

LIFE INSURANCE – ACCIDENT PROTECTION
PAC SELECT 3

PROTECT YOU FROM LIFE'S UNCERTAINTIES

PAC Select 3 provides you tailored protection against
the burden from an accident



View e-copy

AIA International Limited
(Incorporated in Bermuda with limited liability)



HEALTHIER, LONGER,
BETTER LIVES

We aim to provide comprehensive coverage relieving the burden after an accidental injury

which may be caused by the tremendous medical expenses or the additional financial pressure of temporary incapacity to work during recovery

That is why we designed **PAC Select 3**, an accident insurance add-on plan that offers protection against the consequences of treatment costs and financial burden following an accidental injury or disability. The plan provides you with a financial lifeline during unforeseen critical moments.

"AIA", "the Company", "We", "our" or "us" herein refers to **AIA International Limited** (Incorporated in Bermuda with limited liability).



Plan Highlights

Set tailored accident protections based on your needs



Build up your protection with comprehensive coverage

Core Cover: Accidental Death & Dismemberment Benefit

Additional Optional Covers: Accidental Medical Expenses Reimbursement Benefit + Daily Hospital income Benefit



Set your own sum assured to suit your needs

Note:

The term "sum assured" refers to the protection amount that you have originally purchased.

Accidental Death & Dismemberment Benefit

Accidental Death & Dismemberment Benefit

When an accident happens, you do not want to be worrying about mounting bills, household expenses and mortgage payments. If the insured, who is the person protected under the **PAC Select 3** add-on plan, sustained any of the injuries listed in the Benefits Schedule for Accidental Death & Dismemberment Benefit on page 8 within 180 days from the date of an accident giving rise to the injury, **PAC Select 3** will pay a lump sum amount according to the Benefits Schedule on page 8 as Accidental Death & Dismemberment Benefit to help manage expenses.

Permanent Total Disability Benefit

If an accident leaves the insured who is at the age of 18 or above totally and permanently disabled within 180 days from the date of an accident, and the insured remains totally and permanently disabled for 12 consecutive months, **PAC Select 3** will pay a Permanent Total Disability Benefit on a monthly basis starting from the 13th month and during the continuance of such disability, up to a maximum of 100 months. Each monthly payment equals to 1% of the sum assured of the Accidental Death & Dismemberment Benefit add-on plan, giving much-needed financial support.

Permanent Total Disability Benefit will not be payable for a disability arising from a covered injury if Accidental Death & Dismemberment Benefit is payable in respect of the same covered injury.

Double Indemnity Benefit

Accidents can happen anywhere, at any time. If Accidental Death & Dismemberment Benefit or Permanent Total Disability Benefit will be payable due to a covered injury of the insured resulting from an accident under any of the following circumstances, **PAC Select 3** will double the Accidental Death & Dismemberment Benefit or the Permanent Total Disability Benefit payable (as applicable):

- a fare paying passenger travelling on marine, land or air public transportation, e.g. ferry, bus, coach, train / MTR, taxi or airplane
- riding in a passenger-carrying elevator (excluding elevators of a mine or construction site)
- injured in fire in a theatre, public auditorium, hotel, school or hospital
- a pedestrian injured in a traffic accident and / or struck by any motor-driven / powered vehicle
- injured in natural flooding or landslide in Hong Kong or Macau

Compassionate Death Benefit

If the worst should happen and the insured passes away, **PAC Select 3** will pay the beneficiary a lump sum amount of 1% of the sum assured of the Accidental Death & Dismemberment Benefit add-on plan as Compassionate Death Benefit. The total payable sum of Compassionate Death Benefit under **PAC Select 3** and all other policies and add-on plans issued by the Company and/or AIA Company Limited in respect of the same insured is capped at HK\$/MOP10,000 or US\$1,300.

Renewal Benefit

To give you additional protection, during the first 5 Policy Years, if **PAC Select 3** is renewed each Policy Year and it has been continuously in force during such Policy Year, the policy will be entitled to the Renewal Benefit which will automatically increase the cover for the Accidental Death & Dismemberment Benefit and Permanent Total Disability Benefit upon renewal for the relevant Policy Year by 5% of the sum assured of the Accidental Death & Dismemberment Benefit add-on plan, without the need to pay additional premiums.

