AIA Hong Kong

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Memo

Attn: All EDD & Honourable Advisors / EDDs / SDDs / DDs / MICs / Agency Leaders / Agents (Hong Kong & Macau Region)

From: Felix Fung

Co/Dept:

Dept: Product Strategy and Management

Date: 21 April 2017

Total page: 5 pages + enclosures

Copy: Mr. Jacky Chan / All Department Heads / Mr. Jim Jan Zen/ Mr. Chris Ma / Ms. Manda Chan / Ms. Alex Foo / DOAS / ADOAs / BDMs / ABDMs /BDEs / All Section Heads of BTDD /Call Centre

ROAD TO AGENCY 掌握科技 智創未來

Subject: (Ref : A170441) **推出「豐逸行」**
The Launch of Grand VIP

我們會於 **2017 年 5 月 2 日(首個申請日期)**推出「豐逸行」以延續「貴族行」高意外保障額的特色(高達美金 1,500,000)，並加入以下的新元素進一步提升客戶保障 *(「貴族行」將會於 5 月 1 日停售，有關詳情，請參閱通告 A170406)* ：

- 推出**兩款**不同的保障組合以迎合不同的需要，包括
  - 獨立的「意外死亡及斷肢賠償」保障組合; 及
  - 「意外死亡及斷肢賠償」+「意外醫療費賠償」保障組合

- **新增**「雙倍利益賠償」及「雙倍意外醫療費用賠償」

- 首個成為**「AIA Vitality 健康程式」**的個人意外產品，令客戶可即享首年保費 10%折扣

- **放寬**抵港抵澳內地人士的規限，包括
  - 豁免因國籍評級而額外繳付的 50%保費，即只需繳付標準保費
  - 受保人需同時擁有一份有效之人壽保單，包括
    - 跟人壽保險產品的保額的比例**降低**至美金 250,000
    - **新增包括儲蓄產品**，例如「充裕未來 2」、「簡愛.延續 2」等

- 相比「貴族行」，「豐逸行」除了提升了產品質素外，**保費更相宜**!

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「豐逸行」最低「意外死亡及斷肢賠償」投保額為美金 500,000(計劃一)並提供一連串的額外保障，而且保費率比現行「意外死亡及斷肢附加契約」為低，因此，「意外死亡及斷肢附加契約」的最高上限將調整為美金 499,999，而該改動將會於 4 月 28 日晚上 10 時生效。

有關產品的詳細內容，請參閱產品資料冊。有關是次產品推出時的各項安排，請參閱附件。

請將以上訊息傳達予屬下的財務策劃顧問，多謝合作！如有任何疑問，請透過營業經理致電產品熱線 (852) 3108 1638 (香港) 或 (853) 8988 1833 (澳門) 查詢。

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We are going to launch *Grand VIP* on **2 May 2017 (the first application date)** in order to provide high accident coverage like *LifeStyle VIP* (up to US$1,500,000) and add new elements to further enhance the protection to customer *(LifeStyle VIP will be closed on 1 May. Please refer to the memo #A170406 for details)*:

- Introduce **two** package plans to cater different needs, includes:
  - Standalone "Accidental Death & Dismemberment Benefit" package plan; and
  - "Accidental Death & Dismemberment Benefit" + "Accidental Medical Expenses Reimbursement Benefit"

- **Newly** add "Double Indemnity Benefit" and "Double Accidental Medical Expenses Reimbursement Benefit"

- To be the first PA product for **AIA Vitality** to let customer enjoy 10% instant premium discount for the first year

- **Relax** the requirement for PRC applicant, includes:
  - Waive the extra 50% loading due to nationality rating, i.e. only pay for standard premium
  - The Insured should own an inforce life policy, including,
    - The sum assured proportion to life product is **reduced** to US$250,000
    - **Add saving policy**, e.g. *Bonus Power 2, Simply Love Encore 2* and etc.

- Compared with *LifeStyle VIP*, *Grand VIP not only enhances* the product features but **the premium rate is relatively lower!**

The minimum sum assured of *Grand VIP* is US$500,000 (Plan 1) with a series of benefits and its premium rate is lower than current Accidental Death & Dismemberment Rider, hence, the max limit of Accidental Death & Dismemberment Rider will be reduced to US$499,999. This change will be with effect from 10:00 pm of 28 April.

Kindly please convey the above message to your financial planners. If you have any queries, please call our hotline at (852) 3108 1638 (Hong Kong) or (853) 8988 1833 (Macau) via agency leaders.

Best regards,



Felix Fung
Product Strategy and Management Department

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附件：產品推出時的各項安排

產品資料册	• 財務策劃顧問可於 2017 年 4 月 21 日起登入 Agency Corner 下載中文及英文版的電子版本產品資料册 • 印刷版本將於 2017 年 4 月 28 日起開始送抵香港及澳門各營業辦事處
產品簡介	• 財務策劃顧問可於 2017 年 4 月 21 日起登入 Agency Corner 下載電子版本的產品簡介 • 印刷版本將於 2016 年 4 月 28 日起開始送抵香港及澳門各營業辦事處 • 產品簡介編號 - 英文：PTA999393 - 繁體中文：PTA999394 - 簡體中文：PTA999395
建議書系統 PGS2014 (15.4 版本)	有關 15.4 版本的詳細安排，將會由產品策劃部另函通知 (通告：A170431)
保單契約	可於 2017 年 4 月 21 日登入 Contract Library 下載

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Enclosure: Launch Arrangement

Launch Pack	• The Chinese and English electronic version will be ready for download by financial planners in Agency Corner on 21 April 2017 • Printed version will be delivered to Agency offices in Hong Kong & Macau starting from 28 April 2017
Product Brochure	• The electronic version will be ready for download by financial planners in Agency Corner by 21 April 2017 • Printed version will be delivered to Agency offices in Hong Kong & Macau starting from 28 April 2017 • PTA number for Brochure: - English: PTA 999393 - Traditional Chinese: PTA 999394 - Simplified Chinese: PTA 999395
PGS2014 (version 15.4)	Detailed arrangements regarding the release of version 15.4 will be sent out in a separate memo issued by Product Strategy and Management Department (memo reference number: A170431)
Policy Contract	Available at Contract Library on 21 April 2017

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此產品資料册只供參考，有關保單契約條款之定義及契約條款及條件之原文及完整敍述，請參閱保單契約。

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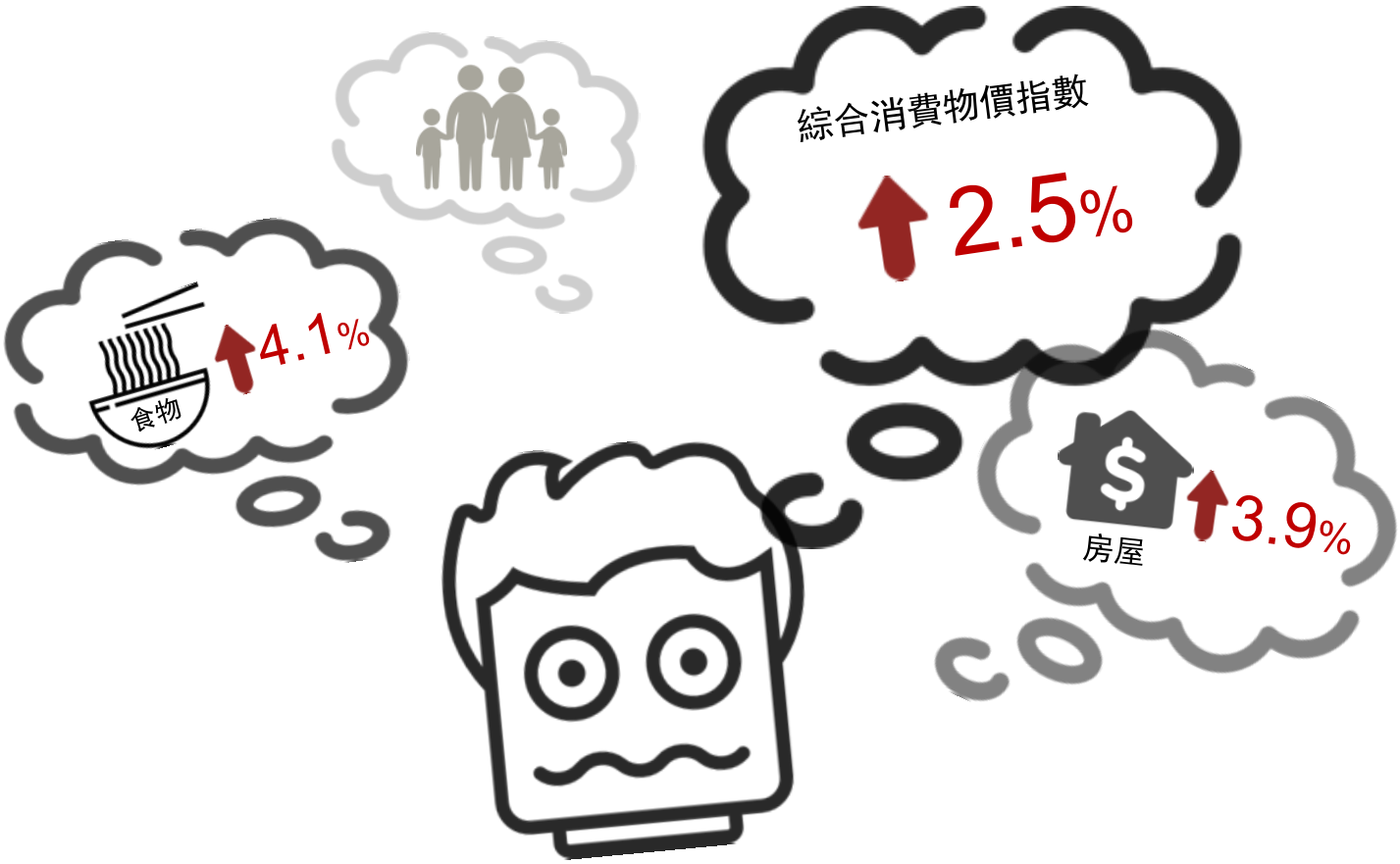
I. 前言

