

GROUP INSURANCE – PROTECTION  
TRAVEL PRO

# PEACE OF MIND FOR YOUR BUSINESS TRAVEL

Travel Pro provides comprehensive protection for you and your employees while abroad. It covers accident, medical expenses, trip curtailment and cancellation, loss of baggage and personal effects. Depending on the plan chosen, the premium can be as low as HK\$1.35 per day.



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**AIA Corporate Solutions**  
— Your Pension and Group Insurance Partner



HEALTHIER, LONGER,  
BETTER LIVES

# Unexpected events may happen during trips

Such as sickness, accidents, loss of travel documents or personal effects, trip curtailment or cancellation due to an accident and so on.

Travel Pro provides 24-hour travel protection, allowing your employees to travel with complete peace of mind.

## Cover at a glance

Product Nature	Travel protection insurance plan
Issue Age	Age 69 or below
Protection up to Age	Age 69
Eligibility	<ul style="list-style-type: none"><li>For at least 5 full-time employees</li></ul>
Geographic Cover Option	<ul style="list-style-type: none"><li>Worldwide</li><li>Asia Region*</li><li>China (excluding Hong Kong and Macau)</li></ul>
Plan Option	<ul style="list-style-type: none"><li>Plan 1 (Worldwide or Asia Region) – maximum HK\$1,000,000 personal accident and medical benefits</li><li>Plan 2 (Worldwide or Asia Region) – maximum HK\$750,000 personal accident and medical benefits</li><li>Plan 3 (Worldwide or Asia Region) – maximum HK\$500,000 personal accident and medical benefits</li><li>Plan 4 (China only) – maximum HK\$250,000 personal accident and medical benefits</li></ul>
Core Benefits	<ul style="list-style-type: none"><li>Personal accident benefits</li><li>Medical benefits including hospitalisation and surgical cover; hospital confinement income</li><li>Worldwide emergency assistance services and China Assist Card</li><li>Benefits for travel inconvenience including journey curtailment or cancellation; benefits for loss of baggage and personal effects</li><li>Personal liability benefit</li><li>Additional benefits including travel vaccines reimbursement (applicable to Worldwide and Asia Region plans only) and compassionate death benefit</li></ul>

For more information, please read the “Benefits schedule for **Travel Pro**” in this brochure.

\* Asia Region means: Brunei, Cambodia, The People’s Republic of China (excluding Hong Kong but including Macau), Guam, Indonesia, Japan, South Korea, Malaysia, Philippines, Saipan, Singapore, Taiwan, Thailand and Vietnam.



## Personal accident and medical protection

If your employee suffers any of the covered injuries as a result of an accident during an insured journey, we will provide personal accident benefits with sum assured up to a maximum of HK\$1 million. If your employee is ill or injured during an insured journey, we will also cover the expenses of medical treatment during the journey and after return to Hong Kong as well as daily cash benefit during hospitalisation.



## Comprehensive travel protection

The plan helps your employees to cope with an accident during the journey, including trip curtailment or cancellation due to an accident, loss of travel documents or personal money, plus theft or damage to laptop computers.



## Worldwide emergency assistance service and China Assist Card

If your employee becomes seriously ill or is involved in a serious accident during an insured journey, we provide 24-hour worldwide emergency assistance services, including:

- Emergency medical evacuation: we will arrange transport for the injured insured member to the nearest location with appropriate care and facilities available for treatment.
- Repatriation of remains: if the insured member unfortunately passes away, we will arrange the return of remains back to Hong Kong.

For medically necessary hospitalisation in mainland China (excluding Hong Kong and Macau), simply present the China Assist Card at any of our selected hospitals. The insured member will receive a guarantee of hospital admission deposit, so they can receive medical treatment without delay.



## Travel vaccine

We cover the cost of vaccines for 15 common diseases, giving your employees peace of mind before, during and after their trips (applicable to Worldwide and Asia Region plans only).



## Staff replacement benefit

In case your employee unfortunately passes away, or is hospitalised due to serious injury or serious sickness during an insured journey and another employee has to be sent to take over the job, we will pay the reasonable travel and accommodation expenses.



