



**CRITICAL
ILLNESS
PROTECTION**

ESSENCE – ON YOUR SIDE INSURANCE PLAN (EOYS)

Smart shield, extended support

Essence – On Your Side Insurance Plan
is a participating insurance plan.

AIA Vitality

AIA International Limited
(Incorporated in Bermuda with limited liability)



View e-copy



**HEALTHIER, LONGER,
BETTER LIVES**

EMPOWER YOUR PRIME — MAXIMISE YOUR CRITICAL ILLNESS PROTECTION

Smart coverage that
adapts to your journey



Life is full of possibilities, and your health should never stand in the way. **Essence – On Your Side Insurance Plan** offers critical illness protection tailored to your life's journey. The plan gives you extensive coverage for 58 critical illnesses and additional support against serious health challenges including cancer, heart attack and stroke, which helps to provide a safety net for life's uncertainties, so that you can concentrate on living fully, knowing you are protected. The value-added service, One-Stop Oncology Service, gives you an additional support for cancer.

Critical illness may affect everyone, whether you are in the prime of youth or seasoned with experience.

Maintaining essential protection is more vital than ever!

Cancer



Early-onset cancer

Worldwide cancer cases in people under the age of 50 have risen by **79%** in the past 30 years¹.

Colorectal cancer and **breast cancer** are common cancers among these cases¹.

Cardiovascular diseases



Cardiovascular diseases are **major** cause of death² and are continuously affecting the younger and middle-aged group^{3,4}.


Heart disease

An increasing number of heart disease cases among younger people, with **1** out of **6** heart disease patients is under the age of 45³.


Stroke

The incidence of stroke is increasing among younger people, with nearly **30%** rise over 20 years in individuals aged 18 to 55 in Hong Kong⁴.


Essential protection through life's uncertainties

**1+1**

Health Shield Integration offering crucial protection

**40%**


Extra Coverage Booster providing enhanced support

**up to 365 Days**

Grace Period

Critical Illness Benefit
58 critical illnesses covered

Essential protection against critical illnesses, ensuring financial support when it matters most.



Big 3 Critical Illness Shield Benefit

Additional claim for cancer, heart attack or stroke to provide extended coverage.

Prime Age Critical Illness Extra Coverage Booster

Additional payment up to 40% of the Initial Sum Assured when Critical Illness Benefit or Big 3 Critical Illness Shield Benefit is paid during the Designated Period⁵, supporting you during prime years.

Whole Life Extra Coverage Booster for Death


Additional payment to your loved ones up to 40% of the Initial Sum Assured in the event of death of the insured⁶.

Rare-in-market[^]

Extension of grace period for premium payment

Up to 365 days of grace period for late premium payment if a specified event* occurs.



**Value-Added Service**

Additional support for cancer

One-Stop Oncology Service[~]

Continuous professional care all along in your recovery journey through connecting you to multidisciplinary team of medical specialists with the support of Dedicated Service Ambassador.

Essence – On Your Side Insurance Plan is a participating insurance plan that offers life insurance and critical illness protection. It offers guaranteed cash value and non-guaranteed Terminal Bonus. Terminal Bonus is a non-cumulative, non-guaranteed bonus and may be declared at least once per policy year after the basic policy has been in force for 5 years, based on a number of factors, including but not limited to investment returns, claims experience and other factors, and the detailed list of these factors are set out in the “Bonus Philosophy” section under “Important Information”.



[^] As of 13 August 2025, compared with critical illness insurance products provided by Hong Kong major insurance companies.

^{*} Subject to our approval and our prevailing rules and conditions. For details of the specified events and the eligibility requirements of this benefit, please refer to “Cover at a glance” and the “Extension of Grace Period Benefit” section under “Important Information”.

[~] One-Stop Oncology Service is additional value-added service, which is not guaranteed, and subject to its terms and conditions thereof, and does not form part of the contractual benefit of **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 **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>.

1+1 Health Shield Integration

Robust protection against critical illnesses

In the face of unforeseen health challenges, **Essence – On Your Side Insurance Plan** covers 58 diseases (including 57 major illnesses and 1 minor illness), providing critical illness protection to cater for your evolving health needs.

The Current Sum Assured⁷ will be reduced by all advance payment(s) paid for major illness and minor illness, while the balance of premiums payable under the basic policy will be reduced accordingly based on the reduced Current Sum Assured⁷.

Once the total advance payment(s) paid under your policy have reached 100% of the Initial Sum Assured, the balance of premiums payable under the basic policy will be waived. Add-on plans (if any) attached to the basic policy will remain in force and continue to provide cover if their respective premiums continue to be paid.

