AIA Hong Kong

AIA Hong Kong Tower,
734 King's Road,
Quarry Bay, Hong Kong
T: (852) 2881 3333

AIA.COM.HK

Memo

Attn	:	All EDD & Honorable Advisors / EDDs / PSDDs / SDDs / DDs / MICs / Agency Leaders & Financial Planners (Hong Kong and Macau)	From	:	Agency Digital & Administration
Copy	:	Mr. Alger Fung / Mr. Jim Jan Zen / Mr. Louie Ho All Department Heads/ Heads of Agency Division/ Agency Business Partners	Dept	:	Agency Digital & Administration
Date	:	6 June 2024	Total Page	:	4 pages
Subject	:	**(A240621) Arrangement of Renewal of AIA Agents Protector Insurance (2024/2025)** **友邦保險代理人專業責任保險續保安排 (2024/2025)**			

由「美亞保險香港有限公司」(“美亞保險”)承保的「友邦保險代理人專業責任保險」(“責任保險”)旨在為營業員因專業疏忽所引致的財務責任提供保障。

※ 續保安排 - 適用於2023/2024已投保之營業員 ※

新年度(2024/2025)責任保險於 2024 年 6 月 1 日正式生效，2023/2024 已投保之財務策劃顧問、營業單位主管及財務策劃實習生，每年保障期屆滿日將自動續保。

有關續保保費及保單生效日期如下:

類別	2024/2025 保費 (包括保費徵費)	保單生效日期及到期日
財務策劃顧問及營業單位主管	HKD527	2024 年 6 月 1 日 至 2025 年 5 月 31 日
財務策劃實習生	計劃一: HKD154* 計劃二: HKD460*	

*財務策劃實習生會根據上一年已投保之計劃而續保，已正式成為財務策劃顧問，則於續保時其保單和保費會更改為財務策劃顧問及營業單位主管類別。

2024/2025 續保保費將從 2024 年 6 月份出糧總額中扣除(續保保費於糧單中顯示之交易代號為"AIGAP24/25”)。

請注意

如續保保費扣款不成功，「美亞保險」系統將發出電郵或手機短訊予財務策劃顧問。而該電郵手機短訊會包含一條獨立的連結至「美亞保險電子平台」。只需按照平台上之指示填妥資料及於網上繳付保費即可。

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保障概覽

	財務策劃顧問	營業單位主管	財務策劃實習生計劃一	財務策劃實習生計劃二	
				受保期首三個月	受保期首三個月以後
第一部份: 專業責任 *每人每一索償上限及全年索償上限*	HKD3,000,000	HKD15,000,000	HKD500,000	HKD500,000	HKD3,000,000
第二部份: CyberEdge *每人每一索償上限及全年索償上限*	HKD3,000,000	HKD4,500,000	HKD500,000	HKD500,000	HKD3,000,000
免賠額	HKD10,000				

詳情可參考附件I及附件II

1. 友邦保險代理人專業責任保險－常見答問 (2024-2025) (FAQs) <附件I>
2. 友邦代理人專業責任保險 - 電子申請及繳費平台使用指南 <附件II>

*保費一覽表已包含在<附件I>內

如有任何關於保單的查詢，請致電美亞保險查詢熱線(852) 3666 7012。

此致
營業數碼科技及行政部

免責聲明：

1. AIA並非此保險產品之供應商，亦不就其保險產品(包括但不限於供應商之供應情況、服務及索償)承擔任何義務和責任。
2. 所有由於閣下投保該保險產品引起的任何爭議均需由閣下與供應商美亞保險香港有限公司(AIG)直接解決。

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"AIA Agents Protector Insurance" ("Protector Insurance") underwritten by "AIG Insurance Hong Kong Limited" ("AIG Insurance"), aims to provide insurance coverage for Financial Planners, Agency Leaders and Internships, to take care of financial burden that may arise from negligence of their profession duty.

※ Renewal Arrangement - Applicable to Agents Who Have Insured in 2023/2024 ※

The new policy year of Protector Insurance (2024/2025) has been effective from 1 June 2024. For all Financial Planners, Agency Leaders and Internships who have insured in 2023/2024, it will be annual auto-renewal upon expiry.

The relevant renewal premiums and policy effective dates are as follows:

Type	Premium for 2024/2025 including IA levy	Policy Effective Date and Expiry Date
Financial Planner and Agency Leaders	HKD527	From 1 June 2024 to 31 May 2025
Internship	Option 1: HKD154* Option 2: HKD450*	

*Internship will renew the insurance according to the Option chosen in last year. If you have become a financial planner officially, the policy type and premium will be changed to Financial Planner and Agency Leaders for renewal.

2024/2025 renewal premium will be deducted from payroll in Jun 2024 (transaction description "AIGAP24/25" will be displayed in agent statement).

Important Note

If the renewal premium deduction is unsuccessful, an email or SMS notification with dedicated link which directs to the e-Platform will be sent to Financial Planner from AIG Insurance. Simply follows the instruction in the e-Platform to pay the premium online and complete the renewal.

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Policy Coverage

	Financial Planner	Agency Leader	Financial Planner Internship Option 1	Financial Planner Internship Option 2	
				The first 3 months of the Policy Period	After the first 3 months of the Policy Period
Section A – Professional Indemnity *Any one Claim and in aggregate*	HKD3,000,000	HKD15,000,000	HKD500,000	HKD500,000	HKD3,000,000
Section B – CyberEdge *Any one Loss and in aggregate*	HKD3,000,000	HKD4,500,000	HKD500,000	HKD500,000	HKD3,000,000
Retention	HKD10,000				

For details, please refer to Attachment I & II

1. AIA Agents Protector – FAQs (2024-2025) <Attachment I>
2. AIA Agents Protector - The User Guide for Electronic Payment Platform <Attachment II>

*Premium table can be found in <Attachment I>

Should you have any queries regarding the policy details, please contact AIG Insurance Hotline at (852) 3666 7012.

Regards,
Agency Digital & Administration Department

Disclaimer:

1. AIA is not the supplier of the insurance product and shall have no obligations and liabilities whatsoever in relation thereto, including but not limited to its availability, service and claims.
2. Any disputes arising from the insurance contract entered into by you and AIG Insurance Hong Kong Limited ("AIG") shall be resolved between you and AIG directly.

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