AIA Hong Kong

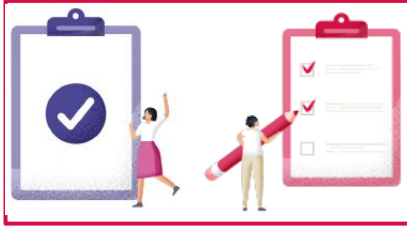
AIA Hong Kong Tower,
734 King's Road,
Quarry Bay, Hong Kong
T: (852) 2881 3333

AIA.COM.HK

Memo

Attn:	All EDD & Honorable Advisors / EDDs / PSDDs / SDDs / DDs / MICs / Agency Leaders / Financial Planners (Hong Kong & Macau)	**From:**	Kenneth Luk & Redmund Chiu
		Dept:	Customer and Marketing & Operation
Copy:	Mr. Alger Fung Ms. Melissa Wong Ms. Ann Yung All Department Heads Macau CEO / ABDD Executives	**Total pages:**	17
Date:	28 Jun 2024		

Subject: **A240631** **2024 "Always On" 特選危疾 / 醫療優易核保/簡易核保優惠 (第二浪)**
2024 "Always On" Preferential Underwriting/Simplified Underwriting Offer for Selected CI/ Medical (Wave 2)



特選客戶投保指定保障計劃(基本計劃)專屬優惠

優易核保:只需填妥投保表格及確認1項健康聲明
簡易核保:只需填妥投保表格及回答3條健康狀況問題

優易核保/簡易核保優惠活動延長，財務策劃顧問可配合其他推廣優惠，按客戶需要提供靈活的銷售方案，推動「再次投保」!

推廣期	2024 年 7 月 1 日至 2024 年 12 月 31 日(包括首尾兩天) (以新基本計劃之保單申請及遞交日期為準，而新基本計劃必須於推廣期內申請及繕發)
特選客戶	此推廣活動只適用於符合以下所有條件之**特選受保人**: i. 現有仍生效的危疾#/ 住院/醫療保單 (包括基本計劃及附加契約)(「指定保障」) 之受保人 ii. 受保人現時年齡為 55 歲或以下 iii. 成功以標準保費率繕發及沒有附加額外保費、不保事項或留置權 iv. 沒有已知的已有病症及至今健康狀況沒有改變 v. 沒有嚴重賠償紀錄等 vi. 優易核保:於過去 1 年內以正常核保程序完成投保上述指定保障 簡易核保: 於過去 1 至 5 年內 以正常核保程序完成投保上述指定保障 (資料截至 2024 年 6 月 12 日) # 不包括「加裕智倍保 2 - 首護摯寶」、「加裕智倍保 3 - 首護摯寶」保單 及「愛伴航 - 首護摯寶」保單

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推廣優惠

符合資格的特選受保人於推廣期內以受保人身份透過財務策劃顧問投保以下指定保障計劃(包括 AIA 健康系列及明珠系列，如適用)之新基本計劃，可享優易核保/簡易核保優惠。

優易核保- 指定保障計劃	**總保額上限**
癌症全方位保障 3 系列*	不適用
「全程守護健康保」^	
「智護癌症保」	750,000 港元/澳門幣Δ
「簡護危疾保」	100,000 美元+ (以每一產品系列計算)
「AIA 唯一摯保 — 癌症及嚴重傳染病保障」	
「AIA 唯一摯保 — 全面保障」	
「摯誠定期壽險計劃」	
「愛伴航」	
「自在自選」危疾保	

簡易核保 - 指定保障計劃	**總保額上限**
癌症全方位保障 3 系列*	不適用
「全程守護健康保」^	
「智護癌症保」	1,500,000 港元/澳門幣Δ
「簡護危疾保」	200,000 美元+ (以每一產品系列計算)
「AIA 唯一摯保 — 癌症及嚴重傳染病保障」	
「AIA 唯一摯保 — 全面保障」	

*「癌症全方位保障 3」系列(包括癌症全方位保障 3、癌症全方位明珠保障 3、AIA 健康系列：癌症全方位保障 3、AIA 健康系列：癌症全方位明珠保障 3) 有三種計劃級別，分別為特級計劃、升級計劃及標準計劃。每位合資格受保人可享優易核保/簡易核保程序投保多於一份「癌症全方位保障 3」系列之新保單(受限於產品系列的個人終身癌症賠償最高限額)。詳請參閱相關產品簡介及通告 A220900 瞭解產品特色。

^「全程守護健康保」只適用於香港。每位合資格受保人可享優易核保/簡易核保程序投保最多一份「全程守護健康保」之新保單（每名受保人只限投保一份「全程守護健康保」）。

Δ 每位合資格受保人可享優易核保/簡易核保程序投保多於一份「智護癌症保」之新保單，而總保額 (以受保人計算) 上限為優易核保: 750,000 港元/澳門幣; 簡易核保: 1,500,000 港元/澳門幣 (以每一產品系列計算)。

