

LIFE INSURANCE – CRITICAL ILLNESS PROTECTION
PRETTY CHOICE RIDER PRO (PCR PRO)

BY YOUR SIDE WITH LOVE AND PROTECTION

Additional protection from female related illnesses and
severe child diseases



View e-copy

AIA International Limited
(Incorporated in Bermuda with limited liability)



HEALTHIER, LONGER,
BETTER LIVES

AIA understands your needs and concerns as a woman during every stage of your life and especially with regard to your health

That is why we offer the Pretty Choice Rider Pro, a female critical illness protection insurance add-on plan specifically designed to satisfy your health protection needs as a woman.

As an add-on plan it does not affect the life cover of your basic plan.

A special benefit of Pretty Choice Rider Pro is that the sum assured will automatically increase by 5% annually for 10 consecutive policy years starting from the second policy year. The cover is guaranteed to be renewable every 5-year period up to age 70. Premiums are also guaranteed to remain unchanged within each 5-year period so that you can better manage your budget.

Cover at a glance

	Pretty Choice Rider Pro		
Product Nature	Critical illness protection insurance add-on plan (lump sum payment)		
Plan Type	Add-on plan		
Insured's Age at Policy Issue	15 days to age 60		
Sum Assured Options	<u>Option 1</u> US\$20,000 or HK\$ / MOP150,000	<u>Option 2</u> US\$40,000 or HK\$ / MOP300,000	<u>Option 3</u> US\$60,000 or HK\$ / MOP450,000
Benefit Term	Up to the insured's age of 70		
Premium Structure (please refer to the "Premium Adjustment" under Important Information)	Increasing premium on renewal every 5 years		
Premium Payment Mode	Follow the corresponding basic plan		
Benefits	<ul style="list-style-type: none"> • Protection on various illnesses: <ul style="list-style-type: none"> - female cancer - female Carcinoma-in-situ - Systemic Lupus Erythematosus (SLE) with Lupus Nephritis - 5 severe child diseases • Medical reimbursement for accidental cosmetic surgery • Medical check up 		
Waiver of Premium for Disability	Applicable		



Targeted protection against common female illnesses

Pretty Choice Rider Pro is a **critical illness protection insurance add-on plan** with protection against female specific illnesses up to the age of 70. It covers female cancer, female Carcinoma-in-situ, Systemic Lupus Erythematosus (SLE) with Lupus Nephritis and 5 severe child diseases. If the insured, who is the person protected under the add-on plan, is diagnosed with any of the covered illnesses, we will pay the benefit amount for the covered illness (see Covered Illnesses Benefit Schedule).



Covering the cost of accidental cosmetic surgery

If the insured undergoes cosmetic surgery as a result of an accident, we will reimburse the actual charges on a reasonable and customary basis, subject to a limit equal to the sum assured of this add-on plan. For more information, please refer to the Product Limitation section under "Important Information".



Enhance protection to suit your needs

To enhance your protection, starting from the second policy year, we will automatically increase the sum assured of this add-on plan by 5% annually for 10 policy years.



Helping you to stay healthy

To ensure you enjoy a healthy life, the plan covers the insured for a medical check-up every 2 years, starting from the 2nd anniversary of the insured's cover. In view of the insured's different needs at different stages of her life, tailor-made medical check-up plans are available including physical examination, breast examination and Pap Smear. What's more, doctors in our network will provide professional consultations regarding the insured's test results and general health.



Premium waived in case of Disability

In the unfortunate event that the insured suffers a Disability, we will waive the future premiums on the add-on plan until the insured recovers or the add-on plan terminates, whichever comes first. Please refer to the policy contract for the definition of Disability.

Better financial planning with fixed premium within every 5-year cover period

Pretty Choice Rider Pro guarantees that your premium for renewal will not be raised for any claim you have made, or any changes in your health condition. You can renew your cover every 5 years until age 70 as long as this plan is still available to all existing policies. Renewal premium will be based on the prevailing premium for the age of the insured at the time of renewal (please refer to the “Premium Adjustment” under Important Information).



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).

Cover Illnesses Benefit Schedule

Type of Protection	Covered Illness	Benefit Term	Benefit (Proportion of add-on plan sum assured)
Major Illnesses	<ul style="list-style-type: none"> Female cancer Systemic Lupus Erythematosus (SLE) with Lupus Nephritis 	The insured's age 18 - 70	100%
Female Carcinoma-in-situ	<ul style="list-style-type: none"> Carcinoma-in-situ of: <ul style="list-style-type: none"> Breast Uterus Ovary and / or fallopian tube Vagina or vulva 	The insured's age 18 - 70	1/3 advance payment Subject to a maximum of HK\$240,000 / US\$30,000 per life
	<ul style="list-style-type: none"> Carcinoma-in-situ of Cervix uteri (at CIN III grading or CIS) 	The insured's age 18 - 70	1/6 advance payment Subject to a maximum of HK\$240,000 / US\$30,000 per life
Severe Child Disease	<ul style="list-style-type: none"> Insulin-Dependent Diabetes Mellitus Kawasaki Disease Rheumatic Fever with Valvular Impairment Glomerulonephritis with Nephrotic Syndrome Severe Asthma 	Below the insured's age 18	100%

Remarks:

- Cover of female cancer includes cancer of the following sites: (a) breast; (b) cervix uteri; (c) uterus; (d) fallopian tube; (e) ovary; (f) vagina or vulva. It does not include any cancer where HIV infection is also present; and any pre-malignant or non-invasive cancer or Carcinoma-in-situ.
- Total benefits made under the add-on plan for covered illnesses benefits and medical reimbursement of charges for accidental cosmetic surgery cannot exceed the add-on plan sum assured.
- One payment of up to 100% of the add-on sum assured may be made for a major illness or severe child disease, and up to one advance payment may be made for female Carcinoma-in-situ.
- Please refer to the policy contract for the definitions of covered illnesses.
- The per life maximum benefit in Macau pataca is the same as in HK dollars (if applicable).

