



**SEVERITY-BASED
HEALTH
PROTECTION**

AIA ONE ABSOLUTE PEARL – FULL PROTECTION (AOAPFP)

One calculation to cover unlimited diseases



AIA Vitality

AIA International Limited
(Incorporated in Bermuda with limited liability)



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**HEALTHIER, LONGER,
BETTER LIVES**

Traditional critical illness plans only covered a certain number of designated diseases

But as modern healthcare advances and new diseases emerge, treatment costs are becoming increasingly uncertain.

Serious medical conditions can also develop suddenly from non-critical illnesses and injuries. Customary cover may no longer offer sufficient protection for your peace of mind.

To future-proof your protection once and for all, AIA created an innovative, first-in-market protection plan that covers every disease and injury such as cancer, heart attack, stroke,

complications, even new diseases which haven't been discovered yet. AIA One Absolute Pearl - Full 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. We calculate claims using our transparent scoring table, which you can check for yourself, giving you a greater sense of certainty about your claim.

You can enjoy a permanent 20% premium discount[^] above a specified Sum Assured, and an instant 10% premium discount for the first year if you join AIA Vitality⁺.

[^] Applicable to the standard premiums of this plan only.

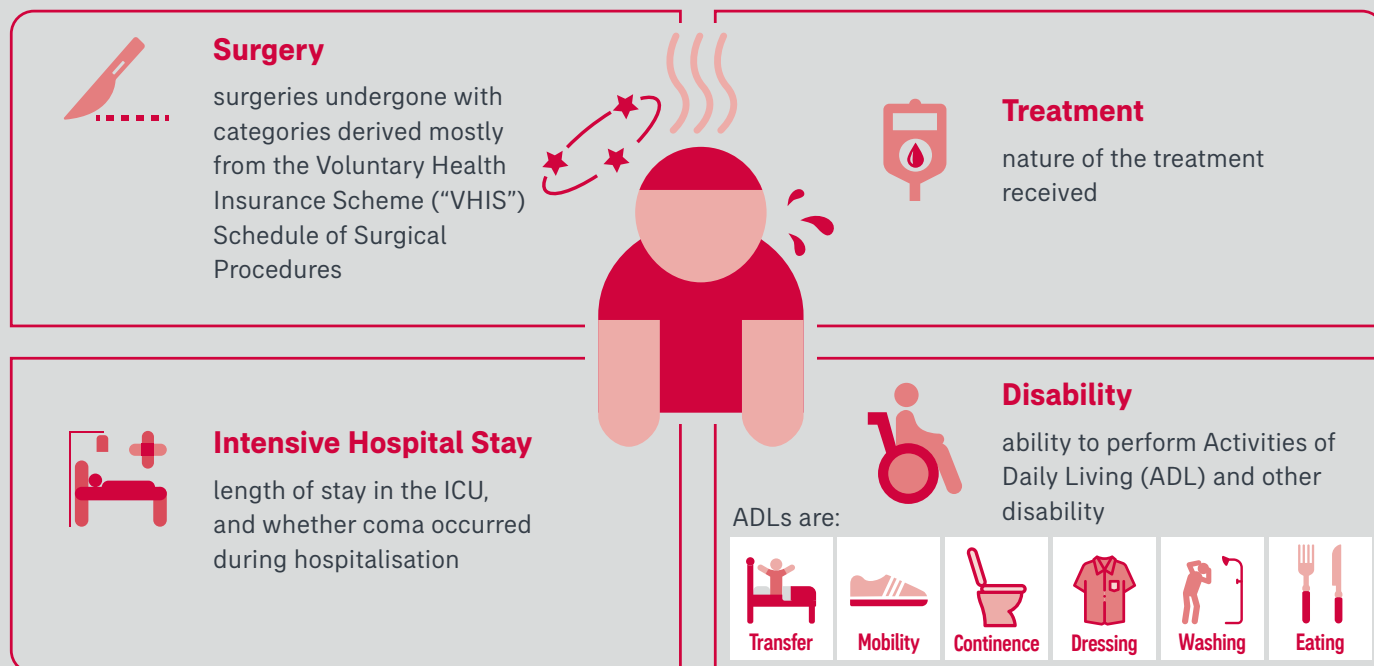
⁺ For details, please refer to AIA Vitality section at P.18.



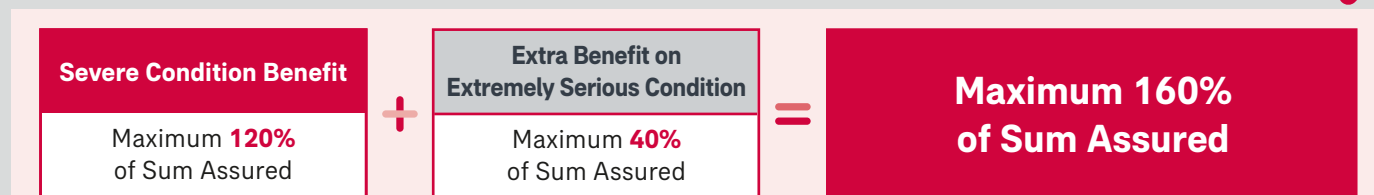
One calculation to cover unlimited diseases

Unlike traditional critical illness plans, **AIA One Absolute Pearl – Full Protection** provides payments based on the insured's experience under 4 Severity Factors covering every disease and injury - even new diseases that haven't been discovered yet. Your claim is calculated using a scoring table that you can check yourself, giving you a greater sense of certainty about your finances.