+ 每位合資格受保人可享優易核保/簡易核保程序投保多於一份「簡護危疾保」、「AIA 唯一摯保 — 癌症及嚴重傳染病保障」、「AIA 唯一摯保 — 全面保障」、「摯誠定期壽險計劃」(只適用於優易核保優惠) 、「愛伴航」(只適用於優易核保優惠)及「自在自選」危疾保(只適用於優易核保優惠)之新保單，而總保額 (以受保人計算) 上限為優易核保: 100,000 美元/簡易核保: 200,000 美元 (以每一產品系列計算)。

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	其他備註: 1. 優易核保/簡易核保優惠同時支援「友得簽」及「智易簽」平台，「友得簽」只適用於香港地區。客戶須身處香港才能使用有關使用「友得簽」及「智易簽」平台，詳請參閱通告A220260。「愛伴航」以及「自在自選」危疾保暫未支援「友得簽」。 2.「智護癌症保」、「自在自選」危疾保以及「愛伴航」只可以基本計劃形式投保。 3.「癌症全方位保障 3」系列、「全程守護健康保」、「簡護危疾保」、「AIA 唯一摯保 — 癌症及嚴重傳染病保障」、「AIA 唯一摯保 — 全面保障」、「摯誠定期壽險計劃」可以基本計劃形式獨立投保或作附加契約，而此特選危疾/醫療優易核保/簡易核保優惠則只適用於新基本計劃而並不適用於附加契約。 4.「自在自選」危疾保(只適用於優易核保優惠)之優易核保總保額上限為 100,000 美元(以受保人計算)，以每保單所選保障類別當中最高的原有保額計算。
特選客戶名單以及助銷工具	客戶名單(附錄1) 及客戶宣傳單張(附錄 2)會上載至以下平台供財務策劃顧問跟進: - 營業員專頁 (eAC) > 競賽報告 > 推廣計劃 > 客戶名單(其他資訊) - iPoS > 推廣活動及銷售機遇 > 簡易核保/優易核保 - AIA Smart > > 推廣活動類別 > 簡易核保/優易核保 名稱: 特選危疾/醫療優易核保優惠 - 特選現有客戶名單 特選危疾/醫療簡易核保優惠 - 特選現有客戶名單
iPoS 電子申請	**投保流程** (附錄 3) **流程 1:** 請登入 iPoS > 推廣活動及銷售機遇 > 簡易核保/優易核保以參閱客戶名單 **流程 2:** 請從客戶名單進入電子申請表，然後按程序填寫電子版投保表格 **流程 3:** 經 eApp 遞交已完成的「電子申請表」 eApp 的搜尋功能 (附錄 4) 只需輸入基本客戶資料 (姓名及 ID)，即可全方位閱覽客戶適用之推廣優惠資訊。 備註: 所有申請須跟隨現行健康核保、財政核保、國籍及打擊洗錢條例之要求。
優惠細則	• 如客戶不確認健康聲明 (優易核保) /其中一條健康狀況問題的答案為「是」(簡易核保)，則必須跟隨正常核保程序投保。有關健康聲明/健康狀況問題請參閱附錄 5。 • 所有現行的核保守則及非體檢限額適用(包括但不限於非收入人仕的最高危疾總投保額，打擊洗錢指引及最高危疾總投保額等等)，詳情請參閱營運守則及指引。 • 所有雜項(Miscellaneous)類別的問題均必須回答。 • 此優惠僅限於本推廣活動及不會作為未來投保的先例。

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734 King's Road,
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	• 客戶必須如實作出健康聲明 (優易核保) / 回答健康狀況問題 (簡易核保)。若發現客戶沒有 披露或隱瞞預先存在的健康狀況，將影響保單批核及將來索償。公司有可能要求客戶提供額外資料以作批核參考。 • 若保單持有人與受保人不相同，年滿 18 歲或以上之受保人必須親自作出投保聲明，並須與保單持有人同時簽署保單申請書及投保聲明。 • AIA 對選擇特選客戶及其資格保留絕對決定權。
注意事項	• 只有特選客戶合資格參與此推廣活動。財務策劃顧問於分享有關推廣活動之資訊予客戶前，必須確定客戶是否合資格客戶。 • 財務策劃顧問必須清楚理解產品特色，並在客戶查詢時提供正確之產品資訊，及與產品相關連的風險及主要不受保事項等。 • 香港及澳門財務策劃顧問只能於所屬營業牌照境內推行此推廣計劃。所有銷售活動及投保申請必須在香港或澳門境內進行。 • 財務策劃顧問必須遵守"為抵港抵澳內地人士銷售保險業務的營運指引"及"抵港抵澳內地人士認證手續之工作流程"。 • 於接觸保單持有人前，請您必須檢查保單持有人是否已選擇拒收訊息。如是，請勿在獲取客戶明確同意前進行直接促銷(包括促銷推廣活動的優惠)。 • 財務策劃顧問必須根據客戶實際需要而建議合適產品。如該產品屬於須要完成財務需要分析之產品，財務策劃顧問必須於進行產品推介 / 銷售前與客戶完成相關之財務需要分析

推廣期有限，請把握良機與客人保持聯絡，深化客戶關係！
如有任何疑問，請使用 iEngage / PES 內的 Chatbot 查詢，或電郵至客戶及市場策劃 (Customer and Marketing) AIAHK.CustomerExperience-ECM@aia.com.