意外是不能預計的。

當你不幸地遇上意外並導致傷殘，必然會打亂你財務上的安排。如果你是家庭的主要收入來源，突如其來的事故會為你及家人造成不安。



沒有任何穩定的收入，家庭支出甚至按揭便會成為你和你的家庭的巨大負擔。在因意外而殘廢的情況下你可以怎樣做？

消費物價指數於 2009 年至 2015 年之變動
資料來源：香港統計月刊（2016 年 7 月），政府統計處

如果你在受傷後沒有了收入，在這個情況下，*「豐逸行」*可以減輕你的生活負擔並讓你在毫無焦慮下盡快康復。

*「豐逸行」*為你提供 2 個保障組合，每個保障組合均有 3 個計劃級別以供選擇：

保障組合 A



	意外死亡及斷肢賠償 (ADD)	意外醫療費用賠償 (AMR)
	保額 (美金)	保額 (美金)
計劃 3 **	1,500,000	45,000
計劃 2	1,000,000	30,000
計劃 1	500,000	15,000

＋ **更多利益保障…**

保障組合 B



	意外死亡及斷肢賠償 (ADD)
	保額 (美金)
計劃 3 **	1,500,000
計劃 2	1,000,000
計劃 1	500,000

＋ **更多利益保障…**

以上簡介僅列出兩個保障組合的分別。有關保障利益的詳情，請參閱「第 IV 部分 - 保障利益」。

當考慮你的客戶所需要的保障級別時，試想想…

- 如果你的客戶無法工作，他和他的家庭將如何處理財務問題？
- 他是否需要償還他的債務？
- 他的僱主或公司有提供足夠的保障？

註： ** 計劃 3 不會提供予抵港抵澳內地人士。

II. 產品一覽及主要特點

「豐逸行」是以「貴族行」為藍本並加入新產品元素及額外提供獨立的「意外死亡及斷肢賠償」保障組合(即保障組合 B)：

保障利益	「豐逸行」	「貴族行」
意外死亡及斷肢賠償	●	●
永久完全殘廢賠償	●	●
雙倍利益賠償	●	
海外雙倍利益賠償**	●	●
意外醫療費用賠償	●	●
雙倍意外醫療費用賠償	●	
身故體恤津貼	●	●
緊急醫療運送 / 遺體運返服務	●	●
24 小時全球電話諮詢服務	●	●
保障組合	**「豐逸行」**	**「貴族行」**
意外死亡及斷肢賠償 + 意外醫療費用賠償	●	●
意外死亡及斷肢賠償	●	

以上產品比較的詳細資料，請參閱產品資料冊的附錄 2。

註： ** 海外雙倍利益賠償不會提供予抵港抵澳內地人士。

<u>產品主要特點</u>

- 保額： **高** | 高保額帶來更大保障
- 繕發年齡： **廣** | 18 歲 – 70 歲 (僅適用於在職人士)
- 保障年期： **長** | 直至 76 歲



*「豐逸行」*有以下保障利益：

1. **意外死亡及斷肢賠償 (ADD)**
2. **永久完全殘廢賠償 (PTD)**
   - 每月賠償由1%增加至2%
   - 降低殘廢等候期由12個月至6個月
3. **雙倍利益賠償**
4. **海外雙倍利益賠償 ****
5. **意外醫療費用賠償 (AMR)** （只限保障組合 A）
6. **雙倍意外醫療費用賠償** （只限保障組合 A） 新增
7. **身故體恤津貼**
8. **環球緊急支援服務**
   - 緊急醫療運送 / 遺髀運返
   - 24小時全球電話諮詢服務

註： ** 海外雙倍利益賠償不會提供予抵港抵澳內地人士。

*「豐逸行」*不會提供非受薪人士，即：
兒童、學生、家庭主婦、非在職人士及退休人士

III. 產品定位及優勢

產品定位

「豐逸行」提供高保額及廣泛的意外保障，此產品主要針對中產人士，高收入的專業人士及尋求更大意外保障的高資產客戶。

優勢

- 跟其他市場上主要競爭對手的個人意外產品相比，「豐逸行」提供最高的保障額
- 「豐逸行」的高保障額在市場中並不常見
- 提供兩個保障組合連三個計劃級別以切合不同的個人需要
- 提高「意外醫療費用賠償」保額至美金 45,000
- 「雙倍意外醫療費用賠償」– 因搶劫導致受傷而提供更大的保障



「豐逸行」保單將會繼續生效直至 ADD 及/或 PTD 的賠償額達到保額的 100%。

ADD 或 PTD 及 AMR（如適用）的保額會在每次支付任何 ADD 或 PTD 的賠償後減少，保費亦將會因保額減少而調低。

請參考「第 V 部分 – 賠償例子」。

IV. 保障利益

保障組合 A

保障利益		計劃 1 保障範圍（美金）	計劃 2 保障範圍（美金）	計劃 3** 保障範圍（美金）
(a)	意外死亡及斷肢賠償	500,000	1,000,000	1,500,000
(b)	永久完全殘廢賠償	500,000	1,000,000	1,500,000
(c)	雙倍利益賠償	500,000	1,000,000	1,500,000
(d)	海外雙倍利益賠償*	500,000	1,000,000	1,500,000
(e)	意外醫療費用賠償（每宗意外）	15,000	30,000	45,000
(f)	雙倍意外醫療費用賠償（每宗意外）	15,000	30,000	45,000
(g)	身故體恤津貼	1,300	1,300	1,300
(h)	環球緊急支援服務			
	• 緊急醫療運送 / 遺體運返服務（個人賠償總額）	625,000	625,000	625,000
	• 24 小時全球電話諮詢服務	適用	適用	適用

就項目(e)及(f)，有以下的限制：

跌打 / 針灸治療 每日 1 次，每次為美金 100，及每個保單年度最多為 5 次

保障組合 B

保障利益		計劃 1 保障範圍（美金）	計劃 2 保障範圍（美金）	計劃 3** 保障範圍（美金）
(a)	意外死亡及斷肢賠償	500,000	1,000,000	1,500,000
(b)	永久完全殘廢賠償	500,000	1,000,000	1,500,000
(c)	雙倍利益賠償	500,000	1,000,000	1,500,000
(d)	海外雙倍利益賠償*	500,000	1,000,000	1,500,000
(e)	身故體恤津貼	1,300	1,300	1,300
(f)	環球緊急支援服務			
	• 緊急醫療運送 / 遺體運返服務（個人賠償總額）	625,000	625,000	625,000
	• 24 小時全球電話諮詢服務	適用	適用	適用

注意： * 海外雙倍利益賠償不會提供予抵港抵澳內地人士。
** 計劃 3 不會提供予抵港抵澳內地人士。

1. 意外死亡及斷肢賠償 (ADD)

若受保人在意外發生後 180 天內死亡或出現任何受保受傷，*「豐逸行」*都會根據以下的保障一覽表而作出一筆過的**「意外死亡及斷肢賠償」**，以幫助處理受保受傷造成的費用：

創傷	保額之百分比
1. 喪失生命	**100%**
2. 永久完全喪失雙眼視力	**100%**
3. 永久完全喪失一眼視力	**100%**
4. 喪失兩肢 / 一肢或永久完全喪失其功能	**100%**
5. 喪失說話能力及失聰	**100%**
6. 永久及不能痊癒的精神失常	**100%**
7. 永久完全失聰	
a. 雙耳	**75%**
b. 一耳	**25%**
8. 喪失說話能力	**50%**
9. 永久完全喪失一眼球之晶體	**50%**
10. 喪失任何一手四指及拇指或永久完全喪失其功能	
a. 右手	**70%**
b. 左手	**50%**
11. 喪失任何一手四指或永久完全喪失其功能	
a. 右手	**40%**
b. 左手	**30%**
12. 喪失任何一手拇指或永久完全喪失其功能	
a. 右手兩節 / 一節關節	**30% / 15%**
b. 左手兩節 / 一節關節	**20% / 10%**
13. 喪失任何一手手指或永久完全喪失其功能	
a. 右手三節 / 兩節 / 一節關節	**10% / 7.5% / 5%**
b. 左手三節 / 兩節 / 一節關節	**7.5% / 5% / 2%**
14. 喪失任何一腳腳趾或永久完全喪失其功能	
a. 一腳所有腳趾	**15%**
b. 拇趾兩節關節	**5%**
c. 拇趾一節關節	**3%**
15. 腿骨或膝蓋骨折裂而不能復原	**10%**
16. 任何一腿畸短 5 厘米或以上	**7.5%**
17. 三級燒傷	
身體部位 / 燒傷部份佔全身皮膚面積百分率	
a. 頭 — 不少於 8%	**100%**
a. 頭 — 不少於 5% 但少於 8%	**75%**
a. 頭 — 不少於 2% 但少於 5%	**50%**
b. 身體 — 不少於 20%	**100%**
b. 身體 — 不少於 15% 但少於 20%	**75%**
b. 身體 — 不少於 10% 但少於 15%	**50%**

2. 永久完全殘廢賠償 (PTD)

若受保人在意外發生後 180 天內導致永久及完全殘廢，而該殘廢自確診後持續了 6 個月，*「豐逸行」*將支付受保人**「永久完全殘廢賠償」**：

保額的 2%
(由確診殘廢後第 7 個月開始，最長可達 50 個月)

3. 雙倍利益賠償

在以下情況發生意外而不幸導致身故、斷肢或永久完全殘廢，ADD 或 PTD 的賠償將增加一倍。而受保人須：

以付款乘客身份
乘坐海上、陸上及空中的公共交通工具
(例如渡輪、巴士、旅遊巴士、火車 / 港鐵、的士或飛機等)

乘搭載客升降機
(礦場及建築地盤之升降機除外)

火警中受傷
(只限於戲院、公眾大禮堂、酒店、學校及醫院)

以行人身份**於交通意外中受傷**
及 / 或被任何機動 / 動力車輛撞擊

因自然發生的**水浸及 / 或山泥傾瀉**受傷
(於香港或澳門)

