



**SEVERITY-BASED  
HEALTH  
PROTECTION**

# AIA ONE ABSOLUTE PEARL – CANCER & SERIOUS INFECTIOUS DISEASE PROTECTION (AOAPCS)

Breakthrough protection for a new era

**AIA Vitality**

AIA International Limited  
(Incorporated in Bermuda with limited liability)



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**HEALTHIER, LONGER,  
BETTER LIVES**

# As cancer treatments become more specialised, and unknown diseases emerge

## Your treatment options can lead to uncertainty about medical costs and cover

To ease your mind, AIA has created an innovative, first-in-market cancer protection that determines your claims based on severity. Unlike plans that pay you based on your diagnosis, AIA One Absolute Pearl - Cancer & Serious Infectious Disease Protection provides payments of up to 160% of your Sum Assured

based on an objective assessment of the severity of the insured's medical journey for cancer and carcinoma-in-situ. We calculate claims using our transparent scoring table, which you can check for yourself, giving you a greater sense of certainty about your claim. We have also added cover for serious infectious diseases, like COVID-19<sup>△</sup> and even possible future global outbreaks. You can enjoy a permanent 20% premium discount<sup>^</sup> above a specified Sum Assured, and an instant 10% premium discount for the first year if you join AIA Vitality.

△ Applicable while COVID-19 is still a PHEIC according to the World Health Organization (WHO).

^ Applicable to the standard premiums of this plan only.

## New infectious diseases are emerging and evolving faster than ever

Not only are treatments continually changing, but diseases are rapidly spreading across borders due to globalisation and other factors, while disease-causing agents are evolving and creating new infectious diseases. Studies conducted have revealed:

### Infectious diseases

- About **40** new infectious diseases have been discovered since the 1970s, including SARS, avian flu, swine flu and zika virus<sup>1</sup>.
- About **20%** of SARS patients need to be admitted to an ICU<sup>2</sup>. They stay for around **10 days**<sup>3</sup>.
- Diseases that had declined in the past are now re-emerging, such as malaria, cholera and tuberculosis<sup>4</sup>.
- At least **12%** of all disease-causing agents were previously unknown or are suddenly spreading to new geographical areas<sup>5</sup>.
- The World Health Organization (WHO) considers some pandemics to be so serious, unusual or unexpected that they constitute an international public health risk that will potentially require an immediate coordinated international response<sup>6</sup>, labelled a **Public Health Emergency of International Concern (PHEIC)**. Ebola, zika virus, poliovirus, H1N1 swine flu and COVID-19<sup>7</sup> are all examples.



#### Sources:

1. Emerging Infectious Diseases, Baylor College of Medicine (<https://www.bcm.edu/departments/molecular-virology-and-microbiology/emerging-infections-and-biodefense/emerging-infectious-diseases>)
2. SARS in the Intensive Care Unit, PubMed (<https://www.ncbi.nlm.nih.gov/pubmed/15142487>)
3. Critically Ill Patients With Severe Acute Respiratory Syndrome, JAMA Network (<https://jamanetwork.com/journals/jama/fullarticle/196917>)
4. Emerging Infectious Diseases, Johns Hopkins Medicine (<https://www.hopkinsmedicine.org/health/conditions-and-diseases/emerging-infectious-diseases>)
5. Risk factors for human disease emergence, US National Library of Medicine, National Institutes of Health (<https://www.ncbi.nlm.nih.gov/pmc/articles/PMC1088493/>)
6. IHR Procedures concerning Public Health Emergencies of International Concern (PHEIC), World Health Organization (<https://www.who.int/ihr/procedures/pheic/en/>)
7. Coronavirus: what other public health emergencies has the WHO declared? The Guardian (<https://www.theguardian.com/global/2020/jan/30/coronavirus-what-other-public-health-emergencies-has-the-who-declared>)

The above information was gathered from external sources on a general basis and is for reference only.

The information is extracted from AIA's Research of Critical Illness Trends and Medical Expenses by GfK Hong Kong, an independent market research company (Data collection date: May 2020).





## Cancer treatments are becoming increasingly advanced and varied

Many new treatments are being developed thanks to innovations in the medical field. They may lead to better patient outcomes, but they can also be very costly. If you lack targeted cover, you may find yourself without the protection you need when it matters most.

### Cancer treatment

- There are more than **100 cancer types**. Cancer treatments are broad and varied, depending on type, stage and whether it has spread to other body parts<sup>8</sup>.
- Examples of cancer treatment include surgery, radiotherapy, chemotherapy, immunotherapy, targeted therapy, hormonal therapy, stem cell treatment and precision medicine<sup>9</sup>.



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#### Sources:

8. What Is Cancer? National Cancer Institute (<https://www.cancer.gov/about-cancer/understanding/what-is-cancer>)
9. Types of Cancer Treatment, National Cancer Institute (<https://www.cancer.gov/about-cancer/treatment/types>)

The above information was gathered from external sources on a general basis and is for reference only.


The information is extracted from AIA's Research of Critical Illness Trends and Medical Expenses by GfK Hong Kong, an independent market research company (Data collection date: May 2020).

## Plan highlights




**Future-proof**

Covers any type of cancer or carcinoma-in-situ, as well as any infectious disease that is a PHEIC according to the WHO




**Payment of up to 160% of Sum Assured**

Provides extra protection for conditions with a high degree of severity




**Budget-friendly protection**

Affordable premium for this innovative protection plan




**Clear and transparent**

Our first-in-market single scoring table provides insights on your claim of cancer and carcinoma-in-situ for greater peace of mind



**Independent objective assessment factors**

Payment is based on objective assessment factors such as the form of surgery and treatment taken and length of an ICU stay

