

LIFE INSURANCE – ACCIDENT PROTECTION
PAC SELECT 2

PROTECTION FOR LIFE'S JOURNEYS

PAC Select 2 provides accident protection with thorough cover
tailored to your needs



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AIA International Limited
(Incorporated in Bermuda with limited liability)



HEALTHIER, LONGER,
BETTER LIVES

We understand the after-effects of an accidental injury

whether these are growing medical expenses or the pressure of returning to work before you have recovered

That is why we designed PAC Select 2, an accident insurance add-on plan that offers protection against the consequences of hospitalisation and medical costs following an accidental injury, disability and death. It is a flexible plan that provides you with a financial lifeline during unforeseen critical moments.

Cover at a glance

	Accidental Death & Dismemberment Benefit	Accidental Medical Expenses Reimbursement Benefit	Daily Hospital Income Benefit
Product Nature	Accident protection insurance add-on plan		
Insured's Age at Policy Issue	15 days to age 70	15 days to age 70	Age 18 – 60
Benefit Term	Up to the age of 85	Up to the age of 76	Up to the age of 65
Currency	HK\$/MOP/US\$		
Premium Payment Mode	Follow the corresponding basic plan		

Plan Benefit	
Basic Benefits	<ul style="list-style-type: none"> • Accidental Death & Dismemberment Benefit / Permanent Total Disability Benefit • Double Indemnity Benefit • Compassionate Death Benefit • Renewal Benefit • Worldwide Emergency Assistance Services
Optional Benefits	<ul style="list-style-type: none"> • Accidental Medical Expenses Reimbursement Benefit • Daily Hospital Income Benefit



Accidental Death & Dismemberment Benefit

When an accident happens, you do not want to be worrying about mounting bills, household expenses and mortgage payments. If any of the injuries listed in the Benefits Schedule for Accidental Death & Dismemberment Benefit occurs within 180 days after an accident involving the insured, who is the person protected under the add-on plan, **PAC Select 2** will pay a lump sum Accidental Death & Dismemberment Benefit according to the benefits schedule to help manage expenses.



Permanent Total Disability Benefit

If an accident leaves the insured who is at the age of 18 or above totally and permanently disabled within 180 days from the date of an accident, and the insured remains totally and permanently disabled for 12 consecutive months, **PAC Select 2** will pay a Permanent Total Disability Benefit, giving much-needed financial support.

When such diagnosed disability has continued for 12 months consecutively, the insured will receive a monthly payment equal to 1% of the sum assured beginning from the 13th month, up to 100 months.

Regardless of the number of accidents and covered losses, provided that the benefit paid under the Accidental Death & Dismemberment Benefit and / or Permanent Total Disability Benefit has not reached 100% of the sum assured, the benefit can still be claimed. After reimbursements of Accidental Death & Dismemberment Benefit and / or Permanent Total Disability Benefit, the sum assured and premium will be reduced respectively.



Double Indemnity Benefit

Accidents can happen anywhere, at any time. In the unfortunate event of death, dismemberment or permanent total disability due to an accident related to any of the following, the sum assured will be doubled under the Double Indemnity Benefit where the insured was:

- a fare paying passenger travelling on marine, land or air public transportation, e.g. ferry, bus, coach, train / MTR, taxi or airplane and etc.
- riding in a passenger-carrying elevator (excluding elevators of a mine or construction site)
- injured in fire in a theatre, public auditorium, hotel, school or hospital
- a pedestrian injured in a traffic accident and / or struck by any motor-driven / powered vehicle
- injured in natural flooding or landslide in Hong Kong or Macau



Compassionate Death Benefit

If the worst should happen and the insured passes away, **PAC Select 2** will pay the beneficiary a lump sum amount of 1% of the sum assured as a Compassionate Death Benefit. The payable sum of Compassionate Death Benefit is capped at HK\$/MOP10,000 or US\$1,300 per life for all such policies held with the Company.



