

INSURANCE – ACCIDENT PROTECTION  
HERE FOR YOU REFUNDABLE ACCIDENT PLUS

# ACCIDENT PROTECTION TO CARRY YOU THROUGH THE UNEXPECTED

Here For You Refundable Accident Plus offers financial support that you can rely on when life takes a sudden turn.



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AIA International Limited  
(Incorporated in Bermuda with limited liability)



HEALTHIER, LONGER,  
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# Accidents happen without warning

**AIA is here to support you when the unexpected occurs**

Here For You Refundable Accident Plus provides broad protection to minimise the burden of unforeseen expenses from an accident. With this plan, you can prepare for the worst and plan for the future with confidence.

**Here For You Refundable Accident Plus** is a 16-year **refundable accident protection insurance plan** that provides you broad cover in the event of an accident. What's more, we will refund 100% of your total premiums paid at the end of the policy term.

## Benefit summary

We offer 4 plans for you to choose from, each providing different levels of cover.

Plan Benefit	Cover (HK\$ / MOP)			
	Plan 1	Plan 2	Plan 3	Plan 4
<b>Accidental Total and Permanent Disability Benefit</b>	150,000	300,000	600,000	1,000,000
<b>Accidental Medical Expenses Reimbursement Benefit</b> (per accident)	1,200	2,300	3,000	5,800
<b>Accidental Bone-setting Benefit</b> (per visit, up to a maximum of 1 visit per day and 6 visits per policy year)	150			
<b>Accidental Hospital Income Benefit</b> (per day, up to a maximum of 90 days per accident)	250	400	450	700
<b>Accidental In-Patient Surgical Cash Benefit</b> (per confinement)	1,300	2,000	2,300	3,500
<b>Worldwide Emergency Assistance Services</b>	Applicable			



## Accidental Total and Permanent Disability Benefit

We will pay a lump sum cash benefit in the unfortunate event that the insured, who is the person protected under the policy, suffers an accident resulting in any of the following:

- total and permanent disability on or before the age of 65;
- loss of two limbs, irrecoverable loss of sight of both eyes, or loss of one limb and loss of sight of one eye; or
- inability to perform activities of daily living for at least 6 months.

The policy will be terminated once we pay the Accidental Total and Permanent Disability Benefit.



## Accidental Medical Expenses Reimbursement Benefit

If the insured becomes injured in an accident, we will reimburse the medical expenses incurred within 52 weeks after the accident, up to the maximum limit for the plan selected. A range of treatments and services are covered, including hospitalisation, surgery, x-ray examination, physiotherapy and other necessary medical treatments or services. Chinese bone-setting and chiropractor treatment are not covered under the Accidental Medical Expenses Reimbursement Benefit.



## Accidental Bone-setting Benefit

If the insured becomes injured in an accident and receives Chinese bone-setting treatment, we will reimburse such treatment for up to HK\$ / MOP150 per visit, at a maximum of 1 visit per day, and up to 6 visits per policy year.



## Accidental Hospital Income Benefit

Should the insured be hospitalised due to an injury caused by an accident, we will pay a daily income benefit for each day of hospitalisation and up to a maximum of 90 days per accident.



## Accidental In-Patient Surgical Cash Benefit

If the insured has to undergo an in-patient surgery to treat an accidental injury within 180 days of an accident, we will pay a lump sum cash amount. This payment will be made in addition to the Accidental Hospital Income Benefit.





## Termination Benefit

Whether or not you have made any claims under the policy, once the 16-year policy term ends, you will receive 100% of your total premiums paid without interest, and the cover will cease. If you choose to surrender the policy or if the policy is terminated due to other reasons, we will pay you according to the schedule below.

Time of Policy Surrender or Termination	Termination Benefit (Percentage of total premiums paid)
Before the 6th policy anniversary	0%
On or after the 6th policy anniversary and before the 11th policy anniversary	50%
On or after the 11th policy anniversary and before the 16th policy anniversary	80%
On the 16th policy anniversary	100%



## Worldwide Emergency Assistance Services

In the unfortunate event that the insured suffers an accident or unexpected illness while travelling outside Hong Kong or Macau, where the insured is a permanent resident, we will offer services such as emergency medical evacuation and repatriation, and hospitalisation assistance, including a China Assist Card to guarantee payment of the hospital admission deposit at appointed hospitals in Mainland China, up to a maximum total value of HK\$ / MOP500,000 in emergency assistance services per life under all policies issued by the Company or AIA Company Limited. We also offer a 24-hour worldwide telephone enquiry service anywhere in the world.