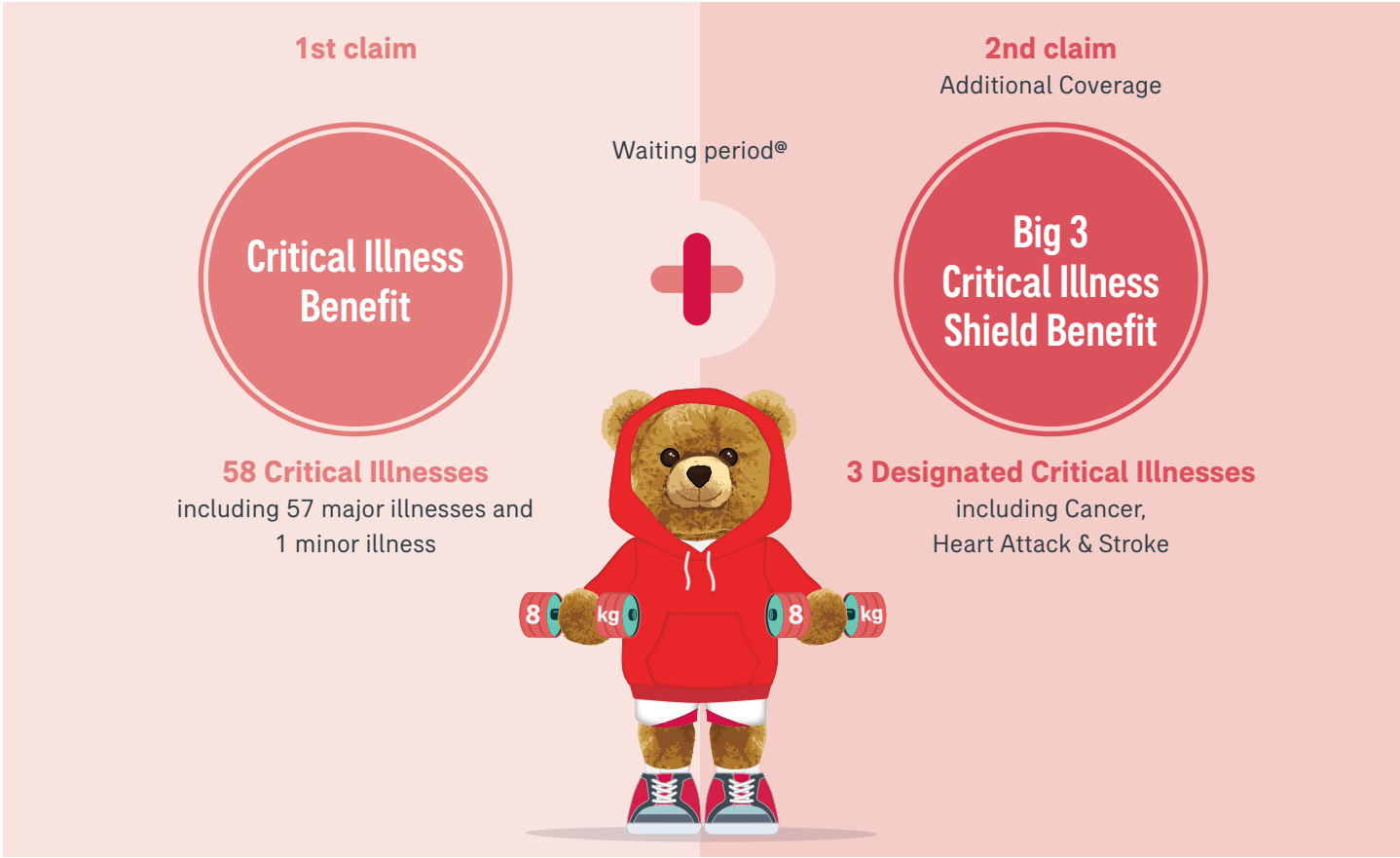


Additional claim to provide you with peace of mind

Critical illnesses may affect your financial stability and quality of life. **Essence – On Your Side Insurance Plan** offers enhanced protection through the Big 3 Critical Illness Shield Benefit, covering cancer, heart attack and stroke, 3 of the most common critical illnesses², empowering you to face future challenges with greater confidence.

After the total advance payment(s) paid under your policy have reached 100% of the Initial Sum Assured, the Big 3 Critical Illness Shield Benefit will provide an additional claim for cancer, heart attack or stroke⁸ which is equivalent to 100% of the Initial Sum Assured. The benefit term of the Big 3 Critical Illness Shield Benefit is up to age 85 of the insured.

With this additional protection, you can focus on building your future with confidence, knowing that if one of the three designated critical illnesses ever comes your way, you will receive additional financial support you need to stay on track.



If the worst should happen

If the insured passes away, we will pay the death benefit (if any) to the person(s) selected as the beneficiary(ies) in your policy, to enable enhanced financial support and greater comfort when your loved ones need it most. For details of the death benefit payable, please refer to the “Cover at a glance”.

® The claim for Big 3 Critical Illness Shield Benefit is subject to the relevant waiting period. For details, please refer to “Cover at a glance”.

40% Extra Coverage Booster Providing Enhanced Support

Extra Coverage Booster for strengthened protection

To support your health while your priorities shift over time, we provide Prime Age Critical Illness Extra Coverage Booster and Whole Life Extra Coverage Booster for Death, giving additional peace of mind and financial protection to you and your loved ones.

Prime Age Critical Illness Extra Coverage Booster may be paid to you together with the Critical Illness Benefit or Big 3 Critical Illness Shield Benefit if the Critical Illness Benefit or Big 3 Critical Illness Shield Benefit is payable during the Designated Period. Whole Life Extra Coverage Booster for Death may be paid to the beneficiary(ies) together with the death benefit.

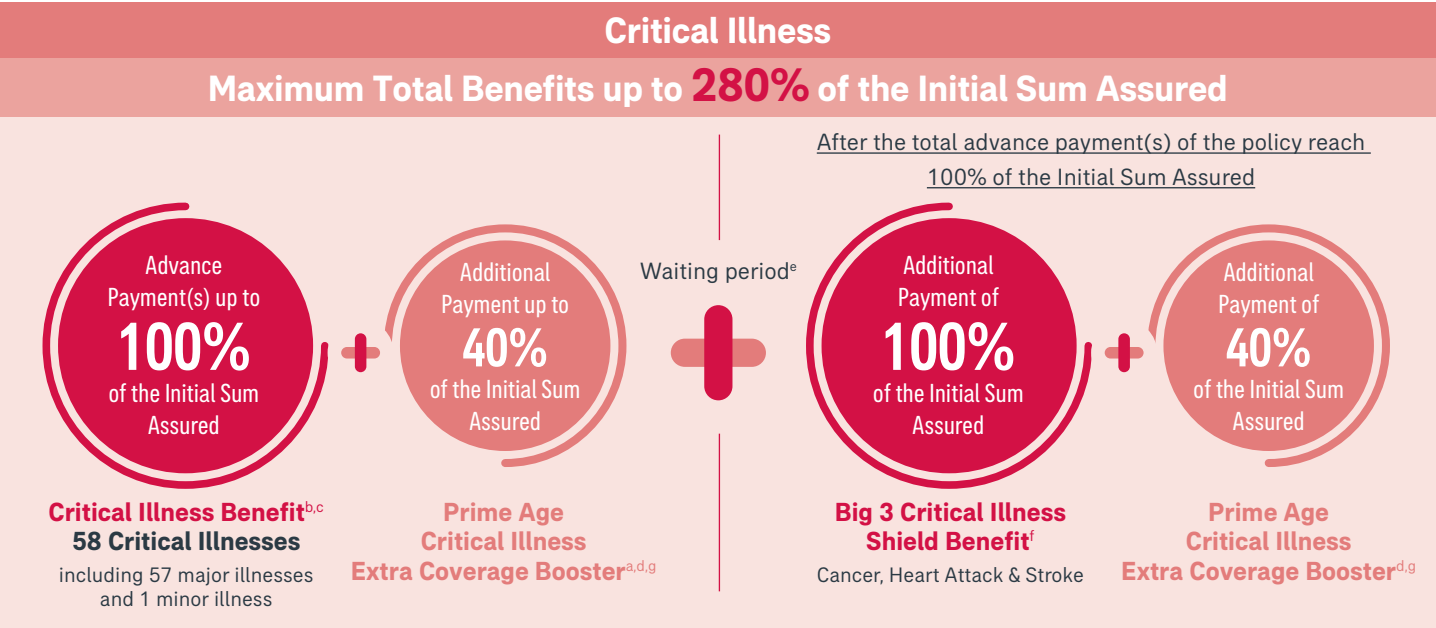
Prime Age Critical Illness Extra Coverage Booster

When you are building your career and chasing your goals during your prime, it is important to have solid protection in case unexpected serious illness arises. With Prime Age Critical Illness Extra Coverage Booster, **Essence – On Your Side Insurance Plan** offers additional coverage during your prime, which may help to support your medical expenses and compensate for loss of income due to a critical illness.

The Prime Age Critical Illness Extra Coverage Booster is an additional payment equivalent to a percentage of the Extra Coverage Booster Amount as described below, and it will be paid when the major illness benefit, minor illness benefit or the Big 3 Critical Illness Shield Benefit is payable during the Designated Period:

- If major illness benefit is paid, 100% of the Extra Coverage Booster Amount (i.e. 40% of the Initial Sum Assured) will be paid^a.
- If minor illness benefit is paid, 50% of the Extra Coverage Booster Amount (i.e. 20% of the Initial Sum Assured) will be paid.
- If Big 3 Critical Illness Shield Benefit is paid, 100% of the Extra Coverage Booster Amount (i.e. 40% of the Initial Sum Assured) will be paid.

For details of the Prime Age Critical Illness Extra Coverage Booster, please refer to “Cover at a glance”.



