



健康長久好生活

# AIA全方位醫療及危疾保障 特選客戶尊享： 優易核保程序



醫療科技日新月異，然而新技術往往收費也較昂貴。AIA明白您的需要，提供多款醫療及危疾保障計劃，即使不幸患病，亦能減輕經濟負擔，讓您得到持久的支援，安心專注治療。貴為特選客戶，在推廣期內，您除了可以透過優易核保程序投保指定保障計劃外，若成功投保更可享多重優惠！

## 指定保障計劃：

### 「癌症全方位保障3」<sup>1</sup>

實報實銷的癌症醫療計劃，並結合嶄新的保障，包括為癌症篩查和臨床試驗藥物提供經濟支援，及一站式個人化增值服務，且保費相宜。



瞭解詳情

### 「全程守護健康保」 (只適用於香港客戶)

由疾病預防到康復，提供門診保障、癌症保障、康復及善終關懷惠及不同人生階段的健康評估等完善保障，全程守護您的健康。



瞭解詳情

### 「智護癌症保」

指定癌症及人壽保障，在關鍵時刻為您提供適切支援。



瞭解詳情

### 「AIA唯一摺保—癌症及嚴重傳染病保障」

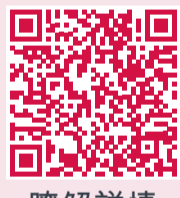
市場首創為癌症及原位癌整個醫療程序的嚴重程度作出客觀評估，通過清晰透明的分數表，讓您充份掌握賠償。



