

GENERAL INSURANCE – PROTECTION

ITRAVEL PROTECT

**Dream bigger, fly higher,
venture further**

Embrace every moment of your journey with **iTravel Protect**, which gives you flexibility to extend or reschedule your cover and add optional benefits to suit your own personal adventure.



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AIA International Limited
(Incorporated in Bermuda with limited liability)



A world of adventure is out there, waiting to be explored. Take iTravel Protect with you for worldwide travel protection that covers all your essential needs, with optional benefits to suit your own itinerary. You can take up this highly flexible travel insurance plan conveniently on our AIA Connect mobile app and extend or reschedule your cover as needed. Unleash your inner explorer and live to the full with iTravel Protect.

Cover at a glance

		<i>iTravel Protect</i>		
Product Nature	Single trip travel insurance plan			
Plan Options	Essence Plan / Select Plan / Premier Plan			
Geographical Cover	Worldwide*			
Period of Insurance[^] (Benefit Term)	1 Day – 180 Days			
Insured's Age at Application	Individual	Family[#]		
	Age 18 - 100	Age 0 - 100		
Core Benefits	 Medical Expenses Benefit	 Personal Accident Benefit	 Emergency Assistance	
	 Travel Inconvenience Benefit	 Personal Property Benefit	 Personal Liability	 Rental Vehicle Excess
Optional Benefits	 Winter Sports	 Water Sports	 Cruise Vacation	 Destination Wedding and Photoshoot

* *iTravel Protect* does not provide cover for any journey, nationality and / or residents related to the following countries: Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan, Syria, North Korea or the Crimea region. This list shall be subject to change at the Company's sole discretion from time to time.

[^] Period of Insurance means the period from the beginning of the specified commencement date of the insured journey, and ending on either (i) the specified end date of the insured journey or (ii) the date when the insured returns from the insured journey to Hong Kong, whichever is earlier.

[#] Insureds under the Family Plan include the policyholder, his / her legal spouse and unmarried child(ren) who is / are aged under 18.

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

"Hong Kong" herein refers to Hong Kong Special Administrative Region.

"AIA", "the Company", "We", "our" or "us" herein refers to **AIA International Limited** (Incorporated in Bermuda with limited liability).





Plan Highlights



Flexible cover, as mobile as you are

- cover can be extended or rescheduled through our AIA Connect mobile app after application¹



Beyond conventional cover limits

- first-in-market**² cover for medical expenses which also extends to include medication for pre-existing illnesses³
- insured under age 18 can enjoy full cover for medical expenses
- no cover restrictions on the depth of dives or altitude of hikes for leisure



Comprehensive travel protection

- first-in-market**² cover for a missed flight departure³, which protects the insured from delays when leaving Hong Kong
- cover for all levels of Outbound Travel Alerts (OTA)


Remarks:

- For details, please refer to <https://ishop.aia.com.hk/en/ITP-easy-guide.html>.
- The statement we have made above about the benefits of our plan being first-in-market is based on comparing it with other single trip travel insurance plans issued by Hong Kong's major insurance companies.
- Applicable to *Premier Plan* only.






Flexible cover duration

When you travel, the unexpected is bound to happen. It's all part of the adventure. That's why **iTravel Protect** is designed to be flexible, so if your plans change before your insured journey starts, you can extend or reschedule your cover. You can even extend your cover during your insured journey if you decide to stay longer. All of this can be done wherever you are, through our AIA Connect mobile app. For details, please refer to <https://ishop.aia.com.hk/en/ITP-easy-guide.html>.



Install the "AIA Connect / 友聯繫" App today from App Store (iOS) or Google Play (Android) for free.



Medical Expenses Benefit

Medical treatment expenses

If the insured, who is the person protected under the policy, suddenly and unexpectedly becomes ill or accidentally injured during the insured journey, we will reimburse the reasonable costs of overseas medical treatment that is medically necessary, including consultation and hospitalisation, as well as the cost of hiring a land ambulance.

First in the market

Extended cover to pre-existing illnesses

(applicable to **Premier Plan** only)

If the insured unexpectedly becomes ill as a result of a pre-existing medical condition (other than any injury, congenital condition or disorder, mental or psychiatric condition or disorder) during the insured journey and the treatment cannot be delayed until the insured returns to Hong Kong, we will reimburse up to the maximum limit listed in the benefits schedule or 80% of the reasonable and customary medical necessary expenses incurred, whichever is lower.

Covered pre-existing illnesses include but not limited to:

- Asthma
- Diabetes mellitus
- Hypertension
- Allergies

Deposit guarantee for hospital admission

If the insured suddenly and unexpectedly becomes ill or injured during the insured journey and is hospitalised overseas, we will arrange through our service provider to guarantee payment of the hospital admission deposit on behalf of the insured when a deposit guaranteed is needed.

Overseas hospital cash

If the insured suddenly and unexpectedly becomes ill or accidentally injured during the insured journey and is hospitalised overseas, we will provide a cash benefit for each day of the insured's hospital stay, to help manage the necessary medical expenses incurred.

Follow-up medical treatment expenses

If the insured needs follow-up medical treatment upon returning to Hong Kong, after getting overseas treatment for a sudden and unexpected illness or accidental injury during the insured journey, we will reimburse the reasonable and customary medically necessary expenses incurred by the insured within 90 days after the end of the insured journey.

If the insured contracted an infectious disease during the insured journey and a corresponding diagnosis is made within 10 days after the insured returns to Hong Kong, any medical treatment provided by a registered medical practitioner for the infectious disease will be regarded as follow-up medical treatment and we will reimburse the reasonable and customary expenses necessarily incurred by the insured for the aforesaid follow-up medical treatment.



Trauma counselling

(applicable to **Select Plan** and **Premier Plan** only)

If the insured witnessed or suffered a traumatic event and is diagnosed by a registered medical practitioner with a post-traumatic stress disorder, we will reimburse the reasonable and customary expenses necessarily incurred for counselling services which are provided outside Hong Kong during the insured journey, or in Hong Kong within 90 days after the end of the insured journey.

Please refer to “Product Limitation” under Important Information for more details of “Medical treatment expenses”, “Overseas hospital cash”, “Follow-up medical treatment expenses” and “Trauma counselling”.



Personal Accident Benefit

Personal accident

When an accident happens, you do not want to be worrying about mounting bills. If the insured unfortunately passes away or sustains any of the injuries listed in the benefits schedule for Personal Accident within 12 consecutive months after an accident that occurred during the insured journey, we will pay a lump sum benefit according to the benefits schedule to help manage expenses. For details, please refer to “Product Limitation” under Important Information.

