



HEALTHIER, LONGER,  
BETTER LIVES

# FREE VACCINATION SIDE EFFECT COVER

Offer Extension



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# Free protection against vaccine side effects

## No registration required

AIA is standing by you through all the fluctuations in the epidemic. We set aside a total benefit amount of HK\$/MOP100 million to provide all eligible customers\* under AIA individual and group insurance in Hong Kong and Macau, with free protection against vaccination side effects# and we have now extended this cover until **31 December 2022**. This protection applies to all Government approved vaccines^ in Hong Kong and Macau, including the latest vaccines against COVID-19, Hepatitis B, seasonal influenza, etc. No registration is required to enjoy the protection.

\* Please refer to clause B9 of the terms and conditions for the definition of "Eligible Person(s)".

# Side effect is referring to Adverse Event Following Immunization (AEFI). Please refer to clause B1 of the terms and conditions for the definition of "Adverse Event Following Immunization (AEFI)".

^ The above-mentioned vaccines are for reference only. Please refer to clause B3 of the terms and conditions for the definition of "Approved Vaccination(s)".



Pre-hospitalisation  
Outpatient Benefit  
HK\$/MOP  
**300**



Hospital Cash Benefit  
HK\$/MOP  
**800** per day  
(maximum 14 days)

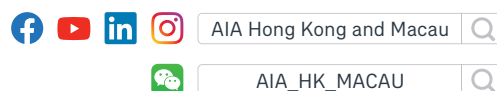


Compassionate Benefit  
HK\$/MOP  
**150,000**

Please refer to the terms and conditions for more information on the Free Vaccination Side Effect Cover.

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 of "Free Vaccination Side Effect Cover"

"Free Vaccination Side Effect Cover" ("Scheme") is a coverage offered by AIA to Eligible Person. Pre-hospitalisation Outpatient Benefit, Hospital Cash Benefit and Compassionate Benefit are payable under this Scheme. This Scheme is subject to a total maximum benefit amount of HK\$ / MOP 100,000,000 for all Eligible Persons.

