

LIFE INSURANCE – CRITICAL ILLNESS PROTECTION
SUPER HEALTHGUARD PRO (SHG Pro)

ALWAYS BY YOUR SIDE WITH BROAD PROTECTION

Protection against 56 critical illnesses, with additional cover
for 11 heart-related diseases and stroke



[View e-copy](#)

AIA International Limited
(Incorporated in Bermuda with limited liability)



HEALTHIER, LONGER,
BETTER LIVES

In recent years, there has been a significant increase in younger people suffering from critical illnesses relating to heart disease and stroke

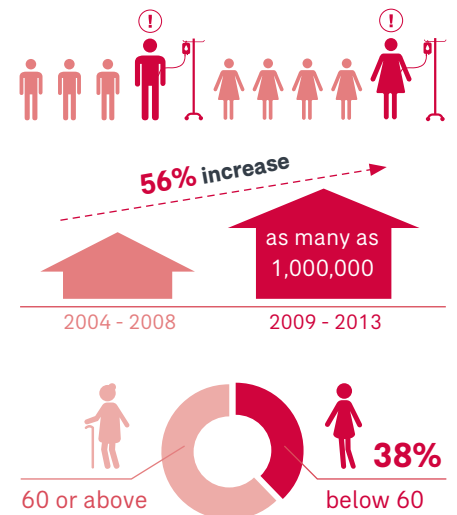
Therefore, getting insured at an early age is essential for both you and your family.

AIA offers the Super HealthGuard Pro, which provides cover for 56 critical illnesses with extra cover for 11 heart-related diseases and stroke. With this extra cover, your protection will be broader. In addition, you are entitled to renewal bonus annually until the end of the 5th policy year. It gives you protection that grows as your needs grow.

The rapid pace of life in Hong Kong can make a healthy diet and adequate physical exercise challenging to maintain, leaving the younger generation vulnerable to physical strain. Fortunately, health awareness and medical technology have progressed, paving the way for the early diagnosis and treatment of critical diseases and promising prognoses. Among the critical illnesses, cancer and heart complications are becoming increasingly common.

- In Hong Kong, **1 in 4** men and **1 in 5** women are at serious risk of contracting **cancer** before turning **75**¹.
- Between 2009 and 2013, **as many as 1,000,000** people were hospitalised for cancer, representing a **56%** increase² over the previous statistical period.
- Over the last ten years, approximately **38%** of all cancer patients in Hong Kong were **below 60**³.

However, even in a constantly changing world, AIA will always be your lifelong partner through life's ups and downs. We make sure you have all the protection and care you need by providing you with a well-rounded critical illness protection insurance plan, so that you can protect yourself for your family's sake.



Source:

1. Statistics for the year 2013, the Hong Kong Cancer Registry, Hospital Authority website.
2. Hospital Authority Statistical Report 2008 - 2009 and 2013 - 2014.
3. Based on statistics of malignant tumors happening at all sites between 2004 and 2013, the Hong Kong Cancer Registry, Hospital Authority website.

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).



Extensive cover for 56 critical illnesses with extra cover for heart-related diseases and stroke

Super HealthGuard Pro is a **critical illness protection insurance plan (lump sum payment)**. It covers 56 critical illnesses (including 53 major illnesses and 3 minor illnesses). This plan can be purchased as a basic plan. If the insured, who is the person protected under the policy, is diagnosed with any of the covered major illnesses and / or minor illnesses, we will pay the benefit amount for the covered illness (see Cover Illnesses Schedule). If the insured is diagnosed with heart-related diseases or stroke, we will pay an extra cover for 11 specified covered illnesses (see Covered Illnesses Benefit Schedule).

This protection helps you to cope with costly medical expenses and provides financial support to you and your family when your income may be deteriorated.

\$ Renewal Bonus to enhance your protection

As a Renewal Bonus, as long as your policy is continuously in force, your cover will be automatically increased by 5% of the

sum assured, without any additional premium, upon the end of each policy year up to the end of the 5th policy year, adding value to the sum assured and giving you more vital protection.



If the worst should happen

If the insured passes away, we will pay compassionate death benefit to the person whom you select in your policy as beneficiary. The amount will be equal to 1% of the sum assured (excluding any Renewal Bonus) subject to a maximum aggregate limit of HK\$/MOP10,000 per life.



Select your own sum assured with cover until age 70

You are able to flexibly set the sum assured to suit your financial needs. You can purchase cover in units of HK\$/MOP1,000 each, with a sum assured ranging from HK\$/MOP100,000 to HK\$/MOP7,500,000. **Super HealthGuard Pro** guarantees that your premium for renewal will not be raised for any claim you have made, or any changes in your health condition. You can renew your cover every year until age 70. We determine the amount of premium based on the age of the insured at the time of application and the premium is not expected to increase with age. The premium is not guaranteed, and we reserve our right to the premium review and adjust the premium from time to time (please refer to the "Premium Adjustment" under Important Information).

Annual Premium Rate Table (per US\$/HK\$/MOP1,000 Sum Assured)

Premium rates stated below are used for calculation of the premium of the cover according to insured's issue age. We will give you a written notice before each end of policy year regarding the actual premiums payable of the coming year.

Age	Male	Female
0 - 5	2.97	2.56
6 - 10	2.99	2.84
11 - 15	3.56	3.34
16 - 20	4.82	4.61
21 - 25	5.27	4.96
26 - 30	6.80	6.77
31 - 35	9.57	8.66
36 - 40	12.89	11.47
41 - 45	18.15	14.92
46 - 50	24.69	19.21
51 - 55	32.40	24.71
56 - 60	41.23	32.26

Different premium payment modes (annually and monthly) are available for this plan.

