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Memo

Attn:	All EDD & Honorable Advisors / EDDs / PSDDs / SDDs / DDs / MICs / Agency Leaders / Financial Planners (Hong Kong and Macau)	**From:**	Toby Wong – Head of Products Claudia Lau – Head of Policy Services
Copy:	Mr. Alger Fung / Ms. Amy Chan / Ms. Alice Liang / Ms. Melissa Wong / Mr. Louie Ho / All Department Heads / Heads of Agency Division / BPs / Call Centre	**Dept:**	Product Innovation, Development & Delivery Department Policy Services
Date:	25 June, 2026	**Total page:**	1 pages+ enclosures

全心為客 堅守使命
BEYOND NUMBER ONE

Subject: **A260666** **自選人身意外保險系列：計劃轉換資訊**
PAC Select Series: Plan Change Information

承蒙各位財務策劃顧問的專業和努力，自選人身意外保險 3 繼續成為友邦最暢銷個人意外產品。 作為您的後勤支援，為協助您更有效地支援客戶，此通告提供更多有關 自選人身意外保險系列計劃轉換安排的說明供大家參考。這些資訊旨在協助您妥善處理相關查詢，確保為客戶提供優質的服務體驗。

請將以上訊息傳達予屬下的營業同事，多謝合作！如有任何查詢，請經 iEngage/PES 使用 Chatbot 進行查詢。

Thanks to the professionalism and dedication of all Financial Planners, PAC Select 3 has continued to be AIA's best-selling personal accident products. As part of our support to you, and to help you better serve your customers, this memo provides further details on the plan change arrangements for the PAC Select series. The information is intended to assist you in handling related enquiries effectively and to ensure a quality service experience for our customers.

Share this information with your fellow agents. For any queries, please use our Chatbot available in iEngage/ PES.

Best regards,

Toby Wong
Head of Products

Claudia Lau
Head of Policy Services

「我們」、「AIA」、「友邦」或「友邦香港」是指友邦保險（國際）有限公司（於百慕達註冊成立之有限公司）
"We", "AIA" or "AIA Hong Kong" herein refers to AIA International Limited (Incorporated in Bermuda with limited liability)

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自選人身意外保險系列現有保單計劃更改安排

<table>
<tr><th colspan="2">現有 自選人身意外保險 或 自選人身意外保險2 (「舊計劃」)
更改至
自選人身意外保險3</th></tr>
<tr><td>遞交申請時段</td><td>• 保單週年日前後30日內 (共60日)</td></tr>
<tr><td>申請方式</td><td>計劃更改可於iChange –「更改基本計劃 / 附加契約」上提交申請。
所需文件:
• OPPOSF71 – 更改基本計劃/ 附加契約申請表 (請註明甲、乙及丁部)
• OPPOSF07 – 健康證明書(如適用)
• 重要資料聲明書 (如適用)

<u>只適用於於澳門地區申請的計劃更改：</u>
• OPMCUF15 – 人壽保險客戶轉保聲明書
• OPMCUF59 – 財務需要分析表格
• OPMCUF39 (AIAS) – 環球緊急支援服務最高個人賠償限額聲明書
• OPMCUF40 – 客戶對保費資訊理解之聲明</td></tr>
<tr><td>年齡限制</td><td>• 受限於「自選人身意外保險3」之投保年齡限制，即:
<table><tr><th>保障</th><th>最高投保年齡</th></tr><tr><td>意外死亡及斷肢賠償 (ADD)</td><td>15日至70歲</td></tr><tr><td>意外醫療費用賠償 (計劃1/計劃2) (AMR)</td><td>15日至70歲</td></tr><tr><td>每日住院現金 (HI)</td><td>18歲至60歲</td></tr></table></td></tr>
<tr><td>國籍及居住地風險評級</td><td>• 受保人必須符合「自選人身意外保險3」的國籍及居住地風險評級的要求。</td></tr>
<tr><td>職業評級</td><td>• 跟隨舊計劃評級。</td></tr>
<tr><td>體檢評級及體檢要求</td><td>• 就保額不變或減少的計劃更改而言，不設體檢要求，體檢評級跟隨舊計劃評級。
• 如增加意外醫療費用賠償(AMR)保額，需填寫以下簡易核保問題：
1. 您是否曾被確診身體缺陷、不健全、畸形，及 / 或影響活動能力、視力、說話能力或聽力的狀況?
2. 在過去十二個月內，您是否在居住地以外的國家或地區逗留多於六個月?</td></tr>
<tr><td>財務核保要求</td><td>• 就保額不變或減少的計劃更改而言，不設財務核保要求。
• 如增加任何保額，需跟隨「自選人身意外保險3」要求。</td></tr>
</table>

現有 自選人身意外保險 或 自選人身意外保險2 (「舊計劃」) 更改至 自選人身意外保險3	
條款及細則	• 若受保人在「自選人身意外保險 3」保單生效日期當日前因意外導致受傷，而有任何已遞交或正在處理的索償會因舊計劃的契約條款而導致其終止，當就該索償作出有關賠償後，舊計劃會自動終止，而是次更改計劃亦會無效。 • 當更改計劃時，「自選人身意外保險 3」的條款及細則包括但不限於不保事項、產品限制及取消保單之條款將會即時生效。當更改計劃的申請獲批後，我們將提供附加契約及批註。 • 「自選人身意外保險 3 – 意外醫療費用賠償」提供的醫療器材津貼及意外重建手術賠償將只保障於「自選人身意外保險 3」的生效日期當日及其後發生之意外 • 受限於等候期的要求，「自選人身意外保險 3 – 每日住院現金」提供的深切治療賠償將只保障於「自選人身意外保險 3」的生效日期當日及其後發生之住院 • 若透過更改計劃由舊計劃更改至「自選人身意外保險 3」後，基本保單因如保單期滿等不同原因而終止，「自選人身意外保險 3」亦會自動終止
佣金安排	• 計劃更改不設FYC • 計劃更改後的保費佣金將會以舊計劃之保單年期及新計劃的佣金率計算。
備注	• 舊計劃與「自選人身意外保險 3」的部分產品特點會有所不同而保費將有所不同 • 本公司有權於任何時間以不少於 30 日書面通知取消自選人身意外保險 3 - 意外醫療費用賠償(計劃 1) 及自選人身意外保險 3 - 意外醫療費用賠償(計劃 2)。 我們的賠償責任只限退還此保單在終止或退保時已繳交但保障仍未生效的保費。

自選人身意外保險系列特點比較

	「自選人身意外保險 3」	「自選人身意外保險 2」	「自選人身意外保險」
計劃保障			
基本保障：意外死亡及斷肢賠償			
i. 意外死亡及斷肢賠償	有		
ii. 永久完全殘廢賠償	有		
iii. 雙倍利益賠償	有		沒有
iv. 身故體恤津貼	有		
v. 續保利益	有		
vi. 環球緊急支援服務	24 小時全球電話諮詢服務、緊急醫療運送及遺體遣返		24 小時全球電話諮詢服務
自選附加保障：意外醫療費用賠償			
i. 意外醫療費用賠償	提供兩個計劃級別 (計劃 1 / 計劃 2)		沒有計劃級別之分
a) 跌打及針灸	骨折：每宗意外 1,000 港元/澳門幣或 125 美元（以個人計） 非骨折：每宗意外 500 港元/澳門幣或 63 美元（以個人計）		
b) 物理治療及脊椎治療	計劃 1: 每次 800 港元/澳門幣或 100 美元，每保單年度最多 15 次	計劃 2: 每次 450 港元/澳門幣或 56 美元，每保單年度最多 10 次	不設分項賠償額
ii. 意外重建手術賠償	以意外醫療費用賠償附加契約的保額為上限		沒有
iii. 醫療器材津貼	每宗意外最高賠償為 3,000 港幣/澳門幣或 375 美元		沒有
自選附加保障：每日住院現金			
i. 每日住院現金	有		
ii. 深切治療賠償	每日賠償相等於每日住院現金賠償，同一住院中最多可達 10 日		沒有

有關「自選人身意外保險 3」的詳細產品特點，請參閱產品小冊子。

邀請現有計劃轉換安排一覽表

溫馨提醒，有關以下個人意外計劃的現有保單（舊計劃），我們將會於**保單到期前 60 日**寄出邀請函邀請客戶轉換至以下新計劃，而不需要再重新核保。

列有即將到期的附加契約客戶名單將會每半年上載到 eAC。

客戶必須在邀請函指定限期前寄回給我們才能轉換計劃。

在保單到期前仍有生效的 舊計劃	邀請轉換至 新計劃
A. **人身意外保險（CPA / PAC）/ 特別人壽保險（Special Life）**	**「自選人身意外保險 2」 (固定比例之附加契約)**
B. **「自選人身意外保險」(ADD 至 65 歲) 「自選人身意外保險」(AMR 至 65 歲)**	**「自選人身意外保險 3」(ADD 至 85 歲) 「自選人身意外保險 3」(AMR 至 76 歲)**

