

LIFE INSURANCE – ACCIDENT PROTECTION
SUPER KIDS SHIELD / SUPER ADULTS SHIELD /
SUPER SENIORS SHIELD

PROTECT EVERY MEMBER OF YOUR FAMILY

Super Shield series covers you and your family for accidents and fatalities at every stage in life. Join **AIA Vitality** and receive an instant 10% premium discount and an array of rewards and discounts that help you live a healthier lifestyle.



View e-copy

AIA Vitality

AIA International Limited
(Incorporated in Bermuda with limited liability)



HEALTHIER, LONGER,
BETTER LIVES

The future is difficult to predict

You can, however,
choose how well you protect
your loved ones.

Super Shield provides comprehensive protection for you, your children and your parents. Every member of your family will be covered for accidents and fatalities. So you can give the most important people in your life a lasting commitment, and the care they deserve at different stages in life.

Cover at a glance

	Super Kids Shield	Super Adults Shield	Super Seniors Shield
Product Nature	Accident protection insurance plans		
Insured's Age of Application	Age 2 – 17	Age 18 – 65	Age 50 – 70
Benefit Term	Up to the age of 24	Up to the age of 76	Up to the age of 80
Currency	HK\$/MOP		
Premium Payment Mode	Annually/Monthly		
Join us and become a member of AIA Vitality*		✓	✓
Accidental Death, Dismemberment & Disability Protection			
Accidental Death & Dismemberment Benefit	✓	✓	
Accidental Death Benefit			✓
Permanent Total Disability Benefit		✓	
Psychological Counselling Services		✓	
Double Indemnity Benefit	✓	✓	
Compassionate Death Benefit	✓	✓	✓
Accidental Medical Expenses, Daily Incomes			
Accidental Medical Expenses Reimbursement Benefit	✓	✓	
Accidental Hospital Income Benefit		✓	✓
Transportation Fee Subsidy		✓	
Medical Appliance Subsidy			✓
Intensive Care Unit Benefit			✓
Other			
Broken Bone Cash Benefit			✓
Loss of Daily Living Activities Benefit			✓
Well Being Program			✓
Worldwide Emergency Assistance Services	✓	✓	✓

* The applicants for AIA Vitality must be 18 years old or above and must be the insured of the in-force policy of AIA Vitality selected insurance product.

The premium payable will be subject to the benefits and sum assured selected. The Company reserves the right to revise the premium from time to time.

For more information, please read the benefits schedules for **Super Kids Shield / Super Adults Shield / Super Seniors Shield** in this brochure.

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



Accidental Death, Dismemberment & Disability Protection



Accidental Death & Dismemberment Benefit

(applicable to **Super Kids Shield** and **Super Adults Shield**)

When an accident happens, you do not want to be worrying about mounting bills, household expenses and mortgage payments. If the insured, who is the person protected under the policy, sustains any of the injuries listed in the Benefit Schedule for the Accidental Death & Dismemberment Benefit occurs within 180 days after an accident, we will pay a lump sum benefit according to the Benefit Schedule for the Accidental Death & Dismemberment Benefit to help manage expenses.



Accidental Death Benefit

(applicable to **Super Seniors Shield**)

If the insured passes away due to an accident within 180 days after the date of the accident, **Super Seniors Shield** 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 sum assured of the plan you selected.



Permanent Total Disability Benefit

(applicable to **Super Adults Shield**)

If an accident leaves the insured, totally and permanently disabled within 180 days from the date of an accident, and the insured remains totally and permanently disabled for 6 consecutive months, **Super Adults Shield** will pay a Permanent Total Disability Benefit, giving much-needed financial support.

When such diagnosed disability has continued for 6 months consecutively, the insured will receive a monthly payment equal to 1% of the sum assured beginning from the 7th month and continuing up to 100 months (while disability continues).

Permanent Total Disability Benefit will no longer be provided upon Accidental Death & Dismemberment Benefit has been paid for any disability, vice versa.