若受保人已獲發「海外雙倍利益賠償」，則**不會**獲發「雙倍利益賠償」。

4. 海外雙倍利益賠償

若受保人在香港或澳門以外地區旅遊時遇上意外而導致身故或任何受保受傷，*「豐逸行」*將會支付**「海外雙倍利益賠償」**提供：

額外金額

(相當於 ADD 及 / 或 PTD 的賠償金額)

若受保人已獲發「雙倍利益賠償」，則**不會**獲發「海外雙倍利益賠償」。

此保障利益**不會**提供予抵港抵澳內地人士。

5. 意外醫療費用賠償 (AMR)

「意外醫療費用賠償」提供實報實銷的賠償予意外發生後 52 個星期內任何合理及慣常的醫療費用，直至每宗意外的個人賠償額上限為止。

一系列醫療所需的治療及醫療服務包括但不限於跌打、針灸、物理治療及脊椎治療。

跌打或針灸治療的限制：

不論是否涉及骨折：

每日 1 次，每次為美金 100，及每個保單年度最多為 5 次

6. 雙倍意外醫療費用賠償

新增

若受保人因遇搶劫而導致受傷，*「豐逸行」*將會提供**「雙倍意外醫療費用賠償」**：

額外保額

(相當於 AMR 的現行保額)



7. 身故體恤津貼

萬一受保人不幸身故，*「豐逸行」*將賠償**「身故體恤津貼」**：

最高可獲 美金 1,300

(受保人於本公司持有的所有計劃下的個人上限)

8. 環球緊急支援服務

若受保人為香港、澳門或抵港抵澳內地人士，我們會為身處於世界任何地方的受保人提供緊急支援服務，包括

- 緊急醫療運送及 / 或遺體運返服務，其個人賠償總額為 美金 625,000
- 24 小時全球電話諮詢服務

V. 賠償例子

（以下個案乃假設並只作舉例說明之用。）

例子 1　　因意外所致的醫療開支賠償（AMR 賠償）



陳先生
(33 歲，男性)
保單持有人及受保人



保障組合 A – 計劃 2		美金
保額	(ADD)	1,000,000
保額	(AMR)	30,000
年繳保費		1,860

當不幸的事件發生時…



“陳先生因意外導致骨折而送院接受治療…”

他已經住院

他已接受的治療有…

- 物理治療 – **10 次**
- 跌打治療 – **4 次**
- 再次接受診治 – **3 次**

陳先生會獲得 **AMR** 的賠償。

他獲得的賠償金額是…

以美金為貨幣單位： **AMR**	實際開支		賠償金額
住院	**12,000**		**12,000**
物理治療 ..... 每次美金 150，共 10 次	**1,500**	= 150 x10	**1,500**
跌打治療 ..... 每次美金 100，共 4 次	**400**	= 100 x4	**400**
門診治療 ..... 每次美金 150，共 6 次	**900**	= 150 x6	**900**
實際開支 **總共**	**14,800**	賠償金額 **總共**	**14,800**

因此，陳先生會從他的保單獲得賠償金額總共美金 14,800，並可實報實銷因意外導致的所有醫療開支。

若果陳先生仍要就是次意外而作出更多 AMR 的索償，他可用的金額為：

= **保額 – 已賠償金額**

= 美金 (30,000 – 14,800) = 美金 15,200

例子 2　　多次意外索償（ADD，AMR 及「雙倍利益賠償」）



郭女士
(42 歲，女性)
保單持有人及受保人



保障組合 A – 計劃 2		美金
保額	(ADD)	1,000,000
保額	(AMR)	30,000
年繳保費		1,860

當不幸的事件發生時…



"郭女士因意外導致喪失右眼晶體"

她已經住院

她已接受的治療有…

- 再次接受診治 – **10 次**

郭女士會獲得 **ADD** 及 **AMR** 的賠償。

她獲得的賠償金額是…

以美金為貨幣單位：

	實際開支		賠償金額	
ADD				
永久完全喪失一眼球之晶體的賠償	---		**500,000**	(1)
AMR				
住院	**25,000**		**25,000**	
門診治療 每次美金 200，共 10 次	**2,000**	= 200 x10	**2,000**	
實際醫療開支 **總共**	**27,000**	賠償金額 **總共**	**527,000**	

因此，郭女士會從她的保單獲得賠償金額總共美金 527,000，包括獲得因喪失眼球晶體的賠償及實報實銷因意外導致的所有的醫療開支。

若果郭女士仍想就是次意外而作出更多 AMR 的索償，她可用的金額為：

= **保額 – 已賠償金額**
= 美金 (30,000 – 27,000)
= 美金 3,000

說明

(1) 根據賠償一覽表，永久完全喪失一眼球之晶體的賠償是 = (ADD 的保額) x 50% = 美金 1,000,000 x 50% = 美金 500,000。

若果郭女士遇上另一宗意外...?

第一宗意外後的保障利益

保障組合 A

			美金
保額	(ADD)	1,000,000 – 500,000 =	500,000
保額	(AMR)	30,000 x (100% - 50%) =	15,000
年度總保費			930*

*月繳保費以四捨五入計算

當不幸的事件發生時...



"郭女士乘坐巴士時遇上意外導致腿部骨折而不能復原"

她已經住院

她已接受的治療有...

- 物理治療 – **6 次**
- 針灸治療 – **4 次**
- 跌打治療 – **6 次**
- 再次接受診治 – **6 次**

郭女士會獲得 **ADD，AMR 及「雙倍利益賠償」**。

她獲得的賠償金額是...

以美金為貨幣單位：

ADD	實際開支		賠償金額	
腿骨骨折裂而不能復原的賠償	---		**100,000**	(2)
雙倍利益賠償				(3)
乘搭公共交通工具時發生意外	---		**100,000**	
AMR				(4)
住院	**12,000**		**12,000**	
物理治療 ..... 每次美金 200，共 6 次	**1,200**	= 200 x 6	**1,200**	
針灸治療 ..... 每次美金 100，共 4 次	**400**	= 100 x 4	**400**	
跌打治療 ..... 每次美金 100，共 6 次	**600**	= 100 x 6	**100**	(5)
門診治療 ..... 每次美金 150，共 6 次	**900**	= 150 x 6	**900**	
實際醫療開支 **總共**	**15,100**	賠償金額 **總共**	**214,600**	

因此，郭女士會從她的保單獲得賠償金額總共美金 214,600。

故此，「豐逸行」只能為此意外賠償醫療費用至美金 14,600。郭女士需要自行支付美金 15,100 – 美金 14,600 = 美金 500。若果郭女士仍想就是次意外報銷更多醫療費用，她剩餘可用的 AMR 金額為美金 400。但她不能再從此餘額就是次意外索償任何跌打 / 針灸治療的費用。

賠償保障利益後的保費...

意外	現行保額 (美金)	剩餘保額的%	下一個保單年度的保費 (美金)	
			年繳	月繳*
-	1,000,000	100%	**1,860**	**164**
第一宗意外後	500,000	100% - 50% = 50%	**930**	**82**
第二宗意外後	400,000	50% - 10% = 40%	**744**	**66**

*月繳以保費形式倍數(modal factor)計算，有關保費數字均以四捨五入計算並只作參考之用。

說明

(2)	根據保障一覽表，腿骨骨折裂而不能復原的賠償是 = (ADD 的保額) x 10% = 美金 1,000,000 x 10% = 美金 100,000。
(3)	由於郭女士遇到的意外是屬於雙倍利益賠償下的指定情況，因此應付利益為 = 美金 100,000。
(4)	AMR 的保額會根據 ADD 的現行保額所佔原有保額的比例而減少。由於在第一宗意外中支付了 50%的 ADD 保額，第二宗意外中的 AMR 保額將會被減少 50%，即美金 30,000 x (1 – 50%) = 美金 15,000。
(5)	由於郭女士已就針灸治療獲賠償美金 400。因此她就跌打治療的最高實報實銷限額為美金 500 - 美金 400 = 美金 100。郭女士需要就是次跌打療程自行支付美金 500。

例子 3　　海外發生意外索償（ADD，AMR 及「海外雙倍利益賠償」）



黃太
(53 歲，女性)
保單持有人及受保人



保障組合 A – 計劃 2

		美金
保額	(ADD)	1,000,000
保額	(AMR)	30,000
年度總保費		1,860

當不幸的事件發生時…



“黃太在馬來西亞旅遊期間遇上了車禍並導致膝蓋骨折裂而不能復原”

她已經住院

她已接受的治療有…

- 物理治療 – **6 次**
- 針灸治療 – **15 次**
- 跌打治療 – **10 次**
- 再次接受診治 – **10 次**

黃太會獲得 **ADD，AMR 及「海外雙倍利益賠償」**。

她獲得的賠償金額是…

以美金為貨幣單位：	實際開支		賠償金額	
ADD				
膝蓋骨折裂而不能復原的賠償	---		**100,000**	(1)
海外雙倍利益賠償				
海外發生意外			**100,000**	(2)
AMR				
住院	**23,000**		**23,000**	
物理治療 每次美金 200，共 6 次	**1,200**	= 200 x 6	**1,200**	
針灸治療 每次美金 100，共 15 次	**1,500**	= 100 x 15	**500**	(3)
跌打治療 每次美金 100，共 10 次	**1,000**	= 100 x 10	**0**	(4)
門診治療 每次美金 125，共 10 次	**1,250**	= 125 x 10	**1,250**	
實際醫療開支 **總共**	**27,950**	賠償金額 **總共**	**225,950**	(5)

因此，黃太會從她的保單獲得賠償金額總共美金 225,950，可以實報實銷因這宗意外導致的醫療開支，並就海外發生意外時導致膝蓋骨折裂而不能復原而獲得雙倍賠償。

若果黃太仍想就是次意外而作出更多 AMR 的索償，他可用的金額為：

= **保額 – 已賠償金額**

= 美金 (30,000 – 25,950)

= 美金 4,050

賠償保障利益後的保費…

意外	現行保額 (美金)	剩餘保額的%	下一個保單年度的保費 (美金)	
			年繳	月繳*
-	1,000,000	100%	**1,860**	**164**
第一宗意外後	900,000	100% - 10% = 90%	**1,674**	**147**