註:

i. 客戶亦可透過 POS 正常程序申請計劃更改

ii. MCV/offshore/拒絕直接促銷推廣客戶將不會被邀請轉換計劃

iii. 已登記 eAdvice 的保單持有人，請透過 AIA+ 查閱邀請函。財務策劃顧問亦可於 PES 上的往來文件查閱邀請函副本。

My Customer Corner - 合資格客戶清單樣本

Agency 組別號碼	Agent 營業員號碼	Opt-in/out of direct marketing 接受 / 拒絕直接促銷推廣	Policy No. 保單號碼	Policy Owner 保單持有人	Policy Date 保單日期 (YYYYMMDD)	Policy Anniversary Date 保單週年日期 (YYYYMMDD)	Current Plan Name (Chinese) 現時計劃名稱 （中文）	Current Plan Name (English) 現時計劃名稱 （英文）
12345	67890	接受	B123456789	CHAN TAI MAN	20150601	20270601	「自選人身意外保險」	PAC Select

* 請注意，以上接受 / 拒絕直接促銷推廣標記只反映客戶於客戶通知信寄出時之接受 / 拒絕直接促銷推廣狀態。

信函樣本

CPA / PAC / Special Life 計劃更改邀請函

友邦香港
香港北角
電氣道 183 號
友邦廣場 12 樓
電話：(852) 2881 3333
AIA.COM.HK

保單號碼 :
受保人 :

親愛的客戶 ：

本公司的意外保障附加計劃 – 「自選人身意外保險2」

多謝您多年來的支持。

有鑒於您現有的個人意外保障附加計劃將會於2040年04月19日終止，貴為本公司的特選客戶，閣下可於2040年04月05日前，申請將在上述保單下您現有的個人意外保障附加計劃轉換至「自選人身意外保險2」，使您的意外死亡及斷肢賠償及意外醫療費用賠償的保障年期延長至76歲[備注1]，令您得到更大的保障。您只需通過提供本函列明所需文件及資料作出計劃轉換申請以及繳交所需保費，若申請獲得批准，便可在「自選人身意外保險2」下享有全面的個人意外保障。有關轉換計劃的重要資訊，請參閱此信函條款及細則的部分。

如您的計劃轉換申請獲得批准，「自選人身意外保險2」的生效日期將會是2040年04月19日，而您「自選人身意外保險2」的意外死亡及斷肢賠償和意外醫療費用賠償的保額將會是：

		「自選人身意外保險2」		
現有的個人意外保障附加計劃		意外死亡及斷肢賠償保額	意外醫療費用賠償保額	月繳保費[備注2]
#人身意外保險契約	轉換至「自選人身意外保險2」後，您新的保額:	美元40,000.00	美元2,000.00	美元20.80

轉換計劃後，意外死亡及斷肢賠償的保額不會改變而於您現有AIA個人意外保障附加計劃下的「續保利益」亦會仍然適用於「自選人身意外保險2」。此外，意外醫療費用賠償的新保額將會是意外死亡及斷肢賠償的保額的5%。

*請注意，縱使您現有的個人意外保障附加計劃提供「每日住院現金」，是次轉換至「自選人身意外保險2」是不會提供「每日住院現金」。

「自選人身意外保險2」亦為您提供以下的保障：

- 雙倍利益賠償 – 當遇上特別的情況而發生意外並引致受傷，有關「意外死亡及斷肢賠償」或「永久完全殘廢賠償」的保額將會增加至雙倍。例如以乘客身份乘坐付款的海上、陸上及空中的公共交通工具（如渡輪、巴士、火車/地鐵，的士或飛機等）。
- 環球緊急支援服務 – 除了設有24小時全球電話諮詢服務，我們亦會提供緊急醫療運送及遺體運返服務，其個人賠償總額上限為5,000,000港元/澳門幣或625,000美元(包括由本公司及／或友邦保險有限公司為保障同一受保人而繕發的所有保單)。

您現有的個人意外保障附加計劃與「自選人身意外保險2」的部分產品特點會有所不同而保費將有所不同。如果想獲得更多「自選人身意外保險2」的資料，包括「自選人身意外保險2」的產品特點、保費表、條款及細則、主要不保事項及主要產品風險之詳情，請參閱「自選人身意外保險2」之產品簡介及保險合約。您可以與您的友邦財務策劃顧問聯絡或瀏覽我們的網頁(www.aia.com.hk)下載產品簡介細閱。您亦可在決定轉換計劃至「自選人身意外保險2」前聯絡我們索取保險合約之樣本。

備注：

1 請注意本公司有權於任何時間以30日書面通知取消「自選人身意外保險2」。我們的賠償責任只限退還此保單在終止或退保時已繳交但保障仍未生效的保費。

2 保費將會繳付至保障期完結及我們會每年覆核您計劃下的保費。如有需要，我們會於保單年度終結時作出相應調整，保費不會按年齡增加而遞增(詳情請參閱產品簡介下「重要資料」的「保費調整」)。

條款及細則：

1. 若受保人在「自選人身意外保險2」保單生效前因意外導致受傷，有任何已遞交或正在處理的索償會因現有AIA個人意外保障附加計劃的契約條款而導致附加計劃的終止，當就該索償作出有關賠償後，現有AIA個人意外保障附加契約會自動終止，而是次申請轉換計劃亦會無效。
2. 當處理轉換計劃申請時，若你現有的個人意外保障附加計劃有任何已過期而仍未繳付的保費，此轉換計劃的邀請將會即時無效。
3. 縱使您現有的個人意外保障附加計劃提供「每日住院現金」，是次計劃轉換至「自選人身意外保險2」是不會提供「每日住院現金」。
4. 當轉換計劃時，根據以下第5項，「自選人身意外保險2」的條款及條件包括但不限於不保事項、產品限制及取消保單之條款將會即時生效。
5. 友邦財務策劃顧問收到的回條並不代表本公司亦已收到回條或已批准是次轉換計劃申請。是次轉換計劃只會(1)在受保人及持有人在生期間由本公司記錄確認收到回條及(2)最終經由本公司批准及通過繕發批註確認方為有效。
6. 為免生疑問，如現有的AIA個人意外保障附加計劃及「自選人身意外保險2」 均提供同一保障項目，「自選人身意外保險2」內有關「已存在的情況」定義中提及的「繕發日期」及「生效日期」將分別指您現有的AIA個人意外保障附加計劃的「繕發日期」及「生效日期」。
7. 若此邀請轉換計劃有任何爭議，本公司會有最後決定權。
8. 如附加於您現有的個人意外保障附加計劃之基本保單於2040年04月19日或之前終止，是次邀請轉換計劃將會無效。若透過轉換計劃由您現有的個人意外保障附加計劃轉換至「自選人身意外保險2」後，基本保單因如保單期滿等不同原因而終止，「自選人身意外保險2」亦會自動終止。

此信函中的資料並不包括「自選人身意外保險2」的完整條款。詳情請參閱「自選人身意外保險2」之產品簡介及保險合約。如您想在申請轉換計劃前閱讀「自選人身意外保險2」的保險合約之樣本，您可以向友邦索取。此信函內只載有「自選人身意外保險2」的一般資料及只於香港派發，並不構成任何保險產品銷售建議或推介。

現請您填妥並簽署附上的回條以確認您接受是次轉換計劃的邀請，並於2040年04月05日前連同其他所需文件及資料(如適用)交回給我們。當我們收到您已簽署的回條及批核轉換計劃後，我們將會向您提供附加契約和批註。

回條

請於2040年04月05日或以前簽妥並交回本公司
如選擇直接交回確認書，請郵寄至：
香港九龍太子道東712號友邦九龍金融中心11樓：友邦保險（國際）有限公司 － 營運部 POS
並於信封面上註明「轉換計劃 － 自選人身意外保險2」

保單號碼 ： 受保人 ：

財務策劃 ： 財務策劃 ： 區域編號/ ：
顧問姓名 顧問號碼 營業員組別

致：友邦（即「貴公司」）

接受轉換計劃至「自選人身意外保險2」

• 透過於下表的方格上劃上“✓”號及簽署回條，本人現確認本人明白及同意信函及回條上所列的條款及細則（「條款及細則」），及根據該些條款及細則同意上列保單號碼的以下所選擇的個人意外保障附加計劃轉換至「自選人身意外保險2」。

			「自選人身意外保險2」	
	現有個人意外保障附加計劃		意外死亡及斷肢賠償保額	意外醫療賠償保額
☐	#人身意外保險契約	轉換至「自選人身意外保險2」後，您新的保額：	美元40,000.00	美元2,000.00

注意：請選擇您想轉換的附加計劃並在以上相關的方格劃上“✓”號。否則，不能進行此轉換計劃。

負擔能力評估：

註：您必須至少回答問題1或2及3，如您不欲回答其中一條，請將之刪去。如您選擇不回應問題1和2，本公司必須拒絕您的申請。
請注意：本公司於評估您繳付保費的負擔能力時，將假設年度保費均衡及不變；唯部分產品的保費並非均衡並會隨著受保人年齡增長或其他因素而有所改變（如通脹或賠償經驗）。

