



**CRITICAL
ILLNESS
PROTECTION**

SIMPLE CARE ESSENCE PEARL (SCEP)

Spread a wide safety net for a secure future

AIA Vitality

AIA International Limited
(Incorporated in Bermuda with limited liability)



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**HEALTHIER, LONGER,
BETTER LIVES**

We strive to provide the best for our loved ones

But if a sudden illness strikes, the family's finances could be threatened.

Giving you budget-friendly protection against a broad range of health challenges, Simple Care Essence Pearl is a 5-year renewable plan that covers as many as 115 major and minor illnesses, including early and late-stage critical illnesses and severe child diseases.

This plan also offers life protection as well as the option to convert your term plan to a whole life or whole life with critical illness protection plan, so you can update your protection for long-lasting protection. You can enjoy a permanent 20% premium discount[^] above a specified sum assured, and an instant 10% premium discount for the first year if you join AIA Vitality.

[^] Applicable to the standard premiums of this plan only.

Diseases can strike unexpectedly, especially with an unhealthy lifestyle. That is why it is important to have protection for a broad range of health challenges. Studies have shown that:

Cancer

- In Hong Kong, **1 in 4 men** and **1 in 5 women** are at risk of contracting cancer before the age of 75¹
- Cancer accounts for approximately **1 in 3 deaths** in Hong Kong²
- The top 3 most common cancers are of the **colorectum, lung, and breast**³, and new cases are predicted to continue rising⁴
- Colorectal cancer cases have risen among adults **under 50**, particularly those aged 30-39⁵
- Early cancer detection saves lives and cuts treatment costs⁶
- Colorectal cancer has a 5-year survival rate of **97%** if detected at stage 1 (early stage), but only **43%** at stage 4 (late stage), while for lung cancer it is **87%** at stage 1 but only **18%** at stage 4⁷



Sources:

1. Cancer of All Sites in 2017, Hong Kong Cancer Registry, Hong Kong Hospital Authority (https://www3.ha.org.hk/cancereg/pdf/factsheet/2017/all_2017.pdf)
2. Tables on Health Status and Health Services 2017, Department of Health (https://www.dh.gov.hk/english/pub_rec/pub_rec_ar/pdf/1718/supplementary_table2017.pdf)
3. Top Ten Cancers in 2017, Hong Kong Cancer Registry, Hospital Authority (<https://www3.ha.org.hk/cancereg/topten.html>)
4. Latest Cancer Statistics, Hong Kong Anti-Cancer Society (<https://www.hkacs.org.hk/en/medicalnews.php?id=213>)
5. Increasing Incidence of Colorectal Cancer in Young Adults, US National Library of Medicine – National Institutes of Health (<https://www.ncbi.nlm.nih.gov/pmc/articles/PMC6885269/>)
6. Early cancer diagnosis saves lives, cuts treatment costs, World Health Organization (<https://www.who.int/news-room/detail/03-02-2017-early-cancer-diagnosis-saves-lives-cuts-treatment-costs>)
7. Cancer survival data emphasise importance of early diagnosis, BMJ (<https://www.bmj.com/content/364/bmj.l408>)

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 collection date: May 2020).



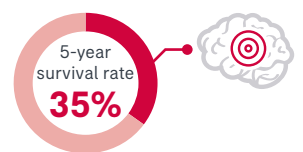
Heart disease and stroke

- Cardiovascular disease accounts for **1 in 5 deaths** registered death in Hong Kong⁸
- It is estimated that **1 in 10** people **aged 30-74** will suffer a cardiovascular event within a decade, such as a heart attack or stroke⁸
- Heart attack and stroke are becoming increasingly common among young adults^{9,10}
- Among patients who suffer a heart attack at a young age, **1 in 5** are aged 40 and below⁹



Brain tumour

- The 5-year survival rate for brain cancer is only **35%**¹¹
- Brain and spinal tumours are the second-most common adolescent cancers in **males aged 0 to 19**¹²
- Brain cancer is one of the most expensive cancers to treat¹³



