友邦香港
香港北角電氣道183號
友邦廣場12樓

AIA Hong Kong
12/F, AIA Tower
183 Electric Road
North Point
Hong Kong

Memo

Attn:	All EDD & Honourable Advisors / EDDs / PSDDs/ SDDs / DDs / MICs / Agency Leaders / Financial Planners (Hong Kong & Macau)	From:	Victor Man Amy Chan
Co/Dept:	Mr. Alger Fung / Mr. Jim Jan Zen / Mr. Louie Ho / Ms. Amelie Shen / All Department Heads / ABDD Executives / CSBD Executives / Contact Centre	Dept:	Corporate Solutions
Date:	12 July 2024	Total page:	13 + Appendix
Subject:	**(A240708)**	**2024 營業員團體醫療計劃（CB）、營業員自選團體醫療計劃（Non-CB）、自選團體意外保障計劃（VGA）、自選團體人壽及危疾計劃（VGL）、「友心意」醫療保障計劃 2 及「友愛護」癌症保障計劃** **2024 Agency Group Medical Programme (CB), Agency Voluntary Group Medical Programme (Non-CB), Voluntary Group Personal Accident Programme (VGA), Voluntary Group Life and Critical Illness Programme (VGL), StepUp Medical Protection Plan 2 and Shield Up Cancer Protection Plan**	

2024 營業員團體醫療計劃（CB）、營業員自選團體醫療計劃（Non-CB）、自選團體意外保障計劃（VGA）以及**自選團體人壽及危疾計劃（VGL）將由即日起至 7 月 31 日接受申請**。本年度之保障生效期為 2024 年 8 月 1 日至 2025 年 7 月 31 日，而**「友心意」醫療保障計劃 2（「友心意 2」）及「友愛護」癌症保障計劃（「友愛護」）亦將於 8 月份接受投保**，讓各營業員**及 / 或**其家人均可享有公司卓越的保障。

有關各個計劃的申請程序及注意事項如下：

Career Benefits（CB）營業員團體醫療計劃（保單號碼：18288）

2024 Career Benefits（CB）營業員團體醫療計劃之**保障範圍及保費與 2023 年相同**，營業員可於「營業員專頁」下載計劃詳情。

如何參加？

1. 登入「營業員專頁」
2. 在登入後，閣下可於平台右邊之「最新消息」欄目中看到右圖。
3. 按「閱覽」即可前往網上報名平台
4. 請於 **2024 年 7 月 31 日或之前**填妥及提交網上報名表
5. 各營業員可於 2024 年 9 月起登入「營業員專頁」→「個人福利」查閱其最新年度已申請的營業員團體醫療計劃詳情



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請注意：

- 如未能於 **2024 年 7 月 31 日或之前**填妥並提交網上報名表，合資格之營業員及其家屬（如適用）將自動參與顯示在報名表上之預設醫療計劃保障。

營業員	預設醫療計劃
新合資格參加 Career Benefits （CB）營業員團體醫療計劃	基本計劃
2023 年已參加 Career Benefits （CB）營業員團體醫療計劃	2023 年所選的醫療計劃

- 所需之全年保費將於 2024 年 9 月從各營業員的公司出糧戶口扣除
- 為配合報名時間及處理自選提升保障之個案，將於 2024 年 8 月 1 日至 31 日期間暫停處理有關醫療費用之賠償申請，而賠償申請則於保障選項更新後恢復正常。

Non-Career Benefits（Non-CB）營業員自選團體醫療計劃（保單號碼：18287）

2024 Non-Career Benefits（Non-CB）營業員自選團體醫療計劃之**保障範圍及保費與 2023 年相同**。營業員可於「營業員專頁」下載計劃之詳情。

如何參加？

1. 登入「營業員專頁」
2. 在登入後，閣下可於平台右邊之「最新消息」欄目中看到右圖。
3. 按「閱覽」即可前往網上平台下載及列印報名表
4. 請於 **2024 年 7 月 31 日或之前**填妥及簽署報名表，並電郵至 AIA 企業業務 hk.eb.enquiry@aia.com。請於電郵標題中註明「申請 2024 營業員自選團體醫療計劃（#18287）」。
5. 各營業員可於 2024 年 9 月起登入「營業員專頁」→「個人福利」查閱其最新年度已申請的自選營業員團體醫療計劃詳情



請注意：

- 如 AIA 企業業務於 **2024 年 7 月 31 日或之前未能就現有保單收到報名表，將作不再續保** Non-Career Benefits（Non-CB）營業員自選團體醫療計劃**處理**。
- 所需之全年保費將於 2024 年 9 月從各營業員的公司出糧戶口扣除。新合資格營業員之申請須視乎醫療核保結果而定，而保障將會在批核後隨即生效。
- 2023/2024 年已受保於 Career Benefits（CB）營業員團體醫療計劃（保單號碼：18288）的現有成員並於今個年度轉至此計劃，可豁免醫療核保，而已存在病症亦在受保範圍之內。
- 為配合報名時間，將於 2024 年 8 月 1 日至 31 日期間暫停處理有關醫療費用之賠償申請，而賠償申請則於保障選項更新後恢復正常。

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營業員自選團體意外保障計劃（保單號碼：10849）
不適用於自選團體意外保障計劃的現有成員（保單號碼：16321 / 15198 / 15912）

2024 營業員自選團體意外保障計劃之**保障範圍及保費與 2023 年相同**，有關保障計劃之參加資格、申請程序、保障範圍及保費表，**請參閱附件一**。

如何參加？

1. 合資格營業員需填妥並簽署隨附的報名表
2. 計劃內之乙部分—「住院現金保障」屬於供成員自選的附加保障。每一位「住院現金保障」的準受保人均須填妥及簽署隨附的健康申報表。（18 歲以下子女之健康申報表須由家長或監護人填妥及簽署。）
3. 請於**2024 年 7 月 31 日或之前**填妥及簽署報名表和健康申報表，並電郵至 AIA 企業業務 hk.eb.enquiry@aia.com。請於電郵標題中註明「申請 2024 營業員自選團體意外保障計劃（#10849）」。
4. 我們將與營業員跟進有否遺漏任何資料
5. 在收妥所有資料後，有關申請將進行核保。

請注意：

- 申請一經成功批核，保障將於 2024 年 8 月 1 日生效，而所需之保費將於批核後一個月內從各營業員的公司出糧戶口按月扣除。有關計劃之保障詳情，請於「營業員專頁」上瀏覽。
- 如現有成員需更改受保人資料或受益人資料，亦可於 **2024 年 7 月 31 日或之前**遞交報名表以作資料更新。

營業員自選團體人壽及危疾保障計劃（保單號碼：10848）
不適用於團體人壽保障計劃的現有成員（保單號碼：18888 / 19727）

2024 營業員自選團體人壽及危疾保障計劃之**保障範圍及保費與 2023 年相同**。有關保障計劃之參加資格、申請程序、保障範圍及保費表，**請參閱附件二**。

如何參加？

1. 合資格營業員需填妥並簽署隨附的報名表
2. 每一位準受保人均須填妥及簽署隨附的健康申報表
3. 請於**2024 年 7 月 31 日或之前**填妥及簽署報名表和健康申報表，並電郵至 AIA 企業業務 hk.eb.enquiry@aia.com。請於電郵標題中註明「申請 2024 營業員自選團體人壽及危疾保障計劃（#10848）」。
4. 我們將與營業員跟進有否遺漏任何資料
5. 在收妥所有資料後，有關申請將進行核保。

請注意：

- 申請一經成功批核，您將會收到承保通知書，而保障則會隨即生效，而所需之保費將於批核後一個月內從各營業員的公司出糧戶口按月扣除。
- 如計劃需收取額外保費，營業員必須先簽署及交回承保通知書，保障方可生效。
- 如現有成員需更改受保人資料或受益人資料，亦可於 **2024 年 7 月 31 日或之前**遞交報名表以作資料更新。

如有任何查詢，歡迎致電：

- 香港：2232 8238
- 澳門：0800 311

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「友心意」醫療保障計劃 2

「友心意」醫療保障計劃 2（「友心意 2」）讓您以相宜保費為自己及家人提供全面的終身醫療保障，毋須接受醫療核保，保證接納申請，受保項目包括已存在病症[#]，營業員可於「營業員專頁」下載計劃之詳情及查閱投保資格。

投保資格



1. 營業單位主管級別
   - ✓ 年齡為 69 歲或以下並受保於營業部團體醫療保險計劃（CB）；及
   - ✓ 須於過去 3 年必須達到合約內訂定維持合約的業績要求、團隊成員人數要求及續保率要求（請參閱「報酬及福利手冊營業單位主管的 2.1 部分–維持合約要求」）；或
   - ✓ 須於過去一年獲得卓越營業單位主管（Premium Agency Leader）或以上的資格；或
   - ✓ 如未能符合上述要求，則須符合以下營業員級別的資格要求。
2. 營業員級別
   - ✓ 年齡為 69 歲或以下並受保於營業部團體醫療保險計劃（CB）；及
   - ✓ 須於過去 3 年獲得百萬金圓會（MDC）會員或以上的資格；或
   - ✓ 必須符合資格並已登記成為百萬圓桌會員 2024（MDRT 2024）或以上（以業績計算）。
3. 營業單位主管或營業員（符合以上資格並受保於營業部團體醫療保險計劃（CB）M 或 S）之家屬（如適用）
   - ✓ 法定配偶，年齡為 69 歲或以下並受保於營業部團體醫療保險計劃（CB）；或
   - ✓ 未婚子女，年齡為 15 日至 18 歲（如屬全日制學生可延伸至 22 歲），並受保於營業部團體醫療保險計劃（CB）。