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Exclusive offer for selected customers to apply for specific protection plans

Preferential Underwriting: Simply complete the application form and a health declaration

Simplified Underwriting: Simply complete the application form and answer 3 health questions

Preferential Underwriting/Simplified Underwriting Offer for Selected CI/ Medical will be extended. Financial planner can leverage other promotional offers and flexible selling solutions to encourage customer to repurchase based on their needs.

<table>
<tr><td>Promotion Period</td><td>From 1 July 2024 till 31 Dec 2024 (both days included)
(based on the New Basic Plan policy application and submission date, and the New Basic Plan policy must be applied and issued within the promotion period)</td></tr>
<tr><td>Selected Customers</td><td>This offer is only applicable to <u>selected insured</u> who fulfil <u>ALL</u> the following criteria:
i. Existing insureds of inforce Critical Illness# / Hospitalisation / Medical policies (including basic plans and riders) (“Eligible Policy”)
ii. Insureds currently aged 55 or below
iii. The eligible policy was issued at standard rate and without loading, exclusion or lien
iv. No known pre-existing conditions and the state of health remains unchanged
v. No <u>major</u> claim records, etc.
vi. Preferential Underwriting: Who had gone through normal underwriting process to apply for the Eligible Policy in the past 1 year
Simplified Underwriting: Who had gone through normal underwriting process to apply for the Eligible Policy over past 1 year but within past 5 years

(Data as of 12 Jun 2024)
Excluding Protect Elite Ultra 2 – First Gift, Protect Elite Ultra 3 – First Gift and On Your Side Plan – First Gift policy.</td></tr>
<tr><td>Promotion Offer</td><td>Eligible <u>selected insured</u> can enjoy Preferential Underwriting / Simplified Underwriting Offer via financial planner to apply for the <u>new basic plan</u> of Specified Protection Plan (including AIA Vitality Series and Pearl Series, if applicable) below within the Promotion Period.

<table>
<tr><th>Preferential Underwriting – Specified Protection Plan</th><th>Total Maximum Sum Assured</th></tr>
<tr><td>Cancer Guardian 3 Series *</td><td rowspan="2">Not applicable</td></tr>
<tr><td>Health Journey Guardian ^</td></tr>
<tr><td>Cancer Care Essence</td><td>750,000 HKD/MOP△</td></tr>
<tr><td>Simple Care Essence</td><td rowspan="7">100,000 USD+
(Calculated by each product series)</td></tr>
<tr><td>AIA One Absolute – Cancer & Serious Infectious Disease Protection</td></tr>
<tr><td>AIA One Absolute – Full Protection</td></tr>
<tr><td>Wisdom Term Life Plan</td></tr>
<tr><td>On Your Side Plan</td></tr>
<tr><td>AIA Assemble</td></tr>
</table>
</td></tr>
</table>

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Simplified Underwriting – Specified Protection Plan	Total Maximum Sum Assured
Cancer Guardian 3 Series *	Not applicable
Health Journey Guardian ^	
Cancer Care Essence	1,500,000 HKD/MOP Δ
Simple Care Essence	200,000 USD+ (Calculated by each product series)
AIA One Absolute – Cancer & Serious Infectious Disease Protection	
AIA One Absolute – Full Protection	

* Cancer Guardian 3 Series (Cancer Guardian 3, Cancer Guardian Pearl 3, AIA Vitality Series: Cancer Guardian 3, AIA Vitality Series: Cancer Guardian Pearl 3) includes Mega Plan, Plus Plan and Standard Plan. The selected insured can enjoy Preferential Underwriting/Simplified Underwriting to apply for more than one eligible new policy (subject to the Maximum Lifetime Cancer Limit of the product series) of Cancer Guardian 3 Series. For the product details, please refer to product launch Memo A220900 for details. For product features, please refer to the relevant brochure(s).

^ Health Journey Guardian is only applicable in Hong Kong. The selected insured can enjoy Preferential Underwriting/Simplified Underwriting to apply for at most one eligible new policy of Health Journey Guardian (One Health Journey Guardian policy per life per insured).

Δ The selected insured can enjoy Preferential Underwriting/Simplified Underwriting to apply for more than one eligible new policy of Cancer Care Essence. The total maximum sum assured of the policy(ies) (per insured) is HK$/MOP750,000 (Preferential Underwriting); HK$/MOP1,500,000 (Simplified Underwriting) (Calculated by each product series).