4 Severity Factors



THE HIGHER SEVERITY LEVEL, THE HIGHER PAYMENT YOU COULD CLAIM

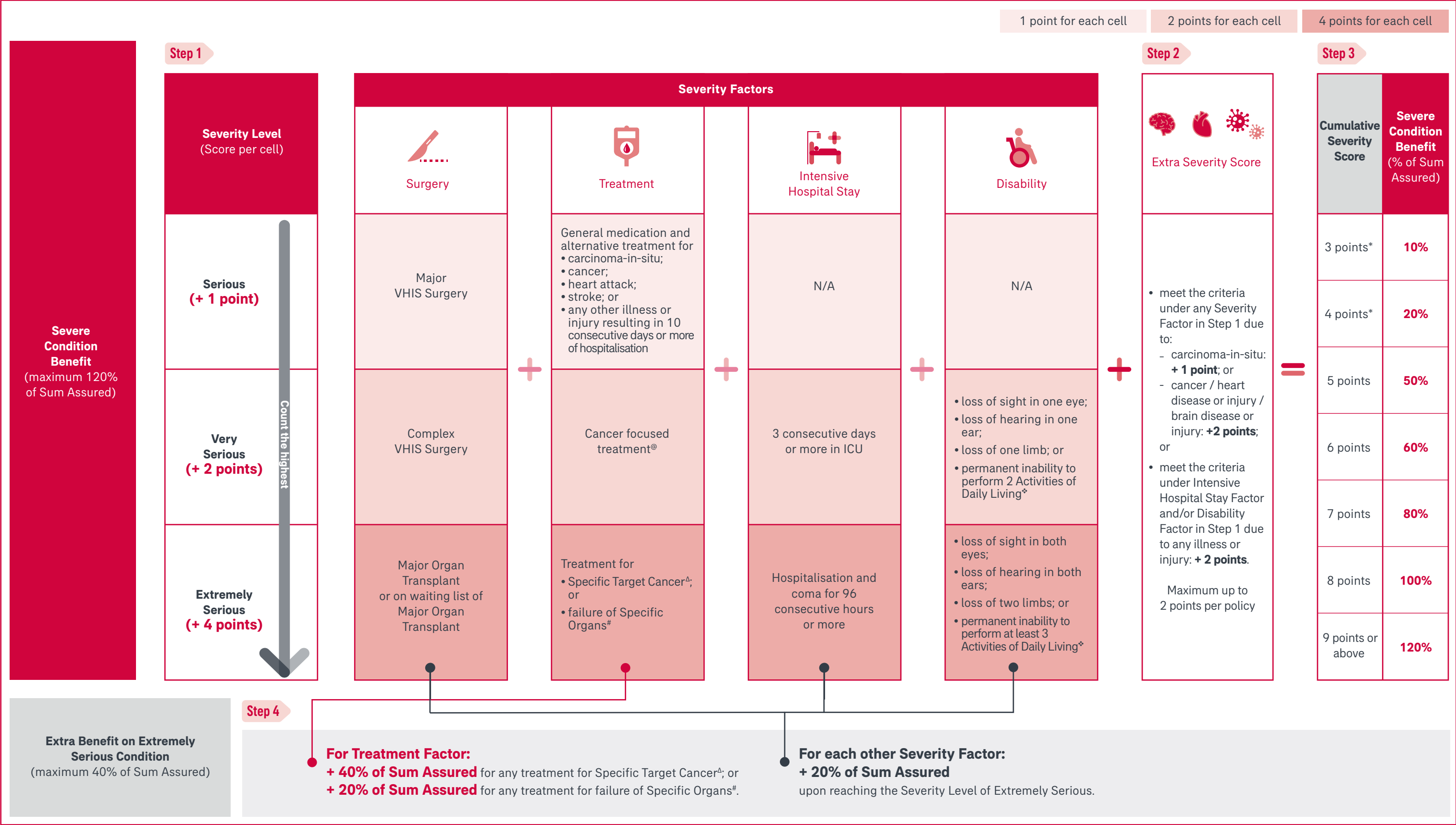


This plan is not a Certified Plan under Voluntary Health Insurance Scheme ("VHIS") and the premiums are not eligible for any tax deduction.

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 Index





Severity-based health protection · Life insurance

AIA One Absolute Pearl - Full Protection is a **severity-based health protection insurance plan** that offers life insurance and health protection based on the severity of your medical journey and its impact to your life. This innovative future-proof plan covers every disease and injury - even new diseases that haven't been discovered yet.



Claims based on your medical needs

If you undergo surgery, treatment, hospitalisation or disability occurred, you can estimate your claim using our transparent Severity Index (see P.3 - P.4). Just follow these easy steps.



Check your Severity Score

We will assess the insured's condition based on 4 Severity Factors:



Based on the criteria in our Severity Index (see P.3 - P.4), each of these 4 Severity Factors will be assigned a Severity Score:

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

The highest scores from current and all previous claims will be assigned for each Severity Factors+.



Check your Extra Severity Score

An Extra Severity Score will also be assigned if the insured:

- meet the criteria under any Severity Factor in Step 1 due to:
 - carcinoma-in-situ: + 1 point;
 - cancer / heart disease or injury / brain disease or injury: + 2 points; or
- meet the criteria under Intensive Hospital Stay Factor and/or Disability Factor in Step 1 due to any illness or injury: +2 points.

The highest scores from current and all previous claims will be assigned for each above mentioned conditions. The maximum Extra Severity Score is + 2 points per policy.

+ For example, if spending 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, also falling into a coma that persisted for more than 96 hours, the condition would also qualify for the Extremely Serious Severity Level under the same factor. Therefore, the 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.



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	=	Cumulative Severity Score
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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.3 - P.4), less any Severe Condition Benefit(s) 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.

Even if there is no increment on Cumulative Severity Score, if you are diagnosed with a carcinoma-in-situ or underwent percutaneous coronary intervention, we will pay no less than 10% of Sum Assured as a guaranteed minimum amount under the Severe Condition Benefit to give you a guaranteed safety net in the face of health challenges. Such guaranteed minimum amount can only be exercised once for each condition per policy and the maximum claim under this policy and any other policies issued by us that cover the insured is US\$50,000 / HK\$400,000 / MOP400,000 for each of the above mentioned condition.

The maximum claim of the Cumulative Severity Score of 3 points and 4 points is US\$50,000 / HK\$400,000 / MOP400,000 per insured.

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:

- **For Treatment Factor:**
 - + 40% of Sum Assured** for any treatment for Specific Target Cancer (maximum once per policy);
 - + 20% of Sum Assured** for any treatment for failure of Specific Organs (maximum once per policy); or
- **For each other Severity Factor: + 20% of Sum Assured** upon reaching the Severity Level of Extremely Serious (maximum once per policy for each factor).