Organ failure

- In Hong Kong, there are **over 2,000** patients waiting for a kidney donor¹⁴
- There are **54** patients waiting for a heart donor¹⁴

Sources:

- Non-Communicable Diseases Watch September 2018, Centre for Health Protection, Department of Health (https://www.chp.gov.hk/files/pdf/ncd_watch_sep_2018.pdf)
- Heart attacks increasingly common in young adults, ScienceDaily (<https://www.sciencedaily.com/releases/2019/03/190307081026.htm>)
- Rising Stroke Incidence in Young Adults: More Epidemiological Evidence, More Questions to Be Answered, Journal of the American Heart Association
- Brain Tumor: Statistics, Cancer.net (<https://www.cancer.net/cancer-types/brain-tumor/statistics>)
- Top Five Cancers in 2017 by Age, Hong Kong Cancer Registry, Hospital Authority (<https://www3.ha.org.hk/cancereg/topfive.html>)
- Brain Tumor Facts & Figures, March 2018: Cost of Care, National Brain Tumor Society (<https://blog.brainumor.org/brain-tumor-facts-figures-march-2018-cost-of-care/>)
- Statistics (Milestones of Hong Kong Organ Transplantation) as of 31 December 2019, Organ Donation, Hong Kong Department of Health (<https://www.organdonation.gov.hk/eng/statistics.html>)

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 May 2020).

Cover at a glance

Product Nature	Critical illness protection insurance plan (lump sum payment)
Plan Type	Basic plan and add-on plan
Insured's Age at Application	15 days to age 65
Currency	US\$/HK\$/MOP
Premium Payment Mode	Basic plan: annually / semi-annually / quarterly / monthly Add-on plan: follow the corresponding basic plan
Benefit Term	Up to the insured's age of 80

Plan Highlights



**All-round cover and protection
against 115 illnesses**



**5-year renewal term
up to age 80**



**Exercise the conversion privilege
without additional health information[^]**



**Enjoy a permanent 20% discount*
on your premiums above a specified sum assured**

[^] Applicable on or before the insured's 70th birthday.

* Applicable to the standard premiums of this plan only.



Critical illness protection · Life insurance

Simple Care Essence Pearl is a **critical illness protection insurance plan** with protection up to the age of 80, giving you and your family greater protection for the future. It provides all-round cover for 58 critical illnesses (including 57 major illnesses and 1 minor illness), 44 early stage critical illnesses and 13 severe child diseases.



If the worst should happen

If the insured, who is the person protected under the policy, passes away, we will pay the death benefit to the person whom you select in your policy as beneficiary. The death benefit will be equal to the Current Sum Assured.

Current Sum Assured means the sum assured left after the deduction of all advance payment(s) made for the benefits for any covered illness. The Initial Sum Assured means the protection amount that you have purchased.

If the insured is diagnosed with any covered illness, we will pay the benefit amount for the covered illness (see the Covered Illnesses Benefit Schedule).

Any advance payment(s) made will reduce the Current Sum Assured of the basic policy. The premium will also be reduced accordingly.



Early stage critical illness benefit cover

A lot of major illnesses can be treated at early stage and the medical condition can be prevented from worsening. **Simple Care Essence Pearl** provides protection for 44 early stage critical illnesses including:

- cover for Carcinoma-in-situ and early stage cancer, up to 2 advance payments if it is diagnosed in 2 different organs;
- diabetic complications related to Diabetic Retinopathy and Endovascular Treatment of Peripheral Arterial Disease;
- a variety of minimally invasive surgeries and treatments; and
- treatment for less severe Systemic Lupus Erythematosus.

For more information, please refer to the "Covered Illnesses schedule".



Fixed premium with every 5-year cover period with guaranteed renewal

Simple Care Essence Pearl guarantees that your premium for renewal will not be raised due to any claims you have made, or any changes in your health condition. You can renew your cover every 5 years and it is guaranteed to be renewable at the end of each renewal period until age 80 of the insured. Renewal premium of the next renewal period will be based on the prevailing premium rates for the age of the insured at the time of renewal (please refer to the "Premium Adjustment" under Important Information).



