



AIA Hong Kong

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Media Release

AIA Hong Kong Launches Market-First “Runner Guard” Accident Protection Specially Designed for Runners

Hong Kong, 13 November 2018 – AIA Hong Kong has launched the market-first “Runner Guard” accident protection specially designed for runners. The plan provides targeted “Runner Injury Benefit” for runners from the start of the event to the finish line¹ in local or overseas competitions² such as cross country running and marathons. Covered injuries include tendon rupture and ligament tear, exertional heat stroke or attack by wild animals³. “Runner Guard” is now available at AIA iShop online insurance purchase platform. In as fast as three minutes, three steps, existing customers can even purchase the plan directly and easily at AIA iShop, enabling them to enjoy running on the track with peace of mind.

Ms. Bonnie Tse, General Manager, Corporate, Strategy and Wealth Management of AIA Hong Kong & Macau, said, “As more people embrace living a healthy lifestyle and running becomes a popular exercise, many avid runners even challenge themselves by participating in competitions. Despite the growing trend of running competitions, the market lacks protection plans covering runners’ injuries during a race. The launch of the market-first ‘Runner Guard’ accident protection - designed specially for runners to fully meet their needs - epitomises AIA Hong Kong’s customer-centric philosophy. This plan provides comprehensive and appropriate protection and support to specifically cover injuries that occur during a race, supporting runners as they compete on the track, thus helping people live healthier, longer, better lives.”

AIA Hong Kong’s market-first “Runner Guard” accident protection covers runners for injuries from the start of the event to the finish line¹. Key features include:

1) “Running Injury Benefit”

- Covers a range of sports-related injuries which runners are particularly at risk for, including tendon rupture, ligament tear and bone fracture. If the insured needs to undergo surgery, 5% or 10% of the sum assured will be paid. The plan will pay a lump-sum benefit of HK\$5,000 even if surgery is not required. In the case of joint dislocation, the insured will receive HK\$3,000 regardless of surgery requirement;
- If the insured suffers exertional heat stroke and is hospitalised for at least 24 hours, a lump-sum benefit of HK\$10,000 will be paid;
- The plan will pay 100% of the sum assured in the unfortunate event of the insured suffering cardiac arrest⁴, a state of unconsciousness⁵, permanent loss of limb or loss of sight; or if the insured passes away.

- 2) **“Wild Nature Benefit”** – If the insured suffers an unprovoked attack by a wild boar, porcupine, dog, snake, cattle or monkey and is treated at a hospital or outpatient clinic, the plan will pay a “Wild Nature Benefit” according to the severity of the injury.
- 3) **Flexible protection** – Two protection plans, Plan 1 and Plan 2, are available. The sum assured is HK\$500,000 for Plan 1 and HK\$1,000,000 for Plan 2; both plans offer four different Benefit Terms of 1, 3, 30 and 90 days, so customers do not have to purchase cover each time they enter a competition. Moreover, the plan covers both local and overseas competitions, including cover for a one-time running event.

Limited time offer “Runner Guard” promotion at “AIA iShop”

Between 2 and 30 November, customers can receive one 2018-19 AIA Carnival e-ticket with 10 carnival tokens (HK\$130)⁶ upon each successful application of “Runner Guard” 3-day plan or above at AIA iShop. Offers are limited and on a first-come, first-served basis. Please [click](#) here to view the promotion details.

The above information is for reference only. For details of the product features, content and conditions, please refer to the product brochure and the terms and conditions of the policy contract.

Notes:

