

LIFE INSURANCE – CRITICAL ILLNESS PROTECTION  
CLEVER CARE REFUNDABLE PROTECTION (CCR)

LIMITED TIME OFFER

# CLEVER CARE COME RAIN OR SHINE

**Clever Care Refundable Protection** is a premium refundable critical illness protection plan that offers your choice of protection level, along with the option to enjoy whole-life medical protection through your cover with no additional health checks.



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**AIA Vitality**

AIA International Limited  
(Incorporated in Bermuda with limited liability)



HEALTHIER, LONGER,  
BETTER LIVES

# Life can be unpredictable, with no way of knowing what lies ahead

## Clever Care Refundable Protection helps you plan for the future with utmost flexibility

Clever Care Refundable Protection offers comprehensive cover for 115 illnesses plus protection against serious infectious diseases like COVID-19<sup>Δ</sup>.

Later in life, once your needs have changed, you can either choose to get back the premiums you paid for greater financial flexibility, or you can make use of your Medical Protection Account (MPA) under the Select Plan to enjoy whole-life medical protection. No matter how your needs change, Clever Care Refundable Protection is here to help you plan smarter for the future.

<sup>Δ</sup> Applicable while COVID-19 is still a Public Health Emergency of International Concern (PHEIC) according to the World Health Organization (WHO).

## Cover at a glance

	Essence Plan		Select Plan
Premium Payment Period	10 years		
Benefit Term of the insured (refer to the Critical Illness Protection Period* only)	20 years / to age 65		
Insured's Age at Application	benefit term: 20 years	benefit term: to age 65	15 days – age 50
	15 days – age 40	15 days – age 50	
Currency	US\$		
Minimum Sum Assured	50,000		150,000
Maximum Sum Assured	149,999		249,999
Critical Illness Protection Period*	<ul style="list-style-type: none"><li>critical illness protection</li><li>Serious Infectious Disease Protection Benefit</li><li>life protection</li><li>Cash Benefit</li></ul>		
Medical Protection Period (will take effect on the Medical Protection Account Commencement Date#)	N/A		<ul style="list-style-type: none"><li>whole-life medical protection</li><li>confinement benefits</li><li>surgical benefits</li><li>life protection</li></ul>
Room Type	N/A		Ward

\* Critical Illness Protection Period means the period from the policy issue date to the end date of Cash Benefit.

<sup>#</sup> Medical Protection Account Commencement Date means the date following the end date of Cash Benefit.

## Plan highlights

 <p><b>Comprehensive critical illness protection</b></p>	 <p><b>Lifelong medical protection that addresses your future medical needs<sup>Δ</sup></b></p>	 <p><b>Provides cover for existing and unknown serious infectious diseases</b></p>	 <p><b>Premium refund that gives you financial flexibility</b></p>
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<sup>Δ</sup> Applicable to the Select Plan only.



## Critical illness protection • Life insurance

**Clever Care Refundable Protection** is a **critical illness protection insurance plan** that offers critical illness protection for 58 critical illnesses (including 57 major illnesses and 1 minor illness), 44 early stage critical illnesses, and 13 severe child diseases. It also offers specific cover for any severe infectious disease which is a Public Health Emergency of International Concern (PHEIC) according to the World Health Organization (WHO).



## If the worst should happen

If the insured, who is the person protected under the policy, passes away during the critical illness protection period, we will pay the Current Sum Assured as death benefit to the person whom you select in your policy as the beneficiary.

Current Sum Assured means the sum assured left after the deduction from the Initial Sum Assured of all advance payment(s) made for the benefits for a major illness, minor illness, early stage critical illness, severe child disease and the Serious Infectious Disease Protection Benefit. The Initial Sum Assured means the protection amount that you have purchased.

If the insured is diagnosed with any covered major illness, minor illness, early stage critical illness, severe child disease and / or meets the criteria for the Serious Infectious Disease Protection Benefit, we will pay the benefit amount for the covered illness (see the Covered Illnesses Benefit Schedule).

Any advance payment(s) made for the above benefits (i.e. benefits for any covered major illness, minor illness, early stage critical illness, severe child disease and the Serious Infectious Disease Protection Benefit) will reduce the Current Sum Assured of the basic policy. The premium will also be reduced accordingly.

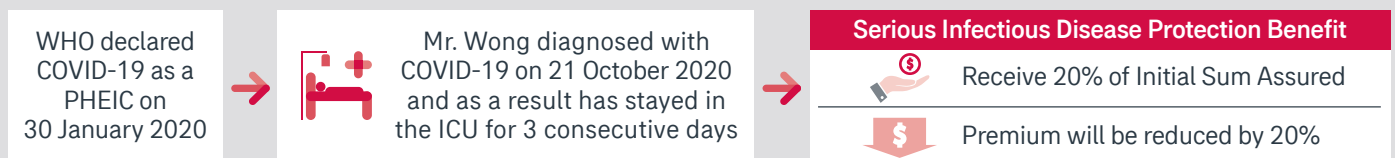


## Serious Infectious Disease Protection Benefit

We will pay you an advance payment of 20% of the Initial Sum Assured\* if the insured is diagnosed with a disease during the critical illness protection period 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.

\* Subject to a maximum of US\$50,000 per insured payable under all policies, and this benefit is only payable once under this policy.

