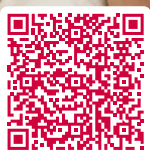


LIFE INSURANCE – MEDICAL PROTECTION
HOSPITALIZATION BENEFIT RIDER (HB)

FLEXIBLE HOSPITAL CASH COVER FOR DIFFICULT TIMES

Provides ready cash to ease the financial burden of hospital stays



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AIA International Limited
(Incorporated in Bermuda with limited liability)



HEALTHIER, LONGER,
BETTER LIVES

Unexpected medical emergencies bring unexpected costs

AIA's Hospitalization Benefit Rider will reduce your financial burden during these difficult times

You will receive daily benefits in ready cash so that you can freely settle your medical expenses, hospital charges and even household bills. In the unfortunate event that you are required to stay in the intensive care unit, 3 times the Daily Benefit will be provided. In case of death due to medical negligence, we will provide up to 200 times the Daily Benefit. So even in uncertain times, you know you can rely on AIA to protect you.

Cover at a glance

Product Nature	Medical protection insurance plan (Hospital income)
Product Type	Add-on plan
Insured's Age at Application	15 days to age 65
Premium Payment Mode	Follow the corresponding basic plan
Benefit Term	Up to the insured's age of 85
Currency	HK\$/MOP/US\$
Geographical Cover	Worldwide
Benefits	<ul style="list-style-type: none">• Cash Daily Benefit: ranging from HK\$/MOP320/US\$40 to HK\$/MOP1,600/US\$200 (depending on cover selected)• 3 x cash Daily Benefit for stay in intensive care unit• Medical Accident and Incident Extension Benefit• Death Benefit

For more information, please read the Benefits Schedule for the **Hospitalization Benefit Rider** in this brochure.



1,000 days cash Daily Benefit for hospital stay around the world

If the insured, who is the person protected under this add-on plan, is admitted to hospital due to an injury or illness, this add-on plan provides a Daily Benefit in cash for each day of hospital stay for up to a maximum of 1,000 days per confinement (please refer to the “Product Limitations” point 2 under “Important Information”).

You can choose the amount of Daily Benefit cover, ranging from a minimum of HK\$/MOP320/US\$40 to a maximum of HK\$/MOP1,600/US\$200 per day (see benefits schedule, item 1 for details). You can use the Daily Benefit freely to reduce the financial burden of a hospital stay, so that the insured can focus fully on recovery.



3 times Daily Benefit for stay in intensive care unit

If the insured is required to stay in the intensive care unit of a hospital, we will pay 3 times the Daily Benefit for each day of hospital stay in the intensive care unit. The insured's stay in the intensive care unit will share the same maximum limit of 1,000 days per confinement with Daily Benefit.



20 times Daily Benefit for Death Benefit

If the insured passes away, **Hospitalization Benefit Rider** will pay a lump sum in the amount of 20 times the Daily Benefit as the Death Benefit to the person whom you select in your policy as beneficiary.



200 times Daily Benefit for death arising from medical negligence

If the insured passes away within 30 days of a medical procedure or treatment in hospital due to medical negligence, we will pay a Medical Accident and Incident Extension Benefit in the amount of 200 times the Daily Benefit to the beneficiary, subject to admission of liability by the hospital and other relevant proof.



Annual renewal until age 85

You can renew your cover every year until age 85. Renewal premium will be based on the prevailing premium for the age of the insured at the time of renewal.



A currency that suits you

This add-on plan can attach to any specified basic plan in order to provide a wide range of cover. In addition, the currency of this add-on plan should correspond with the attached basic plan, which may be in US dollars, HK dollars or Macau pataca (if the policy is issued in Macau).

Benefits Schedule for the Hospitalization Benefit Rider

Benefits items 1 and 2 are subject to requirements regarding payment of fees/costs on a reasonable and customary basis. For more information, please refer to point 3 of the “Product Limitations” section under “Important Information”.

Benefits	Cover	Minimum Cover		Maximum Cover	
		HK\$/MOP	US\$	HK\$/MOP	US\$
1. Daily Benefit (per day)	HK\$/MOP320/US\$40 to HK\$/MOP1,600/US\$200 at your choice	320	40	1,600	200
	1,000 days per confinement				
2. Intensive care unit Daily Benefit (per day)	3 times the Daily Benefit	960	120	4,800	600
	share the same cover limit of 1,000 days per confinement with Daily Benefit				
3. Medical Accident and Incident Extension Benefit	200 times the Daily Benefit	64,000	8,000	320,000	40,000
4. Death Benefit	20 times the Daily Benefit	6,400	800	32,000	4,000

The table above is a summary of key benefits under the add-on plan. It does not describe all the terms and conditions of your add-on plan. This benefits summary does not form part of the policy contract. You should read the policy contract to ensure that the cover is suitable for you.

Annual Premium Rates Table

(Yearly renewable, for every \$100 Daily Benefit)

Future premium rates will be reviewed and adjusted annually if necessary to reflect continuous medical inflation and overall claim experience under this product. 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.

