

You can never predict when an accident happens. A comprehensive protection plan can help your employees minimise the financial burden in case of accidents.

GPA Choice Macau is a plan for small to medium-sized enterprises (SMEs) with a minimum of 3 full-time employees, giving comprehensive protection for expenses as a result of accident. The plan also protects your employees and their loved ones in case of disability or death resulting from accidents. Your employees can therefore be prepared even if an accident happens.

Cover at a glance

Product Nature	<i>Accident protection insurance plan</i>	
Issue Age	Employee / Spouse	Unmarried children
	Age 64 or below	2 weeks to age 18, or up to age 22 for full-time students
Protection up to Age	Age 69	Age 18, or up to age 22 for full-time students
Eligibility	<ul style="list-style-type: none"> • Applicable to employers with 3 to 50 full-time employees • If the plan includes family protection, all eligible family members of the employee must join the same plan as the employee. 	
Underwriting	Occupational underwriting is required	
Plan Option	<ul style="list-style-type: none"> • Plan 1A/B/C/D • Plan 2A/B/C/D 	
Geographic Cover	Worldwide	
Core Benefits	<ul style="list-style-type: none"> • Accident benefits, including medical expenses, disablement and death benefit • Worldwide emergency assistance services, including emergency medical evacuation 	

For more information, please read the “Benefits schedule for **GPA Choice Macau**” in this brochure.

* Based on annual premium rate for enrolment under Plan 1A. Annual premium rate is based on the choice of plan, occupational class and number of employees enrolled.





Comprehensive accident protection

The plan offers comprehensive accident protection including accidental death and disablement benefit, as well as permanent total disability benefit, helping insured members overcome sudden financial stress after an accident.

Double indemnity benefit

Accidents are unpredictable. In the unfortunate event of the insured member's death, disablement or permanent total disability due to an accident related to any of the following, we will double the compensation paid for accidental death and disablement benefit or permanent total disability benefit, where at the time of the accident, the insured member was:

- a fare-paying passenger on any public transport
- a pedestrian injured in a traffic accident and/or struck by any motor-driven/powered vehicle
- injured in flooding or landslide in Macau caused by natural disaster

Accidental medical expenses reimbursement benefit

If an insured member is accidentally injured and requires medical treatment, the plan covers the reasonable and customary medical expenses to help speed up recovery. The covered expenses include fees of a registered doctor or bonesetter, hospitalisation fees, and fees to hire a registered nurse.

Worldwide emergency assistance services

We provide the insured members with extensive worldwide emergency assistance services, including:

- Emergency medical evacuation: the injured insured member will be transported to the nearest location with appropriate care and facilities available for treatment.
- Repatriation: if an insured member unfortunately passes away, we will arrange for the return of the remains to the place of residence or origin.

Different plan options to suit your needs

The flexible plan offers 2 different sum assured options. Cover can be extended to dependants, giving your employees and their families total peace of mind.

Simple and easy application

With a workforce of only 3 full-time employees, you can secure all-round accident protection for your employees and their families.