As long as the amount claimed for Accidental Death & Dismemberment Benefit and / or Permanent Disability Benefit has not reached 100% of the sum assured, the policy is still in-force. After reimbursement of the Accident Death & Dismemberment Benefit and / or Permanent Total Disability Benefit, the current sum assured and the premium will be reduced accordingly.

Please refer to "Product Limitations" about the adjustment of sum assured and premium.



Psychological Counselling Services

(applicable to **Super Adults Shield**)

If the insured needs any psychological counselling after sustaining an accidental injury or disability covered under the Accidental Death & Dismemberment Benefit or Permanent Total Disability Benefit, we will pay the necessary psychological counselling expenses according to the Benefits Schedule of **Super Adults Shield**.



Double Indemnity Benefit

(applicable to **Super Kids Shield** and **Super Adults Shield**)

In the unfortunate event of death, dismemberment or permanent total disability due to an accident related to any of the following, we will double the compensation where the insured was:

- a fare-paying passenger traveling on marine, land or air public transportation, e.g. ferry, bus, coach, train / MTR, taxi or airplane etc.
- 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
- a pedestrian injured in a traffic accident and / or struck by any motor-driven / powered vehicle
- injured in natural flooding or landslide in Hong Kong or Macau

Additionally for **Super Kids Shield**,

- a full-time student below the age of 24 injured in a school activity taking place in Hong Kong or Macau

Such additional compensation from the Double Indemnity Benefit will not reduce the current sum assured and the premium.



Compassionate Death Benefit

If the worst should happen and the insured passes away, we will pay the beneficiary the Compassionate Death Benefit in lump sum. The payable sum of Compassionate Death Benefit is capped at HK\$/MOP10,000 per life for all such policies held with us.

Accidental Medical Expenses, Daily Incomes



Accidental Medical Expenses Reimbursement Benefit

(applicable to **Super Kids Shield** and **Super Adults Shield**)

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

medical practitioner to receive further treatments after discharge, we will pay a sum of subsidy according to the Benefits Schedule of **Super Adults Shield**, regardless of the type of transportation used.

We will pay this benefit to the insured if only the Accident Hospital Income benefit is paid.

Medical Appliance Subsidy

(applicable to **Super Seniors Shield**)

Should the insured become hospitalised following an accident, and is advised by a registered medical practitioner to purchase any necessary medical appliance, we will pay expenses according to the Benefits Schedule of **Super Seniors Shield**.



Accidental Hospital Income Benefit

(applicable to **Super Adults Shield** and **Super Seniors Shield**)

If the insured is confined in a hospital as a result of suffering a covered injury from an accident, we will pay a daily income benefit.

Transportation Fee Subsidy

(applicable to **Super Adults Shield**)

If the insured is confined in a hospital for over 3 days due to an accidental injury, and is recommended by a registered



Intensive Care Unit Benefit

(applicable to **Super Seniors Shield**)

We will pay an additional benefit for each day in the event that the insured is confined in an intensive care unit (ICU) due to an accidental injury, up to 300 days for the same confinement.

We will pay this benefit to the insured if only the Accident Hospital Income benefit is paid.



Other



Broken Bone Cash Benefit

(applicable to **Super Seniors Shield**)

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 Schedule of Injuries for Broken Bone Cash Benefit to help manage expenses.



Loss of Daily Living Activities Benefit

(applicable to **Super Seniors Shield**)

If the insured is permanently unable to perform any three of the daily living activities listed below, for a continuous period of at least 6 months within 180 days after an accident, we will pay the Loss of Daily Living Activities Benefit. This benefit will be paid for the duration of the disability, up to 60 months, to help relieve your daily living expenses.

Daily living activities mean:

- mobility
- dressing
- eating
- continence; and
- toileting



Well Being Program

(applicable to **Super Seniors Shield**)

To ensure the insured a healthier life, 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.



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 per life limit 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



Join **AIA Vitality** and enjoy an instant 10% premium discount

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 discount² for the **Super Adults Shield** and **Super Seniors Shield**. As long as you keep up a healthy lifestyle, you can even enjoy a minimum 10% premium discount each year³, 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 further details, please refer to the remarks in the **AIA Vitality** section.