Annual Premium Rate Table

(per US\$ / HK\$ / MOP1,000 Sum Assured)

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.

Age	Option 1	Option 2	Option 3
0 - 5	4.75	3.50	3.05
6 - 10	4.40	2.95	2.50
11	4.70	3.20	2.65
12	4.95	3.30	2.75
13	5.20	3.50	2.90
14	5.35	3.60	3.00
15	5.55	3.75	3.10
16	5.80	3.95	3.35
17	6.00	4.20	3.60
18	6.20	4.45	3.85
19	6.40	4.65	4.00
20	6.65	4.80	4.20
21	6.80	4.95	4.30
22	6.90	5.00	4.35
23	7.05	5.15	4.50
24	7.20	5.30	4.65
25	7.35	5.45	4.80
26	7.50	5.60	5.00
27	7.65	5.85	5.20
28	7.80	6.00	5.40
29	8.00	6.20	5.60
30	8.20	6.50	5.90
31	8.40	6.70	6.15
32	8.60	6.95	6.40
33	8.85	7.25	6.65
34	9.20	7.60	7.05
35	9.60	8.00	7.45
36	10.00	8.40	7.85
37	10.35	8.75	8.20
38	10.75	9.15	8.60
39	11.15	9.60	9.05
40	11.55	9.95	9.45

Age	Option 1	Option 2	Option 3
41	12.00	10.40	9.90
42	12.50	10.95	10.35
43	12.95	11.35	10.80
44	13.40	11.80	11.25
45	13.85	12.25	11.70
46	14.45	12.85	12.25
47	15.10	13.45	12.85
48	15.85	14.10	13.55
49	16.65	14.90	14.30
50	17.45	15.65	15.05
51	18.20	16.35	15.70
52	18.85	16.95	16.30
53	19.55	17.65	17.00
54	20.25	18.30	17.65
55	21.00	19.00	18.35
56	21.75	19.70	19.00
57	22.50	20.40	19.70
58	23.25	21.10	20.40
59	24.35	22.15	21.40
60	26.80	24.45	23.60
61*	30.90	28.05	27.10
62*	34.40	31.30	30.25
63*	37.20	33.85	32.75
64*	40.25	36.70	35.50
65*	44.70	40.80	39.50
66*	50.65	45.85	44.20
67*	55.95	50.75	49.00
68*	60.70	55.15	53.30
69*	65.40	59.60	57.65

* For renewal only.

Note:

- Premium payable is calculated according to the insured's attained age and the applicable premium rate at the time of application or renewal.
- The annual premium rate table is for reference only.
- Premium rates stated above are non-guaranteed and subject to revision by the Company from time to time.
- This annual premium rate table does not include levy which is collected by the Insurance Authority.

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 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 the end of cover period or when 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 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 within 31 days of the due date and the policy has no cash value;
 - when the claims payments made in total for benefits under the add-on plan reach 100% of the sum assured;
 - anniversary of your cover immediately following the insured's 70th birthday; or
 - termination of the basic policy.
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 your premium paid and benefits.
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. Cover renewal is based on the continuing availability of the plan to all existing policies.
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 add-on plan, we will not cover any of the following events or conditions that result from any of the following events:

- any illnesses (except breast cancer and female Carcinoma-in-situ) with signs / symptoms or surgeries triggered by the illnesses before the application of the add-on plan or within 90 days after the add-on plan is issued;
- breast cancer and female Carcinoma-in-situ with signs / symptoms or surgeries triggered by the illnesses before the application of the add-on plan or within 180 days after the add-on plan is issued;
- any illness or surgery of the insured directly or indirectly due to AIDS or HIV infection; and
- a self-inflicted injury.

The following exclusions are only applicable to waiver of premiums for Disability:

- any Disability before the application of the add-on plan;
- any Disability caused by war, warlike operations or restoration of public order;
- any Disability caused by entering, exiting, operating, servicing, or being transported by any aerial device except when the insured is on a commercial passenger aircraft; and
- any congenital defect or disease has been diagnosed or manifested before the insured reaches the age of 17.

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.

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 every 5th 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 change in the incidence rate of covered illnesses and covered surgeries;
- historical investment returns and the future outlook of the product's backing asset;
- policy surrenders and lapses; or
- expenses directly related to the policy and indirect expenses allocated to this product.

We will give you a written notice of any revision 31 days before renewal.

Claim Procedure

If you wish to make a claim, you must send us the appropriate forms and relevant proof. You can get the appropriate claim forms in www.aia.com.hk, 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 any AIA Customer Service Centre. For details related to making a claim, please refer to 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.

Product Limitation

For accidental cosmetic surgery, we only cover the charges and / or expenses on reasonable and customary basis.

"Reasonable and customary charges" means any fee or expense which:

- is charged for treatment, supplies or medical services that are medically necessary and in accordance with standards of good medical practice;
- does not exceed the usual level of charges for similar treatment, supplies or medical services in the locality where the expense is incurred; 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.

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**
Macau  **(853) 8988 1822**
 **aia.com.hk**

    AIA Hong Kong and Macau 