## Premium payment term

You will pay just 8 years of premium for 16 years of broad accident protection. Premium amounts are guaranteed to be fixed throughout the payment period, making it easy for you to budget.

What's more, if you purchase plans for one or more members of your immediate family at the same time as your own plan, they will enjoy a 15% discount on their premiums for the whole premium payment term, provided that their plans are at the same or a lower level than yours.

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



## Premium table

Insured's Age at Policy Issue	Monthly Premium (HK\$ / MOP)			
	Plan 1	Plan 2	Plan 3	Plan 4
<b>Main Insured</b> Age 18 – 56	498	698	798	1,198
<b>Spouse</b> Age 18 – 56	423	593	678	1,018
<b>Child</b> 15 days to age 17	423	593	678	1,018

## 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. In case you want to read policy contract sample before making an application, you can obtain a copy from AIA. This brochure should be read along with the illustrative document (if any) and other relevant marketing materials, which include additional information and important considerations about this product. We would like to remind you to review the relevant product materials provided to you and seek independent professional advice if necessary.*

This is an insurance plan that offers various benefits including premium refund of up to 100% at relevant policy years. All premiums are paid for the cost of premium refund, insurance and other related costs.

This brochure is for distribution in Macau only.

## Key Product Risks

1. You should pay premium(s) on time and according to the selected premium payment schedule. If you do not pay the premium within 31 days of the premium due date, the policy will be terminated and you / the insured will lose the cover. In this case, you may receive an amount considerably less than the total amount of premiums paid.
2. Should you surrender the policy early, you may receive an amount considerably less than the total amount of premiums paid.
3. You may request for the termination of your policy by notifying us in written notice. Also, we will terminate your policy and you / the insured will lose the cover when one of the following happens:
  - the insured passes away;
  - the policy matures once the policy reaches the end of 16th policy year;
  - you do not pay the premium within 31 days of the premium due date; or
  - upon the payment of the Accidental Total and Permanent Disability Benefit.
4. We underwrite the plan and you are subject to our credit risk. If we are unable to satisfy the financial obligations of the policy, you / the insured may lose the cover and you may lose your premium paid.
5. 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. (only applicable to policies issued in Macau).
6. Your current planned benefit may not be sufficient to meet your future needs since the future cost of living may become higher than they are today due to inflation. Where the actual rate of inflation is higher than expected, you may receive less in real terms even if we meet all of our contractual obligations.

## Key Exclusions

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

- any treatment, investigation, service or supplies which is / are not medically necessary
- any kind of disease or illness (including food poisoning) or pre-existing condition
- suicide or attempted suicide, self-inflicted injury, deliberate exposure to exceptional danger (except in an attempt to save human life), insanity
- alcoholism or drug abuse, or accidents caused by and while under the influence of alcohol or drugs
- war, engaging in naval, military or air force service, handling of explosives and demolition materials, restoration of public order, violation or attempted violation of the law or resistance to arrest
- air travel (except as a fare paying passenger in any properly licensed aircraft), or as a crew member of a commercial passenger airline on a regular scheduled passenger trip over its established passenger route
- professional or hazardous sports
- pregnancy, miscarriage, childbirth, AIDS or any complications associated with HIV infection
- cosmetic or plastic surgery, dental care or surgery, elective surgery apart from reconstructive surgery necessitated by injury caused by an accident
- routine health checks, screening and preventive care / checking, investigations not directly related to the accidental injury 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.

## Product Limitation

### 1. Accidental Total and Permanent Disability Benefit

Where the insured suffers total and permanent disability or becomes unable to independently perform at least 3 activities of daily living for at least 6 consecutive months from the date of the accident, the premium continues to be payable for 6 months from the date of the accident giving rise to disability. The premium also continues to be payable during the necessary period for claims processing. Once we pay the Accidental Total and Permanent Disability Benefit, the policy will be terminated. Activities of daily living include:

- getting in and out of a chair or a bed;
- moving from room to room;
- controlling bladder and bowel movements;
- getting dressed or undressed;
- taking a bath or a shower, including getting into and out of a tub; and
- eating and swallowing food.

If the insured is under the age of 18 at the date of accident giving rise to disability, the Accidental Total and Permanent Disability Benefit will only be paid where there has been a loss of limbs or the irrecoverable loss of sight.