查閱投保資格

路徑：營業員專頁 > 成績報告 > Production Reports > 友心意 2 自選醫療計劃投保資格 > Report

註：#若您於 AIA 團體醫療保險計劃及「友心意 2」下合共受保至少連續 12 個月，在受保前已存在的疾病將在「友心意 2」下受到保障。

如何參加？

- **香港營業員**可經 iPoS 或「友聯繫」遞交申請，而**澳門營業員**可經 iPoS 遞交申請；投保申請於 2024 年 8 月 1 日開始，而申請必須**於 2024 年 9 月 30 日前**遞交。
- 透過**「友聯繫」遞交申請程序**（只適合**非持有卷二** [一般保險] 牌照的香港營業員）：
  登入「友聯繫」→ 選擇「瞭解個人自選保障方案」→ 按「確認」→ 按「探索產品」→ 按「立即申請」
- 透過 **iPoS 遞交申請程序**（只適合香港**持有卷二** [一般保險] 牌照的營業員*及所有澳門營業員）：
  登入 iPoS > 聯絡資料 > 新增聯絡資料（請依照指示填寫其他相關個人資料）



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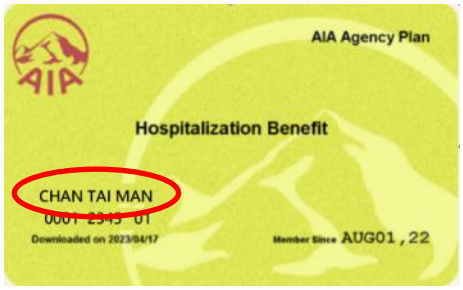
- 申請時需要輸入「成員編號」，「成員編號」為一組 10 位字元的號碼或英文字母組合，組合為 **000 + 營業員編號 + 01/02/03**
  01 為營業員
  02 或 03 為配偶或子女
  成員亦可於醫療咭上參考「成員編號」



*營業員必須已完成「友心意」醫療保障計劃 2 產品線上學習課程及內部牌照評測 (路徑：iAcademy → 網上學習 → 內部牌照 → 企業業務產品 →「友心意」醫療保障計劃 2 產品線上學習課程及內部牌照評測) (詳情請參閱通告 A240655)

請注意：

- 「友心意 2」提供的計劃選擇為計劃一或計劃二。
- **持有卷二** [一般保險] 牌照的營業員 (只適用於香港) 及所有澳門營業員，可處理其個人及合資格家屬 (如適用) 的「友心意 2」投保申請，並可**獲發「友心意 2」的營業員佣金**。
- 只適用於香港：若營業員並未持有卷二 [一般保險] 牌照，其個人及合資格家屬 (如適用) 的「友心意 2」投保申請將以公司直接銷售保單方式處理。若營業員其後取得卷二 [一般保險] 牌照，可於之後的保單週年日將其個人及合資格家屬 (如適用) 之「友心意 2」保單轉移至該營業員處理，惟該營業員並不會獲發「友心意 2」的續保佣金。
- 經「友聯繫」申請「友心意 2」的營業員將不會獲發「友心意 2」的佣金。
- 詳情請參閱計劃小冊子。

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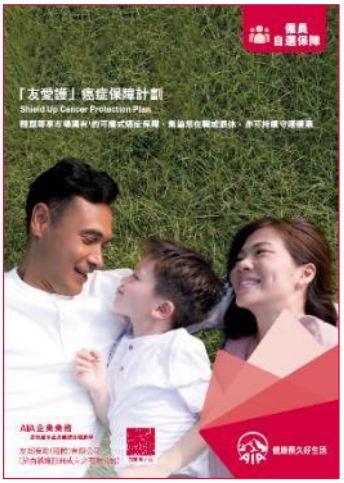
友愛護」癌症保障計劃

「友愛護」癌症保障計劃讓您以相宜保費為自己提供全面的癌症保障至 80 歲，只需於投保時作簡單健康申報，毋須驗身或遞交任何健康證明，即可投保。無論受保人的健康狀況如何，均可每 5 年續保保單，直至受保人 80 歲為止。保費將於每 5 年的保障期內維持不變。

投保資格



年齡在 65 歲或以下並受保於營業部團體醫療保險計劃（CB）或營業員自選團體醫療計劃（Non-CB）之營業員均符合資格投保（家屬並不適用）。

如何參加？

- 香港及澳門營業員均可經 iPoS 遞交申請；投保申請於 2024 年 8 月 1 日開始，而申請必須**於 2024 年 9 月 30 日前**遞交。
- 透過 iPoS 遞交申請程序（適合所有香港營業員^及澳門營業員）：
  登入 iPoS > 聯絡資料 > 新增聯絡資料（請依照指示填寫其他相關個人資料）





- 申請時需要輸入「成員編號」，「成員編號」為一組 10 位字元的號碼或英文字母組合，組合為 **000 + 營業員編號 + 01**

^營業員必須已完成「友愛護」癌症保障計劃線上學習及內部牌照評測（路徑：iAcademy → 網上學習 → 內部牌照 → 企業業務產品 →「友愛護」癌症保障計劃線上學習及內部牌照評測）（詳情請參閱通告 A240655）

請注意：

- 「友愛護」提供的計劃選擇為計劃一、計劃二或計劃三。
- 所有香港及澳門營業員均可處理其個人的「友愛護」投保申請，並可獲發「友愛護」的營業員佣金。
- 詳情請參閱計劃小冊子。

如有任何與營業員團體醫療計劃（CB / Non-CB）相關的查詢，歡迎致電 2232 8238（香港）或 0800 311（澳門）。

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12/F, AIA Tower
183 Electric Road
North Point
Hong Kong

Memo

We are pleased to inform you that the application of **2024 Agency Group Medical Programme (CB), Agency Voluntary Group Medical Programme (Non-CB)**, **Agency Voluntary Group Personal Accident Programme (VGA)** and **Agency Voluntary Group Life and Critical Illness Programme (VGL)** **will be opened from now till 31 July 2024**. The coverage period for this year is from 1 August 2024 to 31 July 2025. The application of **StepUp Medical Protection Plan 2 ("StepUp 2") and Shield Up Cancer Protection Plan ("Shield Up") will also be opened in August 2024**, allowing Financial Planners and/or their family members to enjoy quality protection offered by the Company.

Please find the application procedures and important notes of each programme as below:

Career Benefits (CB) Agency Group Medical Programme (Policy Number: 18288)

The **coverage and premium** of 2024 Career Benefit (CB) Agency Group Medical Programme **remain the same as 2023**. Financial Planners can download the Programme details from "Agency Corner".

How to Enrol?

1. Log in to "Agency Corner".
2. Please look for the icon shown in "What's New" column on the right-hand side of the platform.
3. Click "View Now" to access the online enrolment platform.
4. Complete and submit the online enrolment form **on or before 31 July 2024**.
5. From September 2024 onwards, Financial Planners can log in to "Agency Corner" → "My Benefits" to check the details of their latest Agency Group Medical Programme applied.



Important Notes:

- If there is no online enrolment form completed and submitted **on or before 31 July 2024**, the eligible Financial Planners and their dependents (if applicable) will be automatically enrolled in the Default Medical Plan as shown on the online enrolment form.

Financial Planners	Default Medical Plan
Newly eligible to join Career Benefits (CB) Agency Group Medical Programme	Basic Plan
Enrolled in Career Benefits (CB) Agency Group Medical Programme **in 2023**	Medical Plan selected in 2023

- The relevant annual premium will be deducted from the Financial Planner's payroll account in September 2024.
- To meet the enrolment schedule and handle the cases of voluntary benefit upgrade, the application of the claims reimbursement for medical expenses will be suspended temporarily from 1 to 31 August 2024. The claims reimbursement will be resumed after the benefit selection is updated.

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Memo

Non-Career Benefits (Non-CB) Agency Voluntary Group Medical Programme (Policy Number: 18287)

The coverage and premium of 2024 Non-Career Benefits (Non-CB) Agency Voluntary Group Medical Programme **remain the same as 2023**. Financial Planners can download the Programme details from "Agency Corner".

How to Enrol?

1. Log in to "Agency Corner".
2. Please look for the icon shown in "What's New" column on the right-hand side of the platform.
3. Click "View Now" to access the online platform to download and print the application form.
4. The completed and signed enrolment form must be emailed to AIA Corporate Solutions hk.eb.enquiry@aia.com **on or before 31 July 2024**. Please mark "Apply for 2024 Agency Voluntary Group Medical Programme (#18287)" in the email subject.
5. From September 2024 onwards, Financial Planners can log in to "Agency Corner" → "My Benefits" to check the details of their latest Agency Voluntary Group Medical Programme applied.



Important Notes:

- If there is no enrolment form received **for the existing Policy(ies) on or before 31 July 2024, it will be treated as non-renewal** of Non-Career Benefits (Non-CB) Agency Voluntary Group Medical Programme.
- The relevant annual premium will be deducted from the Financial Planner's payroll account in September 2024. For newly eligible Financial Planners, the application will be subject to the medical underwriting and the coverage would be effective once the approval is granted.
- For the existing members who have been insured by the Career Benefits (CB) Agency Group Medical Programme (Policy number: 18288) in 2023/2024 and are transferred to this Policy for the current year, they can be exempted from medical underwriting and pre-existing conditions can also be covered.
- To meet the enrolment schedule, the application of claims reimbursement for medical expenses will be suspended temporarily from 1 to 31 August 2024. The claims reimbursement will be resumed after the benefit selection is updated.

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Agency Voluntary Group Personal Accident Programme (Policy number: 10849) Not applicable for existing member of Voluntary Group Accident Programme (Policy Number: 16321/15198/15912)

The coverage and premium of 2024 Agency Voluntary Group Personal Accident Programme remain the same as 2023. For details on the eligibility, application procedures, benefits and premium table, please refer to Appendix I.

How to Enrol?

1. Eligible Financial Planner must complete and sign the enclosed enrolment form.
2. Part B of the programme – "Hospital Income Benefit" would be offered to members as an optional rider benefit. Each proposed insured of "Hospital Income Benefit" must complete and sign the enclosed health declaration form. (The health declaration form for child(ren) aged under 18 must be completed and signed by parent/guardian of the child(ren)).
3. The completed and signed enrolment form, together with the health declaration form, must be emailed to AIA Corporate Solutions hk.eb.enquiry@aia.com on or before 31 July 2024. Please mark "Apply for 2024 Agency Voluntary Group Personal Accident Programme (#10849)" in the email subject.
4. We will follow up with Financial Planner for any missing documents.
5. The application will be underwritten upon receipt of all required information.