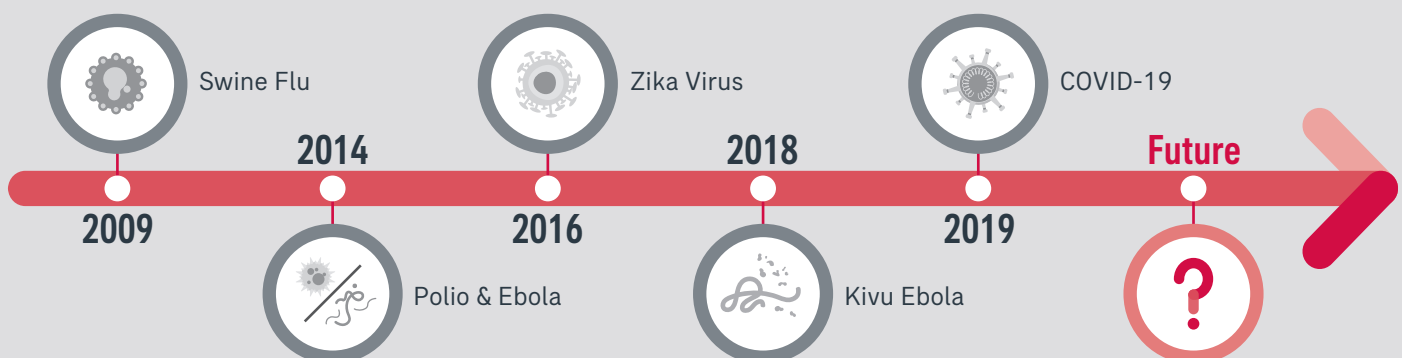
### Example of Serious Infectious Disease Protection Benefit



### 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



## \$ Cash Benefit for financial flexibility

Regardless of whether you have made any claims (unless the benefit paid has reached 100% of the Initial Sum Assured), you can choose to receive a refund of the premiums you paid for **Clever Care Refundable Protection**, giving you greater financial flexibility. When your policy matures, or is surrendered, or lapses due to non-payment of premium, you will receive the premium refund through Cash Benefit. The premium refund amount that you receive from Cash Benefit will be calculated as a certain percentage of the Total Applicable Premiums, based on your chosen benefit term and how long your policy was in force, details as shown in the tables below. Once this Cash Benefit is paid, your policy will terminate.

Total Applicable Premiums means the premium payable calculated on an annual basis with no extra premium loading and then multiplied by the number of years of premium paid. In case of the reduction of Sum Assured, the reduced premium amount corresponding to the reduced Sum Assured will be multiplied by the number of years of premium paid as the Total Applicable Premiums.

### Essence Plan

Under the Essence Plan, you can receive up to 100% of your premium paid through Cash Benefit.

Policy Year Completed	% of Total Applicable Premiums
5 – 9	20%
10 – 14	40%
<b>Benefit term - 20 years:</b> 15 – 19 <b>Benefit term - to age 65:</b> 15 – before maturity date	80%
<b>Benefit term - 20 years:</b> 20 <b>Benefit term - to age 65:</b> Upon maturity date	100%

### Select Plan

Under the Select Plan, your Total Applicable Premiums will be fully transferred to a Medical Protection Account (MPA) after the end date of Cash Benefit by default, with no additional premiums required. On the other hand, if you exercise the Switch Option, you can receive up to 100% of your premium paid as a refund from Cash Benefit. Otherwise, you can only receive up to 80% of your premium paid as a refund.

Policy Year Completed	% of Total Applicable Premiums
5 – 9	20%
10 – 14	40%
<b>Benefit term - 20 years:</b> 15 – 19 <b>Benefit term - to age 65:</b> 15 – Before Policy Anniversary immediately following the insured's 65th birthday	80%
<b>Benefit term - 20 years:</b> 20 <b>Benefit term - to age 65:</b> Upon Policy Anniversary immediately following the insured's 65th birthday	(i) N/A (ii) 100%

(i): The Total Applicable Premiums will be fully transferred to a Medical Protection Account by default.

(ii): This is the percentage of Total Applicable Premiums that you may obtain upon exercising the Switch Option and choosing to surrender your policy for refund 100% of the Total Applicable Premiums immediately following the end date of Cash Benefit, within the designated period as set for the policy.

## Example of Cash Benefit:

This is how your premium refund will be calculated under each plan and the percentage is based on how long your plan was in force. This illustration assumes a benefit term of 20 years.

Benefit Term: 20 years

No. of completed policy years	end date of Cash Benefit			You will get:
	5 - 9	10 - 14	15 - 19 → 20	
<b>Essence Plan</b>	20%	40%	80%	100% of Total Applicable Premiums
<b>Select Plan</b> <ul style="list-style-type: none"> <li>Medical protection</li> </ul> <b>OR</b> <ul style="list-style-type: none"> <li>Cash Benefit (surrender the policy for refunding 100% of Total Applicable Premiums by executing switch option)</li> </ul>	20%	40%	80%	Whole-life medical protection
	20%	40% → execute switch option ←	80%	<div>125% - 135%~ of Total Applicable Premiums</div> 100% of Total Applicable Premiums

refund of premiums paid  
(refund amount is calculated by the % of Total Applicable Premiums)

~ Cover value of MPA is composed of:  
 i) 100% of Total Applicable Premiums; and  
 ii) MPA cover booster subject to the selected benefit term (please refer to the section of "Medical Protection Account for Select Plan")  
 If you are an AIA Vitality member, you may additionally get up to 15% of Total Applicable Premiums (please refer to the section of "Boost your MPA through AIA Vitality"), thereby getting a total of up to 150% of Total Applicable Premiums.



## Join **AIA Vitality** and enjoy an instant 10% extra cover

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**, instantly you will get **10% extra cover** (know as **AIA Vitality Power Up Coverage**<sup>2</sup>) for life protection or major illness benefit right from the start of your policy - **Clever Care Refundable Protection**. As long as you keep up a healthy lifestyle, you can even enjoy a minimum 10% premium cover each year<sup>3</sup>, 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 further details, please refer to the remarks in the **AIA Vitality** section.





## Medical Protection Account for Select Plan

Under the Select Plan, your Total Applicable Premiums will be fully transferred to a Medical Protection Account (MPA) after the end date of Cash Benefit by default, with no additional premium required. Once your MPA starts, all benefits during the Critical Illness Protection Period will no longer be available, and you will not receive any premium refund.

Your MPA can be used to reimburse 80% of your medical expenses for covered inpatient hospital and /or surgical expenses, which are listed in the Confinement Benefits and Surgical Benefits table below. There is no benefit sub-limit, provided there is sufficient value in your MPA. And if the insured passes away, we will pay the balance of cover value of MPA as death benefit.