Notes:

a. We will deduct payment paid 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.

b. For Critical Illness Benefit, the advance payment payable for major illness will be reduced by any advance payment paid for minor illness. The aggregate of all payments paid under the Critical Illness Benefit shall not exceed 100% of the Initial Sum Assured.

c. Non-guaranteed Terminal Bonus (if any) will also be paid when the Critical Illness Benefit is paid. Terminal Bonus is a non-guaranteed bonus, which may be paid after basic policy has been in force for 5 years in the event of policy surrender, death of the insured, or when advance payment is paid for major illness or minor illness. For details, please refer to “Cover at a glance”.

d. The Prime Age Critical Illness Extra Coverage Booster will terminate upon the later of (i) the policy anniversary on or immediately following the insured’s 70th birthday; and (ii) the 10th policy anniversary.

e. The claim for Big 3 Critical Illness Shield Benefit is subject to relevant waiting period. For details, please refer to “Cover at a glance”.

f. The benefit term of the Big 3 Critical Illness Shield Benefit is up to age 85 of the insured.

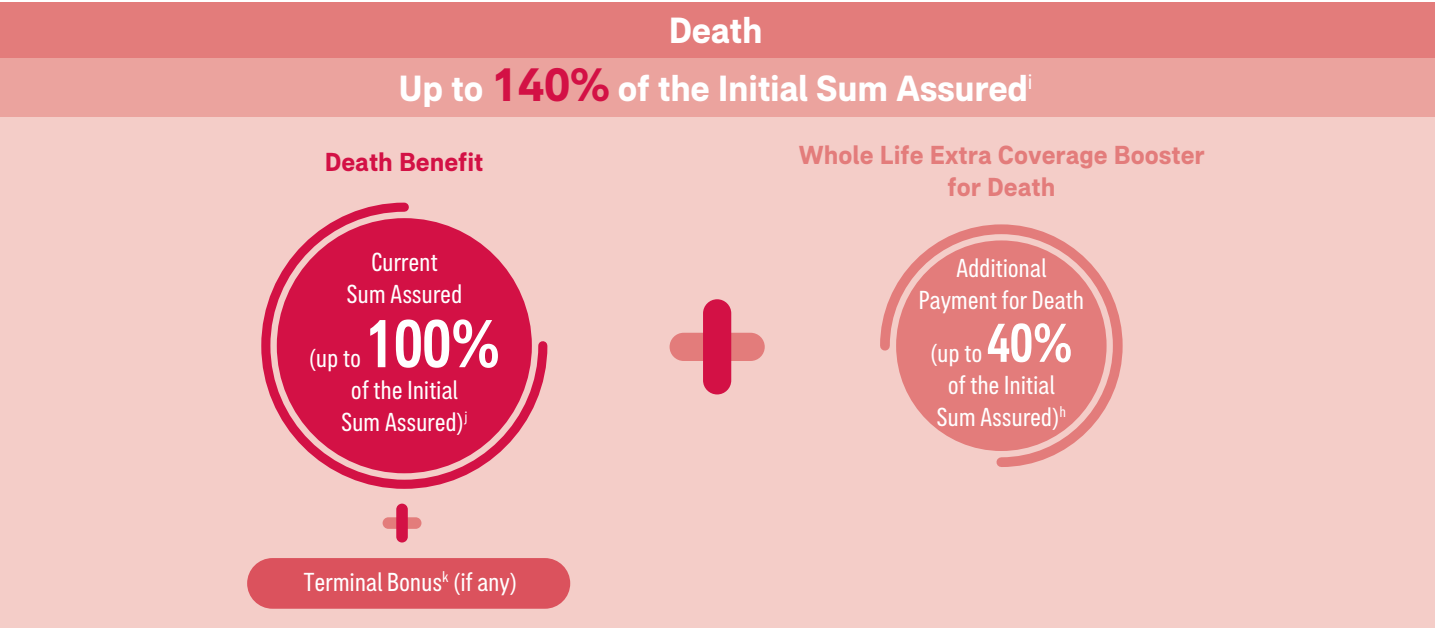
g. The aggregate of all payments paid under the Prime Age Critical Illness Extra Coverage Booster shall not exceed 200% of the Extra Coverage Booster Amount (i.e. 80% of the Initial Sum Assured).



Whole Life Extra Coverage Booster for Death

Whole Life Extra Coverage Booster for Death^h may provide you with uplifted life protection, so that your loved ones are well cared for and more financially secure during difficult times.

Whole Life Extra Coverage Booster for Death (if applicable) may also be paid to the beneficiary(ies) together with the death benefit. It is an additional payment equivalent to 100% of the Extra Coverage Booster Amount (i.e. 40% of the Initial Sum Assured)^h.



h. 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.

i. The maximum total benefit payable for death (including death benefit and Whole Life Extra Coverage Booster for Death) will be 140% of the Initial Sum Assured if no advance payment has been paid for major illness and minor illness and no Prime Age Critical Illness Extra Coverage Booster have been paid under the policy.

j. Death benefit will be 100% of the Initial Sum Assured if no advance payment has been paid for major illness and minor illness under the policy.

k. Terminal Bonus is a non-guaranteed bonus, which may be paid after the basic policy has been in force for 5 years in the event of policy surrender, death of the insured, or when advance payment is paid for major illness or minor illness. For details, please refer to “Cover at a glance”.

Up to 365 Days Grace Period



Rare-in-market^

Extension of grace period for specified events

Unexpected changes may affect your financial situation. If one of the following specified events* occur to you during the premium payment term, including involuntary unemployment, marriage, parenthood, divorce, relocation or purchasing a residential property, you can apply for the Extension of Grace Period Benefit.

If we approve your application for this benefit, we will extend the grace period for late premium payment from 31 days to up to 365 days to give you extra financial flexibility while keeping the insured protected and the policy effective. The Extension of Grace Period Benefit can only be claimed once per policy and relevant documentary proof is required.

For more details on the Extension of Grace Period Benefit, please refer to “Cover at a glance” and “Note for Extension of Grace Period Benefit” under “Important Information”.



Value-Added Service

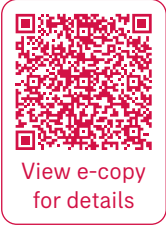


One-Stop Oncology Service

Support continuous professional care all along in your recovery journey

One-Stop Oncology Service~ connects you to a multi-disciplinary team of medical specialists to provide integrated oncology treatments and services in Hong Kong with dedicated service ambassador assisting you throughout the journey.

Please note that (i) the Pre-approval – Medical Expense & Cashless Service and (ii) the relevant administrative support to the Pre-approval – Medical Expense & Cashless Service under One-Stop Oncology Service as set out in the leaflet of under One-Stop Oncology Service are not available to be used by the insured of **Essence – On Your Side Insurance Plan**.



^ As of 13 August 2025, compared with critical illness insurance products provided by Hong Kong major insurance companies.

* Subject to our approval and our prevailing rules and conditions. For details of the specified events and the eligibility requirements of this benefit, please refer to “Cover at a glance” and the “Extension of Grace Period Benefit” under “Important Information”.

~ One-Stop Oncology Service is additional value-added service, which is not guaranteed and subject to its terms and conditions thereof, and does not form part of the contractual benefit of **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.

For details and the terms and conditions thereof, please refer to the service leaflet.

Additional Protection Especially For You



Wealth accumulation for lifelong benefits

Essence – On Your Side Insurance Plan offers a guaranteed cash value to help you accumulate wealth.