\+ The selected insured can enjoy Preferential Underwriting/Simplified Underwriting to apply for more than one eligible new policy of Simple Care Essence, AIA One Absolute – Cancer & Serious Infectious Disease Protection, and/or AIA One Absolute – Full Protection, Wisdom Term Life Plan (Only applicable for Preferential Underwriting Offer), On Your Side Plan (Only applicable for Preferential Underwriting Offer) and AIA Assemble (Only applicable for Preferential Underwriting Offer). The total maximum sum assured of the policy(ies) (per insured) is US$100,000 (Preferential Underwriting)/ US$200,000 (Simplified Underwriting) (Calculated by each product series).

Others:

1. Preferential Underwriting Offer and Simplified Underwriting Offer supports "Sign Everywhere" and "Easy Sign". "Sign Everywhere" is only applicable in Hong Kong. Customer must be present in Hong Kong to use "Sign Everywhere" and "Easy Sign". For more details please refer to Memo A220260
2. Cancer Care Essence Series, On Your Side Plan and AIA Assemble can only be purchased as a basic plan.
3. Cancer Guardian 3 Series, Health Journey Guardian, Simple Care Essence, AIA One Absolute – Cancer & Serious Infectious Disease Protection, AIA One Absolute – Full Protection and Wisdom Term Life Plan can be purchased as a basic plan or as a rider, while this Preferential Underwriting / Simplified Underwriting Offer for Selected CI / Medical is only applicable to the new basic plan and is not applicable to rider.
4. For AIA Assemble (Only applicable for Preferential Underwriting Offer), the total maximum sum assured for the Preferential Underwriting Offer of the policy(ies) per insured is US$100,000, which is counted based on the highest Initial Sum Assured of all selected covers under each policy.

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Selected Customer List and Sales Tools	Customer list(Appendix 1) and Customer Promotion Leaflet (Appendix 2) will be uploaded to below platform for Financial Planner to follow up: - Agency Corner (eAC) > Contests > Campaigns > Customer List (Info) - iPoS > Leads & Campaigns > SIO/Preferential - AIA Smart > 🎥 > Campaign Type > SIO/Preferential Campaign Name: **Preferential Underwriting Offer for Selected CI/ Medical - Selected Customer List** **Simplified Underwriting Offer for Selected CI/ Medical - Selected Customer List**
iPoS eApp Application	**Application Process (Appendix 3)** **Step 1:** Login to iPoS > Leads and Campaigns> SIO/ Preferential for Customer List **Step 2:** Please go to eApp via the Customer List, and then follow the steps to fill in the electronic Application Form **Step 3:** Submit the completed eApp Simply input basic customer information (Name & ID) via eApp search function (Appendix 4) to view the holistic customers' eligible offer list. Remark: All applications will follow to existing medical underwriting, financial underwriting, nationality and AML requirements.
Offer Terms and Conditions	• If customer does not acknowledge the health declaration (Preferential Underwriting) / if any of the health questions answered "Yes" (Simplified Underwriting), the application will proceed to full underwriting. For the health declaration, please refer to Appendix 5. • All existing underwriting rules and non-medical limit have to be followed (including but not limited to maximum Critical Illness cap for non-income group, AML guideline, maximum issue limit of Critical Illness cover etc.). For details, please refer to the Operation Rules and Guidelines. • All Miscellaneous questions must be completed. • The Offer is only limited to this campaign, and it does not serve as a precedent for future policy application. • Customer must complete the health declaration truthfully (Preferential Underwriting) / answer the health questions truthfully (Simplified Underwriting). If customers fail to disclose or withhold their pre-existing health conditions, the approval of their policies or future claims will be affected. AIA may request customers to provide further information as reference for policy approval. • If the policyholder and the insured are two different persons, the insured aged 18 or above must make the health declaration. Both the policyholder and insured must sign the application form and health declaration. • AIA reserves the absolute right in the customers selection and to determine the eligibilities.

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Quarry Bay, Hong Kong
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Important Notes	• Only selected customers are eligible for this campaign. Please be reminded to check if the customer is eligible for the campaign before sharing the relevant campaign information with customers. • Financial Planners must familiarize with the product features, and explain clearly the key product features, risks and exclusions to customers upon receipt of customers' enquiries. • This campaign can only be promoted within Hong Kong and Macau territory according to the agent's relevant license. All solicitation activities and insurance application must be conducted in Hong Kong or Macau territory. • Please follow the "Operating Guidelines For Agents On Dealing Insurance Business With Applicants/Policyowner from PRC" and "Guidelines for Sales and Marketing to PRC prospects". • Before contacting the policyholder, please check whether the policyholder is on the opt-out list or not. If yes, please do not conduct direct marketing before obtaining explicit consent from customers (including the promotional activities). • Financial Planners must recommend product to customers based on the customer's actual need. If the product concerned requires the completion of Financial Needs Analysis, Financial Planners must complete such analysis with customers before product recommendation / solicitation.

Limited promotional period. Please grasp the sales opportunity and follow up with your customers now to encourage repurchase based on their needs!

Should you have any queries, please enquire by using Chatbot in iEngage/PES or email to Customer and Marketing at AIAHK.CustomerExperience-ECM@aia.com.