瞭解詳情

### 「進添」計劃—癌症保障系列

以精簡的保障配搭AIA首創的癌症多重賠償，助您填補現有保障缺口。



瞭解詳情

### 「愛伴航」

共115種受保疾病，賠償總額可高達原有保額之90%，成為您在人生旅途的可靠夥伴。



瞭解詳情

### 「簡護危疾保」

經濟實惠，並就多達115種嚴重疾病和非嚴重疾病提供保障，包括早期危疾、危疾和嚴重兒童疾病，助您面對一系列的健康挑戰。



瞭解詳情

### 「AIA唯一摺保—全面保障」

市場首創透過醫療過程的嚴重程度作賠償準則，保障任何一種疾病及受傷。



瞭解詳情

### 「摺誠定期壽險計劃」

讓您以相宜的保費，全面守護自己和至親，而且在每個續保年期內，保費維持不變。



瞭解詳情

特選客戶由2023年1月8日至6月30日期間成功投保以上指定保障計劃，可享**4重優惠**：

**1 優易核保程序<sup>#</sup>**  
無須驗身，只需確認一項健康聲明，即可投保。

**2 保費折扣**  
加入「AIA Vitality 健康程式」<sup>2</sup> 即享額外**首年保費9折優惠<sup>3</sup>**。 **AIA Vitality 健康程式**

**3 《歲月「友」情》推廣活動**  
《歲月「友」情》特選客戶可使用電子保費現金券獲享**即時保費扣減<sup>4</sup>**！

**4 AIA推廣活動**  
尚有更多精彩推廣優惠，請 **按此** **瞭解更多<sup>4</sup>！**

**優惠期有限，請即聯絡您的財務策劃顧問瞭解詳情！**

註：  
1. 「癌症全方位保障3」有三種計劃，分別為特級計劃、升級計劃及標準計劃（包括AIA健康系列及明珠系列）。請參閱相關產品簡介以瞭解產品特色。  
2. 「智護癌症保」並非AIA Vitality特選保險產品。  
3. 「AIA Vitality 健康程式」申請人須年滿18歲或以上及為有效的AIA Vitality特選保險產品保單的受保人。「AIA Vitality 健康程式」並非受保險業監管條例監管的保險產品，會員需繳付年費。「AIA Vitality 健康程式」會按年收取會費，而會員亦必須每年按時續會，方可維持會籍及享有其後每個保單年度的保費折扣（如有）。「AIA Vitality 健康程式」會費或會隨時變更而不作另行通知。同樣，計劃所提供的之獎賞與優惠亦會隨時變更而不作另行通知。保費折扣只適用於投保指定AIA Vitality特選保險產品基本計劃或附加契約的一般標準保費，並不適用於任何額外附加保費。在任何情況下，有關續保保費折扣計算將視乎受保人於每個保單年度續保時的「AIA Vitality 健康程式」會員級別而釐定。AIA Vitality特選保險產品保單及「AIA Vitality 健康程式」會籍之週年日可能會有不同。「AIA Vitality 健康程式」提供不同優惠，如欲瞭解詳情，請瀏覽aia.com.hk/aia vitality。  
4. 優惠受條款及細則約束，詳情請聯絡您的財務策劃顧問。  
\*條款及細則：  
5. 特選客戶推廣優惠（「推廣優惠」）由2023年1月8日至2023年6月30日止，包括首尾兩天（「推廣期」）。  
6. 此推廣優惠僅限於特選受保人於推廣期內成功投保於下列條款及細則第7項所列的指定保障計劃之新基本計劃，而合資格新保單須於推廣期內成功由受保人申請及續發（以AIA系統紀錄為準）。投保「進添」計劃—癌症保障系列、特選客戶持有的AIA或非AIA危疾保險計劃必須仍然生效，否則，相關的優易核保申請將被取消。  
7. 指定保障計劃（包括AIA健康系列及明珠系列，如適用）指：  
i. 「癌症全方位保障3」  
ii. 「進添」計劃—癌症保障系列  
iii. 「智護癌症保」  
iv. 「簡護危疾保」  
v. 「AIA唯一摺保—癌症及嚴重傳染病保障」  
vi. 「AIA唯一摺保—全面保障」  
vii. 「摺誠定期壽險計劃」  
viii. 「全程守護健康保」（只適用於香港客戶）  
ix. 「愛伴航」  
8. 特選受保人可透過優易核保程序以受保人身份投保最多一張「全程守護健康保」之合資格新保單。  
9. 特選受保人可透過優易核保程序以受保人身份投保多於一張「癌症全方位保障3」之合資格新保單。  
10. 特選受保人可透過優易核保程序以受保人身份投保多於一張「進添」計劃—癌症保障系列、「簡護危疾保」、「AIA唯一摺保—癌症及嚴重傳染病保障」、「AIA唯一摺保—全面保障」、「摺誠定期壽險計劃」及「愛伴航」之合資格新保單，而此推廣優惠下「進添」計劃—癌症保障系列、「簡護危疾保」、「AIA唯一摺保—癌症及嚴重傳染病保障」、「AIA唯一摺保—全面保障」、「摺誠定期壽險計劃」及「愛伴航」之優易核保總保額（以受保人計算）上限為100,000美元。  
11. 特選受保人可透過優易核保程序以受保人身份投保多於一張「智護癌症保」之合資格新保單，而此推廣優惠下「智護癌症保」保單之優易核保總保額（以受保人計算）上限為750,000港元/澳門幣。  
12. 此推廣優惠僅限於本推廣活動及不會作為未來投保的優先。  
13. 客戶必須如實作出健康聲明。若發現客戶沒有披露或隱瞞預先存在的健康狀況，將影響保單批核及將來索償。公司有可能要求客戶提供額外資料以作批核參考。此外，不確健康聲明的客戶必須跟隨正常核保程序投保。  
14. AIA有權隨時更改本推廣活動的條款及細則而毋須另行通知。推廣優惠只在推廣保險產品仍然接受投保申請時有效。如有任何關於此推廣優惠的爭議，AIA保留最終決定權。  
15. 有關投保安排，請向您的財務策劃顧問查詢詳情。

「癌症全方位保障3」、「簡護危疾保」、「AIA唯一摺保—癌症及嚴重傳染病保障」、「AIA唯一摺保—全面保障」、「摺誠定期壽險計劃」及「全程守護健康保」可以基本計劃形式獨立投保或作附加契約，而「進添」計劃—癌症保障系列、「智護癌症保」及「愛伴航」只可以基本計劃形式投保。此推廣優惠只適用於本單張所列的指定保障計劃之新基本計劃而並不適用於附加契約。在此文件中的產品資料並不包含保單的完整條款，有關產品特點、條款及細則、不保事項及主要產品風險之詳情，請參閱相關產品之產品簡介及保單契約。如欲在投保前參閱保險合約之樣本，您可向AIA索取。本單張只載有一般資料及只在港澳地區發放，並不構成任何銷售建議及/或有關產品之推介。於投保保險產品之前，客戶須完成財務需要分析。



