

LIFE INSURANCE – CRITICAL ILLNESS PROTECTION
LADY CARE PRO

RESPONSIBLE AND UNDERSTANDING LOVE

Enjoy protection against female specific illnesses with optional benefits for mother and child



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AIA International Limited
(Incorporated in Bermuda with limited liability)



HEALTHIER, LONGER,
BETTER LIVES

Women have always borne the burden of nurturing future generations

Lady Care Pro not only provides you with health benefits to protect against female cancers and common female illnesses,

but also offers regular medical check-ups to ensure you are in constant good health. If you are planning to have a baby, Lady Care Pro provides optional “mother and child” benefits covering complications of pregnancy, congenital anomalies and severe child diseases to ensure that you and your children are well protected.

Cover at a glance

Lady Care Pro			
Product Nature	Critical illness protection insurance plan (lump sum payment)		
Plan Type	Basic plan		
Insured's Age at Policy Issue	<p>Basic benefits Plan 1 & 2: Age 16 - 65 Plan 3: Age 16 - 60</p> <p>Optional Mother and Child Benefits Age 16 - 40</p>		
Plan options	Plan 1 HK\$/MOP100,000	Plan 2 HK\$/MOP200,000	Plan 3 HK\$/MOP500,000
Premium Payment Mode	Annually / Monthly		
Benefit Term	<p>Basic benefits Up to the insured's age of 70</p> <p>Optional Mother and Child Benefits Up to the insured's age of 46</p>		
Core Benefits	<ul style="list-style-type: none"> Female Dread Illness Benefit (female cancer, Systemic Lupus Erythematosus (S.L.E.) with Lupus Nephritis and Rheumatoid Arthritis) Female Health Benefit (Osteoporosis, female Carcinoma-in-situ, reimbursement for Urinary Incontinence Requiring Surgical Repair and Accidental Cosmetic Surgery) Medical check-up Compassionate Death Benefit Worldwide Emergency Assistance Services 		
Optional Mother and Child Benefits	<ul style="list-style-type: none"> Complications of Pregnancy Benefit Congenital Anomalies Benefit Severe Child Diseases Benefit 		



Targeted protection against female specific illnesses

Lady Care Pro is a **critical illness protection insurance plan** with protection against female specific illness up to the age of 70. It covers 3 female dread illnesses and 4 other common female illnesses / conditions. If the insured, who is the person protected under the policy, is diagnosed with any female dread illness and survives at least 30 days from the date of diagnosis, we will pay the Female Dread Illness Benefit amount of the covered illness (see Covered Illnesses Benefit Schedule). If the insured is diagnosed with other common female illness / conditions and survives at least 30 days from the date of diagnosis, we will pay the Female Health Benefit amount or reimburse the actual charges of the covered surgery on a reasonable and customary basis, subject to a limit equal to the sum assured of this plan (see Covered Illnesses Benefit Schedule). For more information, please refer to the Product Limitations section under "Important Information".

To suit your needs, **Lady Care Pro** offers you three plans with different sum assured. Plan 1: HK\$/MOP100,000, Plan 2: HK\$/MOP200,000 and Plan 3: HK\$/MOP500,000.



Helping you to stay healthy

To ensure you enjoy a healthy life, the plan covers the insured for a medical check-up every 2 years. In view of the insured's different needs at different stages of her life, tailor-made medical check-up plans are available including physical examination, breast examination and Pap Smear. What's more, doctors in our network will provide professional consultations regarding the insured's test results and general health.



If the worst should happen

If the insured passes away, we will pay the Compassionate Death Benefit to the person whom you select in your policy as beneficiary. For policies issued in Hong Kong, payment of the Compassionate Death Benefit is subject to a per life maximum of US\$1,300/HK\$10,000/MOP10,000 for Compassionate

Death Benefit payable on a similar basis under all policies held with us or AIA Company Limited.



Worldwide Emergency Assistance Services

In the unfortunate event that the insured suffers an accident or unexpected illness while travelling outside Hong Kong or Macau, where the insured is a permanent resident, we will offer a 24-hour worldwide telephone enquiry service anywhere in the world.



Optional benefits for you and your child

Having an extra benefit can help the insured and her child enjoy a better life should the unexpected happen.

Our optional Mother and Child Benefits provide an additional layer of protection for the following situations if the insured become pregnant 1 year after the policy is issued (see Covered Illnesses Benefit Schedule):

- complications during pregnancy
- newborn baby diagnosed with congenital anomalies
- newborn child between 1 month to age 15 is diagnosed with a severe child disease



Guaranteed renewal until age 70

Lady Care Pro guarantees that your premium for renewal will not be raised for any claim you have made, or any changes in your health condition. You can renew your cover every year until age 70 as long as this plan is still available to all existing policies. Renewal premium will be based on the prevailing premium for the age of the insured at the time of renewal. For optional Mother and Child Benefits, renewal premium covers only up to the age of 46. (please refer to the "Premium Adjustment" under Important Information).

