

LIFE INSURANCE – ACCIDENT PROTECTION
SILVERY PROTECT (SP)

CHERISH THE PEACE OF YOUR GOLDEN YEARS

Silvery Protect is a comprehensive accident protection solution tailor-made for seniors. It offers coverage for broken bones, reimbursement for accident-related medical costs, as well as additional support for accident-related treatment expenses, confinement, ICU care, medical appliances, disability and more.



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AIA International Limited
(Incorporated in Bermuda with limited liability)



HEALTHIER, LONGER,
BETTER LIVES

Enjoy your golden years without fearing the future

Protect your loved ones from the financial burden of an unexpected accident.

A comprehensive solution tailor-made for seniors, Silvery Protect offers accident protection up to age 80, including coverage for broken bones,

reimbursement for accident-related medical costs, as well as support for accident-related expenses incurred on treatments, confinement, stays in the Intensive Care Unit, purchase of medical appliances and more. Supplementary support is also included in the unfortunate event of disability and even death. That way, you can spend your golden years living out your dreams, enjoying peace of mind knowing that you are well prepared.

Plan highlights



Personal accident protection up to HK\$/MOP1,000,000



A wide range of medical expenses are reimbursable for accident care, up to HK\$/MOP20,000 per accident



Benefits especially designed for the needs of seniors, including:

- **Broken Bones and Major Injuries Benefit**
- **Loss of Daily Living Activities Benefit (applicable to Plan 2 only)**



24-hour worldwide emergency assistance services



Cover at a glance

Product Nature	Accident protection insurance plan	
Plan type	Basic plan	
Insured's Age at Application	Age 66 – 75	
Benefit Term	Up to age 80	
Currency	HK\$/MOP	
Premium Payment Mode	Annually / Semi-annually / Quarterly / Monthly	
Benefits	Plan 1	Plan 2
Accidental Death Benefit	✓	✓
Broken Bones and Major Injuries Benefit	✓	✓
Accidental Medical Expenses Reimbursement Benefit	✓	✓
Loss of Daily Living Activities Benefit		✓
Accidental Hospital Income Benefit		✓
Intensive Care Unit Benefit		✓
Medical Appliance Subsidy		✓
Well Being Program	✓	✓
Worldwide Emergency Assistance Services	✓	✓
Compassionate Death Benefit	✓	✓

For more information, please read the benefits schedules for **Silvery Protect** and Important Information in this brochure.



Broken Bone and Major Injuries Benefit

If the insured sustains any fracture, dislocation, internal injury or burn in an accident and suffers any of the covered injuries within 90 days after an accident, we will pay a lump-sum benefit according to the Benefits Schedule for Broken Bones And Major Injuries Benefit to help manage expenses.



Accidental Medical Expenses Reimbursement Benefit

If the insured is injured in an accident, we will reimburse the reasonable and customary medical expenses incurred within 52 weeks from the date of an accident, up to the maximum limit per accident for the insured. A range of medically necessary treatments and services are covered, including but not limited to hospitalisation, surgery, bone-setting, acupuncture, physiotherapy and chiropractic treatment.



Loss of Daily Living Activities Benefit (applicable to Plan 2 only)

Within 180 days after an accident, if the insured is confirmed by a Registered Medical Practitioner of suffering loss of independent existence or becomes permanently unable to perform any three of the daily living activities listed below for a continuous period of at least 6 months, we will pay the Loss of Daily Living Activities Benefit. This benefit will be paid for up to 60 months while the disability continues, or the insured reached age 80, whichever is earlier, to help supplement your daily living expenses. Once the Loss of Daily Living Activities Benefit is paid, the policy will be terminated.

Daily living activities mean:

- transfer
- mobility
- continence
- dressing
- bathing / washing
- eating



Accidental Hospital Income Benefit (applicable to Plan 2 only)

If the insured is confined in a hospital due to a covered injury caused by an accident, we will pay an accidental hospital income benefit, up to 60 days for the same accident.



Intensive Care Unit Benefit (applicable to Plan 2 only)

We will pay an additional benefit for each day that the insured is confined in an intensive care unit (ICU) due to an accidental injury, for up to 60 days for the same accident.