Benefits Schedule of Super Kids Shield

Plan Benefit	Cover (HK\$/MOP)		
	Plan 1	Plan 2	Plan 3
Accidental Death, Dismemberment & Disability Protection			
1. Accidental Death & Dismemberment Benefit	150,000	250,000	500,000
2. Double Indemnity Benefit	150,000	250,000	500,000
3. Compassionate Death Benefit	1,000	1,000	1,000
Accidental Medical Expenses, Daily Incomes			
4. Accidental Medical Expenses Reimbursement Benefit	25,000 per accident	30,000 per accident	35,000 per accident
acupuncture / bone-setting / chiropractic treatment / physiotherapy :			
a. Fracture (subject to 1 visit per day)	600 per visit (7 visits per policy year)	600 per visit (14 visits per policy year)	600 per visit (21 visits per policy year)
b. non-fracture* (subject to 1 visit per day)	300 per visit (7 visits per policy year)	300 per visit (14 visits per policy year)	300 per visit (21 visits per policy year)
* non-fracture: acupuncture and / or bone-setting is up to 2 visits per policy year			
Other			
5. Worldwide Emergency Assistance Services			
a. emergency medical evacuation / repatriation of remains	5,000,000	5,000,000	5,000,000
b. 24-hour worldwide assistance services	Included	Included	Included

Benefits Schedule of Super Adults Shield

Plan Benefit	Cover (HK\$/MOP)		
	Plan 1	Plan 2	Plan 3
Accidental Death, Dismemberment & Disability Protection			
1. Accidental Death & Dismemberment Benefit	750,000	1,500,000	2,250,000
2. Permanent Total Disability Benefit	750,000	1,500,000	2,250,000
3. Double Indemnity Benefit	750,000	1,500,000	2,250,000
4. Compassionate Death Benefit	5,000	5,000	5,000
5. Psychological Counselling Services (subject to 1 visit per day)	300 per visit (20 visits per policy year)	600 per visit (20 visits per policy year)	900 per visit (20 visits per policy year)
Accidental Medical Expenses, Daily Incomes			
6. Accidental Medical Expenses Reimbursement Benefit acupuncture / bone-setting / chiropractic treatment / physiotherapy :	15,000 per accident	30,000 per accident	45,000 per accident
a. Fracture (subject to 1 visit per day)	600 per visit (7 visits per policy year)	600 per visit (14 visits per policy year)	600 per visit (21 visits per policy year)
b. non-fracture* (subject to 1 visit per day)	300 per visit (7 visits per policy year)	300 per visit (14 visits per policy year)	300 per visit (21 visits per policy year)
	* non-fracture: acupuncture and / or bone-setting is up to 2 visits per policy year		
7. Accidental Hospital Income Benefit	300 per day (Up to 1,000 days per accident)	600 per day (Up to 1,000 days per accident)	900 per day (Up to 1,000 days per accident)
8. Transportation Fee Subsidy	300 per accident	600 per accident	900 per accident
Other			
9. Worldwide Emergency Assistance Services			
a. emergency medical evacuation / repatriation of remains	5,000,000	5,000,000	5,000,000
b. 24-hour worldwide assistance services	Included	Included	Included

Benefits Schedule of Super Seniors Shield

Plan Benefit	Cover (HK\$/MOP)		
	Plan 1	Plan 2	Plan 3
Accidental Death, Dismemberment & Disability Protection			
1. Accidental Death Benefit	120,000	160,000	200,000
2. Compassionate Death Benefit	1,200	1,600	2,000
Accidental Medical Expenses, Daily Incomes			
3. Accidental Hospital Income Benefit	600 per day (Up to 300 days)	900 per day (Up to 300 days)	1,200 per day (Up to 300 days)
4. Intensive Care Unit Benefit	600 per day (Up to 300 days)	900 per day (Up to 300 days)	1,200 per day (Up to 300 days)
5. Medical Appliance Subsidy	1,200 per accident	1,600 per accident	2,000 per accident
Other			
6. Broken Bone Cash Benefit	120,000 per accident	160,000 per accident	200,000 per accident
7. Loss of Daily Living Activities Benefit	5,000 per month (up to 60 months)	7,500 per month (up to 60 months)	10,000 per month (up to 60 months)
8. Well Being Program	Included	Included	Included
9. Worldwide Emergency Assistance Services			
a. emergency medical evacuation / repatriation of remains	5,000,000	5,000,000	5,000,000
b. 24-hour worldwide assistance services	Included	Included	Included