Maximum + 40% of Sum Assured per policy 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. Upon paying 40% of Sum Assured under the Extra Benefit on Extremely Serious Condition, all subsequent premiums of this plan will be waived. The Extra Benefit on Extremely Serious Condition will no longer be payable after the total claim payments made under the Severe Condition Benefit have reached 120% of the Sum Assured.



Unpredictable medical journey

With so many medical advancements on the horizon, it is difficult to plan your protection without knowing which future treatments will be covered. Luckily, the uncertainty comes to an end with **AIA One Absolute Pearl - Full Protection**.

In addition to common critical illness, this plan also covers emerging infectious diseases and non-critical illnesses that can later develop into a serious medical condition striking down uncertainty.

Treatment complications



- There are around **55,000 types** of health conditions listed in the International Classification of Diseases (ICD-11) developed by the World Health Organization (WHO). Traditional critical illness plans only cover less than 200 of the listed illnesses, which is **less than 1%**¹.
- Minor illnesses may cause serious complications and traditional critical illness protection may not provide cover.
- Complications after surgery, like haemorrhage, deep vein thrombosis and pulmonary embolism, can destabilise a patient after surgery².
- Standard treatments may lead to serious complications requiring daily IV antibiotics. Administration of IV antibiotics is one of the top reasons for prolonged hospitalisation³.



Sources:





1. ICD-11 for Mortality and Morbidity Statistics, World Health Organization ([https://www.who.int/news/item/18-06-2018-who-releases-new-international-classification-of-diseases-\(icd-11\)](https://www.who.int/news/item/18-06-2018-who-releases-new-international-classification-of-diseases-(icd-11)))
2. After Surgery: Discomforts and Complications, Johns Hopkins Medicine (<https://www.hopkinsmedicine.org/health/treatment-tests-and-therapies/after-surgery-discomforts-and-complications>)
3. Causes of prolonged hospitalization among general internal medicine patients of a tertiary care center, PubMed (<https://pubmed.ncbi.nlm.nih.gov/24772600/#:~:text=The%20causes%20of%20prolonged%20hospitalization%20at%20day%2090%20were%20unstable,40%2C%20and%2022%2C%20respectively.>)


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: January 2021).

Severity-based claim case 1 - Kidney stones with complications

(The following example is hypothetical and for illustrative purposes only. It assumes no previous claim has been made. It does not constitute medical advice. You should seek independent professional advice before making any decision on this matter.)

During the hospitalisation for Nephrolithotomy, he / she suffered from septic shock without pathogen identified.

Severity Level (Score per cell)	 Surgery	 Treatment	 Intensive Hospital Stay	 Disability
Serious (+ 1 point)	Major VHIS Surgery Nephrolithotomy + 1 point	General medication and alternative treatment for • carcinoma-in-situ; • cancer; • heart attack; • stroke; or • any other illness or injury resulting in 10 consecutive days or more of hospitalisation Supportive care with 10 days of hospitalisation + 1 point	N/A	N/A
Very Serious (+ 2 points)	Complex VHIS Surgery		3 consecutive days or more in ICU 3 days in the ICU + 2 points	• loss of sight in one eye; • loss of hearing in one ear; • loss of one limb; or • permanent inability to perform 2 Activities of Daily Living
Extremely Serious (+ 4 points)	Major Organ Transplant or on waiting list of Major Organ Transplant	Treatment for • Specific Target Cancer; or • failure of Specific Organs	hospitalisation and coma for 96 consecutive hours or more	• loss of sight in both eyes; • loss of hearing in both ears; • loss of two limbs; or • permanent inability to perform at least 3 Activities of Daily Living

**Extra Severity Score**

Meeting the criteria under Intensive Hospital Stay + 2 points

• carcinoma-in-situ;
• cancer / heart disease or injury: + 2 points
• meeting the criteria under Intensive Hospital Stay Factor and/or Disability Factor: + 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



What is the remaining benefit?

	Sum Assured
Severe Condition Benefit	60% (120% - 60%)
Extra Benefit on Extremely Serious Condition	40%
Death Benefit	40% (100% - 60%)



As the claim reached 60% of Sum Assured under the Severe Condition Benefit, 60% subsequent premiums of this plan will be waived.



! Cancer



- There are more than **100 cancer types**. Treatments are varied, depending on type, stage and whether it has spread⁴.



- Cancer treatments include surgery, radiotherapy, chemotherapy, immunotherapy, targeted therapy, hormonal therapy, stem cell treatment and precision medicine⁵.

Sources:





4. What Is Cancer? National Cancer Institute (<https://www.cancer.gov/about-cancer/understanding/what-is-cancer>)
5. 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: January 2021).

Severity-based claim case 2 - Stage IV breast cancer

(The following example is hypothetical and for illustrative purposes only. It assumes no previous claim has been made. It does not constitute medical advice. You should seek independent professional advice before making any decision on this matter.)

Severity Level (Score per cell)	 Surgery	 Treatment	 Intensive Hospital Stay	 Disability
Serious (+ 1 point)	Major VHIS Surgery	General medication and alternative treatment for • carcinoma-in-situ; • cancer; • heart attack; • stroke; or • any other illness or injury resulting in 10 consecutive days or more of hospitalization	N/A	N/A
Very Serious (+ 2 points)	Complex VHIS Surgery	Chemotherapy + 2 point	3 consecutive days in ICU	<ul style="list-style-type: none"> • loss of sight in one eye; • loss of hearing in one ear; • loss of one limb; or • permanent inability to perform 2 Activities of Daily Living
Extremely Serious (+ 4 points)	Major Organ Transplant or on waiting list of Major Organ Transplant	Treatment for • Specific Target Cancer; or • failure of Specific Organs	7 consecutive hours or more	<ul style="list-style-type: none"> • loss of sight in both eyes; • loss of hearing in both ears; • loss of two limbs; or • permanent inability to perform at least 3 Activities of Daily Living

 Extra Severity Score	Breast cancer + 2 points • cancer / heart disease or injury / brain disease or injury: + 1 point ; • cancer / heart disease or injury / brain disease or injury: + 2 points • meeting the criteria under Intensive Hospital Stay Factor and/or Disability Factor: +2 points.	Cumulative Severity Score 7 points
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Severe Condition Benefit 80% of Sum Assured	Extra Benefit on Extremely Serious Condition + 40% of Sum Assured (Treatment for Specific Target Cancer)	Total Benefits Payable is 120% of Sum Assured
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What is the remaining benefit?