1. 可動用收入
* * 每月可動用收入等於每月收入減去每月開支

1a. 在過去二十四個月裡，您從所有收入來源所得的每月平均收入為？ （包括薪金、花紅、佣金、其他薪酬福利、物業租賃收入、銀行存款利息、債券利息及股息等）	港幣 /月
1b. 在過去二十四個月裡，您每月平均開支為？ （包括樓宇按揭、租金、衣服、交通、借貸及保險費用等）	港幣 /月

1c. 在整個保單期內，閣下能夠及願意繳付的保費（不包括閣下現有的其他保單）佔透過所有收入來源（包括流動資產收入）獲得的每月可動用收入（即經扣除開支）的比率為？（請選一項）
☐ ≤10% ☐ 11%-20% ☐ 21%-40% ☐ 41%-60% ☐ 61%-80% ☐ 81%-100%

2. 淨流動資產

2a. 您現時累積的淨流動資產約有多少？ 港幣
* 註：淨流動資產=流動資產 － 流動負債 流動資產是指可以容易變現為現金的資產。物業、錢幣收藏及藝術品均不能被視為流動資產。流動負債是指保費融資及/或抵押貸款及/或短期債務（例如私人貸款/債務、透支等）及任何應計和應付利息。

2b. 在整個保單期內，閣下能夠及願意繳付的保費（不包括閣下現有的其他保單）佔透過所有收入來源（包括流動資產收入）獲得的每月可動用收入（即經扣除開支）的比率為？（請選一項）
☐ ≤10% ☐ 11%-20% ☐ 21%-40% ☐ 41%-60% ☐ 61%-80% ☐ 81%-100%

3. 若您未有填寫財務需要分析表格，請提供以下資料：
申請人教育程度：
☐ 小學或以下 ☐ 中學 ☐ 大專或以上

產品選擇聲明
知識及經驗聲明： - 本人 / 我們曾收取本人 / 我們所選擇產品之產品小冊子（如適用）。 - 本人/我們具有足夠知識及經驗包括金融知識及經驗以作出充分之理解及接受產品特色、利益、費用及收費、退保費用及與產品相關連的風險及主要不受保事項（如適用）。 本人 / 我們現聲明並同意： ☐ (A) 本人 / 我們已考慮中介人的意見及建議，並確認本人 / 我們所選擇的產品（包括豁免財務需要分析之產品）及保險金額適合本人 / 我們，蓋因 有關產品符合本人 / 我們已披露需要之重要性排序，風險概況及為本人 / 我們提供了額外保障。本人 / 我們能夠負擔及預計會繼續支付所選擇產品的保費（如需要）。 ☐ (B) 儘管中介人已根據在合適性評估中本人 / 我們所透露的資料向本人 / 我們解釋最終選購的保險產品並不適合本人需要，然而基於下述原因， 本人 / 我們確認這是本人 / 我們的意圖及意願繼續進行此投保申請。同時，本人 / 我們能夠負擔及預計會繼續支付所選擇產品的保費。（如需要） ☐ (a) 本人 / 我們因自身喜好所作出的決定 ☐ (b) 本人 / 我們經合適性評估後所作出的決定 ☐ (c) 本人 / 我們因親友購買了同一產品所作出的決定 ☐ (d) 本人 / 我們贊同中介人的建議而選購此產品，縱使此產品與本人 / 我們在財務需要分析所透露的資料不相符 ☐ (e) 其他，請詳述：_____

個人資料收集及使用

我/ 我們確認我/ 我們已閱讀、明白及同意我/ 我們的保單繕發人及/或退休金計劃服務提供者（即友邦（國際）有限公司（香港分行）、友邦（國際）有限公司（澳門分行）、友邦保險有限公司及/或友邦憫峰人壽有限公司（如適用））的個人資料收集聲明（「該聲明」），該聲明可在以下網址下載 https://www.aia.com.hk/zh-hk/privacy-statement-main 。

我/ 我們聲明及同意在本申請所載或我/ 我們的保單繕發人及/或退休金計劃服務提供者不時以任何方法收集、獲得、編製或持有的任何個人資料及關於我/ 我們的保單、帳戶或投資的其他資料，可根據該聲明收集及使用。

我/ 我們知悉及同意就該聲明所述目的轉移我/ 我們的個人資料至香港境外/境內（如保單/退休金計劃在香港繕發）或澳門境外/境內（如保單/退休金計劃在澳門繕發）（視乎情況而定）予該聲明所載的資料承讓人。

該聲明的符合相關守則及法規之最新版本可於以上網址下載及可供索取。

宣傳及市場推廣資料

為向你提供最新的資訊、優惠和推廣及進行直接促銷活動（包括友邦峻宇會的活動、禮遇及會員資訊（如適用）），友邦保險（國際）有限公司（香港分行）（「友邦香港」）可根據友邦香港的個人資料收集聲明（「該聲明」）使用你的個人資料，及根據該聲明第3(iii)段向第三方（不論是否屬於友邦集團）提供你的個人資料。然而，未經你同意，友邦香港不可為此目的使用及/或提供你的個人資料。

如你不同意你的個人資料用作直接促銷用途，請在以下[ ]欄位劃上“√”。

[ ] 我不同意友邦香港根據該聲明第3段將我的個人資料用於直接促銷用途。

[ ] 我不同意友邦香港提供我的個人資料予該聲明第3(iii)段所述的人士/供應商/第三方，以用於該聲明第3段所述的直接促銷用途。

持有人/ 信託人簽署*	於月 /日 /年簽署

* 簽名必須與本公司的現有紀錄相符。

只供內部使用

原本計劃:	原本計劃到期日:	保額:	計劃轉換至:
QRIC	04/19/2040	40,000.00	QRVE

「自選人身意外保險」計劃更改邀請函

友邦香港
香港北角
電氣道 183 號
友邦廣場 12 樓
電話：(852) 2881 3333
AIA.COM.HK

保單號碼 :
受保人 :

親愛的客戶 ：

本公司的新意外保障附加計劃 – 「自選人身意外保險3」

多謝您多年來的支持。

有鑒於您現有的「自選人身意外保險」將會於2038年03月26日終止，貴為本公司的特選客戶，閣下可於2038年03月12日前，申請將在上述保單下的「自選人身意外保險」轉換至「自選人身意外保險3」，使您的意外死亡及斷肢賠償的保障年期延長至85歲，意外醫療費用賠償（如適用）的保障年期亦會延長至76歲[備注1]，令您得到更大的保障。您只需通過提供本函列明所需文件及資料作出計劃轉換申請以及繳交所需保費，若申請獲得批准，便可在「自選人身意外保險2」下享有全面的個人意外保障。有關轉換計劃的重要資訊，請參閱此信函條款及細則的部分。

如您的計劃轉換申請獲得批准，「自選人身意外保險3」的生效日期將會是2038年03月26日，而您「自選人身意外保險3」的意外死亡及斷肢賠償和意外醫療費用賠償（如適用）的保額將會是：

		「自選人身意外保險3」		
現有的個人意外保障附加計劃		意外死亡及斷肢賠償保額	意外醫療費用賠償保額（如適用）	月繳保費
*自選人身意外保險 – 意外死亡及斷肢 *自選人身意外保險 – 意外醫療	轉換至「自選人身意外保險3」並選擇意外醫療賠償(計劃1)後，您新的保額:	美元100,000.00	美元3,000.00	美元44.10
	轉換至「自選人身意外保險3」並選擇意外醫療賠償(計劃2)後，您新的保額:			美元37.35

* 轉換計劃後，意外死亡及斷肢賠償和意外醫療費用賠償的保額會維持不變，而您現有於「自選人身意外保險」的「續保利益」亦會適用於「自選人身意外保險3」。

為可向有不同個人意外保障需要之客人提供更多選擇，「自選人身意外保險3」之意外醫療費用賠償特設2個保障計劃級別（計劃1與計劃2）。除如下表所示之分別外，計劃1與計劃2 內的其他保障均為相同。

計劃1與計劃2之分別

保障	計劃1	計劃2
脊椎治療及物理治療	每次診症100美元/800港元， 每保單年度最多15次診症	每次診症56美元/450港元， 每保單年度最多10次診症

^ 請注意，縱使您現有的「自選人身意外保險」提供「每日住院現金」，是次轉換至「自選人身意外保險3」是不會提供「每日住院現金」。

「自選人身意外保險」與「自選人身意外保險3」的部分產品特點會有所不同而保費將有所不同。有關「自選人身意外保險3」的產品特點、保費表、條款及細則、主要不保事項及主要產品風險之詳情，請參閱「自選人身意外保險3」之產品簡介及保險合約。請通過以下二維碼參閱產品簡介，您亦可在決定轉換計劃至「自選人身意外保險3」前聯絡我們索取保險合約之樣本。

產品簡介(QR Code)