Premium Table

Product	Premium (HK\$/MOP)					
	Plan 1		Plan 2		Plan 3	
	Annually	Monthly	Annually	Monthly	Annually	Monthly
Super Kids Shield	1,123	99	1,544	136	2,389	211
Super Adults Shield	1,980	175	3,800	336	5,500	486
Super Seniors Shield	1,631	144	2,208	195	2,785	246



Benefits Schedule for the Accidental Death & Dismemberment Benefit

(applicable to **Super Kids Shield** and **Super Adults Shield**)

Injury	% of Cover Amount
1. Loss of life	100%
2. Permanent total loss of sight of both eyes	100%
3. Permanent total loss of sight of one eye	100%
4. Loss of or the permanent total loss of use of two limbs	100%
5. Loss of or the permanent total loss of use of one limb	100%
6. Loss of speech and hearing	100%
7. Permanent and incurable insanity	100%
8. Permanent total loss of hearing of	
a. both ears	75%
b. one ear	25%
9. Loss of speech	50%
10. Permanent total loss of the lens of one eye	50%
11. Loss of or the permanent total loss of use of four fingers and thumb of	
a. right hand	70%
b. left hand	50%
12. Loss of or the permanent total loss of use of four fingers of	
a. right hand	40%
b. left hand	30%
13. 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%
14. 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%
15. 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%
16. Fractured leg or patella with established non-union	10%
17. Shortening of leg by at least 5cm	7.5%
18. Third degree burns	
Area Damage as a percentage of total body surface area	
a. head	equals to or greater than 8%
	equals to or greater than 5% but less than 8%
	equals to or greater than 2% but less than 5%
b. body	equals to or greater than 20%
	equals to or greater than 15% but less than 20%
	equals to or greater than 10% but less than 15%
	100%
	75%
	50%
	100%
	75%
	50%

If the insured is left-handed, the percentage for the dismemberments of right hand and left hand listed in the benefits schedule will be transposed.

Schedule of Injuries for Broken Bone Cash Benefit

(applicable to **Super Seniors Shield**)

Injury Category	% of the Sum Assured
1. Fractures of pelvis (excluding thigh and coccyx) a. multiple fractures and one compound fracture b. all other compound fractures c. multiple fractures d. all other fractures	60% 30% 15% 12%
2. Fractures of thigh a. multiple fractures and one compound fracture b. all other compound fractures c. multiple fractures d. all other fractures	30% 24% 15% 12%
3. Fractures of lower leg, skull, clavicle, ankle, upper and lower arm, wrist 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	24% 15% 12% 8% 6%
4. Fractures of shoulder blade, knee cap, sternum, hand (excluding fingers and wrist), foot (excluding toes and ankle) a. all compound fractures b. all other fractures	12% 6%
5. Fractures of spinal column (cervical, thoracic and lumbar vertebrae but excluding coccyx) a. all compression fractures b. all spinous process, transverse process or pedicle fractures c. all other vertebral fractures	12% 12% 6%
6. Fractures of lower jaw a. multiple fractures and one compound fracture b. all other compound fractures c. multiple fractures d. all other fractures	15% 12% 10% 5%
7. Fractures of rib or ribs, cheekbone, coccyx, upper jaw, nose, toe or toes, finger or fingers a. multiple fractures and one compound fracture b. all other compound fractures c. multiple fractures d. all other fractures	10% 8% 5% 3%
8. Dislocations requiring surgery under general anesthesia spine (excluding slipped disc) / hip / knee wrist or elbow / ankle, shoulder blade or collar bone / fingers, toes, or jaw	50% / 30% / 15% 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% equals to or greater than 5% but less than 8% equals to or greater than 2% but less than 5%	100% 75% 50%
b. body equals to or greater than 20% equals to or greater than 15% but less than 20% equals to or greater than 10% but less than 15%	100% 75% 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.