Best regards,

Kenneth Luk
Head of Customer and Growth Marketing

Redmund Chiu
Head of Underwriting

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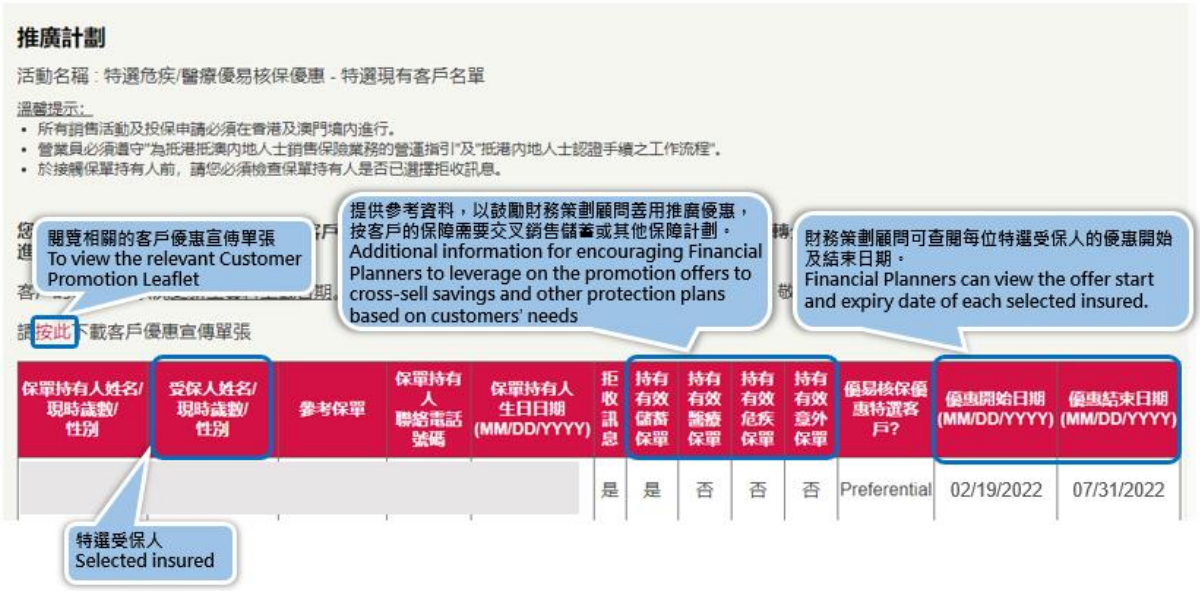
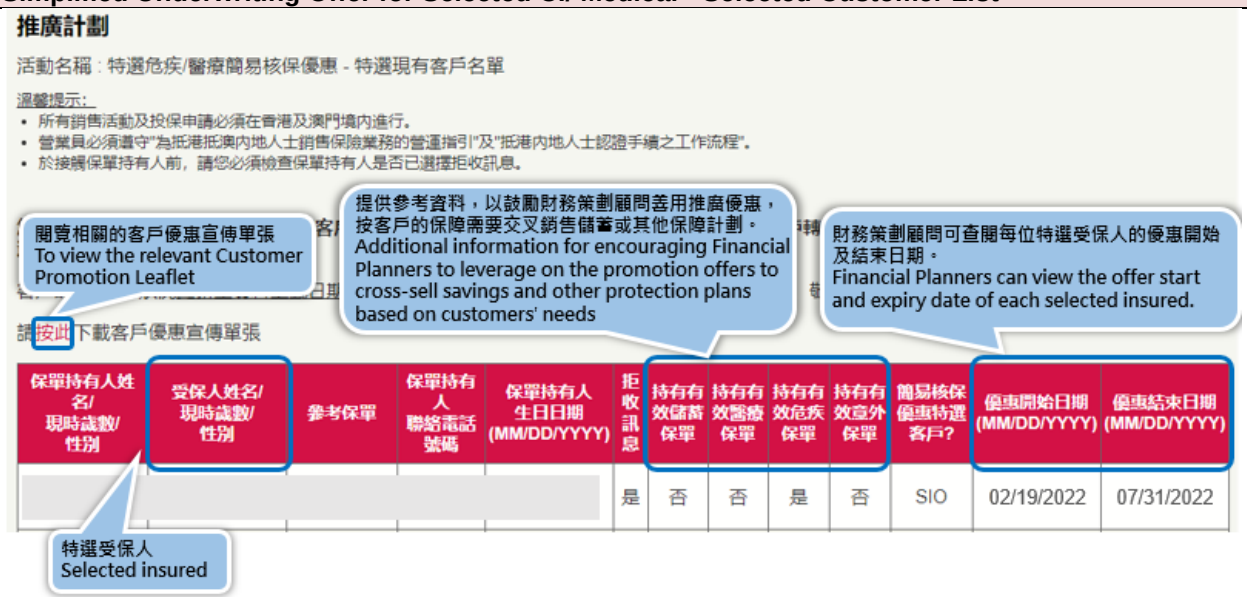
附錄 1: eAC 特選現有客戶名單
Appendix 1: eAC Selected Customer List