備注：

1 本公司有權於任何時間以不少於30日書面通知取消自選人身意外保險3-意外醫療費用賠償(計劃1)及自選人身意外保險3-意外醫療費用賠償(計劃2)。我們的賠償責任只限退還此保單在終止或退保時已繳交但保障仍未生效的保費。

條款及細則：

1. 若受保人在「自選人身意外保險3」保單生效前因意外導致受傷，有任何已遞交或正在處理的索償會因「自選人身意外保險」的契約條款而導致附加計劃的終止，當就該索償作出有關賠償後，「自選人身意外保險」會自動終止，而是次邀請轉換計劃亦會無效。
2. 當轉換計劃時，根據以下第6項，「自選人身意外保險3」的條款及條件包括但不限於不保事項、產品限制及取消保單之條款將會即時生效。
3. 當處理轉換計劃申請時，若你現有的「自選人身意外保險」有任何已過期而仍未繳付的保費，此轉換計劃的邀請將會即時無效。
4. 「自選人身意外保險3 - 意外醫療費用賠償」提供的醫療器材津貼及意外重建手術賠償將只保障於「自選人身意外保險3」的生效日期當日及其後發生之意外。
5. 縱使您現有的「自選人身意外保險」提供「每日住院現金」，是次轉換至「自選人身意外保險3」是不會提供「每日住院現金」。
6. 友邦財務策劃顧問收到的回條並不代表本公司亦已收到回條或已批准是次轉換計劃申請。是次轉換計劃只會(1)在受保人及持有人在生期間由本公司記錄確認收到回條及(2)最終經由本公司批准及通過繕發批註確認方為有效。
7. 為免生疑問，如「自選人身意外保險」及「自選人身意外保險3」均提供同一保障項目，「自選人身意外保險3」內「已存在的情況」定義中提及的「繕發日期」及「生效日期」將分別指您的「自選人身意外保險」的「繕發日期」及「生效日期」。
8. 若此邀請轉換計劃有任何爭議，本公司會有最後決定權。
9. 如附加於您的「自選人身意外保險」附加計劃之基本保單於2038年03月26日或之前終止，是次邀請轉換計劃將會無效。若透過轉換計劃由「自選人身意外保險」轉換至「自選人身意外保險3」後，基本保單因如保單期滿等不同原因而終止，「自選人身意外保險3」亦會自動終止。

此信函中的資料並不包括「自選人身意外保險3」的完整條款。詳情請參閱「自選人身意外保險3」之產品簡介及保險合約。如您想在申請轉換計劃前閱讀「自選人身意外保險3」的保險合約之樣本，您可以向友邦索取。此信函內只載有「自選人身意外保險3」的一般資料及只於香港派發，並不構成任何保險產品銷售建議或推介。

現請您填妥並簽署附上的回條以確認您接受是次轉換計劃的邀請，並於2038年03月12日前連同其他所需文件及資料(如適用)交回給我們。當我們收到您已簽署的回條及批核轉換計劃後，我們將會向您提供附加契約和批註。

回條

請於2038年03月12日或以前簽妥並交回本公司
如選擇直接交回確認書，請郵寄至：
香港九龍太子道東712號友邦九龍金融中心11樓：友邦保險（國際）有限公司 － 營運部 POS
並於信封面上註明「轉換計劃 － 自選人身意外保險3」





保單號碼　　受保人

財務策劃顧問姓名　　財務策劃顧問號碼　　區域編號/營業員組別

致：友邦（即「貴公司」）

接受轉換計劃至「自選人身意外保險3」

• 透過於下表的方格上劃上"✓"號及簽署回條，本人現確認本人明白及同意信函及回條上所列的條款及細則（「條款及細則」），及根據該些條款及細則同意上列保單號碼的以下所選擇的個人意外保障附加計劃轉換至「自選人身意外保險3」。

	現有個人意外保障附加計劃		「自選人身意外保險3」	
			意外死亡及斷肢賠償保額	意外醫療費用賠償保額（如適用）
☐	*自選人身意外保險 － 意外死亡及斷肢 *自選人身意外保險 － 意外醫療	轉換至「自選人身意外保險3」後，您新的保額	美元100,000.00	美元3,000.00
如需轉換計劃至「自選人身意外保險3」，請選擇(i)意外醫療費用賠償-計劃1或(ii)意外醫療費用賠償-計劃2 ☐ 計劃1 ☐ 計劃2 注意：請參閱信函中計劃1和計劃2之間的差異（有關其產品特點和保費）。				

注意：請選擇您想轉換的附加計劃並在以上相關的方格劃上"✓"號。否則，不能進行此轉換計劃。

負擔能力評估：

註：您必須至少回答問題1或2及3，如您不欲回答其中一條，請將之刪去。如您選擇不回應問題1和2，本公司必須拒絕您的申請。
請注意：本公司於評估您繳付保費的負擔能力時，將假設年度保費均衡及不變；唯部分產品的保費並非均衡並會隨著受保人年齡增長或其他因素而有所改變（如通脹或賠償經驗）。

1. 可動用收入
** 每月可動用收入等於每月收入減去每月開支

1a.	在過去二十四個月裡，您從所有收入來源所得的每月平均收入為？ （包括薪金、花紅、佣金、其他薪酬福利、物業租賃收入、銀行存款利息、債券利息及股息等）	港幣 /月
1b.	在過去二十四個月裡，您每月平均開支為？ （包括樓宇按揭、租金、衣服、交通、借貸及保險費用等）	港幣 /月

1c. 在整個保單期內，閣下能夠及願意繳付的保費（不包括閣下現有的其他保單）佔透過所有收入來源（包括流動資產收入）獲得的每月可動用收入（即經扣除開支）的比率為？（請選一項）
☐ ≤10% ☐ 11%-20% ☐ 21%-40% ☐ 41%-60% ☐ 61%-80% ☐ 81%-100%

2. 淨流動資產

2a. 您現時累積的淨流動資產約有多少？ 港幣

* 註：淨流動資產=流動資產 － 流動負債 流動資產是指可以容易變現為現金的資產。物業、錢幣收藏及藝術品均不能被視為流動資產。流動負債是指保費融資及/或抵押貸款及/或短期債務（例如私人貸款/債務、透支等）及任何應計和應付利息。

2b. 在整個保單期內，閣下能夠及願意繳付的保費（不包括閣下現有的其他保單）佔透過所有收入來源（包括流動資產收入）獲得的每月可動用收入（即經扣除開支）的比率為？（請選一項）
☐ ≤10% ☐ 11%-20% ☐ 21%-40% ☐ 41%-60% ☐ 61%-80% ☐ 81%-100%

3. 若您未有填寫財務需要分析表格，請提供以下資料：
申請人教育程度：
☐ 小學或以下 ☐ 中學 ☐ 大專或以上

產品選擇聲明
保險知識及經驗聲明： - 本人 / 我們曾收取本人 / 我們所選擇產品之產品小冊子（如適用）。 - 本人/我們具有足夠認知及經驗作出充分之理解及接受產品特色、利益、費用及收費、退保費用及與產品相關連的風險及主要不受保事項（如適用）。 本人 / 我們現聲明並同意： ☐ (A) 本人 / 我們已考慮中介人的意見及建議，並確認本人 / 我們所選擇的產品（包括豁免財務需要分析之產品）及保險金額適合本人 / 我們，蓋因 有關產品符合本人 / 我們已披露需要之重要性排序及為本人 / 我們提供了額外保障。本人 / 我們能夠負擔及預計會繼續支付所選擇產品的保費（如需要）。 ☐ (B) 儘管中介人已根據在合適性評估中本人 / 我們所透露的資料向本人 / 我們解釋最終選購的保險產品並不適合本人需要，然而基於下述原因， 本人 / 我們確認這是本人 / 我們的意圖及意願繼續進行此投保申請。同時，本人 / 我們能夠負擔及預計會繼續支付所選擇產品的保費。（如需要） ☐ (a) 本人 / 我們因自身喜好所作出的決定 ☐ (b) 本人 / 我們經合適性評估後所作出的決定 ☐ (c) 本人 / 我們因親友購買了同一產品所作出的決定 ☐ (d) 本人 / 我們贊同中介人的建議而選購此產品，縱使此產品與本人 / 我們在財務需要分析所透露的資料不相符 ☐ (e) 其他，請詳述：_____

個人資料收集及使用

我/ 我們確認我/ 我們已閱讀、明白及同意我/ 我們的保單繕發人及/或退休金計劃服務提供者（即友邦（國際）有限公司（香港分行）、友邦（國際）有限公司（澳門分行）、友邦保險有限公司及/或友邦鴻峰人壽有限公司（如適用））的個人資料收集聲明（「該聲明」），該聲明可在以下網址下載 https://www.aia.com.hk/zh-hk/privacy-statement-main 。

我/ 我們聲明及同意在本申請所載或我/ 我們的保單繕發人及/或退休金計劃服務提供者不時以任何方法收集、獲得、編製或持有的任何個人資料及關於我/ 我們的保單、帳戶或投資的其他資料，可根據該聲明收集及使用。