*月繳以保費形式倍數(modal factor)計算，有關保費數字均以四捨五入計算並只作參考之用。

說明

(1) 根據賠償一覽表，膝蓋骨折裂而不能復原的賠償是 = (ADD 的保額) x 10% = 美金 1,000,000 x 10% = 美金 100,000。

(2) 基於黃太在海外遇上意外，她能夠獲得「海外雙倍利益賠償」。所以，獲得的賠償 = ADD 賠償的金額 = 美金 100,000。由於黃太已獲發「海外雙倍利益賠償」，她將不會同時獲發「雙倍利益賠償」。

(3) 就每次意外而言，接受針灸治療的最高賠償限額為每次治療美金 100，並限於每個保單年度接受 5 次治療。因此，是次針灸治療的最高實報實銷限額為 5 x 美金 100 = 美金 500。黃太需要就這些針灸療程的餘下費用支付美金 1,000。

(4) 由於黃太已經用盡了她 AMR 保障利益中跌打 / 針灸治療的最高金額，她不能報銷任何跌打治療的費用。

(5) 經過報銷各項療程的醫療費用，黃太總共可以獲賠償美金 25,950。因此，黃太需要自行支付：美金 27,950 – 美金 25,950 = 美金 2,000。

VI. 抵港抵澳內地人士投保須知

1. 一般須知

a. 可供投保的計劃

計劃 1：美金 500,000

計劃 2：美金 1,000,000

b. 個人終身限額

當受保人擁有一份已生效的**「豐逸行」**，他的個人意外最高投保額為**美金 1,000,000**，包括**「豐逸行」**及其他提供意外死亡及斷肢賠償的產品：

若受保人要獲得美金1,000,000的個人投保限額，他**必須**投保「豐逸行」，否則，若受保人僅投保其他個人意外產品，受保人需跟隨有現有的個人投保限額：

獲得「豐逸行」後的最高個人限額		「豐逸行」		其他意外產品
美金1,000,000	=	美金500,000	+	美金500,000 *(跟隨每個產品的個人投保額)*
美金1,000,000	=	美金1,000,000	+	0

例子 1

受保人擁有的意外保險計劃：	**保額 (美金)**
意外死亡賠償附加契約	300,000
自選人身意外保險 2 – ADD	100,000
意安心升級保障	100,000
總共：	**500,000**
可提供的*「豐逸行」計劃*：	**計劃 1: 500,000**

例子 2

受保人擁有的意外保險計劃：	**保額 (美金)**
意外死亡賠償附加契約	200,000
自選人身意外保險 2 – ADD	200,000
意安心升級保障	300,000
總共：	**700,000**
可提供的*「豐逸行」計劃*：	**不適用**

例子 3

受保人擁有的意外保險計劃：	**保額 (美金)**
豐逸行	500,000
意安心升級保障	200,000
意選保	100,000
總共：	**800,000**
可提供的*「自選人身意外保險 2 – ADD」計劃*：	**200,000**

說明:

- 可投保的「自選人身意外保險 2 – ADD」：
  因為「易選保」和「自選人身計劃 2」合的最高投保額為美金 300,000，所以以上例子的「自選人身計劃 2」的投保額並不能超過美金 200,000。

2. 提升

相比「貴族行」，「豐逸行」不單可以同樣提供予抵港抵澳人士投保而且還作出以下的提升：

	「豐逸行」	**「貴族行」**
保費	標準保費	因國籍評級而需額外交 50%保費
要求 – 受保人必需擁有一份有效的人壽保單： *(請參考以下的例子)*		
1. 人壽保險產品 – 受保人的壽險保單的保額	美金 250,000 或以上	• 美金 500,000； 或 • 美金 1,000,000 根據投保的計劃而定
2. 儲蓄產品 [1] – 申請人/ 保單持有人的總保費 [2]	• SP ≥ 美金 250,000; 或 • AP ≥ 美金 50,000; 或 • SP + AP ≥ 美金 250,000	不適用

1 只包括有現金價值及/ 或戶口價值而仍然生效的基本計劃(不包括附加計劃)。

2 根據「打擊洗錢及恐怖分子資金籌集指引」(“AML”)

“SP”: 累計所有整付保費

“AP”: 累計年度化保費

(請參閱附錄 1「D. 核保規則」)

若受保人投保「豐逸行」，他必需擁有有效的**人壽保險產品或儲蓄產品**：

	人壽保險產品	**儲蓄產品**
合資格產品	連保額的人壽保險產品 例如「裕滿人生」保障計劃 2、易達終身保等	「打擊洗錢指引」內的指定產品, 例如「充裕未來 2」、「簡愛.延續 2」等
參考人士	**受保人**	「豐逸行」的**申請人**必需跟儲蓄產品保單的**保單持有人相同**
以保額或保費釐定	保額	保費

例子

a. 人壽保險產品

保單	保額 (美金)	合資格投保「豐逸行」	原因
「裕滿人生」保障計劃 2	200,000	否	受保人現行的保額低於美金 250,000
愛無憂 3 (特級保障)	500,000	**是**	受保人現行的保額高於美金 250,000

b. 傳統儲蓄產品

	已擁有(現有)的傳統儲蓄產品					新保單 (「豐逸行」)			原因
	保單持有人	受保人	保單	AP 或 SP	保費 (美金)	申請人	準投保人	合資格投保「豐逸行」	
1	丈夫	妻子	「簡愛.延續 2」	SP	250,000	丈夫	妻子	**是**	新保單的申請人(丈夫)的現有保單的整付保費是美金 250,000.
2	丈夫	妻子	「智昇」	SP	250,000	妻子	妻子	否	新保單的申請人(妻子)沒有合乎保費要求的現有保單
3	丈夫	妻子	「簡愛.延續 2」	SP	200,000	丈夫	丈夫	**是**	因為新保單的申請人(丈夫)的現有保單的保費合共為美金 250,000(SP + AP)，縱使他只是現有保單的保單持有人而並非受保人
	丈夫	兒子	「充裕未來 2」	AP	50,000				

"SP": 累計所有整付保費
"AP": 累計年度化保費

VII. 常見問題 (FAQ)



Q: 當已賠償「意外死亡及斷肢賠償」("ADD")保障利益後，「豐逸行」會否賠償「永久完全殘廢賠償」("PTD")保障利益？

A: 不會。

Q: 若果受保人在海外遇上符合「雙倍利益賠償」條件的意外，受保人會否同時獲得「海外雙倍利益賠償」及「雙倍利益賠償」？

A: 不會。當受保人已獲得海外雙倍利益賠償後，則不會獲賠雙倍利益賠償，反之亦然。

Q: 「豐逸行」會否開放售予非受薪人（即兒童、學生、家庭主婦、非在職人士及退休人士）？

A: 不會。

Q: 當賠償了 ADD / PTD 保障利益後，此保單會否被終止？

A: 不會。只要 ADD / PTD 的賠償總額未達到保額的 100%，此保單仍然生效。

Q: 當索償「雙倍意外醫療賠償」時，是否需要提交搶劫的證據？

A: 若果因搶劫而導致受保受傷，受保人必須向本公司提交向當地警方舉報的書面證明或類似通知。

附錄 1：產品資料介紹

<table>
<tr><td>產品名稱</td><td colspan="3">豐逸行</td></tr>
<tr><td>銷售日期</td><td colspan="3">香港及澳門：2017 年 5 月 2 日 (以申請日期為準)</td></tr>
<tr><td>基本計劃 / 附加契約</td><td colspan="3">基本計劃</td></tr>
<tr><td>產品概覽</td><td colspan="3">• 一個提供全面意外保障的計劃：
<u>意外死亡及斷肢賠償 (ADD) 保障：</u>
➢ 意外死亡及斷肢賠償
➢ 永久完全殘廢賠償 (PTD)
➢ 雙倍利益賠償
➢ 海外雙倍利益賠償

<u>意外醫療費用賠償 (AMR) 保障[只適用於保障組合 A]：</u>
➢ 意外醫療費用賠償
➢ 雙倍意外醫療費用賠償

<u>其他：</u>
➢ 身故體恤津貼
➢ 環球緊急支援服務
❖ 緊急醫療運送
❖ 遺體運返
❖ 24 小時全球電話諮詢服務

• 只供在職人士投保。投保年齡由 18 歲至 70 歲，保障年期至受保人 76 歲
• 本產品有兩個保障組合而每個保障組合下有三個計劃級別
• 適用於「AIA Vitality 健康程式」
• 目標客戶是一群願意付較高保費而獲取更大的意外保障</td></tr>
<tr><td rowspan="6">計劃編號</td><td rowspan="3">保障組合 A</td><td>計劃一</td><td>LVPA1N5</td></tr>
<tr><td>計劃二</td><td>LVPA2N5</td></tr>
<tr><td>計劃三</td><td>LVPA3N5</td></tr>
<tr><td rowspan="3">保障組合 B</td><td>計劃一</td><td>LVPB1N5</td></tr>
<tr><td>計劃二</td><td>LVPB2N5</td></tr>
<tr><td>計劃三</td><td>LVPB3N5</td></tr>
</table>

保障一覽表

保障組合 A (ADD & AMR)

保障利益	保障（美金）		
	計劃 1	計劃 2	計劃 3
(1) 意外死亡及斷肢賠償	500,000	1,000,000	1,500,000
(2) 永久完全殘廢賠償	500,000	1,000,000	1,500,000
(3) 雙倍利益賠償	500,000	1,000,000	1,500,000
(4) 海外雙倍利益賠償	500,000	1,000,000	1,500,000
(5) 意外醫療費用賠償（每宗意外）	15,000	30,000	45,000
(6) 雙倍意外醫療費用賠償（每宗意外）	15,000	30,000	45,000
就第(5)及第(6)項，有以下的限制： - 跌打 / 針灸治療	骨折/ 非骨折： 每日一（1）次，每次為美金 100， 及每個保單年度最多為五（5）次		
(7) 身故體恤津貼	1,300	1,300	1,300
(8) 緊急醫療運送 / 遺體運返（個人賠償總額）	625,000	625,000	625,000
(9) 24 小時全球電話諮詢服務	適用	適用	適用