Important Notes:

- Once the application is underwritten successfully, the coverage will be effective from 1 August 2024. The premium will be deducted monthly from the Financial Planner's payroll account within 1 month after the application is approved. For the benefit details of the programme, please visit "Agency Corner".
- If existing members would like to update the information of Insured Member or beneficiary(ies), they can submit the enrolment form on or before 31 July 2024 for any information updates.

Agency Voluntary Group Life and Critical Illness Programme (Policy number: 10848) Not applicable for existing member of Group Life Programme (Policy Number: 18888/19727)

The coverage and premium of 2024 Agency Voluntary Group Life and Critical Illness Programme remain the same as 2023. For details on the eligibility, application procedures, benefits and premium table, please refer to Appendix II.

How to Enrol?

1. Eligible Financial Planners must complete and sign the attached enrolment form.
2. Each proposed insured must complete and sign the attached health declaration form.
3. The completed and signed enrolment form, together with the health declaration form must be emailed to AIA Corporate Solutions hk.eb.enquiry@aia.com on or before 31 July 2024. Please mark "Apply for 2024 Agency Voluntary Group Life and Critical Illness Programme (#10848)" in the email subject.
4. We will follow up with Financial Planner for any missing documents.
5. The application will be underwritten upon receipt of all required information.

Important Notes:

- Once the application is underwritten successfully, you will receive a notice of acceptance and the coverage will then become effective. The relevant premium will be deducted monthly from the Financial Planner's payroll account within 1 month after the application is underwritten.
- If premium loading is required for the Plan, Financial Planner must sign and return the notice of acceptance for the coverage to become effective.
- If existing members would like to update Insured Member information or beneficiary(ies) information, they can submit the enrolment form on or before 31 July 2024 for any information update.

If you have any enquiries, please contact

- Hong Kong: 2232 8238
- Macau: 0800 311

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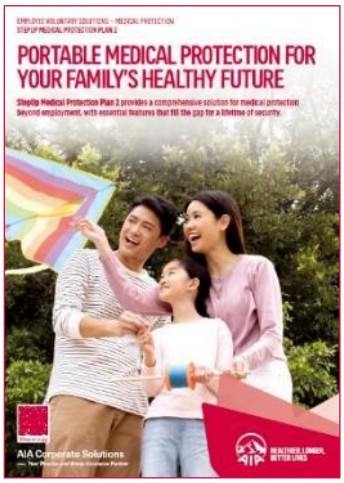
Memo

StepUp Medical Protection Plan 2

StepUp Medical Protection Plan 2 ("StepUp 2") provides comprehensive lifetime medical protection for you and your family members at an affordable premium. There is no medical underwriting requirement and your application is guaranteed to be accepted. Any pre-existing conditions will also be covered#. Financial Planners can download the plan details and check their eligibility in "Agency Corner".

Eligibility

1. Agency Leader Level
   - ✓ Aged 69 or below and being insured under the Agency Group Medical Programme (CB); and
   - ✓ Must comply with the Contract Maintenance's Production Requirement, Manpower Requirement and Persistency Requirement (please refer to section 2.1 – Contract Maintenance in Compensation and Benefits Manual – Agency Leader) over the past 3 years; OR
   - ✓ Must qualify as Premier Agency Leader or above for the previous year; OR
   - ✓ If the requirements above are not met, then the eligibility of Financial Planner Level below must be met.
2. Financial Planner Level
   - ✓ Aged 69 or below and being insured under Agency Group Medical Programme (CB);
   - ✓ Must qualify for Million Dollar Club (MDC) or above for the past 3 years; OR
   - ✓ Must be qualified and registered for Million Dollar Round Table 2024 (MDRT 2024) or above (by Production).



3. Dependents of Agency Leader or Financial Planner (who meet the above eligibility and be insured under Plan M or S of Agency Group Medical Programme (CB), if applicable)
   - ✓ Legal spouses aged 69 or below and being insured under Agency Group Medical Programme (CB); OR
   - ✓ Unmarried children aged between 15 days and 18 years old (full-time students can be extended to 22 years old) and being insured under Agency Group Medical Programme (CB).

To Check the Eligibility

Path: eAC > Production > Production Reports > StepUp 2 – Voluntary Top Up Eligible List > Report

Notes:

If you have been covered under AIA group medical insurance scheme and StepUp 2 for a total duration of at least 12 continuous months, the pre-existing conditions will be covered under StepUp 2.

How to Enrol?

- For Hong Kong Financial Planners, please enrol through "iPoS" or "AIA Connect", for Macau Financial Planners, please enrol through "iPoS" starting from 1 August 2024, enrolment must be submitted on or before 30 September 2024.
- "AIA Connect" Application Procedures (Applicable to Hong Kong Financial Planners without the Paper 2 [General insurance] Licence):
  Log in to "AIA Connect" → click "Discover Individual Voluntary Protection" → click "Confirm" → click "Explore the product" → click "Apply Now"
- "iPoS" Application Procedures (Applicable to Hong Kong Financial Planners* with the Paper 2 [General insurance] Licence and all Macau Financial Planners):
  Log in to iPoS > Contact Information > Add Contact Information, follow the instructions to fill in the relevant personal information

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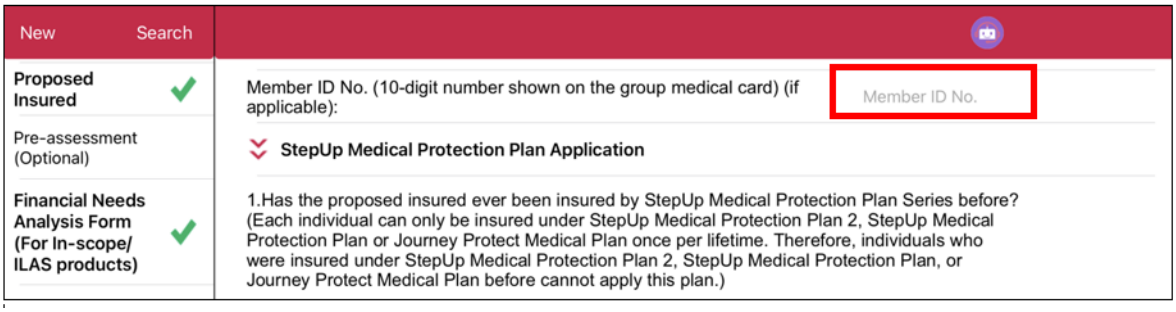
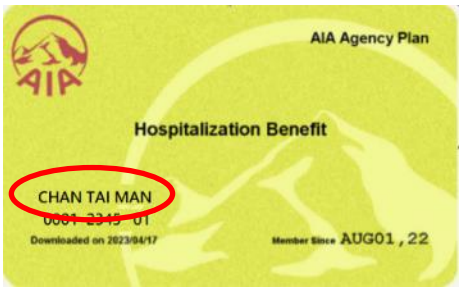


- You are required to input "Member ID No." for enrolment, "Member ID No." is a combination of 10-charater numbers or English letters, the combination is 000 + Agent Code + 01/02/03
  01 is Financial Planner
  02 or 03 is Spouse or Child
  the "Member ID No." is embossed on the Medical Card



*Financial Planners must have first completed the StepUp Medical Protection Plan 2 Online Training and Internal License Test (Path: iAcademy > eLearning Training > Internal License > Corporate Solutions Product > StepUp Medical Protection Plan 2 Online Training and Internal License Test) (Please refer to Memo A240655 for details)

Important Notes:

- The Plan choice of StepUp 2 can either be Plan 1 or Plan 2
- Financial Planners with the Paper 2 [General insurance] Licence (applicable to Hong Kong only) and all Macau Financial Planners can process the StepUp 2 application of their own and their eligible dependents (if applicable), and will also be entitled to receive the commission of StepUp 2.
- Applicable to Hong Kong only: If the Financial Planner does not hold the Paper 2 [General insurance] Licence, the StepUp 2 application from the Financial Planner and their eligible dependents (if applicable) will be treated as direct case. If the Financial Planner obtains the Paper 2 [General insurance] Licence later, the StepUp 2 policies of his/her own and his/her eligible dependents (if applicable) can be assigned to that Financial Planner on the next policy anniversary. However, such Financial Planner will not be entitled to receive the renewal commission of StepUp 2.
- Financial Planners who apply for StepUp 2 through "AIA Connect" will not be entitled to StepUp 2 commission.
- For details, please refer to the product brochure.

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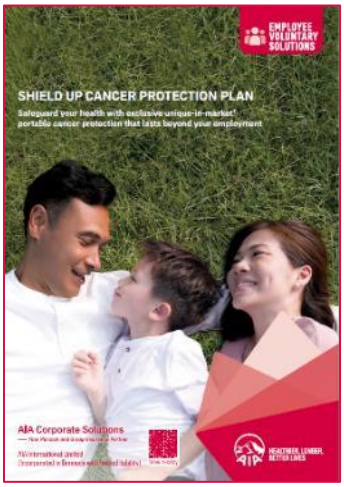
Memo

Shield Up Cancer Protection Plan

Shield Up Cancer Protection Plan provides you with comprehensive cancer protection up to the age of 80 at affordable premiums. Only simple health declaration is required upon application, and there is no requirement of medical examination or submission of any proof of health. Regardless of the insured's health condition, you can renew your policy every 5 years until the age of 80, and the premium will be fixed for each 5-year coverage period.

