

Always give your best race and trust our support

Runner Guard offers injury protection designed especially for runners, with a Running Injury Benefit that covers a range of injuries including tendon rupture and ligament tear.



Running with the wind in your hair is a satisfaction like no other, but sports-related injuries are unfortunately commonplace. That's why AIA's Runner Guard offers protection specifically tailored to professional and amateur runners, covering you for a range of running-related injuries from the start of your event to the finish line.



Comprehensive protection includes the followings



Death, Cardiac Arrest, Coma



Dislocation of Joints



Bone Fracture



Tendon Rupture & Ligament Tear



Wild Nature Benefit

Should a covered injury occur between the starting and finishing lines, we will pay you a lump sum to help cover the cost of treatment, recovery or time off work. That way, you can do your best knowing we've got you covered – no matter what.

*** Covered Duration of Participation:**

Within the duration of a covered running event, starting from the assigned start time and ending when the insured withdraws from such event or crosses the finish line, including any period during which emergency medical assistance is rendered to the insured by a paramedic or registered medical practitioner immediately after the insured withdraws or crosses the finish line, but excluding any period before the covered running event begins or any time spent waiting for or attending events held following the covered running event (e.g. award ceremony).

**** Covered Running Activity:**

It means running, including cross country running, marathons, road running and trail running, but not including any multi-discipline sport with running as one of the elements.





Cover at a glance

	<i>Runner Guard</i>	
	Plan 1	Plan 2
Product Nature	<i>General insurance plan</i>	
Sum Assured	HK\$500,000	HK\$1,000,000
Insured's Age of Application	Age 18 - 70	Age 18 - 55
Period of Insurance (Benefit Term)	1 Day / 3 Days / 30 Days / 90 Days	
Covered Run	Mass participation running competitions or charity runs that satisfies all of the following: <ul style="list-style-type: none"> (a) Has a minimum of 50 participants; (b) Except in the case of a charity run or sponsored event without registration fee, charges a registration fee of up to HK\$5,000 per participant; (c) Is open to the general public, or is organized or sponsored by AIA; (d) Wholly takes place within the borders of the same country; (e) Covering a distance and / or course equal to or greater than 3,000m; (f) Wholly takes place up to an altitude of 2000m; (g) Has paramedic service available on site; and (h) Exclusively involves a Covered Running Activity**. 	
Currency	HK\$	
Core Benefits	<ul style="list-style-type: none"> • Running Injury Benefit • Wild Nature Benefit 	

For more information, please read the benefits schedules for **Runner Guard** in this brochure.

To help you run with a carefree mind, **Runner Guard** includes two key benefits that provide specific cover for competitive marathoners, trail runners and charity run participants throughout their event. It covers several running and trail-related injuries:

If the insured suffers an accident within the Covered Duration of Participation and resulting in multiple covered injuries, **Runner Guard** will pay you according to the single covered injury with the highest benefit amount (whether under the Running Injury Benefit or Wild Nature Benefit). Once 100% of the sum assured is paid out, your policy will automatically come to an end.

Running Injury Benefit

Cardiac Arrest, Coma, Permanent Loss of Limb or Loss of Sight, Death

Runner Guard will pay 100% of the sum assured in the unfortunate event that happened within the Covered Duration of Participation:

- the insured suffers and survives cardiac arrest;
- the insured suffers a state of unconsciousness that persists continuously for at least 48 hours, due to an accident;
- the insured suffers permanent loss of limb or loss of sight; or
- the worst happens, and the insured passes away

Exertional Heat Stroke

If the insured suffers exertional heat stroke within the Covered Duration of Participation and is hospitalised for at least 24 hours as a result, **Runner Guard** will pay a lump-sum benefit of HK\$10,000 per accident.

Tendon Rupture and Ligament Tear

If the insured suffers one or more covered muscle ruptures or ligament tears in an accident within the Covered Duration of Participation and undergoes surgery, **Runner Guard** will pay 10% of the sum assured. If the medical treatment received by the insured does not involve surgery, **Runner Guard** will also pay a lump-sum benefit of HK\$5,000.

Covered tendon ruptures and ligament tears include:	
• achilles tendon rupture	• patellar tendon rupture
• quadriceps tendon rupture	• hamstring tear
	• ligament tear (at ankle or knee joint)

Bone Fracture

If the insured suffers one or more covered bone fractures in an accident within the Covered Duration of Participation and undergoes surgery, **Runner Guard** will pay 5% of the sum assured. If the medical treatment received by the insured does not involve surgery, **Runner Guard** will also pay a lump-sum benefit of HK\$5,000.