Confinement Benefits	Surgical Benefits
<ul style="list-style-type: none"> <li>• Hospital Daily Room &amp; Board Benefit</li> <li>• Physician's Visit</li> <li>• Specialist's Fee</li> <li>• Miscellaneous Hospital Expenses Benefit</li> <li>• Intensive Care Benefit</li> <li>• Hospital Companion Bed Benefit</li> </ul>	<ul style="list-style-type: none"> <li>• Surgery Benefit</li> <li>• Day Surgery Benefit</li> </ul>

The cover value of your MPA will be equivalent to 100% of Total Applicable Premiums at the end date of Cash Benefit plus an MPA cover booster, which is a certain percentage increment on Total Applicable Premiums that is based on your chosen benefit term, as follows:

Benefit Term	20 years	To age of 65 of the insured
MPA cover booster	35% of Total Applicable Premiums	25% of Total Applicable Premiums

Alternatively, you can opt to receive a premium refund equivalent to 100% of the Total Applicable Premiums by executing the switch option, for greater financial flexibility as your needs change. The switch option can only be executed between the date after the premium is paid up and 5 years before the end date of Cash Benefit. During this period, you can exercise this option even if you have already made a claim, and you can submit your switch option request up to 2 times in total, to apply to either:

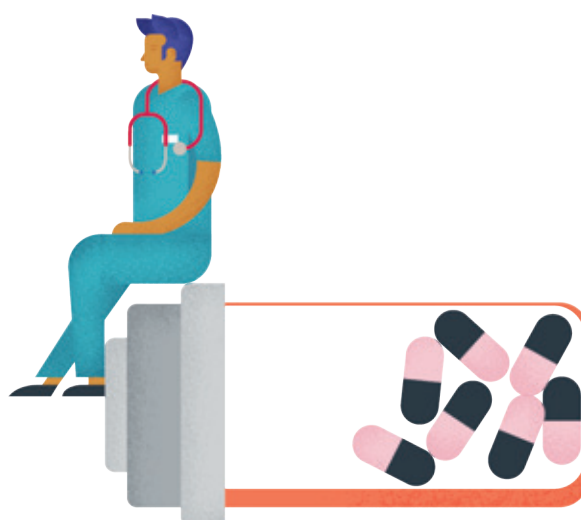
- surrender your policy for refund 100% of the Total Applicable Premiums immediately following the end date of Cash Benefit; or
- if you change your mind, forego the 100% refund of the Total Applicable Premiums and switch back to resume your cover under the Medical Protection Benefit after the end date of Cash Benefit.



### One-time extra cover booster

(Applicable to AIA Vitality Members ONLY)

To further boost your MPA, **AIA Vitality** Power Up Coverage will be added on top of the Medical Protection Account (one-off only) on its effective date, providing an extra booster in your cover. For details, please refer to the section "Boost your MPA through **AIA Vitality**".



## Example

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

### Case: Smart Professionals

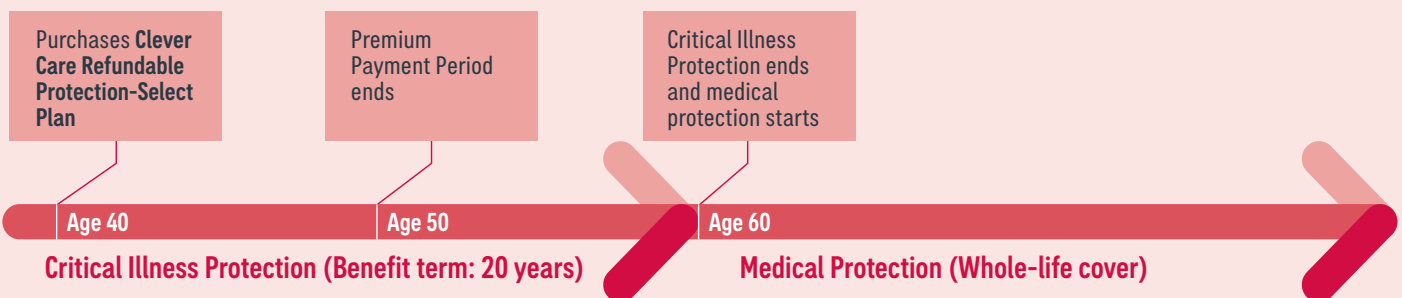
Policy owner and insured: Simon (age 40, non-smoker)  
Occupation: Senior Accountant  
Family status: Married with a son

Like many successful professionals, Simon, a senior accountant, is under heavy pressure at work. Worried about the long-term impacts of stress and over-work on his health, Simon decides to purchase the **Clever Care Refundable Protection – Select Plan**.

This case assumes that no claims are incurred during the Critical Illness Protection Period.



### Insured's Age

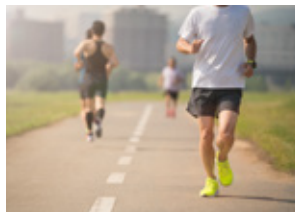


At age 40:

Simon purchases the **Clever Care Refundable Protection – Select Plan** with a sum assured of US\$200,000.

To enable him to maintain a healthy diet and lifestyle, Simon joins AIA Vitality<sup>1</sup> and receives an instant **10% extra cover**<sup>2</sup>. The total sum assured is now US\$220,000.

He enjoys comprehensive critical illness protection covering 115 illnesses plus protection against serious infectious diseases like COVID-19<sup>3</sup>.



At age 60:

Staying active in his daily life and keeping to a healthy diet, Simon has maintained the Platinum Status for 5 consecutive years<sup>4</sup>.

The total applicable premiums is now US\$94,400.



With no additional health checks, his Total Applicable Premiums will be fully transferred to a **Medical Protection Account (MPA)**<sup>5</sup>. What's more, with MPA cover booster and AIA Vitality Power Up Coverage under MPA, Simon's MPA cover value at the time of conversion will be calculated as:

100% of Total Applicable Premiums + MPA cover booster (35% of Total Applicable Premiums) + One-time extra cover booster (15%<sup>6</sup> of Total Applicable Premiums)  
= US\$94,400 + US\$33,040 + US\$14,160  
= US\$141,600 (1.5 times of Total Applicable Premiums)

Simon can now enjoy whole-life medical protection for hospital reimbursements that will help him plan smarter for the future.