Renewal Benefit

To give you additional protection, the Renewal Benefit under **PAC Select 2** will automatically increase the cover for the Accidental Death & Dismemberment Benefit/Permanent Total Disability Benefit by 5% of the sum assured each year during the first 5 policy years capped at maximum 25%, without the need to pay additional premiums. Regardless of the number of policies issued by the Company and AIA Company Limited for the same insured, the total payable sum of Renewal Benefit (also known as "Renewal Bonus" under other Personal Accident Policies) is capped at HK\$/MOP200,000 or US\$25,000 across all applicable policies.



Worldwide Emergency Assistance Services

If the insured is a permanent resident of Hong Kong, Macau, or the People's Republic of China, we offer emergency assistance services to the insured anywhere in the world, including:

- emergency medical evacuation and repatriation of remains, with per life limit up to HK\$/MOP5,000,000 or US\$625,000 under all policies held with us and AIA Company Limited covering the same insured
- 24-hour worldwide telephone enquiry services



Accidental Medical Expenses Reimbursement Benefit

If the insured is injured in an accident, we will reimburse the reasonable and customary medical expenses incurred within 52 weeks after the accident, up to the maximum limit per accident for the insured. A range of necessary medicines, treatments and services are covered.



Daily Hospital Income Benefit

If the insured who is at the age of 18 or above is hospitalised due to an illness or accidental injury, a Daily Hospital Income Benefit will be payable for each day of hospitalisation, up to a maximum of 90 days for same confinement which is caused by each covered injury or covered illness.



Benefits, cover & premium

PAC Select 2 allows you to purchase exactly the cover you want. At the time of application, an adult must be between the age of 18 and 70 (for Daily Hospital Income Benefit, the insured's age at policy issue is between the age of 18 and 60), and a minor between 15 days and the age of 17. The benefit term of this plan for Accidental Death & Dismemberment Benefit is up to age 85, for Accidental Medical Expenses Reimbursement Benefit is up to the age of 76, and for Daily Hospital Income Benefit is up to the age of 65, or until the basic plan matures, is surrendered or terminated, whichever is earlier.

The premium payable will be calculated according to the benefits and sum assured. You have to apply for the basic benefits (which include the Accidental Death & Dismemberment Benefit) as a precedent to apply for the optional benefits (which include the Accidental Medical Expenses Reimbursement Benefit and Daily Hospital Income Benefit). The Company reserves the right to revise the premium from time to time.



A currency that suits you

This add-on plan can attach to any specific 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 Accidental Death & Dismemberment Benefit

Injury	% of the Sum Assured	
1 Loss of life	100%	
2 Permanent total loss of sight of both eyes	100%	
3 Permanent total loss of sight of one eye	100%	
4 Loss of or the permanent total loss of use of two limbs	100%	
5 Loss of or the permanent total loss of use of one limb	100%	
6 Loss of speech and hearing	100%	
7 Permanent and incurable insanity	100%	
8 Permanent total loss of hearing of		
a. both ears	75%	
b. one ear	25%	
9 Loss of speech	50%	
10 Permanent total loss of the lens of one eye	50%	
11 Loss of or the permanent total loss of use of four fingers and thumb of		
a. right hand	70%	
b. left hand	50%	
12 Loss of or the permanent total loss of use of four fingers of		
a. right hand	40%	
b. left hand	30%	
13 Loss of or the permanent total loss of use of one thumb		
a. both right joints/one right joint	30% / 15%	
b. both left joints/one left joint	20% / 10%	
14 Loss of or the permanent total loss of use of fingers		
a. three right joints/ two right joints/one right joint	10% / 7.5% / 5%	
b. three left joints/ two left joints/one left joint	7.5% / 5% / 2%	
15 Loss of or the permanent total loss of use of toes		
a. all-one foot	15%	
b. great-both joints	5%	
c. great-one joint	3%	
16 Fractured leg or patella with established non-union	10%	
17 Shortening of leg by at least 5cm	7.5%	
18 Third Degree Burns		
Area Damage as a Percentage of Total Body Surface Area		
a. head	equals to or greater than 8%	100%
	equals to or greater than 5% but less than 8%	75%
	equals to or greater than 2% but less than 5%	50%
b. body	equals to or greater than 20%	100%
	equals to or greater than 15% but less than 20%	75%
	equals to or greater than 10% but less than 15%	50%