營業員專頁 (eAC) > 競賽報告> 推廣計劃> 客戶名單(其他資訊)
Agency Corner (eAC) > Contests > Campaigns > Customer List (Info)

特選危疾/醫療優易核保優惠 - 特選現有客戶名單
Preferential Underwriting Offer for Selected CI/ Medical - Selected Customer List



特選危疾/醫療簡易核保優惠 - 特選現有客戶名單
Simplified Underwriting Offer for Selected CI/ Medical - Selected Customer List



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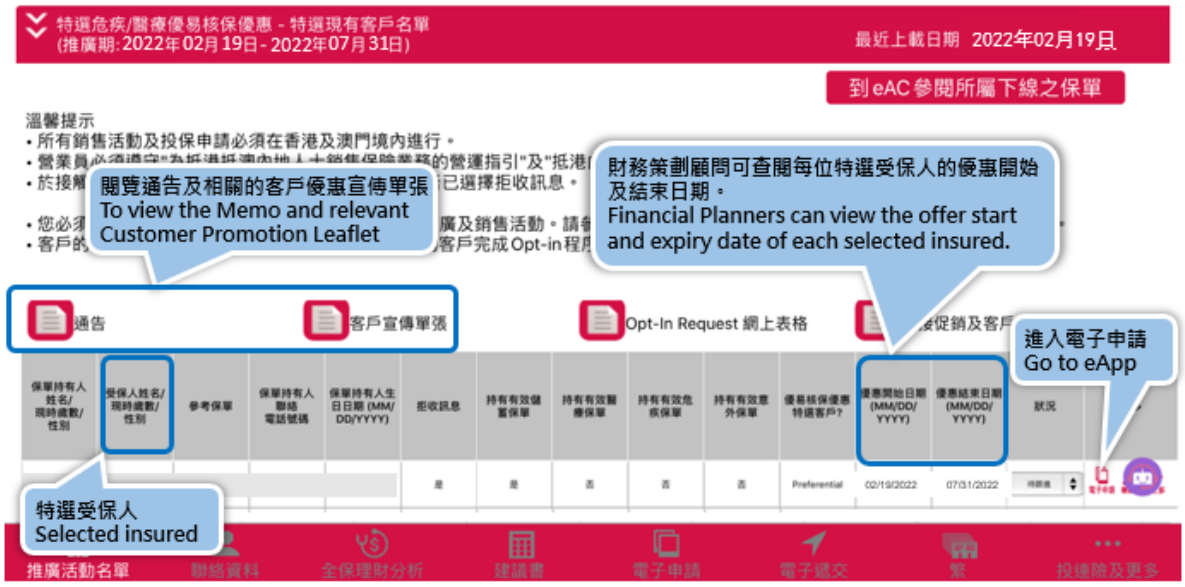
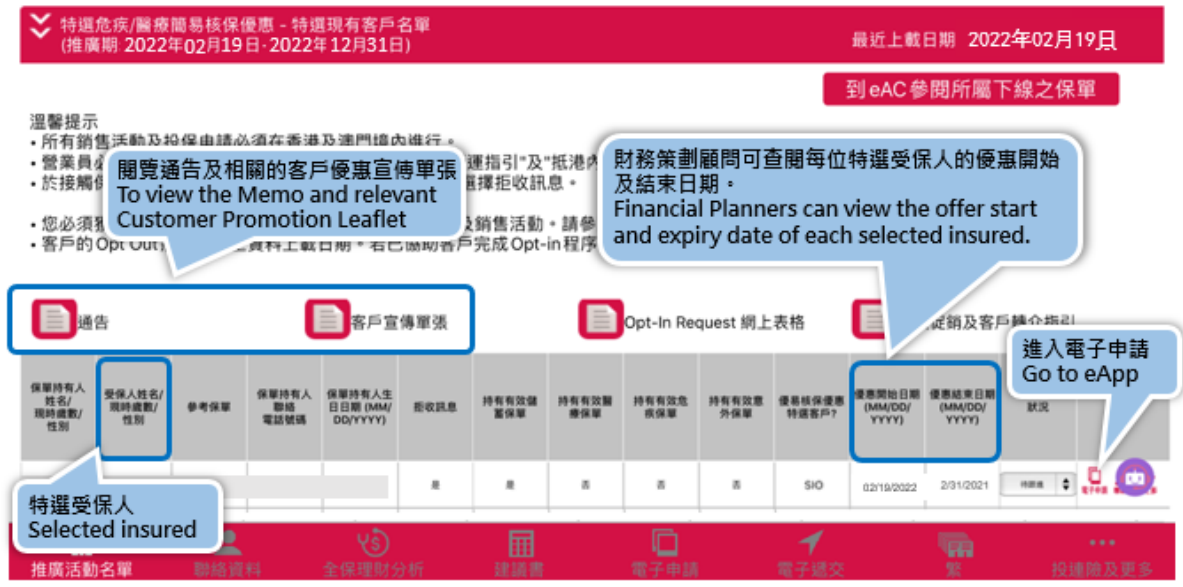
附錄 1: iPoS 特選現有客戶名單
Appendix 1: iPoS Selected Customer List

iPoS > 推廣活動及銷售機遇 > 優易核保/簡易核保
iPoS > Leads & Campaigns > SIO/Preferential

特選危疾/醫療優易核保優惠 - 特選現有客戶名單
Preferential Underwriting Offer for Selected CI/ Medical - Selected Customer List