Benefits schedule for GPA Choice Macau

Plan	Sum Assured (MOP)	
	Plan 1A/B/C/D	Plan 2A/B/C/D
Occupational Class*	1 to 4	1 to 4
I. Personal Accident Benefits		
<p>Accidental death and disablement benefit^{1,2} We will pay this benefit if death resulting from an injury, or any of the injuries covered in the benefits schedule for the accidental death & disablement benefit occurs within 180 days of an accident involving the insured member, up to the percentage listed in the benefits schedule for the accidental death & disablement benefit (as the case may be).</p> <p>We will determine the percentage of the sum assured payable (if any) if the accident results in an injury which is not specified in the benefits schedule for the accidental death & disablement benefit.</p>	300,000	600,000
<p>Permanent total disability benefit^{1,3} We will pay this benefit (during the continuance of the disability of the insured member) if the insured member is permanently and totally disabled by an accident within 180 days of the accident, and remains permanently and totally disabled for at least 12 consecutive months, up to 100% of the sum assured as follows:</p> <ul style="list-style-type: none"> Starting from the end of the 13th month, the insured member will receive payment equal to 1% of the sum assured at the end of each month, up to 100 months Payment will end immediately upon the death of the insured member 		
II. Double Indemnity Benefit (Additional)		
<p>We will pay double the sum assured for the items stated above, if an insured member suffers a covered injury due to an accident that occurs:</p> <ul style="list-style-type: none"> when the insured member is a fare-paying passenger on any public transport when the insured member is a pedestrian injured in a traffic accident and / or struck by any motor-driven / powered vehicle as a result of flooding or landslide in Macau caused by natural disaster 	300,000	600,000
III. Accidental Medical Expenses Reimbursement Benefit		Maximum Benefit (MOP)
<p>We will pay for the reasonable and customary expenses incurred if an insured member needs treatment by a registered doctor or bonesetter, hospitalisation or to hire a registered nurse within 52 weeks from the date of an accident.</p> <p>Includes:</p> <ul style="list-style-type: none"> Bonesetting (treatment of fractures) Bonesetting (other treatments) 	10,000 per accident	30,000 per accident
	1,000 per accident 500 per accident	1,000 per accident 500 per accident
IV. Worldwide Emergency Assistance Services		
a. Emergency medical evacuation		100%
b. Repatriation of remains		100%
c. Worldwide hospitalisation deposit guarantee		Maximum 60,000 (per trip)
d. Compassionate visit by one immediate family member (if the insured member is hospitalised for more than 7 consecutive days) - Return air ticket (economy class) - Visitor's accommodation expenses		Included Maximum 12,000 (per trip)
e. Return of children (under 18 years of age) to the place of residence (if the insured member is hospitalised and the children under 18 are travelling with the insured member and are left unattended) - One-way air ticket (economy class) - Qualified escort when necessary		Included Included
f. Overseas medical monitoring & repatriation after discharge from overseas hospitalisation		Included
g. Hotel room accommodation for convalescence		Maximum 2,000 per day (maximum 5 days) (per trip)

