

LIFE INSURANCE – CRITICAL ILLNESS PROTECTION
PRIME CARE RIDER

ALWAYS BY YOUR SIDE WITH EXTENDED CARE AND PROTECTION

Early Stage Critical Illness Protection



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AIA International Limited
(Incorporated in Bermuda with limited liability)



HEALTHIER, LONGER,
BETTER LIVES

You may be working hard to take care of your family

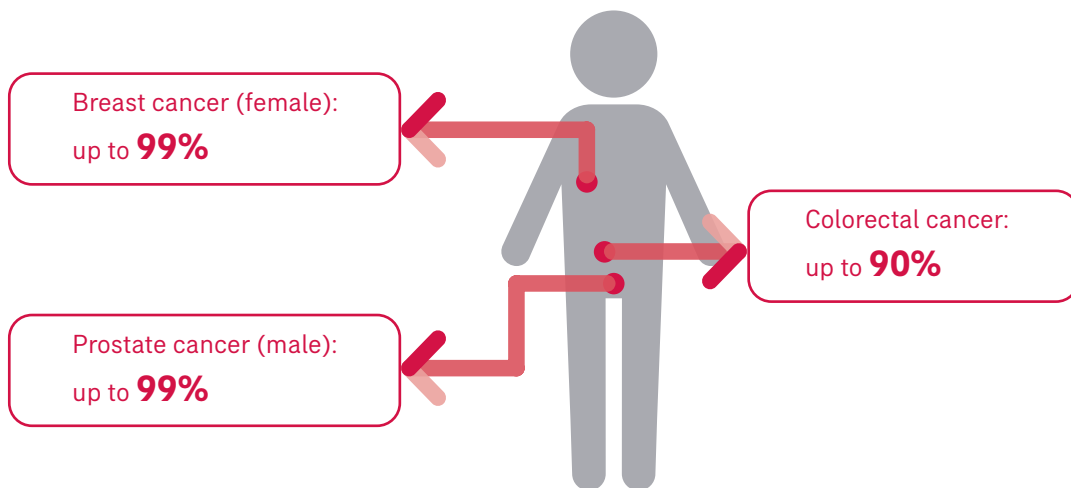
Or perhaps you are currently focusing on your career

As a result, you may have neglected to protect yourself against unexpected illness. AIA's Prime

Care Rider is an optional add-on for your basic plan and provides cash to pay for the medical expenses arising from an unfortunate illness. With this option, you are covered for 39 early stage critical illnesses up to the age of 100 and 3 additional severe child diseases. Get the best protection now for you and your loved ones.

Establishing a career and raising a family can be an exciting journey here in Hong Kong, where opportunities are plentiful. However, the vibrant city life in Hong Kong can overpower early warning signs from our bodies that signal a problem. Without early treatment, common lifestyle illnesses can severely impact the whole family.

- With the latest advancements in diagnosis and treatment methods, early cancer diagnoses have been known to improve survival rates. The 5-year survival rates for specific cancers are as follows¹:



- Common lifestyle illnesses, like heart complications, can now be treated with minimally invasive surgery, reducing risks and shortening recovery time. In addition, infection rates for minimally invasive surgery are lower than those of a traditional open heart surgery.

Whether you're driven by family concerns or professional pursuits, AIA's **Prime Care Rider** covers you for 39 early stage critical illnesses to help you maintain the health you need to succeed.

Source:

1. American Cancer Society, Cancer Facts & Figures 2016, 2005 - 2011 statistics, 5-year relative survival rates for local cancers at diagnosis.

The above information was gathered from external sources on a general basis and is for reference only. The information is extracted from AIA's Research of Critical Illness Trends and Medical Expenses by GfK Hong Kong, an independent market research company (data collected in February 2016).



