



HEALTHIER, LONGER,  
BETTER LIVES

# FREE COVID-19 COVER FOR HONG KONG AND MACAU CITIZENS AND AIA CUSTOMERS



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In light of the continuing global spread of COVID-19, AIA is extending our free cover for the community and our customers **until 30 September 2020**. Hong Kong and Macau citizens, AIA individual and group insurance customers can download "AIA Connect" mobile app and register as users to enjoy free COVID-19 cover.



**Diagnosis Benefit: HK\$/MOP15,000**



**Compassionate Benefit: HK\$/MOP150,000**

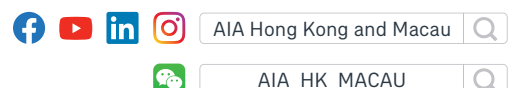
Hong Kong and Macau citizens (non-AIA customers)	AIA individual and group insurance customers
<p><b>Eligibility:</b> Hong Kong or Macau ID cardholders (aged 18 or above)</p> <p><b>Quota: 1,000,000 First-come-first-served</b></p>	<p><b>Eligibility:</b> AIA Hong Kong &amp; Macau individual and group insurance customers (aged 18 or above)</p> <p><b>Unlimited Quota</b></p>
<p><b>Steps:</b></p> <ol style="list-style-type: none"> <li>Download "AIA Connect"</li> <li>New User Registration: Complete online enrolment form, Enrol a maximum of two children aged below 18</li> <li>Receive confirmation email, Log in on "AIA Connect" to complete registration</li> </ol>	<p><b>Steps:</b></p> <ol style="list-style-type: none"> <li>Download "AIA Connect"</li> <li>New User Registration: Insured children aged below 18 under individual and group insurance policies will be automatically entitled to the free cover</li> <li>If applicable: Complete online enrolment form to enrol a maximum of two children (non-insureds) aged below 18</li> </ol> <p>Existing "AIA Connect" users and their insured children aged below 18 are automatically entitled to the free cover</p>
<p><b>Coverage Period:</b> Date of Enrolment for the free cover until 30 September 2020</p> <p>Note: AIA MPF/ ORSO/ Macau Pension members can follow the above steps to be eligible for the free cover.</p>	<p><b>Coverage Period:</b></p> <ul style="list-style-type: none"> <li>Registered as "AIA Connect" users by 5 April 2020: From 6 April until 30 September 2020</li> <li>Register as "AIA Connect" users from 6 April to 30 September 2020: Date of Registration as "AIA Connect" users until 30 September 2020</li> </ul> <p>Note: Any insureds or insured dependants who are aged 18 or above, can follow the above steps to be eligible for the free cover.</p>



**Download and register "AIA Connect" now!**

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

Individual insurance	Hong Kong	(852) 2232 8888	Macau	(853) 8988 1822
		*1299		
Group insurance	Hong Kong	(852) 2200 6333	Macau	0800183
		aia.com.hk		



**Terms & Conditions for “Free COVID-19 Cover for Hong Kong and Macau Citizens and AIA Customers”**

“Free COVID-19 Cover for Hong Kong and Macau Citizens and AIA Customers” (“Scheme”) is a benefit offered by AIA International Limited to Eligible Person and Eligible Child(ren). Diagnosis Benefit and Compassionate Benefit are payable under this Scheme.