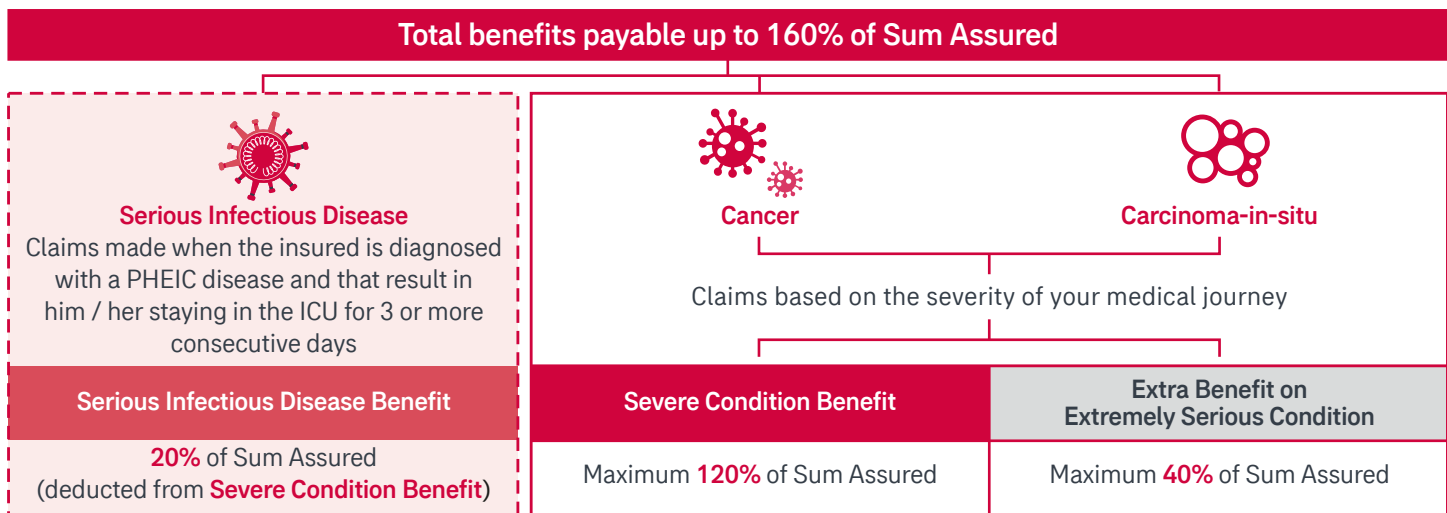


**Enjoy premium discount**

Enjoy a permanent 20% discount<sup>^</sup> on your premiums above a specified Sum Assured, and an instant 10% premium discount for the first year if you join **AIA Vitality**

<sup>^</sup> Applicable to the standard premiums of this plan only.

## Benefit Features



## Cover at a glance

Product Nature	Severity-based health protection insurance plan (lump sum payment)
Plan Type	Basic plan and add-on plan
Insured's Age at Application	15 days to age 65
Currency	US\$/HK\$/MOP
Renewal Period Option	1 year / 5 years
Premium Payment Period	Up to the insured's age of 85
Premium Payment Mode	Basic plan: annually / semi-annually / quarterly / monthly Add-on plan: follow the corresponding basic plan
Benefit Term	Up to the insured's age of 85



## Severity-based health protection · Life insurance

**AIA One Absolute Pearl – Cancer & Serious Infectious Disease Protection** is a **severity-based health protection insurance plan** that offers life insurance and health protection based on the severity of cancer and carcinoma-in-situ, while providing cover for any existing or unknown serious infectious disease that is a Public Health Emergency of International Concern (PHEIC) according to the World Health Organization (WHO).



### Serious Infectious Disease Benefit

#### Serious Infectious Disease Benefit

**20%** of Sum Assured  
(deducted from **Severe Condition Benefit**)

We will pay 20% of Sum Assured<sup>#</sup> if the insured, who is the person protected under the policy, is diagnosed with a disease that is a PHEIC according to the WHO within 1 year after the diagnosis and he / she has stayed in the ICU for 3 or more consecutive days as a result of that disease.

The Serious Infectious Disease Benefit (i.e. 20% of Sum Assured) is only payable once and will be deducted from the Severe Condition Benefit. The total benefit payment(s) under the Severe Condition Benefit and Serious Infectious Disease Benefit cannot exceed 120% of Sum Assured. Any payment(s) made under the Serious Infectious Disease Benefit will reduce the subsequent premium in proportion to the Sum Assured of this plan.

<sup>#</sup> Subject to a maximum of US\$50,000/HK\$400,000/MOP400,000 per insured.

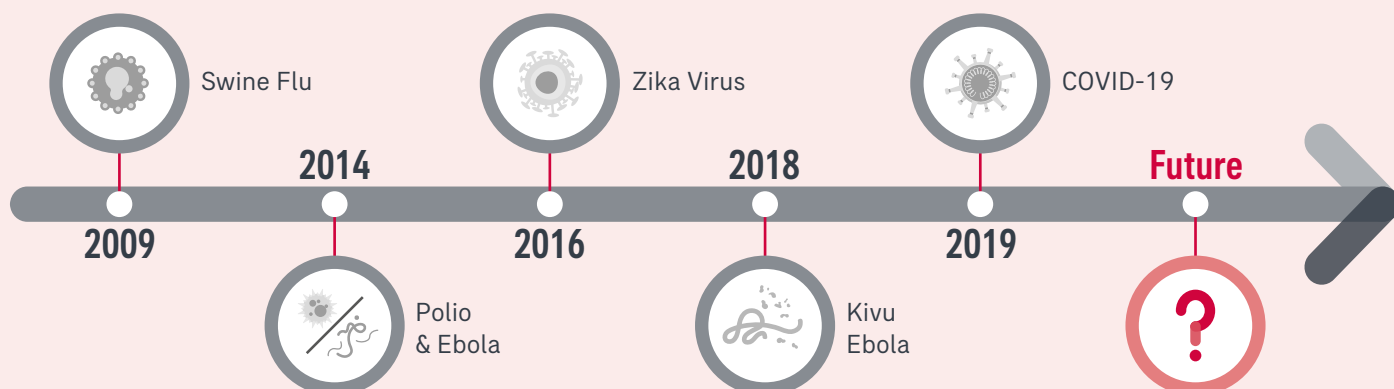
### Example of Serious Infectious Disease Benefit



### What is a PHEIC?

WHO considers some pandemics to be so serious, unusual or unexpected that they constitute an international public health risk that will potentially require an immediate coordinated international response, labelled a Public Health Emergency of International Concern (PHEIC). Ebola, zika virus, poliovirus, H1N1 swine flu and COVID-19 are all examples. For details, please visit <https://www.who.int/ihr/procedures/pheic/en/>.

### PHEIC since 2005





## First in the market

### Severe Condition Benefit

Maximum **120%** of Sum Assured

### Extra Benefit on Extremely Serious Condition

Maximum **40%** of Sum Assured



## Claims based on your medical needs

If you undergo surgery, treatment or hospitalisation for cancer or carcinoma-in-situ, you can estimate your claim using our transparent Severity Index (see P.7 – P.8). Just follow these easy steps.

## Severity Index Overview

### Step 1

Scoring based on Severity Level



### Step 3

Cumulative Severity Score	3 points*	4 points*	5 points	6 points	7 points	8 points	9 points or above
Severe Condition Benefit (% of Sum Assured)	10%	20%	50%	60%	80%	100%	120%

### Severe Condition Benefit

Maximum **120%**  
of Sum Assured

### Step 4

### Extra Benefit on Extremely Serious Condition

Maximum **40%** of Sum Assured

**Maximum 160%**  
of Sum Assured

\* Subject to a maximum of US\$50,000/HK\$400,000/MOP400,000 per insured for claims with a score of 3 points and 4 points.



### Step 1: Check your Severity Score

We will assess the insured's condition based on 3 Severity Factors:



#### Surgery

surgeries undergone with categories derived mostly from the Voluntary Health Insurance Scheme ("VHIS") Schedule of Surgical Procedures



#### Treatment

nature of the treatment received



#### Intensive Hospital Stay

length of stay in the ICU, and whether coma occurred during hospitalisation

Based on the criteria in our Severity Index (see P.7 - P.8), each of these 3 Severity Factors will be assigned a Severity Score:

- **Serious** → + 1 point;
- **Very Serious** → + 2 points; or
- **Extremely Serious** → + 4 points.