### Remark:

- 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 insurance product.
- AIA Vitality Power Up Coverage is a percentage of Initial Sum Assured added for the sole purpose of computing the death benefit or the major illness benefit for all when it becomes payable. AIA Vitality Power Up Coverage percentage is in the range of 0% - 15%. After the 20th policy anniversary, the extra coverage percentage the insured could get is taken from the snapshot of the AIA Vitality Power Up Coverage percentage (if any) as at the 20th policy anniversary. It would not be available if the AIA Vitality membership is terminated for any reason.
- Subject to a maximum of US\$50,000 per insured payable under all policies and this benefit is only payable once under this policy.
- This case assumes Simon has maintained the Gold status for the first 15 policy years and has maintained the Platinum status for 5 consecutive years from the 16th policy year and that his extra coverage percentage has been locked and remains unchanged starting from the 20th policy anniversary.
- This case assumes Simon doesn't execute Cash Benefit or Switch Option. Once the MPA has been started, Cash Benefit and critical illness benefit will no longer be available.

## Covered Illnesses Schedule

44 Early Stage Critical Illnesses and 13 Severe Child Diseases <sup>^</sup>		58 Critical Illnesses (including 57 major illnesses and 1 minor illness)	
<b>Group 1 Cancer</b>			
1	Carcinoma-in-situ	1	Cancer
2	Early Stage Malignancy		
<b>Group 2 Illnesses related to the Heart</b>			
3	Endovascular Treatments of Aortic Disease or Aortic Aneurysm	2	Cardiomyopathy
4	Less Invasive Treatments of Heart Valve Disease	3	Coronary Artery Surgery
5	Less Severe Heart Disease (including cardiac pacemaker or defibrillator insertion)	4	Heart Attack
6	Less Severe Infective Endocarditis	5	Heart Valve Replacement and Repair
7	Minimally Invasive Direct Coronary Artery By-pass	6	Infective Endocarditis
8	Percutaneous Coronary Intervention	7	Other Serious Coronary Artery Disease
9	Pericardectomy	8	Pulmonary Arterial Hypertension (Primary)
10	Kawasaki Disease with Heart Complications <sup>^</sup>	9	Surgery to Aorta
11	Rheumatic Fever with Valvular Impairment <sup>^</sup>		
12	Severe Haemophilia <sup>^</sup>		
<b>Group 3 Illnesses related to the Nervous System</b>			
13	Angioplasty or Endarterectomy for Carotid Arteries	10	Alzheimer's Disease / Irreversible Organic Degenerative Brain Disorders
14	Cerebral Shunt Insertion	11	Apallic Syndrome
15	Early Stage Dementia including Early Stage Alzheimer's Disease	12	Bacterial Meningitis
16	Endovascular Treatment for Cerebral Aneurysm	13	Benign Brain Tumour
17	Less severe Bacterial Meningitis	14	Cerebral Aneurysm Requiring Surgery <sup>@</sup>
18	Less Severe Coma	15	Coma
19	Less Severe Encephalitis	16	Encephalitis
20	Less Severe Parkinson's Disease	17	Hemiplegia
21	Moderately Severe Brain Damage	18	Major Head Trauma
22	Moderately Severe Paralysis	19	Meningeal Tuberculosis
23	Severe Psychiatric Illness	20	Motor Neurone Disease (including Spinal Muscular Atrophy, Progressive Bulbar Palsy, Amyotrophic Lateral Sclerosis and Primary Lateral Sclerosis)
24	Surgery for Subdural Haematoma	21	Multiple Sclerosis
25	Surgical Removal of Pituitary Tumour	22	Muscular Dystrophy
26	Autism <sup>^</sup>	23	Paralysis
27	Intellectual Impairment due to Sickness or Injury <sup>^</sup>	24	Parkinson's Disease
28	Type I Juvenile Spinal Amyotrophy <sup>^</sup>	25	Poliomyelitis
		26	Progressive Supranuclear Palsy
		27	Severe Myasthenia Gravis
		28	Stroke

<sup>^</sup> Cover for severe child diseases will cease when the insured attains the age of 18.

<sup>@</sup> Cerebral Aneurysm Requiring Surgery is classified as a minor illness.



## Covered Illnesses Schedule (continued)

44 Early Stage Critical Illnesses and 13 Severe Child Diseases^		58 Critical Illnesses (including 57 major illnesses and 1 minor illness)	
Group 4 Illnesses related to Major Organs and Functions			
29	Biliary Tract Reconstruction Surgery	29	Acute Necrohemorrhagic Pancreatitis
30	Chronic Lung Disease	30	Aplastic Anaemia
31	Hepatitis with Cirrhosis	31	Chronic Liver Disease
32	Less Severe Aplastic Anaemia	32	Chronic Relapsing Pancreatitis
33	Less Severe Kidney Disease	33	End-stage Lung Disease
34	Less Severe Systemic Lupus Erythematosus	34	Fulminant Viral Hepatitis
35	Liver Surgery	35	Kidney Failure
36	Major Organ Transplantation (on waiting list)	36	Major Organ Transplant
37	Surgical Removal of One Lung	37	Medullary Cystic Disease
38	Glomerulonephritis with Nephrotic Syndrome^	38	Systemic Lupus Erythematosus (SLE) with Lupus Nephritis
39	Severe Asthma^		
40	Wilson's Disease^	39	Systemic Scleroderma
Group 5 Other Major Illnesses			
41	Cochlear Implant Surgery	40	AIDS due to Blood Transfusion
42	Diabetic Retinopathy	41	Blindness
43	Endovascular Treatment of Peripheral Arterial Disease	42	Chronic Adrenal Insufficiency (Addison's Disease)
44	Facial Burns due to Accident	43	Creutzfeldt-Jakob Disease
45	Facial Reconstructive Surgery for Injury due to Accident	44	Crohn's Disease
46	Less Severe Burns to Body due to Accident	45	Ebola
47	Less Severe Creutzfeldt-Jakob Disease	46	Elephantiasis
48	Loss of Hearing In One Ear	47	Loss of Hearing
49	Loss of One Limb	48	Loss of One Limb and One Eye
50	Loss of Sight In One Eye	49	Loss of Speech
51	Osteoporosis with Fractures	50	Loss of Two Limbs
52	Severe Central or Mixed Sleep Apnea	51	Major Burns
53	Severe Obstructive Sleep Apnea	52	Necrotising Fasciitis
54	Dengue Haemorrhagic Fever^	53	Occupationally Acquired HIV
55	Insulin Dependent Diabetes Mellitus^	54	Pheochromocytoma
56	Osteogenesis Imperfecta – Type III^	55	Severe Rheumatoid Arthritis
57	Still's Disease^	56	Severe Ulcerative Colitis
Group 6 Terminal Illness and Loss of Independent Existence			
		57	Loss of Independent Existence
		58	Terminal Illness



### Covered illnesses

You may browse the website to understand covered illnesses for reference purpose:  
<http://www.aia.com.hk/en/our-products/critical-illness-protection/illness.html>

<sup>^</sup> Cover for severe child diseases will cease when the insured attains the age of 18.

