

LIFE INSURANCE – ACCIDENT PROTECTION
105 PREMIUM REFUND – AMR (105ROPAMR)

WE ASSURE YOU AND YOUR LOVED ONES GET COVER FROM EVERY ANGLE

Enjoy accident medical cover and premium refund



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AIA International Limited
(Incorporated in Bermuda with limited liability)



HEALTHIER, LONGER,
BETTER LIVES

Accidents happen when you least expect them

Fortunately, you can prepare for these unexpected moments.

105 Premium Refund – AMR reimburses your medical expenses should an accident befall you. It also provides a 105% premium return, while guaranteeing 8 years of level premiums for 12 years of cover. In spite of anything that might happen, AIA will be there to support you.

105 Premium Refund – AMR is a 12-year **refundable accident protection insurance plan** that gives you broad cover in the event of an accident. What's more, we will refund 105% of your Total Applicable Premiums at the end of the policy term.

Benefit summary

Plan Benefit	Cover (US\$)	
Accidental Medical Expenses Reimbursement Benefit (per accident)	2,500	
Accidental Death & Dismemberment Benefit payment between 2% and 100% of the sum assured according to the benefits schedule	20,000	
Double Indemnity	An additional 100% of the benefit payment under the Accidental Death & Dismemberment benefit	
Prosthesis and Wheelchair	6,250	
Non-accidental Death Benefit	Policy Year	Percentage of Total Applicable Premiums
	0-1	50%
	2-12	100%
	Total Applicable Premiums means total premiums paid calculated on an annual basis. If the actual premiums are not completely paid for any year, the Total Applicable Premiums for that year will be determined on a proportional basis.	
Worldwide Emergency Assistance Services	Applicable	



Accidental Medical Expenses Reimbursement

If the insured, who is the person protected under the policy, becomes injured in an accident, we will reimburse the medical expenses that were incurred within 52 weeks after the accident, up to the maximum of US\$2,500 per accident.



Accidental Death & Dismemberment

We will pay a lump sum cash benefit according to the Benefits Schedule for Accidental Death & Dismemberment in the unfortunate event that the insured sustains any injury which results in any loss within 180 days after the accident.

The policy will be terminated once we pay the Accidental Death & Dismemberment benefit in any amount and Return of Premiums Benefit will no longer be provided.



Double Indemnity

In the unfortunate event of the insured's death or dismemberment due to an accident related to any of the following, we will pay an additional 100% of the benefit payment under the Accident Death & Dismemberment benefit where the insured was:

- a fare paying passenger travelling on marine, land or air public transportation e.g. ferry, bus, coach, train / MTR, taxi or airplane and etc.
- 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



Prosthesis and Wheelchair

If the insured suffers loss of limb(s) or permanent loss of use of limb(s) due to an accident, in addition to the Accidental Death & Dismemberment benefit, we will also provide you a lump sum cash benefit as shown in the benefits schedule.



Non-Accidental Death Benefit

If the worst should happen and the insured passes away for reasons other than accidental, the person whom you select in your policy as beneficiary will receive a lump sum cash benefit as shown in the benefit summary.

The policy will be terminated once we pay the Non-Accidental Death Benefit, and the Return of Premiums Benefit will no longer be provided.



Worldwide Emergency Assistance Services

In the unfortunate event that the insured suffers an accident or unexpected illness while travelling outside Hong Kong or Macau, where the insured is a permanent resident, we will offer services such as emergency medical evacuation, repatriation and a 24-hour worldwide telephone enquiry service anywhere in the world.



Return of Premiums Benefit

Once the 12-year policy term ends, you will receive 105% of Total Applicable Premiums, and the cover will cease. If you choose to surrender the policy, we will pay you according to the schedule below.

Number of Completed Policy Years	Refund Percentage of Total Applicable Premiums
0 – 5	0%
6 – 7	50%
8 – 9	80%
10	85%
11	90%
12	105%



Premium payment term

105 Premium Refund – AMR is denominated in US dollars. The premium payment term for this plan is 8 years. Premium amounts are guaranteed to be fixed throughout premium payment term, making it easy for you to budget.

Different premium payment modes (annually and monthly) are available for this plan.



Premium table

Insured's Age at Policy Issue	Premium (US\$)	
	Monthly	Annually
Age 5 – 53	47	530

Benefits Schedule for Accidental Death & Dismemberment

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	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%
	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%

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

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 is an insurance plan that offers various benefits including premium refund of up to 105% at relevant policy years. All premiums are paid for the cost of premium refund, insurance and other related costs.