1. Refers to “Covered Duration of Participation”, which refers to within the duration of a covered running event, starting from the assigned start time and ending when the insured withdraws from such event or crosses the finish line, including any period during which emergency medical assistance is rendered to the insured by a paramedic or registered medical practitioner immediately after the insured withdraws or crosses the finish line, but excluding any period before the covered running event begins or any time spent waiting for or attending events held following the covered running event (e.g. award ceremony).
2. Competitions refer to covered run which is mass participation running competitions or charity runs that satisfies all of the following: (a) has a minimum of 50 participants; (b) except in the case of a charity run or sponsored event without registration fee, charges a registration fee of up to HK\$5,000 per participant; (c) is open to the general public, or is organised or sponsored by AIA; (d) wholly takes place within the borders of the same country; (e) covering a distance and / or course equal to or greater than 3,000m; (f) wholly takes place up to an altitude of 2000m; (g) has paramedic service available on site; and (h) exclusively involves a Covered Running Activity, including cross country running, marathons, road running and trail running, but not including any multi-discipline sport with running as one of the elements.
3. If the insured suffers an unprovoked attack by a wild boar, porcupine, dog, snake, cattle or monkey within the Covered Duration of Participation and is treated at a hospital or outpatient clinic as a result, the plan will pay Wild Nature Benefit according to the severity of the injury.
4. The insured suffers and survives cardiac arrest.
5. The insured suffers a state of unconsciousness that persists continuously for at least 48 hours, due to an accident.
6. Terms & conditions of “AIA iShop” Runner Guard Promotion (“Promotional Offer”): The campaign period is from 2 November 2018 to 30 November 2018 (Hong Kong time) (“Campaign Period”). Customers will enjoy one 2018-19 AIA Carnival e-ticket with 10 carnival tokens upon each successful application of Runner Guard 3-day plan or above (3 days, 30 days, 90 days plan) on “AIA iShop” within the Campaign Period. The 2018-19 AIA Carnival ticket will be emailed to policy holder’s correspondence email address in the application on or before 18 January 2019. The employees and financial planners of AIA are eligible to participate in this Campaign. AIA International Limited has no obligation to verify the accuracy of the email address of the policy owner. AIA International Limited will not be responsible for any loss induced by the accuracy of the email address. Participants commit to the organiser* that they ensure that all written or submitted information, including personal communication details, are true and correct, neither fraudulent nor misappropriated from any third party. The 2018-19 AIA Carnival ticket is only available while stock lasts. In case of any disputes, the decision of AIA International Limited shall be final. Prize will not be re-issued in case of loss or damage. No transfer, assignment, cash redemption or substitution by winners is permitted. AIA is not the supplier of the prizes for this campaign. Any disputes arising from the use or enjoyment of the prizes shall be resolved between the winners and relevant suppliers. Prize redemption is subject to the operational terms and conditions of the suppliers. AIA shall not be responsible or liable in any way. AIA International Limited reserves the right to change the terms and conditions of this Promotional Offer anytime without any prior notice. AIA International Limited reserves the right to interpret these terms and conditions. For any dispute arising from this campaign, AIA reserves the right of final decision. Participants’ enrollment in this Campaign will serve as their consent to agree and accept the above terms and conditions. *“organiser”, “AIA”, “AIA Hong Kong” herein refers to AIA International Limited

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About AIA Hong Kong and AIA Macau

AIA Hong Kong and AIA Macau are subsidiaries of AIA Group Limited. AIA Group Limited established its operations in Hong Kong in 1931. To date, we have over 15,000 AIA financial planners¹, as well as an extensive network of brokerage and bancassurance partners. We serve over 3 million customers², offering them a wide selection of professional services and products ranging from individual life, group life, accident, medical and health, mandatory provident fund, personal lines insurance to investment-linked products with numerous investment options. We are also dedicated to providing superb product solutions to meet the financial needs of high net worth customers.

¹ as at 30 June 2018 ² as at 31 March 2018

About AIA

AIA Group Limited and its subsidiaries (collectively “AIA” or the “Group”) comprise the largest independent publicly listed pan-Asian life insurance group. It has a presence in 18 markets in Asia-Pacific – wholly-owned branches and subsidiaries in Hong Kong, Thailand, Singapore, Malaysia, China, Korea, the Philippines, Australia, Indonesia, Taiwan, Vietnam, New Zealand, Macau, Brunei, Cambodia, a 97 per cent subsidiary in Sri Lanka, a 49 per cent joint venture in India and a representative office in Myanmar.

The business that is now AIA was first established in Shanghai almost a century ago in 1919. It is a market leader in the Asia-Pacific region (ex-Japan) based on life insurance premiums and holds leading positions across the majority of its markets. It had total assets of US\$221 billion as of 30 June 2018.

AIA meets the long-term savings and protection needs of individuals by offering a range of products and services including life insurance, accident and health insurance and savings plans. The Group also provides employee benefits, credit life and pension services to corporate clients. Through an extensive network of agents, partners and employees across Asia-Pacific, AIA serves the holders of 32 million individual policies and over 16 million participating members of group insurance schemes.

AIA Group Limited is listed on the Main Board of The Stock Exchange of Hong Kong Limited under the stock code “1299” with American Depositary Receipts (Level 1) traded on the over-the-counter market (ticker symbol: “AAGIY”).

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