

LIFE INSURANCE – ACCIDENT PROTECTION
PREMIUM REFUND – ACCIDENTAL HI (ROPAHI)

TOGETHER WE PROTECT YOUR NEAREST AND DEAREST

Enjoy 100% premium refund with
accidental hospital income protection



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AIA International Limited
(Incorporated in Bermuda with limited liability)



HEALTHIER, LONGER,
BETTER LIVES

Accidents are always unexpected

Unplanned hospital or related expenses from an accident can derail your financial planning

You can alleviate this risk by taking our Premium

Refund – Accidental HI. If you have an unfortunate accident and need hospitalisation during the covered period, you will receive Hospital Income as a benefit. At the end of the covered period, you will also receive refund of the premiums paid for this plan regardless of any claim made.

Premium Refund – Accidental HI is a 10-year **refundable accident protection insurance plan** that provides you with financial support while you are in hospital. With 2 plan levels of different cover, the plan will meet your individual needs.

Benefit summary

We offer 2 plans for you to choose from, each providing different levels of cover.

Plan Benefit	Cover (HK\$ / MOP)	
	Plan 1	Plan 2
Confinement Benefit (per day, up to a maximum of 1000 days per confinement)	600	300



Confinement Benefit

If the insured, who is the person protected under the policy, is hospitalised following an injury, we will pay a daily income benefit for each day of hospitalisation and up to a maximum of 1000 days per confinement.



Return of Premiums

Whether or not you have made any claims under the policy, once the 10-year policy term ends, you will receive 100% of your Total Annual Premiums Paid, and the cover will cease. If you choose to surrender the policy or if the insured passes away, we will pay you according to the schedule below.

Number of Completed Policy Years	Refund Percentage of Total Annual Premiums Paid
1 – 5	0%
6	50%
7	50%
8	80%
9	80%
10	100%

Total Annual Premiums Paid means total premiums paid calculated on an annual basis. If the actual premiums are not completely paid for any year, the Total Annual Premiums Paid for that year will be determined on a proportional basis.



Premium payment term

The premium payment term of **Premium Refund – Accidental HI** is 10 years. Premium amounts are guaranteed to be fixed throughout the premium payment term, making it easy for you to budget.

Different premium payment modes (annually, semi-annually, quarterly and monthly) are available for this plan.



Premium table

Insured's Age at Policy Issue	Premium (HK\$ / MOP)			
	Plan 1		Plan 2	
	Monthly	Annually	Monthly	Annually
Age 5 – 60	294	3,360	186	2,100



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 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 10th policy year; or
 - you do not pay the premium within 31 days of the premium due date.
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. 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 pre-existing condition
- self-destruction or attempted self-destruction
- being under influence of alcohol or any non-prescribed drug
- war, riot, civil commotion, industrial action or terrorist activity, service in the armed forces in time of war or restoration of public order, violation or attempted violation of the law or resistance to arrest
- ptomaines or bacterial infection (except pyogenic infection occurring through an accidental cut or wound)
- participation in scuba diving or any fight or affray
- racing on wheels or on horse
- air travel, including entering, exiting, operating, serving, or being transported by any aerial device or conveyance (except when the insured is on a commercial passenger airline on a regular scheduled passenger trip over its established passenger route)

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

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 Limitation

1. Confinement Benefits

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

- arose from the same (or a related) injury or illness, or to any related complications; and
- are separated by 90 days or less.

The Confinement Benefit will only be paid once for each day of confinement.

If the confinement occurs outside the following places, the maximum benefit period is 90 days per confinement, and the confinement benefit will be reduced by 50% and subject to a maximum hospital income daily benefit of HK\$ / MOP480 per life: Hong Kong, Macau, Taiwan, Singapore, Malaysia, Thailand, Japan, South Korea, Australia, New Zealand, USA, Canada and Western Europe.

"Western Europe" shall include the following countries: Austria, Belgium, Denmark, Finland, France, Germany, Greece, Iceland, Ireland, Italy, Luxembourg, Monaco, Netherlands, Norway, Portugal, Spain, Sweden, Switzerland, United Kingdom and Vatican City.

2. Reasonable and customary charges

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

"Reasonable and customary" means:

- the medical services, diagnosis and / or treatments are delivered according to standards of good medical practice; and
- the duration of your hospital stay are not longer than the usual level of duration for similar treatment in the locality of such services delivered.

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 10 days from the date of commencement of confinement in a hospital, and send us the appropriate forms and relevant proof within 30 days from the date of discharge. You can get the appropriate forms from your financial planner, by calling the AIA Customer Hotline (853) 8988 1822 in Macau, or by visiting aia.com.hk or 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.

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 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



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