

LIFE INSURANCE – MEDICAL PROTECTION
HERE FOR YOU REFUNDABLE HOSPITAL CASH

FLEXIBLE HOSPITAL CASH COVER SUPPORTS YOU THROUGH DIFFICULT TIMES

Here For You Refundable Hospital Cash
provides you a flexible solution for
your hospitalisation needs.



View e-copy

AIA International Limited
(Incorporated in Bermuda with limited liability)



HEALTHIER, LONGER,
BETTER LIVES

Whether as a result of illness or an accident

Hospitalisation can leave you facing a large amount of hospital expenses

Here For You Refundable Hospital Cash provides broad hospital cash protection for you and your family. Should misfortune occur, this plan eases your financial burden and supports you through difficult times.

Here For You Refundable Hospital Cash is a 10-year **refundable medical protection insurance plan** (hospital income) that provides you with financial support while you are in hospital. With various plan levels of different cover, this plan will meet your individual needs. This plan can only be purchased as a basic plan.

Benefit summary

We offer 4 plans for you to choose from, each providing different levels of cover.

Plan Benefit	Cover (HK\$/MOP)			
	Plan 1	Plan 2	Plan 3	Plan 4
Hospital Income Benefit (per day, up to a maximum of 730 days per policy)	300	500	1,000	1,500
Intensive Care Unit Benefit (per day, up to a maximum of 30 days per confinement) (Applicable when Hospital Income Benefit is payable for the same confinement)	300	500	1,000	1,500
Accidental Hospital Income Benefit (per day, up to a maximum of 90 days per confinement) (Applicable when Hospital Income Benefit is payable for the same confinement)	300	500	1,000	1,500
Accidental Total and Permanent Disability Benefit	100,000			
Worldwide Emergency Assistance Services	Applicable			



Hospital Income Benefit

Should the insured, who is the person protected under the policy, be hospitalised following an illness or injury, we will pay a daily income benefit for each day of hospitalisation, up to a maximum of 730 days per policy. If the insured is hospitalised in Mainland China, the Hospital Income Benefit will be subject to a maximum of 7 days per confinement which is counted towards the maximum of 730 days per policy.

Intensive Care Unit Benefit

Should the insured be required to stay in an intensive care unit of a hospital following hospitalisation for an illness or accidental injury, we will pay a daily income benefit for each day of hospitalisation in the intensive care unit, up to a maximum of 30 days per confinement. If the insured is hospitalised in Mainland China, the Intensive Care Unit Benefit will be subject to a maximum of 7 days per confinement which is counted towards the maximum of 30 days per confinement. This payment will be made in addition to the Hospital Income Benefit.

Accidental Hospital Income Benefit

Should the insured be hospitalised due to an injury caused by an accident, we will pay a daily income benefit for each day of hospitalisation and up to a maximum of 90 days per confinement. If the insured is hospitalised in Mainland China, the Accidental Hospital Income Benefit will be subject to a maximum of 7 days per confinement which is counted towards the maximum of 90 days per confinement. This payment will be made in addition to the Hospital Income Benefit.

Accidental Total and Permanent Disability Benefit

We will pay a lump sum cash benefit in the unfortunate event that the insured suffers an accident resulting in any of the following:

- total and permanent disability on or before the insured's age of 65;
- loss of two limbs, irrecoverable loss of sight of both eyes, or loss of one limb and loss of sight of one eye; or
- inability to perform activities of daily living for at least 6 months.

The policy will be terminated once we pay the Accidental Total and Permanent Disability Benefit.

Waiver of Premium Benefit

If the insured unfortunately suffers any of the following, we will waive any future premiums payable for this plan until the insured recovers or this plan terminates, whichever comes first:

- total and permanent disability on or before the insured's age of 65;
- loss of two limbs, irrecoverable loss of sight of both eyes, or loss of one limb and loss of sight of one eye; or
- inability to perform activities of daily living for at least 6 months.



Termination Benefit

Whether or not you have made any claims under the policy, once the 10-year policy term ends, you will receive 80% of your total premiums paid (excluding any extra premium loading) without interest, and the cover will cease. If you choose to surrender the policy or if the policy is terminated due to other reasons, we will pay you according to the schedule below.