## Simple and easy application

With only as few as 5 full-time employees, you can secure travel protection for yourself and your employees.

## Benefits schedule for Travel Pro

Benefit items are reimbursed on a “usual, reasonable and customary” basis (applicable to medical expenses reimbursement under part II). For more information, please refer to point 4 of the “Product Limitation” section under “Important information”.

### Core Benefits

Plan	Maximum Benefit Per Journey (HK\$)			
	Plan 1	Plan 2	Plan 3	Plan 4 (China only)
<b>I. Personal Accident Benefits</b>				
<b>Accidental death and disablement benefit<sup>1,2,3</sup> (Sum Assured)</b> We will pay this benefit if death resulting from an injury or any of the injuries covered in the benefits schedule for accidental death & disablement benefit occurs within 180 days of an accident involving the insured member during an insured journey, up to the percentage listed (as the case maybe)				
<b>Permanent total disability benefit<sup>1,3</sup> (Sum Assured)</b> We will pay this benefit (during the continuance of the disability of the insured member) if the insured member is permanently and totally disabled by an accident within 180 days of the accident during an insured journey, and remains permanently and totally disabled for at least 12 consecutive months, up to 100% of the sum assured as follows: <ul style="list-style-type: none"> <li>Starting from the end of the 13<sup>th</sup> month, the insured member will receive payment equal to 1% of the sum assured at the end of each month, for up to 100 months</li> <li>Payment will end immediately if the disability ceases or the insured member becomes able to return to work within 100 months</li> </ul>	1,000,000	750,000	500,000	250,000
<b>II. Medical Benefits</b>				
<b>Medical expenses reimbursement</b> Medical expenses incurred if the insured member is ill or injured during an insured journey <ul style="list-style-type: none"> <li>Includes local follow-up treatment within 90 days of returning to Hong Kong</li> </ul>	1,000,000	750,000	500,000	250,000
	50,000	50,000	50,000	50,000
<b>Daily hospital income</b>	5,000 (limit per day: 500)	4,000 (limit per day: 400)	—	—
<b>III. Emergency Assistance Services</b>				
<b>Worldwide emergency assistance services</b> <ul style="list-style-type: none"> <li>a. Emergency medical evacuation</li> <li>b. Repatriation of remains</li> <li>c. Compassionate visit                             <ul style="list-style-type: none"> <li>Care visit by one adult family member (If the insured member passes away or requires hospitalisation for more than 5 consecutive days and no work colleague or adult family member is with the insured member)                                     <ul style="list-style-type: none"> <li>Return air ticket (economy class)</li> <li>Visitor's accommodation expenses</li> </ul> </li> <li>Care and return of accompanying children (under 18 years of age) to their place of residence by an adult family member (If the insured member passes away or requires hospitalisation for more than 5 consecutive days and children travelling with the insured member are left without adult care)                                     <ul style="list-style-type: none"> <li>Return air ticket (economy class)</li> <li>Visitor's accommodation expenses</li> </ul> </li> </ul>                             Up to 2 adult family members can be arranged.                         </li> </ul>	100% 100%			
	30,000	20,000	10,000	3,000
<b>Staff replacement</b> If the insured member passes away or requires hospitalisation for more than 5 consecutive days due to serious injury or serious sickness during an insured journey, the employer can send a replacement staff to take over the assignment Includes: <ul style="list-style-type: none"> <li>return air ticket (economy class)</li> <li>accommodation expenses</li> </ul>	20,000	20,000	10,000	5,000

**Remarks:**

- If an accidental disablement benefit has already been paid to the insured member, who later passes away or suffers a permanent total disability as a result of the same accident, the amount of the previous payment will be deducted from any accidental death benefit or permanent total disability benefit payable.
- If an accident causes more than one injury under the accidental disablement benefit, only the injury with the largest benefit amount will be payable.
- Cover under **Travel Pro** shall automatically terminate on the date of the accident if the benefit of permanent total disability or accidental death and disablement is paid to the insured member.