Attained Age	Annual Premium	
	Male	Female
0 - 4	110	110
5 - 15	75	75
16 - 35	87	120
36 - 40	110	162
41 - 45	140	207
46 - 50	177	265
51 - 55	222	335
56 - 60	282	430
61 - 65	385	512
66* - 70*	522	597
71* - 75*	653	716
76* - 80*	816	860
81* - 84*	1,020	1,032

* For renewal only

Note:

- AIA reserves the right to revise the premium rates table. This Premium Rates Table is for reference only. Premium payable is calculated according to the insured's attained age and the applicable premium rate at the time of application or renewal of the cover.
- Premium rates stated above are non-guaranteed and subject to revision by the Company from time to time.
- This Premium Rates Table does not include levy which is collected for both new and in-force Hong Kong policies by the Insurance Authority.
- This Premium Rates Table is for distribution in Hong Kong and Macau only.

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. This plan is an add-on plan. You need to pay the premium for this plan until age 85 or until the basic plan it is attached to is terminated, whichever is earlier. If you do not pay the premium within 31 days of the premium due date, the add-on plan will be terminated and you / the insured will lose the cover.
2. You may request for the termination of your policy by notify us in written notice. Also, we will terminate your add-on plan and you / the insured will lose the cover when one of the following happens:
 - the insured passes away;
 - you do not pay the premium within 31 days of the premium due date;
 - anniversary of your cover immediately following the insured's 85th birthday; or
 - the basic plan to which this add-on plan is attached has been terminated or converted to a non-participating 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, the insured may lose his cover and you may lose the remaining premium for that policy year.
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. The future medical costs will be higher than they are today due to inflation. Hence, the benefit amounts and the future premium rate of this plan may be revised to reflect the inflation.

Key Exclusions

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

- any treatment and investigation which is not medically necessary or any fees and medical service which is not reasonable and customary
- any pre-existing condition or congenital defect that appears or is diagnosed before the insured reaches the age of 17
- suicide (applicable to Death Benefit, see benefits schedule, item 4), self-destruction, intentional self-inflicted injury or drug abuse
- war or warlike operations, strikes, riots and civil war, any violation or attempted violation of the law or resisting arrest
- pregnancy, complications of pregnancy, mental or psychiatric disorder
- cosmetic or plastic surgery or any elective surgery
- dental care or surgery, corrective aids and treatments of refractive errors, unless necessitated by injury caused by an accident (excluding dentures)
- 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 and adjust it accordingly at the end of policy year if necessary. During the review, we may consider factors including but not limited to the following:

- claim costs incurred from all policies under this plan and the expected claim outgo in the future which reflects the impact of medical trend and medical cost inflation where applicable
- historical investment returns and the future outlook of the product's backing asset
- policy surrenders and lapses
- expenses directly related to the policy and indirect expenses allocated to this product

We will give you a written notice of any revision at least 30 days before the end of policy year or upon renewal.

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.

Product Limitations

- Cover for specific items will be effective on the following dates

Items	Effective Date (after the add-on plan commences)
Accidental injury	Immediately
Illness	30 days
Treatment / surgery for tonsils, adenoids, hernia or a disease peculiar to the female generative organs	120 days

- If the confinement occurs outside the covered areas, the Daily Benefit will be limited to a maximum of 90 days for the Same Confinement, and the Daily Benefit will be:

- reduced by 50% for each confinement; and
- subject to a maximum limit of HK\$/MOP480 or US\$60 for each day of confinement per life under all policies held with us and AIA Company Limited providing similar hospitalisation cover.

The covered areas are: Hong Kong, Macau, Malaysia, Thailand, Taiwan, Japan, South Korea, Singapore, United States of America, Australia, New Zealand, Canada, Austria, Belgium, Denmark, Finland, France, Germany, Greece, Iceland, Ireland, Italy, Luxembourg, Monaco, Netherlands, Norway, Portugal, Spain, Sweden, Switzerland, United Kingdom and Vatican City.

The increased Intensive care unit Daily Benefit is not applicable to the insured's stay in the intensive care unit of a hospital if the confinement occurs outside the covered areas. Only the Daily Benefit (subject to the limits set out above) is applicable to such confinement.

- We only cover the fees and / or expenses of the insured on "reasonable and customary" basis, which 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.

* For the avoidance of doubt, experimental and preventive services are not considered as medically necessary.

- "Same Confinement" refers to two or more admissions that are due to the same or related injury or illness, or to any complications arising therefrom. Such confinements shall be regarded as one and the same confinement if each of them is not separated by more than 90 days from the paid or payable confinement, which immediately precedes it. Limits for confinement benefits shall be determined based on the aforesaid terms.
- Intensive care unit Daily Benefit (see benefit schedule item 2) is payable only if Daily Benefit (see benefit schedule item 1) is not payable.

Claim Procedure

If you wish to make a claim, you must notify us within 10 days of the date of admission to hospital, and send us the appropriate forms and proofs within 30 days after discharge from hospital. You can get the appropriate claim forms 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 aia.com.hk or any AIA Customer Service Centre. If you wish to know more about claim related matter, you may visit "File A Claim" section under our company website www.aia.com.hk.





Payment of Benefits







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

Cancellation Right

You have the right to cancel and obtain a refund of any premiums 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
 *1299
 (on Hong Kong mobile network only)
 Macau  (853) 8988 1822
 aia.com.hk

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