Covered bone fractures include:	
• ankle	• ulna
• fibula	• radius
• tibia	• humerus
• femur	• scapula
• patella	• clavicle
• pelvis (ilium, ischium and pubis)	• facial (mandible, maxilla, inferior nasal concha, lachrymal, nasal, palatine, zygomatic and vomer)
• vertebra	
• ribs	
• sternum	
• wrist (scaphoid, trapezium, trapezoid, capitate, hamate, pisiform, triquetrum and lunate)	• skull

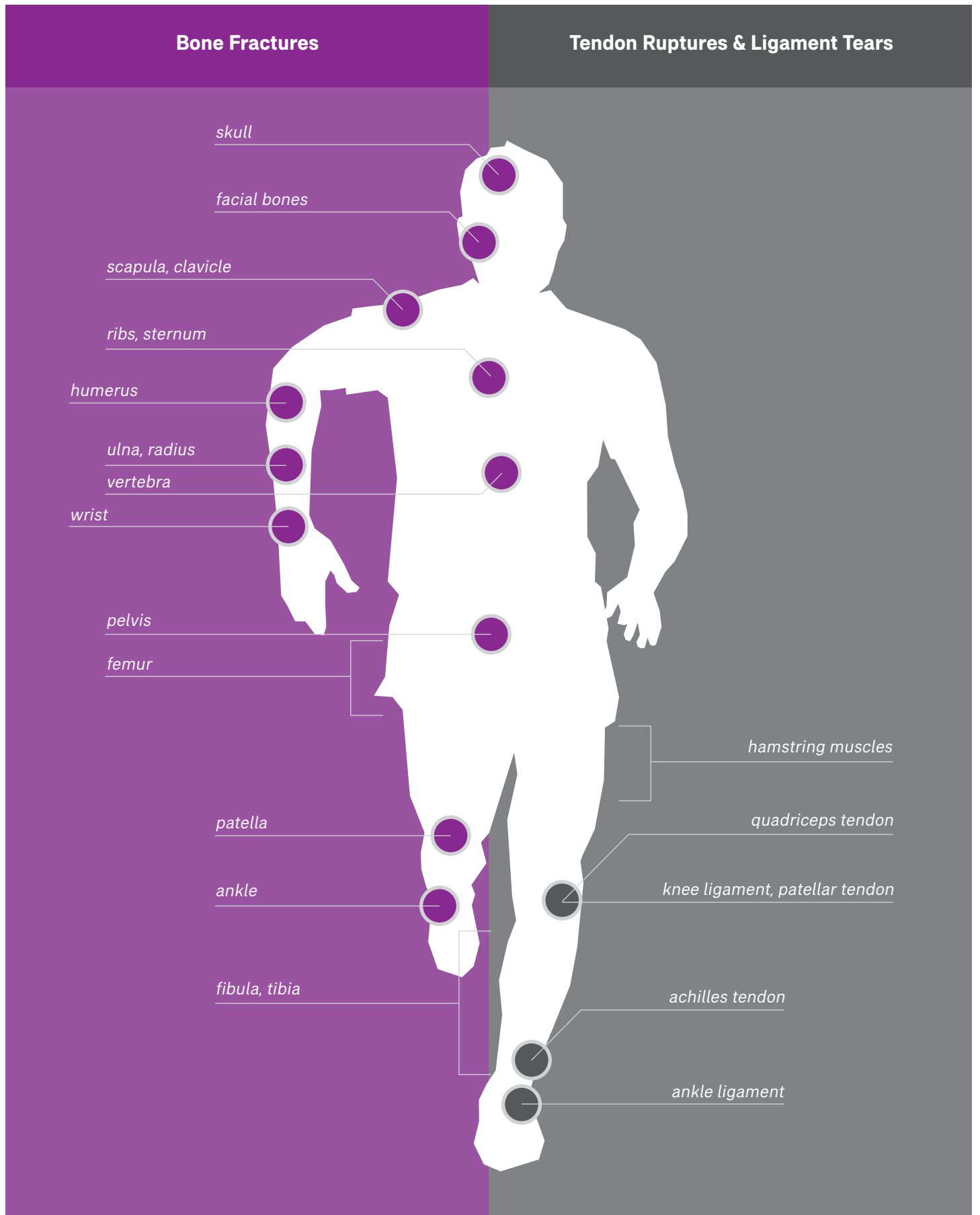
Dislocation of Joint

If the insured suffers a first-time dislocation in a covered joint within the Covered Duration of Participation due to accident and requires orthopaedic medical management, **Runner Guard** will pay a lump-sum benefit of HK\$3,000 for the first-time dislocation.

Covered joints include:	
• spine	• elbow
• hip	• ankle
• knee	• shoulder blade
• wrist	

The diagnosis must be supported by imaging evidence (e.g. X-ray). If both dislocation and bone fracture occur in the same accident, only the benefit on Bone Fracture will be paid. In case of multiple dislocations occur in the same accident, the maximum benefit payable will be no more than HK\$3,000.