Time of Policy Surrender or Termination	Termination Benefit (Percentage of total premiums paid excluding any extra premium loading)
Before the 2nd policy anniversary	0%
On or after the 2nd policy anniversary and before the 3rd policy anniversary	10%
On or after the 3rd policy anniversary and before the 4th policy anniversary	20%
On or after the 4th policy anniversary and before the 5th policy anniversary	30%
On or after the 5th policy anniversary and before the 6th policy anniversary	40%
On or after the 6th policy anniversary and before the 7th policy anniversary	45%
On or after the 7th policy anniversary and before the 8th policy anniversary	55%
On or after the 8th policy anniversary and before the 9th policy anniversary	65%
On or after the 9th policy anniversary and before the 10th policy anniversary	75%
On the 10th policy anniversary	80%



Worldwide Emergency Assistance Services

In the unfortunate event that the insured suffers an accident or unexpected illness while travelling outside Hong Kong or Macau, where the insured is a permanent resident, we will offer services such as emergency medical evacuation and repatriation, and hospitalisation assistance, including a China Assist Card to guarantee payment of the hospital admission deposit at appointed hospitals in Mainland China, up to a maximum total value of HK\$/MOP500,000 in emergency assistance services per life under all policies issued by the Company or AIA Company Limited. We also offer a 24-hour worldwide telephone enquiry service anywhere in the world.



Premium payment term

The premium payment term of **Here For You Refundable Hospital Cash** is 10 years. Premium amounts are guaranteed to be fixed throughout the payment period, making it easy for you to budget.

What's more, if you purchase a plan for your spouse at the same time as your own plan, he will enjoy a 15% discount on his premiums for the whole premium payment term, provided that his plan is at the same or a lower level than yours.

Premium Table

Insured's Age at Policy Issue	Monthly Premium (HK\$/MOP)			
	Plan 1	Plan 2	Plan 3	Plan 4
Main Insured				
Age 18 – 30	363	470	740	1,014
Age 31 – 40	365	480	773	1,066
Age 41 – 50	455	626	1,049	1,470
Age 51 – 60	684	1,006	1,803	N/A
Spouse				
Age 18 – 30	309	400	629	862
Age 31 – 40	310	408	657	906
Age 41 – 50	387	532	892	1,250
Age 51 – 60	581	855	1,533	N/A
Child				
Age 5 – 17	363	N/A	N/A	N/A

Different premium payment modes (annually and monthly) are available for this plan.

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 is an insurance plan that offers various benefits including premium refund of up to 80% at relevant policy years. All premiums are paid for the cost of premium refund, insurance and other related costs.

This brochure is for distribution in Hong Kong / Macau only.

Key Product Risks

1. You should pay premium(s) on time and according to the selected premium payment schedule. 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. In this case, you may receive an amount considerably less than the total amount of premiums paid.
2. Should you surrender the policy early, you may receive an amount considerably less than the total amount of premiums paid.
3. 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;
 - the policy matures once the policy reaches the end of 10th policy year;
 - you do not pay the premium within 31 days of the premium due date; or
 - upon the payment of the Accidental Total and Permanent Disability Benefit.
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, you / the insured may lose the cover and you may lose your premium paid.
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. (only applicable to policies issued in Macau)
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

Under this plan, we will not cover conditions that result from any of the following events:

- any pre-existing condition
- AIDS or any complications associated with HIV infection

We will not cover hospitalisations that result from any of the following events:

- any treatment, investigation, service or supplies which is / are not medically necessary
- any congenital defect that appears or is diagnosed before the insured reaches the age of 17
- self-destruction or any attempted self-destruction
- war, strike, riot, revolution, service in the armed forces in time of war or restoration of public order, violation or attempted violation of the law or resistance to arrest
- pregnancy, miscarriage, childbirth, any treatment, investigation or any procedure related to fertility, genetic testing and all kinds of assisted reproduction procedures
- corrective aid, vision therapy or hearing aid unless necessitated by accidental injury
- any mental or behavioural disorder
- cosmetic or plastic surgery, dental care or surgery, routine health checks, screening and preventive care / checking, investigations not directly related to the illness or conditions or rest care

Accidental Hospital Income Benefit and Accidental Total and Permanent Disability Benefit will not cover accidents caused by any of the following events:

- any kind of disease or illness (including food poisoning)
- self-destruction or any attempted self-destruction
- the insured being under the influence of alcohol or any nonprescribed drug
- war, riot, civil commotion, industrial action, terrorist activity, revolution, service in the armed forces in time of war or restoration of public order, violation or attempted violation of the law or resistance to arrest
- pregnancy, miscarriage, childbirth or related complications
- professional or hazardous sports
- entering, exiting, operating, servicing, or being transported by any aerial device or conveyance (except when the insured is on a commercial passenger airline on a regular scheduled passenger trip over its established passenger route)

Waiver of Premium Benefit will not cover disability conditions resulting from a physical or mental condition which existed before the commencement of the policy, or that result from any of the following event:

- any congenital defect that appears or is diagnosed before the insured reaches the age of 17
- self-destruction or any attempted self-destruction
- service in the armed forces in time of war or restoration of public order
- entering, exiting, operating, servicing, or being transported by any aerial device or conveyance (except when the insured is on a commercial passenger airline on a regular scheduled passenger trip over its established passenger route)

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

Product Limitation

1. Cover for specific items will be effective on the following dates:

Items	Effective Date (after the policy commences)
Injury	Immediately
Illness	30 days
Investigation / treatment / surgery for tonsils, adenoids, hernias, or a disease particular to female generative organs	120 days

2. Hospital Income Benefit & Accidental Hospital Income Benefit

We will regard multiple periods of confinement as part of the same confinement if they:

- relate to the same (or a related) injury or illness, or to any related complications; and
- are separated by 90 days or less (excluding the day of admission or discharge).

