



AIA Hong Kong

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Media Release

AIA Hong Kong provides free enhanced protection and claim support measures Determined to stand by all customers to fight against the Novel Coronavirus

Hong Kong, 31 January, 2020 – Underpinned by its “customer-centric” philosophy, AIA Hong Kong is providing a series of free enhanced protection and claim support measures to all customers, including new and existing individual insurance customers¹, and group insurance customers², during such testing times as the Novel Coronavirus emerges. In the unfortunate event that the customer is diagnosed to be suffering from the Novel Coronavirus and would require quarantine³, we will provide a lump-sum “Diagnosis Benefit” payment of HK\$/MOP 15,000³. New individual insurance customers¹ will be paid HK\$/MOP 700 per day of “Quarantine Benefit”, up to 30 days; in the unfortunate event that the insured person passes away due to the Novel Coronavirus, we will pay a “Death Benefit” of HK\$/MOP 150,000. At the same time, we have a series of claim support measures⁴ for all our customers, including waiver of waiting period, relaxation on hospitalisation restriction, relaxation on designated hospital in Mainland China for Mainland Chinese Visitor policy, waiver of time limit for filing proof of claim and extended cover on drug or treatment item, as we are determined to fully support customers in fighting the disease.

AIA Hong Kong’s **free** enhanced protection and claim support measures against the Novel Coronavirus include:

All existing and new individual insurance customers¹ and group insurance customers² are entitled to extra protection of “Diagnosis Benefit”

In the unfortunate event that the customer is diagnosed to be suffering from the Novel Coronavirus, which is announced by the Hong Kong or Macau or overseas governments, we will provide a lump-sum “Diagnosis Benefit” payment of HK\$/MOP 15,000³.

New individual insurance customers¹ will be entitled to the “Quarantine Benefit” and “Death Benefit”

1. **“Quarantine Benefit”**- If the insured person is kept in quarantine due to the Novel Coronavirus, he/she will be paid HK\$/MOP 700 per day of Quarantine Benefit, up to 30 days.
2. **“Death Benefit”**- In the unfortunate event that the insured person passes away due to the Novel Coronavirus, we will pay the Death Benefit of HK\$/MOP 150,000.

A series of claim support measures⁴ for all existing and new individual insurance customers¹ and group insurance customers²:

1. **Relaxation on hospitalisation restriction** – If the customer is diagnosed to be suffering from the Novel Coronavirus, he/she will be covered regardless of whether he/she is treated in an inpatient setting or staying at the hospital observation ward.
2. **Waiver of time limit for filing proof of claim** – If the customer is diagnosed to be suffering from the Novel Coronavirus, he/she will be exempted from the time limit for filing proof of claim in policy terms.

3. **Extended coverage on drug or treatment item** – If the customer is diagnosed to be suffering from the Novel Coronavirus, the prescription or recommended treatment of a registered medical practitioner will be covered.
4. **Waiver of waiting period⁵** – If the customer is diagnosed to be suffering from the Novel Coronavirus, the cover will take effect immediately and the 30 days waiting period will be waived.
5. **Relaxation on designated hospital in Mainland China for MCV policy⁵** – If a Mainland Chinese Visitor customer is diagnosed to be suffering from the Novel Coronavirus, he/she will be entitled to the cover regardless of whether he/she is admitted to a designated hospital in Mainland China.

Remarks:

1. New individual insurance customers refer to customers who successfully apply for Specified Critical Illness and Medical Protection Products from 1 January 2020 to 31 March 2020, (new policy issued on or before 31 May 2020), the insured can enjoy the free 1st year Novel Coronavirus - Extra Cover. Existing individual insurance customers refer to all policyowners and insureds of AIA Individual Life Insurance and Medical Insurance policies (except Travel Insurance and Personal Line Insurance) issued and in force on or before 24 January 2020. Individual Life insurance includes life, critical illness and personal accident; Personal Line insurance includes Home Insurance, Domestic Worker Insurance, Golfer and Runner Guard.
2. Group insurance customers refer to all insured members of AIA Group Insurance policies issued and in force on or before 24 January 2020, Group Insurance includes Group Life Insurance and Group Medical Insurance. Insured members must have been registered with AIA on or before that date.
3. In the event that the eligible customer has unfortunately been diagnosed to be suffering from the Novel Coronavirus (Severe Respiratory Disease associated with a Novel Infection Agent) and would require quarantine as announced by the government of Hong Kong or Macau or any other country, he/she will be provided a one-off lump sum "Diagnosis Benefit" payment. Each eligible customer can only get a "Diagnosis Benefit" of HK\$/MOP 15,000 once. The diagnosis of the Novel Coronavirus (Severe Respiratory Disease associated with a Novel Infection Agent) can be confirmed by registered doctors outside Hong Kong or Macau. "Hong Kong" and "Macau" herein refer to "Hong Kong Special Administrative Region" and "Macao Special Administrative Region" respectively.
4. The coverage period of the claim support measures is from 24 January 2020 to 30 April 2020.
5. Waiver of waiting period and relaxation on designated hospital in Mainland China for Mainland Chinese Visitor policy are not applicable to group insurance customers.

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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 18,000 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 September 2019

² AIA Hong Kong internal data includes Hong Kong and Macau's individual life, group insurance and mandatory provident fund customers (as at 31 March 2019)

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