#### Remarks:

- Cover for cancer under major illnesses does not include early thyroid cancer (at TNM Classification T1N0M0 or a lower stage); early prostate cancer (at TNM Classification T1a or T1b or a lower stage); early chronic lymphocytic leukaemia classified as less than RAI Stage III; skin cancer (except malignant melanoma); any cancer where HIV infection is also present; and any pre-malignant or non-invasive cancer or Carcinoma-in-situ.
- Carcinoma-in-situ cover does not include: (a) Cervical intraepithelial neoplasia grade II (CIN II) or below; (b) Prostatic intraepithelial neoplasia grade II (PIN II) or below; and (c) Skin Carcinoma-in-situ.
- Early Stage Malignancy shall mean the presence of one of the following early malignant conditions: (a) tumour of the thyroid classified as T1N0M0 according to the TNM classification; (b) tumour of the prostate classified as T1a or T1b according to the TNM classification system; (c) chronic lymphocytic leukaemia classified as RAI Stage I or II; or (d) non-melanoma skin cancer.
- Please refer to the policy contract for the definitions of covered illnesses.

## Covered Illnesses Benefit Schedule

Type of Protection	Covered Illness	Benefit (% of Initial Sum Assured)
<b>58 Critical Illnesses (including 57 major illnesses and 1 minor illness)</b>		
Major Illness	<ul style="list-style-type: none"> <li>56 Major Illnesses</li> <li>Loss of Independent Existence</li> </ul>	100%
Minor Illness	<ul style="list-style-type: none"> <li>Cerebral Aneurysm Requiring Surgery</li> </ul>	50% advance payment
<b>44 Early Stage Critical Illnesses</b>		
Early Stage Critical Illness ("ESCI")	<ul style="list-style-type: none"> <li>Carcinoma-in-situ</li> <li>Diabetic Retinopathy</li> <li>Early Stage Malignancy</li> <li>Endovascular Treatment of Peripheral Arterial Disease</li> <li>Minimally Invasive Direct Coronary Artery By-pass</li> <li>Percutaneous Coronary Intervention</li> <li>Severe Central or Mixed Sleep Apnea</li> <li>Severe Obstructive Sleep Apnea</li> <li>Severe Psychiatric Illness</li> </ul>	20% advance payment per illness subject to a maximum of US\$50,000 per life for each illness
	<ul style="list-style-type: none"> <li>Osteoporosis with Fractures</li> </ul>	10% advance payment subject to a maximum of US\$50,000 per life
	<ul style="list-style-type: none"> <li>34 Early Stage Critical Illnesses (excluding the above)</li> </ul>	20% advance payment per illness
<b>13 Severe Child Diseases</b>		
Severe Child Diseases (benefit term: below age 18)	<ul style="list-style-type: none"> <li>Autism</li> <li>Dengue Haemorrhagic Fever</li> <li>Glomerulonephritis with Nephrotic Syndrome</li> <li>Insulin Dependent Diabetes Mellitus</li> <li>Intellectual Impairment due to Sickness or Injury</li> <li>Kawasaki Disease with Heart Complications</li> <li>Osteogenesis Imperfecta – Type III</li> <li>Rheumatic Fever with Valvular Impairment</li> <li>Severe Asthma</li> <li>Severe Haemophilia</li> <li>Still's Disease</li> <li>Type I Juvenile Spinal Amyotrophy</li> <li>Wilson's Disease</li> </ul>	20% advance payment per illness subject to a maximum of US\$50,000 per life for each illness
<b>Serious Infectious Disease Protection Benefit</b>		
Serious Infectious Disease Protection Benefit	<ul style="list-style-type: none"> <li>a disease that is a PHEIC according to the WHO and makes the insured stay in the ICU for 3 or more consecutive days</li> </ul>	20% advance payment* subject to a maximum of US\$50,000 per life

+ Subject to a maximum of US\$50,000 per insured payable under all policies, and this benefit is only payable once under this policy.

### Remarks:

- The benefits paid for major illnesses will be reduced by any advance payments for minor illness, early stage critical illness, severe child disease and Serious Infectious Disease Protection Benefit. The advance payments made in total for benefits under this policy cannot exceed the Initial Sum Assured. When the aggregate amount of any advance payments for benefits under the policy reaches 100% of the Initial Sum Assured, the benefits of major illness, minor illness, early stage critical illness, severe child disease and Serious Infectious Disease Protection Benefit will cease to apply.
- An advance payment will be payable 1 time for each covered illness (except Carcinoma-in-situ) throughout the term of policy. For Carcinoma-in-situ, the advance payment may be paid up to 2 times for different organs throughout the term of policy.
- The coverage for Loss of Independent Existence will automatically cease on the earlier of: (i) the Policy Anniversary immediately following the 65th birthday of the Insured or (ii) the end of benefit term.







## Important Information

*This brochure is for reference only. It is not, and does not form part of, a contract of insurance and is designed to provide an overview of the key features of this product. The precise terms and conditions of this plan are specified in the policy contract. Please refer to the policy contract for the definitions of capitalised terms, and the exact and complete terms and conditions of cover.*

This brochure should be read along with the illustrative document (if any) and other relevant marketing materials, which include additional information and important considerations about this product. We would like to remind you to review the relevant product materials provided to you and seek independent professional advice if necessary.

This brochure is for distribution in Hong Kong / Macau only.