Credit card balance protection

(applicable to **Select Plan** and **Premier Plan** only)

If an adult insured unfortunately passes away due to an accident during the insured journey, we will pay the outstanding balance on the insured’s credit card for purchases charged to such card during the insured journey.



Emergency Assistance

Emergency medical evacuation

If the insured becomes seriously injured or seriously ill during the insured journey and needs to be transported to the nearest medical facility or back to Hong Kong for immediate treatment, our designated service provider will cover the cost of medically necessary services and supplies, as well as transport.

Repatriation of remains

In the unfortunate event that the insured passes away during the insured journey, our designated service provider will arrange for the insured’s remains to be returned to Hong Kong.

Compassionate visit

We know how important it is for family to be together during difficult times. If the insured unfortunately passes away or is hospitalised outside Hong Kong for more than 3 days during the insured journey due to a serious injury or serious illness while away from any adult immediate family member, we will reimburse the reasonable accommodation and transportation expenses (round-trip economy class airfare or railway fare only) necessarily incurred for one adult immediate family member to attend to the repatriation of the deceased insured or to visit the insured who is hospitalised.

Return of unattended children

If the insured unfortunately passes away or is hospitalised for more than 3 days during the insured journey due to a serious injury or serious illness, we will reimburse the reasonable accommodation and transportation expenses necessarily incurred for one adult immediate family member to take care of any children who were with the insured and accompany them back to Hong Kong.

24-hour worldwide telephone enquiry services

We offer a 24-hour worldwide free telephone enquiry service that the insured can call for travel matters before or during the insured journey.



Travel Inconvenience Benefit

First in the market

Missed flight departure

(applicable to *Premier Plan* only)

If the insured misses the originally scheduled flight departing Hong Kong on the date of departure due to any of the following reasons, we will reimburse the cost of rescheduling the flight to the same destination up to the maximum limit listed in the benefits schedule:

- riot or civil commotion;
- strike;
- gale, storm or hurricane signal hoisted (i.e. signal no. 8 or above); or
- black rainstorm warning signal hoisted.

Other than the above mentioned reasons, if the insured accidentally and unavoidably missed the flight due to any reason beyond the insured's control, we will reimburse 50% of the cost of rescheduling a flight to the same destination, up to 50% of the maximum limit listed in the benefits schedule.

Travel delay

Delays are not only frustrating, they are costly. If the insured arranges to travel on public transport and it is unexpectedly delayed for 6 consecutive hours or more due to any of the following reasons, we will provide a cash benefit according to the benefits schedule:

- adverse weather conditions;
- natural disasters;
- riot or civil commotion;
- strike;
- an act of terrorism;
- airport closure;
- hijack;
- industrial action; or
- mechanical and / or electrical breakdown of the pre-arranged public transport.

Or, for those on the *Select Plan* or *Premier Plan*, the insured may select either a cash benefit or one of the following reimbursement options according to the maximum limit listed in the benefits schedule, providing the flexibility that suits the needs of the insured:

Hours of delay	What we will reimburse?
For 6 consecutive hours or more	Any additional accommodation expenses, including the cost of Wi-Fi / internet and meal expenses
For 12 consecutive hours or more	Any additional transportation expenses for arranging alternative transport
For 12 consecutive hours or more resulting in the cancellation of the insured journey	Any unused and non-refundable part of any prepaid travel cost, including transportation and accommodation

Baggage delay

If the insured's baggage is delayed by the prearranged public transport due to delivery misdirection, we will provide a cash benefit according to the benefits schedule for every 6 hours from the time of the insured's arrival at the overseas destination until the baggage is returned to the insured.



Journey cancellation

If the insured journey of the insured is unexpectedly cancelled due to any of the following reasons, we will reimburse the prepaid and non-refundable transportation expenses, accommodation costs and / or the cost of any entry visas or permits for the scheduled insured journey; and any redeemed travel tickets or accommodation according to the benefits schedule:

- a. **occurring within 90 days before** the commencement date of the insured journey:
- death, serious injury or serious illness of the insured, an immediate family member or travel companion;
 - death, serious injury or serious illness of a close business partner, which requires the insured to be present at his / her place of employment on the commencement date of the scheduled insured journey;
 - witness summons, jury service or compulsory quarantine of the insured; or

- b. **occurring within 1 week before** the commencement date of the insured journey:

- any adverse weather condition, natural disaster, infectious disease, industrial action involving pre-arranged public transport, strike, terrorism, riot or civil commotion at the planned destination of the insured journey;
- serious damage to the insured's principal residence in Hong Kong from fire, flood or a natural disaster (typhoon, earthquake, etc.), which requires the insured to be present at the premises on the commencement date of the scheduled insured journey;
- the issuance of a Black OTA, Red OTA or Amber OTA for the planned destination of the Government of the Hong Kong Special Administrative Region, which prevents the insured from commencing on the insured journey.

Reimbursement for redeemed travel tickets or accommodation

If a travel ticket, hotel stay and / or accommodation package of the insured for the cancelled insured journey is a flight, accommodation or travel award redeemed from a customer loyalty programme offered by an airline or hotel, we will instead reimburse any service fee paid under such customer loyalty programme for rebooking or resetting the award up to the sub-limit stated in the benefits schedule.

Journey curtailment

If the insured's insured journey is unexpectedly interrupted and curtailed due to any of the following reasons and the insured is inevitably required to return to Hong Kong earlier than planned, we will reimburse the unused and non-refundable part of prepaid transportation expenses and accommodation costs, covered travel package or additional transportation expenses and accommodation expenses consequent upon the insured's return to Hong Kong before the scheduled return date specified on his / her itinerary:

- death, serious injury or serious illness of the insured, his / her immediate family member or travel companion;
- death, serious injury or serious illness of a close business partner which requires the insured to be present at his / her place of employment;
- any adverse weather condition, natural disaster, infectious disease, industrial action involving the pre-arranged public transport, strike, act of terrorism, hijack, riot or civil commotion at the planned destination of the insured journey, which prevents the insured from continuing with the insured journey;
- serious damage to the insured's principal residence in Hong Kong from fire, flood or a natural disaster (typhoon, earthquake, etc.), which requires the insured to be present at the premises; or
- the issuance of a Black OTA, Red OTA or Amber OTA for the planned destination according to the "Outbound Travel Alert System" of the Government of the Hong Kong Special Administrative Region, which prevents the insured from continuing the insured journey.