## 2. Accidental Hospital Income Benefit

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

- arose from the same cause, including any and all related complications; and
- are separated by 180 days or less from the last date of discharge from hospital.

If the insured is hospitalised in Mainland China, the Accidental Hospital Income Benefit will be subject to a maximum of 7 days per accident.

The Accidental Hospital Income Benefit will only be paid once for each day of confinement.

## 3. Accidental In-Patient Surgical Cash Benefit

If the insured undergoes more than one in-patient surgical procedure during the same confinement, we will only pay the Accidental In-Patient Surgical Cash Benefit once for such confinement. We will regard multiple periods of confinement as part of the same confinement if they:

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

If the surgical procedure is not performed within the following areas, the Accidental In-Patient Surgical Cash Benefit will be reduced by 50% for each confinement: Hong Kong, Macau, Taiwan, Singapore, Malaysia, Thailand, Japan, South Korea, Canada, United States of America, Austria, Belgium, Denmark, Finland, France, Germany, Greece, Iceland, Ireland, Italy, Luxembourg, Monaco, Netherlands, Norway, Portugal, Spain, Sweden, Switzerland, United Kingdom, Australia and New Zealand.

## 4. Medically necessary and reasonable and customary charges

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

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

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

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

“Reasonable and customary” means:

- the medical services, diagnosis and / or treatments are medically necessary and delivered according to standards of good medical practice;

- the costs of your medical services and the duration of your hospital stay are not more expensive or longer than the usual level of charges or duration for similar treatment in the locality of such services delivered; and
- does not include charges that would not have been made if no insurance existed.

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

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

## Claim Procedure

If you wish to make a claim, you must notify us in writing within 30 days from the date of the accident causing the injury, and send us the appropriate forms and relevant proof within 90 days from the date of the accident. You can get the appropriate forms from your financial planner, by calling the AIA Customer Hotline (853) 8988 1822 in Macau, or by visiting any AIA Customer Service Centre. For details of claim procedures, please refer to the Claim Procedure section in the policy contract. If you wish to know more about claim related matter, you may visit “File A Claim” section under our company website [www.aia.com.hk](http://www.aia.com.hk).

## Payment of Benefits

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

## 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.


## Cancellation Right

You have the right to cancel and obtain a refund of any premiums paid by giving written notice to us. Such notice must be signed by you and submitted to the Customer Service Centre of AIA International Limited at Unit 201, 2F, AIA Tower, 251A-301 Avenida Comercial de Macau, Macau within 21 calendar days immediately following either the day of delivery of the policy or the Cooling-off Notice to you or your nominated representative, whichever is the earlier.

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

Macau  (853) 8988 1822  
 [aia.com.hk](http://aia.com.hk)



AIA Hong Kong and Macau 



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**Frequently Asked Questions About “Reasonable and Customary” Charges, Claims and Historical Premium Increase Rates**

**Q1. What does “Reasonable and Customary” mean in relation to a medical service charges?**

In relation to a charge for medical service, such level which does not exceed the general range of charges being charged by the relevant service providers in the locality where the charge is incurred for similar treatment, services or supplies to individuals with similar conditions, e.g. of the same sex and similar age, for a similar disability, as reasonably determined by the Company in utmost good faith. The reasonable and customary charges shall not in any event exceed the actual charges incurred.

**Q2. How is the “Reasonable and Customary” charge determined?**

In determining whether a charge is reasonable and customary, we shall make reference to the followings (if applicable):

- treatment or service fee statistics and surveys in the insurance or medical industry;
- internal or industry claim statistics;
- gazette published by the government; and/or
- other pertinent source of reference in the locality where the treatments, services or supplies are provided.

**Q3. What can I do if I want to make an enquiry about claims matters?**

If you wish to make an enquiry on the eligibility of a claim, claimable amount estimate and reimbursement limit before undergoing a treatment or procedure, or our service pledge on the response time to such enquiries, please contact us via (853) 8988 1822.

**Q4. Where can I find the historical premium increase rates of products with medical reimbursement benefits?**

To understand the historical premium increase rates of our products with medical reimbursement benefits, you may refer to our website <https://www.aia.com.hk/en/our-products/further-product-information/macau-medical-products/medical.html>.

Please note:

If the eligible expenses have been reimbursed under any law, or medical program or other insurance policy provided by any government, company, other third party or us, such expenses will not be reimbursable by us under this policy.

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

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