The highest possible Severity Level will be assigned based on the insured's condition<sup>+</sup>. The Severity Score is then calculated by adding up the total points.

**This plan is not a Certified Plan under Voluntary Health Insurance Scheme ("VHIS") and the premiums are not eligible for any tax deduction.**

### Step 2: Check your Extra Severity Score

An Extra Severity Score will also be assigned if you meet the criteria under any Severity Factor in Step 1 due to a diagnosis of:

- carcinoma-in-situ: + 1 point;
- cancer: + 2 points.

The maximum Extra Severity Score is + 2 points per policy.

### Step 3: Check your Cumulative Severity Score to determine your Severe Condition Benefit

Your Cumulative Severity Score is calculated as follows:

Severity Score	+	Extra Severity Score	=	<b>Cumulative Severity Score</b>
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Your payment under the Severe Condition Benefit, which can be as high as 120% of Sum Assured, is determined by your Cumulative Severity Score, based on our Severity Index (see P.7 - P.8), less any Severe Condition Benefit(s) and any Serious Infectious Disease Benefit we have previously paid. Any payment(s) made under the Severe Condition Benefit will reduce the subsequent premium in proportion to the Sum Assured of this plan.

If you are diagnosed with a carcinoma-in-situ and the Cumulative Severity Score is increased by the Severity Factor under Step 1 and the corresponding Extra Severity Score under Step 2, we will pay no less than 10% of Sum Assured as a guaranteed minimum amount under the Severe Condition Benefit. Such guaranteed minimum amount can only be exercised once per policy.

The maximum claim of US\$50,000/HK\$400,000/MOP400,000 per insured for a Cumulative Severity Score of 3 points and 4 points, and the guaranteed amount mentioned above.

### Step 4: Check your Extra Benefit on Extremely Serious Condition (if any)

If your Severe Condition Benefit is payable, we may also pay the Extra Benefit on Extremely Serious Condition, as follows:

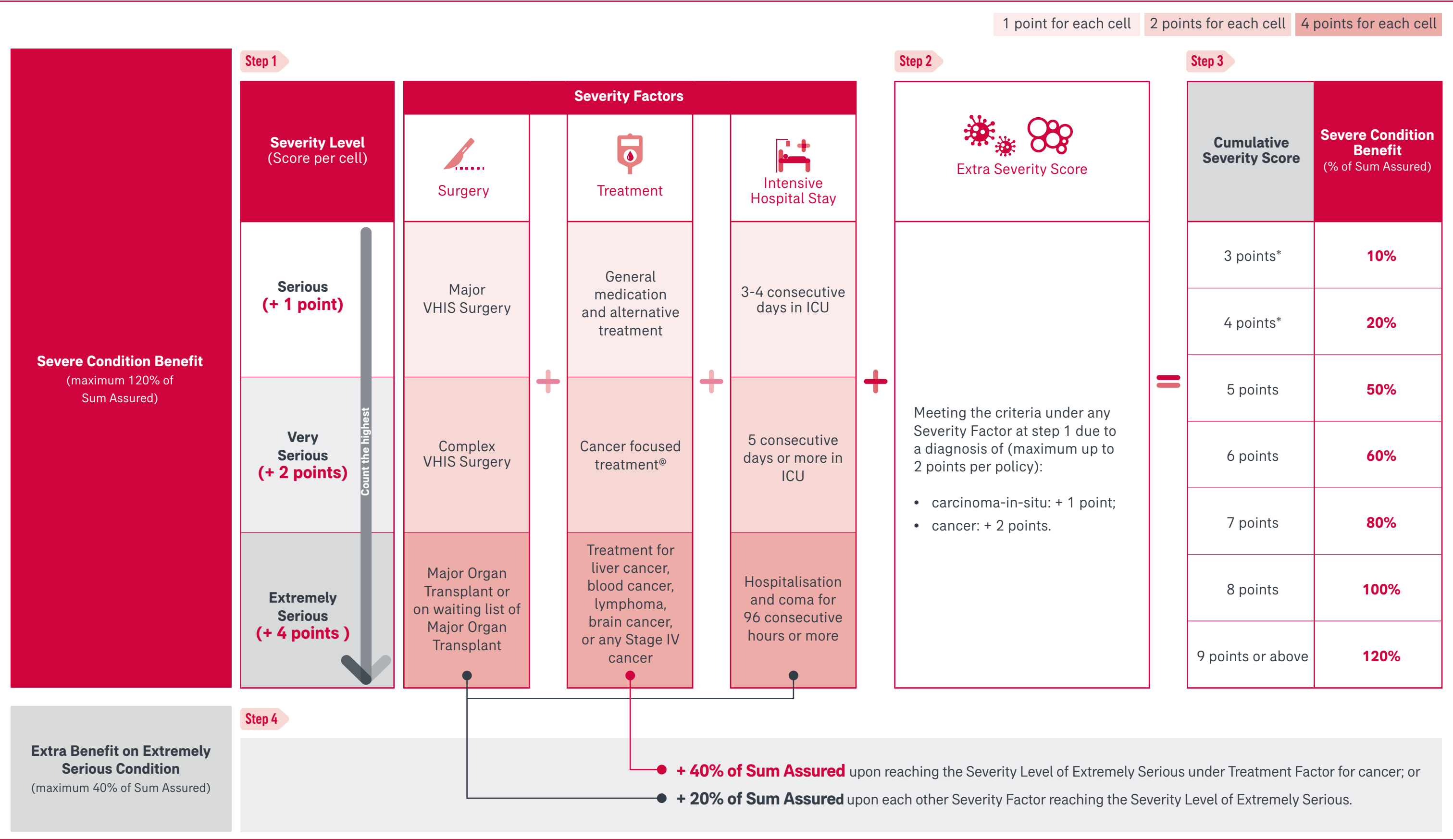
- **+ 40% of Sum Assured** upon reaching the Severity Level of Extremely Serious under Treatment Factor for cancer; or
- **+ 20% of Sum Assured** upon each other Severity Factor reaching the Severity Level of Extremely Serious.

Maximum + 40% of Sum Assured for the Extra Benefit on Extremely Serious Condition. If it is payable, the Extra Benefit on Extremely Serious Condition is paid on top of the Severe Condition Benefit, for a total payment of up to 160% of Sum Assured.

By estimating your claim ahead of time, you can get insight on how much you can claim, for greater peace of mind.

<sup>+</sup> For example, if you spent 5 consecutive days in the ICU, this condition qualifies for the Very Serious Severity Level under the Intensive Hospital Stay Factor. If, at the same time, you also fell into a coma that persisted for more than 96 hours, your condition would also qualify for the Extremely Serious Severity Level under the same factor. Therefore, your Intensive Hospital Stay Factor would be considered as the Extremely Serious Severity Level, which corresponds to a Severity Score of 4 points for the Intensive Hospital Stay Factor.

