



**AIA Hong Kong**

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## Media Release

**AIA Hong Kong Launches “Silvery Protect” Comprehensive Protection Plan  
Tailor-Made for Seniors with Simple Underwriting and Renewable up to Age 80  
Receive Benefits of up to HKD200,000 for Broken Bones and Major Injuries  
Plus up to HKD20,000 Accidental Medical Expenses Reimbursement per Accident  
Apply Now to Enjoy up to 4.5 Months' Premium Refund**

**Hong Kong, 26 April 2021** — AIA Hong Kong today announced the launch of “Silvery Protect”, a comprehensive accident protection plan specially developed for seniors aged 66 to 75. Renewable<sup>#</sup> annually up to age 80, customers only need to answer simple underwriting questions on their physical condition during the application. In the unfortunate event of an accident, the customer can receive benefits of up to HKD200,000 for Broken Bones and Major Injuries<sup>1</sup>, and up to HKD20,000 for Accidental Medical Expenses Reimbursement<sup>2</sup>, which includes up to HKD1,000 for acupuncture and bone-setting<sup>3</sup> and up to HKD700 per day for chiropractic treatment and physiotherapy<sup>3</sup>. The plan also provides a range of benefits, including up to HKD1,000,000 for Accidental Death<sup>4</sup>, Accidental Hospital Income, Intensive Care Unit, Loss of Daily Living Activities and Medical Appliance Subsidy. Customers who successfully apply for Silvery Protect now can enjoy up to 4.5 months' premium refund<sup>+</sup>.

Ms. Bonnie Tse, General Manager, Strategy and Wealth Management of AIA Hong Kong & Macau, said, “We understand that many customers want more protection as they grow old, but at the same time, are worried that they will not be able to get insured due to their age. AIA Silvery Protect is among the few accident protection solutions in the market tailor-made for seniors. It entails a simple and easy underwriting procedure while offering comprehensive cover for a variety of treatments and medical services. Specially designed to cater for the protection needs of the elderly who are prone to accidents, Silvery Protect supports customers in facing the various challenges associated with ageing, and helps them to live Healthier, Longer, Better Lives with total peace of mind.”

### **Key Features of AIA Silvery Protect\*:**

1. Broken Bones and Major Injuries Benefit<sup>1</sup>: Up to HKD200,000 per accident
2. Accidental Medical Expenses Reimbursement Benefit<sup>2</sup>: Up to HKD20,000 per accident, including up to HKD1,000 for acupuncture and bone-setting<sup>3</sup>, and up to HKD700 per day for chiropractic treatment and physiotherapy<sup>3</sup>
3. Accidental Death Benefit<sup>4</sup>: Up to HKD1,000,000
4. Accidental Hospital Income Benefit: Up to HKD1,200 per day, maximum 60 days per accident
5. Intensive Care Unit Benefit: Up to HKD1,200 per day, maximum 60 days per accident
6. Loss of Daily Living Activities Benefit: Up to HKD10,000 per month, maximum 60 months
7. Medical Appliance Subsidy: Up to HKD5,000 per accident

All information above is for reference only, and does not constitute any offer and/or insurance product recommendation. The product information in this material does not contain the full terms of the product. For details of the product features, terms and conditions, exclusions and key product risks, please refer to the product brochure and policy contract of relevant products or visit the [website](#).

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### **Remarks:**

1. If the insured sustains any fracture, dislocation, internal injury or burn in an accident and suffers any of the covered injuries within 90 days after an accident, the Company will pay a lump-sum benefit according to the Benefits Schedule for Broken Bones And Major Injuries Benefit to help manage expenses.
  2. The reimbursement benefit limit for Plan 1 of AIA Silvery Protect is up to HKD10,000 while the HKD20,000 benefit is only applicable to Plan 2 of AIA Silvery Protect. It is only applicable to the reasonable and customary medical expenses incurred within 52 weeks from the date of an accident, including a range of medically necessary treatments and services, up to the maximum limit per accident for the insured.
  3. Limit to 1 visit per day. Up to HKD1,000 per accident for reimbursement for medical expenses on acupuncture and bone-setting; up to HKD700 per visit for reimbursement for medical expenses on chiropractic treatment and physiotherapy.
  4. If the insured passes away due to an accident within 180 days after the date of the accident, Silvery Protect will pay a lump-sum amount as the Accidental Death Benefit to the policy beneficiary.
- # Renewable up to age 80, non-guaranteed.
- \* Some product features and benefits are only applicable to Plan 2 of AIA Silvery Protect. For details, please refer to the product brochure and policy contract of relevant products or visit the [website](#).
- + The promotion period for premium refund is from now until 30 June 2021, terms and conditions apply. Please visit [aia.com.hk](http://aia.com.hk) for details.

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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 20,000 AIA financial planners<sup>1</sup>, as well as an extensive network of brokerage and bancassurance partners. We serve over 3.3 million customers<sup>2</sup>, 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.

<sup>1</sup> as at 31 December 2020

<sup>2</sup> AIA Hong Kong internal data includes Hong Kong and Macau's individual life, group insurance and pension customers (as at 31 December 2020)

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