Conversion privilege

On or before the anniversary of cover immediately following the insured's 70th birthday, the plan can be converted into a whole life or whole life with critical illness protection insurance plan without requiring additional health information, subject to additional premium and choices of products then made available for the purpose of this privilege.



A currency that suits you

For your convenience, we offer this policy in US dollars and HK dollars. If the policy is issued in Macau, you can also choose Macau pataca as the currency.



Flexibility to suit your needs

You have the flexibility to take **Simple Care Essence Pearl** as either a stand-alone insurance plan or as an add-on plan of our specified basic plans.



Enjoy a permanent 20% premium discount above a specified sum assured

With **Simple Care Essence Pearl**, you can choose a high degree of protection for the peace of mind you deserve no matter what the future brings. To help you make the most of your protection, we offer a permanent 20% premium discount for a sum assured of US\$250,000 / HK\$1,875,000 / MOP1,875,000 or above.

This discount is only applicable to the standard premiums of this plan and shall not apply to any extra premiums due to loading.



Join **AIA Vitality** and enjoy an instant 10% premium discount for the first year

We are excited to introduce **AIA Vitality**, a game changing wellness programme which redefines the traditional concept of insurance, aims to reward customer to live a healthy lifestyle.

Once you join **AIA Vitality**, you can enjoy an instant 10% premium discount for the first year of your **Simple Care Essence Pearl**. As long as you keep up a healthy lifestyle, you can even enjoy a minimum 10% premium discount each year, while at the same time earning **AIA Vitality** Points and enjoying an array of rewards and offers to help you live a healthier lifestyle.

For more information, please refer to the **AIA Vitality** leaflet.

Note: AIA Vitality is not an insurance product and annual membership fee is required for joining.



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Covered Illnesses Schedule

44 Early Stage Critical Illnesses and 13 Severe Child Diseases [^]		58 Critical Illnesses (including 57 major illnesses and 1 minor illness)	
Group 1 Cancer			
1	Carcinoma-in-situ	1	Cancer
2	Early Stage Malignancy		
Group 2 Illnesses related to the Heart			
3	Endovascular Treatments of Aortic Disease or Aortic Aneurysm	2	Cardiomyopathy
		3	Coronary Artery Surgery
4	Less Invasive Treatments of Heart Valve Disease	4	Heart Attack
5	Less Severe Heart Disease (including cardiac pacemaker or defibrillator insertion)	5	Heart Valve Replacement and Repair
6	Less Severe Infective Endocarditis	6	Infective Endocarditis
7	Minimally Invasive Direct Coronary Artery By-pass	7	Other Serious Coronary Artery Disease
8	Percutaneous Coronary Intervention	8	Pulmonary Arterial Hypertension (Primary)
9	Pericardectomy	9	Surgery to Aorta
10	Kawasaki Disease with Heart Complications [^]		
11	Rheumatic Fever with Valvular Impairment [^]		
12	Severe Haemophilia [^]		
Group 3 Illnesses related to the Nervous System			
13	Angioplasty or Endarterectomy for Carotid Arteries	10	Alzheimer's Disease / Irreversible Organic Degenerative Brain Disorders
14	Cerebral Shunt Insertion		
15	Early Stage Dementia including Early Stage Alzheimer's Disease	11	Apallic Syndrome
16	Endovascular Treatment for Cerebral Aneurysm	12	Bacterial Meningitis
17	Less Severe Bacterial Meningitis	13	Benign Brain Tumour
18	Less Severe Coma	14	Cerebral Aneurysm Requiring Surgery [@]
19	Less Severe Encephalitis	15	Coma
20	Less Severe Parkinson's Disease	16	Encephalitis
21	Moderately Severe Brain Damage	17	Hemiplegia
22	Moderately Severe Paralysis	18	Major Head Trauma
23	Severe Psychiatric Illness	19	Meningeal Tuberculosis
24	Surgery for Subdural Haematoma	20	Motor Neurone Disease (including Spinal Muscular Atrophy, Progressive Bulbar Palsy, Amyotrophic Lateral Sclerosis and Primary Lateral Sclerosis)
25	Surgical Removal of Pituitary Tumour	21	Multiple Sclerosis
26	Autism [^]	22	Muscular Dystrophy
27	Intellectual Impairment due to Sickness or Injury [^]	23	Paralysis
28	Type I Juvenile Spinal Amyotrophy [^]	24	Parkinson's Disease
		25	Poliomyelitis
		26	Progressive Supranuclear Palsy
		27	Severe Myasthenia Gravis
		28	Stroke