*Please refer to P.5 of this brochure for details of occupational classes

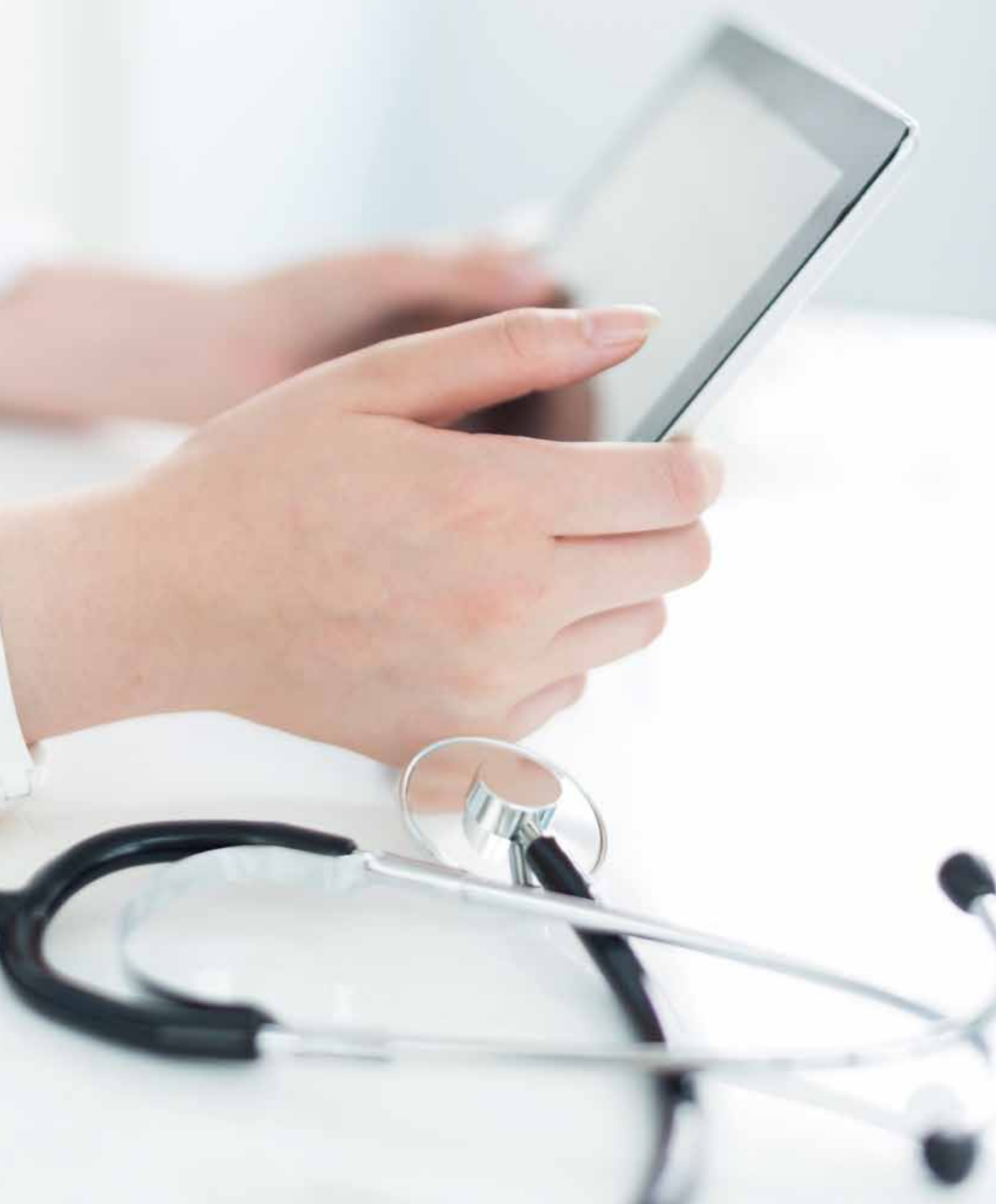
- Remarks:
- If an accidental disablement benefit has already been paid to the insured member, who later passes away or suffers a permanent total disability as a result of the same accident, the amount of the previous payment will be deducted from any accidental death benefit or permanent total disability benefit payable.
 - If an accident causes more than one injury under the accidental disablement benefit, only the injury with the largest benefit amount will be payable.
 - Cover under **GPA Choice Macau** shall automatically end on the date of the accident if the permanent total disability benefit is paid to the insured member.

The above information is for reference only. Please refer to the policy contract for the definitions of the capitalised terms and the exact and complete terms and conditions of the benefits. We reserve the right to revise the benefits schedule from time to time.

Benefits schedule for the accidental death & disablement benefit

Injury	% of 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 in	
a. both ears	75%
b. one ear	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	70%
b. left hand	50%
12. Loss of or the permanent total loss of use of four fingers of	
a. right hand	40%
b. left hand	30%
13. Loss of or the permanent total loss of use of one thumb	
a. both right joints / one right joint	30% / 15%
b. both left joints / one left joint	20% / 10%
14. Loss of or the permanent total loss of use of fingers	
a. three right joints / two right joints / one right joint	10% / 7.5% / 5%
b. three left joints / two left joints / one left joint	7.5% / 5% / 2%
15. Loss of or the permanent total loss of use of toes	
a. all – one foot	15%
b. great – both joints	5%
c. great – one joint	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%	100%
equals to or greater than 5% but less than 8%	75%
equals to or greater than 2% but less than 5%	50%
b. Body equals to or greater than 20%	100%
equals to or greater than 15% but less than 20%	75%
equals to or greater than 10% but less than 15%	50%

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



Conditions

Eligibility

Number of employees

- The company must have 3 to 50 full-time employees

Age of employees

- Full-time employees: age 64 or below
- Employees between the ages of 65 and 69 are allowed to renew their existing policy, but not to enrol for the first time.

Age of employees' dependants

- Spouse: age 64 or below
- Spouses between the ages of 65 and 69 are allowed to renew their existing policy, but not to enrol for the first time.
- Unmarried dependant children: from the age of 2 weeks to 18 years; full-time students are eligible up to the age of 22 (proof of full-time education is required).