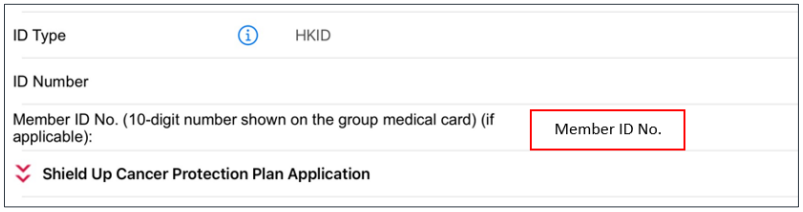
Eligibility

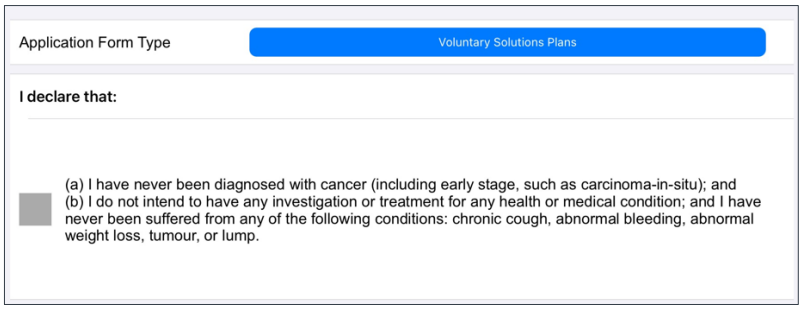
Financial Planners aged 65 or below and being insured under Agency Group Medical Programme (CB) or Agency Voluntary Group Medical Programme (Non-CB); are eligible to enrol (not applicable to Dependents).



How to Enrol?

- For Hong Kong and Macau Financial Planners, please enrol through "iPoS" starting from 1 August 2024, and enrolment must be submitted **on or before 30 September 2024**.
- "iPoS" application procedures (Applicable to all Hong Kong Financial Planners^ and Macau Financial Planners):
  Log in to iPoS > Contact Information > Add Contact Information, follow the instructions to fill in the relevant personal information





- You are required to input "Member ID No." for enrolment, "Member ID No." is a combination of 10-charater numbers or English letters, the combination is **000 + Agent Code + 01**

^Financial Planners must have first completed the Shield Up Cancer Protection Plan Online Training and Internal License Test (Path: iAcademy > eLearning Training > Internal License > Corporate Solutions Product > Shield Up Cancer Protection Plan Online Training and Internal License Test) (Please refer to Memo A240655 for details)

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Memo

Important Notes:

- The Plan choice of Shield Up can either be Plan 1, Plan 2 or Plan 3
- All Hong Kong and Macau Financial Planners can process the Shield Up application of their own and will also be entitled to receive the commission of Shield Up.
- For details, please refer to the product brochure.

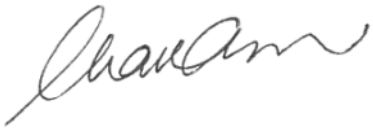
If you have any enquiries related Agency Group Medical Programme (CB/Non-CB), please call 2232 8238 (Hong Kong) or 0800 311 (Macau).

Yours faithfully,



Victor Man
Head of CS Business Development
(Agency Distribution) - Corporate Solutions

Yours faithfully,



Amy Chan
Head of IVS
CS – Induvial Voluntary Solutions

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有關營業員自選團體意外保障計劃之參加資格、申請程序、保障範圍以及保費表如下。

申請資格

1. 所有年齡於 65 歲以下並與 AIA 維持有效營業員合約之營業員均可投保。保障年期上限至受保人於保單年度完結日年屆 80 歲當天。
2. 合資格之營業員及其父母 / 配偶 / 配偶之父母，其年齡於 65 歲以下亦可投保，保障年期上限至受保人於保單年度完結日年屆 80 歲當天。
3. 合資格之營業員及其年齡為 15 日至 18 歲之未婚子女（如屬全日制學生則延伸至 22 歲）均可投保。
4. 所有已受保於營業員自選團體意外保障計劃（保單號碼 16321 或 15198 或 15912）之成員皆不可轉換至此計劃，亦不可同時受保於兩個計劃。

申請規則

1. 合資格之營業員之父母/配偶之父母以個別受保人為投保單位，可選擇性參加此計劃，其配偶及子女必須與營業員一同以家庭為投保單位。
2. 所有合資格之營業員之合資格家屬（如適用）必須與營業員申請相同計劃級別。
3. 「意外死亡及傷殘賠償」為甲部分之基本計劃，而「住院現金保障」為乙部分供成員選擇的附加保障。
4. 此計劃並不接受年中加入新成員或年中退保申請。
5. 如您同時為「合資格之營業員」及「合資格之營業員之配偶」，您只可以其中一個身份參加此計劃。

職業級別

以下各職業等級例子只供參考用。

等級一	無危險性的辦公室工作，例如：律師、行政人員
等級二	具輕微危險性的工作，如戶外工作人士，例如：電子工程師、戶外營業員、買手
等級三	熟練或半熟練技工，包括須使用輕型機械的人士，例如：電子硬件維修員、紡織及製衣業造樣板員、電子裝配員
等級四*	一般工人、須使用重型機械器的人士，例如：電子或塑膠業管工、機器操作員

*職業等級四之人士**不可**參與此計劃。

申請程序

適用於只申請甲部分 – 意外死亡及傷殘賠償

– 合資格之營業員向 AIA 企業業務遞交已填妥並簽署之申請表；
– 我們將與合資格的營業員跟進有否遺漏任何資料；
– 所有資料一經收妥，有關申請將進行職業等級核保程序；
– 保單一經成功批核，保障會於 2024 年 8 月 1 日生效，而所需之保費將於批核後一個月內在各營業員的公司出糧戶口中按月扣除，有關計劃之保障詳情，請於營業員專頁上瀏覽。

適用於同時申請甲部分 – 意外死亡及傷殘賠償及乙部分 - 住院現金賠償

– 合資格之營業員向AIA企業業務遞交已填妥及已簽署之申請表及每一位準受保人的健康申報表；
– 我們將與準受保人跟進有否遺漏任何資料及/和或因其職業等級而拒絕申請；
– 一經通過職業等級核保程序，有關申請將進行住院現金核保程序；
– 一經成功批核，保障會於 2024 年 8 月 1 日生效，而所需之保費將於批核後一個月在各營業員的公司出糧戶口中按月扣除，有關計劃之保障詳情，請於「營業員專頁」上瀏覽。

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主要不保事項

甲部分 - 意外死亡及傷殘賠償

a. 此保單不適用於以下情況
   i. 宣戰或不宣戰之戰爭、侵略、內戰、革命或任何軍事行動；
   ii. 抵觸或企圖抵觸法律的行為或拒捕；
   iii. 受保人出入、身處、駕駛、服務或上落於任何航空裝置或空中運輸工具，惟受保人作為需付費乘客（不包括飛行員／操作員或空中服務員）乘搭註冊私人飛機或商業客機則除外；
   iv. 不論神志清醒與否，自殺、企圖自殺或自致之受傷；
   v. （只適用於女士）因分娩、流產、懷孕或其併發症導致或引發的損傷；
   vi. 任何疾病引發的受傷或死亡；
   vii. 受保人以專業運動員身份參與運動；或受保人可透過此運動而賺取酬金或報酬；或
   viii. 受保人從事或參與海軍、陸軍或空軍服務或行動。

b. 除以上的不保事項，緊急醫療護送並不適用於：
   i. 任何受保人無需負責賠償但由另一方提供服務而招致的開支，或任何已包括在預定旅程費用中之開支
   ii. 任何未經友邦國際支援服務（AIAS）批准及並非由其安排之運送而衍生的開支，惟此項不保事項在受保成員及/或同行同伴（如適用）在特殊及控制範圍外的緊急醫療情況下，未能及時通知 AIAS 則可寬免。在此情況下，本公司保留權利償付 AIAS 在相同情況下提供此類型服務的開支予受保人；或
   iii. 任何已存在的狀況。

乙部分 - 住院現金賠償

a. 任何已存在的狀況；

b. 任何直接或間接因以下情況而導致住院：
   i. 不論神志清醒與否，自殺、企圖自殺或自致之受傷；
   ii. 宣戰或不宣戰之戰爭、侵略、內戰、革命或任何軍事行動；
   iii. 受保人從事或參與軍事服務或行動（無論宣戰與否）或任何軍事或類似戰爭行動或任何有關恢復社會秩序之活動；
   iv. 抵觸或企圖抵觸法律的行為或拒捕；
   v. 分娩、流產、懷孕或其併發症；
   vi. 精神病、精神分裂、神經紊亂、睡眠失調；
   vii. 美容或整形手術或任何選擇性治療或先天性異常；
   viii. 牙齒護理的治療或手術，惟因意外導致健全自然的牙齒受傷而需接受的治療則除外；
   ix. 任何非因有關疾病或意外之一切身體或醫療檢查或測試，任何非醫療所需或不合乎公認醫療專業準則之治療，或療養院或羈押或復康中心；
   x. 因酗酒、濫用/依賴藥物及物品及其任何併發症，而引致的傷患或疾病所需之治療或有關藥物而導致之意外；
   xi. 任何因節育、不育而接受之治療；
   xii. 受人體免疫力缺乏病毒（HIV）感染及/或愛滋病（AIDS）及/或其任何相關的突變體或變種；

c. 受保人出入、身處、駕駛、服務或上落於任何航空裝置或空中運輸工具，惟受保人作為需付費乘客（不包括飛行員/操作員或空中服務員）乘搭註冊私人飛機或商業客機則除外。

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[AIA – INTERNAL]

終止規則

受保成員及其受保家屬（如適用）之保單將在以下日期自動終止（以最早者為準），終止合約**不設退款**安排：

1. 如合資格營業員與本公司終止其合約關係，有關保障將於緊接的下一個月的首天終止；
2. 營業員自選團體意外保障計劃契約終止當日；
3. 繳交最後一期保費的期限屆滿當日；或由到期日起計的 31 天寬限期終結而保單的總保費仍未清繳當日；
4. 受保人為全職的軍事、海軍或空軍服務；
5. 於保單週年日，受保人已達 80 歲（該受保人並不是其受保成員之子女）；或該受保人為受保成員之未婚子女並已達 19 歲或屬全日制學生並已達 23 歲；
6. 受保人身故之日；
7. 已賠償 100% 意外死亡及傷殘保障予受保人當日；
8. 營業員保障終止之日，其家屬（如適用）之保障亦將於同日終止；
9. 家屬（如適用）終止履行其作爲受保家屬之相關條件之日（只適用於家屬保障）。

受保人或可於續保日取消有關保障，如受保人發出書面通知，而其通知不少於三十（30）天（但已包括發出之日期），該項取消或可生效。

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[AIA – INTERNAL]

Below are the details on the eligibility, application procedures, coverage and premium table of the Agency Voluntary Group Personal Accident Programme.