The above information is for reference only. Please refer to the policy contract for the definitions of the capitalised terms and the exact and complete terms and conditions of the benefits. We reserve the right to revise the benefits schedule from time to time.

## Core Benefits (continued)

Plan	Maximum Benefit Per Journey (HK\$)			
	Plan 1	Plan 2	Plan 3	Plan 4 (China only)
<b>III. Emergency Assistance Services (continued)</b>				
<b>China Assist Card</b> For medically necessary hospitalisation in mainland China (excluding Hong Kong and Macau), we will provide guarantee of hospital admission deposit for insured members when they present the China Assist Card at any of our selected hospitals in mainland China.	Included			
<b>24-hour worldwide telephone enquiry services</b>	Included			
<b>IV. Travel Inconvenience Benefits</b>				
<b>Journey curtailment</b> The irrecoverable loss of travel fare and accommodation expenses paid in advance, or the unused and non-refundable part of the travel package provided by the travel agent if the insured journey is interrupted as a result of the following reasons: <ul style="list-style-type: none"> <li>- the insured member is being hijacked</li> <li>- medical evacuation or repatriation of the insured member or an accompanying colleague</li> <li>- the insured member or his accompanying colleague is seriously ill or injured</li> <li>- the insured member's family member is seriously ill, seriously injured or passes away</li> <li>- the insured member's close business partner is seriously ill, seriously injured or passes away, requiring the insured member's presence at his place of employment</li> </ul>	30,000	25,000	15,000	—
<b>Journey cancellation</b> The irrecoverable loss of travel fare and accommodation expenses paid in advance if the insured journey is cancelled due to any of the following events occurring within 30 days before the insured journey commences: <ul style="list-style-type: none"> <li>- the insured member or the insured member's family member is seriously ill, seriously injured or passes away</li> <li>- the insured member's close business partner is seriously ill, seriously injured or passes away, requiring the insured member's presence at his place of employment on the departure date</li> <li>- the insured member's residence is seriously damaged by natural disasters within 7 days before the departure and the insured member is required to stay at the residence</li> <li>- the insured member is required to serve as a juror or a witness, or is summoned to appear at court</li> <li>- the insured member is compulsorily quarantined</li> <li>- the insured member's planned destination is under unexpected outbreak of war, terrorist activities, strikes, riot or civil commotion</li> </ul>	30,000	25,000	15,000	—
<b>Travel documents loss</b> <ul style="list-style-type: none"> <li>• Loss of travel documents including passports, travel tickets and other relevant documents during an insured journey</li> <li>• The cost of obtaining replacement documents, and additional hotel and travel expenses incurred are covered</li> </ul>	10,000	7,500	5,000	—
<b>Travel delay for over 6 hours</b> <ul style="list-style-type: none"> <li>• HK\$250 is compensated for each full 6 consecutive hours of delay of the public common carrier</li> </ul>	5,000	4,000	2,000	—
<b>Baggage delay for over 8 hours</b> <ul style="list-style-type: none"> <li>• HK\$400 is compensated for each full 8 consecutive hours of delay of the baggage</li> <li>• Only one claim of baggage delay is accepted for each insured journey</li> </ul>	3,000	2,500	2,000	—
<b>V. Loss of Baggage and Personal Effects Benefits</b>				
<b>Loss of baggage and personal effects</b> Include: <ul style="list-style-type: none"> <li>• limit per article, set or pair of articles</li> <li>• limit per laptop computer</li> </ul>	15,000 2,500 10,000	10,000 2,000 7,500	5,000 1,000 5,000	3,000 1,000 —
<b>Personal money loss</b> Including cash, bank notes, traveller's cheques or money orders	2,500	2,000	1,000	800

The above information is for reference only. Please refer to the policy contract for the definitions of the capitalised terms and the exact and complete terms and conditions of the benefits. We reserve the right to revise the benefits schedule from time to time.