Enhance your existing critical illness protection

Prime Care Rider is a **critical illness protection insurance add-on plan** that provides you with broad cover for early stage critical illnesses in lump sum payment, boosting the protection of your current basic plan. **Prime Care Rider** can be purchased as an add-on plan and attached to the following series of basic plans:

- **Executive Care Pro series**
- **Multiple Care Pro series** (For Plan 100 only)



Extra cover for early stage critical illness and severe child disease

Prime Care Rider provides critical illness protection up to the age of 100. It covers 39 early stage critical illnesses and 3 severe child diseases. With the right treatment during the early stages of an illness, the chances of recovery are higher.



Early Stage Critical Illness Benefit Cover

Diabetic complications

Diabetes is a chronic lifestyle disease. Without early treatment, serious cases can lead to diabetic eye disease and amputation when diabetes affects the foot. **Prime Care Rider** specially provides cover for diabetic complications such as Diabetic Retinopathy and Endovascular Treatment of Peripheral Arterial Disease.

Minimally invasive surgery and treatment

Minimally invasive surgery is the new trend in surgery today. A lot of common lifestyle diseases can be treated by this method of surgery, which causes minimal trauma and shortens recovery time. However, this method of surgery is expensive. **Prime Care Rider** covers a variety of minimally invasive surgeries and treatments.

Carcinoma-in-situ and early stage cancer

If a cancer patient receives appropriate treatment in the early stages, his / her medical condition can be prevented from worsening. **Prime Care Rider** provides cover for Carcinoma-in-situ and early stage cancer, including non-melanoma skin cancer cover. It also provides cover for Carcinoma in-situ by up to 2 advance payments if it is diagnosed in 2 different organ groups.

Systemic Lupus Erythematosus

One common illness in Hong Kong is Systemic Lupus Erythematosus, which affects the skin and organs, and is covered as a critical illness under **Prime Care Rider**. This illness first begins as less severe Systemic Lupus Erythematosus, which is also covered under the plan as an early stage critical illness. Patients would benefit from obtaining treatment as early as possible.

Planning for Contingency

If the insured, who is the person protected under the Policy, is diagnosed with any covered early stage critical illness and / or severe child disease, we will pay the benefit amount for the covered illness (see the Covered Illnesses Benefit Schedule).

The benefit paid is an advance payment(s) which will reduce the Current Sum Assured of the basic policy. The premium of this add-on plan will be reduced accordingly. The premium, guaranteed cash value, any future Annual Dividends and any future Terminal Dividend of the basic policy will also be reduced accordingly.

Current Sum Assured means the sum assured left after deduction of all advance payment(s) made for the benefits of early stage critical illness and / or severe child disease from the Initial Sum Assured. The Initial Sum Assured means the protection amount that you have purchased.



Premium waived in case of Disability

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



Pay until age of 70 for cover to age 100

When the insured reaches the age of 70, the premium payment period will end. However, the cover for early stage critical illnesses will carry on until the age of 100.

At the time of application, we determine the amount of premium based on the age of the insured and the premium is not expected to increase with age. The premium of this add-on plan is not guaranteed, and we reserve our right to review and adjust the premium from time to time (please refer to the "Premium Adjustment" under Important Information).



A currency that suits you

This add-on plan can attach to a basic plan in the **Executive Care Pro series** or **Multiple Care Pro series** (Plan 100) in order to provide a wider 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).

The premium payment mode of the add-on plan (annually, semi-annually, quarterly and monthly) should follow the corresponding basic plan.



Upgraded multiple claims feature frees you from worry

[This section is applicable if the add-on plan is attached to Multiple Care Pro series only]

After **Prime Care Rider** is attached, the multiple claims mechanism under **Multiple Care Pro series** will be upgraded so that minor illnesses, early stage critical illnesses and severe child diseases are also eligible for multiple claims.