我/ 我們知悉及同意就該聲明所述目的轉移我/ 我們的個人資料至香港境外/境內（如保單/退休金計劃在香港繕發）或澳門境外/境內（如保單/退休金計劃在澳門繕發）（視乎情況而定）予該聲明所載的資料承讓人。

該聲明的符合相關守則及法規之最新版本可於以上網址下載及可供索取。

宣傳及市場推廣資料

為向你提供最新的資訊、優惠和推廣及進行直接促銷活動（包括友邦峻宇會的活動、禮遇及會員資訊（如適用）），友邦保險（國際）有限公司（香港分行）（「友邦香港」）可根據友邦香港的個人資料收集聲明（「該聲明」）使用你的個人資料，及根據該聲明第3(iii)段向第三方（不論是否屬於友邦集團）提供你的個人資料。然而，未經你同意，友邦香港不可為此目的使用及/或提供你的個人資料。

如你不同意你的個人資料用作直接促銷用途，請在以下[ ]欄位劃上“√”。

[ ] 我不同意友邦香港根據該聲明第3段將我的個人資料用於直接促銷用途。

[ ] 我不同意友邦香港提供我的個人資料予該聲明第3(iii)段所述的人士/供應商/第三方，以用於該聲明第3段所述的直接促銷用途。

持有人/ 信託人簽署*	於月 /日 /年簽署

* 簽名必須與本公司的現有紀錄相符。

只供內部使用

原本計劃:	原本計劃到期日:	保額:	計劃轉換至:
QRVB	03/26/2038	100, 000. 00	QRVG
QXCA	03/26/2038	3, 000. 00	QXCC QXCD

Plan Change Arrangement for Existing PAC Select Series Policies

<table>
<tr><th colspan="2">Existing PAC Select or PAC Select 2 (“Original Plan”)
to PAC Select 3</th></tr>
<tr><td>Submission Time</td><td>• Within 30 days before or after the Policy Anniversary (60-day period)</td></tr>
<tr><td>Application means</td><td>Application for plan change can be submitted on iChange - Change of basic plan / Supplementary contract.

Document(s) required:

• OPPOSF71 – Request for Change Form of Basic Plan/ Supplementary Contract (Please specify Sections A, B, and D)
• OPPOSF07 – Health Certificate (if applicable)
• IFS-MP (if applicable)

<u>Applicable to plan change applications in Macau only:</u>
• OPMCUF15 – Customer Declaration for Policy Replacement
• OPMCUF59 – Financial Needs Analysis Form
• OPMCUF39 (AIAS) – Worldwide Emergency Assistance Services Per Life Maximum Benefit Declaration Form
• OPMCUF40 – Declaration of Customers’ Understanding On Premium Information</td></tr>
<tr><td>Age limit</td><td>• Subject to issue age limit of PAC Select 3, which is:
<table>
<tr><th>Coverage</th><th>Maximum issue age</th></tr>
<tr><td>Accidental Death & Dismemberment Benefit (ADD)</td><td>15 days – age 70</td></tr>
<tr><td>Accidental Medical Expenses Reimbursement Benefit (Plan 1/Plan 2) (AMR)</td><td>15 days – age 70</td></tr>
<tr><td>Daily Hospital Income Benefit (HI)</td><td>Age 18 – 60</td></tr>
</table></td></tr>
<tr><td>Nationality & Residence rating</td><td>• Nationality & Residence rating requirement of PAC Select 3 must be fulfilled.</td></tr>
<tr><td>Occupational Rating</td><td>• Follows rating from original plan.</td></tr>
<tr><td>Medical Rating & Medical Requirements</td><td>• For plan change with same or lower sum assured, medical re-underwriting is not required, medical rating follows rating from original plan.
• If sum assured of Accidental Medical Expenses Reimbursement Benefit (AMR) is increased, complete the following SIO questions:
1. Have you ever been diagnosed with physical defects, impairments, deformities and/or conditions affecting mobility, sight, speech and/or hearing?
2. In the past 12 months, did you reside outside of your residential country / region for more than 6 months?</td></tr>
<tr><td>Financial Requirements</td><td>• For plan change with same or lower sum assured, financial re-underwriting is not required.
• If any sum assured is increased, financial requirement of PAC Select 3 must be fulfilled.</td></tr>
</table>

Existing PAC Select or PAC Select 2 ("Original Plan") to PAC Select 3	
Terms and Conditions	• In the case of an Injury in an accident occurs prior to the commencement date of PAC Select 3, and if there are any pending claims or any submitted claims related to such Injury which will cause the original plan to be terminated according to its contract provisions, the original plan will be automatically terminated upon payment of the said claim(s) and this plan change offer will become void. • Upon the plan change, the terms and conditions of PAC Select 3 including but not limited to the exclusions, product limitations and cancellation clause will become effective immediately. Once the plan change is approved by us, we shall provide the customer with the supplementary contract and an endorsement. • The "Medical Appliances Subsidy" and "Accidental Reconstructive Surgery Benefit" under PAC Select 3 - Accidental Medical Expenses Reimbursement Benefit shall become effective only if the Injury occurs on or after the commencement date of PAC Select 3. • Subject to the requirement on waiting period, the "Intensive Care Unit Benefit" under PAC Select 3 – Daily Hospital Income Benefit shall become effective only if the Confinement occurs on or after the commencement date of PAC Select 3. • In the case of the termination of the basic plan after plan change to PAC Select 3 due to reasons including but not limited to policy maturity, PAC Select 3 will also be automatically terminated.
One-off Commission Arrangement	• FYC is not applicable to plan change • For the commission after plan change will be based on the policy duration of the original plan and the commission rate of PAC Select 3
Note	• The benefits and premium of the original plan and PAC Select 3 may be different. • Please note AIA reserves the right to cancel PAC Select 3 – Accidental Medical Expenses Reimbursement Benefit (Plan 1) and PAC Select 3 – Accidental Medical Expenses Reimbursement Benefit (Plan 2) at any time by giving not less than 30-day notice in writing. Upon termination, our liability is limited to the refund of unearned portion of premium.

PAC Select Series Feature Comparison

	PAC Select 3	PAC Select 2	PAC Select
Plan Benefits			
Core Benefit: Accidental Death & Dismemberment Benefit			
i. Accidental Death & Dismemberment Benefit	Yes		
ii. Permanent Total Disability Benefit	Yes		
iii. Double Indemnity Benefit	Yes		No
iv. Compassionate Death Benefit	Yes		
v. Renewal Benefit	Yes		
vi. Worldwide Emergency Assistance Services	24-hour worldwide telephone enquiry services, emergency medical evacuation and repatriation of remains		24-hour worldwide telephone enquiry services
1. Optional Benefit: Accidental Medical Expenses Reimbursement Benefit			
i. Accidental Medical Expenses Reimbursement Benefit	Offers two plan levels (Plan 1 / Plan 2)	No plan level	
a) Bone-setting / Acupuncture	Fracture: HK$/MOP1,000 or US$125 per accident (per life) Non-facture: HK$/MOP500 or US$63 per accident (per life)		
b) Physiotherapy / Chiropractic treatment	Plan 1: HK$/MOP800 or US$100 per visit, 15 visits per policy year	Plan 2: HK$/MOP450 or US$56 per visit, 10 visits per policy year	No sub-limit
ii. Accidental Reconstructive Surgery Benefit	Up to the sum assured of Accidental Medical Expenses Reimbursement Benefit add-on plan		No
iii. Medical Appliance Subsidy	Up to HK$/MOP 3,000 or US$375 per accident		No
Optional Benefit: Daily Hospital Income Benefit			
i. Daily Hospital Income Benefit	Yes		Yes
ii. Intensive Care Unit Benefit	Equals to the Daily Hospital Income Benefit per day, up to 10 days in the same confinement		No

For the detailed product features of PAC Select 3, please refer to the product brochure.

Existing invitation for plan conversion arrangement

As a warm reminder, for existing policies under the following personal accident plans, we will send an invitation letter to the customers to convert to the plan as follows 60 days before reaching expiry without underwriting.
A customer list will be uploaded to eAC twice a year containing information of plans which are reaching the expiry date.
Customer is required to accept and send the signed invitation letter to us by the deadline specified on invitation letter.

Existing plan Still in-force before policy expiry	New plan To convert by invitation
A. **CPA / PAC / Special Life**	PAC Select 2 - ADD & AMR (Packaged rider)
B. **PAC Select** (ADD to Age 65) **PAC Select** (AMR to Age 65)	**PAC Select 3** (ADD to Age 85) **PAC Select 3** (AMR to Age 76)

Notes:
1. Customer can also apply plan change through normal POS procedure
2. MCV/offshore/opt-out customers will not be invited
3. For policyowners who have registered for eAdvice, please check the invitation letter via AIA+. Financial planners can also access the copy of the invitation letter under Correspondence in PES.