The total amount of the sum assured of all policies issued under the PAC Select series in respect of the same insured which is used for calculation of the Renewal Benefit* is subject to a maximum limit of HK\$/MOP800,000 or US\$100,000. The total amount of the Renewal Benefit* of all policies issued under the PAC Select series in respect of the same insured shall not exceed HK\$/MOP200,000 or US\$25,000.

* Renewal Benefit is also known as "Renewal Bonus" under other policies of the PAC Select series.

After benefit(s) have been paid under the Accidental Death & Dismemberment Benefit and /or Permanent Total Disability Benefit, the current sum assured[▲] of the Accidental Death & Dismemberment Benefit add-on plan will be reduced accordingly and the balance of premium payable for the Accidental Death & Dismemberment Benefit add-on plan will be reduced based on the reduced current sum assured[▲].

If the current sum assured[▲] of the Accidental Death & Dismemberment Benefit add-on plan is reduced to zero as a result of benefit(s) paid under the Accidental Death & Dismemberment Benefit and / or Permanent Total Disability Benefit, your **PAC Select 3** add-on plan will be terminated.

Note: Regardless of the number of accidents and covered injuries sustained by the insured, the total amount paid and/or payable under the Accidental Death & Dismemberment Benefit and Permanent Total Disability Benefit cannot exceed the sum assured of Accidental Death & Dismemberment Benefit add-on plan.

[▲] The term "current sum assured" refers to the sum assured of the Accidental Death & Dismemberment Benefit add-on plan reduced by any benefit amount(s) paid under the Accidental Death & Dismemberment Benefit and Permanent Total Disability Benefit.



Accidental Death & Dismemberment Benefit (Continued)



Worldwide Emergency Assistance Services

If the insured is a permanent resident of Hong Kong, Macau, or the People's Republic of China, we offer emergency assistance services to the insured anywhere in the world, including:

- emergency medical evacuation and repatriation of remains, with per life limit up to HK\$/MOP5,000,000 or US\$625,000 under all policies held with us and/or AIA Company Limited covering the same insured
- 24-hour worldwide telephone enquiry services



A Currency That Suits You

Subject to our prevailing rules and conditions, **PAC Select 3** add-on plan will attach to a basic plan to provide comprehensive coverage. In addition, the currency of the **PAC Select 3** add-on plan will be the same as the corresponding basic plan, which may be in HK dollars, Macau pataca (if the policy is issued in Macau) or US dollars.



Accidental Medical Expenses Reimbursement Benefit



Accidental Medical Expenses Reimbursement Benefit

If the insured is injured in an accident and require medical treatment, confinement in a hospital, nursing services, bone-setting, acupuncture, physiotherapy or chiropractic treatment, **PAC Select 3** will reimburse the reasonable and customary medical expenses for such treatment or services which have been incurred within 52 weeks from the date of an accident, up to the sum assured of the Accidental Medical Expenses Reimbursement Benefit add-on plan. In addition, for medically necessary bone-setting, acupuncture, physiotherapy and chiropractic treatment, we provide 2 plan levels with different sub-limits for selection as follows:

	Plan 1	Plan 2
Bone-setting and acupuncture[^]	Fracture of bones: Up to HK\$/MOP1,000 or US\$125 per accident per life* Non-fracture of bones: Up to HK\$/MOP500 or US\$63 per accident per life*	
Physiotherapy and Chiropractic treatment[^]	Up to HK\$/MOP800 or US\$100 per visit, maximum 15 visits per policy year [#]	Up to HK\$/MOP450 or US\$56 per visit, maximum 10 visits per policy year [#]

[^] Each of bone-setting, acupuncture, physiotherapy and chiropractic treatment is also subject to the maximum amount per accident for the insured (i.e. the sum assured of the Accidental Medical Expenses Reimbursement Benefit add-on plan).

* The total amount of such benefit paid and/or payable per accident under all **PAC Select 3** add-on plans in respect of the same insured shall not exceed the maximum amount payable for such benefit per accident as stated in the table above.

[#] The maximum number of visits is applicable regardless of the number of accidents occurred during the policy year.



Accidental Reconstructive Surgery Benefit

If the insured sustains a covered injury due to an accident and is advised by a registered medical practitioner to undergo reconstructive surgery, **PAC Select 3** will reimburse the reasonable and customary medical expenses as below which have been incurred within 52 weeks from the date of accident:

- the insured’s medically necessary reconstructive surgery which is performed by a registered medical practitioner; and
- any external or prosthetic device or reconstructive materials implanted (or for the replacement of any organ) inside the insured’s body during the reconstructive surgery.