Participation guidelines

- All eligible employees of the company must join the plan.
- Employees of the same class must join the same plan.
- If the plan includes family protection, all eligible family members of the employee must join the same plan as the employee.

Insured occupational classification

- The plan is for occupational classes 1 – 4 below only.

Occupational Classification	
Class 1	Office-type occupations with no real hazards involved, e.g. lawyers, office executives
Class 2	Occupations involving minor risks like outdoor work, e.g. electronic engineers, outdoor salesmen, buyers
Class 3	Skilled or semi-skilled occupations including those using light machinery, e.g. hardware maintenance technicians, textile and clothing sample makers, electronic assemblers
Class 4	Industrial type occupations involving heavy machinery or unskilled jobs, e.g. foremen (bakelite, plastic), machine operators

Excluded industry / organisation

This plan is not applicable to the below industries / organisations:

- Group where other than a single employer or employee relationship exists
- Group where eligible employees include seasonal, unskilled, part-time or transient workers
- Association of individuals or companies
- Bus, taxi or truck driver (Risks involved with driving in mainland China will be excluded)
- Construction group
- Labour union
- Hospital / doctor / nurse / medical or clinic group
- Political or religious group
- Sports team
- Underground mine worker
- Farmer / agriculture / animal processing
- Employee leasing firm or temporary agency
- Window and/or industrial cleaning service
- Spa, Turkish bath, massage parlor, gymnasium, health resort or similar enterprises
- Theatre, amusement park, dance hall, billiard parlor, and bowling alley or sports promoter
- Group which involves special hazards / risks
 - Commercial airline personnel
 - Nuclear power or chemical production plant
 - Police or security officer
 - Fireman
 - Manufacturer or user of ammunition or explosive
 - Military and military related group
 - Collective traveling group (e.g. Professional sports team, air crew, offshore worker, oil rig worker, ship crew, diver or driller (oil, water, underground coal), underground miner)

How to apply

Please submit the following completed and signed documents:

1. Application form
2. Data form of proposed insured members
3. Original of Informação por escrito do registo comercial (effective within 3 months from issue date)
4. Cheque for the first year's premium, payable to "AIA International Limited"
5. Documents required by "The Guidelines on Prevention and Combating Money Laundering and Financing of Terrorism in Insurance"



We will carry out occupational underwriting for each proposed insured member.



The policy will be effective on the date when we receive all the required documents and upon occupational underwriting decision or any subsequent date as specified by the policyholder, whichever is later.



Our representative will deliver the group policy document to the successful applicant.

Important Information

1. *This brochure is for reference only. 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.* 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.
2. This plan is an insurance plan without any savings element. All premiums are paid for the insurance and related costs.
3. Insured members refer to the insured employees and their insured family members (if applicable).
4. If the plan includes family protection, the benefits mentioned in this product brochure for employees apply to their dependants as well.

Key Product Risks

1. You need to pay the premium for this plan upon renewal every year.
2. The decision of issuing policies is based on the occupation of the insured members. Please notify us of any change of occupation after the policy is effective.
3. The insured member will lose the cover when one of the following happens:
 - the insured member passes away;
 - the permanent total disability benefit becomes payable to the insured member; or
 - The occupation of the insured member changes to the occupation which is not included in the insured occupational classes. For the latest list of the insured occupational classes, please visit our website aia.com.hk.
4. We will terminate your policy and all the insured members will lose their cover when one of the following happens:
 - you do not pay the premium within 31 days of the premium due date;
 - the number of insured full-time employees falls below 3;
 - the nature of the company's business changes to another nature that we shall cease to provide cover. For the latest list of the excluded industries / organisations, please visit our website aia.com.hk; or
 - the company provides incorrect information or is unable to disclose important information regarding the insured members.
5. The insured member may lose the cover when he or she is no longer stationed in Macau.
6. We reserve the right to terminate your policy and all the insured members will lose their cover when the company transfers to operate out of Macau.
7. 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 members may lose their cover and you may lose the remaining premium for that policy year.

8. Your current planned benefit may not be sufficient to meet the future needs of the insured members 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, the insured members may receive less in real terms even if we meet all of our contractual obligations.