Missed event





(applicable to **Select Plan** and **Premier Plan** only)

If the insured unexpectedly cannot use any prepaid ticket to an overseas theme park or a sports event, music or performance event taking place overseas during the insured journey due to any of the following reasons, we will reimburse the unused and non-refundable part of the prepaid tickets:

- mechanical and / or electrical breakdown of the pre-arranged public transport before the scheduled starting time of the aforesaid event for which the aforesaid ticket(s) were issued;
- occurring within 90 days before** the commencement date of the insured journey:
 - death, serious injury or serious illness of the insured, his / her immediate family member or travel companion;
 - death, serious injury or serious illness of a close business partner, which requires the insured to be present at his / her place of employment;
 - witness summons, jury service or compulsory quarantine of the insured; or
- occurring within 1 week before** the commencement date of the insured journey:
 - any riot, civil commotion, strike, act of terrorism, natural disaster or adverse weather conditions at the planned destination arising out of circumstances beyond the control of the insured;
 - the issuance of Black OTA, Red OTA or Amber OTA for the planned destination of the Government of the Hong Kong Special Administrative Region, which prevents the insured from commencing on the insured journey.

Please refer to "Product Limitation" under Important Information for more details of "Travel delay", "Baggage delay", "Journey cancellation", "Journey curtailment" and "Missed event".

Cover for all levels of Outbound Travel Alerts (OTA)

 <p>Journey cancellation / Journey curtailment / Missed event</p>	 <p>Reimbursement up to 25% of the maximum limit</p>	 <p>Reimbursement up to 50% of the maximum limit</p>	 <p>Reimbursement up to 100% of the maximum limit</p>
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Personal Property Benefit

Baggage and personal effects

It can be heart-breaking, not to mention costly, when your treasured belongings are damaged abroad. We will pay for the accidental loss or damage repairs for the personal belongings of the insured during the insured journey. For details, please refer to "Product Limitation" under Important Information.

Travel documents

In the event of theft, robbery, burglary or other accidental loss of the insured's travel documents during an insured journey, we will reimburse the cost of replacing the travel documents, including the cost of replacing a Hong Kong Identity Card, passport, entry visa or other travel documents that are necessary for immigration clearance or driving license, as well as any travel and accommodation costs needed to replace the lost documents.

Personal money

We will reimburse the loss of the insured's cash, bank notes, or traveller's cheques, if the loss occurs as a direct result of theft, robbery or burglary during the insured journey.



Personal Liability

If something happens during the insured journey that the insured becomes liable for, we will cover the liability when:

- a third party passes away or gets injured; or
- the property of a third party is accidentally lost or damaged.



Rental Vehicle Excess

(applicable to **Select Plan** and **Premier Plan** only)

During the insured journey, if the insured rents a vehicle that is covered by a comprehensive motor insurance policy, and in the unfortunate event that the rental vehicle is stolen or is damaged due to an accident or collision, we will reimburse the rental vehicle excess or deductible for which the insured becomes liable. For details, please refer to "Product Limitation" under Important Information.

Reimbursement Tips:



- make sure to take reasonable and proper steps to keep the property safeguarded and secured at all times;
- report the loss or the theft to the local police within 24 hours if any items were lost or stolen;
- report the loss or the damage to the public transportation operator within 24 hours if any items in transit were lost or damaged.



Optional Benefits

Everyone has different reasons for travelling. Some are ready for an adventure, some are keen on sightseeing, and some just want to relax. That's why **iTravel Protect** lets you enhance your core cover with protection that's right for you, so you can pursue your passions and enjoy your journey.

You may choose from four optional benefits:

- **Winter Sports**
- **Water Sports**
- **Cruise Vacation**
- **Destination Wedding and Photoshoot**



Winter Sports


If the insured takes part in any specific winter sport during the insured journey, we will cover the following:

Specific winter sports include:

- downhill skiing
- snowboarding
- snowtubing
- bobsleighbing
- dog-sledding
- lugging
- ice skating
- ice hockey
- glacier walking
- ice climbing
- ice fishing
- snowmobiling

Top-up coverage on medical expenses	To be provided in addition to the basic medical expenses benefit if the insured suffers an illness or injury while engaged in a specific winter sport, requiring medically necessary treatment during the insured journey and / or follow-up treatment in Hong Kong.
Piste closure	We will provide a cash benefit if a prearranged ski resort is completely closed due to lack of snow or excess snow, resulting in the insured being unable to engage in a specific winter sport at the resort for more than 24 consecutive hours during the insured journey.
Non-refundable pre-paid booking for winter sports activities	If the insured is certified by a registered medical practitioner as being unfit to engage in a specific winter sport due to an illness or injury suffered during the insured journey, we will reimburse the resulting unused and non-refundable part of prepaid ski lift passes, ski / snowboard school / instructor fees and / or winter sports equipment hire costs which have been paid for the specific winter sport.
Winter sports equipment hire	We will reimburse the cost necessarily incurred for hiring equipment to replace the insured's personal equipment that is lost, stolen, damaged or delayed in transit during the insured journey.
Damage to hired winter sports equipment	We will reimburse the cost necessarily incurred for repairing or replacing hired equipment that is accidentally damaged during the insured journey.

For details, please refer to "Product Limitation" under Important Information.



Water Sports

If the insured takes part in any specific water sport during the insured journey, we will cover the following:

Specific water sports include:

- scuba diving
- stand-up paddling
- surfing
- wake boarding / water skiing
- snorkelling
- flatwater kayaking or canoeing
- wind surfing
- wake surfing

Top-up coverage on medical expenses	To be provided in addition to the basic medical expenses benefit if the insured suffers an illness or injury while engaged in a specific water sport, requiring medically necessary treatment during the insured journey and / or follow-up treatment in Hong Kong.
Non-refundable pre-paid booking for water sports activities	If the insured is certified by a registered medical practitioner as being unfit to engage in a specific water sport due to an illness or injury suffered during the insured journey, we will reimburse the resulting unused and non-refundable part of a prearranged water sports instruction class, course, tour and / or any related equipment hire costs.
Water sports equipment hire	We will reimburse the cost necessarily incurred for hiring equipment to replace the insured's personal equipment that is accidentally lost, stolen, damaged or delayed in transit during the insured journey.
Damage to hired water sports equipment	We will reimburse the cost necessarily incurred for repairing or replacing hired equipment that is accidentally damaged during the insured journey.

For details, please refer to "Product Limitation" under Important Information.