If the insured is left-handed, the percentage for the dismemberments of right hand and left hand listed in the benefits schedule will be transposed.



Sum assured limits

Insured's Age at Policy Issue	Highest Limit		Lowest Limit	
	Age 18 - 70	15 days to age 17	Age 18 - 70	15 days to age 17
Basic Benefits				
Accidental Death & Dismemberment Benefit / Permanent Total Disability Benefit	US\$300,000 or HK\$/MOP2,400,000	Not Applicable	US\$50,000 or HK\$/MOP400,000	Not Applicable
Accidental Death & Dismemberment Benefit	Not Applicable	US\$50,000 or HK\$/MOP400,000	Not Applicable	US\$30,000 or HK\$/MOP240,000
Optional Benefits				
Accidental Medical Expenses Reimbursement Benefit (max. per accident)	20% of sum assured or not exceeding US\$10,000 or HK\$/MOP80,000, whichever is lower	20% of sum assured or not exceeding US\$2,000 or HK\$/MOP16,000, whichever is lower	US\$2,500 or HK\$/MOP20,000	US\$1,000 or HK\$/MOP8,000
Daily Hospital Income Benefit (Insured's age at policy issue is between the age of 18 and 60)	US\$240 or HK\$/MOP1,920	Not Applicable	US\$40 or HK\$/MOP320	Not Applicable

Remarks:

- The payment mode should follow the corresponding basic plan.
- This plan is eligible for the insured within occupation classes 1 to 4.

Annual premium rate table

Annual premium rates stated below are used for calculation of the first year premium of the cover accordingly 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 premium payable of the coming year.

Basic benefits

- Accidental Death & Dismemberment Benefit / Permanent Total Disability Benefit
- Double Indemnity Benefit
- Compassionate Death Benefit
- Renewal Benefit
- Worldwide Emergency Assistance Services

Accidental Death & Dismemberment Benefit / Permanent Total Disability Benefit			
Sum Assured	Annual Premium Rate		
	(Attained Age 0-75)	(Attained Age 76-80)	(Attained Age 81-84)
US\$/HK\$/MOP			
Each 1,000	2	3	4
30,000	60	90	120
40,000	80	120	160
50,000	100	150	200
60,000	120	180	240
70,000	140	210	280
80,000	160	240	320
90,000	180	270	360
100,000	200	300	400
150,000	300	450	600
200,000	400	600	800
240,000	480	720	960
300,000	600	900	1,200
400,000	800	1,200	1,600
800,000	1,600	2,400	3,200
1,000,000	2,000	3,000	4,000
1,500,000	3,000	4,500	6,000
2,000,000	4,000	6,000	8,000
2,400,000	4,800	7,200	9,600

Premium rate table applies to both new policies issued and renewal.

Optional benefits

All basic benefits must be purchased in addition to any optional benefit you choose.