## Core Benefits (continued)

Plan	Maximum Benefit Per Journey (HK\$)			
	Plan 1	Plan 2	Plan 3	Plan 4 (China only)
<b>VI. Personal Liability Benefit</b>				
The insured member is covered against legal liability for accidental death, injury to or damage to the property of a third party	1,000,000			
<b>VII. Additional Benefits</b>				
<b>Travel vaccine</b> - 80% of the actual charge - Covered travel vaccines include: Cholera, Diphtheria, Hepatitis A, Hepatitis A Immunoglobulin, Hepatitis B, Influenza, Japanese Encephalitis, Malaria, Meningococcal Meningitis, Plague, Poliomyelitis, Rabies, Tetanus, Typhoid and Yellow Fever. Only pre-trip travel vaccination (on recommendation of a doctor) will be reimbursed	100 per policy year	100 per policy year	100 per policy year	—
<b>Compassionate death benefit</b> We will pay this benefit upon death of the insured member	30,000	30,000	30,000	10,000
<b>Purchase protection</b> • Items purchased with payment cards (e.g. credit cards) during an insured journey • Loss due to theft or accidental damage within 90 days from the date of purchase • Loss reported to the police within 48 hours, with a written report provided by the police	40,000 per policy year (limit per occurrence: 8,000)	—	—	—
<b>Home protection</b> Loss caused by burglary at the insured member's residence during an insured journey and reported to the police within 48 hours of discovering the loss, with a written report provided by the police.	100,000 per policy year (limit per occurrence: 60,000; inclusive of a maximum of 4,000 for loss of money / cheque)	—	—	—

## Benefits schedule for the accidental death & disablement benefit

Injury	% of Sum Assured
<b>1. Loss of life</b>	100%
<b>2. Permanent and incurable paralysis of all limbs</b>	100%
<b>3. Permanent total loss of sight of both eyes / one eye</b>	100%
<b>4. Loss of or the permanent total loss of use of two limbs / one limb</b>	100%
<b>5. Loss of speech and hearing</b>	100%
<b>6. Permanent and incurable insanity</b>	100%
<b>7. Permanent total loss of hearing of</b>	
a. both ears	75%
b. one ear	25%
<b>8. Loss of speech</b>	50%
<b>9. Permanent total loss of the lens of one eye</b>	50%
<b>10. Loss of or the permanent total loss of use of four fingers and thumb of</b>	
a. right hand	70%
b. left hand	50%
<b>11. Loss of or the permanent total loss of use of four fingers of</b>	
a. right hand	40%
b. left hand	30%
<b>12. Loss of or the permanent total loss of use of one thumb</b>	
a. both / one right joint	30% / 15%
b. both / one left joint	20% / 10%
<b>13. Loss of or the permanent total loss of use of fingers</b>	
a. three / two / one right joint	10% / 7.5% / 5%
b. three / two / one left joint	7.5% / 5% / 2%
<b>14. Loss of or the permanent total loss of use of toes</b>	
a. all – one foot	15%
b. great – both joints	5%
c. great – one joint	3%
<b>15. Fractured leg or patella with established non-union</b>	10%
<b>16. Shortening of leg by at least 5cm</b>	7.5%
<b>17. Third degree burns</b>	
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 member is left-handed, the percentage for the disablements of right hand and left hand listed in the benefits schedule will be transposed.



## Conditions

### Eligibility

#### Number of employees

- The company must have a minimum of 5 full-time employees who are Hong Kong residents and expatriates stationed in Hong Kong with HKID Cards

#### Age of employees

- Full-time employees: age 69 or below

#### Insured occupational classification

The plan is for occupational classes 1 - 4 only	
Class 1	Office-type occupations with no real hazards involved, e.g. lawyers, office executives
Class 2	Occupations involving minor risks like outdoor work, e.g. engineers (electronic), salesmen (outdoor), buyers
Class 3	Skilled or semi-skilled occupations including those using light machinery, e.g. hardware maintenance technicians, sample makers (textile and clothing), electronic assemblers
Class 4	Industrial type occupations involving heavy machinery or unskilled jobs, e.g. foremen (bakelite, plastic), machine operators

The plan does not include cover for the occupation which is not classified in any of the above classes.