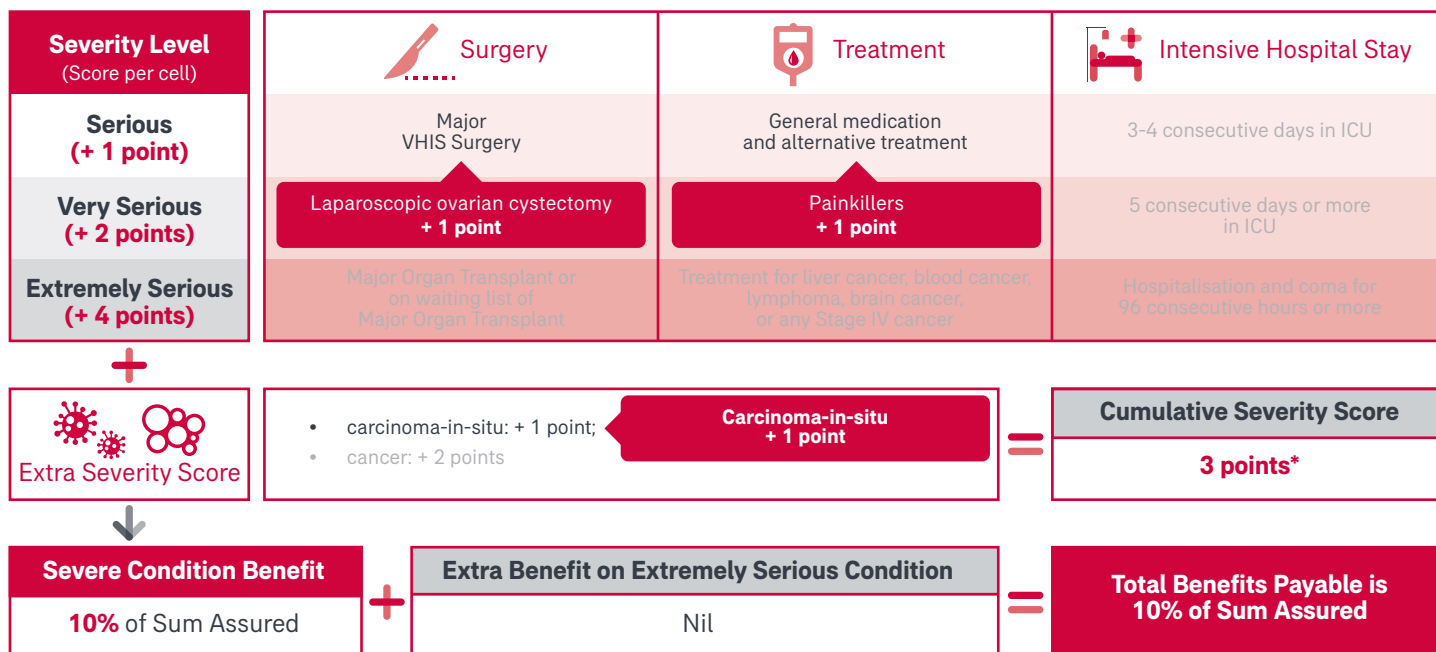
Severity Index



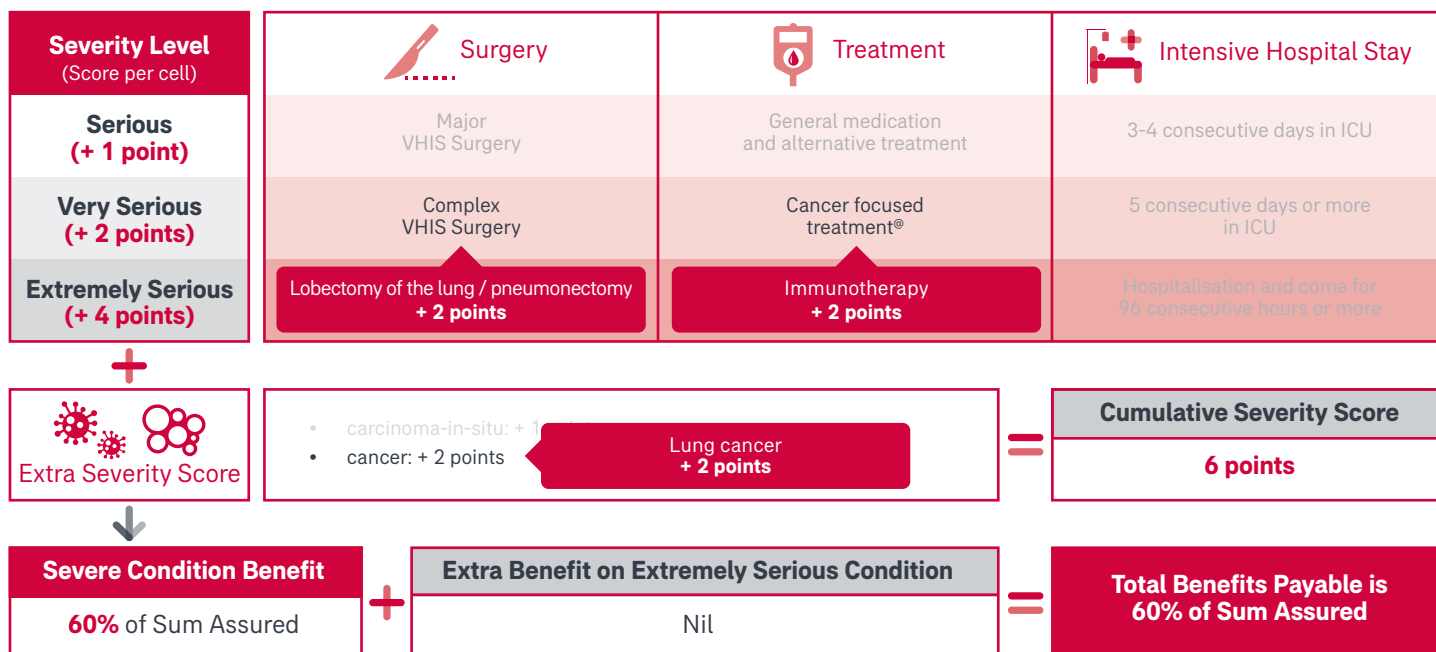


## Severity-based claim cases

### Case 1 - Ovarian carcinoma-in-situ



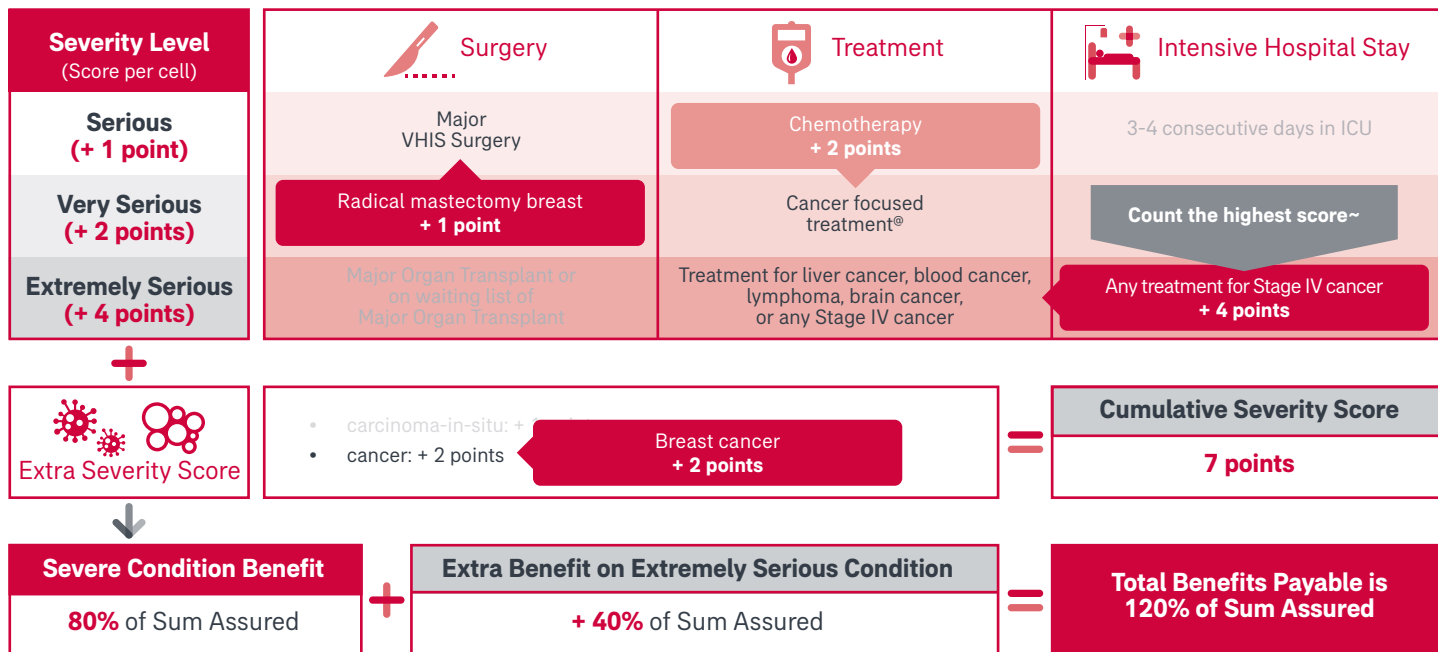
### Case 2 - Lung Cancer



® Cancer focused treatment means non-surgical treatment for direct purpose of curing or controlling the progression of cancer or carcinoma-in-situ.

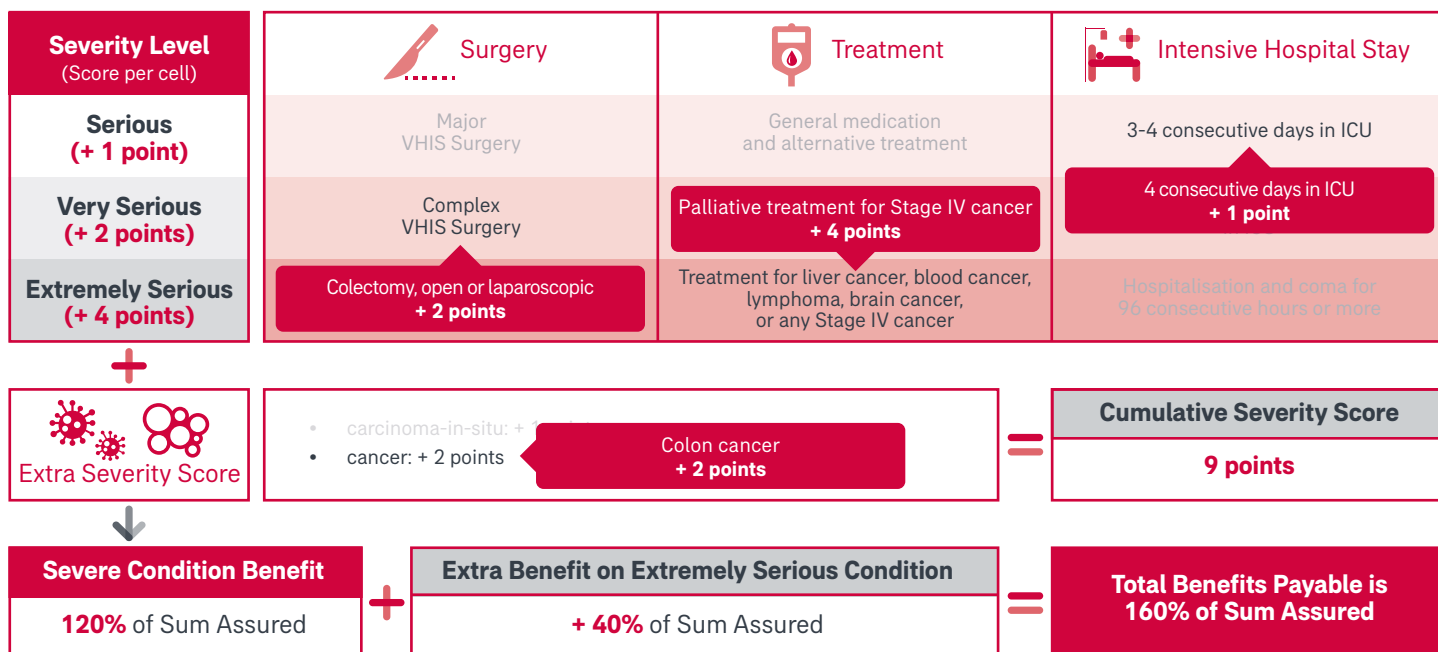
\* Subject to a maximum of US\$50,000/HK\$400,000/MOP400,000 per insured for claims with a score of 3 points and 4 points.

### Case 3 - Stage IV breast cancer



~ The highest possible Severity Level will be assigned. In this case, the insured receives chemotherapy for a Stage IV cancer. The Treatment Factor would be considered as Extremely Serious Severity Level, which corresponds to a Severity Score of 4 points.

### Case 4 - Stage IV colon cancer



#### How much can you claim?

Please scan the QR code to find out more about the calculation of your claim.





## Enjoy a permanent 20% premium discount above a specified Sum Assured

With **AIA One Absolute Pearl – Cancer & Serious Infectious Disease Protection**, you can choose a high degree of protection for the peace of mind you deserve no matter what the future brings. To help you make the most of your protection, we offer a permanent 20% premium discount for a Sum Assured of US\$250,000/HK\$1,875,000/ MOP1,875,000 or above.

This discount is only applicable to the standard premiums of this plan and shall not apply to any extra premiums due to loading.