Once the basic policy has been in force for 5 years, we may declare a non-guaranteed Terminal Bonus (if any) to you at least once per policy year and the Terminal Bonus may be paid in the event of policy surrender, death of the insured, or when advance payment is paid for major illness or minor illness.

Terminal Bonus is a non-cumulative, non-guaranteed bonus, the amount of which is valid until the next declaration. The amount in each declaration may be greater or less than the previous amount based on a number of factors, including but not limited to investment returns, general market conditions, claims experience and other factors, the detailed list of which can be found under “Bonus Philosophy” from “Important Information”.

Payment of the Terminal Bonus is not guaranteed. We determine the amount based on actual experience and it may vary based on the above factors. In the case of policy surrender, it may be less compared to other situations. Under certain circumstances, it may be zero.

Please note that after the advance payments made in total for benefits under the policy reach 100% of the Initial Sum Assured, the policy will not provide any further Terminal Bonus.



Join **AIA Vitality** instantly get 10% extra cover

Once you join AIA Vitality, instantly you will get 10% extra cover for the first year (known as AIA Vitality Power Up Coverage) for life protection or major illness benefit right from the start of your policy – **Essence – On Your Side Insurance Plan**. As long as you keep up a healthy lifestyle, you can even enjoy a minimum 10% extra cover each year, while at the same time earning AIA Vitality Points and enjoying an array of rewards and offers to help you live a healthier lifestyle.

Note: AIA Vitality is not an insurance product and annual membership fee is required for joining.



EXAMPLES

(The following examples are hypothetical and for illustration only. The actual Terminal Bonus is not guaranteed and is declared at AIA's sole discretion.)

Case 1 - Stay focused, stay protected

Policy owner and insured: Christine (age 25, non-smoker)
Occupation: Accounting officer



Christine is career-focused, and she understands that health can be unpredictable. With a limited budget, she looks for affordable critical illness protection with essential coverage. To ensure financial security against unexpected health challenges, she decides to purchase **Essence – On Your Side Insurance Plan**.



Christine purchases **Essence – On Your Side Insurance Plan** policy.

Initial Sum Assured:
US\$60,000

Annual premium:
US\$1,377
(25-year premium payment term with annual premium payment mode selected)



Christine is diagnosed with Cervical Cancer.

First claim
Critical Illness Benefit

Advance payment of
US\$60,000
(equivalent to 100% of the Initial Sum Assured)



Prime Age Critical Illness Extra Coverage Booster

Additional payment of
US\$24,000
(equivalent to 100% of the Extra Coverage Booster Amount i.e. 40% of the Initial Sum Assured)

When total advance payments have reached 100% of the Initial Sum Assured, the Current Sum Assured is reduced to zero and no further premiums will be required to be paid under the basic policy.



4 years later, Christine is diagnosed with heart attack.

Second claim
Big 3 Critical Illness Shield Benefit

Additional payment of
US\$60,000
(equivalent to 100% of the Initial Sum Assured)



Prime Age Critical Illness Extra Coverage Booster

Additional payment of
US\$24,000
(equivalent to 100% of the Extra Coverage Booster Amount i.e. 40% of the Initial Sum Assured)

Total benefits payable under the policy: **US\$168,000**
which is the **280%** of the Initial Sum Assured plus the non-guaranteed Terminal Bonus (if any).

Please note that after the total amount of all advance payments under the policy have reached 100% of the Initial Sum Assured, the policy will no longer provide any Terminal Bonus and both the guaranteed cash value and the Current Sum Assured⁷ will be reduced to zero. For further details on product features and the terms and conditions of this plan, please refer to other sections of this product brochure and the policy contract.

Case 2 - Adapting to needs, today and tomorrow

Policy owner and insured: Ryan (age 37, non-smoker)
Occupation: IT programmer



Ryan wants a robust critical illness protection that adapts to his evolving needs while allowing him to manage his financial goals. To build a safety net for life's uncertainties, he decides to purchase **Essence – On Your Side Insurance Plan** so that he remains covered in case of a critical illness.



Ryan purchases **Essence – On Your Side Insurance Plan** policy.

Initial Sum Assured:
US\$50,000

Annual premium:
US\$1,997
(18-year premium payment term with annual premium payment mode selected)

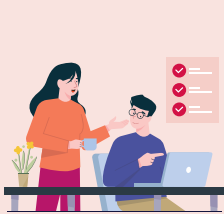


Ryan gets married.

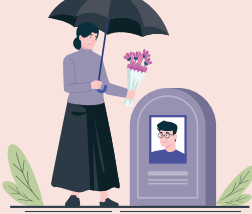
He applies for the **Extension of Grace Period Benefit** to extend the grace period for late premium payment from 31 days to up to 365 days for better financial flexibility.

Upon the Company's approval, Ryan can settle the premium during the extended grace period while keeping the policy in-force.

He also changes the beneficiary of the policy to his wife.



Ryan resumes premium payment before the extended grace period expires.



Ryan passes away.

Total benefit payable =
140% of Initial Sum Assured

Death Benefit
100% of the Current Sum Assured[^]
US\$50,000

+

Whole Life Extra Coverage Booster for Death
100% of the Extra Coverage Booster Amount (i.e. 40% of the Initial Sum Assured)
US\$20,000

As the beneficiary, Ryan's wife receives US\$70,000 plus the non-guaranteed Terminal Bonus (if any).

[^] Current Sum Assured means the Sum Assured left after the deduction of all advance payment(s) made for the benefits for major illness and minor illness from the Initial Sum Assured. Since no advance payment has been made for major illness and minor illness prior to the death of Insured, the amount of 100% of Current Sum Assured is equivalent to 100% of the Initial Sum Assured.

The above illustrative examples assume that:

- the relevant illnesses have fulfilled the relevant requirements and conditions as set out in the policy contract;
- no other claim has been paid and / or becomes payable under the policy;
- no cash withdrawal, no policy loan and no reduction of the Initial Sum Assured have been made throughout the term of the policy and that all premiums are paid in full when due; and
- no AIA Vitality Power Up Coverage is included.

All figures stated in the illustrative examples are rounded to the nearest whole number. These illustrative examples are for reference only.