Cruise Vacation

If a cruise is part of the insured's insured journey, we will cover the following:

Top-up coverage on journey cancellation or curtailment	To be provided in addition to the basic journey cancellation and journey curtailment cover if the cruise is unexpectedly cancelled, interrupted and curtailed due to any of the reasons stated in the journey cancellation section or journey curtailment section.
Missed cruise departure	We will reimburse the unused and non-refundable part of any pre-paid cruise package cost and / or additional reasonable costs of travelling to the next scheduled port of call if the public transport that was prearranged to carry the insured to the boarding port is delayed for at least 8 consecutive hours due to adverse weather conditions, natural disasters, mechanical and / or electrical breakdown of the prearranged public transport, hijack or strike involving prearranged public transport.
Excursion tour cancellation	We will reimburse the unused and non-refundable part of any payment made for the excursion tour if it is cancelled due to the death, serious injury or serious illness of the insured, his / her immediate family member or his / her travel companion within 90 days before the commencement date of the insured journey, or due to an unexpected strike, riot, civil commotion, act of terrorism, adverse weather conditions or natural disaster at the intended destination at least 24 hours before the commencement time of the excursion.
Satellite phone fees	We will reimburse the satellite phone fees necessarily incurred aboard the cruise ship if the insured cannot continue the cruise and the insured journey is interrupted and curtailed due to the death, serious injury or illness of the insured, his / her immediate family member or travel companion, and the insured must return directly to Hong Kong.
Missed boarding on ports of call during voyage	We will reimburse the additional reasonable transportation costs of reaching the next scheduled port of call if the insured is unable to re-board the cruise while out on a shore excursion due to a strike, riot, civil commotion, act of terrorism, adverse weather conditions, natural disaster, mechanical and / or electrical breakdown of the public transport the insured was travelling on during the excursion, or the insured was hospitalised due to getting injured during the excursion.
Involuntary change of port	We will provide a cash benefit if the cruise changes or cancels its scheduled port of call while the insured is on the cruise due to adverse weather conditions.



Destination Wedding and Photoshoot

If the insured is the bride or groom at their overseas wedding ceremony or pre-wedding photo shoot, we will cover the following:

Loss of or damage to wedding attire	We will pay for the replacement or repair of the insured's wedding attire, including accessories, that is accidentally lost, stolen or damaged during the insured journey.
Loss of the marriage certificate	We will reimburse the necessary administrative fees of obtaining replacement copies of the insured's marriage certificate if it is lost as a direct result of theft, robbery, burglary or accidental loss during the insured journey.
Personal liability for invited guests	We will indemnify the insured for the liability incurred due to invited wedding guests' negligent actions at the wedding or wedding reception directly resulting in the death or injury of a third party, or the loss of or damage to any property, provided that written notice of the relevant event is provided to us.
Closure of wedding service providers	We will reimburse the unused and non-refundable part of any payment to a wedding service provider who is unable to provide services related to the wedding, wedding reception or photo / video shoot for the wedding due to bankruptcy or liquidation.

Example

(The following example is hypothetical and for illustrative purpose only.)

Case: Family First

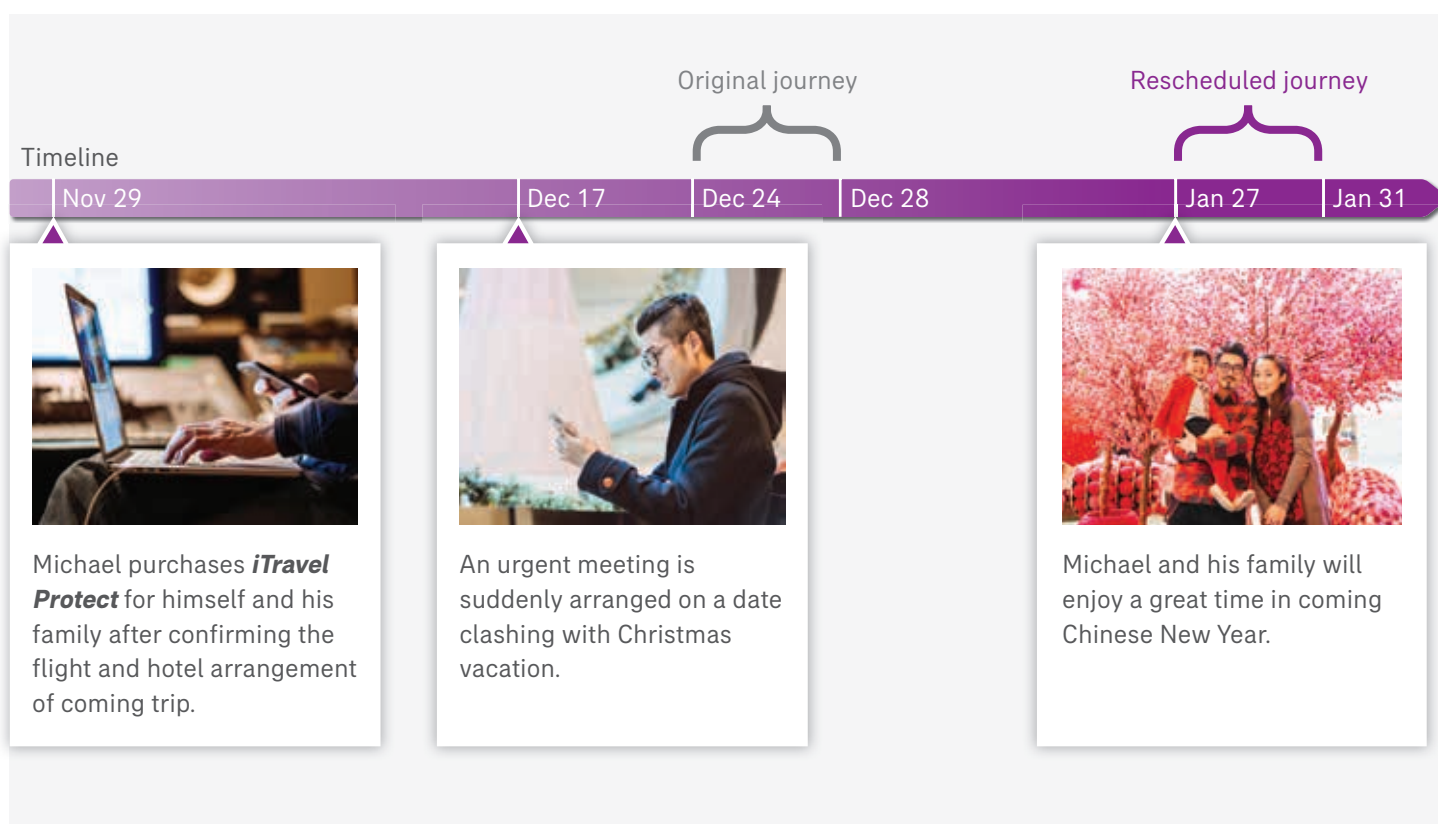
Policy owner:	Michael (age 35)
Insured:	Michael, Tracy (his wife) and Eunice (his daughter)
Occupation:	Account Manager
Family status:	Married



Michael's daughter Eunice has just started her primary school life and has well adapted to her brand-new life. Michael has prepared a special Christmas gift for her — a Christmas family vacation. To truly enjoy all the moments with less to worry about in upcoming journey, Michael purchases **iTravel Protect** for himself and his family.