	Sum Assured
Severe Condition Benefit	40% (120% - 80%)
Extra Benefit on Extremely Serious Condition	0% (40% - 40%)
Death Benefit	20% (100% - 80%)








As the claim reached 40% of Sum Assured under the Extra Benefit on Extremely Serious Condition, all subsequent premiums of this plan will be waived.



Heart diseases



- **43%** of heart attack cases can lead to severe heart failure⁶.  
- Heart failure symptoms include breathlessness, feeling tired, swollen ankles and legs, dizziness and a fast heart rate⁷.
- Heart disease can be treated with medication. But if there are blocked arteries, heart surgery may be required, including coronary angioplasty, heart bypass or heart transplant⁸. 
- Up to **26%** of heart attack patients suffer a decline in physical functioning⁹.  

Sources:






6. Brooks, G.C. et al, 'Predicting Persistent Left Ventricular Dysfunction Following Myocardial Infarction: The PREDICTS Study' in Journal of the American College of Cardiology, Volume 67, Issue 10 (2016), p.1189 and p.1194. (<https://www.sciencedirect.com/science/article/pii/S0735109716001145>)
7. Heart failure overview, NHS (<https://www.nhs.uk/conditions/heart-failure/>)
8. Treatment – coronary artery disease, NHS (<https://www.nhs.uk/conditions/coronary-heart-disease/treatment/>)
9. A Population-Based Perspective of Changes in Health-Related Quality of Life After Myocardial Infarction in Older Men and Women, ScienceDirect (<https://www.sciencedirect.com/science/article/abs/pii/S0895435698000377>)

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: January 2021).

Severity-based claim case 3 - Heart attack with heart failure

(The following example is hypothetical and for illustrative purposes only. It assumes no previous claim has been made. It does not constitute medical advice. You should seek independent professional advice before making any decision on this matter.)

Severity Level (Score per cell)	 Surgery	 Treatment	 Intensive Hospital Stay	 Disability
Serious (+ 1 point)	Major VHIS Surgery	General medication and alternative treatment for • carcinoma-in-situ; • cancer; • heart attack; • stroke; or • any other illness or injury resulting in 10 consecutive days or more of hospitalisation	N/A	N/A
Very Serious (+ 2 points)	Complex VHIS Surgery Coronary artery bypass graft (CABG) + 2 points	Cancer focused treatment	3 consecutive days or more in ICU	<ul style="list-style-type: none">• loss of sight in one eye;• loss of hearing in one ear;• loss of one limb; or• permanent inability to perform 2 Activities of Daily Living
Extremely Serious (+ 4 points)	Transplant or on waiting list of Major Organ Transplant	Treatment for • Specific Target Cancer; or • failure of Specific Organs	Treatment for heart failure + 4 points	<ul style="list-style-type: none">• loss of sight in both eyes;• loss of hearing in both ears;• loss of two limbs; or• permanent inability to perform at least 3 Activities of Daily Living
+				
 Extra Severity Score	Heart disease + 2 points <ul style="list-style-type: none">• cancer / heart disease or injury / brain disease or injury: + 2 points• meeting the criteria under Intensive Hospital Stay Factor and/or Disability Factor: +2 points.			Cumulative Severity Score 8 points
↓				
Severe Condition Benefit 100% of Sum Assured	Extra Benefit on Extremely Serious Condition + 20% of Sum Assured (Treatment for failure of Specific Organs)			Total Benefits Payable is 120% of Sum Assured



What is the remaining benefit?

	Sum Assured
Severe Condition Benefit	20% (120% - 100%)
Extra Benefit on Extremely Serious Condition	20% (40% - 20%)
Death Benefit	0% (100% - 100%)



As the claim reached 100% of Sum Assured under the Severe Condition Benefit, all subsequent premiums of this plan will be waived.



! Stroke



- Risk factors for stroke include high blood pressure, heart disease, smoking, diabetes, cholesterol imbalance and physical inactivity¹⁰.

Risk factors for stroke



- Stroke requires emergency treatment. If there is a blood clot, it can be treated with medication or surgery to unblock arteries. If there is bleeding in the brain, it can be treated with brain surgery to repair burst blood vessels and relieve pressure. Stroke patients may need a feeding tube and respiratory support¹¹.



- Up to **74%** of stroke patients, suffer disability¹².



Sources:






10. Brain Basics: Preventing Stroke, National Institute of Neurological Disorders and Stroke (<https://www.ninds.nih.gov/Disorders/Patient-Caregiver-Education/Preventing-Stroke>)
11. Treatment – stroke, NHS (<https://www.nhs.uk/conditions/stroke/treatment/>)
12. Early Prediction of Outcome of Activities of Daily Living After Stroke, AHA/ASA Journals (<https://www.ahajournals.org/doi/pdf/10.1161/STROKEAHA.110.604090>)

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: January 2021).

Severity-based claim case 4 - Stroke

(The following example is hypothetical and for illustrative purposes only. It assumes no previous claim has been made. It does not constitute medical advice. You should seek independent professional advice before making any decision on this matter.)