- Note:**
- Premium payable is calculated according to the insured's attained age and the applicable premium rate at the time of application.
 - The annual premium rate table is for reference only.
 - Premium rates stated above are non-guaranteed and subject to revision by the Company from time to time.
 - This annual premium rate table does not include levy which is collected by the Insurance Authority.

"AIA", "the Company", "We", "our" or "us" herein refers to **AIA International Limited** (Incorporated in Bermuda with limited liability).

Covered Illnesses Schedule

A. Major Illnesses	
Group 1 Cancer	
1	Cancer
Group 2 Illnesses related to the Heart	
2	Cardiomyopathy
3	Coronary Artery Surgery
4	Heart Attack
5	Heart Valve Replacement and Repair
6	Infective Endocarditis
7	Other Serious Coronary Artery Disease
8	Pulmonary Arterial Hypertension (Primary)
9	Surgery to Aorta
Group 3 Illnesses related to the Nervous System	
10	Alzheimer's Disease / Irreversible Organic Degenerative Brain Disorders
11	Apallic Syndrome
12	Bacterial Meningitis
13	Benign Brain Tumour
14	Coma
15	Encephalitis
16	Hemiplegia
17	Major Head Trauma
18	Motor Neurone Disease (including Spinal Muscular Atrophy, Progressive Bulbar Palsy, Amyotrophic Lateral Sclerosis and Primary Lateral Sclerosis)
19	Multiple Sclerosis
20	Muscular Dystrophy
21	Paralysis
22	Parkinson's Disease
23	Poliomyelitis
24	Progressive Supranuclear Palsy
25	Severe Myasthenia Gravis
26	Stroke
Group 4 Illnesses related to Major Organs and Functions	
27	Acute Necrohemorrhagic Pancreatitis
28	Aplastic Anaemia
29	Chronic Liver Disease
30	End-stage Lung Disease
31	Fulminant Viral Hepatitis
32	Kidney Failure
33	Major Organ Transplant
34	Medullary Cystic Disease
35	Systemic Lupus Erythematosus (SLE) with Lupus Nephritis
36	Systemic Scleroderma
Group 5 Other Major Illnesses	
37	AIDS due to Blood Transfusion
38	Blindness
39	Chronic Adrenal Insufficiency (Addison's Disease)
40	Creutzfeldt-Jakob Disease
41	Ebola
42	Elephantiasis
43	Loss of Hearing
44	Loss of One Limb and One Eye
45	Loss of Speech
46	Loss of Two Limbs
47	Major Burns
48	Necrotising Fasciitis
49	Occupationally Acquired HIV
50	Pheochromocytoma
51	Severe Rheumatoid Arthritis
52	Loss of Independent Existence
53	Terminal Illness
B. Minor Illnesses	
54	Cerebral Aneurysm Requiring Surgery
55	Early Thyroid Cancer (at TNM classification T1N0M0)
56	Angioplasty and Other Invasive Treatments for Coronary Artery Disease

Remarks:

- Cover of cancer under major illnesses does 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 leukemia 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.
- Please refer to the policy contract for the definitions of covered illnesses.

Covered Illnesses Benefit Schedule

Type of Protection	Covered Illness	Benefit Term	Benefit (Percentage of Initial Sum Assured)	
			Critical Illness Cover (Percentage of sum assured plus any Renewal Bonus)	Extra Critical Illness Cover (Percentage of sum assured)
Critical Illnesses related to Heart and Stroke				
Major Illnesses	<ul style="list-style-type: none"> • Cardiomyopathy • Coronary Artery Surgery • Heart Attack • Heart Valve Replacement and Repair • Infective Endocarditis • Other Serious Coronary Artery Disease • Pulmonary Arterial Hypertension (Primary) • Surgery to Aorta • Major Organ Transplant (applicable to heart transplant only) • Stroke 	Up to the insured's age of 70	100%	Additional 50%
Minor Illnesses	Angioplasty and Other Invasive Treatments for Coronary Artery Disease	Up to the insured's age of 70	10% advance payment	Additional 5%
subject to a maximum of HK\$100,000 per life				
Other Covered Critical Illnesses				
Major Illnesses	Loss of Independent Existence	Up to the insured's age of 65	100%	Not Applicable
	42 Major Illnesses (excluding the above)	Up to the insured's age of 70		
Minor Illnesses	Cerebral Aneurysm Requiring Surgery	Up to the insured's age of 70	50% advance payment	Not Applicable
	Early Thyroid Cancer (at TNM classification T1N0M0)		20% advance payment subject to a maximum of HK\$240,000 per life	Not Applicable

Remarks:

- Critical illness benefit paid for major illnesses will be reduced by any amount paid for minor illnesses (excluding any extra critical illness cover amount). Except compassionate death benefit, the claims payments made in total for benefits under this policy cannot exceed the sum assured plus any Renewal Bonus (excluding any extra critical illness cover amount).
- Extra critical illness cover on major illness will be reduced by any extra critical illness cover amount paid for Angioplasty and Other Invasive Treatments for Coronary Artery Disease.
- A payment will be payable 1 time for each covered illness.
- 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. You should pay premium(s) for this plan till age 70. 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;
 - upon the payment for a major illness;
 - you do not pay the premium within 31 days of the due date; or
 - anniversary of your cover immediately following the insured's 70th birthday.
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. 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 compassionate 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 caused or triggered by conditions, which first occurred before or within 90 days after the policy is issued;
- any congenital defect or disease has been diagnosed before the insured reaches the age of 17;

- Fulminant viral hepatitis or cancer of the insured 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 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



AIA Hong Kong and Macau 

AIA_HK_MACAU 