HEALTHIER, LONGER,  
BETTER LIVES

## AIA's all-round medical and critical illness protection Exclusive for selected customers:

### Preferential Underwriting Offer

Medical technology is ever-changing, yet new technologies often come with higher costs. AIA understands your needs and has prepared **a range of medical and critical illness protection plans** to lighten your financial burden if diagnosed, and provide long-term support so you can focus on recovery. As our selected customer, you can apply for any specified protection plan with a **Preferential Underwriting Offer** and enjoy multiple rewards upon successful application within the promotion period!

#### Specified protection plans:

##### Cancer Guardian 3<sup>1</sup>

A cancer reimbursement plan that combines innovative benefits – including financial support for cancer screening and experimental drugs – with one-stop personalised value-added services at affordable premiums.



Learn more

##### Health Journey Guardian

(applicable to customers in Hong Kong only)

Covers you all the way from prevention to recovery, including outpatient benefits, cancer benefits, rehabilitation and hospice care benefits and wellness assessments for different stages of your life to ensure your overall well-being.



Learn more

##### Cancer Care Essence

Specific cancer cover with life protection, giving you support through critical times.



Learn more

##### AIA One Absolute – Cancer & Serious Infectious Disease Protection

A First-in-market product that determines your claims based on an objective assessment of the severity of the insured's medical condition and carcinoma-in-situ. We calculate claims with a transparent scoring table, giving you higher certainty about your claim.



Learn more

##### Level-Up Protect Cancer Plan Series

A streamlined plan with AIA's novel Cancer Shield Benefit, helping you close the gaps in your protection.



Learn more

##### On Your Side Plan

On top of 115 covered diseases, total benefits payable can add up to 900% of your Initial Sum Assured, supporting you throughout your journey for extra peace of mind.



Learn more

##### Simple Care Essence

Giving you budget-friendly protection against a broad range of health challenges, covering as many as 115 major and minor illnesses, including early stage critical illnesses, critical illnesses and severe child diseases.



Learn more

##### AIA One Absolute – Full Protection

A first-in-market future-proof protection plan that determines your claims based on the severity of your medical journey, covering every disease and injury.



Learn more

##### Wisdom Term Life Plan

Offering you and your family ample protection at affordable premiums, which are guaranteed to remain unchanged within each renewal period.



Learn more

From 8 January till 30 June 2023, selected customers who successfully applied for any of the above specified protection plans can enjoy **quadruple rewards**:

## 1 Preferential Underwriting Offer<sup>#</sup>

No medical examination is required. Simply acknowledge a health declaration to apply for the plan.

## 2 Premium Discount

Join AIA Vitality<sup>2</sup> to enjoy an instant 10% discount off first-year insurance premium<sup>3</sup>.

AIA Vitality

## 3 "The Loyalty Delight" Campaign

Selected customers of "The Loyalty Delight" Campaign can use e-Premium Coupons and enjoy an instant premium deduction<sup>4</sup>!

## 4 AIA Promotion Campaign

More offers are available, please [click here](#)  to learn more<sup>4</sup>!

Limited-time offers!

Please contact your financial planner for details!