### Key Product Risks

1. You should pay premium(s) on time and according to the selected premium payment schedule. If you do not pay the premium within 31 days of the premium due date, the policy will be terminated and you / the insured will lose the cover.
2. We will terminate your policy and you / the insured will lose the cover when one of the following happens:
  - the insured passes away;
  - the policy is surrendered;
  - you do not pay the premium within 31 days of the due date;
  - the Maturity Date of Policy (applicable to Essence Plan).
3. For the Critical Illness Protection (including 58 critical illnesses, 44 early stage critical illnesses, and 13 severe child diseases and Serious Infectious Disease Protection Benefit), when the claims payments made in total for benefits under the basic policy reach 100% of the Initial Sum Assured, all benefits will cease.
4. For Medical Protection Benefit, when the aggregate amount of benefits paid reaches 100% of the cover value of MPA, all the coverages under Confinement Benefits and Surgical Benefits will cease.
5. 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.
6. We underwrite the plan and you are subject to our credit risk. If we are unable to satisfy the financial obligations of the policy, you may lose your premium paid and benefits.
7. You are subject to exchange rate risks for plans denominated in currencies other than the local currency. Exchange rates fluctuate from time to time. You may suffer a loss of your benefit values and the subsequent premium payments (if any) may be higher than your initial premium payment as a result of exchange rate fluctuations. You should consider the exchange rate risks and decide whether to take such risks.
8. Your current planned benefit may not be sufficient to meet your future needs since the future cost of living may become higher than they are today due to inflation. Where the actual rate of inflation is higher than expected, you may receive less in real terms even if we meet all of our contractual obligations.

### Key Exclusions

#### 1. During the Critical Illness Protection Period (exclude Medical Protection Benefit)

Except for the Death Benefit, we will not cover any of the following events or conditions that result from any of the following events:

- any illnesses with signs / symptoms or surgeries caused or triggered by conditions, which first occurred before or within 90 days after the policy is issued;
- Fulminant viral hepatitis or cancer of the insured due to AIDS or HIV infection; and
- a self-inflicted injury.

#### 2. For Confinement Benefits and Surgical Benefits (applicable to Select Plan only)

We do not cover any hospitalization, treatment, surgery or charges caused directly or indirectly, wholly or partly, by any one of the following occurrences nor shall they cover any Covered Illness the signs or symptoms, of which first occurred prior to the Issue Date, or within thirty days following the Issue Date or last Commencement Date of the Policy, whichever is later:

- any treatment, investigation, service or supplies which is not medically necessary;
- any congenital defect that appears or is diagnosed before the insured reaches the age of 17;
- self-destruction, intentional self-inflicted injury or drug abuse;
- war or warlike operations, strikes, riots and civil commotion, any violation or attempted violation of the law or resisting arrest;
- pregnancy, miscarriage, child birth, voluntary termination of pregnancy, or complications of them, mental or nervous disorder;
- AIDS or any complications associated with HIV infection;
- cosmetic or plastic surgery, dental care or surgery, corrective aids and treatments of refractive errors unless necessitated by injury caused by an accident, body check-up, gradual recovery of health or rest care.

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 within the premium payment term and adjust accordingly if necessary. During the review, we may consider factors including but not limited to the following:

- claim costs incurred from all policies under Essence Plan and the expected claim outgo in the future which reflects the impact of change in the incidence rate of deaths, covered illnesses and covered surgeries
- claim costs incurred from all policies under Select Plan and the expected claim outgo in the future which reflects the impact of change in the incidence rate of deaths, covered illnesses, covered surgeries, medical trend and medical cost inflation
- potential changes in the Public Health Emergencies of International Concern
- historical investment returns and the future outlook of the product's backing asset
- policy surrenders and lapses
- expenses directly related to the policy and indirect expenses allocated to this product

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).

## Product Limitation

1. Serious Infectious Disease Protection Benefit applies only if the insured stays in Intensive Care Unit due to the diagnosis of PHEIC disease 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.

Below are applicable to Select Plan only:

2. Once Medical Protection Benefit takes effect:
  - all benefits during the Critical Illness Protection Period will cease; and
  - Cash Benefit will not be paid.
3. No interest and Surrender value will be available for Medical Protection Account ("MPA").
4. The cover value of MPA cannot be subsequently increased.
5. The insured will be covered for any room type in which he stays at hospital, but there will be a reduction in his benefit pay-out amount in case the insured stays in a room type higher than Ward (i.e. the plan covered). In such a case, the benefit pay-out amount will be adjusted by multiplying the following factor:

$$= \frac{\text{Daily room charge of the covered room type in the hospital admitted by the insured (depends on which country / place the insured stays)}}{\text{Daily room charge of the room the insured stays}}$$

6. If the insured is confined in hospital and/ or undergoes medically necessary surgical procedures due to a Covered Illness or Covered Injury, we will reimburse 80% of the reasonable and customary charges actually incurred.

7. We only cover the charges and / or expenses of the insured on medically necessary and reasonable and customary basis.

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

- delivered according to standards of good medical practice;
- necessary; and
- cannot be safely delivered in a lower level of medical care.

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

"Reasonable and customary" means:

- the medical services, diagnosis and / or treatments are medically necessary and delivered according to standards of good medical practice;
- the costs of your medical services and the duration of your hospital stay are not more expensive or longer than the usual level of charges or duration for similar treatment in the locality of such services delivered; and
- does not include charges that would not have been made if no insurance existed. We may adjust any and all benefits payable in relation to any hospital / medical charges which is not a reasonable and customary charge

We may adjust any and all benefits payable in relation to any hospital / medical charges which is not a reasonable and customary charge.

## 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 1903, 19/F, AIA Tower, 251A-301 Avenida Comercial de Macau, Macau within 21 calendar days immediately following either the day of delivery of the policy or the Cooling-off Notice to you or your nominated representative, whichever is the earlier.

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

**Hong Kong**  **(852) 2232 8888**  
 **\*1299**  
 (on Hong Kong mobile network only)  
**Macau**  **(853) 8988 1822**  
 **aia.com.hk**



AIA Hong Kong and Macau



AIA\_HK\_MACAU





# AIA Vitality

## Earn rewards for your healthy lifestyle

**AIA Vitality is a game changing wellness programme which redefines the traditional concept of insurance, aims to reward customers to live a healthy lifestyle.**

Purchase a selected **AIA Vitality** insurance product and be an **AIA Vitality** member<sup>1</sup>, instantly you will get 10% extra cover (known as **AIA Vitality** Power Up Coverage<sup>2</sup>) for life protection or major illness benefit, plus an array of rewards and discounts offered by our partners right from the start of your policy. As long as you keep up a healthy lifestyle, you can even enjoy a minimum 10% extra cover each year<sup>3</sup>.