Eligibility

1. Financial Planners with in-force contractual relationship with AIA, aged below 65 are eligible to enrol. Maximum Benefit Coverage is on the Policy Anniversary at which the insured reaches age 80.
2. Parents/Spouse/Spouse's parents of the eligible Financial Planners aged below 65 are also eligible to enrol. Maximum Benefit Coverage is on the Policy Anniversary at which the Insured reaches age 80.
3. Unmarried Children aged 15 days - 18 (or aged 22 for full-time student) are eligible to enrol.
4. Members that are covered under Agency Voluntary Group Personal Accident (Policy No.: 16321 or 15198 or 15912) cannot convert to this Plan, nor to be covered under both plans concurrently.

Application Rules

1. Parents/ Spouse's parents of Financial Planners will be insured as an individual Insured person, and can selectively enrol this programme. Financial Planners' spouse and children must insure within as a family unit.
2. All eligible family members of the Financial Planners (if applicable) must join the same programme as the eligible Financial Planner.
3. Part A "Accidental Death & Disability Benefit" is the basic plan and Part B "Hospital Income Benefit" offers the members as an optional benefit.
4. This programme will not accept new enrolment nor surrender during the mid-term.
5. If you are the "eligible Financial Planners" and "the spouse of Financial Planners" at the same time, you can only enrol this programme with one identity.

Occupational Classification

The Occupational Classification Examples below are for reference 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. electronic engineers, outdoor salesmen, buyers
Class 3	Skilled or semi-skilled occupations including those using light machinery, e.g. hardware maintenance technicians, textile and clothing sample makers, electronic assemblers
Class 4*	Industrial type occupations involving heavy machinery or unskilled jobs, e.g. foremen (bakelite, plastic), machine operators

* Class 4 members cannot enrol this programme.

Application Procedures

Only applicable to Part A application - Accidental Death & Disability Benefit

- Eligible Financial Planners complete and submit the signed application form to AIA Corporate Solutions;
- We will follow up with eligible Financial Planners on any missing information;
- Once receiving all documents, the application will go through occupational underwriting;
- Once approved, the policy will be effective on 1 August 2024. The premium will be deducted on monthly basis from the payroll account of Financial Planner one month after the application is approved. The relevant benefit details of the programme can be viewed at "Agency Corner".

Applicable to application of both Part A - Accidental Death & Disability Benefit and Part B - Hospital Income Benefit

- Eligible Financial Planners submit completed and signed application form and health declaration form for each Proposed Insured to AIA Corporate Solutions
- We will follow up with the Proposed Insured on any missing information and/or may reject the application according to their occupational classification
- Once the occupational underwriting is approved, the application will proceed to Hospital Income underwriting
- Once approved, the policy will be effective on 1 August 2024. The premium will be deducted on monthly basis from the payroll account of Financial Planner one month after the approval. The relevant benefit details of the programme can be viewed at "Agency Corner".

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[AIA – INTERNAL]

General Exclusions

Part A - Accidental Death & Disability Benefit

a. This Policy is not applicable to the following conditions
   i. War, declared or undeclared, invasion, civil war, revolution; or any warlike operation;
   ii. Violation or attempted violation of the law or resistance to arrest;
   iii. Air travel, including entering, exiting, operating, serving, or being transported by any aerial device or conveyance (excluding pilot / operator or air hostess), except when the insured is on a properly licensed private or commercial passenger aircraft as a fare-paying passenger;
   iv. Suicide, self-inflicted injuries or self-inflicted / self-inflicted attempt of injuries, while sane or insane;
   v. (Only applicable to women) Injuries caused by childbirth, miscarriage, pregnancy, or any complication;
   vi. Any kind of disability or death due to disease or sickness;
   vii. The insured engage in sports event as a professional athletic; or the insured get paid through this sports event; OR
   viii. The insured engaging in or taking part in naval, military or air force service or operations

b. Apart from the exclusions above, emergency medical evacuation is not applicable to the following:
   i. The insured are not liable for claims caused by expense incurred from service of another party(ies), or any estimated expenses for the journey scheduled;
   ii. Any evacuations and expenses that are not approved and arranged by AIA International Assistance Services (AIAS). This term can be waived if the insured/ or the insured's companion (if applicable) are unable to inform AIAS under emergency medical situation that is beyond their control. Under such circumstances, our company reserves the right to pay AIAS as compensation in order to provide expenses for services to the insured; or
   iii. Any kind of pre-existing conditions.

Part B - Hospital Income Benefit

a. Any kind of pre-existing conditions;

b. Any hospitalisation induced direct or indirectly from below conditions:
   i. Suicide, self-inflicted injuries or self-inflicted / self-inflicted attempt of injuries, while sane or insane;
   ii. War, declared or undeclared, revolution or any warlike operations;
   iii. The insured engage in military service or operations (declared or undeclared war), or any warlike, or similar war activities or related activities in restoring social order;
   iv. Violation or attempted violation of the law or resistance to arrest;
   v. Childbirth, miscarriage, pregnancy or any resulting complications;
   vi. Mental disorder, Schizophrenia, Dysautonomia or Sleep disorders;
   vii. Cosmetic or plastic surgery, or any elective surgery or congenital anomalies;
   viii. Treatment for dental care or surgery, unless needed as a result of accidental injury to sound natural teeth;
   ix. Any physical or medical checking or tests that are not related to sickness or accident, any treatments that are not medically necessary or not in accordance to generally accepted medical standards, or nursing home or custody or rehabilitation centre;
   x. Treatment of any injuries or illnesses caused by alcoholism, drug abuse, or any other resulting complications, or accidents caused by and whilst under the influence of drugs or alcohol;
   xi. Treatment pertaining to childbirth or infertility;
   xii. HIV Infection and/or Acquired Immune Deficiency Syndrome (AIDS) and/or any its related mutant or mutations;

c. Air travel, including entering, exiting, operating, servicing or being transported by any aerial device or conveyance, insured has to be a paying passenger (excluding pilot/operator or air hostess), except on properly licensed private jet or commercial passenger aircraft as a fare-paying passenger.

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[AIA – INTERNAL]

Termination rules

Policy of Insured Members and their dependents (if applicable) will be automatically terminated (on the occurrence of the earliest of the following), no refund will be arranged for policy termination.

1. If the eligible Financial Planners terminate their contract with our company, the relevant benefits will be terminated on the 1st day of next month;
2. The termination date of the Agency Voluntary Group Personal Accident Programme;
3. Premiums are not paid at the due date for the last premium or at the end of the 31 days grace period;
4. The insured engaging in full-time military, naval, or air force service;
5. Upon policy anniversaries, the insured reaches age 80 (who is not the insured children); or the insured unmarried children reaches age 19 or reaches age 23 as a full-time student;
6. The date of death of the insured;
7. The date upon which 100% of the Sum Assured under the Accidental Death and Disablement benefit has been paid;
8. The benefits of Financial Planner's family members (if applicable) will terminate on the same date as the Financial Planner;
9. The day when family members (if applicable) terminate their covered benefits (only applicable to family benefits).

Insured may cancel relevant benefits at the renewal day. If the insured issue a written notice in not less than 30 days (inclusive of the issue date), the cancellation may still be effective.

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[AIA – INTERNAL]

保障一覽表 Benefit Summary

甲部份　團體意外死亡及斷肢賠償　Part A Group Accidental Death & Disablement Benefit

保障範圍 Coverage Descriptions	最高保障額（港幣）Maximum Amount of Sum Assured (HK$)			
	計劃 Plan 1	計劃 Plan 2	計劃 Plan 3	計劃 Plan 4（只適用於區域總監 For District Director only）
意外死亡及斷肢賠償* Accidental Death & Disablement Benefit* - 保額，每名受保人 / 配偶 - Principal Sum, per Insured Member/Spouse	800,000	2,400,000	4,000,000	8,000,000
意外死亡及斷肢賠償* Accidental Death & Disablement Benefit* - 保額，每名營業員之父母或配偶之父或母或子女 - Principal Sum, per Financial Planner Parent(s)/Parent(s)-in- law/Child	800,000	2,400,000	4,000,000	4,000,000
意外醫療賠償* Medical Expense Reimbursement* 包括下列 (A) & (B)之治療（每宗意外最高賠償金額） Inclusive of treatment under (A) & (B) below (Maximum Coverage per Accident)	8,000	21,000	35,000	35,000
(A) **跌打/針灸治療 Bonesetting/Acupuncturist's Treatment**				
每宗意外 Per Accident	1,200	3,000	4,000	4,000
每個保單年度最高賠償金額 Maximum Coverage per Policy Year	4,000	4,000	4,000	4,000
(B) **物理治療和脊醫治療 Chiropractor/Physiotherapy**				
每宗意外 Per Accident	1,200	3,000	4,000	4,000
每個保單年度最高賠償金額 Maximum Coverage per Policy Year	4,000	4,000	4,000	4,000
緊急醫療護送 Emergency Medical Evacuation	500,000	500,000	500,000	500,000
遺體運返 Repatriation of Remains	500,000	500,000	500,000	500,000

* 請注意：於保單週年日年齡為 75 至 79 之受保人，其保障只限於意外死亡賠償。意外斷肢賠償及醫療賠償將會被取消。
Remarks: Upon policy anniversary, for insured aged 75-79, the benefit will be limited to Accidental Death Benefit only. Accidental Death & Disablement Benefit and Medical Expense Reimbursement will be terminated.

