

LIFE INSURANCE – ACCIDENT PROTECTION
ACCIDENTAL DEATH BENEFIT RIDER / ACCIDENTAL DEATH AND DISMEMBERMENT RIDER /
SIMPLIFIED ACCIDENTAL DEATH AND DISMEMBERMENT RIDER

ADDITIONAL ACCIDENT COVER FOR YOUR LIFE JOURNEY

Enjoy broad accidental protection with your choice of
accident add-on plans



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AIA International Limited
(Incorporated in Bermuda with limited liability)



HEALTHIER, LONGER,
BETTER LIVES

When an accident occurs

The financial burden can cause a high level of anxiety

To protect you from the unexpected, AIA provides a range of accident protection insurance add-on plans, including Accidental Death Benefit Rider,

Accidental Death and Dismemberment Rider, and Simplified Accidental Death and Dismemberment Rider. These add-on plans give additional protection to your life plan. Whatever your financial situation and protection needs, you will find one that suits you.

Cover at a glance

	Accidental Death Benefit Rider	Accidental Death and Dismemberment Rider	Simplified Accidental Death and Dismemberment Rider
Product Nature	Accident protection insurance add-on plan		
Insured's Age at Add-on Plan Issue	Age 0 - 60		
Benefit Term	End of policy year immediately following the 65th birthday of the insured		
Premium Payment Term	Yearly renewable up to the age of 65		
Premium Structure (please refer to the "Premium Adjustment" under Important Information)	Not expected to increase with age		
Premium Payment Mode	Follow the corresponding basic plan		
Plan Benefit			
Basic Benefits			
Accidental Death Benefit	✓		
Accidental Death & Dismemberment Benefit		✓	✓
Accidental Burns Benefit		✓	✓
Double Indemnity Benefit		✓	✓
Optional Benefits			
Riot and Civil Commotion (RCC) Coverage	✓	✓	✓

Remarks:

- For Accidental Death and Dismemberment Rider and Simplified Accidental Death and Dismemberment Rider, all benefits (excluding Double Indemnity Benefit) share the sum assured of the add-on plan respectively.
- For Simplified Accidental Death and Dismemberment Rider, the Double Indemnity Benefit is only applicable to accidental death.



Accidental Death Benefit

(applicable to **Accidental Death Benefit Rider** only)

If the insured, who is the person protected under the add-on plan, passes away due to an accident within 90 days after the date of the accident, **Accidental Death Benefit Rider** will pay a lump sum amount as the Accidental Death Benefit to the person whom you select in your policy as beneficiary. The Accidental Death Benefit payable is equal to the sum assured of the add-on plan.



Accidental Death and Dismemberment Benefit

(applicable to **Accidental Death and Dismemberment Rider** or **Simplified Accidental Death and Dismemberment Rider**)

If the insured sustains any of the injuries listed in the Benefits Schedule for Accidental Death and Dismemberment Benefit occurred within 90 days after an accident, **Accidental Death and Dismemberment Rider** or **Simplified Accidental Death and Dismemberment Rider** will pay a lump sum Accidental Death and Dismemberment Benefit according to the Benefits Schedule for Accidental Death and Dismemberment Benefit to help manage expenses.

Upon payment of the benefit, the sum assured and the premium thereafter will be reduced accordingly.



Accidental Burns Benefit

(applicable to **Accidental Death and Dismemberment Rider** or **Simplified Accidental Death and Dismemberment Rider**)

We will pay a lump sum cash benefit in the unfortunate event that the insured suffers accidental third degree burns according to the schedule below based on the damage as a percentage of total body surface area. Only the loss with the largest benefit will be payable if more than one loss under Accidental Death and Dismemberment Benefit and / or Accidental Burns Benefit results from the same accident.

Area	Damage (Percentage of Total Body Surface Area)	Benefit (Percentage of Sum Assured)	
		Accidental Death and Dismemberment Rider	Simplified Accidental Death and Dismemberment Rider
Head	Equal to or greater than 2% but less than 5%	50%	N/A
	Equal to or greater than 5% but less than 8%	75%	N/A
	Equal to or greater than 8%	100%	N/A
Body	Equal to or greater than 10% but less than 15%	50%	N/A
	Equal to or greater than 15% but less than 20%	75%	N/A
	Equal to or greater than 20%	100%	100%

Upon payment of the benefit, the sum assured and the premium thereafter will be reduced accordingly.



Double Indemnity Benefit

(applicable to **Accidental Death and Dismemberment Rider** or **Simplified Accidental Death and Dismemberment Rider**)

In the unfortunate event of the insured's death, dismemberment or burns due to an accident related to any of the following, we will double the compensation paid for Accidental Death and Dismemberment Benefit, and / or Accidental Burns Benefit (as the case may be) where, at the time of the accident, the insured was:

- a fare paying passenger travelling on public land transportation, e.g. bus, tram or train
- riding in a passenger-carrying elevator, excluding elevators of a mine or construction site
- injured in fire in a theatre, public auditorium, hotel, school or hospital



Riot and Civil Commotion (RCC) Coverage

To support you in unfortunate circumstances with greater personal security, you can top-up for the Riot and Civil Commotion (RCC) Coverage. Under this optional benefit, the basic benefits under the add-on plan are also payable for losses incurred during a riot and civil commotion, assault or murder. This optional benefit requires extra premiums and will be subject to our underwriting decision.