- Accidental Medical Expenses Reimbursement Benefit
- Daily Hospital Income Benefit

Accidental Medical Expenses Reimbursement Benefit	
Sum Assured	Annual Premium Rate
US\$/HK\$/MOP	
Each 1,000	13.0
1,000	13.0
2,000	26.0
4,000	52.0
5,000	65.0
6,000	78.0
8,000	104.0
10,000	130.0
12,000	156.0
15,000	195.0
18,000	234.0
20,000	260.0
40,000	520.0
60,000	780.0
80,000	1,040.0

Daily Hospital Income Benefit	
Sum Assured	Annual Premium Rate
US\$/HK\$/MOP	
Each 1	1.5
40	60.0
80	120.0
100	150.0
120	180.0
150	225.0
200	300.0
240	360.0
320	480.0
500	750.0
1,000	1,500.0
1,500	2,250.0
1,920	2,880.0



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(s) for the plan with **Accidental Death & Dismemberment Benefit** until the anniversary of the cover immediately following your 85th birthday, for the plan with **Accidental Medical Expenses Reimbursement Benefit** until the anniversary of the cover immediately following your 76th birthday or for the plan with **Daily Hospital Income Benefit** until the anniversary of the cover immediately following your 65th birthday.
2. You may request for the termination of your policy by notifying 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 of basic plan and / or this add-on plan within 31 days of the premium due date, whichever is earlier;
 - aggregate payment of the Accidental Death & Dismemberment Benefit and / or Permanent Total Disability Benefit payment have reached 100% of the sum assured;
 - the attached basic plan matures, is surrendered, terminated or converted to a non-participating insurance plan;
 - anniversary of your cover immediately following the insured's 76th birthday (**for Accidental Medical Expenses Reimbursement Benefit**);
 - anniversary of your cover immediately following the insured's 85th birthday (**for Accidental Death & Dismemberment Benefit**);
 - anniversary of your cover immediately following the insured's 65th birthday (**for the Daily Hospital Income Benefit**);
 - when the Accidental Death & Dismemberment Benefit / Permanent Total Disability Benefit is terminated, the selected Accidental Medical Expenses Reimbursement Benefit and / or Daily Hospital Income Benefit will also be terminated.

3. If you choose Accidental Medical Expenses Reimbursement Benefit, we reserve the right to terminate this optional benefit at any time by giving a 30-day prior written notice to you. Upon termination, our liability is limited to the refund of unearned portion of premium.
4. We issue the policy and decide your premium based on the insured's occupation class. You must immediately notify us of any change to the insured's occupation, employment, duties and other pursuits once the policy becomes effective; following which, we will recalculate your premium and / or purchasable amount of benefits based on the new occupation class, and pay the claims accordingly. If the change to the insured's occupation, employment, duties and other pursuits is one that is classified by the Company as not insurable, we will not be liable for any losses sustained pertaining to that occupation.
5. 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.
6. 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.
7. Your current planned benefit may not be sufficient to meet any future needs since the future costs 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 basic benefits, we will not cover conditions that result from any of the following events (also applicable for Accidental Medical Expenses Reimbursement Benefit and Daily Hospital Income Benefit):

- war, invasion, insurrection, revolution, use of military power or usurpation of government or military power;
- violation or attempted violation of the law or resistance to arrest;
- the insured engaging in or taking part in naval, military or air force service or operations;
- the insured engaging in air travel (except as a fare paying passenger in any properly licensed aircraft);
- suicide or attempted suicide or self-inflicted injury or deliberate exposure to exceptional danger (except in an attempt to save human life), or is sustained whilst the insured is in a state of insanity;
- pregnancy, miscarriage, childbirth or any complications concerning therewith;
- any kind of disease or illness (except the covered injury or covered illness of Daily Hospital Income Benefit);
- any pre-existing condition;
- engaging in a sport in a professional capacity or the insured that could or may earn income from engaging in such sport;
- duty as a professional driver outside of Hong Kong or Macau;

- assault, murder, riot, civil commotion, strikes or making an arrest while the insured is employed as a full or part-time police officer, or cadet officer or is an officer or member of the Correctional Services Department;
- riot, civil commotion or strikes while the insured is employed as a fireman or is on duty as a fireman in the course of extinguishing fires or protecting life and property in case of fire; or
- mental, nervous or sleep disorders, treatment of alcoholism, drug abuse or any other complications arising therefrom, or accident caused by and whilst under the influence of drugs or alcohol.