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 / Macau 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 premium due date

Super Kids Shield

- anniversary of your cover immediately following the insured's 24th birthday;
- the insured ceases to be a full time student; or
- the benefit paid reaches 100% of the aggregate sum assured of Accidental Death & Dismemberment Benefit

Super Adults Shield

- anniversary of your cover immediately following the insured's 76th birthday;
- the benefit paid reaches 100% of the aggregate sum assured of Accidental Death & Dismemberment Benefit and / or Permanent Total Disability

Super Seniors Shield

- anniversary of your cover immediately following the insured's 80th birthday;
- the benefit paid reaches the maximum limit of Accidental Hospital Income Benefit, i.e. 300 days for same confinement; or
- Loss of Daily Living Activities Benefit becomes payable for the insured

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. If you choose **Super Kids Shield** and **Super Adults Shield**, 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.
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. 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.
7. 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.

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;
- service 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 injury 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;
- 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 kind of disease and illness;

SUPER KIDS SHIELD / SUPER ADULTS SHIELD / SUPER SENIORS SHIELD

- 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; or
- cosmetic or plastic surgery or any elective surgery.

Additionally for Broken Bone Cash Benefit:

- injury that is caused 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

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 Limitations**1. Accidental Death & Dismemberment Benefit** (applicable to **Super Kids Shield** and **Super Adults Shield**) / **Permanent Total Disability Benefit** (applicable to **Super Adults Shield**)

These benefits are only applicable for the loss resulted from a covered injury within 180 days after an accident. The loss must be listed in the Benefit Schedule for the Accidental Death & Dismemberment Benefit or defined as a Permanent Total Disability.

In the event that a series of losses shall arise out of the same accident, benefit shall only be paid for one of the losses, for which the amount of benefit payable shall be the greatest amount of benefit as shown in the Benefits Schedule for Accidental Death & Dismemberment Benefit.

2. Accidental Medical Expenses Reimbursement Benefit (applicable to **Super Kids Shield** and **Super Adults Shield**)

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. Accidental Death Benefit (applicable to **Super Seniors Shield**)

This benefit is only payable within 180 days after an accident.

4. Accidental Hospital Income Benefit / Intensive Care Unit Benefit

Accidental Hospital Income Benefit (applicable to **Super Adults Shield** and **Super Seniors Shield**)

- If the confinement of the insured occurs out of the covered countries and place, the Accidental Hospital Income Benefit will be:
 - reduced by 50% for each confinement;
 - not exceed a period of 90 days of same confinement for any one covered injury; and
 - not exceed a maximum aggregate limit of US\$60 or HK\$480 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)
- for **Super Adults Shield**: maximum of 1,000 days of confinement per accident
- for **Super Seniors Shield**: maximum of 300 days of same confinement (once this maximum limit is reached, the policy will be terminated)

Intensive Care Unit Benefit (applicable to **Super Seniors Shield**)

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. Broken Bone Cash Benefit (applicable to **Super Seniors Shield**)

The benefit payable will be reduced by 50% at the end of policy year following the insured's 75th birthday.

In the event a series 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 Schedule of Injuries for Broken Bone Cash Benefit.

6. Loss of Daily Living Activities Benefit (applicable to **Super Seniors Shield**)

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.

7. 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.

8. Calculation of the adjustment of sum assured and premium of Accidental Death & Dismemberment Benefit, Permanent Total Disability Benefit and Accidental Medical Expenses Reimbursement Benefit (applicable to **Super Kids Shield** and **Super Adults Shield**)

SUPER KIDS SHIELD / SUPER ADULTS SHIELD / SUPER SENIORS SHIELD

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.

