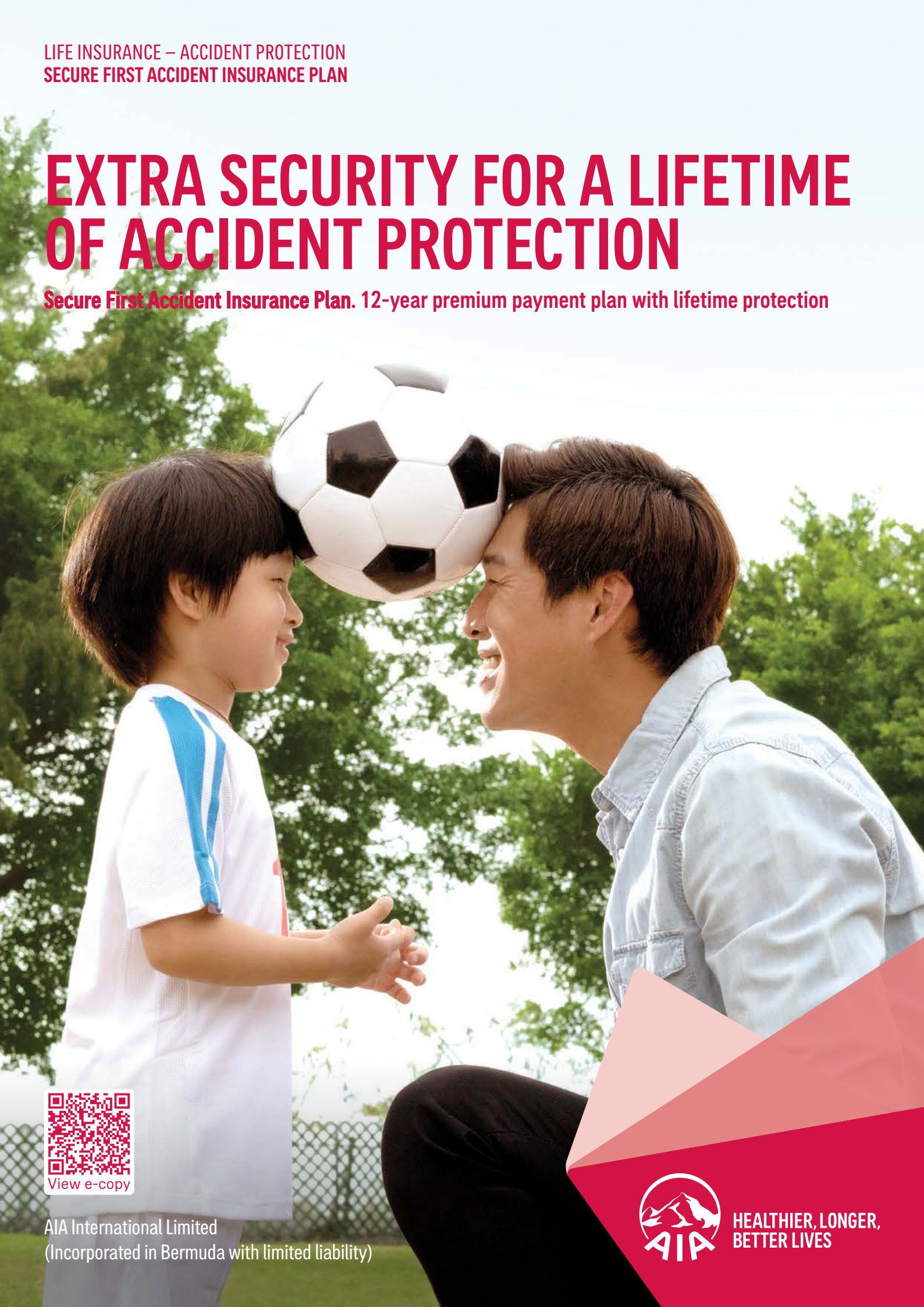
LIFE INSURANCE – ACCIDENT PROTECTION
SECURE FIRST ACCIDENT INSURANCE PLAN

EXTRA SECURITY FOR A LIFETIME OF ACCIDENT PROTECTION

Secure First Accident Insurance Plan. 12-year premium payment plan with lifetime protection



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AIA International Limited
(Incorporated in Bermuda with limited liability)

AIA
HEALTHIER, LONGER, BETTER LIVES

The journey of life is filled with unexpected changes

With the excitement that comes with enjoying life, accidents can happen and are sometimes unavoidable.