However, the unexpected is bound to happen. A week before their vacation, an urgent meeting is suddenly arranged on a date clashing with their vacation. He has no way but to reschedule their journey.

Eunice is a bit disappointed about not travelling in Christmas. Michael has planned various celebration activities for Eunice and has rescheduled their journey to Chinese New Year to cheer her up. With the AIA Connect mobile app, Michael can reschedule their cover commencement date on his mobile phone.



Benefits schedule for *iTravel Protect*

	Maximum limit per insured for the insured journey (HK\$)		
	Essence Plan	Select Plan	Premier Plan
A. Medical Expenses Benefit			
Overall limit for Medical Expenses Benefit	500,000	1,000,000	1,500,000
Medical treatment expenses	500,000 ¹	1,000,000 ¹	1,500,000
• extended cover to pre-existing illnesses	Not applicable	Not applicable	10,000 ²
Deposit guarantee for hospital admission	Included	Included	Included
Overseas hospital cash	2,000 (200 per day)	5,000 (500 per day)	7,500 (750 per day)
Follow-up medical treatment expenses	250,000 ¹	500,000 ¹	750,000
Overall sub-limit for the followings:	3,000	4,000	6,000
• physiotherapy	200 per day per visit	400 per day per visit	600 per day per visit
• chiropractic treatment	200 per day per visit	400 per day per visit	600 per day per visit
• Chinese medical treatment (acupuncture / bone-setting / herbal medicine)	200 per day per visit	400 per day per visit	600 per day per visit
Trauma counselling	Not applicable	20,000 (2,000 per day per visit)	30,000 (3,000 per day per visit)
B. Personal Accident Benefit			
Personal accident	500,000 ³	1,200,000 ³	1,500,000 ³
Credit card balance protection	Not applicable	10,000	20,000
C. Emergency Assistance			
Emergency medical evacuation	5,000,000	5,000,000	5,000,000
Repatriation of remains			
Compassionate visit	30,000	30,000	30,000
Return of unattended children			
24-hour worldwide telephone enquiry services	Included	Included	Included

Remarks:

- The maximum limit will be reduced by 50% for the insured who is aged 70 or above on the date of issue. However, no benefit reduction will apply to the benefit sub-limit and per visit per day specified for follow-up medical treatment expenses.
- In the event that the sickness sustained or contracted by the insured is arising out of or in connection with any illness or disease that the insured suffers from prior to the insured journey, and which requires treatment by a registered medical practitioner outside Hong Kong during the insured journey, we shall reimburse the lower of: (a) 80% of the reasonable and customary medical expenses incurred; and (b) the maximum limit as stated in the benefits schedule.
- The maximum limit will be reduced by 50% for the insured who is aged 17 or below / aged 70 or above on the date of issue.

Benefits schedule for *iTravel Protect* (continued)

	Maximum limit per insured for the insured journey (HK\$)		
	Essence Plan	Select Plan	Premier Plan
D. Travel Inconvenience Benefit			
Travel delay	500	3,000	4,500
Either of the below:			
<ul style="list-style-type: none"> cash benefit 	500 (6 hours or more)	3,000 (500 per 6 hours)	4,500 (500 per 6 hours)
<ul style="list-style-type: none"> additional expenses on accommodation include Wi-Fi or internet usage fee and meal allowance incurred per night for 6 consecutive hours of delay or more 	Not applicable	3,000 (1,500 per night)	4,500 (1,500 per night)
<ul style="list-style-type: none"> additional expenses on transportation in case of the insured is travelling by air, the reimbursement shall be subject to economy airfare only 	Not applicable	3,000 (12 hours or more)	4,500 (12 hours or more)
<ul style="list-style-type: none"> delay results in travel cancellation reimbursement of unused and non-refundable part of any prepaid travel cost, including transportation and accommodation, incurred due to travel cancellation. 	Not applicable	3,000 (12 hours or more)	4,500 (12 hours or more)
Missed flight departure	Not applicable	Not applicable	3,000 ⁴
Baggage delay	500 (6 hours or more)	1,000 (500 per 6 hours)	1,500 (500 per 6 hours)
Journey cancellation If the issuance of Black, Red or Amber Outbound Travel Alert (OTA) for the planned destination(s), reimbursement up to 100%, 50% or 25% of the covered loss respectively, subject to the maximum limit.	10,000	30,000	60,000
<ul style="list-style-type: none"> reimbursement for redeemed travel tickets or accommodation 	1,000	1,000	1,000
Journey curtailment If the issuance of Black, Red or Amber Outbound Travel Alert (OTA) for the planned destination(s), reimbursement up to 100%, 50% or 25% of the covered loss respectively, subject to the maximum limit.	10,000	30,000	60,000
Missed event If the issuance of Black, Red or Amber Outbound Travel Alert (OTA) for the planned destination(s), reimbursement up to 100%, 50% or 25% of the covered loss respectively, subject to the maximum limit.	Not applicable	2,000	3,000

Remarks:

4. If the insured misses the originally scheduled flight on the date of departure from Hong Kong for an insured journey for any reason other than those specified in the cover of missed flight departure which is beyond the insured's reasonable control, we shall reimburse 50% of the additional cost incurred for the insured to reschedule or book a new flight to the planned destination, up to 50% of the maximum limit.



Benefits schedule for *iTravel Protect* (continued)

	Maximum limit per insured for the insured journey (HK\$)		
	<i>Essence Plan</i>	<i>Select Plan</i>	<i>Premier Plan</i>
E. Personal Property Benefit			
Baggage and personal effects	8,000	15,000	25,000
• laptop and photographic equipment	2,000	10,000	15,000
• mobile phone and tablet computer	Not applicable	3,000	3,000
• other items	2,000 (per item / pair / set)	3,000 (per item / pair / set)	3,000 (per item / pair / set)
Travel documents	5,000	20,000	35,000
• additional accommodation and transportation expenses	500 (per day)	2,000 (per day)	3,500 (per day)
Personal money	2,000	3,000	6,000
F. Personal Liability			
Personal liability	1,000,000	3,000,000	4,000,000
G. Rental Vehicle Excess			
Rental vehicle excess	Not applicable	5,000	10,000