保費表 ^ Premium Table^	每月保費 (港幣) Monthly Premium (HK$)			
	計劃 Plan 1	計劃 Plan 2	計劃 Plan 3	計劃 Plan 4（只適用於區域總監 For District Director only）
營業員本人 Financial Planner (Self)	42	125	209	342
以個別受保人計算：父或母/配偶之父或母 **Per Individual Insured basis**: Parent / Parent-in-law	42	125	209	209
以家庭計算 (包括營業員本人、配偶及子女) **Per Family basis** (including Financial Planner, Spouse & Children)	84	250	418	684
以個別受保人計算：年齡為 75 至 79 之受保人 **Per Individual Insured bases:** Insured Members aged 75 – 79	42	125	209	342

^本公司保留更改保費表之權利。The Company reserves the right to change the premium table.

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[AIA – INTERNAL]

本公司將根據以下賠償表支付受保人適用之賠償。詳情如下。The Company shall pay the Insured the applicable benefit(s) according to the Compensation Table below. Please refer to below for details.

Accidental Death & Disablement Benefit[1,2]

If the Insured sustains Bodily Injury as defined herein as a result of a covered accident in any of the following losses within 12 calendar months from the date of the Accident, AIA will pay a lump sum benefit according to the schedule below:

% of Principal Sum	
1. Accidental Death	100%
2. Permanent Total Disablement	150%
3. Permanent and incurable paralysis of all limbs	150%
4. Permanent total loss of sight of both eyes	150%
5. Permanent total loss of sight of one eye	100%
6. Loss of or the permanent total loss of use of two limbs	150%
7. Loss of or the permanent total loss of use of one limb	
- right hand	125%
- left hand	100%
- right foot	100%
- left foot	100%
8. Loss of speech and hearing	100%
9. Permanent and incurable insanity	150%
10. Permanent total loss of hearing of	
- both ears	100%
- one ear	30%
11. Loss of speech	70%
12. Permanent total loss of the lens of one eye	70%
13. Loss of or the permanent total loss of use of four fingers and thumb of	80%
- right hand	60%
- left hand	
14. Loss of or the permanent total loss of use of four fingers of	
- right hand	50%
- left hand	40%
15. Loss of or the permanent total loss of use of one thumb	
- both right joints	40%
- one right joint	25%
- both left joints	30%
- one left joint	20%
16. Loss of or the permanent total loss of use of fingers	
- three right joints	20%
- two right joints	15%
- one right joint	10%
- three left joints	15%
- two left joints	10%
- one left joint	10%
17. Loss of or the permanent total loss of use of toes	
- all-one foot	25%
- great-both joints	10%
- great-one joint	10%
18. Fractured leg or patella	
- with established non-union	20%
- Shortening of leg by at least 5 cm	10%

- Where the Insured Member is left-handed, the percentages relating to the right arm shall apply to the left arm or vice versa.
- AIA shall determine the percentage of the Principal Sum (if any) that may be payable if the Injury results in a loss which is not specified in the above schedule.

[1] Coverage of an Insured Person under this policy shall be automatically terminated on the date of the Accident giving rise to payment of item 1–10 (both ears).

[2] Only the loss with the largest Benefit will be payable if more than 1 (one) disablement loss set in the above table occurred in the same accident.

意外死亡及斷肢保障[1,2]

若受保人於意外發生後十二個月內遭受下列其中一項因受傷導致的損失，友邦保險將根據下列百分比支付一筆過之賠償金額：

主要保額百分比	
1. 意外死亡	100%
2. 永久完全傷殘	150%
3. 全部肢體永久癱瘓及不能痊癒	150%
4. 永久完全喪失雙眼視力	150%
5. 永久完全喪失一眼視力	100%
6. 喪失兩肢或永久完全喪失其功能	150%
7. 喪失一肢或永久完全喪失其功能	
- 右手	125%
- 左手	100%
- 右腳	100%
- 左腳	100%
8. 喪失說話能力及失聰	100%
9. 永久及不能痊癒的精神失常	150%
10. 永久完全失聰	
- 雙耳	100%
- 一耳	30%
11. 喪失說話能力	70%
12. 永久完全喪失一眼球之晶體	70%
13. 喪失任何一手四指及拇指或永久完全喪失其功能	80%
- 右手	60%
- 左手	
14. 喪失任何一手四指或永久完全喪失其功能	
- 右手	50%
- 左手	40%
15. 喪失任何一手拇指或永久完全喪失其功能	
- 右手兩節關節	40%
- 右手一節關節	25%
- 左手兩節關節	30%
- 左手一節關節	20%
16. 喪失任何一手手指或永久完全喪失其功能	
- 右手三節關節	20%
- 右手兩節關節	15%
- 右手一節關節	10%
- 左手三節關節	15%
- 左手兩節關節	10%
- 左手一節關節	10%
17. 喪失任何一腳腳趾或永久完全喪失其功能	
- 一腳所有腳趾	25%
- 拇趾所有關節	10%
- 拇趾一節關節	10%
18. 腿骨或膝蓋骨折裂	
- 而不能復完	20%
- 任何一腿畸短五厘米或以上	10%

- 倘受保成員習慣使用左手，本公司會以上表右手、左手互換其百分比，以計算賠償金額。
- 若該受傷引致的損失沒有於上述金額表列明，友邦保險將決定可以支付之主要保額百分比（如有）。

[1] 若受保人獲發項目1 – 10 (雙耳) 之賠償，其保障將於意外發生日自動終止。

[2] 若同一次意外導致多於一項斷肢賠償損失，友邦保險只會賠償損失金額最高的一項。

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[AIA – INTERNAL]

乙部份　住院現金賠償　Part B Group Daily Hospital Income

保障範圍 Coverage Description	最高保障額（港幣）Maximum Amount of Sum Assured (HK$)			
	計劃 Plan 1	計劃 Plan 2	計劃 Plan 3	計劃 Plan 4（只適用於區域總監 For District Director only）
每日住院現金保障（每日） **每次**住院日數上限為365 天 **Daily Hospital Income (per day)** Maximum 365 days **per Confinement**	300	900	1,500	1,500
長期住院每日住院現金保障（每日） 由住院第 31 天開始保障，**每次**住院日數上限為 335 天 **Long Term Hospitalization Benefit (per day)** Maximum 335 days **per Confinement** starting from 31st day	300	900	1,500	1,500
每日深切治療保障（每日） **每次**住院日數上限為 365 天 **Intensive Care Unit Benefit (per day)** Maximum 365 days **per Confinement**	300	900	1,500	1,500

請注意：於保單週年日年齡為 75 至 79 之受保人，其住院現金賠償將會被取消。

Remarks: Upon policy anniversary, for insured aged 75-79, the Group Daily Hospital Income will be terminated.

乙部份所選擇之計劃必須與甲部份一致。The Part B plan selection must be the same as Part A plan selection.

保費表^ Premium Table^	每月保費（港幣）Monthly Premium (HK$)			
	計劃 Plan 1	計劃 Plan 2	計劃 Plan 3	計劃 Plan 4（只適用於區域總監 For District Director only）
以個別受保人計算：營業員本人 / 父或母 / 配偶之父或母 **Per Individual Insured basis**: Financial Planner (Self)/Parent(s) /Parent(s)-in-law	30	90	150	150
以家庭計算（包括營業員、配偶及子女） **Per Family basis** (including Financial Planner (Self), Spouse and Child(ren)	75	225	375	375

^本公司保留更改保費表之權利。The Company shall have the right to change the premium table.

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[AIA – INTERNAL]

有關營業員自選團體人壽及危疾計劃之參加資格、申請程式、保障範圍以及保費表如下。

申請資格

1. 所有年齡於 65 歲以下與友邦維持有效營業員合約之營業員即可參加。保障年期上限至受保人于保單年度完結日年屆 80 歲當天。
2. 合資格之營業員及其配偶 (如適用)，其年齡於 65 歲以下亦可參加，保障年期上限至受保人于保單年度完結日年屆 80 歲當天。
3. 所有已受保于營業員自選團體人壽及危疾保障計劃 (保單編號 18888 或 19727) 之成員皆不可以轉換至此計劃，亦不可同時受保於兩個計劃。

申請規則

1. 營業員之配偶（如適用）可以個別受保人為投保單位參加此計劃。
2. 所有合資格營業員之配偶 （如適用）必須參加與營業員同一計劃。
3. 此計劃並不接受年中加入新成員或年中退保申請。
4. 如您同時為「合資格之營業員」及「營業員之配偶」，您只可以其中一個身份參加此計劃。

終止規則

受保成員之保單將在以下日期自動終止（以最早者為準），終止合約**不設退款**安排：

1. 如合資格營業員與本公司終止其合約關係，有關保障將於緊接的下一個月的首天終止；
2. 營業員自選團體人壽及危疾計劃契約終止之日；
3. 受保成員繳交最後一期保費的期限屆滿之日；或在 31 天寬限期終結而保單的總保費仍未繳付之日；
4. 受保成員為全職的軍事、海軍或空軍服務；
5. 於保單週年日受保成員已達 80 歲；
6. 受保人身故之日；
7. 已賠償 100% 死亡或危疾保障予受保人之日；
8. 家屬終止履其作爲受保家屬之相關條件之日（只適用於家屬保障）；
9. 由於戰爭或戰爭行動而終止保單的日期。

受保人或可於續保日取消有關保障，如受保人發出書面通知，而其通知不得少於三十（30）天（但已包括發出之日期），該項取消或可生效。

主要不保事項

人壽保障計劃：

在首年自殺

意外死亡及斷肢賠償：

1. 戰爭或暴動；
2. 參與叛亂，罷工或恐怖活動；
3. 觸犯法律；
4. 以非乘客身份乘坐飛機時發生之意外；
5. 賽車或賽馬；
6. 自殺或自殘。

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[AIA – INTERNAL]

危疾保障計劃：

本附加契約將不承保任何直接或間接、全部或部份由下列原因造成之損害或傷殘：

1. 倘受保成員接受任何受本契約保障的手術、患有受本契約保障的危疾或因該危疾導致身故，而該危疾在該受保成員保障生效日前 i) 已被確診，或在該日後六十（60）天內被確診；或 ii) 受保成員就有關病徵曾接受醫療建議或治療，而本公司認為該病徵乃直接或間接引至危疾、手術、或身故。
2. 倘受保成員被診斷患有暴發性病毒性肝炎或癌，而本公司認為該危疾乃直接或間接由愛滋病或人體免疫力缺乏病毒（HIV）感染引致。
3. 不論神智清醒與否，受保成員自殺或自毀或自致或企圖自致之傷害。
4. 倘受保成員於其保障生效日前已患有心臟病，所有有關冠狀動脈手術及 / 或其他嚴重的冠狀動脈疾病及 / 或血管成形術及其他冠狀動脈疾病之創傷性療法。

請注意：

- 人壽保障附有之轉換權益，其最高轉換年齡為 70 歲。
- 危疾保障附有之轉換權益，其最高轉換年齡為 65 歲。

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[AIA – INTERNAL]

Below are the details on the eligibility, application procedures, coverage and premium table of the Agency Voluntary Group Life /Critical Illness Programme.