	Hong Kong and Macau Citizen	AIA Customer before 6 Apr, 2020	AIA Customer on or after 6 Apr, 2020						
<b>Promotion Period</b>	The promotion period is from 6 April 2020 to 30 September 2020. The enrolment of this Scheme is subject to a quota on the total number of Eligible Person / Eligible Child(ren), on a first-come-first-served basis.	The promotion period is from 6 April 2020 to 30 September 2020	The promotion period is from 6 April 2020 to 30 September 2020						
<b>A. Coverage Period</b>	The coverage period of this Scheme is from the Date of Enrolment to 30 September 2020, both days inclusive.	The coverage period of this Scheme is from 6 April 2020 or the Date of Registration as “AIA Connect” user (where applicable), whichever is later, to 30 September 2020, both days inclusive.	The coverage period of this Scheme is from 6 April 2020 or the Date of Registration as “AIA Connect” user (where applicable), whichever is later, to 30 September 2020, both days inclusive.						
<b>B. Definition</b>	In this Terms & Conditions, the following words and expressions shall have the following meanings unless the context requires otherwise: -								
1. “AIA”, “AIA Hong Kong & Macau”, “the Company”, “we”, “us” or “our”	refers to AIA International Limited (a company incorporated in Bermuda with limited liability).								
2. “Date of Enrolment”	means the date which the enrolment of this Scheme is completed through the mobile application “AIA Connect” within the Promotion Period and confirmed in writing by the Company.								
3. “Date of Registration as “AIA Connect” user”	means the date which the registration as “AIA Connect” user is completed through the mobile application “AIA Connect” within the Promotion Period.								
4. “Diagnosis” or “Diagnosed”	means the definitive Diagnosis made by a Registered Medical Practitioner as defined below, based upon specific condition(s) referred to in the definition of the condition, illness or disease concerned or, in the absence of such specific condition(s), based upon radiological, clinical, histological or laboratory evidence of the relevant condition, illness or disease acceptable to the Company. Such Diagnosis must be supported by the Company’s Medical Director who may base his opinion on the medical evidence submitted by the Eligible Person and/or any additional evidence he may require.								
5. “Hospital”	means a lawfully operated institution licensed as a hospital for the care and treatment of injured or ill persons which provides facilities for Diagnosis, major surgery and 24-hour nursing service and is not primarily a rest or convalescent home, or similar establishment, or other than incidentally, a place for treatment alcoholics or drug addicts.								
6. “Immediate Family Member”	refers to a person’s legal spouse, child (natural, step or adopted); sibling; sibling-in-law; parent; parent-in-law; grandparent; grandchild; legal guardian or step-parent.								
7. “Independent Person”	means a person other than (a) Eligible Person; (b) an Immediate Family Member of the Eligible Person; (c) a business partner of the Eligible Person; (d) the employer or employee of the Eligible Person; (e) an insurance agent of the Company; or (f) an insurance intermediary or representative of the Eligible Person.								
8. “Eligible Person”	means a person: i. who (a) is not a policyowner nor insured of any AIA insurance policy(ies); and (b) is not an insured member and an insured dependant of AIA group insurance policies (include Group Life Insurance and Group Medical Insurance) Within the Promotion Period, if such person has successfully installed “AIA Connect” mobile application and enrolled the Scheme, a confirmation email will be sent to the person. The entire registration and enrolment process must be completed in Hong Kong/ Macau Special Administrative Region of the People’s Republic of China (“Hong Kong” or “Macau” respectively); ii. currently residing in Hong Kong / Macau; iii. of Hong Kong/ Macau permanent resident; and iv. aged 18 or above at the Date of Registration and holds a valid Hong Kong Identity Card or Macau Identity Card.	means a person: i. who is our existing customer that is: (a) a policyowner or an insured of any AIA inforce insurance policy(ies) as of 5 April, 2020; or (b) an insured member or insured dependant of any AIA inforce group insurance policies (include Group Life Insurance and Group Medical Insurance) as of 5 April, 2020. provided that such person has already installed “AIA Connect” and registered as “AIA Connect” user within the Promotion Period, the person will be automatically eligible for the Scheme.	means a person: i. who is our customer that is: (a) a policyowner or an insured of any AIA inforce insurance policy(ies) issued during the Promotion Period; or (b) an insured member or insured dependant of any AIA inforce group insurance policies (include Group Life Insurance and Group Medical Insurance) issued during the Promotion Period; provided that such person has already installed “AIA Connect” and registered as “AIA Connect” user within the Promotion Period, the person will be automatically eligible for the Scheme.						