Severity Level (Score per cell)	 Surgery	 Treatment	 Intensive Hospital Stay	 Disability
Serious (+ 1 point)	Major VHIS Surgery	General medication and alternative treatment for • carcinoma-in-situ; • cancer; • heart attack; • stroke; or • any other illness or injury resulting in 10 consecutive days or more of hospitalisation	Physiotherapy + 1 point	N/A
Very Serious (+ 2 points)	Complex VHIS Surgery	Cancer focused treatment	3 consecutive days or more in ICU	• loss of sight in one eye; Permanent inability to perform 3 Activities Daily Living for 3 consecutive months + 4 points
Extremely Serious (+ 4 points)	Major Organ Transplant or on waiting list of Major Organ Transplant	Treatment for • Specific Target Cancer; or • failure of Specific Organs*	Hospitalisation and coma for 96 consecutive hours or more	• loss of hearing in both ears; • loss of two limbs; or • permanent inability to perform at least 3 Activities of Daily Living
+ Brain disease + 2 points				
 Extra Severity Score	<ul style="list-style-type: none"> • carcinoma in situ: + 1 point • cancer / heart disease or injury / brain disease or injury: + 2 points • meeting the criteria under Intensive Hospital Stay Factor and/or Disability Factor: +2 points. 			Cumulative Severity Score 7 points
Severe Condition Benefit 80% of Sum Assured	+ Extra Benefit on Extremely Serious Condition + 20% of Sum Assured (Disability Factor reach the Severity Level of Extremely Serious)			Total Benefits Payable is 100% of Sum Assured



What is the remaining benefit?

	Sum Assured
Severe Condition Benefit	40% (120% - 80%)
Extra Benefit on Extremely Serious Condition	20% (40% - 20%)
Death Benefit	20% (100% - 80%)





As the claim reached 80% of Sum Assured under the Severe Condition Benefit, 80% subsequent premiums of this plan will be waived.



! Unknown diseases



- About **40** new infectious diseases have emerged since the 1970s, including COVID-19, SARS, avian flu, swine flu and zika virus¹³. 
- At least **12%** of all disease-causing agents were previously unknown or are suddenly spreading to new geographical areas¹⁴.
- About **20%** of SARS patients need to be admitted to an ICU¹⁵. They stay for around **10 days**¹⁶.
- **1 in 5 adults** hospitalised for COVID-19 need to be admitted to an ICU. Approximately **70%** of these patients will require ventilation support. They stay for around 7 days. Approximately **35%** of these patients pass away¹⁷. 

Sources:





13. Emerging Infectious Diseases, Baylor College of Medicine (<https://www.bcm.edu/departments/molecular-virology-and-microbiology/emerging-infections-and-biodefense/emerging-infectious-diseases>)
14. Risk factors for human disease emergence, US National Library of Medicine, National Institutes of Health (<https://www.ncbi.nlm.nih.gov/pmc/articles/PMC1088493/>)
15. SARS in the Intensive Care Unit, PubMed (<https://www.ncbi.nlm.nih.gov/pubmed/15142487>)
16. Critically Ill Patients With Severe Acute Respiratory Syndrome, JAMA Network (<https://jamanetwork.com/journals/jama/fullarticle/196917>)
17. Managing ICU surge during the COVID-19 crisis: rapid guidelines, US National Library of Medicine, National Institutes of Health (<https://www.ncbi.nlm.nih.gov/pmc/articles/PMC7276667/>)


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Severity-based claim case 5 - COVID-19

(The following example is hypothetical and for illustrative purposes only. It assumes no previous claim has been made. It does not constitute medical advice. You should seek independent professional advice before making any decision on this matter.)

Severity Level (Score per cell)	 Surgery	 Treatment	 Intensive Hospital Stay	 Disability
Serious (+ 1 point)	Major VHIS Surgery	General medication and alternative treatment for • carcinoma-in-situ; • cancer; • heart attack; • stroke; or • any other illness or injury resulting in 10 consecutive days or more of hospitalisation	N/A	N/A
Very Serious (+ 2 points)	Complex VHIS Surgery	Supportive care with 10 days of hospitalisation + 1 point	3 days in ICU + 2 points 3 consecutive days or more in ICU	• loss of sight in one eye; • loss of hearing in one ear; • loss of one limb; or • permanent inability to perform 2 Activities of Daily Living
Extremely Serious (+ 4 points)	Major Organ Transplant or on waiting list of Major Organ Transplant	Treatment for • Specific Target Cancer; or • failure of Specific Organs	Hospitalisation and coma for 96 consecutive hours or more	• loss of sight in both eyes; • loss of hearing in both ears; • loss of two limbs; or • permanent inability to perform at least 3 Activities of Daily Living

 Extra Severity Score	<ul style="list-style-type: none"> • carcinoma in situ • cancer / heart disease or injury: + 2 points • meeting the criteria under Intensive Hospital Stay Factor and/or Disability Factor: +2 points. 	Meeting the criteria under Intensive Hospital Stay + 2 points	Cumulative Severity Score 5 points
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Severe Condition Benefit 50% of Sum Assured	+	Extra Benefit on Extremely Serious Condition NIL	=	Total Benefits Payable is 50% of Sum Assured
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What is the remaining benefit?

	Sum Assured
Severe Condition Benefit	70% (120% - 50%)
Extra Benefit on Extremely Serious Condition	40%
Death Benefit	50% (100% - 50%)



As the claim reached 50% of Sum Assured under the Severe Condition Benefit, 50% subsequent premiums of this plan will be waived.



How much can you claim?

This online calculator will help you estimate how much you can claim based on our transparent scoring table. 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 - Full 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.



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.

We will deduct all outstanding amount you owe to us under your policy before we make the payment to the beneficiary.



Continuous protection

Once claims reach:

- 100% of Sum Assured under the Severe Condition Benefit; or
- 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 the basic policy will remain in force and provide cover if their respective premiums continue to be paid.



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 or whole life with critical illness protection insurance plan without requiring additional health information, subject to additional premium, our applicable rules and procedures and choices of products then made available for the purpose of this privilege.





Different options to suit your needs

AIA One Absolute Pearl - Full 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 - Full Protection** as either a stand-alone insurance plan or as an add-on plan of specified basic plans.



Guaranteed Renewal

AIA One Absolute Pearl - Full 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.