Remarks:  
 1. Cancer Guardian 3 includes Mega Plan, Plus Plan and Standard Plan (including AIA Vitality Series and Pearl Series). For product features, please refer to the relevant brochure(s).  
 2. Cancer Care Essence is not an AIA Vitality selected insurance product.  
 3. 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. AIA Vitality is not an insurance product that falls under the jurisdiction of the insurance regulation. Annual membership fee is required for joining. 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. 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, please visit [aia.com.hk/aiavitality](http://aia.com.hk/aiavitality).  
 4. Terms and conditions apply, please contact your Financial Planner for details.  
 \*Terms and Conditions:  
 5. The Preferential Underwriting Offer ("Offer") starts from 8 January 2023 till 30 June 2023, both dates inclusive ("Promotion Period").  
 6. This Offer is only applicable to the selected insured who has successfully applied for the new basic plan of Specified Protection Plan listed below in Point 7. of Terms and Conditions within the Promotion Period, and the eligible new policy must be successfully applied by the insured and issued within the Promotion Period (according to AIA's system records). By the time of applying for Level-Up Protect Cancer Plan Series, the AIA or non-AIA Critical Illness plans held by the selected customer should be in-force. Otherwise, the relevant Preferential Underwriting application will be cancelled.  
 7. Specified Protection Plan (including AIA Vitality Series and Pearl Series, if applicable) refers to:  
 i. Cancer Guardian 3  
 ii. Level-Up Protect Cancer Plan Series  
 iii. Cancer Care Essence  
 iv. Simple Care Essence  
 v. AIA One Absolute – Cancer & Serious Infectious Disease Protection  
 vi. AIA One Absolute – Full Protection  
 vii. Wisdom Term Life Plan  
 viii. Health Journey Guardian (applicable to customers in Hong Kong only)  
 ix. On Your Side Plan  
 8. The selected insured can enjoy Preferential Underwriting to apply for at most one eligible new policy of Cancer Guardian 3.  
 9. The selected insured can enjoy Preferential Underwriting to apply for more than one eligible new policy of Health Journey Guardian.  
 10. The selected insured can enjoy Preferential Underwriting to apply for more than one eligible new policy of Level-Up Protect Cancer Plan Series, Simple Care Essence, AIA One Absolute – Cancer & Serious Infectious Disease Protection, AIA One Absolute – Full Protection, Wisdom Term Life Plan and/or On Your Side Plan. The total maximum sum assured of the policy(ies) for Level-Up Protect Cancer Plan Series, Simple Care Essence, AIA One Absolute – Cancer & Serious Infectious Disease Protection, AIA One Absolute – Full Protection, Wisdom Term Life Plan and/or On Your Side Plan under this Offer (per insured) is HK\$100,000.  
 11. The selected insured can enjoy Preferential Underwriting to apply for more than one eligible new policy of Cancer Care Essence. The total maximum sum assured of the policy(ies) for Cancer Care Essence under this Offer (per insured) is HK\$100,000.  
 12. This Offer is only limited to this campaign, and it does not serve as a precedent for future policy application.  
 13. Customers must complete the health declaration truthfully. If customers fail to disclose or withhold their pre-existing health conditions, the approval of their policies or future claims will be affected. AIA may request customers to provide further information as reference for policy approval. Furthermore, customers who do not acknowledge the health declaration must follow normal underwriting procedures for policy application.  
 14. AIA reserves the right to change any terms and conditions of this promotion without advance notices. The Offer is valid only when the promotion insurance products are available for application. In case of any dispute regarding the Offer, AIA's decision shall be final and conclusive.  
 15. For the detailed procedures of the application, please contact your Financial Planner.

Cancer Guardian 3, Simple Care Essence, AIA One Absolute – Cancer & Serious Infectious Disease Protection, AIA One Absolute – Full Protection, Wisdom Term Life Plan and Health Journey Guardian can be purchased as a basic plan or as a rider, and Level-Up Protect Cancer Plan Series, Cancer Care Essence and On Your Side Plan can only be purchased as a basic plan. This Offer is only applicable to the new basic plan of Specified Protection Plan listed in this leaflet and is not applicable to rider. The product information in this material does not contain the full terms of the product, for the details of the product features, terms and conditions, exclusions and key product risks, you may refer to the product brochure and policy contract of relevant products. In case you want to read policy contract sample before making an application, you can obtain a copy from AIA. This leaflet contains general information and is for distribution in Hong Kong and Macau only. It does not constitute any offer and/or insurance product recommendation. Customer must complete the Financial Needs Analysis before applying for any insurance product.