Covered Illnesses Benefit Schedule

Type of Protection	Covered Illness	Benefit Term	Benefit Amount (HK\$/MOP)		
Basic Benefits			Plan 1	Plan 2	Plan 3
Female Dread Illness Benefit	<ul style="list-style-type: none"> Female Cancer Systemic Lupus Erythematosus (S.L.E.) with Lupus Nephritis Rheumatoid Arthritis 	Up to the insured's age of 70	100,000	200,000	500,000
Female Health Benefit	<ul style="list-style-type: none"> Osteoporosis 		30,000	60,000	150,000
	<ul style="list-style-type: none"> Female Carcinoma-in-situ 		20,000	30,000	50,000
	<ul style="list-style-type: none"> Urinary Incontinence Requiring Surgical Repair (reimbursement) 		Maximum 5,000	Maximum 10,000	Maximum 25,000
	<ul style="list-style-type: none"> Accidental Cosmetic Surgery (reimbursement) 		Maximum 100,000	Maximum 200,000	Maximum 500,000
Optional Mother and Child Benefits			Plan 1	Plan 2	Plan 3
Complications of Pregnancy Benefit	<ul style="list-style-type: none"> Disseminated Intravascular Coagulation (DIC) Ectopic Pregnancy Hydatidiform Mole 	Up to the insured's age of 46	25,000	40,000	80,000
Congenital Anomalies Benefit	<ul style="list-style-type: none"> Down's Syndrome Spina Bifida Tetralogy of Fallot Oesophageal Atresia & Tracheoesophageal Fistula Hydrocephalus Neonatal Death 		25,000	40,000	80,000
Severe Child Diseases Benefit	<ul style="list-style-type: none"> Severe Asthma Leukaemia Bone Marrow Transplant Brain Surgery Tuberculous Meningitis 	Mother: up to age 46 Child: up to age 15	20,000	30,000	40,000

Remarks:

- Cover of female cancer includes cancer of the following sites: (a) breast; (b) cervix uteri; (c) uterus; (d) fallopian tube; (e) ovary; (f) vagina or vulva. It does not include any cancer where HIV infection is also present; and any pre-malignant or non-invasive cancer or Carcinoma-in-situ.
- Cover of female Carcinoma-in-situ includes Carcinoma-in-situ of the following sites: (a) breast; (b) cervix uteri (at CIN III grading or CIS); (c) uterus; (d) ovary and / or fallopian tube; (e) vagina or vulva.
- Female Health Benefit will be payable up to 1 time for each covered illness / condition. The claims payments made in total for Female Health Benefit under the policy cannot exceed 100% of the sum assured.
- 100% of the sum assured is payable as the Female Dread Illness Benefit for any one of the female dread illnesses. For this purpose, the sum assured will not be reduced by any benefit payment under Female Health Benefit. The policy will be terminated if the Female Dread Illness Benefit is paid, or if the aggregate benefits paid under Female Health Benefit reach 100% of the sum assured, whichever is earlier.
- For optional Mother and Child Benefits, the benefit shall cease upon the payment of Complications of Pregnancy Benefit, Congenital Anomalies Benefit or Severe Child Diseases Benefit.
- Please refer to the policy contract for the definitions of covered illnesses / conditions.

Premium Table

Premium stated below is used for calculation of the first year premium of the cover according to insured's current attained age, but cannot be used for calculation of the actual premiums payable by you in the future. We will give you a written notice before each end of policy year regarding the actual premiums payable of the coming year.

Insured's Age at Policy Issue	Premium (HK\$/MOP)											
	Basic Benefits						Basic Benefits with Optional Mother and Child Benefits					
	Plan 1		Plan 2		Plan 3		Plan 1		Plan 2		Plan 3	
	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly
16 - 25	860	76	1,320	117	2,600	230	998	88	1,525	135	2,990	264
26 - 30	950	84	1,590	140	3,200	283	1,112	98	1,852	163	3,712	328
31 - 35	1,060	94	1,810	160	3,900	344	1,251	111	2,127	188	4,563	403
36 - 40	1,210	107	2,120	187	4,700	415	1,428	126	2,491	220	5,499	486
41 - 45	1,380	122	2,508	221	5,800	512	*1,628	*144	*2,947	*260	*6,786	*599
46 - 50	1,650	146	3,030	268	7,200	636	-	-	-	-	-	-
51 - 55	2,080	184	3,860	341	9,100	804	-	-	-	-	-	-
56 - 60	2,488	220	4,600	406	10,990	970	-	-	-	-	-	-
61 - 65	3,720	328	7,500	662	*16,605	*1,466	-	-	-	-	-	-
66 - 69	*5,520	*487	*10,460	*924	*25,450	*2,247	-	-	-	-	-	-

* For renewal only

- Note:**
- Premium payable is calculated according to the insured's attained age and the applicable premium rate at the time of application or renewal.
 - The premium table is for reference only.
 - Premium stated above are non-guaranteed and subject to revision by the Company from time to time.
 - This premium table does not include levy which is collected by the Insurance Authority.

Important Information

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.

This brochure is for distribution in Hong Kong / Macau only.