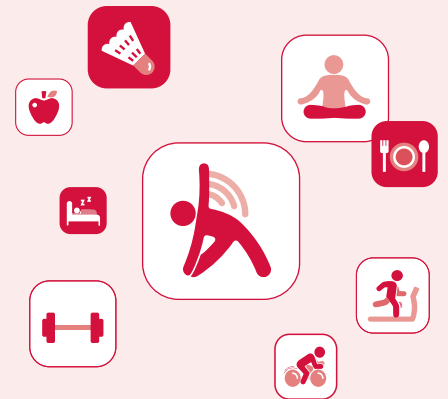
Once you join **AIA Vitality**, you can enjoy an instant 10% premium discount for the first year of your **AIA One Absolute Pearl - Full Protection**. As long as you keep up a healthy lifestyle, you can even enjoy a minimum 10% premium discount each year, while at the same time earning **AIA Vitality** 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 owner and insured:	Alex (age 35, non-smoker)
Occupation:	Human Resource Manager
Family status:	Married and has a son



Situation: AIA One Absolute Pearl - Full Protection Covers Cancer with Progressive Severity Levels

Insured's Age

Age 35

Age 45

More Protection in a Budget-friendly Way

Alex takes up AIA One Absolute Pearl - Full 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\$370.

Early Stage Colorectal Cancer

Alex is diagnosed with early stage colorectal cancer. His first claim is calculated as follows:

Severity Level (Score per cell)	Surgery	Treatment	Intensive Hospital Stay	Disability
Serious (+ 1 point)	Major VHIS Surgery	General medication and alternative treatment for • carcinoma-in-situ; • cancer; • heart attack; • stroke; or • any other illness or injury resulting in 10 consecutive days or more of hospitalisation	N/A	N/A
Very Serious (+ 2 points)	Complex VHIS Surgery	Cancer focused treatment [®]	3 consecutive days or more in ICU	• loss of sight in one eye; • loss of hearing in one ear; • loss of one limb; or • permanent inability to perform 2 Activities of Daily Living [®] .
Extremely Serious (+ 4 points)	laparoscopic colectomy to remove the tumour + 2 points Major Organ Transplant	radiotherapy to reduce the risk of recurrence + 2 points Specific Target Cancer ^Δ • failure of Specific Organs [#]	Hospitalisation and coma for 96 consecutive hours or more	• loss of sight in both eyes; • loss of hearing in both ears; • loss of two limbs; or • permanent inability to perform at least 3 Activities of Daily Living [®] .

Colorectal cancer + 2 points

Extra Severity Score

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

Alex receives his first claim of **HK\$600,000**, i.e. **60% of Sum Assured** made under the Severe Condition Benefit, and therefore his subsequent premium will be reduced by 60%. The claim payment and premium reduction help Alex and his family cope with financial difficulties during his treatment.

“I want a plan to support me more if my medical journey is getting more serious.”

Alex 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.

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 - Full Protection**. This plan can provide payments based on the severity of his medical journey to resolve urgent needs in a timely manner.

Age 46

Stage IV Colorectal Cancer

Unfortunately, Alex's cancer becomes a Stage IV cancer. Upon his doctor's advice, Alex tries a new cancer treatment. His second claim is calculated as follows:

Severity Level (Score per cell)	Surgery	Treatment	Intensive Hospital Stay	Disability
Serious (+ 1 point)	Major VHIS Surgery	General medication and alternative treatment for • carcinoma-in-situ; • cancer; • heart attack; • stroke; or • any other illness or injury resulting in 10 consecutive days or more of hospitalisation	N/A	N/A
Very Serious (+ 2 points)	Complex VHIS Surgery	treatment of Stage IV cancer + 4 points	3 consecutive days or more in ICU	• loss of sight in one eye; • loss of hearing in one ear; • loss of one limb; or • permanent inability to perform 2 Activities of Daily Living [®] .
Extremely Serious (+ 4 points)	laparoscopic colectomy + 2 points Colorectal cancer + 2 points	Treatment for • Specific Target Cancer ^Δ ; or • failure of Specific Organs [#]	ICU stay for 3 consecutive days after the surgery + 2 points	• loss of sight in both eyes; • loss of hearing in both ears; • loss of two limbs; or • permanent inability to perform at least 3 Activities of Daily Living [®] .

Extra Severity Score

Cumulative Severity Score

10 points

Severe Condition Benefit

120% of Sum Assured

Extra Benefit on Extremely Serious Condition

40% of Sum Assured (Treatment for Specific Target Cancer^Δ)

60% of Sum Assured paid under Severe Condition Benefit in the first claim

Total Benefits Payable is 100% of Sum Assured

Second Payment

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

Since the two claims have reached 160% of the maximum of Sum Assured, the plan is terminated. Alex receives a total of **HK\$1,600,000** as a result of his progressive colorectal cancer. The great news is that Alex 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.
Δ Specific Target Cancer means liver cancer, blood cancer, lymphoma, brain cancer, or any stage IV cancer.
❖ We will assess the claim after the permanent inability to perform Activities of Daily Living has lasted for a continuous period of 3 months.
Please refer to the policy contract for the details of definitions.

Specific Organs mean heart, liver, kidney and lung.

Example

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

Policy owner and insured:

Anna (age 25, non-smoker)

Occupation:

Accountant



Situation: Continuous Cover of AIA One Absolute Pearl - Full Protection for Any Severe Illness

Insured's Age

Age 25

Age 29

Take Action to Enjoy More Protection

Anna takes up AIA One Absolute Pearl - Full Protection with a Sum Assured of HK\$2,000,000, on a 5-year-renewal-period basis. Thanks to a permanent 20% discount on standard premiums, the monthly premium on her plan is just HK\$384 for the first 5 years.

