

LIFE INSURANCE – PROTECTION

Critical Illness Payor Benefit Rider Pro, Critical Illness Waiver of Premium Rider Pro, Enhanced Advance Payment and Waiver of Premium Rider, Payor Benefit Rider, Waiver of Premium Rider (collectively named as “Waiver of Premium and Payor Benefit Riders”)

EXTRA PEACE OF MIND THROUGH CRITICAL TIMES

Our Waiver of Premium and Payor Benefit Riders offer added financial security in case Critical Illness or Disability strikes.



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AIA International Limited
(Incorporated in Bermuda with limited liability)



HEALTHIER, LONGER,
BETTER LIVES

Preparing you for a more secure future

Enjoy additional coverage for further protection against life's uncertainties

When it comes to Critical Illness or Disability, no one can be truly prepared for all the challenges or consequences – which is why every bit of support counts. Our **Waiver of Premium and Payor Benefit Riders** are unique add-on plans for major eventualities, so more protection can be built into applicable policies for better peace of mind.

Under our **Waiver of Premium and Payor Benefit Riders**, if a Relevant Person suffers Disability, is diagnosed with a Critical Illness or passes away, the future premiums of this add-on plan and the attached plan* will be waived according to the circumstances below.

Future premium will be waived in the case of:

| Relevant Person | Add-on plan [△] | Scenario | | |
|-----------------|--|------------|------------------|-------|
| | | Disability | Critical Illness | Death |
| Insured | Waiver of Premium Rider | ✓ | | |
| | Enhanced Advance Payment and Waiver of Premium Rider | ✓ | | |
| | Critical Illness Waiver of Premium Rider Pro | ✓ | ✓ | |
| Policy Owner | Critical Illness Payor Benefit Rider Pro | ✓ | ✓ | ✓ |
| | Payor Benefit Rider | ✓ | | ✓ |

* In the case of Disability for **Critical Illness Waiver of Premium Rider Pro**, only the premium of this add-on plan will be waived.

△ This add-on plan can attach to specified basic plan and add-on plan in order to provide a wide range of cover.





Waiver of Premium for Disability

If the Relevant Person suffers a Disability for 6 consecutive months, the future premiums of the **Waiver of Premium and Payor Benefit Riders** will be waived. All or part of the future premiums[^] for the corresponding basic plan or term add-on plan will also be waived while the Disability continues. This is based on the ratio of the add-on plan sum assured under the **Waiver of Premium and Payor Benefit Riders** to the sum assured of the corresponding basic plan or term add-on plan.

[^] In the case of Disability for Critical Illness Waiver of Premium Rider Pro, only the premium of the add-on plan will be waived.



Waiver of Premium for Critical Illness

(Applicable to Critical Illness Waiver of Premium Rider Pro and Critical Illness Payor Benefit Rider Pro)

If the Relevant Person is diagnosed with any of the covered major illnesses in the "Critical Illnesses Schedule", we will waive both the future premiums of **Critical Illness Waiver of Premium Rider Pro / Critical Illness Payor Benefit Rider Pro** and all or part of the future premiums for the corresponding basic plan or term add-on plan. This is based on the ratio of the add-on plan sum assured under these two riders to the sum assured of the corresponding basic plan or term add-on plan.



Waiver of Premium for Death

(Applicable to Critical Illness Payor Benefit Rider Pro and Payor Benefit Rider)

In the unfortunate event that the Policy Owner passes away, we will waive the future premiums for this add-on plan and the future premiums for the corresponding basic plan or term add-on plan, so your loved ones can continue to enjoy protection.



Advance Payment Benefit for Disability

(Applicable to Enhanced Advance Payment and Waiver of Premium Rider)

If the Relevant Person suffers a Disability for 6 consecutive months, a monthly payment equal to 1% of the add-on plan sum assured under the **Enhanced Advance Payment and Waiver of Premium Rider** will be paid for up to 30 months while the Disability continues. The remaining balance of 70% will be payable in a lump sum at the end of the 30th month of continuing Disability. This payment will be advanced from the sum assured of the applicable plan where this add-on plan is attached to, which will be reduced accordingly.

We will deduct all outstanding debt under your policy before we make payment to you. The availability of this benefit is subject to special conditions applicable to Relevant Persons with certain risk classifications under our underwriting rules.

Disability is defined as being completely and continuously unable, due to injury or illness, to engage in any work, occupation or business, which provides any form of remuneration or profit for which the Relevant Person is reasonably qualified or fitted by knowledge, training or experience. Any of the following is also considered as Disability, and will be recognised from the date of occurrence:

- total and irrecoverable loss of sight in both eyes;
- loss by severance of two limbs at or above wrist or ankle; or
- total and irrecoverable loss of sight in one eye and loss by severance of one limb at or above the wrist or ankle.