9. “Eligible Child(ren)”	means the child(ren) of the Eligible Person who is/are aged below 18 at the Date of Registration as provided by the Eligible Person, and the child(ren) must be currently residing in the same address as the Eligible Person in Hong Kong/Macau as at the Date of Enrolment. We will only accept enrolment of up to 2 Eligible Child(ren) provided by the Eligible Person.	means the child(ren) of the Eligible Person who is/are aged below 18 at the Date of Registration as “AIA Connect” user provided by the Eligible Person, and the child(ren) must be currently residing in the same address as the Eligible Person as at the Date of Registration as “AIA Connect” user. We will only accept enrolment of up to 2 Eligible Child(ren) provided by the Eligible Person. In addition, Eligible Person must enrol the Eligible Child(ren) in “AIA Connect” mobile application within the Promotion Period.	means the child(ren) of the Eligible Person who is/are aged below 18 at the Date of Registration as “AIA Connect” user as provided by the Eligible Person, and the child(ren) must be currently residing in the same address as the Eligible Person as at the Date of Registration as “AIA Connect” user. We will only accept enrolment of up to 2 Eligible Child(ren) provided by the Eligible Person. In addition, Eligible Person must enrol the Eligible Child(ren) in “AIA Connect” mobile application within the Promotion Period.						
10. “Isolated”	means a compulsory detention in isolation of any person who is placed under quarantine or medical surveillance in his/her own home or places being used as quarantine sites by government or other statutory organisations of Hong Kong / Macau.	means a compulsory detention in isolation of any person who is placed under quarantine or medical surveillance in his/her own home or places being used as quarantine sites by the local government or other statutory organisations.	means a compulsory detention in isolation of any person who is placed under quarantine or medical surveillance in his/her own home or places being used as quarantine sites by government or other statutory organisations of Hong Kong / Macau.						
11. “COVID-19”	means a confirmed case of COVID-19 as defined by the World Health Organization and confirmed by relevant medical report.								
12. “Pre-existing Condition”	means (1) any physical, medical or mental condition or (2) any illness or disease: (a) that existed; (b) that was investigated, Diagnosed, or treated by a Registered Medical Practitioner; (c) for which a Registered Medical Practitioner was consulted; or (d) the signs or symptoms of which commenced, before the commencement of the Coverage Period.								
13. “Quarantine”	means a situation when persons are Isolated by applicable law as amended from time to time and/or “Quarantine” must be publicly announced by the government or other statutory organisations of Hong Kong/ Macau. In addition, “Quarantine” shall only apply to quarantine in which persons who are Diagnosed with or have been, or are likely to have been, exposed to the risk of contracting COVID-19 infection. For the purpose of this Scheme, “Quarantine” shall not apply to the lockdown of the entire or any part of the country or city pursuant to any quarantine order made by the government or other statutory organisations of Hong Kong/Macau, where all transportations namely air, sea, rail and road traffic coming into or leaving Hong Kong/Macau are closed on a permanent or periodic basis.	means a situation when persons are Isolated by applicable law as amended from time to time and/or “Quarantine” must be publicly announced by the government or other statutory organisations in the locality. In addition, “Quarantine” shall only apply to quarantine in which persons who are Diagnosed with or have been, or are likely to have been, exposed to the risk of contracting COVID-19 infection. For the purpose of this Scheme, “Quarantine” shall not apply to the lockdown of the entire or any part of the country or city pursuant to any quarantine order made by the government or other statutory organisations in the locality, where all transportations namely air, sea, rail and road traffic coming into or leaving the country or city are closed on a permanent or periodic basis.	means a situation when persons are Isolated by applicable law as amended from time to time and/or “Quarantine” must be publicly announced by the government or other statutory organisations of Hong Kong/ Macau. In addition, “Quarantine” shall only apply to quarantine in which persons who are Diagnosed with or have been, or are likely to have been, exposed to the risk of contracting COVID-19 infection. For the purpose of this Scheme, “Quarantine” shall not apply to the lockdown of the entire or any part of the country or city pursuant to any quarantine order made by the government or other statutory organisations of Hong Kong/Macau, where all transportations namely air, sea, rail and road traffic coming into or leaving Hong Kong/Macau are closed on a permanent or periodic basis.						