The Accidental Reconstructive Surgery Benefit payable per accident will be subject to the sum assured of the Accidental Medical Expenses Reimbursement Benefit add-on plan.



Medical Appliance Subsidy

Should the insured become hospitalised due to a covered injury caused by an accident and is advised by a registered medical practitioner to purchase any medically necessary medical equipment for the covered injury, such as wheelchairs, walkers and canes, **PAC Select 3** will reimburse such expenses up to HK\$/MOP3,000 or US\$375 per accident.

Note:
 The total amount paid and/or payable per accident under the Accidental Medical Expenses Reimbursement Benefit, Accidental Reconstructive Surgery Benefit and Medical Appliance Subsidy cannot exceed the sum assured of Accidental Medical Expenses Reimbursement Benefit add-on plan.

Daily Hospital Income Benefit

Daily Hospital Income Benefit

If the insured who is at the age of 18 or above is hospitalised due to a covered illness or covered injury, Daily Hospital Income Benefit will be payable for each day of hospitalisation, up to a maximum of 90 days in respect of the same confinement[^].

Intensive Care Unit Benefit

If the Daily Hospital Income Benefit is payable due to a covered illness or covered injury, and if the insured is confined in an intensive care unit (ICU) due to the same covered illness or covered injury, **PAC Select 3** will also pay the Intensive Care Unit Benefit for each day during which the insured is confined in the ICU. The Intensive Care Unit Benefit payable per day is equal to the Daily Hospital Income Benefit payable per day, up to a maximum of 10 days in respect of the same confinement[^].

[^] The coverage is only eligible in covered areas. For hospital confinement outside of the covered areas, the Daily Hospital Income Benefit will be reduced by 50% and subject to a maximum of HK\$/MOP480 or US\$60 for each day per life, and that the Intensive Care Unit Benefit will not be payable.

Cover at a glance

	Accidental Death & Dismemberment Benefit	Accidental Medical Expenses Reimbursement Benefit (Plan 1 / Plan 2)	Daily Hospital Income Benefit
	Core Cover (Compulsory)	Optional Cover	Optional Cover
Product Nature	Accident protection insurance add-on plan		
Insured's Age at Policy Issue (Age on last birthday)	15 days to age 70	15 days to age 70	Age 18 – 60
Benefit Term	Up to the age of 85	Up to the age of 76	Up to the age of 65
Currency	HK\$/MOP/US\$		
Premium Payment Mode	Follow the corresponding basic plan		
Plan Benefits	<ul style="list-style-type: none"> Accidental Death & Dismemberment Benefit Permanent Total Disability Benefit* Double Indemnity Benefit Compassionate Death Benefit Renewal Benefit Worldwide Emergency Assistance Services 	<ul style="list-style-type: none"> Accidental Medical Expenses Reimbursement Benefit Accidental Reconstructive Surgery Benefit Medical Appliance Subsidy 	<ul style="list-style-type: none"> Daily Hospital Income Benefit Intensive Care Unit Benefit

* Permanent Total Disability Benefit is only applicable to insured at the age of 18 or above on the date of the accident giving rise to the covered injury.

Benefits Schedule for Accidental Death & Dismemberment Benefit

Injury	% of the Sum Assured
1 Loss of life	100%
2 Permanent total loss of sight of both eyes	100%
3 Permanent total loss of sight of one eye	100%
4 Loss of or the permanent total loss of use of two limbs	100%
5 Loss of or the permanent total loss of use of one limb	100%
6 Loss of speech and hearing	100%
7 Permanent and incurable insanity	100%
8 Permanent total loss of hearing of a. both ears b. one ear	75% 25%
9 Loss of speech	50%
10 Permanent total loss of the lens of one eye	50%
11 Loss of or the permanent total loss of use of four fingers and thumb of a. right hand b. left hand	70% 50%
12 Loss of or the permanent total loss of use of four fingers of a. right hand b. left hand	40% 30%
13 Loss of or the permanent total loss of use of one thumb a. both right joints / one right joint b. both left joints / one left joint	30% / 15% 20% / 10%
14 Loss of or the permanent total loss of use of fingers a. three right joints / two right joints / one right joint b. three left joints / two left joints / one left joint	10% / 7.5% / 5% 7.5% / 5% / 2%
15 Loss of or the permanent total loss of use of toes a. all-one foot b. great-both joints c. great-one joint	15% 5% 3%
16 Fractured leg or patella with established non-union	10%
17 Shortening of leg by at least 5cm	7.5%
18 Third Degree Burns	
Area	Damage as a Percentage of Total Body Surface Area
a. head	equals to or greater than 8%
	equals to or greater than 5% but less than 8%
	equals to or greater than 2% but less than 5%
b. body	equals to or greater than 20%
	equals to or greater than 15% but less than 20%
	equals to or greater than 10% but less than 15%
	100%
	75%
	50%
	100%
	75%
	50%