Serious Infectious Disease

Anna falls ill after returning from an overseas business trip and discovers she has been infected with an emerging pneumonia-related disease. Her illness progresses as below:

Severity Level (Score per cell)	Surgery	Treatment	Intensive Hospital Stay	Disability
Serious (+ 1 point)	Anna has stayed in hospital for 14 consecutive days, including time in the isolation ward + 1 point	General medication and alternative treatment for • carcinoma-in-situ; • cancer; • heart attack; • stroke; or • any other illness or injury resulting in 10 consecutive days or more of hospitalisation	N/A	N/A
Very Serious (+ 2 points)	Complex VHIS Surgery	Cancer focused treatment [®]	3 consecutive days or more in ICU ICU stay for 3 days + 2 points	• loss of sight in one eye; or • loss of hearing in one ear; or • loss of one limb; or • permanent inability to perform 2 Activities of Daily Living [*] .
Extremely Serious (+ 4 points)	Major Organ Transplant or on waiting list of Major Organ Transplant	Treatment for • Specific Target Cancer [△] ; or • failure of Specific Organs [#]	Hospitalisation and coma for 96 consecutive hours or more	• loss of sight in both eyes; or • loss of hearing in both ears; or • loss of two limbs; or • permanent inability to perform at least 3 Activities of Daily Living [*] .

Meeting Intensive Hospital Stay Factor
+ 2 points

Extra Severity Score
• carcinoma in situ: + 1 point;
• cancer / heart disease or injury / brain disease or injury: + 2 points;
• meeting the criteria under Intensive Hospital Stay Factor and/or Disability Factor: +2 points.

Cumulative Severity Score
5 points

Severe Condition Benefit
50% of Sum Assured

Extra Benefit on Extremely Serious Condition
Nil

Total Benefits Payable is 50% of Sum Assured

First Payment

Anna receives her first claim of **HK\$1,000,000**, i.e. **50% of Sum Assured** made under the Severe Condition Benefit, and therefore her subsequent premium will be reduced by 50%.

“I want a plan that will cover all types of illness, not just those listed in my plan.”

Anna works hard to advance her career. However, her heavy workload and frequent business trips make her worry about the unpredictable medical journey such as critical illnesses, serious injury and infectious disease outbreaks. She is aware that her current critical illness plan only covers 56 pre-defined critical illnesses.

Closing Her Critical Illness Protection Gap

Anna wants a plan with broader cover to complement her existing protection. She takes up **AIA One Absolute Pearl - Full Protection**. The plan pays out according to the severity of medical journey, which is based on an objective scoring table. So, Anna's cover is no longer limited to specific pre-defined illnesses.

Age 60

Stroke

Anna suffers a stroke which damages brain tissue and cause impaired physical function. Her second claim is calculated as follows:

Severity Level (Score per cell)	Surgery	Treatment	Intensive Hospital Stay	Disability
Serious (+ 1 point)	Major VHIS Surgery	General medication and alternative treatment for • carcinoma-in-situ; • cancer; • heart attack; • stroke; or • any other illness or injury resulting in 10 consecutive days or more of hospitalisation	N/A	N/A
Very Serious (+ 2 points)	Complex VHIS Surgery	Anna stays in hospital for 14 consecutive days + 1 point	Anna is in a coma for 96 hours + 4 points	After waking up from a coma, Anna is permanently unable to perform 3 Activities of Daily Living for more than 3 consecutive months + 4 points
Extremely Serious (+ 4 points)	Major Organ Transplant or on waiting list of Major Organ Transplant	Treatment for • Specific Target Cancer [△] ; or • failure of Specific Organs [#]	Hospitalisation and coma for 96 consecutive hours or more	• loss of sight in both eyes; or • loss of hearing in both ears; or • loss of two limbs; or • permanent inability to perform at least 3 Activities of Daily Living [*] .

Meeting Intensive Hospital Stay and Disability Factors
+ 2 points

Extra Severity Score
• carcinoma in situ: + 1 point;
• cancer / heart disease or injury / brain disease or injury: + 2 points;
• meeting the criteria under Intensive Hospital Stay Factor and/or Disability Factor: +2 points.

Cumulative Severity Score
11 points

Severe Condition Benefit
120% of Sum Assured

Extra Benefit on Extremely Serious Condition
+20%+20% of Sum Assured (Intensive Hospital Stay and Disability reach the Severity Level of Extremely Serious)

50% of Sum Assured paid under Severe Condition Benefit in the first claim

Total Benefits Payable is 110% of Sum Assured

Second Payment

Anna receives **another 110% of Sum Assured**, a lump-sum of **HK\$ 2,200,000** to support her rehabilitation and allow her to employ a private nurse to care for her day-to-day.

© Cancer focused treatment means non-surgical treatment for direct purpose of curing or controlling the progression of cancer or carcinoma-in-situ.
△ Specific Target Cancer means liver cancer, blood cancer, lymphoma, brain cancer, or any stage IV cancer.
❖ We will assess the claim after the permanent inability to perform Activities of Daily Living has lasted for a continuous period of 3 months.

Please refer to the policy contract for the details of definitions.

Since the two claims have reached 160% of the maximum of Sum Assured, the plan is terminated. Anna has received a total of **HK\$3,200,000** as a result of her illnesses, providing much-needed support in unpredictable times.
Specific Organs mean heart, liver, kidney and lung.