Eligibility

1. Financial Planners with in-force contractual relationship with AIA, and aged below 65 are eligible to enrol. Maximum Benefit Coverage is on the Policy Anniversary at which the Insured reaches age 80.
2. Spouse of eligible Financial Planners (if applicable) aged below 65 are also eligible to enrol. Maximum Benefit Coverage is on the Policy Anniversary at which the Insured reaches age 80.
3. Members that are covered under Agency Voluntary Group Life/Critical Illness Programme (Policy number: 18888 or 19727) cannot change to this programme, nor to be covered by both programmes concurrently.

Application Rule

1. Spouse of Financial Planners (if applicable) will be insured as an individual Insured person, can enrol the programme.
2. Spouse of Financial Planners (if applicable) must join the same programme as Financial Planner.
3. This Programme will not accept new enrolment nor accept surrender during the mid-term.
4. If you are the “eligible Financial Planners” and “the spouse of Financial Planners” at the same time, you can only enrol this programme with one identity.

Termination Rule

Policy will be automatically terminated (on the occurrence of the earliest of the following), no refund will be arranged for policy termination.

1. If the eligible Financial Planners terminate their contract with our company, the relevant benefits will be terminated on the 1st day of next month;
2. The date of the Voluntary Group Life / Critical Illness Programme terminates;
3. Premiums are not paid at the due date for the last premium or at the end of the 31 days grace period;
4. The insured engages in full-time military, naval or air force services;
5. When the insured reaches age 80 at the Policy Anniversary;
6. The date of the insured passed away;
7. The day where 100% death or illness benefits are paid to the insured;
8. The day when family members terminate their covered benefits (only applicable to family benefits)
9. The date the Policy ceases on account of war, or an act of war.

Insured may cancel relevant benefits at the policy renewal day. If the insured issue a written notice in not less than 30 days (inclusive of the issue date), the cancellation may still be effective.

General Exclusions

Life Protection Programme:

Commit suicide in the first year

Accidental death & Dismemberment benefit:

1. War or riot;
2. Engaging in insurrection, strike or terrorist activities;
3. Violate the law;
4. Accident happened on a non-fare paying passenger travelling by plane;
5. Car racing or horse racing;
6. Suicide or self-inflicted.

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[AIA – INTERNAL]

Critical Illness Protection Programme:

This programme will not cover any injured or disability conditions resulting directly / indirectly, wholly or partly, from or relating to any of the following cases:

1. Any Critical Illness or performance of any covered surgery, or Death caused by any illness which, as it can be established, was diagnosed prior to the effective date of coverage of the respective Insured Member, or within 60 days following such date.
2. The Diagnosis of Fulminant Viral Hepatitis or Cancer of the Insured Member where in the opinion of the Company, such Critical illness was directly or indirectly due to AIDS or HIV Infection.
3. Self-destruction or intentional self-inflicted Injuries or any attempt thereat while sane or insane.
4. Coronary Artery Surgery and/or Other Serious Coronary Artery Disease and/or angioplasty and other Invasive Treatment for Coronary Artery Disease if the Insured Member had a diagnosis of "heart attack" prior to the effective date of his coverage.

Attention:

- The insured may apply for the conversion option under the Life Protection by Age 70 or before.
- The insured may apply for the conversion option under the Critical Illness Protection by Age 65 or before.

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保障一覽表　Benefit Summary

甲部份　團體人壽 (基本計劃)　Part A Group Life Benefit (Core Benefit)

保障範圍 Coverage Descriptions		計劃 Plan 1 最高保障額（美元）Maximum Amount of Sum Assured (USD)
營業員 Financial Planner	團體人壽保障 Yearly renewal Term Life	營業單位主管：2023/24 應繳課稅收入之**三倍**，最低為 40 萬美元，上限為 200 萬美元 營業員：2023/24 應繳課稅收入之**三倍**，最低為 20 萬美元，上限為 150 萬美元 Agency Leader: 3 x 2023/24 taxable income, min. USD400,000, max. USD2,000,000 Financial Planner: 3 x 2023/24 taxable income, min. USD200,000, max. USD1,500,000
	意外死亡及斷肢賠償 Accidental Death & Disablement Benefit	20 萬美元 USD200,000
配偶 Spouse	團體人壽保障 Yearly Renewal Term Life	10 萬美元 USD100,000
	意外死亡及斷肢賠償 Accidental Death & Disablement Benefit	10 萬美元 USD100,000

保障範圍 Coverage Descriptions		計劃 Plan 2 最高保障額（美元）Maximum Amount of Sum Assured (USD)
營業員 Financial Planner	團體人壽保障 Yearly renewal Term Life	營業單位主管：2023/24 應繳課稅收入之**兩倍**，最低為 30 萬美元，上限為 150 萬美元 營業員：2023/24 應繳課稅收入之**兩倍**，最低為 15 萬美元，上限為 100 萬美元 Agency Leader: 2 x 2023/24 taxable income, min. USD300,000, max. USD1,500,000 Financial Planner: 2 x 2023/24taxable income, min. USD150,000, max. USD1,000,000
	意外死亡及斷肢賠償 Accidental Death & Disablement Benefit	13 萬 3 千美元 USD133,000
配偶 Spouse	團體人壽保障 Yearly Renewal Term Life	10 萬美元 USD100,000
	意外死亡及斷肢賠償 Accidental Death & Disablement Benefit	10 萬美元 USD100,000

保障範圍 Coverage Descriptions		計劃 Plan 3 最高保障額（美元）Maximum Amount of Sum Assured (USD)
營業員 Financial Planner	團體人壽保障 Yearly renewal Term Life	營業單位主管：2023/24 應繳課稅收入之**一倍**，最低為20 萬美元，上限為100 萬美元 營業員：2023/24 應繳課稅收入之**一倍**，最低為10 萬美元，上限為75 萬美元 Agency Leader: 1 x 2023/24 taxable income, min. USD200,000, max. USD1,000,000 Financial Planner: 1 x 2023/24 taxable income, min. USD100,000, max. USD750,000
	意外死亡及斷肢賠償 Accidental Death & Disablement Benefit	6 萬 6 千美元 USD66,000
配偶 Spouse	團體人壽保障 Yearly Renewal Term Life	10 萬美元 USD100,000
	意外死亡及斷肢賠償 Accidental Death & Disablement Benefit	10 萬美元 USD100,000

請注意：於 2024 年 4 月 1 日後受聘之營業員，其保障額會是各計劃中之最低保障額。
Remarks: For new employed Financial Planners after 1 April 2024, only min. amount of benefit will be offered.

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[AIA – INTERNAL]

保費表 Premium Table^	每 1000 美元投保額收取之每月保費（美元） Monthly Premium rates per thousand of Sum Assured (USD)			
	男性 Male		女性 Female	
年齡 Age	非吸煙者 Non-smoker	吸煙者 Smoker	非吸煙者 Non-smoker	吸煙者 Smoker
16-24	0.051	0.060	0.051	0.060
25-29	0.051	0.060	0.051	0.060
30-34	0.071	0.101	0.071	0.093
35-39	0.087	0.130	0.080	0.106
40-44	0.111	0.181	0.095	0.140
45-49	0.160	0.297	0.129	0.195
50-54	0.242	0.458	0.184	0.344
55-59	0.377	0.719	0.276	0.506
60-64	0.589	1.121	0.423	0.791
65*	0.964	1.922	0.704	1.303
66-69*	1.057	2.018	0.794	1.377
70*	1.866	2.874	1.254	1.931
71-74*	1.777	2.737	1.194	1.839
75*	2.657	4.013	1.741	2.629
76*	3.085	4.652	2.035	3.069
77*	3.541	5.333	2.352	3.542
78*	4.223	6.351	2.824	4.248
79*	4.798	7.207	3.231	4.853

註 Notes：
^本公司保留更改保費表之權利。The Company shall have the right to update the premium table.
* 只限續保。For policy renewal only.

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本公司將根據以下賠償表支付受保人適用之賠償。詳情如下。The Company shall pay the Insured the applicable benefit according to the Compensation Table below. Please refer to below for details.