We will pay this benefit to the insured only if the Accident Hospital Income Benefit is payable for the same confinement.



Medical Appliance Subsidy (applicable to Plan 2 only)

If the insured becomes hospitalised following an accident, and is recommended by a registered medical practitioner to purchase any medically necessary medical appliance, we will pay expenses according to the Benefits Schedule of **Silvery Protect**.



Well Being Program

To help the insured enjoy greater health and wellbeing, a medical check-up will be provided annually, starting from the end of the first policy year and continuing while the policy is still in force. Check-up items may be revised from time to time without prior notice, and we reserve the right to continue to offer or cancel it without giving any prior notice.



Worldwide Emergency Assistance Services

If the insured is a permanent resident of Hong Kong or Macau, we offer emergency assistance services to the insured anywhere in the world, including:

- emergency medical evacuation and repatriation of remains, with a per life limit of up to HK\$/MOP5,000,000 (under all policies held with us and AIA Company Limited covering the same insured)
- 24-hour worldwide telephone enquiry services



Accidental Death Benefit

If the insured passes away due to an accident within 180 days after the date of the accident, **Silvery Protect** 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 amount as stated on the Benefit Schedule.



Compassionate Death Benefit

If the worst should happen and the insured passes away, we will pay the beneficiary the Compassionate Death Benefit in a lump sum.





Benefits Schedule for Silvery Protect

Benefits	Sum Assured (HK\$/MOP)	
	Plan 1	Plan 2
1. Accidental Death Benefit	1,000,000	1,000,000
2. Broken Bones and Major Injuries Benefit	200,000 per accident	200,000 per accident
3. Accidental Medical Expenses Reimbursement Benefit	10,000 per accident	20,000 per accident
a. Acupuncture and bone-setting (subject to 1 visit per day)	1,000 per accident	1,000 per accident
b. Chiropractic treatment and physiotherapy (subject to 1 visit per day)	500 per visit	700 per visit
4. Accidental Hospital Income Benefit	Not applicable	1,200 per day (maximum 60 days per accident)
5. Intensive Care Unit Benefit	Not applicable	1,200 per day (maximum 60 days per accident)
6. Loss of Daily Living Activities Benefit	Not applicable	10,000 per month (maximum 60 months)
7. Medical Appliance Subsidy	Not applicable	5,000 per accident
8. Compassionate Death Benefit	5,000	5,000
9. Worldwide Emergency Assistance Services		
• Emergency medical evacuation and repatriation of remains	5,000,000 per life	5,000,000 per life
• 24-hour worldwide telephone enquiry services	Applicable	Applicable
10. Well Being Program*	Applicable	Applicable

* This Well Being Program is neither a product feature of Silvery Protect nor a guaranteed offer, and we reserve the right to continue to offer or cancel it without giving any prior notice to you. Check-up items may be revised from time to time without prior notice.

Benefits Schedule for Broken Bones And Major Injuries Benefit

Injury Category	% of the Sum Assured
1. Fractures of pelvis (excluding thigh and coccyx) <ul style="list-style-type: none"> a. multiple fractures and one compound fracture b. all other compound fractures c. multiple fractures d. all other fractures 	<p>60%</p> <p>30%</p> <p>15%</p> <p>12%</p>
2. Fractures of thigh <ul style="list-style-type: none"> a. multiple fractures and one compound fracture b. all other compound fractures c. multiple fractures d. all other fractures 	<p>30%</p> <p>24%</p> <p>15%</p> <p>12%</p>
3. Fractures of lower leg, skull, clavicle, ankle, upper and lower arm, wrist <ul style="list-style-type: none"> a. multiple fractures and one compound fracture b. all other compound fractures c. multiple fractures d. depressed fracture of the skull needing surgical intervention e. all other fractures 	<p>24%</p> <p>15%</p> <p>12%</p> <p>8%</p> <p>6%</p>
4. Fractures of shoulder blade, knee cap, sternum, hand (excluding fingers and wrist), foot (excluding toes and ankle) <ul style="list-style-type: none"> a. all other compound fractures b. all other fractures 	<p>12%</p> <p>6%</p>
5. Fractures of spinal column (cervical, thoracic and lumbar vertebrae but excluding coccyx) <ul style="list-style-type: none"> a. all compression fractures b. all spinous process, transverse process or pedicle fractures c. all other vertebral fractures 	<p>12%</p> <p>12%</p> <p>6%</p>
6. Fractures of lower jaw <ul style="list-style-type: none"> a. multiple fractures and one compound fracture b. all other compound fractures c. multiple fractures d. all other fractures 	<p>15%</p> <p>12%</p> <p>10%</p> <p>5%</p>