特選危疾/醫療簡易核保優惠 - 特選現有客戶名單
Simplified Underwriting Offer for Selected CI/ Medical - Selected Customer List



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附錄 1: AIA Smart 特選現有客戶名單
Appendix 1: AIA Smart Selected Customer List

AIA Smart > > 推廣活動類別 > 簡易核保/優易核保
AIA Smart > > Campaign Type > SIO/Preferential

特選危疾/醫療優易核保優惠 - 特選現有客戶名單
Preferential Underwriting Offer for Selected CI/ Medical - Selected Customer List



特選危疾/醫療簡易核保優惠 - 特選現有客戶名單
Simplified Underwriting Offer for Selected CI/ Medical - Selected Customer List



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附錄 2:客戶宣傳單張
Appendix 2: Customer Promotion Leaflet

優易核保



簡易核保



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附錄 3: iPoS 電子申請流程
Appendix 3: iPoS eApp Application Process

- 按程序填寫電子申請表, 完成 FNA 及 PGS。請注意, 選擇相關推廣產品才能進入優易核保/簡易核保程序。
  Step by step to complete eApp, FNA & PGS. Please note that preferential underwriting/ simplified underwriting **process will be shown only when campaign product is selected.**



- 於投保申請書類型項目, 自動按客戶資格 (如特選受保人須以受保人身份投保)顯示優易核保或簡易核保表格。
  Under Application Form Type section, Preferential Underwriting Form or Simplified Underwriting Form will be displayed subject to customer eligibility (e.g., Selected Insured must be named as Insured of the new policy).



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附錄 4: eApp 的搜尋功能
Appendix 4: eApp Search Function

- 只需輸入基本客戶資料 (姓名及 ID)，即可全方位閱覽客戶適用之推廣優惠資訊
  Simply input basic customer information (Name & ID) to view the holistic customers' eligible offer list, and leverage on different promotion offers to drive cross-selling



- 閱覽適用之推廣活動
  To review customer's eligible campaign



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附錄 5: 健康聲明/健康狀況問題
Appendix 5: Health Declaration / Health Question

優易核保 (無須驗身, 只需填妥投保表格及以下 1 項健康聲明)	
「癌症全方位保障 3」系列 Cancer Guardian 3 Series	本人/我們謹聲明，準受保人目前沒有、亦從來沒有患上或被告知患上任何形式的癌症、原位癌、腫瘤、囊腫、贅生物或不正常出血，亦沒有接受過或正接受有關的檢查或治療。同時，準受保人的父母或兄弟姐妹亦未曾於 60 歲前被診斷患上任何癌症。本人/我們明白，此保單並不覆蓋任何「已存在的情況」或直接或間接由保單條款列明之不保事項所造成之「受保癌症」。「已存在的情況」是指任何在繕發日期或最近期的生效日期（以較後者為準）前已存在；或曾接受註冊醫生檢查、診斷或治療；或曾向註冊醫生諮詢；或已出現有關徵狀或病徵的任何身體或醫療狀況或任何疾病。「受保癌症」是指由此保單之繕發日期或最近期的生效日期（以較後者為準）起計九十 (90) 日後患上的癌症。 I/We declare that the proposed insured has never had or been told to have or treated for or investigated for and is currently not suffering from any form of cancer, carcinoma in situ, tumour, cyst, growth, or abnormal bleeding. Also, none of the proposed insured's parents, brothers or sisters have been diagnosed with any types of cancer before the age of 60. Moreover, I/We understand this policy does not cover any "Covered Cancer" resulting directly or indirectly from or in respect of any "Pre-existing Conditions" and other exclusions listed in the policy provision. "Pre-existing Conditions" means any physical or medical condition or any illness or disease that existed; or that was investigated, Diagnosed, or treated by a Registered Medical Practitioner; or for which a Registered Medical Practitioner was consulted; or the signs or symptoms of which commenced, before the later of the Issue Date and the latest Commencement Date. "Covered Cancer" means Cancer occurring more than 90 days after the later of the Issue Date and the latest Commencement Date of this Policy.
「全程守護健康保」 Health Journey Guardian	本人/我們謹聲明於最新近之危疾/醫療保單投保時的健康申報到現在，準受保人/受保人的健康狀況並沒有改變。 I/We declare that there has been no change in Proposed Insured's/Insured's condition of health, since health declaration made for the latest application of Critical Illness or Medical policy.
「智護癌症保」 Cancer Care Essence	
「簡護危疾保」 Simple Care Essence	
「AIA 唯一摯保 — 癌症及嚴重傳染病保障」 AIA One Absolute – Cancer & Serious Infectious Disease Protection	
「AIA 唯一摯保 — 全面保障」 AIA One Absolute – Full Protection	
「摯誠定期壽險計劃」 Wisdom Term Life Plan	
「愛伴航」 On Your Side Plan	
「自在自選」危疾保 AIA Assemble	