Sample of the customer list under My Customer Corner

Agency **組別號碼**	**Agent** **營業員號碼**	**Opt-in/out of direct marketing** **接受 / 拒絕直接促銷推廣**	**Policy No.** **保單號碼**	**Policy Owner** **保單持有人**	**Policy Date** **保單日期** **(YYYYMMDD)**	**Policy Anniversary Date** **保單週年日期** **(YYYYMMDD)**	**Current Plan Name (Chinese)** **現時計劃名稱** **（中文）**	**Current Plan Name (English)** **現時計劃名稱** **（英文）**
12345	67890	Opt-in	B123456789	CHAN TAI MAN	20150601	20270601	「自選人身意外保險」	PAC Select

* Please note the flag shown here only reflects the customers' opt-in/opt-out status at the time the customer communication letter was sent.

Sample of Letter

CPA / PAC / Special Life Plan Conversion Invitation

AIA Hong Kong

12/F, AIA Tower
183 Electric Road,
North Point, Hong Kong
T: (852) 2881 3333

AIA.COM.HK

21 February, 2040

Policy No :
Insured :

Dear

Our accident add-on plan – PAC Select 2

Thank you for your support over the years.

In light of your current personal accidental add-on plan(s) is(are) going to terminate on 19 April, 2040, as our valued customer, you may apply to convert your existing personal accidental add-on plan(s) to PAC Select 2 no later than 05 April, 2040, so that you may extend the benefit term of your Accidental Death and Dismemberment Benefit and Accidental Medical Expenses Reimbursement Benefit to the age of 76 Remark 1. You can apply for such plan conversion by simply providing the required document/information as set out in this letter and paying the required premium, so that you may enjoy the comprehensive personal accident insurance coverage under PAC Select 2 if we approve your application. Please refer to the Terms and Conditions section in this letter for the important information on the plan conversion.

If we approve your plan conversion, the effective commencement date of PAC Select 2 will be 19 April, 2040, and your sum assured of *Accidental Death and Dismemberment Benefit* and *Accidental Medical Reimbursement Benefit* under PAC Select 2 will be calculated as follows:

		PAC Select 2		
Current personal accidental add-on plan		**Sum Assured of Accidental Death and Dismemberment Benefit**	**Sum Assured of Accidental Medical Expenses Reimbursement Benefit**	**Monthly Premium** Remark 2
#PERSONAL ACCIDENT CONTRACT	**After conversion to PAC Select 2, your sum assured:**	US$40,000.00	US$2,000.00	US$20.80

 # After conversion, the sum assured of Accidental Death and Dismemberment Benefit is unchanged and Renewal Benefit as stated in your current AIA personal accidental add-on plan will remain applicable to PAC Select 2. The new sum assured of Accidental Medical Expenses Reimbursement Benefit is 5% of Accidental Death and Dismemberment Benefit.

***Please note that no Daily Hospital Income Benefit will be provided under PAC Select 2 even if your existing personal accidental add-on plan does provide Daily Hospital Income Benefit.**

PAC Select 2 provides:

- ***Double Indemnity Benefit*** — the sum assured of Accidental Death & Dismemberment Benefit or Permanent Total Disability Benefit will be doubled if an injury is incurred by an accident under special situations. For example, a fare paying passenger travelling on marine, land or air public transportation (e.g. ferry, bus, coach, train / MTR, taxi and airplane etc.).
- ***Worldwide Emergency Assistance Services*** — Apart from providing 24-hour worldwide telephone services, we will also provide Emergency Medical Evacuation and Repatriation of Remains, with per life limit up to HK $/MOP5,000,000 or US$625,000 under all policies held with us and/or AIA Company Limited in respect of the same insured.

Some of the features of your current personal accidental add-on plan and PAC Select 2 will be different and the premium will be different. For further details of PAC Select 2, including the product features, standard premium tables, terms and conditions, key exclusions and key product risks of PAC Select 2, please refer to the product brochure and the policy contract of PAC Select 2. You may contact your AIA Financial Planner or visit our website (www.aia.com.hk) to download the product brochure thereof. You may contact us to obtain the policy contract sample before making the decision to convert to PAC Select 2.

Remarks:

1 Please note AIA reserves the right to cancel PAC Select 2 at any time by giving 30-day notice in writing. Upon termination, our liability is limited to the refund of unearned portion of premium.

2 Premium will be required to be paid up to end of benefit term and we will annually review the premium of your plan and adjust it at the end of policy year if necessary. The premium is not expected to increase with age (please refer to the "Premium Adjustment" under Important Information in the product brochure).

Terms and Conditions:

1. In the case of an Injury occurs prior to the commencement date of PAC Select 2, and if there are any pending claims or any submitted claims related to such Injury which will cause your existing personal accidental add-on plan to be terminated according to its contract provisions, your existing personal accidental add-on plan will be automatically terminated upon payment of the said claim(s) and this plan conversion offer will become **void**.
2. If there is any overdue premium on your existing personal accidental add-on plan(s) which remain(s) unsettled at the time of processing the plan conversion application, the plan conversion offer will become **void** immediately.
3. The plan conversion to PAC Select 2 will not provide Daily Hospital Income Benefit, even if it is provided under your existing personal accidental add-on plan (s).
4. Upon the plan conversion, subject to item 5 below, the terms and conditions of PAC Select 2 including but not limited to the exclusions, product limitations and cancellation clause will become effective immediately.
5. The receipt of the reply slip by AIA Financial Planner shall not constitute an acknowledgement of receipt of it by AIA or approval of the plan conversion by AIA. The plan conversion will only become effective when (1) it is recorded as received by AIA during the life time of both the Insured and the Owner and (2) it is finally approved and confirmed by AIA by the issue of an endorsement.
6. For the avoidance of doubt, if the same benefit item is covered under both your current personal accidental add-on plan(s) and PAC Select 2, the terms "Issue Date" and "Commencement Date" in the definition of "Pre-existing Condition" under PAC Select 2 shall mean the "Issue Date" and "Commencement Date" respectively, of your current personal accidental add-on plan(s).
7. In case of dispute regarding this plan conversion offer, the final decision will rest with the Company.
8. This plan conversion offer will become **void** if the basic plan which your existing personal accident add-on plan is attached to is terminated on or before 19 April, 2040. In the case of the termination of the basic plan after plan conversion of your existing personal accidental add-on plan to PAC Select 2 due to reasons including but not limited to policy maturity, PAC Select 2 will also be automatically terminated.

Reply Slip

Please sign and return to us no later than 05 April, 2040
If you choose to return to us by direct mail, please send it to:
AIA – 11/F, AIA Financial Centre, 712 Prince Edward Road East, Kowloon, Hong Kong
(Attn: Operations POS)
Please state "Plan conversion to PAC Select 2" on the envelope

Policy Number : Insured :

Financial Planner's Name : Financial Planner Code : Area/ Agency Code :

To: AIA (the "Company")

Acceptance for a plan conversion to PAC Select 2

By ticking the box in the table below and signing on the reply slip, I hereby confirm that I understand and agree to the terms and conditions set out in the letter and in this reply slip ("Terms and Conditions"), and agree to convert the following selected personal accidental add-on plan(s) (attached to the above mentioned policy) to PAC Select 2 subject to those Terms and Conditions.

			PAC Select 2	
	Current personal accidental add-on plan		**Sum Assured of Accidental Death and Dismemberment Benefit**	**Sum Assured of Accidental Medical Expenses Reimbursement Benefit**
☐	#PERSONAL ACCIDENT CONTRACT	**After conversion to PAC Select 2, your sum assured:**	US$40,000.00	US$2,000.00

Note: Please tick the relevant box above to select the add-on plan(s) which you want to convert. Otherwise, this plan conversion will not be processed.

Affordability Assessment

Note : You must reply at least either question 1 or 2 and 3. If you do not wish to answer either one of them, please cross it out. Please note that we will reject your application if you choose not to respond to both question 1 and 2.

Please pay attention: We shall assume level and unchanged annualized premium when assessing your ability to pay premium. Yet, the premium schedule of some products are not level and shall change in accordance with the insured's age or other factors (such as inflation or claims experience).