Accidental Medical Expenses Reimbursement Benefit, in addition to the above key exclusions of basic benefits, will not cover the following:

- medical expenses or hospitalisation charges incurred for general check-up, convalescence, custodial or rest care, cosmetic or other elective surgery, or congenital anomalies that gives rise to signs or symptoms, or is diagnosed, before the insured attains 17 years of age
- dental care or surgery, apart from the surgery necessitated by injury caused by an accident

Daily Hospital Income Benefit, in addition to the above key exclusions of basic benefits, will not cover the following:

- treatment or surgery for tonsils, adenoids, hernia or a disease peculiar to the female generative organs unless the insured has been continuously covered under this policy for a period of 120 days immediately preceding such treatment or surgery
- cosmetic or plastic surgery, elective surgery, dental care or 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 admission, diagnosis, illness or injury, or any treatment or investigation which is not medically necessary, or convalescence, custodian or rest care
- AIDS or any complications associated with HIV infection
- any treatment or investigation which is not medically necessary or consistent in accordance with standards of good medical practice
- any fees and medical services that are not reasonable and customary

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 Limitations

1. Cover for specific items will become effective on the following dates:

Items	Effective Date (after this plan commences)
Covered injury	Immediately
(for the Daily Hospital Income Benefit) Cover illness	30 days
(for the Daily Hospital Income Benefit) Treatment / surgery for tonsils, adenoids, hernia or a disease of the female reproductive organs	120 days

2. Accidental Death & Dismemberment Benefit and Permanent Total Disability Benefit

These benefits are only applicable for the loss resulted from a covered injury within 180 days after an accident. The loss must be listed in the Benefits Schedule for Accidental Death & Dismemberment Benefit or defined as a permanent total disability.

In the event that a series of losses shall arise out of the same accident, benefit shall only be paid for one of the losses, for which the amount of benefit payable shall be the greatest amount of benefit as shown in the Benefits Schedule for Accidental Death & Dismemberment Benefit.

The Permanent Total Disability Benefit is not available to any insured at the age of 17 or below.

3. Accidental Medical Expenses Reimbursement Benefit

This benefit is only applicable for the reasonable and customary charges for actual medical expenses incurred within 52 weeks from the date of an accident.

4. Daily Hospital Income Benefit

- If the surgical procedure is not performed within the covered areas, the Daily Hospital Income Benefit will be:
 - reduced by 50% for each confinement;
 - limited to a maximum of 90 days for same confinement which is caused by each covered injury or covered illness; and
 - subject to a maximum limit of HK\$/MOP480 or US\$60 for each day of confinement

The covered areas are as follows: 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.

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.

b. If the insured is confined due to the same cause including any and all complications, we will only pay the Daily Hospital Income Benefit once. We will regard multiple periods of confinement as part of the same confinement if they:

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

5. 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.

Premium Adjustment

In order to provide you with continuous protection, we will annually review the premium of your plan and adjust it 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 reflect the impact of change in the incidence rates of accidental deaths and dismemberments / permanent total disabilities, medical trends 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 30 days before renewal.





Claim Procedure

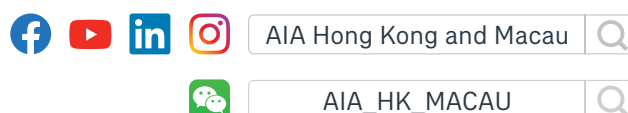
Any claim for death must be notified to us in writing immediately. If you wish to make a claim, you must send us the appropriate claim forms and relevant proof. You can get the appropriate claim forms at www.aia.com.hk, by calling the AIA Customer Hotline (852) 2232 8888 in Hong Kong or (853) 8988 1822 in Macau, or by visiting any AIA Customer Service Centre. For details 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.

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

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**HEALTHIER, LONGER,
BETTER LIVES**

AIA International Limited

(Incorporated in Bermuda with limited liability)

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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