If the insured is left-handed, the percentage for the various disabilities of right hand and left hand listed in the above benefits schedule will be transposed.

Sum Assured Limits

	Accidental Death & Dismemberment Benefit	Accidental Medical Expenses Reimbursement Benefit (Plan 1 / Pan 2)	Daily Hospital Income Benefit
	Core Cover (Compulsory)	Optional Cover	Optional Cover
Maximum Sum Assured	For insured aged 18 or above		
	HK\$/MOP2,400,000 or US\$300,000	HK\$/MOP80,000 or US\$10,000	HK\$/MOP1,920 or US\$240
	For insured below age 18		
	HK\$/MOP400,000 or US\$50,000	HK\$/MOP16,000 or US\$2,000	Not Applicable
Minimum Sum Assured	For insured aged 18 or above		
	HK\$/MOP400,000 or US\$50,000	HK\$/MOP20,000 or US\$2,500	HK\$/MOP320 or US\$40
	For insured below age 18		
	HK\$/MOP240,000 or US\$30,000	HK\$/MOP8,000 or US\$1,000	Not Applicable

Remarks:

- The premium payment mode should follow the corresponding basic plan.
- **PAC Select 3** is only applicable to insured within our specified classes of occupation.
- You will need to apply for the Core Cover before you may apply for any of the Optional Covers.

Annual Premium Rate Table

Annual premium rates stated below are used for calculation of the first year premium of the **PAC Select 3** cover according to insured's current attained age, but cannot be used for calculation of the actual premiums payable by you for **PAC Select 3** in the future. We will give you a written notice before the end of each policy year regarding the actual premium payable for the coming year.

Core Cover (Compulsory)

Accidental Death & Dismemberment Benefit			
Sum Assured	Annual Premium Rate		
	Attained Age 0-75	Attained Age 76-80	Attained Age 81-84
HK\$ / MOP / US\$			
Each 1,000	2	3	4
30,000	60	90	120
40,000	80	120	160
50,000	100	150	200
60,000	120	180	240
70,000	140	210	280
80,000	160	240	320
90,000	180	270	360
100,000	200	300	400
150,000	300	450	600
200,000	400	600	800
240,000	480	720	960
300,000	600	900	1,200
400,000	800	1,200	1,600
800,000	1,600	2,400	3,200
1,000,000	2,000	3,000	4,000
1,500,000	3,000	4,500	6,000
2,000,000	4,000	6,000	8,000
2,400,000	4,800	7,200	9,600

Premium rate table applies to both new policies issued and renewal.

Optional Covers

Accidental Medical Expenses Reimbursement Benefit		
Sum Assured	Annual Premium Rate	
	Plan 1	Plan 2
HK\$ / MOP / US\$		
Each 1,000	43	26
1,000	43	26
2,000	86	52
4,000	172	104
5,000	215	130
6,000	258	156
8,000	344	208
10,000	430	260
12,000	516	312
15,000	645	390
18,000	774	468
20,000	860	520
40,000	1,720	1,040
60,000	2,580	1,560
80,000	3,440	2,080

Daily Hospital Income Benefit	
Sum Assured	Annual Premium Rate
HK\$ / MOP / US\$	
Each 1	1.5
40	60.0
80	120.0
100	150.0
120	180.0
150	225.0
200	300.0
240	360.0
320	480.0
500	750.0
1,000	1,500.0
1,500	2,250.0
1,920	2,880.0

Notes:

- AIA reserves the right to revise this annual premium table.
- This annual premium table does not include levy which is collected by the Insurance Authority.
- This annual premium table is for distribution in Hong Kong/Macau only.
- Premium payable is based on the insured's attained age and the applicable premium table at the time of application or renewal of the cover.
- The annual premium table is for reference only. Premiums stated above are non-guaranteed and may increase with the increase of age.
- The premium payable will be calculated according to the benefits and sum assured of each add-on plan (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 Macau only.