## Continuous protection

Once claims reach:

- i. 100% of Sum Assured under the Severe Condition Benefit and Serious Infectious Disease Benefit; or
- ii. 40% of Sum Assured under the Extra Benefit on Extremely Serious Condition,

all subsequent premiums of this plan will be waived. Add-on plans (if any) attached to this plan will remain in force and provide cover if their respective premiums continue to be paid.



## If the worst should happen

If the insured passes away, we will pay the death benefit to the person whom you select in your policy as beneficiary. The death benefit will be equal to 100% of Sum Assured, the protection amount that you have purchased, less any payments made under the Severe Condition Benefit and Serious Infectious Disease Benefit.





## Conversion Privilege

On or before the anniversary of cover immediately following the insured's 70th birthday, the plan can be converted into a whole life protection insurance plan without requiring additional health information, subject to increase in premium and choices of products then made available for the purpose of this privilege.

## Different options to suit your needs

**AIA One Absolute Pearl – Cancer & Serious Infectious Disease Protection** provides 2 renewal periods for you to choose from: 1 year and 5 years. For your convenience, we offer this policy in US dollars and HK dollars. If the policy is issued in Macau, you can also choose Macau pataca as the currency.

Pick one renewal period option that best suits your needs so that you can plan ahead.

Renewal Period	Insured's Age at Application
1 year	15 days to age 65
5 years	

In addition, you have the flexibility to take **AIA One Absolute Pearl – Cancer & Serious Infectious Disease Protection** as either a stand-alone insurance plan or as an add-on plan of specified basic plans.

## Guaranteed Renewal

**AIA One Absolute Pearl – Cancer & Serious Infectious Disease Protection** guarantees that your premium will not be increased because of any changes in the insured's health condition during each renewal period. This cover is guaranteed to be renewable at the end of each renewal period up to the age of 85 of the insured. Renewal premium of next renewal period will be based on the prevailing premium rates for the age of the insured at the time of renewal (please refer to the "Premium Adjustment" under Important Information).

## Join **AIA Vitality** and enjoy an instant 10% premium discount for the first year

We are excited to introduce **AIA Vitality**, a game changing wellness programme which redefines the traditional concept of insurance, aims to reward customer to live a healthy lifestyle.

Once you join **AIA Vitality**, you can enjoy an instant 10% premium discount for the first year of your **AIA One Absolute Pearl – Cancer & Serious Infectious Disease Protection**. As long as you keep up a healthy lifestyle, you can even enjoy a minimum 10% premium discount each year, while at the same time earning **AIA Vitality** Points and enjoying an array of rewards and offers to help you live a healthier lifestyle.

For more information, please refer to the **AIA Vitality** leaflet.

Note: AIA Vitality is not an insurance product and annual membership fee is required for joining.



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Example

(The following example is hypothetical and for illustrative purposes only.)

Policy holder and insured:

Occupation:

Family status:

Boris (age 35, non-smoker)

Information Technology Manager

Married with two kids



“I want a plan that will support me through payments according to the severity of cancer.”

Boris is the breadwinner for his family. He worries that in the event of his suffering from cancer, this would leave his family susceptible to paying high treatment costs. He realises that his current critical illness plan has a Sum Assured of HK\$400,000 only.

Situation: Cover for Cancer with Progressive Severity Levels

Insured's age

Age 35

Age 45

Age 46

More Protection in a Budget-friendly Way

Boris takes up AIA One Absolute Pearl – Cancer & Serious Infectious Disease Protection for himself with a Sum Assured of HK\$1,000,000 on a yearly renewal basis. His monthly premium during the first policy year is just HK\$260.

Early stage Colorectal Cancer

Boris is diagnosed with early stage colorectal cancer. His first claim according to his Cumulative Severity Score is calculated as follows:

Severity Level (Score per cell)	Surgery	Treatment	Intensive Hospital Stay
Serious (+ 1 point)	Major VHIS Surgery	General medication and alternative treatment	3-4 consecutive days in ICU
Very Serious (+ 2 points)	Complex VHIS Surgery	Cancer focused treatment®	5 consecutive days or more in ICU
Extremely Serious (+ 4 points)	Boris undergoes laparoscopic colectomy to remove the tumour. + 2 points	Boris undergoes radiotherapy to reduce the risk of recurrence. + 2 points	Hospitalisation and coma for 96 consecutive hours or more

Extra Severity Score

carcinoma-in-situ: + 1

cancer: + 2 points

Colorectal cancer + 2 points

Cumulative Severity Score

6 points

Severe Condition Benefit

60% of Sum Assured

Extra Benefit on Extremely Serious Condition

Nil

Total Benefits Payable is 60% of Sum Assured

First Payment

Boris receives his first advance of 60% of his Sum Assured with a payment HK\$600,000, helping him and his family cope with financial difficulties during his cancer treatment.

Stage IV Colorectal Cancer

Unfortunately, Boris's cancer becomes a Stage IV cancer. Upon his doctor's advice, Boris tries a new cancer treatment. His Cumulative Severity Score for his new claim is calculated as follows:

Severity Level (Score per cell)	Surgery	Treatment	Intensive Hospital Stay
Serious (+ 1 point)	Major VHIS Surgery	General medication and alternative treatment	3-4 consecutive days in ICU
Very Serious (+ 2 points)	Complex VHIS Surgery	Boris is given a diagnosis and treatment of Stage IV cancer. + 4 points	ICU stay for 4 consecutive days after the surgery. + 1 point
Extremely Serious (+ 4 points)	Boris undergoes laparoscopic colectomy. + 2 points	Treatment for liver cancer, blood cancer, lymphoma, brain cancer, or any Stage IV cancer	Hospitalisation and coma for 96 consecutive hours or more

Extra Severity Score

carcinoma-in-situ: + 1

cancer: + 2 points

Colorectal cancer + 2 points

Cumulative Severity Score

9 points

Severe Condition Benefit

120% of Sum Assured

Extra Benefit on Extremely Serious Condition

40% of Sum Assured

Less 60% Paid for Severe Condition Benefit (due to Boris's early stage colorectal cancer)

Total Benefits Payable is 100% of Sum Assured

Second Payment

Boris receives another 100% of his Sum Assured with a payment of HK\$1,000,000, to continue his cancer treatment and rehabilitation.

Closing His Critical Illness Protection Gap

In order to provide a safety net for himself and his family, he chooses to strengthen his existing cover by taking up **AIA One Absolute Pearl – Cancer & Serious Infectious Disease Protection**. This plan can provide payments based on the severity of the cancer to resolve urgent needs in a timely manner.

Boris receives a total of 160% of his Sum Assured, i.e. HK\$1,600,000 from his progressive colorectal cancer. The great news is that Boris recovers after emerging from cancer treatment and remains in good health to enjoy his life.

© Cancer focused treatment means non-surgical treatment for direct purpose of curing or controlling the progression of cancer or carcinoma-in-situ.