***只有計劃 1 及計劃 2 可提供給抵港抵澳內地人士投保**

保障組合 B (ADD only)

保障利益	保障（美金）		
	計劃 1	計劃 2	計劃 3
(1) 意外死亡及斷肢賠償	500,000	1,000,000	1,500,000
(2) 永久完全殘廢賠償	500,000	1,000,000	1,500,000
(3) 雙倍利益賠償	500,000	1,000,000	1,500,000
(4) 海外雙倍利益賠償	500,000	1,000,000	1,500,000
(5) 身故體恤津貼	1,300	1,300	1,300
(6) 緊急醫療運送 / 遺體運返（個人賠償總額）	625,000	625,000	625,000
(7) 24 小時全球電話諮詢服務	適用	適用	適用

***只有計劃 1 及計劃 2 可提供給抵港抵澳內地人士投保**

A. 利益

1. 保障年期	至受保人 76 歲	
2. 保障有效期	**保障**	**有效期 (保單生效後)**
	受保受傷	即時
3. 意外死亡及斷肢賠償 (ADD)/ 永久完全殘廢賠償 (PTD)	根據意外死亡及斷肢契約的保額，作出與該損失相應的百分率之賠償 (請參考合約保障利益條款第一部份的賠償一覽表) 。 倘受保人在意外發生當日起計 180 天內因受保受傷而引致永久完全殘廢，而該殘廢不間斷地維持連續 6 個月後，受保人仍然完全、持續及永久殘廢，則本公司將於受保人會與確診永久及完全殘廢的第 7 個月開始每月月底支付相等於保額百分之二 (2%) 的永久完全殘廢賠償，該賠償不會持續多於 50 個月。若殘廢狀況消失，受保人回復工作能力或死亡，則此永久完全殘廢賠償將即時終止。 若累積賠償未達到意外死亡及斷肢賠償及/ 或永久完全殘廢賠償的保額的 100%，保單並不會因此而終止。 當作出賠償之後而保單仍然生效時，保額及保費會相對減少。	
4. 雙倍利益賠償	如在以下情況遇上意外而導致身故、斷肢或永久完全殘廢，ADD 及 / 或 PTD 的賠償將變成兩倍: • 當受保人以付款乘客身份（非機師、控制員或空勤人員）乘坐上述界定的公共交通工具； • 當受保人在一般只限載客用的升降機廂內（礦場及建築地盤之升降機除外）； • 只限在下列公共建築物內發生火警而受傷，包括：戲院、公眾大禮堂、酒店、學校及醫院 • 當受保人以行人身份於交通意外中受傷及 / 或被任何機動車輛撞倒； • 在香港或澳門因自然災害造成之水浸及 / 或山泥傾瀉。	
5. 海外雙倍利益賠償	倘香港特別行政區或澳門特別行政區為受保人之慣常居住地點及 / 或慣常工作地點，受保人在香港特別行政區或澳門特別行政區以外地區的旅程中因意外死亡或受傷，原有保額將變成兩倍。 當受保人獲支付「雙倍利益賠償」後，則不會獲發「海外雙倍利益賠償」，反之亦然。 ***備注：*** *此賠償並不提供給抵港抵澳內地人士。*	
6. 意外醫療費用賠償 (AMR) [只適用於保障組合 A]	賠償因意外所導致的一系列合理及慣常的醫療費用。最高賠償金額等於 AMR 保額的 100%。 若 ADD / PTD 的保額因賠償後而減少, AMR 的保額亦會相對減少。	

7. 雙倍意外醫療費用賠償 [只適用於保障組合 A]	若受保人因搶劫導致受保受傷，「意外醫療費用賠償」的現行保額將變成兩倍。 *跌打/針灸治療：無論受保受傷有沒有涉及骨折，「意外醫療費用賠償」和「雙倍意外醫療費用賠償」合共最高賠償限額為每日 1 次，每次為美金 100，及每個保單年度最多為 5 次。
8. 身故恩恤津貼	每名受保人獲賠償之「身故體恤津貼」，其賠償總和以受保人在本公司所持保單之同一保障項目不超過美金1,300。
9. 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 安排緊急醫療運送，將受保人運送到最接近及有足夠醫療設備治療受保人醫療狀況的醫療場所 • 遺體運返 若受保人在旅程中身故，供應商會安排把受保人的遺體運返香港、澳門或中華人民共和國(受保人在開始旅程時已於該國家或地區取得永久居住權) (視屬何情況而定）。

B. 保費

1. 保費形式	• 男性/女性：相同保費率 • 吸煙人士/非吸煙人士：相同保費率 • 均衡但並不保證 • 每年續保
2. 保費繳付期	每年續保直至保障有效期完結
3. 保費(美金)	保障組合 A (ADD + AMR)： **繳付方法** / **計劃 1** / **計劃 2** / **計劃 3** **年繳** 930 1,860 2,790 **月繳** 82 164 246 保障組合 B (ADD)： **繳付方法** / **計劃 1** / **計劃 2** / **計劃 3** **年繳** 750 1,500 2,250 **月繳** 66 132 198
4. 繳付方法	年繳 / 月繳
5. 健康生活折扣	不適用

C. 產品細節

1. 繕發年齡	只供 18 歲至 70 歲的在職人士 (不包括非受薪人士，即青少年、學生、家庭主婦、失業人士及退休人士)	
2. 續保年齡	直至受保人 76 歲生日前一個保障週年日	
3. 性別	男性和女性	
4. 銷售地點	香港/ 澳門 此計劃可提供給抵港抵澳內地人士。請參考 PRC Operations 的現行指引。	
5. 貨幣	美金	
6. 計劃類別	意外保險	
7. 保單契約頁碼	**保單**	**保單契約頁碼**
	基本計劃 – ADD & AMR (保障組合 A)	DCEV
	基本計劃 – ADD (保障組合 B)	DCEW
	中華人民共和國批註	BAAM
	環球緊急支援服務 - 美金	THLM
	不保事項批註 (意外)	BM6A
	不保事項批註 (RCC)	BM6B
8. 保單號碼字首	香港區及澳門區： “M” 抵港抵澳內地人士： 香港區： M380 M680 M980 澳門區： M480	

D. 核保規則

<table>
<tr><td>1. 體檢要求</td><td>• 只需填寫意外及醫療保險保單投保申請書</td></tr>
<tr><td>2. 財務核保要求</td><td><u>香港 / 澳門：</u>
• ADD:
最高限額取決於每年收入倍數
<table><tr><td>年齡</td><td>倍數</td></tr><tr><td>18 – 50</td><td>年薪 15 倍</td></tr><tr><td>51 - 70</td><td>年薪 10 倍</td></tr></table>
對於個人投保超過美金 1,000,000 及高達美金 5,000,000，投保人必須提交入息證明及大額問卷 / 財政問卷予營運部主管以作批核。

• AMR:
美金 50,000 (個人最高繕發額)

<u>港抵澳內地人士：</u>
• 最高限額取決於每年收入倍數
<table><tr><td>年齡</td><td>倍數</td></tr><tr><td>18 – 50</td><td>年薪 15 倍</td></tr><tr><td>51 - 70</td><td>年薪 10 倍</td></tr></table>
• 填寫額問卷/ 財政問卷及遞交財務證明
• 跟隨現有財務核保要求的港抵澳內地人士個人最高限額</td></tr>
<tr><td>3. 體檢評級</td><td>不適用</td></tr>
</table>

4. 國籍評級	• 提供予分別居住在香港/ 澳門的香港或澳門身份證持有人 • 提供予居住在中國內地的抵港抵澳內地人士 • 不接受居住在其他國家的香港或澳門身份證持有人投保 • 不接受居住在其他國家的抵港抵澳內地人士申請人投保 抵港抵澳內地人士： • 抵港抵澳內地人士投保的最高投保限額為(個人)美金1,000,000，包括所有提供意外死亡及斷肢賠償的產品。 注意： 如果抵港抵澳內地人士要投保美金 1,000,000 的個人投保限額，受保人必須購買「豐逸行」。否則，如果受保人僅投保其他個人意外產品，受保人需跟隨現有的個人投保限額。 • 需同時持有一份有效的人壽保單： 1. 人壽保險產品；或 2. 儲蓄產品 人壽保險產品 ➢ **受保人**的保額為美金 250,000 或以上； ➢ 保額可以由不同的保單累積； ➢ 合資格的產品：人壽保險產品，例如「裕滿人生」保障計劃2、易達終身保等 儲蓄產品 ➢ **申請人 / 保單持有人**的總保費： o 累計所有整付保費 (“SP”)相等或高於美金 250,000； o 累計年度化保費 (“AP”) 相等或高於美金 50,000；或 o SP + AP 相等或高於美金 250,000 ➢ 合資格的產品：「打擊洗錢指引」內的指定產品，例如「充裕未來 2」、「簡愛.延續 2」等 ➢ 新保單的申請人必須要跟已生效保單的保單持有人相同 ➢ 只包括有現金價值及/ 或戶口價值而仍然生效的基本計劃(不包括附加計劃) ➢ 根據「打擊洗錢及恐怖分子資金籌集指引」(“AML”) ***備註：*** 累計所有整付保費 - *所有仍然生效的整付保費保單之保費總和；* - *所有正在核保保單之年度化保費總和* 累計年度化保費 - *所有由新生意投保申請書之簽署日起計過去十二個月內正繳付保單之年度化保費總和(以保單週年日計算)；* - *所有正在核保的整付保費保單之保費總和*

5. 職業評級	• 職業等級 1 – 4: 跟隨 IPA 的職業評分(參考 iOCS 的連結：https://www3.aia.com.hk/application/iocs/internalLogin.do?UserID=hpsrpfb&Domain=AIA) • 職業等級1 – 4劃一保費 • 不接受RCC保障的職業：不能透過繳交額外保費而獲得RCC保障 • 如果職業類別不屬於職業等級1 - 4級，投保將不會被接受 • 非受薪人士，即青少年、學生、家庭主婦、失業人士及退休人士，其投保將不會被接受
6. 提前保單日期 / 延遲保單日期	延遲保單日期：不可以 提前保單日期：不可以
7. 投保申請書	**香港:** 意外及醫療保險保單投保申請書(OPUAIF79) **澳門:** 意外及醫療保險保單投保申請書(OPPAUF15)
8. 要員保險	不適用
9. CRS	不適用
10. FATCA	不適用