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簡易核保 (無須驗身, 只需填妥投保表格及回答以下 3 條健康狀況問題)	
「癌症全方位保障 3」系列 Cancer Guardian 3 Series	1. 您是否目前患上或曾被告知患上或曾接受有關任何形式的癌症、原位癌、腫瘤、息肉、結節、囊腫、贅生物或不正常出血的檢查或治療? 2. 於過去五年內，您是否曾進行過任何檢查或體檢而結果不正常及/或須接受進一步檢查或治療及/或接受住院治療或於日間手術中心就診，或是否曾接受連續七天以上的藥物或任何治療? 3. **女性:** a. 您的母親或姐妹是否在六十歲之前患有乳癌或卵巢癌? b. 您是否有兩位或以上的直系家庭成員(即父母親或兄弟姐妹)於六十歲之前患有乳癌/ 卵巢癌/ 結腸或直腸癌/ 肺癌? **男性:** 您是否有兩位或以上的直系家庭成員(即父母親或兄弟姐妹)於六十歲之前患有前列腺癌/ 結腸或直腸癌/ 肺癌?
「全程守護健康保」 Health Journey Guardian	1. Are you currently suffering from, or have been told to have or treated for or investigated for any form of cancer, carcinoma in situ, tumour, polyp, nodule, cyst, growth or abnormal bleeding? 2. In the past 5 years, have you had medical tests or check-ups which are abnormal and/or require further investigations or treatment and/or have been hospitalized or attended day surgery centre or received any treatment or medication for a continuous period of more than 7 days? 3. **For Female:** a. Have any of your mother or sister(s) had breast cancer or ovarian cancer before the age of 60? b. Have any two of your parents, brother(s) or sister(s) had breast/ ovarian/ colorectal/ lung cancer before the age of 60? **For Male:** Have any two of your parents, brother(s) or sister(s) had prostate/ colorectal/ lung cancer before the age of 60?
「智護癌症保」 Cancer Care Essence	1. 您是否曾被診斷患有癌症(包括早期癌症，例如原位癌)，或任何其他疾病需接受治療超過 3 個月? 2. 過去 3 年內，您是否曾出現持續咳嗽、不正常出血/體重下降、任何腫瘤、腫塊，或因任何狀況而曾經或打算進行檢查或接受治療? 3. **女性:** a. 您的母親、姐妹中是否有任何一位在 40 歲前患有乳癌? b. 您的父母、兄弟姐妹中是否有任何兩位於 60 歲前患有乳癌、卵巢癌、結腸直腸癌或肺癌? **男性:** 您的父母、兄弟姐妹中是否有任何兩位於 60 歲前患有前列腺癌、結腸直腸癌或肺癌? 1. Have you ever been diagnosed with cancer (including early stage, such as carcinoma-in-situ) or any other disease requiring treatment for more than 3 months? 2. In the last 3 years, have you suffered from chronic cough, unexplained bleeding/ weight loss, tumour, lump, or any condition that you have or await investigation / treatment? 3. **For Female:** a. Have any of your mother or sister(s) had breast cancer before the age of 40? b. Have any two of your parents, brother(s) or sister(s) had breast/ ovarian/ colorectal/ lung cancer before the age of 60?

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	For Male: Have any two of your parents, brother(s) or sister(s) had prostate/ colorectal/ lung cancer before the age of 60?
「簡護危疾保」 Simple Care Essence	1. 於過去五年內，您是否曾進行過任何檢查而結果不正常及/或須接受進一步檢查或治療及/或接受住院治療或於日間手術中心就診? 2. 您是否有任何身體狀況或慢性疾病及/或於過去五年內您是否曾接受連續七天以上的藥物治療? 3. 您的父母或兄弟姐妹是否在六十歲或之前被診斷出癌症、糖尿病、心臟病、亞爾茲默氏病、柏金遜症或任何遺傳性疾病?
「AIA 唯一摯保 — 癌症及嚴重傳染病保障」 AIA One Absolute – Cancer & Serious Infectious Disease Protection	1. In the past 5 years, have you had medical tests or check-ups which are abnormal and/or require further investigations or treatment and/or have been hospitalized or attended day surgery centre? 2. Do you have a known medical condition or any chronic conditions and/or in the past 5 years have you received any treatment or medication for a continuous period of more than 7 days? 3. Have any of your parents or siblings had cancer, diabetes, heart diseases, Alzheimer's disease, Parkinson's disease or any hereditary disease at age 60 or before?
「AIA 唯一摯保 — 全面保障」 AIA One Absolute – Full Protection	

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