Runner Guard covers sports-related injuries that affect the following body parts, which are particularly at risk among amateur and professional runners:





Wild Nature Benefit

If the insured suffers an unprovoked attack by a wild boar, porcupine, dog, snake, cattle or monkey within the Covered Duration of Participation and is treated at a hospital or outpatient clinic as a result, **Runner Guard** will pay a Wild Nature Benefit according to the severity of the injury, as shown below:

Injuries	Benefit Amount / % of Sum Assured
Paralysis	100%
Loss of Toe or Finger	10%
Other injury requiring confinement in a hospital or out-patient treatment	HK\$2,000

Benefits Schedule for Running Injury Benefit

Injuries	Benefit Amount / % of the Sum Assured	
(a) Death	100%	
(b) Cardiac Arrest	100%	
(c) Coma	100%	
(d) Permanent Loss of Limb or Loss of Sight	100%	
(e) Exertional Heat Stroke	HK\$10,000	
	With surgery	Without surgery
(f) Achilles Tendon Rupture	10%	HK\$5,000
(g) Hamstring Tear	10%	HK\$5,000
(h) Ligament Tear	10%	HK\$5,000
(i) Patellar Tendon Rupture	10%	HK\$5,000
(j) Quadriceps Tendon Rupture	10%	HK\$5,000
(k) Bone Fracture at one, some or all of the following sites: Ankle, fibula, tibia, femur, patella, pelvis, vertebra, ribs, sternum, wrist, ulna, radius, humerus, scapula, clavicle, facial and skull	5%	HK\$5,000
(l) Dislocation of Joint at one, some or all of the following sites: Spine, hip, knee, wrist, elbow, ankle, shoulder blade	HK\$3,000	HK\$3,000

Effective from 1 April 2020, all policyholders 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. (The levy rate for policies with policy date from 1 April 2020 to 31 March 2021 is 0.085%, maximum levy amount is HK\$4,250.)

Important Information

This brochure is for reference only. 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. 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 only.

Key Product Risks

1. We will terminate your policy and the insured will lose the cover when one of the following happens:
 - the insured passes away;
 - when the policy is cancelled by the company;
 - the end of the period of insurance; or
 - when the total benefit amount(s) paid under the policy reaching 100% of the sum assured.
2. We reserve the right to terminate this policy 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.

Additional Information

If the insured is covered under more than one **Runner Guard** policy underwritten by us for losses arising from the same event, only the **Runner Guard** policy with the greatest amount of indemnity payable for the relevant covered losses will apply.

Key Exclusions

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

- war, declared or undeclared, or revolution;
- violation or attempted violation of the law or resistance to arrest;
- 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;

- ptomaines or bacterial infection (except pyogenic infection which shall occur with and through an accidental cut or wound);
- accident occurring while or because the Insured is under the influence of alcohol or any non-prescribed drug;
- pregnancy or any complications;
- routine health checks, any investigation(s) not directly related to admission, diagnosis, illness or injury, any treatment or investigation which is not medically necessary, or convalescence, custodian or rest care or any treatment or investigation which is not consistent in accordance with standards of good medical practice;
- Participation by the Insured in a Covered Running Activity while this Policy is in force against medical advice previously given by a registered practitioner of western medicine or Chinese medicine, a physiotherapist or a chiropractor (including advice given up to six months prior to the date of application for the policy);
- violation by the insured of any of the official rules of a covered Run including but not limited to (i) not following the instructions of run or event officials; (ii) leaving the official course route (except where the Insured has deviated from the course due to inadvertence or conditions created by a natural disaster (e.g. flooding, landslide) in which case coverage may be provided in the sole discretion of the Company); (iii) non-use or misuse of all appropriate clothing and / or safety equipment relevant to the covered running activity; or (iv) running with the whole part of the face covered;
- participation by the insured in any event that is not a Covered Run;
- any losses arising from an act of terrorism;
- any pre-existing physical impairment; or
- parkour, free running, sedan chair running, backward running, steeplechase, multi-discipline sports (e.g. triathlon), events featuring man-made obstacles (e.g. man-made mud pits, man-made slippery slopes, wall climbs, tunnel crawls, or other similar man-made obstacles).

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

Claim Procedure

Any claim for death must be notified to us in writing immediately. Otherwise, if you wish to make a claim, you must notify us in writing within 30 days from the date of the accident causing the injury, and send us the appropriate forms and relevant proof within 90 days from the date of the accident. You can get the appropriate forms from your financial planner, by calling the AIA Customer Hotline (852) 2232 8888 in Hong Kong, or by visiting any AIA Customer Service Centre.

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.

Please contact your financial planner or call AIA Customer Hotline for details

Hong Kong 📞 (852) 2232 8888

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(on Hong Kong mobile network only)
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