This brochure is for distribution in Macau only.

Key Product Risks

1. You should pay premium(s) on time and according to the selected premium payment schedule. If you do not pay the premium within 31 days of the premium due date, the policy will be terminated and you / the insured will lose the cover. In this case, you may receive an amount considerably less than the total amount of premiums paid.
2. Should you surrender the policy early, you may receive an amount considerably less than the total amount of premiums paid.
3. You may request for the termination of your policy by notifying us in written notice. Also, we will terminate your policy and you / the insured will lose the cover when one of the following happens:
 - the insured passes away;
 - the policy matures once the policy reaches the end of the 12th policy year;
 - you do not pay the premium within 31 days of the due date; or
 - upon any payment of the Accidental Death & Dismemberment benefit.
4. You must immediately notify us of any change to the insured's occupation, employment, duties and other pursuits once the policy becomes effective. If the change to the insured's occupation, employment, duties and 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. The policy will be terminated once we pay the Accidental Death & Dismemberment benefit, even 2% of the sum assured, and Return of Premiums Benefit will no longer be provided. In this case, you may receive an amount considerably less than the total amount of premiums paid.
6. We underwrite the plan and you are subject to our credit risk. If we are unable to satisfy the financial obligations of the policy, you / the insured may lose the cover and you may lose your premium paid.
7. 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.
8. Your current planned benefit may not be sufficient to meet your future needs 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, you may receive less in real terms even if we meet all of our contractual obligations.

Key Exclusions

Under this plan, we will not cover conditions that result from any of the following events:

- any treatment, investigation, service or supplies which is / are not medically necessary
- any fees and medical services which is not reasonable and customary
- consequence of any kind of disease or illness or any pre-existing condition
- suicide or attempted suicide, self-inflicted injury, deliberate exposure to exceptional danger (except in an attempt to save human life), insanity
- alcoholism or drug abuse, or accidents caused by and while under the influence of alcohol or drugs
- war, engaging in naval, military or air force service, violation or attempted violation of the law or resistance to arrest
- air travel, except as a fare paying passenger (not as a pilot / operator or a member of the aircrew) in any properly licensed private aircraft and / or commercial aircraft
- pregnancy, miscarriage, childbirth
- professional sports
- mental, nervous or sleep disorder
- cosmetic or plastic surgery, dental care or surgery, dentures, elective surgery apart from reconstructive surgery necessitated by injury caused by an accident
- losses consequent on assault, murder, riot, civil commotion, strikes or making an arrest, while the insured is employed as a policeman, or a member of the Correctional Services Department
- losses consequent on riot, civil commotion or strikes while the insured is employed as a fireman

The above list is for reference only. Please refer to the policy contract of this plan for the complete list and details of exclusions.

Effective from 1 January 2018, all policy owners are required to pay a levy on each premium payment made for both new and in-force Hong Kong policies to the Insurance Authority (IA). For levy details, please visit our website at www.aia.com.hk/useful-information-ia-en or IA's website at www.ia.org.hk.

Product Limitations

1. Accident Medical Expenses Reimbursement

We will regard multiple periods of confinement as part of the same confinement if they:

- relate to the same (or a related) injury, or to any related complications; and
- are separated by 90 days or less (excluding the date of admission or discharge).

We will not be liable to pay confinement benefits for more than 1 daily room / room and board charge for each day of confinement.

2. Accidental Death & Dismemberment

These benefits are only payable within 180 days after an accident. The loss must be listed in the Benefits Schedule for Accidental Death & Dismemberment.

In the event that a series of losses shall arise out of the same accident, no benefit shall be paid for more than 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. This benefit shall not exceed 100% of the sum assured under Accidental Death & Dismemberment.

3. 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.

The above list is for reference only. Please refer to the policy contract of this plan for the exact and complete terms and conditions of cover.

Claim Procedure

If you wish to make a claim, you must notify us in writing within 30 days from the date of the accident causing the injury, and send us the appropriate forms and relevant proof within 90 days from the date of the accident. You can get the appropriate forms from your financial planner, by calling the AIA Customer Hotline (853) 8988 1822 in Macau, or by visiting aia.com.hk or 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.

Payment of Benefits

The benefits under this plan will be paid to you, or in the unfortunate event of the insured's passing, to your beneficiary.

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



AIA Hong Kong and Macau 



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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

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