- Once there is any claim payable for Accidental Death & Dismemberment Benefit or Permanent Total Disability Benefit and the aggregate benefit amount has not yet reached 100% of sum assured, both sum assured and premium of Accidental Death & Dismemberment Benefit, Permanent Total Disability Benefit and Accidental Medical Expenses Reimbursement Benefit (if applicable) will be reduced.
- The reduction of sum assured will be subject to the percentage of benefit paid of Accidental Death & Dismemberment Benefit or Permanent Total Disability Benefit. And the new sum assured will be applied for next accident. The new premium will be calculated according to the new sum assured of Accidental Death & Dismemberment Benefit or Permanent Total Disability Benefit.
- If there is only claim payable for Accidental Medical Expenses Reimbursement Benefit, both sum assured and premium of the policy for the next accident will not be reduced.
- Permanent Total Disability Benefit is not applicable to **Super Kids Shield**.

9. Well Being Program (applicable to **Super Seniors Shield**)

- The Well Being Program which only offers to the insured of **Super Seniors Shield** shall be performed directly by us or by a third party engaged by us. Unless this Well Being Program is cancelled by us, it will be offered at the end of each policy year provided that the policy is still then in force.
- This Well Being Program is neither a product feature of **Super Seniors Shield** nor a guaranteed offer, and we reserve the right to continue to offer or cancel it without giving any prior notice to you.
- We may also from time to time and at our absolute discretion determine or amend the scope of this Well Being Program and impose such conditions on the provision of the service as we consider appropriate without giving any prior notice to you.

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 deaths and dismemberments / permanent total disabilities, 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 (853) 8988 1822 in Macau, 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

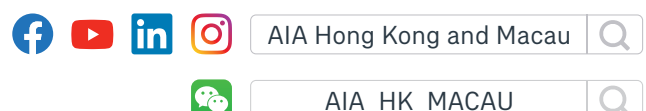
The benefits under this plan will be paid to you, or in the unfortunate event of the insured's passing, to your beneficiary.

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 or the Customer Service Centre of AIA International Limited at Unit 1903, 19/F, 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**
 ***1299**
 (on Hong Kong mobile network only)
 Macau  **(853) 8988 1822**
 **aia.com.hk**



AIA Vitality

Earn rewards for your healthy lifestyle

AIA Vitality is a game changing wellness programme which redefines the traditional concept of insurance, aims to reward customers to live a healthy lifestyle.

Purchase a selected **AIA Vitality** insurance product and be an **AIA Vitality** member¹ to receive an instant 10% premium discount² and an array of rewards and discounts offered by our partners. As long as you keep up a healthy lifestyle, you can even enjoy a minimum 10% premium discount each year³.

Simply by being active in daily life and having a healthy diet, you can earn points and upgrade your status for more offers and rewards.



SLEEP WELL

BY NOT SMOKING

SHOPPING DANCING

TAKING THE STAIRS

RUNNING

DOING YOGA

HEALTHY DIET

PLAYING BASKETBALL



Enjoy premium discount and lifestyle rewards

AIA Vitality rewards you to live healthy lives with premium discounts, enabling you to enjoy life with all-round protection in a smart way.

- **Enjoy an instant 10% premium discount for the first year by joining AIA Vitality**
- **Enjoy up to 15% premium discount if you can maintain your Platinum Status for 5 consecutive years⁴**
- **Premium discounts are not affected by claims history**

Remarks:

1. The applicants for AIA Vitality must be 18 years old or above and must be the insured of the in-force policy of an AIA Vitality selected insurance product.
2. Premium discount is only applicable to the standard premiums of selected AIA Vitality insurance products (including basic and add-on plans) and shall not apply to any extra premiums due to loading. In all circumstances, the premium discount will be calculated in accordance with the insured's AIA Vitality Status achieved on each policy anniversary. The policy anniversary of AIA Vitality selected insurance products and AIA Vitality membership anniversary may not be the same. For details and offers of AIA Vitality selected insurance products, please visit aia.com.hk/aiavitality.
3. To enjoy a 10% premium discount each year, members must become Gold Members during their first year and maintain Gold Status from then on.
4. Members will enjoy 15% premium discount in the subsequent year of policy renewal if they currently enjoy 10% premium discount and maintain the Platinum Status for 5 consecutive years.
5. An annual membership fee will be charged for AIA Vitality and a member has to renew the AIA Vitality membership annually on time in order to maintain the membership and enjoy premium discount (if any) in the subsequent policy years. The membership fee of AIA Vitality may vary at any time without prior notice. Likewise, programme benefits may be added or removed without prior notice.

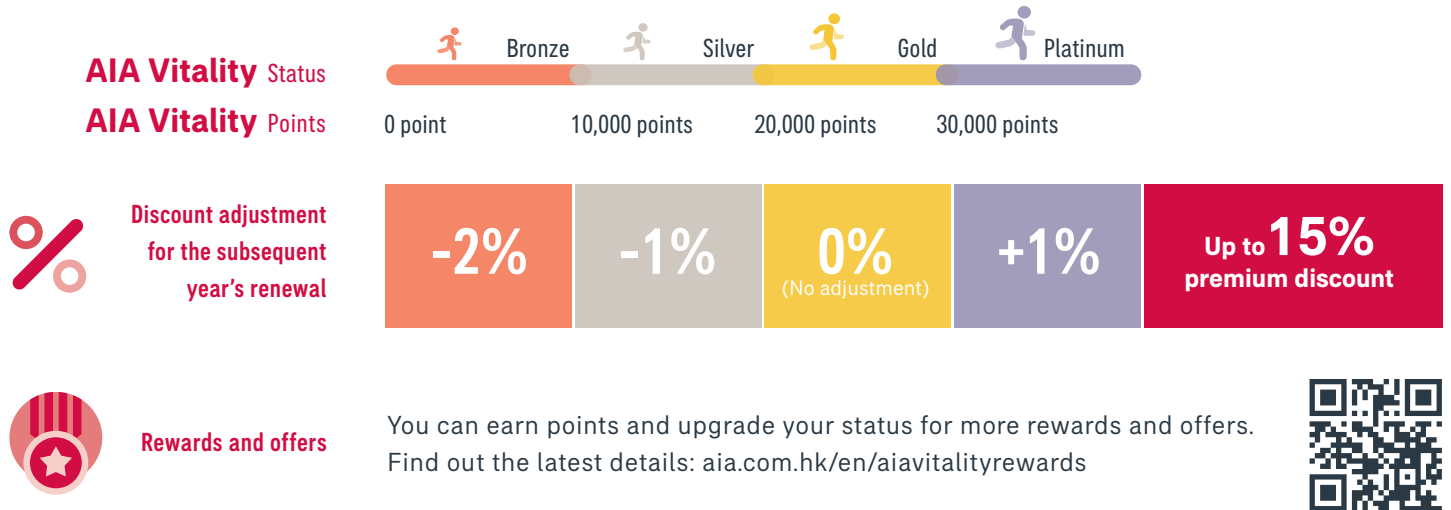
Important note:

Members must log in AIA Vitality through "AIA Connect" mobile application ("Platform"). The Platform is available to use under certain mobile phone operating systems. Please refer to App Store (iOS) and Google Play (Android) for the latest system requirements. AIA gives no warranty on the compatibility or reliability of the Platform, and accepts no responsibility in the event that you are not able to earn or record points due to incompatibility between Platform and / or mobile phone operating systems and fitness devices / fitness-tracking mobile apps.

You can also enjoy a wide range of lifestyle rewards and offers from our partners, including discounts on health checks, fitness devices, sports equipment, fresh fruit and vegetables, travel-related offers, etc.⁵

AIA Vitality is not an insurance product that falls under the jurisdiction of the insurance regulation. Annual membership fee is required for joining⁵. Moreover, the cover of the insured under the policy shall remain unchanged no matter whether the customer chooses to join **AIA Vitality** or not. For details related to the membership and membership fee, please visit "How to join" section under aia.com.hk/aiavitality.