Cover at a glance

Product Nature	Critical illness protection insurance plan		
Plan Type	Basic plan		
Premium Payment Term	10 years	18 years	25 years
Insured's Age at Application	15 days - age 65	15 days - age 62	15 days - age 55
Benefit Term	Whole life (For the specific benefit term of individual benefits, please refer to the "Covered Illnesses Benefit Schedule")		
Policy Currency	US\$		
Premium Payment Mode	Annually / Semi-annually / Quarterly / Monthly		
Premium	Premium rates are not guaranteed and we will review and adjust the premium rates of this plan from time to time. However, premium rates will not be adjusted based on the insured's attained age. For details, please refer to the "Premium Adjustment" section under "Important Information".		
Critical Illness Benefit	<ul style="list-style-type: none">We will pay an advance payment under Critical Illness Benefit in the benefit amount according to the Covered Illnesses Benefit Schedule, if the insured is diagnosed with any covered major illness or minor illness during the benefit term of the relevant benefit.Under Critical Illness Benefit, an advance payment will be paid once for each covered illness.Any advance payment(s) paid will reduce the Current Sum Assured⁷ of the basic policy. The future premiums, guaranteed cash value and Terminal Bonus (if any) will also be reduced accordingly based on the reduced Current Sum Assured⁷. Once the Current Sum Assured⁷ is reduced to zero, guaranteed cash value will also be reduced to zero and the Terminal Bonus will no longer be declared and no longer be paid under the policy.The total advance payments paid per policy under Critical Illness Benefit cannot exceed 100% of the Initial Sum Assured.		
Total Coverage and Big 3 Critical Illness Shield Benefit	<p>After the total advance payments paid under the policy has reached 100% of the Initial Sum Assured, subject to the relevant waiting period set out below, the Big 3 Critical Illness Shield Benefit will pay 1 additional claim for cancer (including a continuation, metastasis or recurrence of a previous covered cancer or a new covered 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.</p> <p>Subject to the following, the total coverage per policy under the major illness benefit and the Big 3 Critical Illness Shield Benefit (including Prime Age Critical Illness Extra Coverage Booster) is up to 280% of the Initial Sum Assured⁹:</p> <ul style="list-style-type: none">The maximum number of claims under the major illness benefit and the Big 3 Critical Illness Shield Benefit cannot exceed 2 claims in total.The claim under Big 3 Critical Illness Shield Benefit is subject to a survival period of 15 days from the date of diagnosis, as well as the relevant waiting period set out below:<ul style="list-style-type: none">No waiting period applies if the last claim was made for minor illness.A 1-year waiting period is applicable in the case of a subsequent major illness (other than cancer) diagnosed following the diagnosis of a preceding major illness including cancer; or a subsequent cancer diagnosed following the diagnosis of a major illness (other than cancer).A 3-year waiting period is applicable in the case of a subsequent cancer diagnosed following the diagnosis of a preceding cancer.		

Cover at a glance (continued)

Total Coverage and Big 3 Critical Illness Shield Benefit (continued)	<ul style="list-style-type: none">Once you have made a claim for heart attack, each subsequent heart attack must be newly diagnosed and must relate to a separate cardiac incident, with fresh diagnostic findings that meet the definition for a heart attack. Once you made a claim for stroke, each subsequent 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 that meet the definition for a stroke.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.The benefit term of Big 3 Critical Illness Shield Benefit is up to age 85 of the insured.
Death Benefit	<p>The death benefit will include:</p> <ul style="list-style-type: none">Current Sum Assured⁷; anda one-off non-guaranteed cash amount (if any), called Terminal Bonus, provided that the policy has been in force for 5 years or more. <p>For insured aged 180 days or below upon death, the above will not be applicable and the death benefit will instead be the higher of:</p> <ul style="list-style-type: none">Total Basic Premiums Paid¹⁰; orthe sum of 20% of the Current Sum Assured⁷ and 20% of any available balance of the Whole Life Extra Coverage Booster for Death.
Prime Age Critical Illness Extra Coverage Booster	<p>The Prime Age Critical Illness Extra Coverage Booster is an additional payment equivalent to a percentage of Extra Coverage Booster Amount as set out below, and it will be paid when the major illness benefit, minor illness benefit or the Big 3 Critical Illness Shield Benefit (as the case may be) is payable before (a) the policy anniversary on or immediately following the insured's 70th birthday; or (b) the 10th policy anniversary, whichever is later.</p> <p>Extra Coverage Booster Amount is equivalent to 40% of the Initial Sum Assured.</p> <p>The amount of Prime Age Critical Illness Extra Coverage Booster payable is subject to the following:</p> <ul style="list-style-type: none">If major illness benefit is paid, 100% of the Extra Coverage Booster Amount (i.e. 40% of the Initial Sum Assured) will be paid. We 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.If minor illness benefit is paid, 50% of the Extra Coverage Booster Amount (i.e. 20% of the Initial Sum Assured) will be paid.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. <p>The aggregate of all payments paid under the Prime Age Critical Illness Extra Coverage Booster shall not exceed 200% of the Extra Coverage Booster Amount (i.e. 80% of the Initial Sum Assured).</p> <p>The Prime Age Critical Illness Extra Coverage Booster will terminate upon the later of (a) the policy anniversary on or immediately following the insured's 70th birthday; and (b) the 10th policy anniversary.</p>

Cover at a glance (continued)

Whole Life Extra Coverage Booster for Death	<p>If the insured passes away, the Whole Life Extra Coverage Booster for Death may be paid to the beneficiary(ies) together with the death benefit. It is an additional payment equivalent to 100% of the Extra Coverage Booster Amount (i.e. 40% of the Initial Sum Assured). 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.</p> <p>The Whole Life Extra Coverage Booster for Death will be terminated upon the earlier of (a) payment(s) 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.</p>
Rare-in-market^	
Extension of Grace Period Benefit	<ul style="list-style-type: none">Under the Extension of Grace Period Benefit, the grace period can be extended from 31 days to up to 365 days ("Extended Grace Period"). The Extended Grace Period will start from the premium due date falling on or immediately after the date of our approval of your application for Extension of Grace Period Benefit ("Start Date"), and will apply to each premium due within 1 year after this Start Date, extending each of such premiums' due date up to the earlier of (i) 365 days from the Start Date of the Extended Grace Period and (ii) when the Extension of Grace Period Benefit automatically ends.This benefit can be claimed if one of the specified events happen to the policy owner after the issue date or commencement date of the policy (whichever is later), including (i) involuntary unemployment, (ii) legally married, (iii) legally divorced, (iv) his / her natural child is born, (v) adopted a child through legal means, (vi) purchased a new residential property or (vii) changed the principal location of residence#.Claim for Extension of Grace Period Benefit must be submitted together with the required documentary proof within the specified period.Once your application is approved, the grace period for late premium payment for both of the basic policy and any riders attached to the basic policy will be extended.Interest will not be charged on premiums falling due during the Extended Grace Period, as long as all premiums due are paid by the end of the Extended Grace Period. If any premiums are unpaid when the Extended Grace Period ends, the policy will terminate.During the Extended Grace Period, the policy will continue to be effective as long as all premiums due are paid by the end of the Extended Grace Period, but we will suspend the declaration of any guaranteed cash value and Terminal Bonus for the policy and which will resume only after you have paid all premiums in default.The Extension of Grace Period Benefit can be claimed once per policy. <p>Please refer to the Note for Extension of Grace Period Benefit for further details.</p> <p># i.e. the city where the policy owner lives or intends to live for 185 days or more in policy year and which is shown as the place of residence of the policy owner in our records.</p> <p>^ As of 13 August 2025, compared with critical illness insurance products provided by Hong Kong major insurance companies.</p>
Waiver of Premium for Critical Illness	<p>All advance payment(s) paid under Critical Illness Benefit will reduce the Current Sum Assured⁷ of the basic policy. The premiums subsequently payable under the Essence – On Your Side Insurance Plan basic policy will be reduced accordingly based on the reduced Current Sum Assured⁷.</p> <p>The entire remaining balance of premiums payable under the Essence – On Your Side Insurance Plan basic policy will be waived when the total advance payments paid under the Critical Illness Benefit reach 100% of Initial Sum Assured. All premiums payable under the add-on plans (if any) attached to the Essence – On Your Side Insurance Plan policy will not be waived. These add-on plans will remain in force and provide cover if their respective premiums continue to be paid.</p>

Cover at a glance (continued)