Key Product Risks

1. This plan is an add-on plan. You need to pay the premium(s) (i) for the add-on plan with **Accidental Death & Dismemberment Benefit** until the anniversary of the cover immediately following the insured's 85th birthday, (ii) for the add-on plan with **Accidental Medical Expenses Reimbursement Benefit** (if you have selected this add-on plan) until the anniversary of the cover immediately following the insured's 76th birthday, and (iii) for the add-on plan with **Daily Hospital Income Benefit** (if you have selected this add-on plan) until the anniversary of the cover immediately following the insured's 65th birthday.
2. You may request for the termination of your add-on plan 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;
 - you do not pay the premium of basic plan or the add-on plan within 31 days of the premium due date, whichever is earlier;
 - total payment of the Accidental Death & Dismemberment Benefit and / or Permanent Total Disability Benefit have reached 100% of the sum assured of the Accidental Death & Dismemberment Benefit add-on plan;
 - the corresponding basic plan matures, is surrendered, cancelled, terminated or converted to a non-participating insurance plan; or the add-on plan is cancelled or terminated pursuant to the terms of the add-on plan or the corresponding basic plan;
 - anniversary of your cover immediately following the insured's 85th birthday (**for Accidental Death & Dismemberment Benefit add-on plan**);
 - anniversary of your cover immediately following the insured's 76th birthday (**for Accidental Medical Expenses Reimbursement Benefit add-on plan**);
 - anniversary of your cover immediately following the insured's 65th birthday (**for the Daily Hospital Income Benefit add-on plan**);

- when the Accidental Death & Dismemberment Benefit add-on plan is terminated, the selected Accidental Medical Expenses Reimbursement Benefit add-on plan and / or Daily Hospital Income Benefit add-on plan will also be terminated at the same time;
 - when the Accidental Medical Expenses Reimbursement Benefit add-on plan is terminated by the Company by giving not less than 30-day prior written notice to you.
3. Please note if you have chosen Accidental Medical Expenses Reimbursement Benefit add-on plan, we reserve the right to terminate this optional add-on plan at any time by giving not less than 30-day prior written notice to you. Upon termination, our liability is limited to the refund of unearned portion of the premium.
 4. We issue the add-on plans and decide your premium based on the insured's occupation class. You must immediately notify us of any change to the insured's occupation, employment, duties or other pursuits after the add-on plan becomes effective; following which, we will recalculate your premium and / or purchasable amount of benefits based on the new occupation class, and pay the claims (if any) accordingly. If the change to the insured's occupation, employment, duties or other pursuits is one that is classified by the Company as not insurable, we will not be liable for any losses sustained pertaining to that occupation.
 5. 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.
 6. 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.
 7. Your current planned benefit may not be sufficient to meet any future needs since the future costs 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 core cover, we will not cover conditions that result from any of the following events (applicable to Accidental Death & Dismemberment Benefit add-on plan, the Accidental Medical Expenses Reimbursement Benefit add-on plan and the Daily Hospital Income Benefit add-on plan):

- war, invasion, insurrection, revolution, use of military power or usurpation of government or military power;
- violation or attempted violation of the law or resistance to arrest;
- the insured engaging in or taking part in naval, military or air force service or operations;
- the insured engaging in air travel, except as a fare-paying passenger (not as a pilot / operator or a member of the aircrew) in any properly licensed private and / or commercial aircraft;

- suicide or attempted suicide or self-inflicted injury or deliberate exposure to exceptional danger (except in an attempt to save human life), or is sustained whilst the insured is in a state of insanity;
- in the case of a woman, pregnancy, miscarriage, childbirth, or any complications concerning therewith notwithstanding that such event may have been accelerated or induced by injury;
- any kind of disease or illness (except the covered injury or covered illness of Daily Hospital Income Benefit);
- any pre-existing condition;
- the insured engaging in a sport in a professional capacity or where the insured would or could earn income or remuneration from engaging in such sport;
- the insured, while on duty as a professional driver, entering, driving, operating, servicing, riding in or exiting any land vehicle or conveyance outside the territorial limits of Hong Kong SAR and Macau SAR;
- assault, murder, riot, civil commotion, strikes or making an arrest while the insured is employed as a full or part-time police officer, or cadet officer or is an officer or member of the Correctional Services Department;
- riot, civil commotion or strikes while the insured is employed as a fireman or is on duty as a fireman in the course of extinguishing fires or protecting life and property in case of fire; or
- mental, nervous or sleep disorders, treatment of alcoholism, drug abuse or any other complications arising therefrom, or accident caused by and whilst under the influence of drugs or alcohol.