1. Disposable Income
* * Monthly Disposable income equals to Monthly Income minus Monthly Expenses

1a. What is your average monthly income from all sources in the past 24 months? *(Including salary, bonus, commission, other allowances / compensations, property rental income, interest from bank deposit, interest from fixed income securities and dividend from shares, etc.)*	HK$ / Month
1b. What are your average monthly expenses in the past 24 months? *(Including mortgage installment, rent, clothing, transportation, loans, insurance premium, etc.)*	HK$ / Month

1c. What percentage of your monthly disposable income (i.e. after deducting the expenditure) from all sources (including income from liquid assets) would you be able and willing to use to pay for the insurance premium (excluding your existing insurance policy(ies)) throughout the entire term of the insurance policy? (cross one)
☐ ≤10% ☐ 11%-20% ☐ 21%-40% ☐ 41%-60% ☐ 61%-80% ☐ 81%-100%

2. Net Liquid Assets

2a. What is your approximate current accumulative amount of Net liquid assets? HK$
** Note: Net liquid assets = Liquid assets - Current liabilities Liquid assets are assets which may be easily turned into cash. Real estate, coin collection and artwork are not considered as liquid assets. Current liabilities refer to premium financing and/or pledge loan and / or short-term liabilities (such as personal loan / debt, overdraft, etc) plus any interest accrued and payable.*

2b. What percentage of your monthly disposable income (i.e. after deducting the expenditure) from all sources (including income from liquid assets) would you be able and willing to use to pay for the insurance premium (excluding your existing insurance policy(ies)) throughout the entire term of the insurance policy? (cross one)
☐ ≤10% ☐ 11%-20% ☐ 21%-40% ☐ 41%-60% ☐ 61%-80% ☐ 81%-100%

3. If you have not completed a FNA form, please provide the following information:
Applicant's Education Level:
☐ Primary or below ☐ Secondary ☐ Tertiary or above

PRODUCT SELECTION DECLARATION
Knowledge and Experience declaration: - I / We have received the product brochure(s) of the product I / we selected (where applicable). - I / We have sufficient knowledge and experience including financial knowledge and experience to fully understand and accept the product features, benefits, fees and charges, surrender penalties and its associated risks and key exclusions (where applicable). I / We hereby declare and agree that: ☐ (A) Having considered the advice and recommendation of the intermediary, the product(s) (including FNA exempted product(s)) and the insurance amount I / we selected are suitable for me / us as they meet my / our disclosed priority of needs, risk profile and provide me / us with extra protection / coverage. And, I / we can afford and anticipate to pay the required premiums continuously if necessary. ☐ (B) Despite the fact that the intermediary has explained to me / us that my / our final selected product(s) is not suitable for me / us with reference to my/our disclosed information during suitability assessment, I / we confirm that it is my / our decision to proceed with the application due to the reason below. Besides, I / we can afford and anticipate to pay the required premiums continuously if necessary. ☐ (a) My / Our own preference ☐ (b) My / Our decision after going through suitability assessment process ☐ (c) My / Our decision as my family member(s) / friend(s) has purchased the same product(s) ☐ (d) I / we agree with intermediary's recommendation to purchase the said product(s) though it is mismatched with my / our disclosed information during suitability assessment process ☐ (e) Others, please specify:_____

PERSONAL DATA COLLECTION AND USE

I / We confirm that I / we have read, understood and agreed to the Personal Information Collection Statement(s) of my / our policy issuer(s) and/or pension scheme provider(s), i.e. AIA International Limited (Hong Kong Branch), AIA International Limited (Macau Branch), AIA Company Limited and/or AIA Everest Life Company Limited, where applicable, (the "PICS") which is available for download: https://www.aia.com.hk/en/privacy-statement-main.

I / We declare and agree that any personal data and other information relating to me / us or my / our policy(ies), account(s) or investments contained in this application or collected, obtained, compiled or held by my / our policy issuer(s) and/or pension scheme provider(s) by any means from time to time may be collected and utilized in accordance with the PICS.

I / We acknowledge and consent to the transfer of my / our personal data to parties within or outside Hong Kong (for policy(ies)/ pension scheme(s) issued in Hong Kong) or Macau (for policy(ies)/pension scheme(s) issued in Macau), as the case may be, for the purposes as set out in the PICS.

The latest version of the PICS which complies with the relevant rules and regulations is / are available for download from the above website and upon request.

DIRECT PROMOTIONAL AND MARKETING MATERIALS

In order to provide you with the latest news, offers and promotions, and to conduct direct marketing activities (including AIA Club Alta events, offers and membership information, if applicable), AIA International Limited (Hong Kong Branch) ("AIAHK") may use your personal data according to AIAHK's Personal Information Collection Statement (the "PICS") and provide your personal data to third parties (whether within or outside of AIA Group) as set out in paragraph 3(iii) of the PICS but AIAHK cannot use and/ or provide your personal data for such purpose without your consent.

Please tick "√" in the box(es) below if you do not agree your personal data is to be used for direct marketing purpose.

[ ] I do not agree to AIAHK's use of my personal data for direct marketing purpose as set out in paragraph 3 of the PICS.

[ ] I do not agree to AIAHK's provision of my personal data to persons/providers/third parties described in paragraph 3(iii) of the PICS for their direct marketing purpose as set out in paragraph 3 of the PICS.

Signature* of Policyowner / Trustee	Signed on Month / Day / Year

* Signature must correspond with the Company's existing record.

For Internal Use Only

Original Plan:	Original Expiry Date:	Sum Assured:	Plan Change To:
QRIC	04/19/2040	40,000.00	QRVE

PAC Select Plan Conversion Invitation

AIA Hong Kong

12/F, AIA Tower
183 Electric Road,
North Point, Hong Kong
T: (852) 2881 3333

AIA.COM.HK

31 January, 2038

Policy No :
Insured :

Dear

Our new accident add-on plan – PAC Select 3

Thank you for your support over the years.

In light of your existing PAC Select add-on plan is going to terminate on 26 March, 2038, as our valued customer, you may apply to convert your PAC Select to PAC Select 3 no later than 12 March, 2038, so that you may extend the benefit term of your Accidental Death and Dismemberment Benefit to the age of 85 and if applicable, the Accidental Medical Expenses Reimbursement Benefit to the age of 76 Remark 1. You can apply for such plan conversion by simply providing the required document and information as set out in this letter and paying the required premium, so that you may enjoy the comprehensive personal accident insurance coverage under PAC Select 3 if we approve your application. Please refer to the Terms and Conditions section in this letter for the important information on the plan conversion.

If we approve your plan conversion, the effective commencement date of PAC Select 3 will be 26 March, 2038, and your sum assured of *Accidental Death and Dismemberment Benefit* and *Accidental Medical Reimbursement Benefit (if applicable)* under PAC Select 3 will be calculated as follows:

		PAC Select 3		
Current personal accidental add-on plan		**Sum Assured of Accidental Death and Dismemberment Benefit**	**Sum Assured of Accidental Medical Expenses Reimbursement Benefit (if applicable)**	**Monthly Premium**
*PAC Select - ADD *PAC Select - MR	**After conversion to PAC Select 3 selecting Accidental Medical Expenses Reimbursement Benefit – Plan 1 ("Plan 1"), your sum assured:**	US$100,000.00	US$3,000.00	US$44.10
	After conversion to PAC Select 3 selecting Accidental Medical Expenses Reimbursement Benefit – Plan 2 ("Plan 2"), your sum assured:			US$37.35

** After conversion, the sum assured of Accidental Death and Dismemberment Benefit and the sum assured of Accidental Medical Expenses Reimbursement Benefit remain unchanged. Renewal Benefit as stated in your PAC Select will remain applicable to PAC Select 3.*

In order to provide more choices to customers with different personal accident protection needs, 2 plan options (Plan 1 and Plan 2) for Accidental Medical Expenses Reimbursement Benefit are offered under PAC Select 3. All benefits under Plan 1 and Plan 2 are the same except for the differences as shown in the table below:

Difference between Plan 1 and Plan 2

Benefits	Plan 1	Plan 2
Chiropractic treatment and physiotherapy	HK$/MOP800 or US$100 per visit, max.15 visits per policy year	HK$/MOP450 or US$56 per visit, max.10 visits per policy year

^ Please note that no Daily Hospital Income Benefit will be provided under PAC Select 3 even if your existing PAC Select does provide Daily Hospital Income Benefit.

Some of the features of PAC Select and PAC Select 3 will be different and the premium will be different. For details of the product features, standard premium tables, terms and conditions, key exclusions and key product risks of PAC Select 3, please refer to the product brochure and the policy contract of PAC Select 3. Please refer to the product brochure (see QR code below) and you may contact us to obtain the policy contract sample before making the decision to convert to PAC Select 3.

Product brochure (QR Code)

Remark:

1 Please note AIA reserves the right to cancel PAC Select 3 – Accidental Medical Expenses Reimbursement Benefit (Plan 1) and PAC Select 3 – Accidental Medical Expenses Reimbursement Benefit (Plan 2) at any time by giving not less than 30-day notice in writing. Upon termination, our liability is limited to the refund of unearned portion of premium.