#### Participation guidelines

- There must be a minimum of 5 employees on the plan
- The plan does not include cover for dependants

## How to apply

Please submit the following completed and signed documents:

1. Application form
2. Data form of proposed insured employees
3. Photocopy of Hong Kong Business Registration Certificate
4. Cheque for the first year's premium and levy, payable to "AIA International Limited"
5. Documents required by "The Guideline on Anti-Money Laundering and Counter-Terrorist Financing"



We will carry out occupational underwriting for each proposed insured member.



The policy will be effective on the date when we receive all the required documents and upon occupational underwriting decision or any subsequent date as specified by the policyholder, whichever is later.



Our representative will deliver the group policy document once approved.







## Important Information

1. *This brochure does not contain the full terms and conditions of the policy. It is not, and does not form part of, a contract of insurance and is designed to provide an overview of the key features of this product. The precise terms and conditions of this plan are specified in the policy contract. Please refer to the policy contract for the definitions of capitalised terms, and the exact and complete terms and conditions of cover. In case you want to read policy contract sample before making an application, you can obtain a copy from AIA.* This brochure should be read along with the illustrative document (if any) and other relevant marketing materials, which include additional information and important considerations about this product. We would like to remind you to review the relevant product materials provided to you and seek independent professional advice if necessary.
2. This plan is an insurance plan without any savings element. All premiums are paid for the insurance and related costs.
3. Any amount payable under the policy in respect of the benefits mentioned is subject to their respective maximum benefits as stated in the policy contract.
4. Insured members refer to the insured employees.

## Key Product Risks

1. You need to pay the premium for this plan upon renewal every year.
2. The decision of issuing policies is based on the occupation of the insured member. Please notify us of any change of occupation after the policy is effective.
3. The insured member will lose the cover when one of the following happens:
  - the insured member passes away;
  - the insured member terminates employment or retires;
  - the insured member suffers accidental death, disablement or permanent total disability in an accident;
  - The occupation of the insured member changes to the occupation which is not included in the insured occupational classes. For the latest list of the insured occupational classes, please visit our website [aia.com.hk](http://aia.com.hk); or
  - the insured member relocates out of Hong Kong.
4. You may request for the termination of your policy by notifying us in written notice. Also, we will terminate your policy and all the insured members will lose their cover when one of the following happens:
  - you do not pay the premium within 31 days of the premium due date;
  - the number of insured full-time employees falls below 5; or
  - the company provides incorrect information or is unable to disclose important information regarding the insured members.
5. We reserve the right to terminate your policy and all the insured members will lose their cover when the company transfers to operate out of Hong Kong.

6. Cover renewal is based on the continuing availability of the plan to all existing policies.
7. We underwrite the plan and you are subject to our credit risk. If we are unable to satisfy the financial obligations of the policy, the insured members may lose their cover and you may lose the remaining premium and levy for that policy year.
8. Your current planned benefit may not be sufficient to meet the future needs of the insured members since the future cost of living may become higher than they are today due to inflation. Where the actual rate of inflation is higher than expected, the insured members may receive less in real terms even if we meet all of our contractual obligations.

## General Exclusions

Under this plan, we will not cover conditions that result from any of the following events:

### All benefits exclusions (except compassionate death benefit)

- Loss sustained in Hong Kong, except for personal accident, continuation of medical attention within 90 days after returning to Hong Kong, journey cancellation and compassionate death benefit.
- Any illegal or unlawful act by the insured member or confiscation, detention, destruction by customs or other authorities.
- Losses due to government prohibition or regulations.
- Riding or driving in any kind of race; participation in professional sports.
- Acting as the flight crew or an operator of any air carrier; servicing, operating or testing of any kind of conveyance; manual worker; working on merchant vessels; engaging in offshore activities like commercial diving, oil riggings, mining or aerial photography; handling of explosives; hitchhiking.
- War or service in armed forces; illegal acts; detention by authorities; strike or industrial actions; terrorist activities.
- Travelling against the medical advice of a doctor.

### Additional medical benefits and emergency assistance services exclusions

- Emergency medical evacuation and repatriation of remains from Macau.
- Any pre-existing conditions before the insured member's effective date of cover or policy effective date; any congenital or hereditary conditions.
- Any treatment not provided by a qualified doctor in western medicine.
- Medical treatment received during an insured journey which was made for the purpose of receiving such treatment.
- Pregnancy or childbirth.