Terminal Bonus	<p>Once the basic policy has been in force for 5 years, a non-guaranteed Terminal Bonus (if any) may be declared at least once per policy year. You may receive the Terminal Bonus when:</p> <ul style="list-style-type: none">i) you surrender the policy on or after the 5th policy anniversary;ii) the insured passes away on or after the 5th policy anniversary; oriii) we pay out the benefit for major illness or minor illness, where the illness or condition triggering the benefit payment occurs on or after the 5th policy anniversary. <p>When the Critical Illness Benefit is paid, the corresponding portion of the non-guaranteed Terminal Bonus (if any) will be paid at the same time based on the benefit ratio as follows:</p> <div><div><div>Amount of corresponding portion of non-guaranteed Terminal Bonus</div><div>=</div><div><div>Benefit ratio (capped at 100%)</div><div><div>Benefit amount paid</div><div>Current Sum Assured⁷</div></div></div><div>X</div><div>Non-guaranteed Terminal Bonus declared in the relevant policy year^</div></div><p>[^] Adjusted based on Current Sum Assured⁷</p><p>Terminal Bonus is a non-cumulative, non-guaranteed bonus, the amount of which is valid until the next declaration. The amount in each declaration may be greater or less than the previous declared amount based on a number of factors, including but not limited to investment returns, general market conditions, claims experience and other factors, the detailed list of which can be found under "Bonus Philosophy" from "Important Information".</p><p>Payment of the Terminal Bonus is not guaranteed. We determine the amount based on actual experience and it may vary based on the above factors. In the case of policy surrender, it may be less compared to other situations. Under certain circumstances, it may be zero.</p><p>Please note that after the advance payments made in total for benefits under the policy reach 100% of the Initial Sum Assured, the policy will not provide any further Terminal Bonus.</p></div>
Surrender Benefit	Guaranteed cash value plus non-guaranteed Terminal Bonus (if any)

Note:

We will deduct all outstanding debt including the unpaid premiums of the basic plan and / or riders (if any) under the policy before we will make any payment under any of the abovementioned benefits.

Remarks

- <https://bmjoncology.bmj.com/content/2/1/e000049> (Medical Journal: September 2023)
- World Heart Day heightens public vigilance against cardiovascular diseases (<https://www.info.gov.hk/gia/general/202309/29/P2023092800452.htm>)
- https://hk.on.cc/hk/bkn/cnt/news/20241223/bkn-20241223003025219-1223_00822_001.html (Media News: December 2024)
- <https://www.tkww.hk/a/202407/11/AP668f48f3e4b05198068ca3d7.html> (Media news: July 2024)
- 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 Whole Life Extra Coverage Booster for Death terminates upon the earlier of (a) payment(s) under the Prime Age Critical Illness Extra Coverage Booster reach 100% of the Extra Coverage Booster Amount and (b) the Big 3 Critical Illness Shield Benefit is payable under the basic policy.
- Current Sum Assured means the Sum Assured left after the deduction of all advance payment(s) made for the benefits for major illness and minor illness from the Initial Sum Assured. The Initial Sum Assured means the protection amount that you have purchased. Once the Current Sum Assured is reduced to zero, guaranteed cash value will also be reduced to zero and the Terminal Bonus will no longer be declared and no longer be paid under the policy.
- 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.
- The total coverage does not include the non-guaranteed Terminal Bonus (if any).
- Total Basic Premiums Paid means the total amount of due and payable premium(s) paid to the **Essence – On Your Side Insurance Plan** basic policy and received by the Company from the policy date up to the end of the current policy year. Total Basic Premiums Paid does not include any premium(s) paid for any add-on plan(s) attached to the **Essence – On Your Side Insurance Plan** policy, and does not include any premium(s) paid to us but not yet due and / or any payment in excess of premium(s) currently due and payable.

In this product brochure, when referring to the benefit term, age 85 / age 65 refers to the policy anniversary on or immediately following the insured's 85th / 65th birthday.

Critical Illnesses Schedule

58 Critical Illnesses (including 57 major illnesses and 1 minor illness)

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	
10.	Alzheimer's Disease / Irreversible Organic Degenerative Brain Disorders
11.	Apallic Syndrome
12.	Bacterial Meningitis
13.	Benign Brain Tumour
14.	Cerebral Aneurysm Requiring Surgery®
15.	Coma
16.	Encephalitis
17.	Hemiplegia
18.	Major Head Trauma
19.	Meningeal Tuberculosis
20.	Motor Neurone Disease (including Spinal Muscular Atrophy, Progressive Bulbar Palsy, Amyotrophic Lateral Sclerosis and Primary Lateral Sclerosis)
21.	Multiple Sclerosis
22.	Muscular Dystrophy
23.	Paralysis
24.	Parkinson's Disease
25.	Poliomyelitis
26.	Progressive Supranuclear Palsy
27.	Severe Myasthenia Gravis
28.	Stroke
Group 4 Illnesses related to Major Organs and Functions	
29.	Acute Necrohemorrhagic Pancreatitis
30.	Aplastic Anaemia
31.	Chronic Liver Disease
32.	Chronic Relapsing Pancreatitis
33.	End-stage Lung Disease
34.	Fulminant Viral Hepatitis
35.	Kidney Failure
36.	Major Organ Transplant
37.	Medullary Cystic Disease
38.	Systemic Lupus Erythematosus (SLE) with Lupus Nephritis
39.	Systemic Scleroderma
Group 5 Other Major Illnesses	
40.	AIDS due to Blood Transfusion
41.	Blindness
42.	Chronic Adrenal Insufficiency (Addison's Disease)
43.	Creutzfeldt-Jakob Disease
44.	Crohn's Disease
45.	Ebola
46.	Elephantiasis
47.	Loss of Hearing
48.	Loss of One Limb and One Eye
49.	Loss of Speech
50.	Loss of Two Limbs
51.	Major Burns
52.	Necrotising Fasciitis
53.	Occupationally Acquired HIV
54.	Pheochromocytoma
55.	Severe Rheumatoid Arthritis
56.	Severe Ulcerative Colitis
Group 6 Terminal Illness and Loss of Independent Existence	
57.	Loss of Independent Existence
58.	Terminal Illness



Covered illnesses

You may browse the website to understand covered illnesses for reference purpose:
<http://www.aia.com.hk/en/our-products/critical-illness-protection/illness.html>

® Cerebral Aneurysm Requiring Surgery is classified as a minor illness.

Remarks

- Cover for cancer under major illnesses and the Big 3 Critical Illness Shield Benefit does not include early thyroid cancer (at TNM Classification T1N0M0 or a lower stage); early prostate cancer (at TNM Classification T1a or T1b or a lower stage); early chronic lymphocytic leukaemia 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 each of the covered illnesses.

Covered Illnesses Benefit Schedule

If the insured is diagnosed with a covered illness stated below, we will pay the following benefit amount once for each covered illness:

Type of Protection	Covered Illness	Benefit Term to the Insured	Benefit (Percentage of the Initial Sum Assured)
58 Critical Illnesses (including 57 major illnesses and 1 minor illness)			
Major Illness Benefit	• 56 Major Illnesses	Whole life	100% minus all advance payments made
	• Loss of Independent Existence	Up to age 65	
Minor Illness Benefit	• Cerebral Aneurysm Requiring Surgery	Whole life	50% advance payment
Big 3 Critical Illness Shield Benefit			
Big 3 Critical Illness Shield Benefit	• Cancer • Heart Attack • Stroke	Up to age 85	100%

For details of above covered illnesses benefits, please refer to the “Cover at a glance” section.