E. 保戶服務行政指引

1. 更改投保額	不適用
2. 復效	120 日
3. 更改計劃	香港/ 澳門： 投保人可以在相同的保障組合的 3 個計劃級別之間更改計劃 抵港抵澳內地人士： 投保人可以在相同的保障組合的 2 個計劃級別之間更改計劃 **備註：** 若保額和保費因賠償 ADD/ PTD 後減少，**不可更改計劃**。
4. 自定期保險轉入	不適用
5. 更改繳付保費方法	沿用現有方法

F. 佣金

1. 佣金	首年: 40.5% 第二年: 18.0% 第三年起: 30.0%
2. High Issue Age FYC Adjustment	不適用
3. Persistency	不適用於 Life Persistency，但適用於 PA persistency
4. Extra 10%	不適用
5. Provident Fund	不適用

G. 其他

1. 保單建議書系統 (PGS) – 只供「AIA Vitality 健康程式」	適用於以下版本： • PGS 2014 Web (PGS 15.4) • PGS 2014 iPad (PSG 15.4) • PGS 2014 Windows (PGS 15.4)
2. 產品簡介編號	
a) 英文	PTA999393
b) 繁體中文	PTA999394
c) 簡體中文	PTA999395

附錄 2：「豐逸行」與「貴族行」的產品比較

	豐逸行	貴族行
保障組合	保障組合 A (ADD + AMR) 保障組合 B (ADD)	只有一個保障組合 (ADD + AMR)
計劃級別	計劃 1 / 2 / 3	計劃 1 / 2 / 3
繕發年齡	18 - 70	16 - 65
保障年期	至受保人 76 歲	至受保人 75 歲
貨幣	美金	美金
銷售地點	香港 / 澳門	香港 / 澳門
抵港抵澳內地人士	• **標準保費** • 只提供計劃 1 及計劃 2(即高達美金一百萬保額) • 不適用「海外雙倍利益賠償」	• 需要支付 50%的額外附加保費 • 只提供計劃 1 及計劃 2(即高達美金一百萬保額) • 不適用「海外雙倍利益賠償」
「AIA Vitality 健康程式」	**適用**	不適用

利益

	豐逸行	貴族行
意外死亡及斷肢賠償 (ADD)	計劃 1: 美金 500,000 計劃 2: 美金 1,000,000 計劃 3: 美金 1,500,000	計劃 1: 美金 500,000 計劃 2: 美金 1,000,000 計劃 3: 美金 1,500,000
永久完全殘廢賠償 (PTD)	計劃 1: 美金 500,000 計劃 2: 美金 1,000,000 計劃 3: 美金 1,500,000 • 每月支付保額的 **2%** • 於確診永久及完全殘廢的**第 7 個月**開始支付，直至**第 50 個月**	計劃 1: 美金 500,000 計劃 2: 美金 1,000,000 計劃 3: 美金 1,500,000 • 每月支付 ADD 保額的 1% • 於確診永久及完全殘廢的第 13 個月開始支付，直至第 100 個月
雙倍利益賠償	計劃 1: 美金 500,000 計劃 2: 美金 1,000,000 計劃 3: 美金 1,500,000	-
海外雙倍利益賠償	計劃 1: 美金 500,000 計劃 2: 美金 1,000,000 計劃 3: 美金 1,500,000 參閱備註 (1) 及 (2)	計劃 1: 美金 500,000 計劃 2: 美金 1,000,000 計劃 3: 美金 1,500,000
意外醫療費用賠償 (AMR) (每宗意外)	只限保障組合 A 計劃 1: 美金 15,000 計劃 2: 美金 30,000 計劃 3: 美金 45,000	計劃 1: 美金 10,000 計劃 2: 美金 20,000 計劃 3: 美金 30,000
雙倍意外醫療費用賠償 (每宗意外)	只限保障組合 A 計劃 1: 美金 15,000 計劃 2: 美金 30,000	-

	豐逸行	貴族行
	計劃 3: 美金 45,000	
跌打 / 針灸治療	涉及或不涉及骨折 每日 1 次，每次美金 100，每個保單年度最多為 5 次	涉及骨折：港幣 1,000 不涉及骨折：港幣 500 (每宗意外個人賠償總額)
身故恩恤津貼	美金 1,300	美金 1,300
環球緊急支援服務		
➢ 24 小時全球電話諮詢服務	適用	適用
➢ 緊急醫療運送 / 遺體運返 ➢ (個人賠償總額)	美金 625,000	不設限額

備註：

(1) 若受保人已獲發「雙倍利益賠償」，則不會獲發此保障利益。

(2) 此保障利益不會提供予抵港抵澳內地人士。

保費

	豐逸行	貴族行
保費(美金)	**保障組合 A (ADD + AMR)** 計劃 1: 年繳 930, 月繳 82 計劃 2: 年繳 1,860, 月繳 164 計劃 3: 年繳 2,790, 月繳 246 **保障組合 B (ADD)** 計劃 1: 年繳 750, 月繳 66 計劃 2: 年繳 1,500, 月繳 132 計劃 3: 年繳 2,250, 月繳 198	**ADD + AMR** 計劃 1: 年繳 1,000, 月繳 89 計劃 2: 年繳 2,000, 月繳 177 計劃 3: 年繳 3,000, 月繳 266

附錄 3: 財務需要分析表格之配對

C. 適合性評估 Suitability Assessment

問題 Question			豐逸行* Grand VIP*
1		您選購本公司產品的目標為何? (可選多於一項) What are your objectives of buying our product? (tick one or more)	
	A	為應付不時之需的財務保障 (例如：死亡、意外、殘疾等) Financial protection against adversities (e.g. death, accident, disability, etc.)	✓
	B	為醫療需要作準備 (例如：危疾、住院等) Preparation for health care needs (e.g. critical illness, hospitalization, etc.)	
	C	為未來提供定期的收入 (例如：退休收入等) Providing regular income in the future (e.g. retirement income, etc.)	
	D	為未來需要儲蓄 (例如：子女教育，退休等) Saving up for the future (e.g. child education, retirement, etc.)	
	E	投資 Investment	
	F	其他 (例如：商業保險/要員保險等) 請詳述: _____ Others (e.g. business/ keyman insurance, etc.) Please specify: _____	
2		您考慮以哪種類型的保險產品來迎合您上述的目標? (可選多於一項) What type(s) of insurance products are you looking for to meet your objectives above? (tick one or more)	
	A	純保險產品(沒有任何儲蓄或投資成份)(例如：定期保險) Pure insurance product (without any savings or investment element) (e.g. term insurance)	✓
	B	有儲蓄成份的保險產品(有儲蓄但沒有投資成份)(例如：非分紅保單) Insurance product with savings element (with savings but without investment element) (e.g. non-participating policy)	
	C	有投資成份的保險產品(投資決定及風險由保險公司承擔)(例如：分紅保單，萬用壽險) Insurance product with investment element (Investment decisions and risks borne by insurer) (e.g. participating policy, universal life insurance)	
	D	有投資成份的保險產品(投資決定及風險由保單持有人承擔)(例如：投資相連保險計劃) Insurance product with investment element (Investment decisions and risks borne by policyholder) (e.g. Investment-Linked Assurance Schemes)	
	E	其他 (請詳述) : Others (Please specify) _____	
3		您投購保單及/或投資計劃的目標得益/保障年期 Year為多久? (請選一項)： What is your target benefit / protection period for insurance policy and/or investment plan? (tick one)	
		<1year 年	
		1-5 years 年	✓
		6-10years 年	✓
		11-20years 年	✓
		> 20years 年	✓
		終身 Whole of Life	

* ✓ refers to the choices that can be mapped to apply the product
✓ 指申請本產品之可配對選項

C. 適合性評估 (續) Suitability Assessment (Continued)

問題 Question		**豐逸行* Grand VIP***
4a	您能夠及願意支付保單及/或投資計劃的年期 Year為? (請選一項) For how long are you able and willing to contribute to an insurance policy and/or investment plan? (tick one)	
	<1year 年	✓
	1-5 years 年	✓
	6-10years 年	✓
	11-20years 年	✓
	> 20years 年	✓
	終身 Whole of Life	✓
5	須計算額外人壽保障額? Count Additional Level of Life Protection Needed?	不適用 N/A
6	共同匯報標準 Common Report Standard	不適用 N/A

