AIG Insurance Hong Kong Limited
46/F, One Island East
18 Westlands Road, Island East, Hong Kong
T 852 3555 0000 F 852 2834 5676

30 January, 2014

MR FONG CHI KEUNG ERIC
FLT A 15/F BLK 2
LAI KING DSQ
KWAI CHUNG
NT

Plan Name	:	HONG KONG POLICE SAFETY PROTECTION PLAN
Policy No.	:	01G-HPM005697
Insured	:	FONG CHI KEUNG ERIC
Effective Date	:	1 February, 2014

Dear MR FONG,

Thank you for applying to AIG Insurance Hong Kong Limited for your insurance needs.

It is hereby declared and mutually agreed that as from 1 February, 2014, we shall not be liable to make any claim settlement to Fong Chi Keung Eric for any loss, directly or indirectly, wholly or partly, arising from "Colon Polyps or any complications thereof"related to Basic Hospitalization Cover .

Subject otherwise to the terms, conditions and exceptions of this policy. This letter is attached to and forming a part of this policy.

Should you have any questions, please feel free to contact our Customer Service at 3666-7019.

Yours sincerely,
Customer Service Group

This is a computer generated letter, no signature is required.

HONG KONG POLICE SAFETY PROTECTION PLAN
VOLUNTARY GROUP ASSURANCE PROGRAM

Insured: MR FONG CHI KEUNG ERIC
Address: FLT A 15/F BLK 2
LAI KING ESQ
KWAI CHUNG
NT

Certificate No. : 01G-HPM005697
Effective Date : FEB 1, 2014
Total Monthly Premium : HK $212.00

SCHEDULE OF BENEFITS (HK$)

	INSURED	EACH INSURED'S CHILD
ACCIDENTAL DEATH & PERMANENT DISABLEMENT BASIC HOSPITALIZATION COVER	500,000 A	75,000 A

Insured's Child(ren) : FONG JASON
FONG EASON

SUBJECT TO : ENDORSEMENT NO. 04/0306

For and on behalf of
AIG Insurance Hong Kong Limited

January 30, 2014

Authorized Signatory

List attaching to and forming part of AIG INSURANCE HONG KONG LIMITED 'S Personal Accident Policy No. O1G-PA64-351652-K

SCHEDULE OF BENEFITS

Optional Hospitalization Cover (HK$)

Benefits	Plan A	Plan B	Plan C
Daily Hospital Room & Board per day limit (max. 45 days per disability) INCLUDING	$900	$1,800	$2,500
Intensive Care Unit per day limit (max. 7 days per disability)	$1,800	$3,600	$5,000
Hospital Special Services per disability Limit	$18,000	$24,000	$35,000
In-hospital Dr's Call - per day limit (For consultation fees charged by doctors, limited to 45 days per disability)	$900	$1,800	$2,500
Surgical Fees (per disability limit)	$15,000	$30,000	$40,000
Operation Room Charge (per disability Limit)	$7,500	$10,000	$12,500
Anaesthetist Charge (per disability limit)	$7,500	$10,000	$12,500

Government Hospital Cover (HK$)

Daily Hospital Income per day limit (Max. 365 days per disability)	$450	$900	$1,200
Intensive Care Unit Benefit per day limit (Max. 30 days per disability)	$450	$900	$1,200

** Private Hospital Cover (In 100% reimbursement base)*

** For family coverage, Insured, spouse and all unmarried and dependent children aged between 1 and 21 or 25 if full time students enjoy 100% benefits.*