Benefits schedule for *iTravel Protect* – Optional Benefits

	Maximum limit per insured for the insured journey (HK\$)
H. Winter Sports	
Top-up coverage on medical expenses	200,000 ⁵
• top-up coverage on follow-up medical treatment expenses	100,000 ⁶
Piste closure	5,000 (500 per day)
Pre-paid booking for winter sports activities	3,000
Winter sports equipment hire	3,000
Damage to hired winter sports equipment	2,000
I. Water Sports	
Top-up coverage on medical expenses	200,000 ⁵
• top-up coverage on follow-up medical treatment expenses	100,000 ⁶
Pre-paid booking for water sports activities	15,000
Water sports equipment hire	5,000
Damage to hired water sports equipment	2,000
J. Cruise Vacation	
Top-up coverage on journey cancellation or curtailment	15,000
Missed cruise departure	50,000
Excursion tour cancellation	10,000
Satellite phone fee	2,000
Missed boarding on port of call after excursion	5,000
Involuntary change of port	300
K. Destination Wedding and Photoshoot	
Wedding attire	5,000 (1,000 per item / pair / set)
Marriage certificate	1,000
Personal liability for invited guests	1,000,000
Closure of wedding service providers	10,000

Remarks:

- The maximum limit will be reduced by 50% for the insured who is aged 70 or above on the date of issue.
- Excludes treatments provided by chiropractor and/or physiotherapist which is prescribed by a registered medical practitioner, or treatments provided by Chinese medicine practitioner (including acupuncture, bone-setting and Chinese herbal treatment).

Benefits schedule for Personal Accident

Injury	Percentage of maximum limit	
1. Death	100%	
2. Permanent total disability	100%	
3. Permanent total loss of sight (both eyes / one eye)	100%	
4. Loss of limb or permanent total loss of use of limb(s) (both limbs / one limb)	100%	
5. Loss of speech and hearing	100%	
6. Permanent and incurable insanity	100%	
7. Permanent total loss of hearing of		
a. both ears	75%	
b. one ear	25%	
8. Loss of speech	50%	
9. Permanent total loss of the lens of one eye	50%	
10. Loss of or the permanent total loss of use of four fingers and thumb of		
a. right hand	70%	
b. left hand	50%	
11. Loss of or the permanent total loss of use of four fingers of		
a. right hand	40%	
b. left hand	30%	
12. 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%	
13. 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%	
14. 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%	
15. Fractured leg or patella with established non-union	10%	
16. Shortening of leg by at least 5cm	7.5%	
17. Third-degree burns		
Area	Damage as a percentage of total body surface area	
a. head	equals to or greater than 8%	100%
	equals to or greater than 5% but less than 8%	75%
	equals to or greater than 2% but less than 5%	50%
b. body	equals to or greater than 20%	100%
	equals to or greater than 15% but less than 20%	75%
	equals to or greater than 10% but less than 15%	50%

If the insured is left-handed, the percentage for the dismemberments of right hand and left hand listed in the benefits schedule will be transposed.

Premium Table for Individual Plan

Days of Travel	Core Plan Options (HK\$)			Optional Benefits (HK\$)			
	<i>Essence Plan</i>	<i>Select Plan</i>	<i>Premier Plan</i>	Winter Sports	Water Sports	Cruise Vacation	Destination Wedding and Photoshoot
1	103	147	191	24	14	38	13
2	117	165	219	27	16	41	15
3	127	183	246	33	18	47	17
4	137	211	271	37	21	59	19
5	157	241	298	41	26	70	22
6	177	274	325	45	29	84	24
7	201	295	353	49	32	93	26
8	221	328	399	54	35	100	28
9	244	361	440	58	38	107	31
10	251	388	470	62	40	117	33
11	264	418	503	67	43	127	35
12	281	445	533	71	46	137	38
13	294	470	564	76	49	149	40
14	311	494	596	80	52	158	42
15	328	524	632	85	55	166	45
16	344	557	670	90	59	177	48
17	365	566	706	96	62	185	51
18	381	581	744	101	65	189	54
19	398	608	780	106	69	195	57
20	418	635	818	112	72	199	59
21	435	665	854	117	76	203	62
22	452	689	889	122	79	207	65
23	468	717	922	126	82	211	67
24	485	744	955	131	85	215	70
25	502	768	988	136	88	219	72
26	515	795	1,023	141	91	223	75
27	532	819	1,056	145	94	227	77
28	549	846	1,089	150	97	231	80
29	565	870	1,125	155	100	235	82
30	582	897	1,158	160	104	239	85
⋮	⋮	⋮	⋮	⋮	⋮	⋮	⋮
Each additional day up to 180 days	+13	+21	+30	+4	+3	+8	+2

Premium Table for Family Plan

Days of Travel	Core Plan Options (HK\$)			Optional Benefits (HK\$)			
	Essence Plan	Select Plan	Premier Plan	Winter Sports	Water Sports	Cruise Vacation	Destination Wedding and Photoshoot
1	177	268	358	47	28	75	26
2	204	304	413	54	32	82	30
3	224	340	468	66	37	93	35
4	244	394	517	74	42	118	39
5	284	454	572	82	52	140	44
6	324	521	627	90	59	167	48
7	371	563	681	98	64	186	52
8	411	629	774	107	70	200	57
9	458	695	856	116	75	215	62
10	472	750	917	125	81	234	66
11	498	810	982	134	86	254	71
12	532	864	1,043	142	92	275	76
13	559	912	1,103	151	98	297	80
14	592	960	1,168	160	104	315	85
15	626	1,021	1,240	171	110	333	91
16	659	1,087	1,316	181	117	355	96
17	699	1,105	1,387	191	124	370	102
18	733	1,135	1,464	202	131	378	107
19	766	1,189	1,535	213	138	390	113
20	807	1,244	1,612	223	145	398	118
21	840	1,304	1,683	233	151	406	124
22	873	1,352	1,754	243	157	414	129
23	907	1,406	1,820	253	164	422	134
24	940	1,460	1,886	262	170	430	139
25	974	1,509	1,951	272	176	438	144
26	1,001	1,563	2,022	281	182	445	149
27	1,034	1,611	2,088	291	188	453	154
28	1,068	1,665	2,154	300	195	461	160
29	1,101	1,713	2,225	310	201	469	165
30	1,135	1,768	2,291	320	207	477	170
⋮	⋮	⋮	⋮	⋮	⋮	⋮	⋮
Each additional day up to 180 days	+27	+42	+60	+9	+5	+15	+4

Important Information

This brochure is for reference only. 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. 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 only.

Key Product Risks

We will terminate your policy and the insured will lose the cover when one of the following happens:

- non-payment of any premium;
- the end of the period of insurance;
- when the total benefit amount(s) paid under the benefits schedule for Personal Accident Benefit of the policy reaches 100% of the sum assured;
- upon payment of the benefits under journey cancellation or journey curtailment; and
- when you or any person or entity connected with the policy have exposed or may expose us to the risk of being or becoming subject to applicable sanction laws or regulations.