* ✓ refers to the choices that can be mapped to apply the product
✓ 指申請本產品之可配對選項

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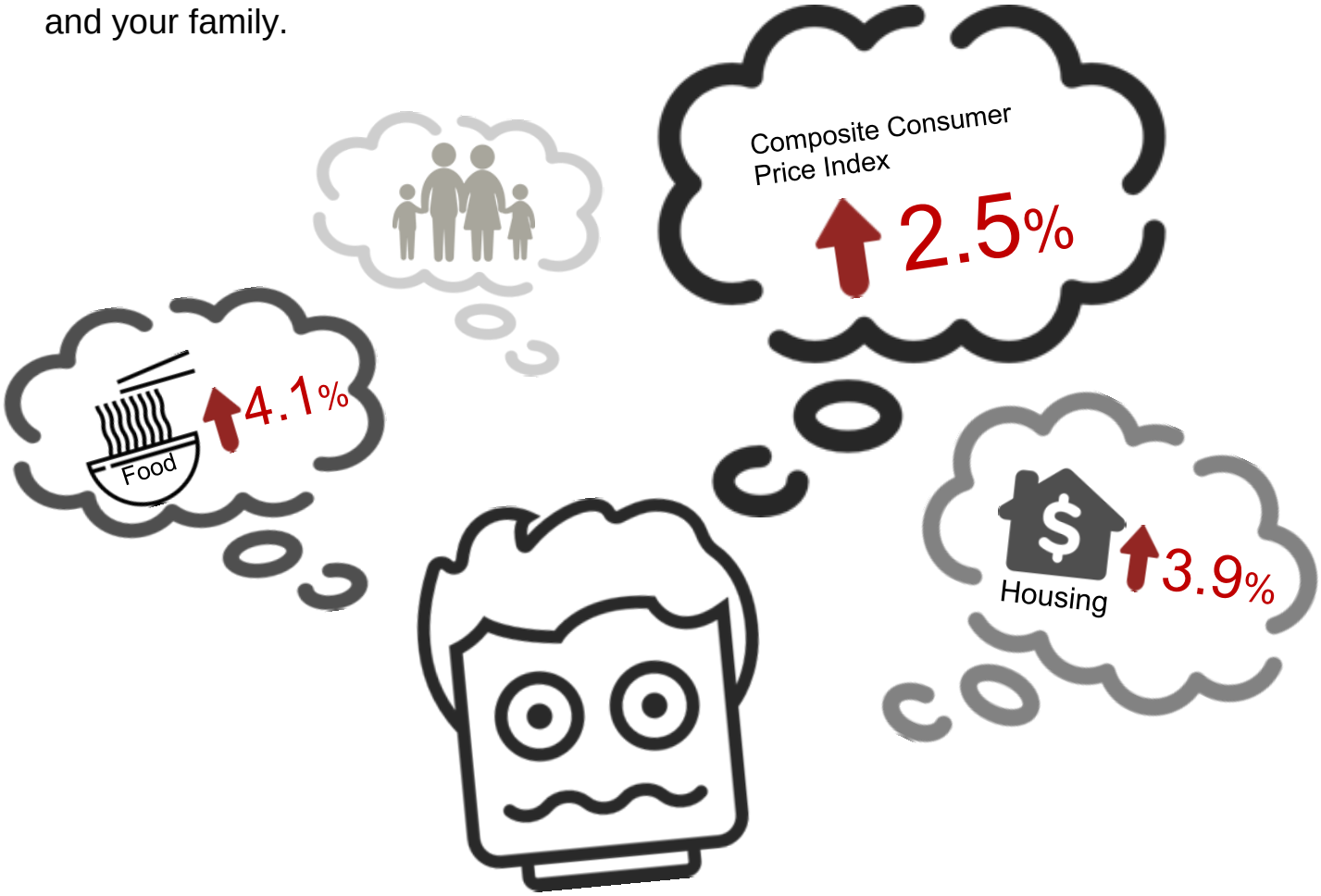
This launch pack is for reference only. Please refer to the Policy contract for the definitions of capitalized terms, and the exact and complete terms and conditions of cover.

It is only for AIA's internal use, it must not be distributed to the public or clients.

I. Introduction

Accidents happen without any prediction.

When an accident occurs and renders you disabled for some time, the major concern after your disability will be the source of income. If you are the breadwinner, it will create uneasiness among you and your family.



Without any secure income, the family expenditure and even mortgage payment will become a huge burden to you and your family. What would you do in case of disability?

Changes in the Consumer Price Index for the year 2009 – 2015
Source: Hong Kong Monthly Digest of Statistics (July 2016), Census and Statistics Department

Grand VIP can substitute a portion of your income if you are unable to provide due to injury. This allows for a quick recovery free of anxiety and an easier life.

Grand VIP provides you with 2 package plans, each of which offers 3 plan levels to choose from:

Package A

Protection level

	Accidental Death and Dismemberment Benefit (ADD)	Accidental Medical Expenses Reimbursement Benefit (AMR)	
	Sum Assured (US$)	Sum Assured (US$)	
Plan 3 **	1,500,000	45,000	+ **More benefits…**
Plan 2	1,000,000	30,000	
Plan 1	500,000	15,000	

Package B

Protection level

	Accidental Death and Dismemberment Benefit (ADD)	
	Sum Assured (US$)	
Plan 3 **	1,500,000	+ **More benefits…**
Plan 2	1,000,000	
Plan 1	500,000	

The illustration above outlines the difference between the two packages only. For details on the benefits, please refer to “Section IV – Benefits”.

To consider the protection level your client may need, think about…

- how your client and his family would manage financially if he were unable to work?
- whether he needs to cover his loan or debt repayments?
- whether he has enough cover through his employer?

Note: ** Plan 3 will not be offered to PRC applicant.

II. Product Overview & Highlights

Grand VIP is enhanced from ***LifeStyle VIP*** with new product features and individual package plan for ADD only (Package B):

Benefit	Grand VIP	LifeStyle VIP
Accidental Death & Dismemberment Benefit	●	●
Permanent Total Disability Benefit	●	●
Double Indemnity Benefit	●	
Overseas Double Indemnity Benefit**	●	●
Accidental Medical Expenses Reimbursement Benefit	●	●
Double Accidental Medical Expenses Reimbursement Benefit	●	
Compassionate Death Benefit	●	●
Emergency Medical Evacuation / Repatriation of Remains	●	●
24-hour Worldwide Telephone Enquiry Services	●	●
Package Plan	**Grand VIP**	**LifeStyle VIP**
Accidental Death & Dismemberment Benefit + Accidental Medical Expenses Reimbursement Benefit	●	●
Accidental Death & Dismemberment Benefit	●	

For the details of the above comparison, please refer to the Appendix 2 of this Launch Pack.

<u>Product Highlight of Grand VIP</u>

- Sum assured: **High** | Higher sum assured with greater protection
- Issue age: **Broad** | Age 18 – 70 (for employed person only)
- Benefit term: **Long** | Up to Age 76



Grand VIP consists of the following benefits：

1. **Accidental Death and Dismemberment Benefit (ADD)**

2. **Permanent Total Disability Benefit (PTD)**
   - Monthly payment increased from 1% to 2%
   - Reduced waiting period for proof of disability from 12 months to 6 months

3. **Double Indemnity Benefit**

4. **Overseas Double Indemnity Benefit ****

5. **Accidental Medical Expenses Reimbursement Benefit (AMR)** (Package Plan A only)

6. **Double Accidental Medical Expenses Reimbursement Benefit** (Package Plan A only) NEW

7. **Compassionate Death Benefit**

8. **Worldwide Emergency Assistance Services**
   - Emergency Medical Evacuation / Repatriation of Remains
   - 24-hour Worldwide Telephone Enquiry Services

Note: ** Overseas Double Indemnity will not be offered to PRC applicant.

Grand VIP will **NOT** offer to NON-INCOME group, i.e. juvenile, students, housewife, unemployed and retirees

III. Product Positioning & Selling Points

Product Positioning

Grand VIP offers broad accident protection coverage with high amount of sum assured, targeting middle class, professional with high income and high net worth customers who would seek greater protection against accident.

Selling Points

- Greatest protection coverage among other key market players' personal accident products.
- The higher protection coverage of *Grand VIP* is not common feature in the market
- Provide two package plans with three plan levels each to cater individual needs
- Raise sum assured of AMR up to US$45,000
- Double AMR benefit – the sum assured will be doubled in case of robbery



The ***Grand VIP*** policy will be still in-force until the benefit paid of ADD and/or PTD reaches 100% of sum assured.

The premium will be reduced whenever the sum assured of ADD / PTD and AMR (if applicable) is reduced after any ADD or PTD benefit has been paid each time.

Please refer to the Case Studies under Part V.

IV. Benefits

Package A

	Benefits	Plan 1 Cover (US$)	Plan 2 Cover (US$)	Plan 3** Cover (US$)
(a)	Accidental Death & Dismemberment Benefit	500,000	1,000,000	1,500,000
(b)	Permanent Total Disability Benefit	500,000	1,000,000	1,500,000
(c)	Double Indemnity Benefit	500,000	1,000,000	1,500,000
(d)	Overseas Double Indemnity Benefit*	500,000	1,000,000	1,500,000
(e)	Accidental Medical Expenses Reimbursement Benefit (per accident)	15,000	30,000	45,000
(f)	Double Accidental Medical Expenses Reimbursement Benefit (per accident)	15,000	30,000	45,000
(g)	Compassionate Death Benefit	1,300	1,300	1,300
(h)	Worldwide Emergency Assistance Services • emergency medical evacuation / repatriation of remains (per life limit) • 24-hour worldwide telephone enquiry service	625,000 included	625,000 included	625,000 included

For item (e) and (f), the following limitations shall apply:

Bone-setting / acupuncture	US$100 per visit per day, 5 visits per policy year

Package B

	Benefits	Plan 1 Cover (US$)	Plan 2 Cover (US$)	Plan 3** Cover (US$)
(a)	Accidental Death & Dismemberment Benefit	500,000	1,000,000	1,500,000
(b)	Permanent Total Disability Benefit	500,000	1,000,000	1,500,000
(c)	Double Indemnity Benefit	500,000	1,000,000	1,500,000
(d)	Overseas Double Indemnity Benefit*	500,000	1,000,000	1,500,000
(e)	Compassionate Death Benefit	1,300	1,300	1,300
(f)	Worldwide Emergency Assistance Services • emergency medical evacuation / repatriation of remains (per life limit) • 24-hour worldwide telephone enquiry service	625,000 included	625,000 included	625,000 included

Note: * Overseas Double Indemnity Benefit will not be offered to PRC applicant.
** Plan 3 will not be offered to PRC applicant.