AIA believes that even with the inevitability of some accidents, you deserve to explore the wonders of the world and live life to the full. Secure First Accident Insurance Plan lets you enjoy life while protecting you and your loved ones from the financial burden of accidents.

Cover at a glance

Product Nature	**Accident protection insurance plan**	
Insured's Age at Policy Issue	15 days to age 63	
Currency	HK$/MOP	
Premium Payment Mode	Annually / Semi-annually / Quarterly / Monthly	
Core Benefits	**Plan Benefit**	**Benefit Term**
	Accidental Death Benefit	Whole life
	Accidental Dismemberment Benefit	Up to the age of 76
	Permanent Total Disability Benefit	
Other Benefits	• Double Indemnity Benefit • Cash Benefit up to 60% of total applicable premiums paid • Well Being Program for 12 years • Worldwide Emergency Assistance Services	

For details of the Accidental Death and Accidental Dismemberment Benefits, please see the Benefits Schedule for Accidental Dismemberment Benefit in this brochure.

Accidental Death Benefit

If the insured, who is the person protected under the policy, passes away due to an accident within 180 days after the date of the accident, **Secure First Accident Insurance Plan** will pay a lump sum amount as the Accidental Death Benefit to the person whom you select in your policy as beneficiary. The Accidental Death Benefit payable is equal to the Current Sum Assured.

Current Sum Assured means the protection amount left after deduction of all payments made for Accidental Dismemberment Benefit and / or Permanent Total Disability Benefit from the sum assured.

Accidental Dismemberment Benefit

We will pay a lump sum cash benefit according to the Benefits Schedule for Accidental Dismemberment Benefit in the unfortunate event that the insured sustains an injury due to accident which results in any loss as shown in the benefits schedule within 180 days after the accident. Upon the payment of the benefit, the Current Sum Assured and the premium thereafter will be reduced accordingly.

Permanent Total Disability Benefit

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

After permanent total disability has continued for 12 consecutive months, the insured will receive a monthly payment equal to 1% of the Current Sum Assured beginning from the 13th month and continuing up to 100 months (while disability continues), and the premium will be waived during this period.

Upon payment of the benefit, the Current Sum Assured and the premium thereafter will be reduced accordingly.

Double Indemnity Benefit

In the unfortunate event of the insured's death, dismemberment or permanent total disability due to an accident related to any of the following, we will double the compensation paid for Accidental Death Benefit, Accidental Dismemberment Benefit or Permanent Total Disability Benefit (as the case may be) where, at the time of the accident, the insured was:

- a fare paying passenger traveling on commercially licensed public land transportation over established routes, e.g. bus, tram or train. A taxi or any form of transport chartered for private travel is excluded
- 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

Cash Benefit

If you choose to surrender the policy, or the policy lapses due to non-payment of premium or is terminated due to the insured's non-accidental death, you will receive a refund of premiums paid for the policy according to the schedule below:

Number of Completed Policy Years	Refund Percentage of Total Applicable Premiums
1 to 2	0%
3 to 5	25%
6 to 11	30%
12 to 19	40%
20 onwards	60%

Total Applicable Premiums means total premiums paid calculated on an annual basis with no extra premium loading, or the reduced amount of such premiums where they have been reduced due to payment of Accidental Death and Dismemberment and / or Permanent Total Disability Benefits.

Well Being Program

Starting from the end of first policy year, we will offer medical check-up to the insured annually for 12 consecutive years. Check-up items may be revised from time to time without prior notice.

Worldwide Emergency Assistance Services

In the unfortunate event that the insured suffers an accident or unexpected illness while travelling outside Hong Kong, Macau or People's Republic of China, where the insured is a permanent resident, we will offer services such as emergency medical evacuation and repatriation of remains up to a HK$ / MOP500,000 per life limit under all policies held with us and AIA Company Limited covering the same insured, and a 24-hour worldwide telephone enquiry service anywhere in the world.

Sum assured limits

	HK$/MOP	
	Gainfully Employed	Non-income Group
Maximum Limit	7,500,000	2,250,000
Minimum Limit	500,000	

Non-income group means housewives, juveniles, students, retirees and unemployed.