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.

You may choose to purchase this Plan as a standalone plan without purchasing other type(s) of insurance products at the same time.

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

Bonus Philosophy

This is a participating insurance plan in which we share a portion of the profits earned on it and related participating insurance plans with the policy owners. It is designed to be held long term. The premiums of a participating insurance plan will be invested in a variety of assets according to our investment strategy. The cost of policy benefits (including guaranteed and non-guaranteed benefits as specified in your plan that may be payable on death, surrender or the occurrence of certain events such as hospitalization or diagnosis of a critical illness, as well as charges we make to support policy guarantees (if applicable)) and expenses will be deducted as appropriate from premiums of the participating insurance plan or from the invested assets. We aim to ensure a fair sharing of profits between policy owners and shareholders, and among different groups of policy owners. For this plan's target profit sharing ratio between policy owners and shareholders, please visit our website at <https://www.aia.com.hk/en/our-products/further-product-information/profit-sharing-ratio.html>.

Divisible surplus refers to profits available for distribution back to policy owners as determined by us. The divisible surplus that will be shared with policy owners will be based on the profits earned from your plan and similar plans or similar groups of policies (as determined by us from time to time by considering factors such as benefit features, policy currencies and period of policy issuance). Divisible surplus may be shared with the policy owners in the form of terminal bonuses as specified in your policy. A very significant proportion of such divisible surplus arising from the experience from your plan and similar plans or similar groups of policies will be shared with policy owners.

We review and determine the bonus amounts payable to policy owners at least once per year. Divisible surplus depends on the investment performance of the assets which we invest in and the amounts of benefits and expenses we need to pay for the plan. It is therefore inherently uncertain. Nevertheless, we aim to deliver relatively stable bonus payments over time through a smoothing process by spreading out the gains and losses over a period of time. The actual bonuses declared may be different from those illustrated or projected in any insurance plan information provided (e.g. benefit illustrations) depending on whether the divisible surplus, past experience and / or outlook are different from what we expected. If bonuses are different from our last communication, this will be reflected in the policy anniversary statement.

A committee has been set up to provide independent advice on the determination of the bonus amounts to the Board of the Company. The committee is comprised of members from different control functions or departments within the organisation both at the AIA Group level as well as Hong Kong local level, such as office of the Chief Executive of the Company, legal, compliance, finance, investment and risk management. Each member of the committee will endeavour to exercise due care, diligence and skill in the performance of his or her duties as a member. The committee will utilise the knowledge, experience, and perspectives of each individual member to assist the Board in the discharge of its duty to make independent decisions and to manage the risk of conflict of interests, in order to ensure fair treatment between policy owners and shareholders, and among different groups of policy owners. The actual bonuses, which are recommended by the Appointed Actuary, will be decided upon the deliberation of the committee and finally approved by the Board of Directors of the Company, including one or more Independent Non-Executive Directors, and with written declaration by the Chairman of the Board, an Independent Non-Executive Director and the Appointed Actuary on the management of fair treatment between policy owners and shareholders.

To determine the bonuses of a participating policy, we consider both past experience and the future outlook of all factors including, but not limited to, the following:

Investment returns: include interest earnings, dividends and any changes in the market value of the backing assets, i.e. the assets in which we invest your premiums (after deducting the cost of policy benefits and expenses). Depending on the asset allocation adopted for the insurance plan, investment returns could be affected by fluctuations in interest income (both interest earnings and the outlook for interest rates) and various market risks, including interest rate risk, credit spread and default risk, fluctuations in listed and private equity prices, real estate prices as well as foreign exchange rates if the currency of the backing assets is different from the policy currency, etc.

Claims: include claims for death benefits, critical illness benefits and any other insured benefits under the insurance plan.

Surrenders: include policy surrenders, partial surrenders and policy lapses; and their corresponding impact on the backing assets.

Expenses: include both expenses directly related to the policy (e.g. commission, underwriting, issue and premium collection expenses) and indirect expenses allocated to the insurance plan (e.g. general administrative costs).

For bonus philosophy and bonus history, please visit our website at <https://www.aia.com.hk/en/dividend-philosophy-history.html>



Investment Philosophy, Objective and Strategy

Our investment philosophy aims to deliver sustainable long-term returns in line with the insurance plan's investment objectives and the Company's business and financial objectives.

Our aforementioned objectives are to achieve the targeted long-term investment results while minimising volatility in investment returns to support the liabilities over time. They also aim to control and diversify risk exposures, maintain adequate liquidity and manage the assets with respect to the liabilities.

Our current long-term target strategy is to allocate assets attributed to this insurance plan as follows:

Asset Class	Target Asset Mix (%)
Bonds and other fixed income instruments	25% - 100%
Growth assets	0% - 75%

The bonds and other fixed income instruments predominantly include government and corporate bonds and are mainly invested in the United States and Asia-Pacific. Growth assets may include listed equity, equity mutual funds, physical real estate, real estate funds, private equity funds and private credit funds, and are mainly invested in the United States, Asia-Pacific and Europe. Growth assets generally have a higher long-term expected return than bonds and fixed income assets but may be more volatile in the short term. The range of target asset mix may be different for different participating insurance plans. Our investment strategy is to actively manage the investment portfolio i.e. adjust the asset mix dynamically over a range that can be wider than the target range in response to the external market conditions and the financial condition of the participating business. For example, there may be a smaller proportion of growth assets when interest rates are low and a larger proportion of growth assets when interest rates are high. When interest rates are low, the proportion of growth assets may be even smaller than the long-term target strategy, so as to allow us to minimise volatility in investment returns and to protect our ability to pay the guaranteed benefits under the insurance plans, whereas the proportion of the growth assets may be even larger than the long-term target strategy when interest rates are high to allow for the possibility that we may share more investment opportunities in growth assets with the policy owners.

Subject to our investment objectives, we may use a material amount of derivatives (such as through pre-investing partly or fully expected future premiums) to manage our investment risk exposure and for matching between assets and liabilities, for example, the effects of changes in interest rates may be moderated while allowing for more flexibility in asset allocation.

Our general currency strategy is to minimise currency mismatches for bonds and other fixed income instruments. For these investments, our current practice is to endeavour to currency-match asset purchases with the currency of the underlying policy (e.g. US Dollar assets will be used to back US Dollar insurance plans). However, subject to market availability and opportunity, bonds or other fixed income instruments may be invested in a currency other than the currency of the underlying policy and currency swaps may be used to minimise the currency risks. Currently assets are mainly invested in US Dollar. Growth assets may be invested in a currency other than the currency of the underlying policy and the selection of the currency is made according to our investment philosophy, investment objectives and mandate.

We will pool similar participating insurance plans for investment to determine the return and we will then allocate the return to specific participating insurance plans with reference to their target asset mix. Actual investments (e.g. geographical mix, currency mix) would depend on market opportunities at the time of purchase, hence may be different from the target asset mix.

The investment strategy is subject to change depending on the market conditions and economic outlook. Should there be any material changes in the investment strategy, we will inform policy owners of the changes, with underlying reasons and expected impact to the bonuses.

Key Product Risks

- You should pay premium(s) on time and according to the selected premium payment schedule. If you stop paying the premium before completion of the premium payment term, you may elect one of the non-forfeiture options to surrender the policy or convert the policy to a non-participating insurance plan with life protection only. Compared with the original plan, such a plan will have less cover and may have a shorter term.