Injury Category	% of the Sum Assured	
7. Fractures of rib or ribs, cheekbone, coccyx, upper jaw, nose, toe or toes, finger or fingers		
a. multiple fractures and one compound fracture	10%	
b. all other compound fractures	8%	
c. multiple fractures	5%	
d. all other fractures	3%	
8. Dislocations requiring surgery under general anesthesia		
spine (excluding slipped disc) / hip / knee	50% / 30% / 15%	
wrist or elbow / ankle, shoulder blade or collar bone / fingers, toes, or jaw	12% / 6% / 3%	
9. Internal injuries (excluding hernia)		
resulting in open abdominal or thoracic surgery (including the heart)	15%	
10. 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%

Remarks:

- Each of the following items is defined as one bone: pelvis (includes coxal and sacrum but excludes coccyx), skull, ankle (includes calcaneus, talus and navicular), wrist, hand, foot (includes metatarsal, cuneiform and cuboid), spinal column, rib, toe and finger.
- A fracture means where a bone is broken completely across. When more than one fracture is found in the same bone, it is regarded as multiple fractures. In addition, when a bone breaks the skin, it is defined as a compound fracture. When a fracture involves crushing of body of vertebral column, it is defined as a compression fracture.

Premium table

Insured's age at application: age 66-70

	Premium# (HK\$/MOP)	
	Annual	Monthly
Plan 1	3,688	326
Plan 2	5,688	502

The above premiums are also applicable to renewal for insured between the ages of 66 and 70 when apply.

Insured's age at application: age 71-75

	Premium (HK\$/MOP)	
	Annual	Monthly
Plan 1	4,200	371
Plan 2	6,210	548



Notes:

- The premium table is for reference only.
- Premium stated above are non-guaranteed and subject to revision by the Company from time to time.
- This premium 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 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. You should pay the premium for the plan you have chosen until the end of benefit term. If you do not pay the premium within 31 days of the premium due date, the policy will be terminated and 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 policy 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;
 - anniversary of your cover immediately following the insured's 80th birthday;
 - the date on which the policy is surrendered, cancelled or terminated; or
 - Loss of Daily Living Activities Benefit becomes payable for the insured (applicable to Plan 2 only).
3. 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.
4. 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 on a prorated basis.
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, the insured may lose his / her cover and you may lose the remaining premium for that policy year.
6. Your current planned benefit may not be sufficient to meet any future needs since the future costs of living may be higher than they are today due to inflation.
7. 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

Except for the Compassionate Death Benefit, we will not cover conditions that result from any of the following events:

- war, declared or undeclared, or revolution;
- served in the armed forces in time of declared or undeclared war or while under orders for warlike operations or restoration of public order;
- 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, miscarriage, childbirth or any complications concerning therewith;
- 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;
- the insured engaging in a sport in a professional or income capacity;
- the insured, while on duty as a professional driver, entering, driving, operating, servicing, riding in or exiting any land vehicle or conveyance outside the territorial limits of Hong Kong and Macau;
- 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 of Hong Kong or Correctional Services Bureau of Macau;
- 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;
- any treatment or investigation which is not Medically Necessary or consistent in accordance with standards of good medical practice;

- any kind of disease and illness;
- Acquired Immunodeficiency Syndrome (AIDS) or any complications associated with infection by any Human Immunodeficiency Virus (HIV);
- any congenital defect or anomaly which has manifested or was diagnosed before the insured attains the age of 17;
- routine health checks, any investigation(s) not directly related to admission, diagnosis, illness or Injury, or any treatment or investigation which is not Medically Necessary, or convalescence, custodian or rest care;
- cosmetic or plastic surgery or any elective surgery; or
- treatment for dental care or surgery, unless necessitated by Injury caused by an Accident to sound natural teeth (excluding denture and related expenses).