Simply by being active in daily life and having a healthy diet, you can earn points and upgrade your status for more extra cover and rewards.



SLEEP WELL

BY NOT SMOKING

SHOPPING DANCING

TAKING THE STAIRS

RUNNING

DOING YOGA

HEALTHY DIET

PLAYING BASKETBALL

## Enjoy AIA Vitality Power Up Coverage and lifestyle rewards

**AIA Vitality** rewards you with extra cover to encourage you to live a healthy life, so you can enjoy life with all-round protection in a smart way.

- **Instantly get 10% extra cover** – enjoy extra cover for your life protection or major illness benefit on top of your purchased protection amount with the same premium right from the start of your policy
- **Gain up to 15% extra cover<sup>4</sup>** – extra cover may vary based on your **AIA Vitality** Status, the higher you achieve, the more extra cover you could gain
- **Lock your extra cover<sup>5</sup>** – your extra cover percentage will be locked and remain unchanged starting from the 20th policy anniversary, any change in **AIA Vitality** Status thereafter will have no effect on it

You can also enjoy a wide range of lifestyle rewards and offers from our partners, including discounts on health checks, fitness devices, sports equipment, fresh fruit and vegetables, free movie tickets, travel-related offers, etc.<sup>6</sup>

**AIA Vitality** is not an insurance product that falls under the jurisdiction of the insurance regulation. Annual membership fee is required for joining<sup>6</sup>. For details related to the membership and membership fee, please visit “How to join” section under [aia.com.hk/aivitality](http://aia.com.hk/aivitality).

### Remarks:

1. 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.
2. AIA Vitality Power Up Coverage is a percentage of Initial Sum Assured added for the sole purpose of computing the death benefit or the major illness benefit for once when it becomes payable. In all circumstances, the extra cover percentage will be calculated in accordance with the insured's AIA Vitality Status achieved on each policy anniversary. The policy anniversary of AIA Vitality selected insurance products and AIA Vitality membership anniversary may not be the same. For details and offers of AIA Vitality selected insurance products, please visit [aia.com.hk/aivitality](http://aia.com.hk/aivitality).
3. To enjoy a 10% extra cover for life protection or major illness benefit each year, members must become Gold Members during their first year and maintain Gold Status from then on.
4. Members will enjoy 15% extra cover in the subsequent year of policy renewal if they currently enjoy 10% extra cover and maintain the Platinum Status for 5 consecutive years.
5. AIA Vitality Power Up Coverage percentage is in the range of 0% - 15%. After the 20th policy anniversary, the extra cover percentage the insured could get is taken from the snapshot of the AIA Vitality Power Up Coverage percentage (if any) as at the 20th policy anniversary. It would not be available if the AIA Vitality membership is terminated for any reason.
6. An annual membership fee will be charged for AIA Vitality and a member has to renew the AIA Vitality membership annually on time in order to maintain the membership and enjoy AIA Vitality Power Up Coverage (if any) in the subsequent policy years. The membership fee of AIA Vitality may vary at any time without prior notice. Likewise, programme benefits may be added or removed without prior notice.

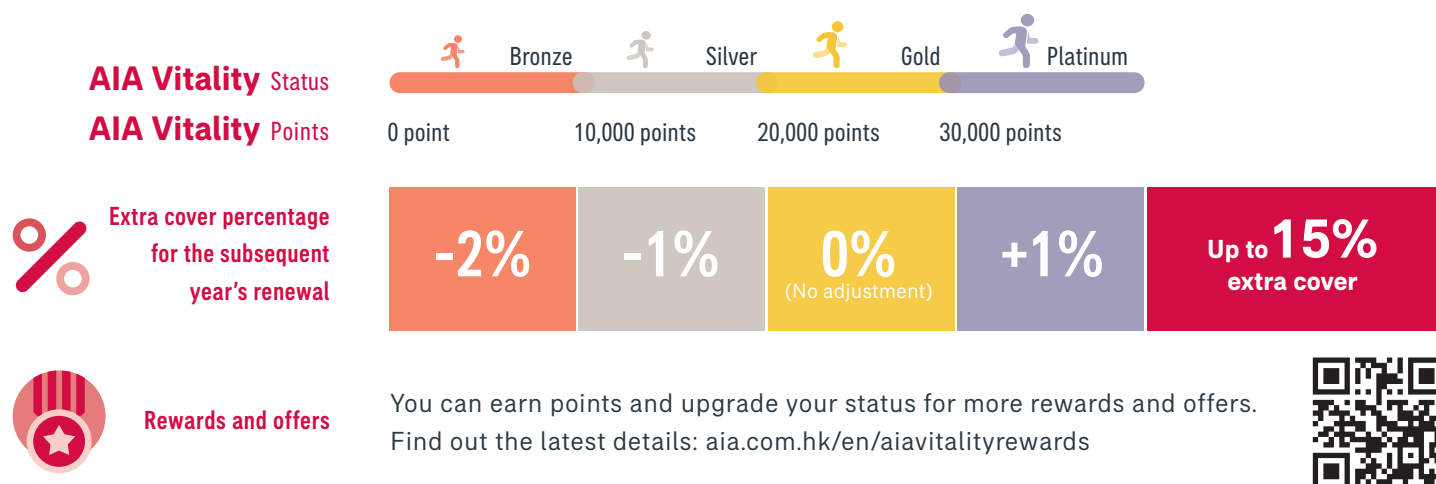
### Important note:

Members must log in AIA Vitality through “AIA Connect” mobile application (“Platform”). The Platform is available to use under certain mobile phone operating systems. Please refer to App Store (iOS) and Google Play (Android) for the latest system requirements. AIA gives no warranty on the compatibility or reliability of the Platform, and accepts no responsibility in the event that you are not able to earn or record points due to incompatibility between Platform and / or mobile phone operating systems and fitness devices / fitness-tracking mobile apps.