Terms and Conditions:

1. In the case of an Injury occurs prior to the commencement date of PAC Select 3, and if there are any pending claims or any submitted claims related to such Injury which will cause the PAC Select to be terminated according to its contract provisions, PAC Select will be automatically terminated upon payment of the said claim(s) and this plan conversion offer will become **void**.
2. Upon the plan conversion, subject to item 6 below, the terms and conditions of PAC Select 3 including but not limited to the exclusions, product limitations and cancellation clause will become effective immediately.
3. If there is any overdue premium on your PAC Select which remains unsettled at the time of processing the plan conversion application, the plan conversion offer will become **void** immediately.
4. The "Medical Appliances Subsidy" and "Accidental Reconstructive Surgery Benefit" under PAC Select 3 - Accidental Medical Expenses Reimbursement Benefit shall become effective only if the Injury occurs on or after the commencement date of PAC Select 3.
5. The plan conversion to PAC Select 3 will not provide Daily Hospital Income Benefit, even if it is provided under your existing PAC Select.
6. The receipt of the reply slip by AIA Financial Planner shall not constitute an acknowledgement of receipt of it by AIA or approval of the plan conversion by AIA. The plan conversion will only become effective when (1) it is recorded as received by AIA during the life time of both the Insured and the Owner and (2) it is finally approved and confirmed by AIA by the issue of an endorsement.
7. For the avoidance of doubt, if the same benefit item is covered under both PAC Select and PAC Select 3, the terms "Issue Date" and "Commencement Date" in the definition of "Pre-existing Condition" under PAC Select 3 shall respectively mean the "Issue Date" and "Commencement Date" of your PAC Select.
8. In case of dispute regarding this plan conversion offer, the final decision will rest with the Company.
9. This plan conversion offer will become **void** if the basic plan which your PAC Select add-on plan is attached to is terminated on or before 26 March, 2038. In the case of the termination of the basic plan after the plan conversion of your PAC Select to PAC Select 3 due to reasons including but not limited to policy maturity, PAC Select 3 will also be automatically terminated.

Reply Slip

Please sign and return to us no later than 12 March, 2038
If you choose to return to us by direct mail, please send it to:
AIA – 11/F, AIA Financial Centre, 712 Prince Edward Road East, Kowloon, Hong Kong
(Attn: Operations POS)
Please state "Plan conversion to PAC Select 3" on the envelope

Policy Number : Insured :

Financial Planner's Name : Financial Planner Code : Area/ Agency Code :

To: AIA (the "Company")

Acceptance for a plan conversion to PAC Select 3

By ticking the box in the table below and signing on the reply slip, I hereby confirm that I understand and agree to the terms and conditions set out in the letter and in this reply slip ("Terms and Conditions"), and agree to convert the following selected personal accidental add-on plan(s) to PAC Select 3 subject to those Terms and Conditions.

			PAC Select 3	
	Current personal accidental add-on plan		**Sum Assured of Accidental Death and Dismemberment Benefit**	**Sum Assured of Accidental Medical Expenses Reimbursement Benefit (if applicable)**
☐	*PAC Select - ADD *PAC Select - MR	**After conversion to PAC Select 3, your sum assured:**	US$100,000.00	US$3,000.00
	For plan conversion to PAC Select 3 Accidental Medical Expenses Reimbursement Benefit, please select your choice of converting to either (i) Accidental Medical Expenses Reimbursement Benefit (Plan 1) or (ii) Accidental Medical Expenses Reimbursement Benefit (Plan 2) ☐ Plan 1 ☐ Plan 2 **Note: Please refer to the differences between Plan 1 and Plan 2 (in relation to their features and premiums) in the letter.**			

Note: Please tick the relevant box above to select the add-on plan(s) which you want to convert. Otherwise, this plan conversion will not be processed.

Affordability Assessment

Note : You must reply at least either question 1 or 2 and 3. If you do not wish to answer either one of them, please cross it out. Please note that we will reject your application if you choose not to respond to both question 1 and 2.

Please pay attention: We shall assume level and unchanged annualized premium when assessing your ability to pay premium. Yet, the premium schedule of some products are not level and shall change in accordance with the insured's age or other factors (such as inflation or claims experience).

1. Disposable Income

* * Monthly Disposable income equals to Monthly Income minus Monthly Expenses

1a. What is your average monthly income from all sources in the past 24 months? *(Including salary, bonus, commission, other allowances / compensations, property rental income, interest from bank deposit, interest from fixed income securities and dividend from shares, etc.)*	HK$ / Month
1b. What are your average monthly expenses in the past 24 months? *(Including mortgage installment, rent, clothing, transportation, loans, insurance premium, etc.)*	HK$ / Month
1c. What percentage of your monthly disposable income (i.e. after deducting the expenditure) from all sources (including income from liquid assets) would you be able and willing to use to pay for the insurance premium (excluding your existing insurance policy(ies)) throughout the entire term of the insurance policy? (cross one) ☐ ≤10% ☐ 11%-20% ☐ 21%-40% ☐ 41%-60% ☐ 61%-80% ☐ 81%-100%	
2. Net Liquid Assets	

2a. What is your approximate current accumulative amount of Net liquid assets? HK$

** Note: Net liquid assets = Liquid assets - Current liabilities Liquid assets are assets which may be easily turned into cash. Real estate, coin collection and artwork are not considered as liquid assets. Current liabilities refer to premium financing and/or pledge loan and / or short-term liabilities (such as personal loan / debt, overdraft, etc) plus any interest accrued and payable.*

2b. What percentage of your monthly disposable income (i.e. after deducting the expenditure) from all sources (including income from liquid assets) would you be able and willing to use to pay for the insurance premium (excluding your existing insurance policy(ies)) throughout the entire term of the insurance policy? (cross one)

☐ ≤10% ☐ 11%-20% ☐ 21%-40% ☐ 41%-60% ☐ 61%-80% ☐ 81%-100%

3. If you have not completed a FNA form, please provide the following information:

Applicant's Education Level:

☐ Primary or below ☐ Secondary ☐ Tertiary or above

PRODUCT SELECTION DECLARATION

Insurance Knowledge and Experience declaration:

- I / We have received the product brochure(s) of the product I / we selected (where applicable).
- I / We have sufficient knowledge and experience to fully understand and accept the product features, benefits, fees and charges, surrender penalties and its associated risks and key exclusions (where applicable).

I / We hereby declare and agree that:

☐ (A) Having considered the advice and recommendation of the intermediary, the product(s) (including FNA exempted product(s)) and the insurance amount I / we selected are suitable for me / us as they meet my / our disclosed priority of needs and provide me / us with extra protection / coverage. And, I / we can afford and anticipate to pay the required premiums continuously if necessary.

☐ (B) Despite the fact that the intermediary has explained to me / us that my / our final selected product(s) is not suitable for me / us with reference to my/our disclosed information during suitability assessment, I / we confirm that it is my / our decision to proceed with the application due to the reason below. Besides, I / we can afford and anticipate to pay the required premiums continuously if necessary.

- ☐ (a) My / Our own preference
- ☐ (b) My / Our decision after going through suitability assessment process
- ☐ (c) My / Our decision as my family member(s) / friend(s) has purchased the same product(s)
- ☐ (d) I / we agree with intermediary's recommendation to purchase the said product(s) though it is mismatched with my / our disclosed information during suitability assessment process
- ☐ (e) Others, please specify:_____

PERSONAL DATA COLLECTION AND USE

I / We confirm that I / we have read, understood and agreed to the Personal Information Collection Statement(s) of my / our policy issuer(s) and/or pension scheme provider(s), i.e. AIA International Limited (Hong Kong Branch), AIA International Limited (Macau Branch), AIA Company Limited and/or AIA Everest Life Company Limited, where applicable, (the "PICS") which is available for download: https://www.aia.com.hk/en/privacy-statement-main.

I / We declare and agree that any personal data and other information relating to me / us or my / our policy(ies), account(s) or investments contained in this application or collected, obtained, compiled or held by my / our policy issuer(s) and/or pension scheme provider(s) by any means from time to time may be collected and utilized in accordance with the PICS.

I / We acknowledge and consent to the transfer of my / our personal data to parties within or outside Hong Kong (for policy(ies)/ pension scheme(s) issued in Hong Kong) or Macau (for policy(ies)/pension scheme(s) issued in Macau), as the case may be, for the purposes as set out in the PICS.

The latest version of the PICS which complies with the relevant rules and regulations is / are available for download from the above website and upon request.

DIRECT PROMOTIONAL AND MARKETING MATERIALS

In order to provide you with the latest news, offers and promotions, and to conduct direct marketing activities (including AIA Club Alta events, offers and membership information, if applicable), AIA International Limited (Hong Kong Branch) ("AIAHK") may use your personal data according to AIAHK's Personal Information Collection Statement (the "PICS") and provide your personal data to third parties (whether within or outside of AIA Group) as set out in paragraph 3(iii) of the PICS but AIAHK cannot use and/ or provide your personal data for such purpose without your consent.

Please tick "√" in the box(es) below if you do not agree your personal data is to be used for direct marketing purpose.

[ ] I do not agree to AIAHK's use of my personal data for direct marketing purpose as set out in paragraph 3 of the PICS.

[ ] I do not agree to AIAHK's provision of my personal data to persons/providers/third parties described in paragraph 3(iii) of the PICS for their direct marketing purpose as set out in paragraph 3 of the PICS.

Signature* of Policyowner / Trustee	Signed on Month / Day / Year

* Signature must correspond with the Company's existing record.

For Internal Use Only

Original Plan:	Original Expiry Date:	Sum Assured:	Plan Change To:
QRVB	03/26/2038	100,000.00	QRVG
QXCA	03/26/2038	3,000.00	QXCC QXCD