

LIFE INSURANCE – ACCIDENT PROTECTION
XTRA PROTECT (XP)

SMART PREPARATION FOR EXTRA PEACE OF MIND

Xtra Protect offers medical reimbursement in case of accidents, as well as added support for dismemberment, disability and even death. It helps to fill your protection gap for added peace of mind.



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AIA International Limited
(Incorporated in Bermuda with limited liability)



HEALTHIER, LONGER,
BETTER LIVES

Accidents are unpredictable and costly

But you can stay confident by making smart preparations in advance for the sake of yourself and your loved ones

Xtra Protect is an affordable plan that offers balanced accident protection up to age 76, including reimbursement for treatment, medicine and related

services, as well as extra support in the unfortunate event of accidental dismemberment, total and permanent disability and even death.

This plan helps to enhance any existing protection you may have and fill your protection gap for extra peace of mind.

Cover at a glance

Product Nature	Accident protection insurance plan
Insured's Age at Application	Age 18 - 65
Benefit Term	Up to age 76
Currency	HK\$ / MOP
Premium Payment Mode	Annually / Semi-annually / Quarterly / Monthly
Benefits	<ul style="list-style-type: none">• Accidental Death & Dismemberment Benefit• Permanent Total Disability Benefit• Accidental Medical Expenses Reimbursement Benefit• Compassionate Death Benefit• Worldwide Emergency Assistance Services

For more information, please read the benefits schedule for **Xtra Protect** in this brochure.

Plan Highlights



Balanced accident protection with modest premium



Acupuncture, bone-setting, physiotherapy and chiropractic treatment are covered under Accidental Medical Expenses Reimbursement Benefit



Personal accident protection up to HK\$ / MOP500,000



Accidental Death & Dismemberment Benefit

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 consecutive days from the date of the accident, we will pay a lump-sum benefit according to the Benefit Schedule for the Accidental Death & Dismemberment Benefit to help manage expenses.



Permanent Total Disability Benefit

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, **Xtra Protect** 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 occurred in the same accident, vice versa.

As long as the amount claimed for Accidental Death & Dismemberment Benefit and / or Permanent Total 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.



Accidental Medical Expenses Reimbursement Benefit

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



Compassionate Death Benefit

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



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

Benefits Schedule for Xtra Protect

Benefits	Sum Assured (HK\$ / MOP)
	Plan 1
1. Accidental Death & Dismemberment Benefit	500,000
2. Permanent Total Disability Benefit	500,000
3. Accidental Medical Expenses Reimbursement Benefit	10,000 per accident
a. Acupuncture and bone-setting (subject to 1 visit per day)	1,000 per accident
b. Chiropractic treatment and physiotherapy (subject to 1 visit per day)	500 per visit
4. Compassionate Death Benefit	5,000
5. Worldwide Emergency Assistance Services	
• emergency medical evacuation / repatriation of remains	5,000,000 per life
• 24-hour worldwide assistance services	Applicable

Premium table

	Premium (HK\$ / MOP)	
	Annually	Monthly
Plan 1	1,528	135



Benefits Schedule for Accidental Death & Dismemberment Benefit

Injury	% of the Sum Assured
1. Loss of life	100%
2. Permanent total loss of sight (both eyes / one eye)	100%
3. Loss of limb or permanent total loss of use of limb(s) (both limbs / one limb)	100%
4. Loss of speech and hearing	100%
5. Permanent and incurable insanity	100%
6. Permanent total loss of hearing of	
a. both ears	75%
b. one ear	25%
7. Loss of speech	50%
8. Permanent total loss of the lens of one eye	50%
9. Loss of or the permanent total loss of use of four fingers and thumb of	
a. right hand	70%
b. left hand	50%
10. Loss of or the permanent total loss of use of four fingers of	
a. right hand	40%
b. left hand	30%
11. 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%
12. 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%
13. 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%
14. Fractured leg or patella with established non-union	10%
15. Shortening of leg by at least 5cm	7.5%
16. 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 various disabilities of right hand and left hand listed in the benefits schedule will be transposed.