# Annual Premium Rate Table

(per US\$/HK\$/MOP1,000 Sum Assured)

 JOIN **AIA Vitality**
**AND ENJOY AN INSTANT 10% PREMIUM DISCOUNT FOR THE FIRST YEAR**

Future premium rates will be reviewed and adjusted at the end of each renewal period if necessary. Premium rates stated below are used for calculation of the first year premium of the cover according to insured's current attained age, but cannot be used for calculation of the actual premiums payable by you in the future. We will give you a written notice before each end of policy year regarding the actual premiums payable of the coming year.

Age	1-year Renewal Period				5-year Renewal Period			
	Male		Female		Male		Female	
	Non-smoker	Smoker	Non-smoker	Smoker	Non-smoker	Smoker	Non-smoker	Smoker
0-15	1.92	1.92	1.82	1.82	1.92	1.92	1.82	1.82
16	1.92	2.25	1.82	1.84	1.92	2.25	1.82	1.84
17	1.92	2.25	1.82	1.86	1.92	2.25	1.82	1.86
18	1.92	2.25	1.82	1.89	1.92	2.25	1.82	1.89
19	1.92	2.25	1.83	1.90	1.92	2.25	1.83	1.90
20	1.92	2.25	1.83	1.93	1.92	2.25	1.83	1.93
21	1.92	2.25	1.83	1.96	1.92	2.25	1.84	1.97
22	1.92	2.27	1.83	1.99	1.95	2.29	1.86	2.03
23	1.92	2.29	1.83	2.02	1.98	2.35	1.91	2.10
24	1.92	2.31	1.83	2.07	2.03	2.42	1.97	2.22
25	1.98	2.43	1.89	2.15	2.07	2.54	2.05	2.32
26	2.02	2.48	1.98	2.30	2.13	2.60	2.12	2.46
27	2.09	2.55	2.05	2.40	2.20	2.69	2.22	2.59
28	2.14	2.67	2.13	2.52	2.28	2.85	2.33	2.76
29	2.20	2.82	2.21	2.68	2.37	3.03	2.46	2.97
30	2.25	2.94	2.28	2.83	2.47	3.23	2.64	3.27
31	2.36	3.17	2.46	3.13	2.62	3.52	2.85	3.63
32	2.50	3.47	2.63	3.42	2.76	3.83	3.07	3.99
33	2.56	3.65	2.79	3.68	2.91	4.14	3.28	4.30
34	2.75	4.12	3.09	4.14	3.08	4.61	3.53	4.72
35	2.98	4.59	3.40	4.62	3.27	5.04	3.77	5.12
36	3.08	4.89	3.49	4.91	3.46	5.46	3.99	5.61
37	3.22	5.16	3.67	5.25	3.63	5.81	4.29	6.12
38	3.46	5.54	4.02	5.84	3.86	6.16	4.64	6.75
39	3.72	6.12	4.31	6.31	4.15	6.72	5.05	7.40
40	3.84	6.33	4.55	6.52	4.55	7.36	5.50	7.90
41	3.97	6.44	4.96	7.24	5.06	8.07	6.06	8.85
42	4.33	7.00	5.49	8.09	5.66	8.97	6.64	9.76
43	5.00	8.04	6.06	8.95	6.31	9.97	7.21	10.64
44	5.75	9.20	6.64	9.79	6.99	10.99	7.78	11.47
45	6.44	10.18	7.32	10.79	7.62	12.02	8.35	12.30
46	7.00	11.19	7.85	11.59	8.40	13.42	9.05	13.35
47	7.59	12.31	8.36	12.35	9.23	14.97	9.81	14.49
48	8.30	14.40	8.90	13.11	10.10	16.65	10.59	15.59
49	8.96	15.59	9.47	13.97	11.08	18.31	11.39	16.79
50	10.37	17.66	10.88	16.05	12.19	19.74	12.18	17.97
51	11.17	18.55	11.71	17.25	13.27	20.93	12.81	18.87
52	12.00	19.52	12.28	18.14	14.49	22.39	13.39	19.77
53	13.22	21.15	12.83	19.05	15.80	24.00	13.98	20.75
54	14.48	22.76	13.36	19.89	17.32	25.85	14.60	21.74
55	15.85	24.70	14.04	20.91	19.04	28.17	15.29	22.77



# Annual Premium Rate Table (continued)

(per US\$/HK\$/MOP1,000 Sum Assured)

JOIN **AIA Vitality**  
AND ENJOY AN INSTANT 10% PREMIUM DISCOUNT FOR THE FIRST YEAR

Age	1-year Renewal Period				5-year Renewal Period			
	Male		Female		Male		Female	
	Non-smoker	Smoker	Non-smoker	Smoker	Non-smoker	Smoker	Non-smoker	Smoker
56	17.22	25.29	14.64	21.79	21.57	31.68	16.16	24.04
57	18.66	27.48	15.19	22.61	24.46	36.01	17.13	25.48
58	20.84	30.90	15.97	23.78	27.70	41.05	18.24	27.16
59	23.13	34.67	16.78	25.04	31.31	46.94	19.51	29.11
60	28.82	43.58	18.44	27.66	35.29	53.36	20.95	31.42
61	31.84	48.39	19.55	29.51	38.90	59.12	22.46	33.89
62	34.95	53.28	20.84	31.57	42.80	65.23	24.13	36.54
63	38.89	59.37	22.33	33.78	47.01	71.78	25.99	39.31
64	43.01	65.80	24.01	36.29	51.52	78.81	28.13	42.50
65	46.95	71.95	25.97	39.30	56.37	86.37	30.56	46.25
66*	51.42	78.60	28.02	42.68	61.16	93.49	33.23	50.62
67*	56.09	85.10	30.24	46.35	65.88	99.96	36.10	55.31
68*	61.47	96.62	33.06	52.15	70.60	105.93	39.24	59.67
69*	67.44	103.32	36.30	56.16	75.44	110.28	42.69	63.66
70*	70.91	105.41	39.36	59.96	80.40	114.04	46.46	68.24
71*	74.91	110.09	42.43	64.03	86.15	120.80	50.75	73.83
72*	79.61	116.12	46.01	68.99	92.84	129.21	55.70	80.51
73*	85.68	120.94	50.35	75.09	100.44	141.76	61.32	88.16
74*	92.50	134.88	55.34	82.22	108.74	155.04	67.61	96.86
75*	99.89	146.64	60.97	87.27	117.65	168.90	74.58	106.72
76*	108.61	157.27	67.38	96.50	127.20	180.13	82.28	117.84
77*	117.90	169.17	74.30	107.56	137.18	192.52	90.69	129.92
78*	127.35	181.80	82.01	118.13	147.62	206.09	99.90	142.37
79*	137.25	197.94	90.43	129.83	158.55	223.59	109.80	155.96
80*	147.74	208.37	99.67	143.10	170.37	240.26	120.52	171.19
81*	158.65	223.75	109.70	157.50	176.45	248.85	126.12	179.15
82*	170.25	240.12	120.55	171.25	182.75	257.74	131.93	187.40
83*	182.14	256.87	131.72	187.12	189.27	266.94	137.88	195.85
84*	196.62	277.29	144.22	204.86	196.62	277.29	144.22	204.86

\* For renewal only.