14. “Registered Medical Practitioner”	means an Independent Person qualified by degree in western medicine who is licensed to practice western medicine and legally authorized in the geographical area of his or her practice to render medical or surgical services.								
<b>C. Benefit</b>	<table border="1"> <thead> <tr> <th>Benefit</th> <th>Amount (HK\$ / MOP)</th> </tr> </thead> <tbody> <tr> <td>Diagnosis benefit</td> <td>15,000</td> </tr> <tr> <td>Compassionate benefit</td> <td>150,000</td> </tr> </tbody> </table>			Benefit	Amount (HK\$ / MOP)	Diagnosis benefit	15,000	Compassionate benefit	150,000
Benefit	Amount (HK\$ / MOP)								
Diagnosis benefit	15,000								
Compassionate benefit	150,000								
1. “Diagnosis Benefit”	“Diagnosis Benefit”: one lump sum diagnosis benefit if the Eligible Person / Eligible Child(ren) is first Diagnosed with COVID-19 infection in Hong Kong/ Macau but not anywhere else and is required to be put under Quarantine as announced by the government of Hong Kong / Macau and admitted to the Hospital in Hong Kong / Macau during the Coverage Period.	“Diagnosis Benefit”: one lump sum diagnosis benefit if the Eligible Person / Eligible Child(ren) is Diagnosed with COVID-19 infection and is required to be put under Quarantine as announced by the government of Hong Kong / Macau or any other country and admitted to the Hospital during the Coverage Period.	“Diagnosis Benefit”: one lump sum diagnosis benefit if the Eligible Person / Eligible Child(ren) is first Diagnosed with COVID-19 infection in Hong Kong/ Macau but not anywhere else and is required to be put under Quarantine as announced by the government of Hong Kong / Macau and admitted to the Hospital in Hong Kong/ Macau during the Coverage Period.						
2. “Compassionate Benefit”	“Compassionate Benefit”: one lump sum Compassionate benefit if the Eligible Person / Eligible Child(ren) is first Diagnosed with COVID-19 infection in Hong Kong/ Macau but not anywhere else, is required to be put under Quarantine as announced by the government of Hong Kong / Macau and dies directly due to such virus during the Coverage Period.	“Compassionate Benefit”: one lump sum Compassionate benefit if the Eligible Person / Eligible Child(ren) is Diagnosed with COVID-19 infection, is required to be put under Quarantine as announced by the government of Hong Kong / Macau or any other country and dies directly due to such virus during the Coverage Period.	“Compassionate Benefit”: one lump sum Compassionate benefit if the Eligible Person / Eligible Child(ren) is first Diagnosed with COVID-19 infection in Hong Kong/ Macau but not anywhere else, is required to be put under Quarantine as announced by the government of Hong Kong / Macau and dies directly due to such virus during the Coverage Period.						
<b>D. Exclusions</b>	No benefit will be paid by AIA resulting (in whole or in part) from, or contributed by, or as a natural probable consequence of any of the following circumstances: a. any sickness, disease or Quarantine which is not caused by, related to or occasioned by COVID-19 infection; b. terrorist attack using biochemical weapons of any kind; c. routine health checks or convalescence, custodial, rest care, or any investigation(s) not directly related to Hospital admission, Diagnosis or illness; d. any Pre-existing Condition								
	e. at the Date of Enrolment, anyone residing in the same address as the Eligible Person /Eligible Child(ren): (a) is under home Quarantine, or (b) is being recommended by Registered Medical Practitioner or Hong Kong / Macau government to undergo COVID-19 diagnostic test, or (c) is awaiting the result of COVID-19 diagnostic test;		e. at the Date of Registration as “AIA Connect” user, anyone residing in the same address as the Eligible Person /Eligible Child(ren): (a) is under home Quarantine, or (b) is being recommended by Registered Medical Practitioner or Hong Kong / Macau government to undergo COVID-19 diagnostic test, or (c) is awaiting the result of COVID-19 diagnostic test;						
	f. on or after the Date of Enrolment, the Eligible Person / Eligible Child(ren) has been under Quarantine due to entry into Hong Kong / Macau from places outside the territories of Hong Kong / Macau;		f. on or after the Date of Registration as “AIA Connect” user, the Eligible Person /Eligible Child(ren) has been under Quarantine due to entry into Hong Kong / Macau from places outside the territories of Hong Kong / Macau;						
	g. on or after the Date of Enrolment, anyone residing in the same address as the Eligible Person / Eligible Child(ren) has been under home Quarantine due to entry into Hong Kong / Macau from places outside the territories of Hong Kong / Macau;		g. on or after the Date of Registration as “AIA Connect” user, anyone residing in the same address as the Eligible Person /Eligible Child(ren) has been under home Quarantine due to entry into Hong Kong / Macau from places outside the territories of Hong Kong / Macau;						