You can enjoy the overall cover for a total of 100 diseases, which are categorized into 5 critical illness groups. The maximum benefit for each critical illness group is as follows:

Critical Illness Group	Maximum Benefit (% of Initial Sum Assured of the Basic Policy)
Group 1 – Cancer	300%
Group 2 – Illnesses related to the Heart	100%
Group 3 – Illnesses related to the Nervous System	100%
Group 4 – Illnesses related to the Major Organs and Functions	100%
Group 5 – Other Major Illnesses	100%^

^ If the first critical illness benefit paid or payable is for Loss of Independent Existence or Terminal Illness, the maximum benefit will be 200% of the Initial Sum Assured.

If the insured is diagnosed with any covered major illness, minor illness, early stage critical illness and / or severe child disease, we will pay:

- i. the benefit amount for the covered illness until the maximum benefit of the corresponding critical illness group is reached (see the Covered Illnesses Benefit Schedule and the Covered Illnesses Benefit Schedule for the **Multiple Care Pro series** basic plan); and
- ii. the corresponding non-guaranteed Terminal Dividend, provided that the policy has been in force for 10 years or more and that the advance claims payments made in total for benefits under the policy reach 100% of the Initial Sum Assured.

Before the insured reaches the age of 85, the benefit for covered illnesses will remain in effect until the benefit amount of the corresponding group reaches the maximum limit. After the age of 85, multiple critical illness protection will end and the advance claims payments of the whole policy will be capped at 100% of the Initial Sum Assured of the basic policy (excluding the male cancer benefit under the basic policy), regardless of the groups.

We will deduct all outstanding debt under your policy before making the above payment.

For more information regarding multiple claims, you can refer to the “How do multiple claims work?” section for details.



How do multiple claims work?

[This section is applicable if the add-on plan is attached to Multiple Care Pro series only]

Once the advance claims payments made in total for benefits under the policy reach 100% of the Initial Sum Assured, the insured must survive at least 15 days from diagnosis in order to be eligible for subsequent claims. The major illnesses of Loss of Independent Existence and Terminal Illness can only be claimed as the first major illness claim under the policy and cannot be the subject of a subsequent claim. Subsequent claims are subject to the waiting periods as below:

Multiple claims for major illnesses

Multiple claims for major illnesses must be made from different Critical Illness Groups except for cancer. A maximum of 1 claim can be made from each Critical Illness Group and there is a 1-year waiting period between the date of diagnosis of two different major illnesses. However, the waiting period will be 5 years under the following conditions:

- after receiving any claim payment for cancer, if the second major illness is from Critical Illness Group 4 (illnesses related to major organs and functions), the period is 5 years between the date of diagnosis of the second major illness and the date of diagnosis of the previous cancer;
- if the first major illness claim is for Loss of Independent Existence or Terminal Illness, and the second major illness is from any Critical Illness Groups, the period is 5 years between the date of diagnosis of the second major illness and the date of diagnosis of the preceding Loss of Independent Existence or Terminal Illness. However, each and any subsequent covered major illness claims must be from different Critical Illness Groups, excluding cancer.

Multiple claims for cancer

A maximum of 3 multiple claims for cancer can be made in total, with a 5-year waiting period between claims for different cancers.

The 5-Year Cancer Waiting Period is defined as follows:

- if the new covered cancer is diagnosed in the same organ as the previous cancer, the 5-year period will begin from the date the insured is completely free of any signs or symptoms of the previous cancer;
- if the new covered cancer and the previous cancer occur in different organs, the 5-year period will begin from the diagnosis date of the previous cancer.

Multiple claims for early stage critical illnesses and severe child diseases

In general, there is no waiting period for early stage critical illnesses and severe child diseases. However, after a claim for Loss of Independent Existence or Terminal Illness, a 5-year waiting period for any further claim on early stage critical illnesses and severe child diseases counted from the date of diagnosis shall be required. In addition, any further claim of such illness cannot come from Critical Illness Group 5 – Other Major Illnesses.

Covered Illnesses Schedule

The Early Stage Critical Illness Benefit and Severe Child Disease Benefit respectively cover the following 39 Early Stage Critical Illnesses and 3 Severe Child Diseases. The table below shows additional covers (only) included in the add-on plan.