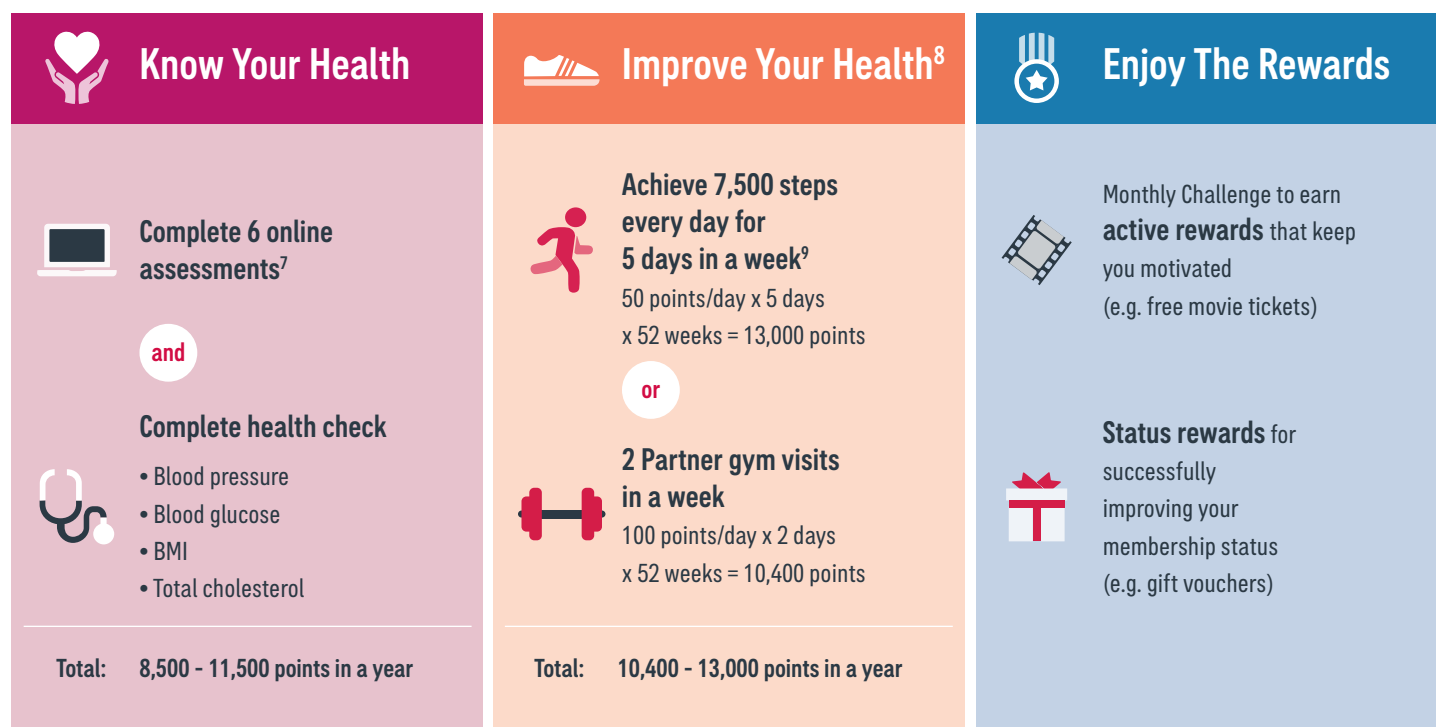


## Gain extra cover and rewards with higher membership status

The higher your **AIA Vitality** Status, the more extra cover you could gain. The extra cover is ranged from 0% to 15% and is set as 10% right from the start of the policy. Before it is locked in, it may go up or down at your yearly policy renewal based on the percentage adjustment listed below. For instance, if your **AIA Vitality** Status reaches Platinum during the first policy year, your **AIA Vitality** Power Up Coverage will go up by 1% to 11% in total during the next policy year. Similarly, the higher your **AIA Vitality** Status, the more rewards and offers you can enjoy.



## Example: Healthy journey of a Gold member



Over 20,000 points in a year  Upgrade to **GOLD** member

### Remarks:

- Members can earn a total of 5,500 points after completing the AIA Vitality Health Review, Stressor Assessment, Exercise Assessment, Online Nutrition Assessment, Non-smoker's Declaration and Sleep Assessment. Online assessments may change from time to time without prior notice.
- Members can earn up to 15,000 points a year for fitness activities including walking and visiting partner gym centres, etc.
- For the details of synchronising the step count with AIA Vitality, please visit [aia.com.hk/aiavitality](https://aia.com.hk/aiavitality).

### Important note:


For the relevant terms and conditions, and the latest details of all assessments, point-earning activities, rewards and offers, please visit [aia.com.hk/aiavitality](https://aia.com.hk/aiavitality).

The more you engage with **AIA Vitality**,  
the more **AIA Vitality** Points you earn and  
the higher your **AIA Vitality** Status,  
leading to greater extra cover,  
lifestyle rewards and offers and a healthier you.



Contact us now

Hong Kong  **(852) 2232 8282**

Macau  **0800 315**  
(Macau telephone network only)

 **hk.vitality@aia.com**

 **aia.com.hk/aiavitality**







## Boost your MPA through AIA Vitality

The additional coverage of MPA under this **AIA Vitality** Series product is equal to the Total Applicable Premiums multiplied by the **AIA Vitality** Power Up Percentage which will be applied on the date when the earlier of the followings occur:

- (i) the 20th Policy Anniversary of this **AIA Vitality** Series product; or
- (ii) the end of Critical Illness Protection Period of this **AIA Vitality** Series product.

The maximum and minimum percentage of the above additional coverage are 15% and 0% respectively and are fixed on the day when the Medical Protection Account becomes effective.

**AIA Vitality** Power Up Coverage would not be available if your **AIA Vitality** membership is terminated for any reason, while this **AIA Vitality** Series product is in force.

Except as otherwise stated, the computation of the Confinement Benefits, Surgical Benefits or Death Benefit under MPA of this **AIA Vitality** Series product shall remain unchanged in all respects.

### Cover value of MPA (on MPA Commencement Date)