<b>Free Vaccination Side Effect Cover</b>		
Promotion Period	The promotion period is from 1 January 2022 to 31 December 2022	
<b>A. Coverage Period</b>	<b>Policy issued and in force on or before 31 December 2021</b>	
	coverage period from 1 January 2022 to 31 December 2022, both days inclusive.	
	<b>Policy issued from 1 January 2022 to 31 December 2022</b>	
	coverage period from the policy effective date to 31 December 2022, both days inclusive.	
	The respective policy must remain effective for the Eligible Person to enjoy the coverage under this Scheme.	
<b>B. Definition</b>	In this Terms & Conditions, the following words and expressions shall have the following meanings unless the context requires otherwise:	
1. "Adverse Event Following Immunization (AEFI)"	<p>According to the World Health Organization (WHO), Adverse Event Following Immunization (AEFI) means:</p> <ul style="list-style-type: none"> <li>• any untoward medical occurrence which follows immunization and which does not necessarily have a causal relationship with the usage of the vaccine. The adverse event may be any unfavourable or unintended sign, an abnormal laboratory finding, a symptom or a disease.</li> <li>• Grouped into five categories: <ul style="list-style-type: none"> <li>- Vaccine product-related reaction</li> <li>- Vaccine quality defect-related reaction</li> <li>- Immunization error-related reaction</li> <li>- Immunization anxiety-related reaction</li> <li>- Coincidental event</li> </ul> </li> <li>• AEFI can be also classified into one of the following categories: <ul style="list-style-type: none"> <li>- Allergic reaction</li> <li>- Local reaction</li> <li>- Systemic reaction</li> <li>- Neurological disorders</li> </ul> </li> </ul> <p>Source: WHO website (accessed in Dec 2020): <a href="https://vaccine-safety-training.org/classification-of-aefis.html">https://vaccine-safety-training.org/classification-of-aefis.html</a></p>	
2. "AIA", "AIA Hong Kong & Macau" "the Company", "we", "us" or "our"	refers to AIA International Limited (a company incorporated in Bermuda with limited liability)	
3. "Approved Vaccination(s)"	The vaccination for the purpose of immunization and not correlated to vaccines administered after the onset of infection, including the first dose, subsequent doses and booster doses must be approved by the United States Food and Drug Administration or local health authorities and prescribed by a Registered Medical Practitioner and administered by the same or highly trained nurse of Hong Kong or Macau during the Coverage Period in any Hospital, the Out-patient or any offsite locations in Hong Kong or Macau.	
4. "Confinement" or "Confined"	means admission of the insured to a Hospital as an In-Patient following the receipt of an Approved Vaccination, upon the recommendation of a Registered Medical Practitioner for a Continuous Physical Stay for Medically Necessary treatment, provided that the duration such of Stay is six (6) hours or more. For the avoidance of doubt, and notwithstanding any other provisions of this Scheme, an admission to Hospital will not be, or will cease to be, regarded by the Company as a Confinement for purposes of this Scheme where the ensuing stay on Hospital premises is not a Continuous Physical Stay as defined.	
5. "Continuous Physical Stay" or "Stay"	means the continuous physical presence of the insured as an In-Patient on the Hospital premises, without any physical absence or interruption throughout the period commencing from the insured's admission to a Hospital until his full and formal Discharge therefrom.	
6. "Covered Vaccination Adverse Reaction"	means a Diagnosis of an AEFI during the Coverage Period and within fourteen (14) days after receiving the Approved Vaccination.	
7. "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.	
8. "Discharge"	means the departure of the insured from the Hospital (whether to return home or for transfer to another Hospital or facility), following finalisation of all formal procedures within the Hospital to end the Confinement and billing of outstanding charges for full settlement, with no room or bed retained for the insured at the Hospital.	
9. "Eligible Person(s)"	<p>means a person who is:</p> <p>(a) a policyowner or an insured of AIA individual life insurance<sup>1</sup> and medical insurance policy(ies) (except travel insurance and personal lines insurance<sup>2</sup>) issued or in force during the Promotion Period; or</p> <p>(b) an insured member or insured dependant of any AIA inforce group insurance policies (include group life insurance and group medical insurance) issued or in force during the Promotion Period;</p> <p><sup>1</sup> Individual life insurance includes life, critical illness and personal accident</p> <p><sup>2</sup> Personal lines insurance includes home insurance, domestic worker insurance, golfer and Runner guard.</p>	
10. "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.	
11. "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.	
12. "In-Patient"	means the Confinement of the insured for an illness due to an AEFI as a registered resident bed patient where the Eligible Person uses and is charged for room and board facilities of the Hospital.	
13. "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.	
14. "Medically Necessary"	is a medical service, procedure or supply, when in the Company's opinion, is (a) consistent with generally accepted professional standards of medical practice; (b) is required to establish a diagnosis and to provide treatment; and (c) which cannot be safely delivered in a lower level of medical care. Experimental, screening and preventive services or supplies are not considered medically necessary.	
15. "Out-Patient"	means an insured who receives services and supplies in connection with treatment for an illness due to an AEFI given in the clinic of a Registered Medical Practitioner / a specialist, a day surgery centre, or in the outpatient department, emergency treatment room or day surgery centre of a Hospital.	
16. "Owner"	means the person who is a living individual and (a) policyowner or (b) insured member of the Selected Policy.	
17. "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.	
18. Selected Policy	<p>means:</p> <p>(a) AIA individual life insurance policy (including life, critical illness and personal accident); AIA medical insurance policy (except travel insurance and personal lines insurance (including home insurance, domestic worker insurance, golfer and Runner guard); or</p> <p>(b) AIA group insurance policy (including group life insurance and group medical insurance).</p>	
<b>C. Benefit</b>	<b>Benefit</b>	
	<b>Amount (HK\$ / MOP)</b>	
	Pre-hospitalisation Outpatient Benefit	300
	Hospital Cash Benefit (maximum 14 days)	800 per day
Compassionate Benefit	150,000	
	<p>This Scheme provides the following coverages if the Eligible Person suffers from Covered Vaccination Adverse Reaction during the Coverage Period.</p> <p>i. <b>Pre-hospitalisation Outpatient Benefit</b> We shall pay this benefit:</p> <p>a. if the Eligible Person consults with the Registered Medical Practitioner on an Out-Patient basis in respect of the illness due to a Covered Vaccination Adverse Reaction within fourteen (14) days prior to the Confinement of Covered Vaccination Adverse Reaction; and</p> <p>b. the Eligible Person is eligible for the Hospital Cash Benefit mentioned as below.</p> <p>ii. <b>Hospital Cash Benefit</b> will be paid for each day of Confinement up to fourteen (14) days if the Eligible Person is admitted to the Hospital within fourteen (14) days as a result of Covered Vaccination Adverse Reaction during the Coverage Period.</p> <p>iii. <b>Compassionate Benefit</b> will be paid in a lump sum if the Eligible Person died of Covered Vaccination Adverse Reaction and its complication within thirty (30) days after</p> <p>a. receiving the Approved Vaccination during the Coverage Period; or</p> <p>b. admission to Hospital during the Coverage Period within fourteen (14) days as a result of Covered Vaccination Adverse Reaction.</p>	