Key Product Risks

1. You should pay premium(s) for the plan with basic benefit till age 70. For optional Mother and Child Benefits, you should pay premium(s) till age 46. If you do not pay the premium within 31 days of the premium due date, the policy will be terminated and you / the insured will lose the cover.
2. You may request for the termination of your policy by notifying us in written notice. Also, we will terminate your policy and you / the insured will lose the cover when one of the following happens :
 - the insured passes away;
 - you do not pay the premium within 31 days of the due date;
 - anniversary of cover following the insured's 70th birthday (for basic benefits) or anniversary of cover following the insured's 46th birthday (for optional Mother and Child Benefits);
 - upon any payment of Female Dread Illness Benefit (for basic benefits);
 - aggregate payments for Female Health Benefit reaches 100% of the sum assured (for basic benefits); or
 - upon any payment of the Complications of Pregnancy Benefit, Congenital Anomalies Benefit or Severe Child Diseases Benefit (for optional Mother and Child Benefits).
3. We underwrite the plan and you are subject to our credit risk. If we are unable to satisfy the financial obligations of the policy, you may lose your premium paid and benefits.
4. Cover renewal is based on the continuing availability of the plan to all existing policies.
5. Your current planned benefit may not be sufficient to meet your future needs 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, you may receive less in real terms even if we meet all of our contractual obligations.

Key Exclusions

Except for the Compassionate Death Benefit and medical checkup, under this plan, we will not cover any of the following events or conditions that result from any of the following events:

- any illnesses with signs / symptoms or surgeries caused or triggered by conditions, which first occurred before the policy is issued;
- any congenital defect or disease has been diagnosed before the insured reaches the age of 17 (except for Congenital Anomalies Benefit under optional Mother and Child Benefits);
- any condition, illness or surgery of the insured directly or indirectly due to AIDS or HIV Infection;
- suicide, attempted suicide or a self-inflicted injury;
- female cancer (except breast cancer) with signs / symptoms which first occurred within 90 days after the policy is issued;
- breast cancer or female carcinoma-in-situ with signs / symptoms which first occurred within 180 days after the policy is issued;
- pregnancy within 365 days after the policy is issued (for Mother and Child Benefits only);
- conditions arising from a failure to seek or follow any medical advice of a registered doctor;
- war, naval, military or air force service, handling of explosives and demolition materials, restoration of public order, violation or attempted violation of the law or resistance to arrest;
- air travel except as a fare-paying passenger (not as a pilot / operator or a member of the aircrew) in any properly licensed private aircraft and / or commercial aircraft;
- professional sports;
- mental, nervous or sleep disorders; and
- alcoholism or drug abuse, or accidents caused by and while under the influence of alcohol or drugs.

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

Effective from 1 January 2018, all policy owners 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.

Premium Adjustment

In order to provide you with continuous protection, we will review the premium of your plan from time to time and adjust it 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 future which reflects the impact of change in the incidence rate of covered illnesses and covered surgeries;
- historical investment returns and the future outlook of the product's backing asset;
- policy surrenders and lapses; or
- expenses directly related to the policy and indirect expenses allocated to this product.

We will give you a written notice of any revision 31 days before renewal.

Claim Procedure

If you wish to make a claim, you must send us the appropriate forms and relevant proof. You can get the appropriate claim forms in www.aia.com.hk, from your financial planner, by calling the AIA Customer Hotline (852) 2232 8888 in Hong Kong, or (853) 8988 1822 in Macau, or by visiting any AIA Customer Service Centre. For details related to making a claim, please refer to the policy contract. 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.

Product Limitations

1. We only cover the charges or expenses of the insured on reasonable and customary basis.

"Reasonable and customary" means:

- the medical services, diagnosis and / or treatments are medically necessary and delivered according to standards of good medical practice; and
- the costs of your medical services and the duration of your 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.

We may adjust any and all benefits payable in relation to any hospital / medical charges which is not a reasonable and customary charge.

2. Worldwide emergency assistance services are covered during the trip only (except for 24-hour worldwide telephone enquiring services), which are additional benefits. A trip refers to a journey outside Hong Kong and Macau (of which the insured is the permanent resident of Hong Kong or Macau at the time of departure). 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.

Incontestability

Except for fraud or non-payment of premiums, we will not contest the validity of this policy after it has been in force during the lifetime of the insured for a continuous period of two years from the date on which the policy takes effect. This provision does not apply to any add-on plan providing accident, hospitalisation or disability benefits.

Cancellation Right

You have the right to cancel and obtain a refund of any premiums and any levy paid by giving written notice to us. Such notice must be signed by you and submitted to the Customer Service Centre of AIA International Limited at 12/F, AIA Tower, 183 Electric Road, North Point, Hong Kong or the Customer Service Centre of AIA International Limited at Unit 201, 2F, AIA Tower, 251A-301 Avenida Comercial de Macau, Macau within 21 calendar days immediately following either the day of delivery of the policy or the Cooling-off Notice to you or your nominated representative, whichever is the earlier.

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

Hong Kong  (852) 2232 8888
 Macau  (853) 8988 1822
 aia.com.hk





 

 

