AIA Hong Kong

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Memo

Attn: All EDD & Honorable Advisors / EDDs / PSDDs / SDDs / DDs / MICs / Agency Leaders / Financial Planners (Hong Kong & Macau)

From: Redmund Chiu
Director, Underwriting

Co/Dept:

Dept: Operations

Copy: All Department Heads

Date: 15 July, 2024

Total page: 2

Subject: (Ref: A240764) 放寬兒童保單身份證明文件之要求的更新
Updated Relaxation on the Identification Document requirements of Juvenile Applications

繼先前發布關於放寬兒童保單身份證明文件之要求的通告後(參考編號: A230632)，由2024年7月15日起(申請書簽署日期)，不需在投保兒童新生意時收集準受保人身分證明文件之要求修改如下：

申請人	- 必須為香港或澳門身份證持有人 - 與準受保人的關係為生父或生母
準受保人	- 投保年齡為17歲或以下 - 國籍為香港 / 澳門 / 中國(新) - 居住在香港 / 澳門 / 中國內地 (新)
保障範圍	- 任何個人保險計劃* - 「友得簽」/「智易簽」/企業業務保險 / 團體保險 / 一般保險除外 *不包括含有信託條款的保障，即於準受保人達18歲時，自動轉換為保單持有人之保障
總人壽投保額	- 750,000美金或以下（個人限額）
總危疾投保額	- 750,000美金或以下（個人限額）
總意外死亡及斷肢投保額	- 750,000美金或以下（個人限額）
指定要求	- 於投保申請時需提供準受保人的中文名字 - 如沒有中文名字，請在格內填上「沒有中文名字」

我們提醒所有財務策劃顧問應時刻擔當著初步核保員的重任，核對客戶的身份及提供之所有文件的真確性（包括但不限於申請人及準受保人身分識別文件的正本）。

AIA 保留在任何情況下要求準受保人提供身份證明文件的權利，只要保單仍然有效。AIA 亦保留更改此放寬的任何權利。

如有任何查詢，請於 iEngage / PES 使用 Chatbot 進行查詢。澳門可親臨營運服務中心查詢。

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Further to the Agency Memo issued earlier regarding the Relaxation on the Identification Document requirements of Juvenile Applications (Ref: A230632), effective from 15 July, 2024 (application date), the criteria for not collecting identification documents of the proposed insured for juvenile new business have been revised as follows:

Applicant	- Must be Hong Kong or Macau ID cardholder, and - Must be the natural parent of Proposed Insured
Proposed Insured	- Age 17 or below, and - Nationality HK / Macau / China (new), and - Living in HK / Macau / Mainland China (new)
Scope of Product	- All Individual Life Products*. - Sign Everywhere / Easy Sign / Corporate Solution / Group policies / General insurance are out scope. *Excluding products with Trust Provision, i.e. products with automatic transfer of ownership right to the Insured when the Insured reaches age 18
Total Life Sum Assured	- USD 750,000 or below (per life level)
Total Critical Illness Sum Assured	- USD 750,000 or below (per life level)
Total Accidental Death and Dismemberment Sum Assured	- USD 750,000 or below (per life level)
Mandatory field	- Need to provide Chinese name of the Proposed Insured on application form - If no Chinese name, please fill in “Do not have Chinese Name”

We would like to reinforce all financial planners of your role as a field underwriter, which includes the responsibility to verify the identity of the customer and the authentication of all documents provided (including but not limited to all original identification documents of both the applicant and proposed insured).

Please note that AIA reserves the right to require the life insured to provide identification documents under any circumstances as long as the policy remains in force. AIA also reserves the right to change any criteria of this relaxation.

Should you have any queries, please enquire by using Chatbot in iEngage / PES. For Macau, please visit Operations Enquiry Counter for details.

Regards,



Redmund Chiu

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