<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 self-inflicted injury or suicide, whether sane or insane; or b. terrorist attack using biochemical weapons of any kind.								
<b>E. General Provisions</b>									
1. Termination Of Coverage under the Scheme	The coverage under this Scheme shall be automatically terminated on the earlier of: (a) the expiry of the Coverage Period (immediately after 23:59); (b) death of the Eligible Person; (c) termination of the Selected Policy (immediately after 23:59); and (d) the total benefit amount claimed for all Eligible Persons under this Scheme has reached HK\$ / MOP 100,000,000. Termination of this Scheme will not affect any claim or benefit arising prior to such termination unless the total benefit amount claimed for all Eligible Persons under this Scheme has reached HK\$ / MOP 100 million or otherwise stated.								
2. Lapsation And Reinstatement of the Selected Policy	If the Selected Policy lapses, no coverage shall be provided under this Scheme during the period of lapsation. Provided that the Selected Policy is reinstated according to the clauses therein (if applicable), this Scheme will be reinstated along with the Selected Policy with the Coverage Period as stated on this Scheme. For the avoidance of doubt, i. for the Selected Policy issued and in force on or before 31 December 2021, the end date of Coverage Period should be 31 December 2022 regardless of reinstatement; ii. for the Selected Policy issued from 1 January 2022 to 31 December 2022, the Coverage Period will be subject to the Selected Policy commencement date for reinstatement; and iii. the reinstatement of this Scheme shall be without prejudice to the terms and conditions as stated herein.								
3. Limitation Of Benefit	i. In respect of any benefit for illness due to an AEFI, the Company shall only be liable to pay the following: <table border="1" data-bbox="386 517 1134 638"> <thead> <tr> <th>Benefit</th> <th>Per life limit</th> </tr> </thead> <tbody> <tr> <td>Pre-hospitalisation Outpatient Benefit</td> <td>One time</td> </tr> <tr> <td>Hospital Cash Benefit</td> <td>One stay up to fourteen (14) days</td> </tr> <tr> <td>Compassionate Benefit</td> <td>One time</td> </tr> </tbody> </table>	Benefit	Per life limit	Pre-hospitalisation Outpatient Benefit	One time	Hospital Cash Benefit	One stay up to fourteen (14) days	Compassionate Benefit	One time
Benefit	Per life limit								
Pre-hospitalisation Outpatient Benefit	One time								
Hospital Cash Benefit	One stay up to fourteen (14) days								
Compassionate Benefit	One time								
	ii. If a claim is paid under other AIA coverage for illness due to an AEFI, the same benefit under this Scheme will not be payable.								
4. Notice Of Claim	Written notice of claim must be given to the Company after Confinement or the death of Eligible Person. 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 Claim	<ul style="list-style-type: none"> <li>• Designated forms furnished by the Company (Medical Claim form for Pre-hospitalisation Outpatient Benefit, Hospital Cash Benefit, and Death Claim form for Compassionate Benefit)</li> <li>• Hong Kong identity card / Macau identity card (as applicable)</li> <li>• Proof of address (as applicable)</li> <li>• Proof of relationship (as applicable)</li> <li>• Proof of Approved Vaccination (e.g. vaccination records, copy of medical receipt for Approved Vaccination and etc.)</li> <li>• A proof of Covered Vaccination Adverse Reaction and, Confinement and Death certificate (as the case may be)</li> <li>• Pre-hospitalisation Outpatient original receipt</li> <li>• A letter of administration granted by the Hong Kong or Macau court on the deceased estate (for death claim).</li> </ul> <p>The above lists out the basic required documents only. The Company may require additional document to process the claim.</p>								
6. To Whom Benefits Are Paid	All the above-mentioned benefits payable under this Scheme will be paid to the Eligible Person if he/she is alive, otherwise to his/her estate. If the Eligible Person is under age of 18, the benefits will be paid to the Owner. If the Owner dies, the benefits will be paid to the Owner's estate. For the Selected Policy of AIA group insurance policy, the benefits payable under this Scheme will be paid to the insured member if the insured member is alive. If the insured member dies, unless otherwise provided under applicable law, any benefit payable under this Scheme will be paid to the designated beneficiary (if any), otherwise to the insured member's estate. 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. 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								
7. Claims Submission	i. Download the medical claims form 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. Change of Terms and Conditions	We reserve the right to change any terms and conditions or terminate this Scheme without advance notices. In the event of any disputes, our decision shall be final and conclusive.								

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