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

Product Limitation

1. Broken Bones and Major Injuries Benefit

In the event of injuries shall arise out of the same accident, benefit shall only be paid for one of the injuries within the same injury category, for which the amount of benefit payable be the greatest amount of benefit within the same injury category, as shown in the Benefits Schedule for Broken Bones And Major Injuries Benefit.

Benefits under Broken Bones and Major Injuries Benefit shall not apply to any event or loss caused directly or indirectly, wholly or partly by osteoporosis or pathological fracture (any fracture in an area where pre-existing disease has caused weakening of the bone) if the osteoporosis or bone disease was diagnosed prior to the issue date or the commencement date of the policy, whichever is later.

2. Accidental Medical Expenses Reimbursement Benefit

This benefit is only applicable to the reasonable and customary charges for actual medical expenses incurred within 52 weeks from the date of an accident.

3. Loss of Daily Living Activities Benefit (applicable to Plan 2 only)

The benefit payment shall cease when the maximum benefit period of 60 months expires, or when the insured reaches 80 years old, whichever is earlier.

4. Accidental Hospital Income Benefit / Intensive Care Unit Benefit

Accidental Hospital Income Benefit (applicable to Plan 2 only)

If the confinement of the insured occurs out of the covered countries or place, the Accidental Hospital Income Benefit will be:

- reduced by 50%
- not exceed a period of 60 days of same confinement for any one covered injury; and
- not exceed a maximum aggregate limit of US\$60 or HK\$/MOP480 per day of confinement (including any other similar hospitalisation benefit provided by other insurance policies / supplementary contracts issued by the Company and / or AIA Company Limited in respect of the same insured)

Intensive Care Unit Benefit (applicable to Plan 2 only)

If the confinement occurs outside of the covered countries or places, no benefit will be payable.

Covered countries or place include: Hong Kong, Macau, Malaysia, Thailand, Taiwan, Japan, South Korea, Singapore, United States of America, Australia, New Zealand, Canada, Austria, Belgium, Denmark, Finland, France, Germany, Greece, Iceland, Ireland, Italy, Luxembourg, Monaco, Netherlands, Norway, Portugal, Spain, Sweden, Switzerland, United Kingdom and Vatican City.

5. Well Being Program

This Well Being Program is neither a product feature of **Silvery Protect** nor a guaranteed offer, and we reserve the right to continue to offer or cancel it without giving any prior notice to you. Check-up items may be revised from time to time without prior notice.

6. Reasonable and customary charges

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

“Medically necessary” means that the medical services, diagnosis and / or treatments are:

- delivered according to standards of good medical practice;
- necessary; and
- cannot be safely delivered in a lower level of medical care.

Experimental, screening, and preventive services or supplies are not considered medically necessary.

“Reasonable and customary” means:

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

7. Worldwide emergency assistance services are covered during the trip only (except for 24-hour worldwide telephone enquiring services), which are additional benefits. A trip refers to a journey where the insured person departing abroad from either Hong Kong, Macau or Mainland China (of which the insured is the permanent resident at the time of departure). The services are provided by third party service provider(s). AIA shall not be responsible for any act, negligence or omission of medical advice, opinion, service or treatment on the part of them. AIA reserves the right to amend, suspend or terminate the service without further notice.

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 annually review the premium of your plan and adjust it 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 reflect the impact of change in the incidence rates of accidental medical or surgical treatments / accidental deaths, change in medical trends and medical cost inflation (where applicable)
- historical investment returns and the future outlook of the product's backing asset
- policy surrenders and lapses
- expenses directly related to the policy and indirect expenses allocated to this product

We will give you a written notice of any revision 30 days before renewal.

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. 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 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

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