For the Accidental Medical Expenses Reimbursement Benefit add-on plan, in addition to the above key exclusions of core cover, will not cover the following:

- medical expenses or hospitalisation charges incurred for general check-up, convalescence, custodial or rest care, cosmetic or other elective surgery, or congenital anomalies that gives rise to signs or symptoms, or is diagnosed, before the insured attains 17 years of age
- treatment for dental care or surgery, unless necessitated by injury caused by an accident to sound natural teeth (excluding denture and related expenses)

For the Daily Hospital Income Benefit add-on plan, in addition to the above key exclusions of core cover, will not cover the following:

- treatment or surgery for tonsils, adenoids, hernia or a disease peculiar to the female generative organs unless the insured has been continuously covered under this policy for a period of 120 days immediately preceding the commencement of such treatment or surgery
- any congenital defect or anomaly which has manifested or was diagnosed before the insured attains 17 years of age
- treatment for dental care or surgery, unless necessitated by injury caused by an Accident to sound natural teeth (excluding denture and related expenses)
- cosmetic or plastic surgery or any elective surgery
- routine health checks, investigations not directly related to admission, diagnosis, illness or injury, or any treatment or investigation which is not medically necessary, or convalescence, custodian or rest care

- Acquired Immunodeficiency Syndrome (AIDS) or any complications associated with infection by any Human Immunodeficiency Virus (HIV)
- any treatment or investigation which is not medically necessary or consistent in accordance with standards of good medical practice
- any fees and medical services that are not reasonable and customary

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 Limitations

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

Items	Effective Date
Covered injury	When the add-on plan commences
(for the Daily Hospital Income Benefit and the Intensive Care Unit (ICU) Benefit) Covered illness	30 days after the add-on plan commences
(for the Daily Hospital Income Benefit and the Intensive Care Unit (ICU) Benefit) Treatment / surgery for tonsils, adenoids, hernia or a disease of the female reproductive organs	120 days after the add-on plan commences

2. Accidental Death & Dismemberment Benefit and Permanent Total Disability Benefit

These benefits are only applicable to the loss resulted from a covered injury within 180 days from the date of an accident. The loss must be listed in the Benefits Schedule for Accidental Death & Dismemberment Benefit or within our definition of total and permanent disability.

In the event that a series of losses shall arise out of the same accident, benefit shall only be paid for one of the losses, for which the amount of benefit payable shall be the greatest amount of benefit as shown in the Benefits Schedule for Accidental Death & Dismemberment Benefit.

The Permanent Total Disability Benefit is not applicable to any insured at the age of 17 or below. Permanent Total Disability Benefit will not be payable for a disability arising from a covered injury if Accidental Death & Dismemberment Benefit is payable in respect of the same covered injury.

The total amount paid and/or payable under the Accidental Death & Dismemberment Benefit and Permanent Total Disability Benefit cannot exceed the sum assured of Accidental Death & Dismemberment Benefit add-on plan.

3. Accidental Medical Expenses Reimbursement Benefit

The Accidental Medical Expenses Reimbursement Benefit is only applicable to the reasonable and customary medical expenses which have been incurred within 52 weeks from the date of an accident.

The total amount paid and/or payable per accident under Accidental Medical Expenses Reimbursement Benefit, Accidental Reconstructive Surgery Benefit and Medical Appliance Subsidy cannot exceed the maximum amount per accident for the insured (i.e. the sum assured of the Accidental Medical Expenses Reimbursement Benefit add-on plan).