## Premium Discount

(applicable to the standard premiums of this plan only)

Sum Assured	Premium Discount
US\$250,000/HK\$1,875,000/MOP1,875,000 or above	Permanent 20%

### Note:

- The applicants for AIA Vitality must be 18 years old or above and must be the insured of the in-force policy of an AIA Vitality selected insurance product.
- Premium payable is calculated according to the insured's attained age and the applicable premium rate at the time of application or renewal.
- The annual premium rate table is for reference only.
- Premium rates stated above are non-guaranteed and subject to revision by the Company from time to time.
- This annual premium rate table does not include levy which is collected by the Insurance Authority.

## 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 Hong Kong / Macau only.

### Key Product Risks

1. You should pay premium(s) for this plan till insured's age 85 or for this add-on plan until the basic plan it is attached to is terminated. 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.
2. 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:
  - when the claims payments made in total for Severe Condition Benefit and Serious Infectious Disease Benefit under the policy reach 120% of the Sum Assured (where no add-on plan is selected);
  - the insured passes away;
  - when you take this plan as an add-on plan of any basic plan which has been terminated or converted to a nonparticipating insurance plan;
  - you do not pay the premium within 31 days of the due date;
  - anniversary of your cover immediately following the insured's 85th birthday; or
  - the plan is converted to a whole life insurance plan.
3. 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 may lose your premium paid and benefits.
4. 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.
5. 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.
6. If the insured undergoes a surgery which is not included in any surgical category under the Voluntary Health Insurance Scheme Schedule of Surgical Procedures, or if this Schedule of Surgical Procedures is no longer valid or is replaced, or if the categories of surgical procedures in this Schedule are renamed or otherwise changed, we will reasonably determine the applicable surgical category based on other surgical

procedures with similar difficulty and complexity included in the Schedule of Surgical Procedures and / or any other publication or information from the Government, relevant authorities or medical associations.

7. If Public Health Emergency of International Concern is no longer valid due to any change at or made by the World Health Organization (including if the World Health Organization ceases to exist), from that point onward, we will choose at our option to either follow the last such declaration by the World Health Organization or any other equivalent declaration from other health organisations.
8. In some situations, total premiums payable may be greater than the received Sum Assured.

### Key Exclusions

Except for the death benefit, under this plan, we will not cover any events or conditions that result from any of the following events:

- any illnesses with signs / symptoms which first occurred before or within 90 days after the policy is issued;
- any treatment, investigation, service or supplies which are not medically necessary;
- any confinement (including in the Intensive Care Unit) which is not a Reasonable and Customary Hospital Confinement;
- routine health checks, screening or preventive services or supplies;
- any experimental, unproven or unconventional medical technology / procedure / therapy or novel drugs / medicines, except in relation to a claim involving the Severity Level of Serious or Extremely Serious under Treatment Factor;
- mental, behavioural, psychiatric or psychological disorder, including but not limited to anxiety, anorexia, depression stress, fatigue, psychiatric complications of a physical disorder, cognitive impairment, sleep disorders, nicotine or alcohol or drug or substance abuse / dependency, or any complication of any of them;
- cosmetic or plastic surgery, prophylactic surgery or treatment, treatment of obesity (including morbid obesity) and weight control programmes, organ donation as the donor, or treatment of an optional nature, except plastic or reconstructive surgery on the head or on the breast which is deemed to be medically necessary to restore function or appearance following previous surgery on the head or breast done for a cancer or carcinoma-in-situ (surgery solely for isolated dental restorations is excluded);
- convalescence or custodial or rest care;
- AIDS or any complications associated with HIV Infection, except where occupationally acquired or due to blood transfusion or assault; and
- any treatment or medications that are not provided under the practice of western medicine, except in relation to a claim involving the Severity Level of Serious or Extremely Serious under the Treatment Factor.

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](http://www.aia.com.hk/useful-information-ia-en) or IA's website at [www.ia.org.hk](http://www.ia.org.hk).

## Premium Adjustment

In order to provide you with continuous protection, we will review the premium of your plan from time to time and adjust it accordingly at the end of each renewal period 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 rate of deaths and impact of medical trend;
- potential changes in the Public Health Emergencies of International Concern and the Schedule of Surgical Procedures under the Voluntary Health Insurance Scheme;
- historical investment returns and the future outlook of the product's backing asset;
- policy surrenders and lapses; or
- expenses directly related to the policy and indirect expenses allocated to this product.

We will give you a written notice of any revision 31 days before renewal.

## Product Limitation

1. The Surgery Factor applies only if the insured undergoes a medically necessary surgery due to the diagnosis of cancer or carcinoma-in-situ.

The Treatment Factor applies only if the insured receives or is in the process of receiving medically necessary medical treatment due to the diagnosis of cancer or carcinoma-in-situ.

"Medically necessary" means a medical service, procedure or supply which:

- is consistent with generally accepted professional standards of medical practice;
- is required to establish a diagnosis and / or to provide treatment; and
- cannot be safely delivered at a lower level of medical care.

Experimental, screening and preventive services or supplies are not considered medically necessary.

2. The Intensive Hospital Stay Factor applies only if the insured stays in hospital due to the diagnosis of cancer or carcinoma-in-situ for a Reasonable and Customary Hospital Confinement.

"Reasonable and Customary Hospital Confinement" means:

A confinement in hospital for illness which is medically necessary, where the admission of the insured, length of confinement, and medical services and treatment received during confinement:

- are all in accordance with standards of good medical practice; and
- do not exceed the usual standard for the treatment of similar illness at the location where such confinement takes place.

## Claim Procedure

If you wish to make a claim, you must send us the appropriate forms and relevant proof. You can get the appropriate claim forms in [www.aia.com.hk](http://www.aia.com.hk), from your financial planner, by calling the AIA Customer Hotline (852) 2232 8888 in Hong Kong, or (853) 8988 1822 in Macau, or by visiting any AIA Customer Service Centre. For details related to making a claim, please refer to 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](http://www.aia.com.hk)

## Suicide

If the insured commits suicide within one year from the date on which the policy takes effect, our liability will be limited to the refund of premiums paid (without interest) less any outstanding debt.

## Incontestability

Except for fraud or non-payment of premiums, we will not contest the validity of this policy after it has been in force during the lifetime of the insured for a continuous period of two years from the date on which the policy takes effect. This provision does not apply to any add-on plan providing accident, hospitalisation or disability benefits.


## Cancellation Right

You have the right to cancel and obtain a refund of any premiums and any levy 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 12/F, AIA Tower, 183 Electric Road, North Point, Hong Kong or 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 earlier.

**Please contact your financial planner or call AIA Customer Hotline for details**

**Hong Kong**  **(852) 2232 8888**  
**Macau**  **(853) 8988 1822**  
 **[aia.com.hk](http://aia.com.hk)**



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