### Additional travel inconvenience benefits exclusions

- Pre-existing condition.
- Late arrival at the airport or port.
- No written confirmation from the public common carriers or handling agents concerning the duration or reasons of delay.

#### **Additional loss of baggage and personal effects benefits exclusions**

- Losses not reported to the police within 48 hours.
- Loss or damage of baggage, personal belongings, travel documents or personal money outside of a hotel or public common carrier except for theft.
- Normal wear and tear; jewellery and antiques; breakage or damage to fragile article; loss or damage to foodstuffs, documents, business goods, data on tapes, cards or diskettes.

#### **Additional purchase protection exclusions**

- Automobiles, boats and airplanes.
- Permanent household and / or business fixtures, including but not limited to carpeting, flooring and / or tile, air conditioners, refrigerators, or heaters.
- Traveler's cheques, cash, tickets of any kind, precious coins or stamps, plants, animals, consumables.
- Art, antiques and collectable items.
- Furs, jewellery, gems, precious stones and / or precious metal.
- Items for resale, professional, or commercial use.
- Items the insured member has rented or leased.

#### **Additional personal liability benefit exclusions**

- Employer liability, contractual liability or liability to an insured member's family.
- Liability arising out of the use of vehicles, aircraft, or water craft.

#### **Additional home protection exclusions**

- Losses that occurred after 90 days from the date of commencement of an insured journey.

#### **Additional compassionate death benefit exclusions**

- Suicide, attempted suicide or self-inflicted injury while sane or insane.
- AIDS, HIV (Human Immunodeficiency Virus) Infections and AIDS related infections.
- Pre-existing condition.

#### **Additional personal accident benefit exclusions**

- Suicide, attempted suicide or self-inflicted injury while sane or insane.
- War, revolution or terrorist activities reasonably known before the date of commencement of an insured journey.
- Alcoholism or the use of drugs (except drugs are taken in accordance with treatment prescribed by a registered medical practitioner during an insured journey, but not for the treatment of drug addiction).

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

## **Premium Adjustment and Product Features Revision**

### **1. Premium Adjustment**

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

- claim costs incurred from all policies under this plan and the expected claim outgo in the coming year which reflects the impact of the possibility of accidental deaths and disablements / permanent total disabilities, medical trends and medical cost inflation (where applicable);
- expenses directly related to the policy and indirect expenses allocated to this product.

### **2. Product Features Revision**

We reserve the right to revise the benefit structure, terms and conditions and / or product features, so as to keep pace with the times for medical advancement and to provide you with continuous protection.

We will give the policyholder a written notice of any revision before any policy anniversary or upon renewal.

## **Product Limitation**

1. Each insured journey must start from Hong Kong and the maximum period of cover for each journey is 90 consecutive days.
2. Concerning the personal accident benefits, 25% of the policy's total sum assured is the maximum indemnity payable for loss in respect of all insured members arising from any one accident.
3. Accidental death & disablement benefit and permanent total disability benefit
  - These benefits are only applicable for loss resulting from an insured journey within 180 days after an accident. The loss must be listed in the benefit schedule for the accidental death & disablement benefit or defined as a permanent total disability.
  - In the event that a series of losses shall arise out of the same accident, benefit shall only be paid for one of the losses, for which the amount of benefit payable shall be the greatest amount of benefit as shown in the benefit schedule for the accidental death & disablement benefit.

Effective from 1 January 2018, 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](http://www.aia.com.hk/useful-information-ia-en) or IA's website at [www.ia.org.hk](http://www.ia.org.hk).

4. We only cover the charges of the insured member on usual, reasonable and customary basis.

"Usual, reasonable and customary" means:

- the medical services, diagnosis and / or treatments are medically necessary and delivered according to standards of good medical practice;
- the costs of the medical services and the duration of the hospital stay are not more expensive or longer than the usual level of charges or duration for similar treatment in the locality of such services delivered; and
- does not include charges that would not have been made if no insurance existed.