Earn more discounts and rewards with higher membership status



Example: Healthy journey of a Gold member

Know Your Health	Improve Your Health ⁷	Enjoy The Rewards
<p> Complete 6 online assessments⁶</p> <p>and</p> <p> Complete health check</p> <ul style="list-style-type: none"> • Blood pressure • Blood glucose • BMI • Total cholesterol <p>Total: 8,500 - 11,500 points in a year</p>	<p> Achieve 7,500 steps every day for 5 days in a week⁸</p> <p>50 points/day x 5 days x 52 weeks = 13,000 points</p> <p>or</p> <p> 2 Partner gym visits in a week</p> <p>100 points/day x 2 days x 52 weeks = 10,400 points</p> <p>Total: 10,400 - 13,000 points in a year</p>	<p> Monthly Challenge to earn active rewards that keep you motivated</p> <p> Status rewards for successfully improving your membership status</p>

Over 20,000 points in a year Upgrade to **GOLD** member

Remarks:

6. Members can earn a total of 5,500 points after completing the AIA Vitality Health Review, Stressor Assessment, Exercise Assessment, Online Nutrition Assessment, Non-smoker's Declaration and Sleep Assessment. Online assessments may change from time to time without prior notice.

7. Members can earn up to 15,000 points a year for fitness activities including walking and visiting partner gym centres, etc.

8. For the details of synchronising the step count with AIA Vitality, please visit aia.com.hk/aiavitality.

Important note:

For the relevant terms and conditions, and the latest details of all assessments, point-earning activities, rewards and offers, please visit aia.com.hk/aiavitality.

The more you engage with **AIA Vitality**,
the more **AIA Vitality** Points you earn and
the higher your **AIA Vitality** Status,
leading to greater premium discount,
lifestyle rewards and offers and a healthier you.



Contact us now

Hong Kong  **(852) 2232 8282**

Macau  **0800 315**

(Macau telephone network only)

 **hk.vitality@aia.com**

 **aia.com.hk/aiavitality**



**HEALTHIER, LONGER,
BETTER LIVES**

AIA International Limited

(Incorporated in Bermuda with limited liability)

Frequently Asked Questions About “Reasonable and Customary” Charges, Claims and Historical Premium Increase Rates

Q1. What does “Reasonable and Customary” mean in relation to a medical service charges?

In relation to a charge for medical service, such level which does not exceed the general range of charges being charged by the relevant service providers in the locality where the charge is incurred for similar treatment, services or supplies to individuals with similar conditions, e.g. of the same sex and similar age, for a similar disability, as reasonably determined by the Company in utmost good faith. The reasonable and customary charges shall not in any event exceed the actual charges incurred.

Q2. How is the “Reasonable and Customary” charge determined?

In determining whether a charge is reasonable and customary, we shall make reference to the followings (if applicable):

- treatment or service fee statistics and surveys in the insurance or medical industry;
- internal or industry claim statistics;
- gazette published by the government; and/or
- other pertinent source of reference in the locality where the treatments, services or supplies are provided.

Q3. What can I do if I want to make an enquiry about claims matters?

If you wish to make an enquiry on the eligibility of a claim, claimable amount estimate and reimbursement limit before undergoing a treatment or procedure, or our service pledge on the response time to such enquiries, please contact us via (853) 8988 1822.

Q4. Where can I find the historical premium increase rates of products with medical reimbursement benefits?

To understand the historical premium increase rates of our products with medical reimbursement benefits, you may refer to our website <https://www.aia.com.hk/en/our-products/further-product-information/macau-medical-products/medical.html>.

Please note:

If the eligible expenses have been reimbursed under any law, or medical program or other insurance policy provided by any government, company, other third party or us, such expenses will not be reimbursable by us under this policy.

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

Macau **(853) 8988 1822**
 aia.com.hk



AIA Hong Kong and Macau

AIA_HK_MACAU