General Exclusions

With the exception of emergency medical evacuation and repatriation benefit, the plan will not cover losses or expenses resulting from or relating to the following cases:

1. pre-existing conditions.
2. any kind of disease or illness.
3. any treatment or investigation which is not medically necessary or in accordance with generally accepted professional standards of medical practice.
4. war, declared or undeclared, invasion, civil war, revolution, or any warlike operation.
5. violation or attempted violation of the law or resistance to arrest.
6. the insured member engaging in or taking part in naval, military or air force service or operations.
7. any fees and medical services which are not reasonable and customary.
8. treatment for dental care or surgery, unless needed as a result of accidental injury to sound natural teeth.
9. cosmetic or plastic surgery, or any elective surgery or congenital anomalies, apart from reconstructive surgery required by an accident.
10. childbirth, miscarriage, pregnancy or any resulting complications.
11. mental, nervous or sleep disorders, alcoholism, drug abuse, or any other resulting complications, or accidents caused by and whilst under the influence of drugs or alcohol.
12. entering, exiting, operating, servicing, or being transported by any aerial device conveyance except when the insured member is on any properly licensed private and/or commercial passenger aircraft.
13. the insured member engaging in a sport as a professional.
14. suicide, attempted suicide or self-inflicted injury.
15. assault, murder, riot, civil commotion or strikes, or making an arrest while the insured member is employed as a police officer or cadet officer or member of the Correctional Services Department.
16. assault, murder, riot, civil commotion or strikes while the insured member 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.

Emergency medical evacuation and repatriation benefit are subject to a separate set of exclusions as set out in the policy contract. The above exclusion list is for illustrative purposes only. Please refer to the policy contract for the complete list and details of exclusions.

Premium Adjustment and Product Features Revision

1. Premium Adjustment

In order to provide you with continuous protection, we will annually review and adjust the premium of your plan 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 the expected claim outgo in the coming year which reflects the impact of change in the incidence rates of accidental deaths and disablements / permanent total disabilities, medical trends and medical cost inflation (where applicable);
- expenses directly related to the policy and indirect expenses allocated to this product.

2. Product Features Revision

We reserve the right to revise the benefit structure, terms and conditions and/or product features, so as to provide you with continuous protection.

We will give the policyholder a written notice of any revision before any policy anniversary or upon renewal.

Product Limitations

1. The total payment of personal accident benefit and any doubled sum assured in regards to one accident shall not exceed 50% of the total sum assured for all insured members as at the policy anniversary on or immediately before the date of the accident.
2. Accidental death and disablement benefit is payable only in case of death or any covered injury of the insured member within 180 days of the accident.
3. The accidental medical expenses reimbursement benefit is only applicable for the medically necessary and reasonable and customary charges for actual medical expenses incurred within 52 weeks from the date of an accident.
4. We only cover the charges or expenses of the insured member on reasonable and customary basis.

"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 the medical services and the duration of the 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.

"Medically necessary" means that the medical services, diagnosis and / or treatments are:

- necessary to meet the basic health needs of the insured member;
- consistent with the diagnosis of the condition;
- provided in the most cost-effective manner and type of setting appropriate for the delivery of the health service; and of demonstrated medical value; and
- required for reasons other than the convenience of the insured member or his physician.

Experimental, screening, and preventive services or supplies are not considered medically necessary. We may adjust any and all benefits payable in relation to any hospital / medical charges which is not a reasonable and customary charge.

5. **GPA Choice Macau** is applicable only to companies with 3 to 50 employees. For companies with 50 or more employees, a tailor-made proposal may be provided upon request.

Claim Procedure

If any of the insured members wishes to make a claim, he/she must notify us in writing within 30 days from the date of the accident causing the injury. The appropriate claim form can be downloaded from our website: aia.com.hk or obtained from the financial planner.

Cancellation Right

You have the right to cancel the policy by giving no less than 30 days' prior written notice to us, however this will result in the insured member losing his cover and you losing the remaining premium for that policy year. We also reserve the right to cancel the policy upon the policy renewal by giving you no less than 30 days' prior written notice.

Please contact your financial planner or call our hotline for details

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 aia.com.hk