Accidental Death & Disablement Benefit[1,2]

If the Insured Person sustains Bodily Injury as defined herein as a result of a covered accident in any of the following losses within 12 calendar months from the date of the Accident, AIA will pay a lump sum benefit according to the schedule below:

% of Principal Sum	
1. Accidental Death	100%
2. Permanent Total Disablement	150%
3. Permanent and incurable paralysis of all limbs	150%
4. Permanent total loss of sight of both eyes	150%
5. Permanent total loss of sight of one eye	100%
6. Loss of or the permanent total loss of use of two limbs	150%
7. Loss of or the permanent total loss of use of one limb	
- right hand	125%
- left hand	100%
- right foot	100%
- left foot	100%
8. Loss of speech and hearing	100%
9. Permanent and incurable insanity	150%
10. Permanent total loss of hearing of	
- both ears	75%
- one ear	25%
11. Loss of speech	50%
12. Permanent total loss of the lens of one eye	50%
13. Loss of or the permanent total loss of use of four fingers and thumb of	70%
- right hand	50%
- left hand	
14. Loss of or the permanent total loss of use of four fingers of	
- right hand	40%
- left hand	30%
15. Loss of or the permanent total loss of use of one thumb	
- both right joints	30%
- one right joint	15%
- both left joints	20%
- one left joint	10%
16. Loss of or the permanent total loss of use of fingers	
- three right joints	10%
- two right joints	7.5%
- one right joint	5%
- three left joints	7.5%
- two left joints	5%
- one left joint	2%
17. Loss of or the permanent total loss of use of toes	
- all-both feet	15%
- great-both phalanges	5%
- great-one phalanx	3%
- other than great, each toe	1%
18. Fractured leg or patella	
- with established non-union	10%
- Shortening of leg by at least 5 cm	7.5%

- Where the Insured Member is left-handed, the percentages relating to the right arm shall apply to the left arm or vice versa
- AIA shall determine the percentage of the Principal Sum (if any) that may be payable if the Injury results in a loss which is not specified in the above schedule.

[1] Coverage of an Insured Person under this policy shall be automatically terminated on the date of the Accident giving rise to payment of item 1 – 10 (both ears).

[2] Only the loss with the largest Benefit will be payable if more than 1 (one) disablement loss set in the above table occurred in the same accident.

意外死亡及斷肢保障[1,2]

若受保人於意外發生後十二個月內遭受下列其中一項因受傷導致的損失，友邦保險將根據下列百分比支付一筆過之賠償金額：

主要保額百分比	
1. 意外死亡	100%
2. 永久完全傷殘	150%
3. 全部肢體永久癱瘓及不能痊癒	150%
4. 永久完全喪失雙眼視力	150%
5. 永久完全喪失一眼視力	100%
6. 喪失兩肢或永久完全喪失其功能	150%
7. 喪失一肢或永久完全喪失其功能	
- 右手	125%
- 左手	100%
- 右腳	100%
- 左腳	100%
8. 喪失說話能力及失聰	100%
9. 永久及不能痊癒的精神失常	150%
10. 永久完全失聰	
- 雙耳	75%
- 一耳	25%
11. 喪失說話能力	50%
12. 永久完全喪失一眼球之晶體	50%
13. 喪失任何一手四指及拇指或永久完全喪失其功能	70%
- 右手	50%
- 左手	
14. 喪失任何一手四指或永久完全喪失其功能	
- 右手	40%
- 左手	30%
15. 喪失任何一手拇指或永久完全喪失其功能	
- 右手兩節關節	30%
- 右手一節關節	15%
- 左手兩節關節	20%
- 左手一節關節	10%
16. 喪失任何一手手指或永久完全喪失其功能	
- 右手三節關節	10%
- 右手兩節關節	7.5%
- 右手一節關節	5%
- 左手三節關節	7.5%
- 左手兩節關節	5%
- 左手一節關節	2%
17. 喪失任何腳趾或永久完全喪失其功能	15%
- 雙腳 - 所有腳趾	5%
- 拇趾 - 兩節關節	3%
- 拇趾 - 一節關節	1%
- 除拇趾以外, 其他任何一趾	
18. 腿骨或膝蓋骨折裂	10%
- 而不能復完	7.5%
- 任何一腿畸短五厘米或以上	

- 倘受保成員習慣使用左手，本公司會以上表右手、左手互換其百分比，以計算賠償金額。
- 若該受傷引致的損失沒有於上述金額表列明，友邦保險將決定可以支付之主要保額百分比（如有）。

[1] 若受保人獲發項目1 – 10(雙耳) 之賠償，其保障將於意外發生日自動終止。

[2] 若同一次意外導致多於一項斷肢賠償損失，友邦保險只會賠償損失金額最高的一項。

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[AIA – INTERNAL]

乙部份 自選團體危疾保險（可供選擇之額外保障）
Part B Voluntary Group Critical Illness Insurance (Available for election as Rider benefit)

保障範圍 Coverage Descriptions	可自由選擇合適之保障 Select your own optional benefits 最高投保額 (美元) Maximum Amount of Sum Assured (USD)
營業員本人 Financial Planner	▪ 每單位為13,000美元 Each unit is equivalent to USD13,000 ▪ **營業單位主管**最高投保單位：25 單位 Maximum units for **Agency Leader**: 25 units ▪ **營業員**最高投保單位：16 單位 Maximum units for **Financial Planner**: 16 units
配偶 Spouse	配偶之投保額為營業員投保額之百分之五十 The Amount of Sum Assured applied by the Spouse is equivalent to 50% of the Sum Assured applied by the Financial Planner

保費表 Premium Table^	每 1000 美元投保額收取之每月保費（美元）Monthly Premium rates per thousand of Sum Assured (USD)			
	男性 Male		女性 Female	
年齡 Age	非吸煙者 Non-smoker	吸煙者 Smoker	非吸煙者 Non-smoker	吸煙者 Smoker
16-24	0.063	0.074	0.126	0.168
25-29	0.063	0.074	0.126	0.189
30-34	0.095	0.147	0.210	0.326
35-39	0.179	0.284	0.336	0.546
40-44	0.305	0.515	0.441	0.756
45-49	0.473	0.830	0.504	0.893
50-54	0.756	1.323	0.662	1.145
55-59	1.365	2.300	0.882	1.470
60-64	2.415	3.948	1.218	1.974
65*	4.043	6.426	2.163	3.392
66-69*	3.850	6.120	2.060	3.230
70-74*	5.270	8.110	3.310	5.040
75-79*	7.350	11.060	4.910	7.370

註 Notes：
^ 本公司保留更改以上保費表之權利。The Company shall have the right to update the premium table above.
* 只限續保。For policy renewal only.

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一經證實患上以下任何一種主要危疾，受保人可獲賠償之投保額。
Benefit will be payable if the insured person is diagnosed with one of the critical illnesses listed below.

急性壞死及出血性胰腺炎 Acute Necrohemorrhagic Pancreatitis	失聰 Loss of Hearing
因輸血而感染愛滋病 AIDS due to Blood Transfusion	不能獨立生活 Loss of Independent Existence
亞爾茲默氏病 / 不可還原之器質性腦退化疾病 Alzheimer's Disease/Irreversible Organic Degenerative Brain Disorders	失去一肢及一眼 Loss of One Limb and One Eye
血管成形術及其他冠狀動脈疾病之創傷性療法 Angioplasty and Other Invasive Treatments for Coronary Artery Disease	喪失語言能力 Loss of Speech
植物人 Apallic Syndrome	失去兩肢 Loss of Two Limbs
再生障礙性貧血 Aplastic Anaemia	嚴重燒傷 Major Burns
細菌性腦（脊）膜炎 Bacterial Meningitis	嚴重頭部創傷 Major Head Trauma
良性腦腫瘤 Benign Brain Tumour	主要器官移植 Major Organ Transplant
失明 Blindness	腎髓質囊腫病 Medullary Cystic Disease
癌 Cancer	運動神經原疾病 Motor Neurone Disease
心肌病 Cardiomyopathy	多發性硬化症 Multiple Sclerosis
須作手術之腦動脈瘤 Cerebral Aneurysm Requiring Surgery	肌營養不良症 Muscular Dystrophy
慢性腎上腺功能不全（即阿狄森氏病） Chronic Adrenal Insufficiency (Addison's Disease)	壞死性筋膜炎 Necrotising Fasciitis
慢性肝病 Chronic Liver Disease	因職業感染人體免疫力缺乏病毒 Occupationally Acquired HIV
昏迷 Coma	其他嚴重的冠狀動脈疾病 Other Serious Coronary Artery Disease
冠狀動脈手術 Coronary Artery Surgery	癱瘓 Paralysis
庫賈氏病 Creutzfeld-Jacob Disease (CJD)	柏金遜症 Parkinson's Disease
早期甲狀腺癌 Early Thyroid Cancer	嗜鉻細胞瘤 Pheochromocytoma
伊波拉 Ebola	脊髓灰質炎 Poliomyelitis
象皮病 Elephantiasis	進行性核上神經痲痺症 Progressive Supranuclear Palsy
腦炎 Encephalitis	肺動脈高血壓（原發性）Pulmonary Arterial Hypertension (Primary)
末期肺病 End-stage Lung Disease	嚴重重症肌無力 Severe Myasthenia Gravis
暴發性病毒性肝炎 Fulminant Viral Hepatitis	嚴重類風濕性關節炎 Severe Rheumatoid Arthritis
心臟病 Heart Attack	中風 Stroke
心瓣置換及修補 Heart Valve Replacement and Repair	主動脈手術 Surgery to Aorta
偏癱 Hemiplegia	系統性紅斑狼瘡連狼瘡性腎炎 Systemic Lupus Erythematosus (SLE) with Lupus Nephritis
傳染性心內膜炎 Infective Endocarditis	系統性硬皮病 Systemic Scleroderma
腎衰竭 Kidney Failure	末期疾病 Terminal Illness

備註 Notes :

限制預支保額 Limited advanced payment is applied

- 血管成形術及其他冠狀動脈疾病之創傷性療法：10% 賠償額，上限為 100,000 港元
  Angioplasty & Other Invasive Treatments for Coronary Artery Disease: 10% of Principal Sum, up to HKD100,000
- 須作手術之腦動脈瘤：50% 賠償額
  Cerebral Aneurysm Requiring Surgery: 50% of Principal Sum
- 早期甲狀腺癌：20% 賠償額，上限為 240,000 港元
  Early Thyroid Cancer: 20% of Principal Sum, up to HKD240,000

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