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 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 due date;
 - anniversary of your cover immediately following the insured's 76th birthday; or
 - the benefit paid reaches 100% of the aggregate sum assured of Accidental Death & Dismemberment Benefit and / or Permanent Total Disability.
3. We issue the policy and decide your premium based on the insured's occupation class. You must immediately notify us of any change to the insured's occupation, employment, duties and other pursuits once the policy becomes effective; following which, we will recalculate your premium and / or purchasable amount of benefits based on the new occupation class, and pay the claims accordingly. If the change to the insured's occupation, employment, duties and other pursuits is one that is classified by the Company as not insurable, we will not be liable for any losses sustained pertaining to that occupation.
4. We reserve the right to terminate this policy at any time by giving a 30-day prior written notice to you. Upon termination, our liability is limited to the refund of unearned portion of premium.
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;
- served in the armed forces in time of declared or undeclared war or while under orders for warlike operations or restoration of public order;
- violation or attempted violation of the law or resistance to arrest;
- suicide or attempted suicide or self-inflicted injury or deliberate exposure to exceptional danger (except in an attempt to save human life), or is sustained whilst the insured is in a state of insanity;
- ptomaines or bacterial infection (except pyogenic infection which shall occur with and through an accidental cut or wound);
- accident occurring while or because the insured is under the influence of alcohol or any non-prescribed drug;
- pregnancy, miscarriage, childbirth or any complications concerning therewith;
- the insured entering, exiting, operating, servicing, or being transported by any aircraft, aerial device or conveyance, except as a fare-paying passenger (not as a pilot / operator or a member of the aircrew) in any properly licensed private aircraft and / or Commercial Aircraft;
- the insured engaging in a sport in a professional or income capacity;
- the insured, while on duty as a professional driver, entering, driving, operating, servicing, riding in or exiting any land vehicle or conveyance outside the territorial limits of Hong Kong and Macau;
- assault, murder, riot, civil commotion, strikes or making an arrest while the insured is employed as a full or part time police officer, or cadet officer or is an officer or member of the Correctional Services Department;
- riot, civil commotion or strikes while the insured is employed as a fireman or is on duty as a fireman in the course of extinguishing fires or protecting life and property in case of fire;

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

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

Product Limitations

1. Accidental Death & Dismemberment Benefit / Permanent Total Disability Benefit

These benefits are only applicable for the loss resulted from a covered injury within 180 consecutive days after the date of the 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

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. 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.

4. Calculation of the adjustment of sum assured and premium of Accidental Death & Dismemberment Benefit, Permanent Total Disability Benefit and Accidental Medical Expenses Reimbursement Benefit

- 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.

Premium Adjustment

In order to provide you with continuous protection, we will annually review the premium of your plan and adjust it at the end of policy year if necessary. During the review, we may consider factors including but not limited to the following:

- claim costs incurred from all policies under this plan and the expected claim outgo in the future, which reflect the impact of change in the incidence rates of accidental medical or surgical treatments / accidental deaths and dismemberments / permanent total disabilities, change in medical trends and medical cost inflation (where applicable)
- historical investment returns and the future outlook of the product's backing asset
- policy surrenders and lapses
- expenses directly related to the policy and indirect expenses allocated to this product

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

Claim Procedure

Any claim for death must be notified to us in writing immediately. Otherwise, if you wish to make a claim, you must notify us in writing within 30 days from the date of the accident causing the injury, and send us the appropriate forms and relevant proof within 90 days from the date of the accident. You can get the appropriate forms from your financial planner, by calling the AIA Customer Hotline (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

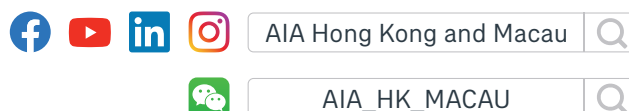
The benefits under this plan will be paid to you, or in the unfortunate event of the insured's passing, to your beneficiary.

Cancellation Right

You have the right to cancel and obtain a refund of any premiums 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 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

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





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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

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