Illnesses / Treatment	Related Major Illnesses	Newly Added / Upgraded from Basic Policy
Group 1 Cancer		
1 Carcinoma-in-situ	Cancer	Upgraded Cover Original covered organs: Breast, cervix uteri (at CIN III grading or CIS), uterus, ovary, fallopian tube, vagina / vulva Newly added covered organs: Colon and rectum, penis, testis, lung, liver, stomach or oesophagus, urinary tract and nasopharynx
2 Early Stage Malignancy	Cancer	Upgraded Cover Original covered condition: Early Thyroid Cancer (at TNM classification T1N0M0) Newly added covered conditions: (a) Early Prostate Cancer (at TNM classification T1a or T1b); (b) Chronic Lymphocytic Leukaemia classified as RAI Stage I or II; (c) Non melanoma skin cancer
Group 2 Illnesses related to the Heart		
3 Endovascular Treatments of Aortic Disease or Aortic Aneurysm	Surgery to Aorta	Newly Added Cover
4 Less Invasive Treatments of Heart Valve Disease	Heart Valve Replacement and Repair	Newly Added Cover
5 Less Severe Heart Disease (including cardiac pacemaker or defibrillator insertion)	Heart Attack	Newly Added Cover
6 Minimally Invasive Direct Coronary Artery By-pass	Coronary Artery Surgery	Newly Added Cover
7 Percutaneous Coronary Intervention	Other Serious Coronary Artery Disease	Upgraded Cover (for Executive Care Pro / Multiple Care Pro only) Original benefit: 10% of critical illnesses sum assured (subject to maximum of HK\$120,000/US\$15,000 per life) Upgraded benefit: 20% of critical illnesses sum assured (subject to a maximum of HK\$240,000/US\$30,000 per life)
Group 3 Illnesses related to the Nervous System		
8 Angioplasty or Endarterectomy for Carotid Arteries	Stroke	Newly Added Cover
9 Cerebral Shunt Insertion	Stroke	Newly Added Cover
10 Early Stage Dementia including Early Stage Alzheimer's Disease	Alzheimer's Disease / Irreversible Organic Degenerative Brain Disorders	Newly Added Cover
11 Endovascular Treatment for Cerebral Aneurysm	Stroke	Newly Added Cover
12 Less Severe Bacterial Meningitis	Bacterial Meningitis	Newly Added Cover
13 Less Severe Coma	Coma	Newly Added Cover
14 Less Severe Encephalitis	Encephalitis	Newly Added Cover
15 Moderately Severe Brain Damage	Major Head Trauma	Newly Added Cover
16 Moderately Severe Paralysis	Paralysis	Newly Added Cover

Covered Illnesses Schedule (continued)

Illnesses / Treatment	Related Major Illnesses	Newly Added / Upgraded from Basic Policy
Group 3 Illnesses related to the Nervous System (continued)		
17 Severe Psychiatric Illness	-	Newly Added Cover
18 Surgery for Subdural Haematoma	Major Head Trauma	Newly Added Cover
19 Surgical Removal of Pituitary Tumour	Benign Brain Tumour	Newly Added Cover
20 Autism [^]	-	Newly Added Cover
21 Intellectual Impairment due to Sickness or Injury [^]	-	Newly Added Cover
Group 4 Illnesses related to Major Organs and Functions		
22 Biliary Tract Reconstruction Surgery	-	Newly Added Cover
23 Chronic Lung Disease	End-stage Lung Disease	Newly Added Cover
24 Hepatitis with Cirrhosis	Fulminant Viral Hepatitis	Newly Added Cover
25 Less Severe Aplastic Anaemia	Aplastic Anaemia	Newly Added Cover
26 Less Severe Kidney Disease	Kidney Failure	Newly Added Cover
27 Less Severe Systemic Lupus Erythematosus	Systemic Lupus Erythematosus (SLE) with Lupus Nephritis	Newly Added Cover
28 Liver Surgery	Chronic Liver Disease	Newly Added Cover
29 Major Organ Transplantation (on Waiting List)	Major Organ Transplant	Newly Added Cover
30 Surgical Removal of One Lung	End-stage Lung Disease	Newly Added Cover
31 Severe Asthma [^]	-	Newly Added Cover
Group 5 Other Major Illnesses		
32 Diabetic Retinopathy	Blindness	Newly Added Cover
33 Endovascular Treatment of Peripheral Arterial Disease	Loss of Two Limbs	Newly Added Cover
34 Facial Burns due to Accident	Major Burns	Newly Added Cover
35 Facial Reconstructive Surgery for Injury due to Accident	-	Newly Added Cover
36 Less Severe Burns to Body due to Accident	Major Burns	Newly Added Cover
37 Loss of Hearing in One Ear	Loss of Hearing	Newly Added Cover
38 Loss of One Limb	Loss of Two Limbs	Newly Added Cover
39 Loss of Sight in One Eye	Blindness	Newly Added Cover
40 Osteoporosis with Fractures	-	Newly Added Cover
41 Severe Central or Mixed Sleep Apnea	-	Newly Added Cover
42 Severe Obstructive Sleep Apnea	-	Newly Added Cover