Cover at a glance

| | Waiver of Premium Rider [†] | Enhanced Advance Payment and Waiver of Premium Rider [†] | Critical Illness Waiver of Premium Rider Pro [†] | Critical Illness Payor Benefit Rider Pro [†] | Payor Benefit Rider [†] |
|---|---|---|--|---|----------------------------------|
| Insured's Age at Application | Age 16 to 55 | Age 16 to 55 | 15 days to age 60 | 15 days to age 17 | 15 days to age 17 |
| Policy Owner's Age at Application | Age at or above 18 | Age at or above 18 | Age at or above 18 | Age 18 to 50 | Age 18 to 50 |
| Premium Payment Term/ Benefit Term | Until the Insured reaches the age of 60 or the corresponding plan is paid up, whichever is earlier. | | Until the Insured reaches the age of 100 or the corresponding plan is paid up, whichever is earlier. | Until the Policy Owner reaches the age of 60, the Insured reaches the age of 25 or the corresponding plan is paid up, whichever is earlier. | |
| Policy Currency | Follow the corresponding plan | | | | |
| Payment Mode | Follow the corresponding plan | | | | |

[†] This add-on plan can attach to specified basic plan and add-on plan in order to provide a wide range of cover.



Critical Illnesses Schedule

| 53 Critical 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 |

Remarks:

- Cover of cancer does not include Early Thyroid Cancer (at TNM Classification T1N0M0 or a lower stage); early prostate cancer (at TNM Classification T1a / 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.
- Cover for Loss of Independent Existence shall cease on the 65th birthday of the Relevant Person.
- Please refer to the policy contract for the definitions of Critical Illness.

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 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.

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 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 disabilities, deaths, covered illness and covered surgeries, if applicable
- 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 the end of policy year.

Key Product Risks

1. You should pay premium(s) on time and according to the premium payment schedule. If you do not pay the premium within 31 days of the premium due date, this add-on plan 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 add-on plan 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;
 - the attached basic plan or term add-on plan matures, expires or is terminated;
 - the attached basic plan is paid up (except **Enhanced Advance Payment and Waiver of Premium Rider**)
 - when the insured reaches the age of
 - a. for **Waiver of Premium Rider** and **Enhanced Advance Payment and Waiver of Premium Rider**: 60
 - b. for **Critical Illness Waiver of Premium Rider Pro**: 100
 - c. for **Critical Illness Payor Benefit Rider Pro** and **Payor Benefit Rider**: 25
 - the policy owner reaches the age of 60 for **Critical Illness Payor Benefit Rider Pro** and **Payor Benefit Rider**
 - or
 - advance payments of the sum assured of the basic plan or term add-on plan (whether under the **Enhanced Advance Payment and Waiver of Premium Rider** or any other add-on plan(s) providing advance payment of the sum assured) result in such sum assured being reduced to zero.
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, the insured may lose their cover and you may lose the remaining premium for that policy year.
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. 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

We will not cover any disabilities that result from any of the following events:

- any undisclosed pre-existing condition or congenital defect that appears or is diagnosed before the insured reaches the age of 17;
- attempted self-destruction while sane or insane;
- war, service in armed forces in time of war or restoration of public order;
- air travel, including entering, exiting, operating, servicing or being transported by any aerial device or conveyance (except when the insured is on a commercial passenger airline on a regular scheduled passenger trip over its established passenger route);
- 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; and
- Fulminant viral hepatitis or cancer of the insured was due to AIDS or HIV Infection.

We will not cover any of the following events or conditions that result from any of the following events (applicable to **Critical Illness Waiver of Premium Rider Pro** and **Critical Illness Payor Benefit Rider Pro**):

- 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;
- 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.

Product Limitation

Advance Payment Benefit

The total amount of payments advanced from the sum assured of your basic plan or term add-on plan, including amounts advanced under the **Enhanced Advance Payment and Waiver of Premium Rider** and any other add-on plans providing advance payment of the sum assured of your basic plan or term add-on plan, cannot exceed:

- the add-on plan sum assured under the **Enhanced Advance Payment and Waiver of Premium Rider** or
- the net sum assured of your basic plan or term add-on plan, after deducting all payments made under all add-on plans providing advance payment of the sum assured and any outstanding debt under your policy,

whichever is lower.

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 at 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 detailed claim procedures, please refer to the Claim Procedure section in the policy contract. If you wish to know more about claim-related matters, you may visit the "File A Claim" section on our company website: www.aia.com.hk.


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

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