

LIFE INSURANCE – CRITICAL ILLNESS PROTECTION
ENHANCED CRITICAL ILLNESS RIDER PRO AND CRITICAL ILLNESS RIDER PRO

YOUR LOVE IS ENDLESS YOUR PROTECTION UNLIMITED

A choice of critical illness add-on plans Suitable for different needs



AIA International Limited
(Incorporated in Bermuda with limited liability)



HEALTHIER, LONGER,
BETTER LIVES

AIA offers a range of critical illness protection insurance add-on plans

which combine with your basic plan, to provide the best protection for you and your family.

Whatever your financial situation and protection needs, you'll find one to suit you.

Cover at a glance

	Enhanced Critical Illness Rider Pro	Critical Illness Rider Pro
Product Nature	Critical illness protection insurance add-on plan (lump sum payment)	
Plan Type	Add-on plan	
Insured's Age at Policy Issue	15 days to age 60	
Benefit Term	Up to the insured's age of 65	Up to the insured's age of 100
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	
Critical Illness Benefit	Critical illness benefit will not affect the basic plan, i.e. payment of a claim under this add-on plan will not reduce the life cover of your basic plan	Critical illness benefit is advanced from the basic plan, i.e. the life cover of your basic plan will be reduced correspondingly after payment of a claim under this add-on plan
Death Benefit	Yes	Not Applicable
Waiver of Premiums for Disability	Yes	
Conversion Privilege	This add-on plan may be converted into a whole life or whole life with critical illness protection insurance plan on or before the anniversary of cover immediately following the insured's 60th birthday and no further health information will be required	Not Applicable



All-round cover and protection against 56 critical illnesses

Enhanced Critical Illness Rider Pro and **Critical Illness Rider Pro** are **critical illness protection insurance add-on plans**. They cover 53 major illnesses and 3 minor illnesses. If the insured, who is the person protected under the add-on plan, is diagnosed with any of the covered major illnesses and / or minor illnesses, we will pay the benefit amount for the covered illness (see Covered Illnesses Benefit Schedule).

The claims payments made in total for benefits under the add-on plan cannot exceed 100% of the add-on plan sum assured. Upon the payment of benefit for covered illnesses, the premium of the add-on plan will be reduced accordingly. For **Critical Illness Rider Pro**, the premium and sum assured of the basic plan it is attached to it will also be reduced accordingly.



Life protection

If the insured protected under **Enhanced Critical Illness Rider Pro** 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 amount you have purchased under the add-on plan less total advance claims payments made under your critical illness benefit.



Premium waived in case of disability

If unfortunately the insured suffers a Disability, we will waive the future premiums on the relevant critical illness add-on plan until the insured recovers or the add-on plan terminates,

whichever comes first. Please refer to the policy contract for the definition of Disability.



Different premium structures to suit your needs

The range of premium structures offered by our critical illness add-on plans caters to your personal financial needs.

For **Enhanced Critical Illness Rider Pro** and **Critical Illness Rider Pro**, we determine the amount of premium based on the age of the insured at the time of application and the premium is not expected to increase with age .

The premium of the add-on plans is not guaranteed, and we reserve our right to the premium review and adjust the premium from time to time (please refer to the "Premium Adjustment" under Important Information).



Conversion privilege

On or before the anniversary of cover immediately following the insured's 60th birthday, **Enhanced Critical Illness Rider Pro** can be converted into a whole life or whole life with critical illness protection insurance plan, subject to additional premium and no further health information will be required.



A currency that suits you

This add-on plan can attach to any specified 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 dollars, HK dollars or Macau pataca (if the policy is issued in Macau).

Covered Illnesses Schedule

Major Illnesses	
Group 1 Cancer	1 Cancer
Group 2 Illnesses related to the Heart	2 Cardiomyopathy
	3 Coronary Artery Surgery
	4 Heart Attack
	5 Heart Valve Replacement and Repair
	6 Infective Endocarditis
	7 Other Serious Coronary Artery Disease
	8 Pulmonary Arterial Hypertension (Primary)
	9 Surgery to Aorta
	Group 3 Illnesses related to the Nervous System
11 Apallic Syndrome	
12 Bacterial Meningitis	
13 Benign Brain Tumour	
14 Coma	
15 Encephalitis	
16 Hemiplegia	
17 Major Head Trauma	
18 Motor Neurone Disease (including Spinal Muscular Atrophy, Progressive Bulbar Palsy, Amyotrophic Lateral Sclerosis and Primary Lateral Sclerosis)	
19 Multiple Sclerosis	
20 Muscular Dystrophy	
21 Paralysis	
22 Parkinson's Disease	
23 Poliomyelitis	
24 Progressive Supranuclear Palsy	
25 Severe Myasthenia Gravis	
26 Stroke	

Covered Illnesses Schedule (continued)