[^] Cover for severe child diseases will cease when the insured attains the age of 18.

[@] Cerebral Aneurysm Requiring Surgery is classified as a minor illness.

Covered Illnesses Schedule (continued)

44 Early Stage Critical Illnesses and 13 Severe Child Diseases^		58 Critical Illnesses (including 57 major illnesses and 1 minor illness)	
Group 4 Illnesses related to Major Organs and Functions			
29	Biliary Tract Reconstruction Surgery	29	Acute Necrohemorrhagic Pancreatitis
30	Chronic Lung Disease	30	Aplastic Anaemia
31	Hepatitis with Cirrhosis	31	Chronic Liver Disease
32	Less Severe Aplastic Anaemia	32	Chronic Relapsing Pancreatitis
33	Less Severe Kidney Disease	33	End-stage Lung Disease
34	Less Severe Systemic Lupus Erythematosus	34	Fulminant Viral Hepatitis
35	Liver Surgery	35	Kidney Failure
36	Major Organ Transplantation (on waiting list)	36	Major Organ Transplant
37	Surgical Removal of One Lung	37	Medullary Cystic Disease
38	Glomerulonephritis with Nephrotic Syndrome^	38	Systemic Lupus Erythematosus (SLE) with Lupus Nephritis
39	Severe Asthma^		
40	Wilson's Disease^		
		39	Systemic Scleroderma
Group 5 Other Major Illnesses			
41	Cochlear Implant Surgery	40	AIDS due to Blood Transfusion
42	Diabetic Retinopathy	41	Blindness
43	Endovascular Treatment of Peripheral Arterial Disease	42	Chronic Adrenal Insufficiency (Addison's Disease)
44	Facial Burns due to Accident	43	Creutzfeldt-Jakob Disease
45	Facial Reconstructive Surgery for Injury due to Accident	44	Crohn's Disease
46	Less Severe Burns to Body due to Accident	45	Ebola
47	Less Severe Creutzfeldt-Jakob Disease	46	Elephantiasis
48	Loss of Hearing In One Ear	47	Loss of Hearing
49	Loss of One Limb	48	Loss of One Limb and One Eye
50	Loss of Sight In One Eye	49	Loss of Speech
51	Osteoporosis with Fractures	50	Loss of Two Limbs
52	Severe Central or Mixed Sleep Apnea	51	Major Burns
53	Severe Obstructive Sleep Apnea	52	Necrotising Fasciitis
54	Dengue Haemorrhagic Fever^	53	Occupationally Acquired HIV
55	Insulin Dependent Diabetes Mellitus^	54	Pheochromocytoma
56	Osteogenesis Imperfecta – Type III^	55	Severe Rheumatoid Arthritis
57	Still's Disease^	56	Severe Ulcerative Colitis
Group 6 Terminal Illness and Loss of Independent Existence			
		57	Loss of Independent Existence
		58	Terminal Illness

[^] Cover for severe child diseases will cease when the insured attains the age of 18.