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	2.42	2.42	2.32	2.32	2.42	2.42	2.32	2.32
16	2.42	2.83	2.32	2.33	2.42	2.83	2.32	2.33
17	2.42	2.83	2.32	2.36	2.42	2.83	2.32	2.36
18	2.42	2.83	2.32	2.39	2.42	2.83	2.32	2.39
19	2.42	2.83	2.32	2.41	2.42	2.83	2.32	2.41
20	2.42	2.83	2.32	2.45	2.42	2.83	2.32	2.45
21	2.42	2.83	2.32	2.50	2.42	2.83	2.34	2.52
22	2.42	2.88	2.32	2.53	2.46	2.92	2.38	2.59
23	2.42	2.89	2.32	2.54	2.52	3.00	2.47	2.72
24	2.42	2.90	2.32	2.60	2.59	3.10	2.58	2.90
25	2.52	3.07	2.45	2.78	2.68	3.25	2.72	3.08
26	2.59	3.17	2.59	3.00	2.76	3.36	2.86	3.31
27	2.69	3.29	2.74	3.19	2.87	3.50	3.00	3.50
28	2.77	3.48	2.87	3.42	2.99	3.74	3.18	3.79
29	2.86	3.66	3.00	3.65	3.16	4.04	3.36	4.07
30	2.94	3.84	3.14	3.90	3.34	4.36	3.60	4.45
31	3.11	4.19	3.34	4.24	3.59	4.81	3.86	4.91
32	3.35	4.64	3.61	4.67	3.85	5.34	4.14	5.35
33	3.56	5.11	3.80	4.98	4.14	5.90	4.39	5.75
34	3.80	5.68	4.19	5.60	4.44	6.62	4.70	6.28
35	4.18	6.43	4.51	6.12	4.81	7.40	5.02	6.82
36	4.43	7.00	4.66	6.56	5.16	8.15	5.34	7.51
37	4.76	7.64	4.90	7.00	5.51	8.82	5.75	8.22
38	5.17	8.27	5.34	7.76	5.88	9.38	6.26	9.11
39	5.63	9.28	5.78	8.46	6.37	10.31	6.83	9.98
40	5.90	9.74	6.16	8.82	6.97	11.30	7.49	10.74
41	6.19	10.03	6.74	9.85	7.74	12.32	8.27	12.07
42	6.64	10.72	7.46	10.97	8.63	13.69	9.07	13.34
43	7.64	12.28	8.23	12.14	9.61	15.19	9.90	14.60
44	8.68	13.90	9.10	13.40	10.63	16.73	10.75	15.84
45	9.80	15.48	10.06	14.82	11.66	18.40	11.62	17.11
46	10.69	17.09	10.81	15.96	12.79	20.42	12.58	18.55
47	11.56	18.76	11.57	17.08	13.99	22.72	13.63	20.12
48	12.70	22.01	12.48	18.37	15.30	25.20	14.74	21.68
49	13.81	24.01	13.40	19.78	16.74	27.65	15.83	23.34
50	15.53	26.46	14.90	22.00	18.35	29.71	16.93	24.98
51	16.81	27.90	16.18	23.84	19.85	31.31	18.42	27.14
52	18.08	29.41	17.08	25.19	21.50	33.24	19.88	29.34
53	19.96	31.90	17.95	26.64	23.35	35.46	21.43	31.80
54	21.85	34.34	18.88	28.10	25.50	38.08	23.18	34.52
55	23.00	35.83	22.48	33.44	27.94	41.34	25.15	37.44

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	25.16	36.95	23.62	35.15	31.61	46.42	26.98	40.14
57	27.34	40.25	24.79	36.90	35.66	52.51	29.03	43.19
58	30.77	45.62	26.71	39.77	40.18	59.57	31.33	46.64
59	34.27	51.37	28.62	42.71	45.07	67.55	33.83	50.47
60	41.68	63.02	31.75	47.62	50.38	76.15	36.60	54.86
61	45.72	69.49	33.98	51.31	55.24	83.94	39.38	59.44
62	49.88	76.02	36.31	55.00	60.48	92.16	42.40	64.20
63	55.25	84.35	39.28	59.41	66.06	100.85	45.66	69.05
64	60.73	92.93	42.40	64.07	72.31	110.63	49.46	74.74
65	66.14	101.38	45.80	69.31	79.27	121.49	53.88	81.52
66*	71.99	110.05	49.14	74.84	86.34	131.96	58.67	89.35
67*	77.89	118.18	52.67	80.70	93.49	141.84	63.86	97.85
68*	86.70	136.31	58.46	92.22	100.76	151.18	69.48	105.66
69*	95.86	146.84	64.72	100.10	108.29	158.30	75.88	113.15
70*	101.54	150.95	69.94	106.55	116.09	164.68	83.03	121.94
71*	107.64	158.17	75.19	113.47	124.91	175.16	91.21	132.72
72*	114.06	166.37	80.70	121.01	134.64	187.39	100.09	144.70
73*	124.46	175.68	90.67	135.22	145.21	204.95	109.62	157.60
74*	135.20	197.15	100.90	149.92	156.54	223.22	119.71	171.49
75*	146.08	214.44	111.32	159.32	168.53	241.93	130.25	186.40
76*	156.54	226.69	119.80	171.56	181.08	256.44	141.17	202.16
77*	166.92	239.53	128.16	185.57	194.27	272.63	152.80	218.89
78*	181.31	258.83	141.24	203.44	208.07	290.48	165.14	235.36
79*	195.41	281.80	153.88	220.91	221.42	312.28	177.16	251.64
80*	209.21	295.06	166.26	238.69	234.49	330.72	188.83	268.24
81*	222.65	314.00	178.15	255.77	241.31	340.31	194.92	276.86
82*	235.81	332.57	189.78	269.58	247.90	349.62	200.84	285.29
83*	247.97	349.72	201.18	285.77	254.23	358.55	206.62	293.50
84*	260.68	367.63	212.23	301.48	260.68	367.63	212.23	301.48

* 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 if 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 under the policy reach 120% of the Sum Assured (no effective add-on plan is attached to this plan);
 - 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 or whole life with critical illness protection 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. 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 accident causing the injury occurred before the policy is issued;
- self-destruction, intentional self-inflicted injury, or alcohol or drug abuse by the insured;
- 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 treatment under Severity Level of Serious or Extremely Serious;
- pregnancy, miscarriage or child birth, termination of pregnancy, pre-natal or postnatal care, or complications of any of them;
- any violation or attempted violation of the law or resistance to arrest by the insured;
- 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 which is deemed to be medically necessary to restore function or appearance, provided that:
 - the reconstructive surgery was directly resulted from an accident that incurred within 12 months before the surgery; or
 - following previous surgery on the head or breast done for a covered illness of cancer or carcinoma-in-situSurgery solely for isolated dental restorations is excluded;
- convalescence or custodial or rest care;

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.

- 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 is not provided under the practice of western medicine, except in relation to a claim involving treatment under Severity Level of Serious or Extremely Serious.

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

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 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.

The Treatment Factor applies only if the insured receives or is in the process of receiving medically necessary medical treatment.

"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 for a Reasonable and Customary Hospital Confinement.

"Reasonable and Customary Hospital Confinement" means a confinement in hospital for illness or injury 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 or injury 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, 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.

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



AIA Hong Kong and Macau

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