"Medically necessary expenses" means that the expenses incurred from medical services and supplies are:

- a result of bodily injury or sudden and unexpected sickness; and
- prescribed by a registered doctor.

Experimental, screening, and preventive services or supplies are not considered medically necessary. We may adjust any and all benefits payable in relation to any hospital / medical charges which is not a usual, reasonable and customary charge.

5. If the eligible expenses have been reimbursed under any law, or medical program or other insurance policy provided by any government, company, other third party or us, such will not be reimbursable by us under this policy.
6. Worldwide emergency assistance services (except for 24-hour worldwide telephone enquiring services) and China Assist Card are covered during the trip only, which are additional benefits. The services are provided by third party service provider(s). AIA shall not be responsible for any act, negligence or omission of medical advice, opinion, service or treatment on the part of them. AIA reserves the right to amend, suspend or terminate the service without further notice.

## Claim Procedure

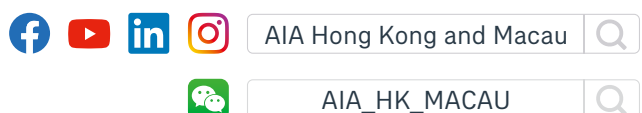
If any of the insured members wishes to make a claim, he / she must send us the appropriate form and relevant proof within 30 days of the covered event happening. The appropriate claim form can be downloaded from our website: [aia.com.hk](http://aia.com.hk) or obtained from the financial planner. If you wish to know more about claim related matter, you may visit "File A Claim" section under our company website [www.aia.com.hk](http://www.aia.com.hk).

## Cancellation Right

You have the right to cancel the policy by giving no less than 30 days' prior written notice to us, however this will result in the insured member losing his cover and you losing the remaining premium and levy for that policy year. We also reserve the right to cancel the policy upon the policy renewal by giving you no less than 30 days' prior written notice.

Please contact your financial planner or call our hotline for details

Hong Kong  **(852) 2232 8118**  
 **hk.cs.enquiry@aia.com**  
 **aia.com.hk**





# Information about the Insurance Authority Collecting Levy on Insurance Premiums

Collection of levy on insurance premiums from policyholder by the Insurance Authority (effective 1 January 2018)

## Background

The Insurance Authority (“IA”) has replaced the Office of the Commissioner of Insurance to regulate insurance companies since 26 June 2017. Under this new regulatory regime, with the gazette of the Insurance (Levy) Order (“the Order”) and the Insurance (Levy) Regulation (“the Regulation”), all new and in-force policies underwritten in Hong Kong are subject to levy, effective 1 January 2018.

## The statutory requirement on levy

- All in-force policies are subject to levy with policy anniversary date on or after 1 January 2018.
- Levy payable is calculated as a percentage of premiums and shall be paid by policyholders along with premiums. Levy rates and the maximum levy are prescribed by the Order as below, which shall apply throughout the policy year.

Policy Effective Date or Policy Anniversary Date	Levy Rate	Maximum Levy (HK\$)	
		General Business*	Long Term Business#
From 1 January 2018 to 31 March 2019 (both dates inclusive)	0.04%	2,000	40
From 1 April 2019 to 31 March 2020 (both dates inclusive)	0.06%	3,000	60
From 1 April 2020 to 31 March 2021 (both dates inclusive)	0.085%	4,250	85
From 1 April 2021 onwards (inclusive of that date)	0.1%	5,000	100

\* Group medical policies and group life policies with medical protection or with benefits covering sickness will be subject to the maximum levy for “General Business”.

# Pure group life policies and group life policies with Accidental Death & Disablement riders will be subject to the maximum levy for “Long Term Business”.

- Different levy rates and maximums will apply, depending on the policy effective date or anniversary date. The prescribed levy will be subject to change from time to time.
- The actual levy payable will always be subject to the final confirmation of the policy effective date and the exact premiums of the policy. The final amount will be confirmed and listed in our Levy Invoice.

If you have further questions on levy, please visit our website at [www.aia.com.hk](http://www.aia.com.hk) or IA’s website at [www.ia.org.hk](http://www.ia.org.hk).