[^] Cover will cease when the insured attains the age of 18.

Remarks:

- The related major illnesses above are for reference only. Please refer to the policy contract for the definitions of covered illnesses.

Cover Illnesses Benefits Schedule

Type of Protection	Covered Illness	Benefit Term	Benefit (Percentage of Initial Sum Assured)
39 Early Stage Critical Illnesses			
Early Stage Critical Illness	<ul style="list-style-type: none"> • Carcinoma-in-situ • Diabetic Retinopathy • Early Stage Malignancy • Endovascular Treatment of Peripheral Arterial Disease • Minimally Invasive Direct Coronary Artery By-pass • Percutaneous Coronary Intervention • Severe Central or Mixed Sleep Apnea • Severe Obstructive Sleep Apnea • Severe Psychiatric Illness 	Up to the insured's age of 100	20% advance payment subject to a maximum of HK\$240,000/US\$30,000 per life for each early stage critical illness
	<ul style="list-style-type: none"> • Osteoporosis with Fractures 	Up to the insured's age of 70	10% advance payment subject to a maximum of HK\$120,000/US\$15,000 per life
	<ul style="list-style-type: none"> • 29 Early Stage Critical Illnesses (excluding the above) 	Up to the insured's age of 100	20% advance payment
3 Severe Child Diseases			
Severe Child Disease	<ul style="list-style-type: none"> • 3 Severe Child Diseases 	Below the insured's age of 18	20% advance payment subject to a maximum of HK\$240,000/US\$30,000 For Executive Care Pro series: The maximum limit is on a per life basis for all severe child diseases For Multiple Care Pro series: The maximum limit is on a per life basis for each severe child disease

Remarks:

- If the add-on plan is attached to Multiple Care Pro series, once the advance claims payments made in total for benefits under the policy reaches 100% of the Initial Sum Assured, any advance payments made for the benefits shown above will be additional payment on top of the Initial Sum Assured already paid.
- The per life maximum benefit in Macau pataca is the same as in HK dollars (if applicable).

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.

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. The plan is an add-on plan. You need to pay the premium for this plan until age 70 or until the basic plan it is attached to is terminated. 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;
 - termination of the basic policy;
 - expiry date of this add-on plan; or
 - 100% of the add-on plan sum assured is paid (only applicable for **Prime Care Rider** attached to **Executive Care Pro series**).
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. 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 with signs / symptoms or surgeries triggered by the illnesses before the application of this add-on plan or within 90 days after the add-on plan is issued;
- other than Autism, any congenital defect or disease has been diagnosed before the insured reaches the age of 17;
- Fulminant viral hepatitis or cancer of the insured was 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; and
- 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.

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 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.

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. This provision does not apply to any add-on plan providing accident, hospitalisation or disability benefits.

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 the 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**