Product Limitation

1. Medical Expenses Benefit

i. Medical treatment expenses

- except for **Premier Plan**, the maximum limit specified for this benefit as stated in the benefits schedule will be reduced by 50% for an insured who is aged 70 or above on the date of issue.

ii. Overseas hospital cash

- this benefit is limited to 1 payment of the overseas hospital cash for each day of confinement of the insured.

iii. Follow-up medical treatment expenses

- except for **Premier Plan**, the maximum limit specified for this benefit as stated in the benefits schedule will be reduced by 50% for an insured who is aged 70 or above on the date of issue. Nevertheless, the benefit sub-limit and per visit per day limit for this benefit specified in the benefits schedule remain unaffected.
- this benefit is subject to the maximum limit for this benefit as stated in the benefits schedule, and in the case of treatment provided by a chiropractor, physiotherapist or Chinese medicine practitioner (including acupuncture, bone-setting or herbal treatment), is further capped at up to 1 visit per day to each of them, and is subject to the per day per visit limit and overall benefit sub-limit as stated in the benefits schedule.

iv. Trauma counselling

- this benefit is capped at 1 visit per day and is subject to the per visit per day and the maximum limit as stated in the benefits schedule.

2. Personal Accident Benefit

i. Personal accident

- in the event that a series of losses as stated in the benefits schedule for personal accident shall arise out of the same accident, no indemnity shall be paid for more than one of the losses, for which the amount of indemnity payable shall be the greatest amount of indemnity as determined by us under this benefit.
- regardless of the number of accidents and covered losses sustained by the insured, the maximum amount of benefit payable shall not exceed 100% of the maximum limit for this benefit as stated in the benefits schedule. Once the maximum amount of benefit payable is reached, the policy shall immediately terminate without any notice. However, such termination shall be without prejudice to any claim originating out of the accident causing such loss.
- notwithstanding anything to the contrary, in respect of the insured who is either aged 17 or below, or aged 70 or above on the date of issue, the maximum amount of benefit payable under this benefit shall be limited to 50% of the maximum limit for this benefit as stated in the benefits schedule.

3. Travel Inconvenience Benefit

i. Travel delay

- the insured can only claim for either departure or arrival delay of the same delayed public common carrier.

ii. Baggage delay

- regardless of the number of pieces of baggage checked in under the name of the insured on the same public common carrier, we shall only be liable to pay this benefit 1 time for each insured for the same insured journey.

iii. Journey cancellation

- when a claim is payable under this benefit, no other benefits shall be payable and all cover under this policy shall cease immediately without any notice.

iv. Journey curtailment

- if any loss arising from the same cause is claimed under travel delay, no benefit shall be payable under this benefit.

v. Missed event

- if any loss arising from the same cause is claimed under "Journey cancellation" or "Journey curtailment", no benefit shall be payable under this benefit.

4. Personal Property Benefit

i. Baggage and personal effects

- the indemnity for each article or set or pair of any articles shall be limited to the sub-limit per article stated in the benefits schedule. All related accessories shall be treated as part of one article;
- the indemnity for lap-top computer, photographic equipment, mobile phone and tablet computer (including accessories of aforesaid electronic devices) shall be limited to their corresponding sub-limits as stated in the benefits schedule; or
- we shall only be liable to indemnify the insured for a reasonable proportion, as determined by us, of the total value of the set or pair where the lost or damaged article is part of a set or a pair.

5. Rental Vehicle Excess

- we shall only be liable to pay this benefit 1 time for each insured for the same insured journey.

6. Optional Benefits

i. Winter sports and water sports

- the maximum limit specified for top-up coverage on medical expenses and maximum sub-limit for top-up coverage on follow up medical treatment expenses under “Winter sports” and “Water sports” stated in the benefits schedule for Optional Benefits will be reduced by 50% for insured who is aged 70 or above on the date of issue.
- the top-up coverage on follow-up medical treatment expenses under “Winter sports” and “Water sports” do not apply to the following types of treatment: treatments by a chiropractor, physiotherapist or Chinese medicine practitioner (including acupuncture bone-setting and herbal treatment).

Additional Information

Eligibility Criteria

To be eligible for cover under *iTravel Protect*:

1. The policyholder must be a Hong Kong identity card holder residing in Hong Kong;
2. The itinerary for the insured journey must include Hong Kong and such travel arrangement must be made and paid for in Hong Kong; and
3. The insured journey must commence in Hong Kong.

At the time of effecting this insurance the insured must be fit to travel and not be aware of any circumstances which could lead to cancellation or disruption of a particular insured journey, otherwise any claim filed shall be invalidated.

If the insured is covered under more than one *iTravel Protect* policy underwritten by us for losses arising from the same event, only the *iTravel Protect* policy with the greatest amount of indemnity payable for the relevant covered losses will apply.

iTravel Protect does not cover any loss, injury, damage or legal liability (a) arising directly or indirectly from planned or actual travel in, to, or through Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan, Syria, North Korea or the Crimea region; and (b) suffered or sustained by nationalities / residents of countries as stated herein.

Key Exclusions

Unless specifically provided otherwise, this policy shall not apply to any event or loss caused directly or indirectly, wholly or partly by any of the following:

- any pre-existing condition (except for extended cover to pre-existing illnesses for **Premier Plan**), congenital and heredity condition;
- any adverse condition or circumstance which existed or was announced before the date of issue;
- in respect of any extended or rescheduled insured journey covered by the certificate of insurance, any pre-existing condition or adverse condition or circumstance which existed or was announced before or at the time of the owner's application for extension or rescheduling;
- war (whether declared or not), invasion, act of foreign enemies, rebellion, revolution, riot or civil commotion, military or usurped power, performing duties as a member of armed forces, or other law enforcing agencies;
- any illegal or unlawful act by the insured or confiscation, detention, destruction by customs or other authorities;
- participation of act of terrorism by the insured;