4. Daily Hospital Income Benefit and Intensive Care Unit Benefit

- a. If the hospital confinement is not within the covered areas, the Daily Hospital Income Benefit will be:
 - reduced by 50% for each confinement; and
 - subject to the limitation that the total amount of the Daily Hospital Income Benefit paid and/or payable under **PAC Select 3** and any and all similar benefits paid and/or payable under other insurance policies and supplementary contracts issued by the Company and/or AIA Company Limited in respect of the same insured shall not exceed the maximum limit of US\$60 or HK\$480 or MOP480 for each day when the insured is confined in the hospital.
- b. If the hospital confinement is not within the covered areas, the Intensive Care Unit Benefit will not be payable.
- c. The covered areas are as follows: Hong Kong, Macau, Malaysia, Thailand, Taiwan, Japan, South Korea, Singapore, United States of America, Australia, New Zealand, Canada, Austria, Belgium, Denmark, Finland, France, Germany, Greece, Iceland, Ireland, Italy, Luxembourg, Monaco, Netherlands, Norway, Portugal, Spain, Sweden, Switzerland, United Kingdom and Vatican City.
- d. If the insured is confined due to the same cause including any and all complications, we will only pay the Daily Hospital Income Benefit and the Intensive Care Unit Benefit (if any) once. We will regard multiple periods of confinement as part of the same confinement if they:
 - relate to the same (or a related) covered injury or covered illness, or to any related complications; and
 - are separated less than 90 days (excluding the date of admission or discharge).

5. 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.

Premium Adjustment

In order to provide you with continuous protection, we will annually review the premium of your plan and adjust it 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 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 rates of accidental deaths and dismemberments / permanent total disabilities, medical trends and medical cost inflation (where applicable)
- historical investment returns and the future outlook of the plan's backing asset
- policy surrenders and lapses of this plan
- expenses directly related to the policy and indirect expenses allocated to this plan

We will give you a written notice of any revision 30 days before renewal.



Claim Procedure

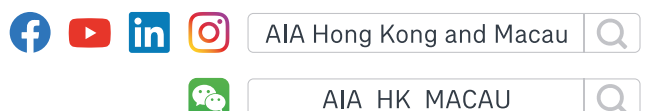
Any claim for death must be notified to us in writing immediately. If you wish to make a claim, you must send us the appropriate claim forms and relevant proof. You can get the appropriate claim forms at www.aia.com.hk, by calling the AIA Customer Hotline (853) 8988 1822 in Macau, or by visiting any AIA Customer Service Centre. For details of claim procedures, please refer to the Claim Procedure section in 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.

Cancellation Right

You have the right to cancel and obtain a refund of any premiums 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 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

Macau  (853) 8988 1822
 aia.com.hk





**HEALTHIER, LONGER,
BETTER LIVES**

AIA International Limited

(Incorporated in Bermuda with limited liability)

Frequently Asked Questions About “Reasonable and Customary” Charges, Claims and Historical Premium Increase Rates

Q1. What does “Reasonable and Customary” mean in relation to a medical service charges?

In relation to a charge for medical service, such level which does not exceed the general range of charges being charged by the relevant service providers in the locality where the charge is incurred for similar treatment, services or supplies to individuals with similar conditions, e.g. of the same sex and similar age, for a similar disability, as reasonably determined by the Company in utmost good faith. The reasonable and customary charges shall not in any event exceed the actual charges incurred.

Q2. How is the “Reasonable and Customary” charge determined?

In determining whether a charge is reasonable and customary, we shall make reference to the followings (if applicable):

- treatment or service fee statistics and surveys in the insurance or medical industry;
- internal or industry claim statistics;
- gazette published by the government; and/or
- other pertinent source of reference in the locality where the treatments, services or supplies are provided.

Q3. What can I do if I want to make an enquiry about claims matters?

If you wish to make an enquiry on the eligibility of a claim, claimable amount estimate and reimbursement limit before undergoing a treatment or procedure, or our service pledge on the response time to such enquiries, please contact us via (853) 8988 1822.

Q4. Where can I find the historical premium increase rates of products with medical reimbursement benefits?

To understand the historical premium increase rates of our products with medical reimbursement benefits, you may refer to our website <https://www.aia.com.hk/en/our-products/further-product-information/macau-medical-products/medical.html>.

Please note:

If the eligible expenses have been reimbursed under any law, or medical program or other insurance policy provided by any government, company, other third party or us, such expenses will not be reimbursable by us under this policy.

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

Macau **(853) 8988 1822**
 aia.com.hk



AIA Hong Kong and Macau

AIA_HK_MACAU



