies with annual premium payment mode selected (the payment mode can be changed after the first policy anniversary). The amount of top-up premium for a policy is determined by AIA and cannot be adjusted on individual basis. Once top-up premium payment option is selected, it cannot be cancelled or changed. For the differences between these two premium payment options (including returns, benefits and premium amounts), please refer to the respective benefit illustrations.
12. The Waiver of Premium on Death (Parents) is applicable to (i) On Your Side Insurance Plan 2 – First Gift policy and (ii) On Your Side Insurance Plan 2 policy with insured under the age of 18 at the time of policy application. The parent of the insured child must be aged 50 or below at the time of policy application.
13. The Waiver of Premium on Death (Spouse) is applicable to On Your Side Insurance Plan 2 policy with insured aged 18 or above at the time of policy application. The insured's spouse must be aged 50 or below at the time of policy application.
14. After the total advance payments paid under the policy has reached 100% of the Initial Sum Assured, subject to the relevant waiting period, the Big 3 Critical Illness Shield Benefit will pay 1 additional claim for cancer, heart attack or stroke. The claim payment under the Big 3 Critical Illness Shield Benefit is equivalent to 100% of the Initial Sum Assured. The cover period of the Big 3 Critical Illness Shield Benefit is up to age 85 of the insured. In order to be eligible for a claim payment under the Big 3 Critical Illness Shield Benefit, (a) heart attack must be newly diagnosed and must relate to a separate cardiac incident, and (b) stroke must be newly diagnosed and must relate to a separate cerebrovascular accident or incident, producing new findings of new or increased neurological functional impairment. In case the insured reaches the age of 70 or above and makes any subsequent claim for prostate cancer resulting from the continuation of a previous prostate cancer for which a previous claim was made under the policy, the Big 3 Critical Illness Shield Benefit will only be payable for the subsequent claim for prostate cancer if the insured has received or is in the process of receiving the full course of cancer-directed surgery, radiotherapy, chemotherapy, targeted therapy or a combination of these treatments (excluding hormonal therapy) which is medically necessary as recommended by a registered medical practitioner during the intervening period between the diagnosis of the previous and subsequent prostate cancer.
15. Designated Period refers to the period starting from the policy effective date until the later of (i) the day before the policy anniversary on or immediately following the insured's 70th birthday; and (ii) the end of the 10th policy year.
The amount of Prime Age Critical Illness Extra Coverage Booster payable is subject to the following:

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- (i) If major illness benefit is paid, 100% of the Extra Coverage Booster Amount (i.e. 40% of the Initial Sum Assured) will be paid. AIA will deduct payment made under the Prime Age Critical Illness Extra Coverage Booster for minor illness before paying the Prime Age Critical Illness Extra Coverage Booster for major illness.
 - (ii) If minor illness benefit is paid, 50% of the Extra Coverage Booster Amount (i.e. 20% of the Initial Sum Assured) will be paid.
 - (iii) If Big 3 Critical Illness Shield Benefit is paid, 100% of the Extra Coverage Booster Amount (i.e. 40% of Initial Sum Assured) will be paid.
16. According to information from the Hong Kong Children's Hospital, the Hong Kong Children's Hospital specialises in complex, serious and uncommon paediatric cases requiring multidisciplinary management. It provides diagnosis, treatment and rehabilitation for patients with relevant clinical needs from birth to 18 years of age. Apart from public services, the Hong Kong Children's Hospital also provides limited private services. All patients have to be referred by registered doctors in public hospitals or the private sector. (Source: <https://www31.ha.org.hk/hkch/Patients/PrivateService>)
 17. The amount of Whole Life Extra Coverage Booster for Death will be reduced to 50% of the Extra Coverage Booster Amount (i.e. 20% of the Initial Sum Assured) if Prime Age Critical Illness Extra Coverage Booster has been paid for minor illness. The Whole Life Extra Coverage Booster for Death will be terminated upon the earlier of (a) payment(s) paid under the Prime Age Critical Illness Extra Coverage Booster reach 100% of the Extra Coverage Booster Amount (i.e. 40% of the Initial Sum Assured) and (b) the Big 3 Critical Illness Shield Benefit is payable under the basic policy.
 18. Regarding the rare-in-market statement for Extension of Grace Period Benefit: As of 13 August 2025, compared with critical illness insurance products provided by Hong Kong major insurance companies. Application for the Extension of Grace Period Benefit is subject to submission of required documentary proof, AIA's approval and its prevailing rules and conditions.
 19. AIA Vitality is not an insurance product, and an annual membership fee is required for joining.

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