- any loss due to any prohibition or regulations by any government;
- any loss, injury, damage or legal liability arising directly or indirectly from planned or actual travel in, to, or through Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan, Syria, North Korea or the Crimea region;
- any claim, loss, injury, damage or legal liability suffered or sustained by residents of Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan, Syria, North Korea or the Crimea region;
- any loss or expenses if reimbursed or paid by us would result in us or our affiliates being in breach of trade or economic sanctions of the U.S. or United Nation or other such similar laws or regulations;
- nuclear risks of any nature; radioactive, nuclear pollution or contamination;
- 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 while the insured is in a state of insanity;
- any medical treatment received in the course of an insured journey which was made for the purpose of receiving medical treatment (need not be the sole purpose); or the insured journey was undertaken while the insured was unfit to travel or against the advice of a registered medical practitioner;
- any loss which has connection with the effects of alcohol or drugs other than those prescribed by a registered medical practitioner;
- AIDS or any injury and sickness commencing in the presence of a sero-positive test for HIV and related disease, sexually transmitted disease;
- psychosis, sleep disturbance disorder, mental or nervous disorders;
- pregnancy or childbirth, and any injury or sickness associated with pregnancy or childbirth;
- any loss arising during the time the insured is engaging in duty including being as a crew member or an operator of any air carrier; testing of any kind of conveyance; engaging in any kind of labour work; engaging in offshore activities like commercial diving, oil rigging, mining or aerial photography; handling of explosives; performing as actor actress; being a site worker, fisherman, cook or kitchen worker; tour guide or tour escort;
- riding or driving in any kind of motor racing, competition, engaging in a professional capacity in any sport or where an insured person would or could earn income or remuneration from engaging in such sport as a source of income;
- any activity or involvement of the insured in the air unless the insured is at the relevant time:
 - a. travelling as a fare-paying passenger (not as a pilot / operator or a member of the aircrew) in a licensed aircraft and / or a commercial aircraft; or
 - b. participating in such activity where the manoeuvre or navigation of such activity is managed and controlled by another person who is adequately licensed for guiding such activity and the provider of such activity must be authorised by the relevant local authority.

For extended cover to pre-existing illnesses, we shall not be liable for:

- a. any insured journey to the Mainland China and / or Macau Special Administrative Region;
- b. any expenses related to routine physical examinations or health check-ups;
- c. any expenses related to prescription of medicine to the insured where the medicine:
 - is not prescribed by a registered medical practitioner overseas;
 - is not prescribed further to the covered treatment during the insured journey; or
 - is to be taken over a period of 1 month or more;
- d. any expenses related to treatment of any injury, congenital condition or disorder; or mental or psychiatric condition or disorder.

Effective from 1 April 2019, all policyholders 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. (The levy rate for policies with policy date from 1 April 2019 to 31 March 2020 is 0.06%, maximum levy amount is HK\$3,000.)

IMPORTANT POINTS TO NOTE

When making the application for the policy, the applicant and proposed insured person(s) (if applicable) are required to declare, confirm and agree:

- a. No information or representation made or given by or to any person shall be binding on the Company unless it is in writing and is presented and approved by the Company.
- b. All written information, including but not limited to age and / or sex, submitted in the application form and in the Company issued questionnaires or other documents submitted in connection with the application and statements and answers made to the Company's medical examiners are true, complete and correct. In respect of any information or answers that are not provided by the applicant personally, the contents are true, correct and complete. The Company, believing them to be such, will rely and act on them, otherwise any policy issued hereunder may be void.
- c. All information and documents provided (as defined under (b)) together with the relevant policy and the Certificate of Insurance issued shall constitute the entire contract between the policyholder and the Company. Certificate of Insurance will be sent to the policyholder's email address as recorded by the Company to confirm the successful application.
- d. A person who is not a party to the policy (including but not limited to the insured or the beneficiary) has no right to enforce any of the terms of the policy
- e. The agent or representative of the Company has solicited insurance business from the applicant in Hong Kong S.A.R. (if applicable) and the application procedure has taken place in Hong Kong S.A.R.
- f. It is required to provide valid documentation proofs (such as identity card and address proof) to the satisfaction of the Company for it to conduct due diligence from time to time on the applicant / policyholder, the proposed insured person(s), the ultimate beneficial owner of the policy (if any) and the authorized signatory(ies) (if any) pursuant to the Anti-Money Laundering and Counter-Terrorist Financing Ordinance Cap 615 (and / or other applicable legislation). Failure or refusal to do so, or if the due diligence cannot be completed within a reasonable time for any reason, the Company shall have the right to disprove the application and / or terminate the policy and / or the business relationship. In the event that the Company has to terminate the policy and / or its business relationship on this ground, it shall be entitled to deduct such applicable fees and charges. In such event the Company shall not be liable to any persons aforesaid for any loss, damage, reimbursement and / or compensation whatsoever caused by or in connection with the termination of the policy and / or the business relationship.
- g. To advise the Company forthwith upon any change or update of the personal particulars / the identification information of applicant and proposed insured person(s); and to provide documentary proof(s) of such change or update to the satisfaction of the Company upon its request.
- h. The policy will not cover any loss, injury, damage or legal liability (a) arising directly or indirectly from planned or actual travel in, to, or through Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan, Syria, North Korea or the Crimea region; and (b) suffered or sustained by nationalities / residents of countries as stated herein.

- i. The applicant and insured person(s) are not traveling against the advice of any medical practitioner and not travelling in order to receive medical treatment.
- j. The policy is non-cancellable and the premium is non-refundable after it is issued.
- k. The application and declaration and other information provided shall form the basis of the contract.
- l. The applicant has read, understood and accepted the terms, conditions and exclusions set out in the policy.
- m. The applicant has stayed in Hong Kong for over 182 days in the past 12 months.

PERSONAL DATA COLLECTION AND USE

When making the application for the policy, the applicant is required to :

- read and understand the AIA Personal Information Collection Statement ("AIA PIC").
- declare and agree that any personal data and other information relating to the applicant or the policy(ies) or investments contained in the application or collected obtained, compiled or held by the Company by any means from time to time may be collected and utilized in accordance with the AIA PIC.
- acknowledge and consent to the transfer of personal data outside of Hong Kong for the purposes and to the types of transferee as set out in the AIA PIC.
- the updated version of AIA PIC is available for download from its website: <https://www.aia.com.hk/en/privacy-statement-main.html>, and is made available upon request.

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 occurrence of such event, and send us the appropriate forms and relevant proof within 90 days from the date of such loss. You can get the appropriate forms from your financial planner, by calling the AIA Customer Hotline (852) 3108 1928 in Hong Kong, or by visiting any AIA Customer Service Centre.

Payment of Benefits

During the lifetime of the insured, all benefits (except accidental death under Personal Accident Benefit) payable under this plan will be paid to you if you are alive, otherwise to your estate.

In the unfortunate event when the insured passes away, unless otherwise provided under applicable law, the benefit payable for accidental death under Personal Accident Benefit under this plan will be paid to the beneficiary(ies). If no beneficiary survives the insured, the death benefit and all other benefits under this plan, if any, shall be paid to you if you are alive, otherwise to your estate.


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

Hong Kong  **(852) 3108 1928**

 ***1299**
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