	Hong Kong and Macau Citizen	AIA Customer before 6 Apr, 2020	AIA Customer on or after 6 Apr, 2020
<b>E. General Provisions</b>			
1. Termination Of Scheme	This Scheme shall be automatically terminated on 30 September 2020 (immediately after 23:59).		
2. Limitation Of Benefit	i. the Company shall only be liable to pay per life a one-time diagnosis benefit and/ or one-time compassionate benefit (or death benefit) in respect of any coverage for COVID-19 infection; and ii. Once a claim(s) of diagnosis benefit and/or compassionate benefit (or death benefit) under any coverage for COVID-19 infection is given to the Company, the diagnosis benefit and/or compassionate benefit under the Scheme will no longer apply and will not be payable. iii. If the Eligible Person /Eligible Child(ren) is covered under more than one coverage for COVID-19 Infection provided by the Company, the benefits shall be paid under the coverage with the highest amount.		
3.	If the Eligible Person /Eligible Child(ren) has repeatedly enrolled for this Scheme, the Coverage Period will be determined based on the earliest Date of Enrollment.	If the Eligible Person /Eligible Child(ren) has repeatedly enrolled for this Scheme, the Coverage Period will be determined based on the earliest Date of Registration as "AIA Connect" user.	
4. Notice Of Claim	Written notice of claim must be given to the Company after the Diagnosis. In the event of Hospital confinement or death of the Eligible Person /Eligible Child(ren), notice in writing must be given to the Company. Failure to give notice shall not invalidate any claim if it shall be shown not to have been reasonably possible to give such notice and that notice was given as soon as reasonably possible.		
5. Proof Of Diagnosis or Death	Designated forms furnished by the Company (Part 1 of Medical Claim form for Diagnosis Benefit and Death Claim form for Compassionate Benefit) <ul style="list-style-type: none"> <li>• Hong Kong identity card / Macau identity card (as applicable)</li> <li>• Proof of relationship (as applicable)</li> <li>• Proof of address (as applicable)</li> <li>• Travel records (as applicable)</li> <li>• "Diagnosis Benefit": A proof of Diagnosis and Hospital confinement documents</li> <li>• "Compassionate Benefit": A proof of Diagnosis and death certificate</li> </ul> The above lists out the basic required documents only. The Company may require additional document to process the claim.		
6. To Whom Benefits Are Paid	Diagnosis benefit of Eligible Person and Eligible Children, and Compassionate benefit of Eligible Children payable under this Scheme will be paid to the Eligible Person if he/she is alive, otherwise to his/her estate. Compassionate benefit of Eligible Person payable under this Scheme will be paid to the Eligible Person's estate. Payment of the Compassionate benefit and all other benefits payable under this Scheme to the above person(s) in the manner pursuant to this clause shall be deemed a good and full discharge of the Company's obligations under this Scheme. Any payment in connection with this Scheme will be subject to applicable law and AIA's standard screening procedures to be conducted at the time of claim.		
7. Claims Submission	i. Download the medical claims form (for "Diagnosis Benefit") and death claims form (for "Compassionate Benefit") from the following website: <a href="https://www.aia.com.hk/en/help-and-support/individuals/form-library.html">https://www.aia.com.hk/en/help-and-support/individuals/form-library.html</a> ii. Submit your claim application: By mail: (Hong Kong) AIA Wealth Select Centre, 12/F AIA Tower, 183 Electric Road, North Point, Hong Kong; (Macau) AIA Wealth Select Centre, 1903, 19/F AIA Tower, Nos. 251A-301 Avenida Comercial de Macau, Macau By email: <a href="mailto:hk.clm-ncov@aia.com">hk.clm-ncov@aia.com</a> iii. Hotline (Hong Kong) 852-2232 8320 (Macau) 853-8988 1822		
8. Governing Law And Jurisdiction:	This Scheme is governed by and shall be construed in accordance with the laws of such place where this Scheme is issued (being Hong Kong or Macau, as the case may be). The courts of such place shall have non-exclusive jurisdiction to consider and determine any dispute or proceedings arising out of or in connection with this Scheme.		
9.	We reserve the right to change any terms and conditions of this Scheme without advance notices. In the event of any disputes, our decision shall be final and conclusive.		