If no non-forfeiture option has been elected, the premium will be covered by a loan taken out on the policy automatically. When the loan balance exceeds the guaranteed cash value, the policy will lapse and you / the insured will lose the cover. The surrender value of the policy will be used to repay the loan balance, and we will refund any remaining value.
- The plan may make certain portion of its investment in growth assets. Returns of growth assets are generally more volatile than bonds and other fixed income instruments, you should note the target asset mix of the product as disclosed in this product brochure, which will affect the bonus on the product. The savings component of the plan is subject to risks and possible loss. Should you surrender the policy early, you may receive an amount considerably less than the total amount of premiums paid.
- The policy value including guaranteed cash value and terminal bonus and both will be reduced when an advance payment is paid under the basic policy. Under such condition, this plan may not serve the purpose of wealth accumulation.
- 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 on the occurrence of the earliest of any of the following:
 - the insured passes away;
 - you do not pay the premium within 31 days (or up to 365 days under the Extension of Grace Period Benefit) of the due date;
 - the end of the benefit term if basic policy has been continued as a non-participating insurance plan; or
 - the outstanding debt exceeds the guaranteed cash value of the policy. Where the premium is covered by a loan taken out on the policy automatically, the outstanding debt (including the policy loan and interest) exceeds the guaranteed cash value of your policy.
- The Prime Age Critical Illness Extra Coverage Booster will be terminated on the occurrence of the earliest of any of the following:
 - when the claims payments made in total reach 200% of the Extra Coverage Booster Amount (i.e. 80% of the Initial Sum Assured);

- the later of (a) the policy anniversary on or immediately following the insured's 70th birthday; and (b) the 10th policy anniversary of the policy; or
 - when the basic plan is terminated or converted to a non-participating insurance plan.
6. The Whole Life Extra Coverage Booster for Death will be terminated on the occurrence of the earliest of any of the following:
- when the total payments made 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);
 - Big 3 Critical Illness Shield Benefit is payable under the basic policy; or
 - when the basic plan is terminated or converted to a non-participating insurance plan.
7. The Big 3 Critical Illness Shield Benefit will be terminated on the occurrence of the earliest of any of the following:
- when a claim payment has been made under the Big 3 Critical Illness Shield Benefit;
 - at the policy anniversary on or immediately following the insured's 85th birthday; or
 - when the basic plan is terminated or converted to a non-participating insurance plan.
8. 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.
9. 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.
10. 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.
11. Future premiums will be reviewed and adjusted if necessary to reflect overall claim experience and other factors, the detailed list of which are set out under Premium Adjustment section.

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
- Fulminant viral hepatitis or cancer of the insured due to AIDS or HIV infection; and
- a self-inflicted injury; and
- any illnesses existed before the policy is issued and was not disclosed in the application for insurance or health statement.

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 policy from time to time within the premium payment term and adjust 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 any other similar plans as determined by us, and the expected claim outgo in the future of such policies, which reflects the impact of change in the incidence rate of deaths, covered illnesses and covered surgeries
- historical investment returns and the future outlook of this plan's backing asset
- policy surrenders and lapses of this plan
- expenses directly related to this plan and indirect expenses allocated to this plan

We will give you a written notice of any revision 31 days before the end of policy year.

Product Limitation

- 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 during the intervening period between the diagnosis of the previous and subsequent prostate cancer.
- The term "medically necessary" as stated above means that the medical service, procedure or supply is, in our opinion:
 - consistent with the generally accepted professional standards of medical practice;
 - required to establish a diagnosis and / or to provide treatment; and
 - cannot be safely delivered in a lower level of medical care.Experimental, screening, and preventive services or supplies are not considered medically necessary.
- One-Stop Oncology Service is additional value-added service, which is not guaranteed subject to the terms and conditions thereof, and does not form part of the contractual benefit of **Essence – On Your Side Insurance Plan**. One-Stop Oncology Service is provided in Hong Kong by designated independent third party service providers 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. AIA shall not be responsible for any act, negligence or omission of the service providers in the provision of any service, treatment, advice and opinion.

One-Stop Oncology Service is subject to the eligibility of the insured (including review of the insured's relevant medical reports of pathological or diagnostic imaging tests by the designated service providers), the availability of the service, the terms and conditions and any applicable terms and conditions imposed by the service providers relating to the service. AIA reserves the right to amend, suspend or terminate One-Stop Oncology Service or any part of service thereunder (including the service providers, any details or terms and conditions relating thereto) at any time without any prior notice.

Please note that the Pre-approval - Medical Expense & Cashless Service and the administrative support related thereto under One-Stop Oncology Service are not available to be used by the insured of **Essence – On Your Side Insurance Plan**.

For details, please refer to the service leaflet of One-Stop Oncology Service and AIA's website: <https://www.aia.com.hk/en/health-and-wellness/healthcare-services/aia-carepass/one-stop-oncology-service>.

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.

Note for Extension of Grace Period Benefit

The Extension of Grace Period Benefit starts on the premium due date at the time when we approve your claim and continues until the earlier of (a) 365 days from the Start Date of the Extension of Grace Period and (b) when the Extension of Grace Period Benefit automatically ends on the earliest of the following dates:

- at the end of Extended Grace Period,
- in the case of involuntary unemployment, you fail to provide proof of continuous status of unemployment upon our request,
- the date we approve a change of ownership of the policy,
- the date on which any claim on waiver of premium of your basic plan is approved,
- the date on which your basic policy is fully paid up (meaning that the basic policy is providing coverage without any required premiums);
- the date any amount is paid under your basic policy and / or add-on plans as a result of any withdrawal or claim made, if the premium payment mode of the policy after the payment of such amount is not monthly; and
- the date when you pay all premiums in default.

In the case of involuntary unemployment under the Extension of Grace Period Benefit, you must be employed under a continuous contract for not less than 24 months and (a) for Policy issued in Hong Kong: you are dismissed by your employer due to redundancy or is laid off, and is entitled to a severance payment pursuant to the employment / labour laws of Hong Kong; or (b) for Policy issued in Macau: your employment contact is terminated by rescission without just cause on the initiative of the employer, and you are entitled to a compensation payment pursuant to the employment / labour laws of Macau. Further, such employment cannot be self-employment, employment by a family member (including spouse, parent, grandparent, child or grandchild) or employment as a domestic servant. Proof of continuous unemployment is required by you upon our request. The Extension of Grace Period Benefit is not available if you were informed of your pending involuntary unemployment on or before the issue date or commencement date of the policy, whichever is later.

Claim for Extension of Grace Period Benefit must be submitted together with the required documentary proof within the specified period. Please refer to the policy contract for details of the required documentary proof and the specified period for submission of application.

The Extension of Grace Period Benefit can only be claimed once per policy. The application for the Extension of Grace Period Benefit is subject to our approval, our prevailing rules and conditions, and the handling of policy during the Extended Grace Period will be subject to our discretion.

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 debt.

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 2 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











**CRITICAL
ILLNESS
PROTECTION**

ESSENCE – ON YOUR SIDE INSURANCE PLAN (EOYS)

Smart shield, extended support

Essence – On Your Side Insurance Plan
is a participating insurance plan.

AIA Vitality

AIA International Limited
(Incorporated in Bermuda with limited liability)



View e-copy



**HEALTHIER, LONGER,
BETTER LIVES**