If the insured is hospitalised in Mainland China, the Hospital Income Benefit and / or Accidental Hospital Income Benefit will be subject to a maximum of 7 days per confinement.

The Hospital Income Benefit and the Accidental Hospital Income Benefit will only be paid once for each day of confinement.

3. Intensive Care Unit Benefit

We will regard multiple periods of confinement as part of the same confinement if they:

- relate to the same (or a related) injury or illness, or to any related complications; and
- are separated by 90 days or less (excluding the day of admission or discharge).

If your intensive care unit confinement occurs in Mainland China, the Intensive Care Unit Benefit will be subject to a maximum of 7 days per confinement.

The Intensive Care Unit Benefit will only be paid once for each day of confinement.

4. Accidental Total and Permanent Disability Benefit

Where the insured suffers total and permanent disability or becomes unable to independently perform at least 3 activities of daily living for at least 6 consecutive months from the date of the accident giving rise to disability, the premium continues to be payable for 6 months from the date of the accident, the premium also continues to be payable during the necessary period for claims processing. Once we pay the Accidental Total and Permanent Disability Benefit, the policy will be terminated.

Activities of daily living include:

- getting in and out of a chair or a bed;
- moving from room to room;
- controlling bladder and bowel movements;
- getting dressed or undressed;
- taking a bath or a shower, including getting into and out of a tub; and
- eating and swallowing food.

If the insured is under the age of 18 at the date of accident giving rise to disability, the Accidental Total and Permanent Disability Benefit will only be paid where there has been a loss of limbs or the irrecoverable loss of sight.

5. Waiver of Premium Benefit

The first premium to be waived will be the one falling after the date of commencement of the disability condition. Where the insured suffers total and permanent disability or becomes unable to independently perform at least 3 activities of daily living for at least 6 consecutive months from the date of commencement of the disability condition, the premium continues to be payable for 6 months from the date of commencement of the disability condition. The premium also continues to be payable during the necessary period for claims processing. We will refund any premiums paid without interest which are waived according to the Waiver of Premium Benefit.

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.

Activities of daily living include:

- getting in and out of a chair or a bed;
- moving from room to room;
- controlling bladder and bowel movements;
- getting dressed or undressed;
- taking a bath or a shower, including getting into and out of a tub; and
- eating and swallowing food.

If the insured is under the age of 18 at the date of commencement of the disability condition, the premium will only be waived where there has been a loss of limbs or the irrecoverable loss of sight.

Waiver of Premium Benefit shall not be applicable in respect of any premium if the date of receipt by us of the claim for waiver of such premium is more than 1 year after the due date of such premium.

6. Medically necessary and reasonable and customary charges

We only cover the charges and / or expenses of the insured on medically necessary and reasonable and customary basis.

"Medically necessary" means that the medical services, diagnosis and / or treatments are:

- delivered according to standards of good medical practice;
- necessary; and
- cannot be safely delivered in a lower level of medical care.

Experimental, screening, and preventive services or supplies are not considered medically necessary.

"Reasonable and customary" means:

- the medical services, diagnosis and / or treatments are medically necessary and delivered according to standards of good medical practice;
- the costs of your medical services and the duration of your hospital stay are not more expensive or longer than the usual level of charges or duration for similar treatment in the locality of such services delivered; and
- does not include charges that would not have been made if no insurance existed.

We may adjust any and all benefits payable in relation to any hospital / medical charges which is not a reasonable and customary charge.

7. Worldwide emergency assistance services are covered during the trip only (except for 24-hour worldwide telephone enquiring services), which are additional benefits. A trip refers to a journey where the insured person departing abroad from either Hong Kong, Macau or Mainland China (of which the insured is the permanent resident at the time of departure). The services are provided by third party service provider(s). AIA shall not be responsible for any act, negligence or omission of medical advice, opinion, service or treatment on the part of them. AIA reserves the right to amend, suspend or terminate the service without further notice.

The above list is for reference only. Please refer to the policy contract of this plan for the exact and complete terms and conditions of cover.

Claim Procedure

If you wish to make a claim, you must notify us in writing within 30 days from the date of the accident causing the injury or within 10 days after the start date of confinement in hospital, and send us the appropriate forms and relevant proof within 30 days after the date of discharge, medical services or treatment. You can get the appropriate forms 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 aia.com.hk or any AIA Customer Service Centre. 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.

Payment of Benefits

The benefits under this plan will be paid to you, or in the unfortunate event of your passing, to your estate.





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 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 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**