Maximum limit means the total aggregate sum assured per life limit under this policy, other accident policies and accident riders held with us covering the same insured.

Premium payment term

The premium payment term of **Secure First Accident Insurance Plan** is 12 years. Premium amounts are guaranteed to remain level throughout the premium payment term.

Annual Premium Rate Table

Annual premium rates stated below are used for calculation of the annual premium of the cover accordingly to insured's attained age at the time of policy issurance.

Sum Assured	Annual Premium Rate (HK$/MOP)		
	Attained Age 15 days to 50	Attained Age 51 - 60	Attained Age 61 - 63
Each 1,000	2.8	3.8	4.5
500,000	1,400	1,900	2,250
600,000	1,680	2,280	2,700
700,000	1,960	2,660	3,150
800,000	2,240	3,040	3,600
900,000	2,520	3,420	4,050
1,000,000	2,800	3,800	4,500
1,250,000	3,500	4,750	5,625
1,500,000	4,200	5,700	6,750
2,000,000	5,600	7,600	9,000
2,250,000	6,300	8,550	10,125

Annual premium rate table applies to both new policies issued and renewal.

Benefits Schedule for Accidental Dismemberment Benefit

Injury			% of the Sum Assured
1.	**Permanent total loss of sight of both eyes**		100%
2.	**Permanent total loss of sight of one eye**		100%
3.	**Loss of or the permanent total loss of use of two limbs**		100%
4.	**Loss of or the permanent total loss of use of one limb**		100%
5.	**Loss of speech and hearing**		100%
6.	**Permanent and incurable insanity**		100%
7.	**Permanent total loss of hearing of**		
	a. both ears		75%
	b. one ear		25%
8.	**Loss of speech**		50%
9.	**Permanent total loss of the lens of one eye**		50%
10.	**Loss of or the permanent total loss of use of four fingers and thumb of**		
	a. right hand		70%
	b. left hand		50%
11.	**Loss of or the permanent total loss of use of four fingers of**		
	a. right hand		40%
	b. left hand		30%
12.	**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%
13.	**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%
14.	**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%
15.	**Fractured leg or patella with established non-union**		10%
16.	**Shortening of leg by at least 5cm**		7.5%
17.	**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 various disabilities of right hand and left hand listed in the benefits schedule will be transposed.

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 template 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 up to 60% 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 Hong Kong / 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.

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 is surrendered;
   - you do not pay the premium within 31 days of the due date;
   - upon any payment of the Accidental Death Benefit; or
   - aggregate payments of the Accidental Dismemberment Benefit and / or Permanent Total Disability Benefit have reached 100% of the sum assured.

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, you may lose your premium paid and benefits.

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 plan, we will not cover any of the following events or 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;
- service in the armed forces in time of declared or undeclared war or while under orders for warlike operations or restoration of public order;
- the insured entering, exiting, operating, servicing, or being transported by any aircraft, aerial device or conveyance, except as a fare-paying passenger (not as a pilot / operator or a member of the aircrew) in any properly licensed private aircraft and / or commercial aircraft;
- suicide or attempted suicide or self-inflicted injury or deliberate exposure to exceptional danger (except in an attempt to save human life), or injury sustained whilst the insured is in a state of insanity;
- pregnancy, miscarriage, childbirth or any complications concerning therewith;
- the insured engaging in a sport in a professional or income earning capacity;
- 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
- accident occurring while or because the insured is under the influence of alcohol or any non-prescribed drug.

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 Limitations

1. **Accidental Dismemberment Benefit**

   In the event that a series of losses shall arise out of the same Accident, the Accidental Dismemberment Benefit shall be paid for no more than one of these losses, for which the amount of benefit payable shall be the greatest amount of benefit as shown in the Benefits Schedule for Accidental Dismemberment Benefit.

   This benefit will be terminated immediately at the end of policy year following the insured's 76th birthday.

2. **Permanent Total Disability Benefit**

   This benefit is not applicable to an insured who is under the age of 18 on the date of the accident, and it will be terminated immediately at the end of the policy year following the insured's 76th birthday, or when the disability ceases, or when the insured returns to work (whichever is earliest).

Total benefits paid for Accidental Death Benefit, Accidental Dismemberment Benefit and/or Permanent Total Disability Benefit shall not exceed 100% of the sum assured.

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 (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 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.

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