A currency that suits you

This add-on plan can attach to any specific basic plan in order to provide a wide range of cover. In addition, the currency of this add-on plan should correspond with the attached basic plan, which may be in US dollar, HK dollar or Macau pataca.

Remarks:

- For Simplified Accidental Death and Dismemberment Rider, the Double Indemnity Benefit is only applicable to accidental death.

Benefits Schedule for Accidental Death and Dismemberment Benefit

(Applicable to Accidental Death and Dismemberment Rider)

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%

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.

Benefit Schedule for Accidental Death and Dismemberment Benefit

(Applicable to **Simplified Accidental Death and Dismemberment Rider**)

Injury	% of the Sum Assured
1. Accidental Death Loss of Life	100%
2. Accidental Dismemberment Loss of or the permanent total loss of use of two limbs	100%
Loss of or the permanent total loss of use of one limb	50%
Loss of or the permanent total loss of use of both hands	100%
Loss of or the permanent total loss of use of all fingers and both thumbs	100%
Loss of or the permanent total loss of use of all fingers and thumb of one hand	50%
Permanent total loss of sight of both eyes	100%
Permanent total loss of sight of one eye	30%
Loss of or the permanent total loss of use of one limb and permanent total loss of sight of one eye	80%

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 plan is an insurance plan without any savings element. All premiums are paid for the insurance and related costs.

This brochure is for distribution in Macau only.

Key Product Risks

1. You need to pay the premium until the end of the cover period immediately following the insured's 65th birthday.
2. You may request for the termination of your policy by notifying us in written notice. Also, we will terminate your add-on plan and you / the insured will lose the cover when one of the following happens:
 - the insured passes away;
 - you do not pay the premium of basic plan and / or this add-on plan within 31 days of the premium due date, whichever is earlier;
 - upon the payment of 100% of the sum assured in the aggregate for claims for Accidental Death and Dismemberment Benefit and / or Accidental Burns Benefit (both applicable to **Accidental Death and Dismemberment Rider**, and **Simplified Accidental Death and Dismemberment Rider**);
 - the attached basic plan is surrendered, terminated or converted to a non-participating insurance plan; or
 - the end of policy year immediately following the 65th birthday of the insured.
3. When the Accidental Death and Dismemberment Benefit is terminated, the selected Riot and Civil Commotion (RCC) Coverage will also be terminated.
4. We issue the add-on plan and decide your premium based on the insured's occupation class. You must immediately notify us of any change to the insured's occupation, employment, duties and other pursuits once the policy becomes effective; following which, we will recalculate your premium and / or purchasable amount of benefits based on the new occupation class, and pay the claims accordingly. 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. 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 may lose his cover and you may lose the remaining premium for that policy year.

6. 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.
7. 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 these add-on plans, we will not cover any conditions that result from any of the following events:

- suicide or attempted suicide or self-inflicted injury or deliberate exposure to exceptional danger (except in an attempt to save human life), or is sustained whilst the insured is in a state of insanity
- involving in an accident occurring while or because the insured is under the influence of alcohol or any non-prescribed drugs
- war, declared or undeclared, assault or murder, riot and civil commotion, industrial action, terrorist activity, revolution, service in the armed forces in time of declared or undeclared war or while under orders for warlike operations or restoration of public order, violation or attempted violation of the law or resistance to arrest
- participation in fights or affrays, racing on wheels or horses, participation in scuba diving
- ptomaines or bacterial infection (except pyogenic infection occurring through an accidental cut or wound)
- the insured entering, exiting, operating, servicing, or being transported by any aerial device or conveyance, except as a fare-paying passenger (not as a pilot / operator or a member of the aircrew) in any properly licensed private and / or Commercial Aircraft

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

Product Limitations

1. Calculation of the adjustment of sum assured and premium of Accidental Death and Dismemberment Benefit, and Accidental Burns Benefit:
 - Once there is any claim payable for Accidental Death and Dismemberment Benefit or Accidental Burns Benefit, if the aggregate benefit payment has not yet reached 100% of the sum assured, both the sum assured of and the premium for Accidental Death and Dismemberment Benefit, and Accidental Burns Benefit will be reduced by the amount of the claim.
 - The reduction of sum assured and premium will be based on the percentage of benefit paid (relative to the add-on plan sum assured) for Accidental Death and Dismemberment Benefit or Accidental Burns Benefit. The new premium will apply from and after the next policy month following the date of payment of benefits.
2. For **Simplified Accidental Death and Dismemberment Rider**, no Accidental Dismemberment and Accidental Burns benefits will be payable for the loss occurs within the first policy year.
3. Double Indemnity Benefit for **Simplified Accidental Death and Dismemberment Rider** is only applicable to accidental death.

Premium Adjustment

In order to provide you with continuous protection, we will annually review the premium of your plan and adjust it 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 future which reflects the impact of change in the incidence rates of accidental deaths and dismemberments
- historical investment returns and the future outlook of the product's backing asset
- policy surrenders and lapses
- expenses directly related to the policy and indirect expenses allocated to this product

We will give you a written notice of any revision 30 days before renewal.

Claim Procedure

Any claim for accidental death must be notified to us in writing immediately. Otherwise, if you wish to make a claim, you must notify us in writing within 20 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 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 add-on 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

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