Major Illnesses (continued)	
Group 4 Illnesses related to Major Organs and Functions	27 Acute Necrohemorrhagic Pancreatitis
	28 Aplastic Anaemia
	29 Chronic Liver Disease
	30 End-stage Lung Disease
	31 Fulminant Viral Hepatitis
	32 Kidney Failure
	33 Major Organ Transplant
	34 Medullary Cystic Disease
	35 Systemic Lupus Erythematosus (SLE) with Lupus Nephritis
	36 Systemic Scleroderma
Group 5 Other Major Illnesses	37 AIDS due to Blood Transfusion
	38 Blindness
	39 Chronic Adrenal Insufficiency (Addison's Disease)
	40 Creutzfeldt-Jakob Disease
	41 Ebola
	42 Elephantiasis
	43 Loss of Hearing
	44 Loss of One Limb and One Eye
	45 Loss of Speech
	46 Loss of Two Limbs
	47 Major Burns
	48 Necrotising Fasciitis
	49 Occupationally Acquired HIV
	50 Pheochromocytoma
	51 Severe Rheumatoid Arthritis
	52 Loss of Independent Existence
	53 Terminal Illness
Minor Illnesses	
54 Cerebral Aneurysm Requiring Surgery	
55 Early Thyroid Cancer (at TNM classification T1N0M0)	
56 Angioplasty and Other Invasive Treatments for Coronary Artery Disease	

Remarks:

- Cover of cancer under major illnesses does not include Early Thyroid Cancer (at TNM Classification T1a or T1b or a lower stage); early prostate cancer (at TNM Classification T1a or T1b or a lower stage); early chronic lymphocytic leukemia classified as less than RAI Stage III; skin cancer (except malignant melanoma); any cancer where HIV infection is also present; and any pre-malignant or non-invasive cancer or Carcinoma-in-situ.
- Please refer to the policy contract for the definitions of covered illnesses.



Covered Illnesses Schedule

Type of Protection	Covered Illness	Benefit (Percentage of add-on plan sum assured)
Major Illnesses	• 52 Major Illnesses	100%
	• Loss of Independent Existence	
Minor Illnesses	• Cerebral Aneurysm Requiring Surgery	50% advance payment
	• Early Thyroid Cancer (at TNM classification T1N0M0)	20% advance payment subject to a maximum of HK\$240,000/US\$30,000 per life
	• Angioplasty and Other Invasive Treatments for Coronary Artery Disease	10% advance payment subject to a maximum of HK\$100,000/US\$12,500 per life

Remarks:

- The benefit paid for major illnesses will be reduced by any advance payments for minor illness. The advance claims payments made in total for benefits under the add-on plan cannot exceed the add-on plan sum assured.
- An advanced payment will be payable 1 time for each covered illness.
- Except Loss of Independent Existence, the benefit for covered illnesses will remain in effect until the end of the benefit term of the relevant add-on plan; the benefit for Loss of Independent Existence will cease after the insured attains the age of 65.
- The per life maximum benefit in Macau pataca is the same as in HK dollars (if applicable).

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. This plan is an add-on plan. You need to pay the premium for this plan until the end of cover period or when the basic plan it is attached to is terminated, whichever is earlier. If you do not pay the premium within 31 days of the premium due date, the add-on plan 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 add-on plan and you / the insured will lose the cover when one of the following happens:
 - the insured passes away;
 - upon the payments for major illness and / or minor illness in total reaching 100% of the add-on plan sum assured;
 - payments under add-on plan(s) reduce the sum assured of the basic plan to zero (for **Critical Illness Rider Pro** only);
 - you do not pay the premium within 31 days of the due date;
 - anniversary of your cover immediately following the insured's 100th birthday (for **Critical Illness Rider Pro**), or 65th birthday (for **Enhanced Critical Illness Rider Pro**); or
 - the basic plan is terminated or converted to a non-participating insurance plan.
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, the insured may lose his cover and you may lose the remaining premium for that policy year.
4. 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.
5. Cover renewal is based on the continuing availability of the plan to all existing policies.
6. 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

Except for the death benefit (if applicable), under this add-on 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 triggered by the illnesses before the application of the add-on plan or within 90 days after the add-on plan is issued;
- any congenital defect or disease has been diagnosed before the insured reaches the age of 17;
- Fulminant viral hepatitis or cancer of the insured was due to AIDS or HIV Infection; and
- a self-inflicted injury.

The following events are only applicable to waiver of premiums for Disability:

- any Disability before the application of the add-on plan;
- any Disability caused by war, warlike operations or restoration of public order; and
- any Disability caused by entering, exiting, operating, servicing, or being transported by any aerial device except when the insured is on a commercial passenger 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.

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.

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 (only applicable for **Enhanced Critical Illness Rider Pro**), covered illnesses and covered surgeries;
- 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

(only applicable for **Enhanced Critical Illness Rider Pro**)

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. 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 201, 2F, 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 earlier.

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

Hong Kong  (852) 2232 8888
Macau  (853) 8988 1822
 aia.com.hk



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