Covered illnesses

You may browse the website to understand covered illnesses for reference purpose:
<http://www.aia.com.hk/en/our-products/critical-illness-protection/illness.html>

Remarks:

- Cover for cancer under major illnesses do not include early thyroid cancer (at TNM Classification T1N0M0 or a lower stage); early prostate cancer (at TNM Classification T1a or T1b or a lower stage); early chronic lymphocytic leukaemia classified as less than RAI Stage III; skin cancer (except malignant melanoma); any cancer where HIV infection is also present; and any pre-malignant or non-invasive cancer or Carcinoma-in-situ.
- Carcinoma-in-situ cover does not include: (a) Cervical intraepithelial neoplasia grade II (CIN II) or below; (b) Prostatic intraepithelial neoplasia grade II (PIN II) or below; and (c) Skin Carcinoma-in-situ.
- Early Stage Malignancy shall mean the presence of one of the following early malignant conditions: (a) tumour of the thyroid classified as T1N0M0 according to the TNM classification; (b) tumour of the prostate classified as T1a or T1b according to the TNM classification system; (c) chronic lymphocytic leukaemia classified as RAI Stage I or II; or (d) non-melanoma skin cancer.
- Please refer to the policy contract for the definitions of covered illnesses.

Covered Illnesses Benefit Schedule

Type of Protection	Covered Illness	Benefit Term of the Insured	Benefit (Percentage of Initial Sum Assured)
58 Critical Illnesses (including 57 major illnesses and 1 minor illness)			
Major Illness	• 56 Major Illnesses	Up to age 80	100%
	• Loss of Independent Existence	Up to age 65	
Minor Illness	• Cerebral Aneurysm Requiring Surgery	Up to age 80	50% advance payment
44 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 age 80	20% advance payment per illness subject to a maximum of HK\$400,000/US\$50,000 per life for each illness
	• Osteoporosis with Fractures	Up to age 70	10% advance payment subject to a maximum of HK\$400,000/US\$50,000 per life
	• 34 Early Stage Critical Illnesses (excluding the above)	Up to age 80	20% advance payment per illness

Covered Illnesses Benefit Schedule (continued)

Type of Protection	Covered Illness	Benefit Term of the Insured	Benefit (Percentage of Initial Sum Assured)
13 Severe Child Diseases			
Severe Child Disease	<ul style="list-style-type: none"> Autism Dengue Haemorrhagic Fever Glomerulonephritis with Nephrotic Syndrome Insulin Dependent Diabetes Mellitus Intellectual Impairment due to Sickness or Injury Kawasaki Disease with Heart Complications Osteogenesis Imperfecta – Type III Rheumatic Fever with Valvular Impairment Severe Asthma Severe Haemophilia Still's Disease Type I Juvenile Spinal Amyotrophy Wilson's Disease 	Below age 18	<p>20% advance payment per illness</p> <p>subject to a maximum of HK\$400,000/US\$50,000 per life for each illness</p>



Remarks:

- The benefits paid for major illnesses will be reduced by any advance payments for minor illness, early stage critical illness and severe child disease. The advance payments made in total for benefits under this policy cannot exceed the Initial Sum Assured. When the aggregate amount of any advance payments for benefits under the policy reaches 100% of the Initial Sum Assured, the benefits of major illness, minor illness, early stage critical illness and severe child disease will cease to apply.
- An advance payment will be payable 1 time for each covered illness (except Carcinoma-in-situ) throughout the term of policy. For Carcinoma-in-situ, the advance payment may be paid up to 2 times for different organs throughout the term of policy.
- 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 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 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 / Macau only.

Key Product Risks

1. You should pay premium(s) for this plan till insured's age 80 or for this add-on plan 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 policy 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 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;
 - upon the payments for covered illness in total reaching 100% of the Initial Sum Assured (only applicable if no add-on plan is attached to the basic plan);
 - the plan is converted to a whole life or whole life with critical illness protection insurance plan; or
 - when you take this plan as an add-on plan of any basic plan which has been terminated or converted to a non-participating insurance plan.
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, 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. In some situations, total premiums payable may be greater than the received sum assured.
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

Except for the death benefit, under this 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 the policy or within 90 days after the policy is issued;
- Fulminant viral hepatitis or cancer of the insured was due to AIDS or HIV Infection; and
- a self-inflicted injury.

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 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 deaths, 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.

Suicide

If the insured commits suicide within one year from the date on which the policy takes effect, our liability will be limited to the refund of premiums paid (without interest).

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



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