1. Accidental Death & Dismemberment Benefit (ADD)

If the insured passes away or sustains any of the covered injuries occurs within 180 days after an accident, *Grand VIP* will pay a lump sum **Accidental Death & Dismemberment Benefit** according to the benefit schedule below to help manage expenses:

Injury	% of Sum Assured
1. Loss of Life	**100%**
2. Permanent total Loss of Sight of Both Eyes	**100%**
3. Permanent total Loss of Sight of One Eye	**100%**
4. Loss of or the permanent total Loss of Use of Two Limbs / One Limb	**100%**
5. Loss of Speech and Hearing	**100%**
6. Permanent and incurable insanity	**100%**
7. Permanent Total Loss of Hearing of	
a. both ears	**75%**
b. one ear	**25%**
8. Loss of Speech	**50%**
9. Permanent total loss of the lens of one eye	**50%**
10. Loss of or the Permanent Total Loss of Use of four fingers and thumb of	
a. right hand	**70%**
b. left hand	**50%**
11. Loss of or the Permanent Total Loss of Use of Four Fingers of	
a. Right Hand	**40%**
b. Left Hand	**30%**
12. Loss of or the Permanent total Loss of Use of one thumb	
a. both right joints / one right joint	**30% / 15%**
b. both left joints / one left joint	**20% / 10%**
13. Loss of or the Permanent total Loss of Use of fingers	
a. three right joints / two right joints / one right joint	**10% / 7.5% / 5%**
b. three left joints / two left joints / one left joint	**7.5% / 5% / 2%**
14. Loss of or the permanent total Loss of Use of toes	
a. all-one foot	**15%**
b. great-both joints	**5%**
c. great-one joint	**3%**
15. Fractured Leg or Patella with Established Non-union	**10%**
16. Shortening of Leg by at least 5 cm	**7.5%**
17. Third Degree Burns	
Area — Damage as a Percentage of Total Body Surface Area	
a. Head — equals to greater than 8%	**100%**
a. Head — equals to greater than 5% but less than 8%	**75%**
a. Head — equals to greater than 2% but less than 5%	**50%**
b. Body — equals to greater than 20%	**100%**
b. Body — equals to greater than 15% but less than 20%	**75%**
b. Body — equals to greater than 10% but less than 15%	**50%**

2. Permanent Total Disability Benefit (PTD)

If the insured becomes totally and permanently disabled within 180 days after an accident, and with such diagnosed disability has continued for 6 months consecutively, *Grand VIP* will pay a **Permanent Total Disability Benefit** of:

2% of the sum assured

(Starting from the 7th month after diagnosis, up to 50 months)

3. Double Indemnity Benefit

In the unfortunate event of death, dismemberment or permanent total disability due to an accident related to any of the following, the benefit payable under ADD / PTD will be doubled under the **Double Indemnity Benefit** where the insured was:



A fare-paying passenger
traveling on marine, land or air public transportation
(e.g. ferry, bus, coach, train / MTR, taxi or airplane and etc.)



Riding in a passenger-carrying elevator
(excluding elevators of a mine or construction site)



Injured in fire
(in a theatre, public auditorium, hotel, school or hospital **only**)



A pedestrian **injured in a traffic accident**
and / or struck by any motor-driven / powered vehicle



Injured in natural **flooding and / or landslide**
in Hong Kong or Macau

NO Double Indemnity will be payable when Overseas Double Indemnity Benefit has been paid.

4. Overseas Double Indemnity

If the insured sustains any of the covered injuries or passes away as a result of accident while travelling outside Hong Kong or Macau, *Grand VIP* will pay an **Overseas Double Indemnity Benefit** of:

Additional amount

(equivalent to ADD and/or PTD payable)

NO Overseas Double Indemnity will be payable when Double Indemnity Benefit has been paid.

This benefit is **NOT** offered to PRC customers.

5. Accidental Medical Expenses Reimbursement Benefit (AMR)

Accidental Medical Expenses Reimbursement Benefit offers reimbursement for any reasonable and customary medical expenses that were incurred within 52 weeks after the accident, up to maximum limit per accident for the insured.

A range of medically necessary medicines, treatment and services are covered, including but not limited to bone-setting, acupuncture, physiotherapy and chiropractic.

There are limitations for the bone-setting / acupuncture

Regardless of fracture or non-fracture:

US$100 per visit per day,

5 visits per policy year

6. Double Accidental Medical Expenses Reimbursement Benefit

NEW

If the insured suffers the injury resulted from robbery, *Grand VIP* will provide a **Double Accidental Medical Expenses Reimbursement Benefit** of:

Additional amount of Sum Assured (equivalent to current sum assured of AMR)



7. Compassionate Death Benefit

If the worst should happen and the insured passes away, *Grand VIP* will pay a **Compassionate Death Benefit** of:

Up to US$1,300
(per life for all policies under this plan held with us)

8. Worldwide Emergency Assistance Services

Where the insured is a permanent resident of Hong Kong, Macau or the People's Republic of China, we offer emergency assistance services to the insured anywhere in the world, including

- Emergency medical evacuation and/or repatriation of remains, with per life limit up to US$625,000
- 24-hour worldwide telephone enquiry services

V. Claim Case Studies

(The following examples are hypothetical and for illustrative purposes only)

EXAMPLE 1 Claims related to medical expenses incurred due to an accident (AMR)



Mr. Chan
(Age 33, Male)
Policy owner and insured



Package A – Plan 2		US$
Sum Assured	(ADD)	1,000,000
Sum Assured	(AMR)	30,000
Total Annual Premium		1,860

In the unfortunate event when…



"Mr. Chan suffered from bone fracture due to an accident and was hospitalized…"

He has been hospitalized for …

- **20 days** (standard ward in a private hospital)

He has received treatments …

- Specialist treatment for physiotherapy – for **10 times**
- Specialist treatment for bone-setting – for **4 times**
- Further medical consultation – for **3 times**

Mr. Chan decides to claim on **AMR**.

The claim amount that he receives would be…

in the currency of US dollar: **AMR**	Actual Expense		Claimed
hospitalization	**12,000**		**12,000**
physiotherapy (specialist treatment) ..... $150 per visit, 10 times	**1,500**	= 150 x 10	**1,500**
bone-setting (specialist treatment) ..... $100 per visit, 4 times	**400**	= 100 x 4	**400**
medical consultation ..... $150 per visit, 6 times	**900**	= 150 x 6	**900**
Actual Expense **Total**	**14,800**	Claimed **Total**	**14,800**

Therefore, Mr. Chan would receive a total claim amount of US$ 14,800 from his policy to fully cover his medical expenses incurred in the accident.

If Mr. Chan would like to make other claims on AMR under the same accident, the available amount would be:

= sum assured – amount claimed
= US$(30,000 – 14,800)
= US$15,200

EXAMPLE 2 Claims on multiple accidents (ADD, AMR and Double Indemnity)



Ms. Kwok
(Age 42, Female)
Policy owner and insured



Package A – Plan 2	US$
Sum Assured (ADD)	1,000,000
Sum Assured (AMR)	30,000
Total Annual Premium	1,860

In the unfortunate event when…



"Ms. Kwok suffered from loss of lens of her right eye due to an accident."

She has been hospitalized for …
- **15 days** (standard ward in a private hospital)

She has received treatment …
- Further medical consultation – for **10 times**

Ms. Kwok claims on **ADD and AMR**.

The claim amount that she receives would be…

in the currency of US dollar:	Actual Expense		Claimed	
ADD				
compensation for permanent total loss of the lens of one eye	---		**500,000**	(1)
AMR				
hospitalization ..... standard ward in private hospital, 20 days	**25,000**		**25,000**	
medical consultation ..... $200 per visit, 10 times	**2,000**	= 200 x 10	**2,000**	
Actual medical Expense **Total**	**27,000**	Claimed **Total**	**527,000**	

Therefore, Ms. Kwok would receive a total claim amount of US$ 527,000 from her policy to fully cover her medical expenses incurred in the accident, and to compensate for her loss of lens of one eye.

If Ms. Kwok would like to make other claims on AMR under the same accident, the available amount would be:

= **sum assured – amount claimed**
= US$(30,000 – 27,000)
= US$3,000

Explanations

(1) Based on the benefit schedule, compensation for permanent total loss of the lens of one eye = (Sum assured of ADD) x 50% = US$1,000,000 x 50% = US$500,000

What if Ms. Kwok gets into another accident…?

Benefits payable after the 1st accident

Package A

		US$
Sum Assured (ADD)	1,000,000 – 500,000 =	500,000
Sum Assured (AMR)	30,000 x (100% - 50%) =	15,000
Annual Premium		930*

*There is a round-up for monthly case.

In the unfortunate event when…



"Ms. Kwok suffered from fracture of her leg which cannot be recovered while traveling on a bus."

She has been hospitalized for …

- **15 days** (standard ward in a private hospital)

She has received treatments …

- Specialist treatment for physiotherapy – for **6 times**
- Specialist treatment for acupuncture – for **4 times**
- Specialist treatment for bone-setting – for **6 times**
- Further medical consultation – for **6 times**

Ms. Kwok claims on **ADD, AMR and Double Indemnity Benefit**.

The claim amount that she receives would be…

in the currency of US dollar:	Actual Expense		Claimed	
ADD				
compensation for fractured leg with established non-union	---		**100,000**	(2)
Double Indemnity Benefit				(3)
traveling on public transportation	---		**100,000**	
AMR				(4)
hospitalization ..... standard ward in private hospital, 15 days	**12,000**		**12,000**	
physiotherapy (specialist treatment) ..... $200 per visit, 6 times	**1,200**	= 200 x 6	**1200**	
acupuncture (specialist treatment) ..... $100 per visit, 4 times	**400**	= 100 x 4	**400**	
bone-setting (specialist treatment) ..... $100 per visit, 6 times	**600**	= 100 x 6	**100**	(5)
medical consultation ..... $150 per visit, 6 times	**900**	= 150 x 6	**900**	
Actual Medical Expense **Total**	**15,100**	Claimed **Total**	**214,600**	

Therefore, Ms. Kwok would receive a total claim amount of US$ 214,600 from her policy

As a result, Grand VIP could only reimburse the medical expenses up to US$14,600 for this accident and Ms. Kwok had to bear US$15,100 – US$14,600 = US$500 by herself. If Ms. Kwok would like to reimburse more medical expenses on the same accident, the remaining available amount would be **US$400**. But she cannot claim for any expenses from bone-setting or acupuncture from this amount.

The premium after benefits paid would be…

Accident	Current Sum Assured	Remaining % of the Sum Assured	Premium of next policy year (US$)	
			Annual	Monthly*
-	1,000,000	100%	**1,860**	**164**
After 1st accident	500,000	100% - 50% = 50%	**930**	**82**
After 2nd accident	400,000	50% - 10% = 40%	**744**	**66**

*Monthly premiums are calculated based on modal factor, amount of premiums are rounded and is for reference only.

Explanations

(2)	Based on the benefit schedule, compensation for fractured leg with established non-union: US$1,000,000 (Sum assured of ADD) x 10% = US$100,000.
(3)	Double indemnity benefit is payable since the accident Ms. Kwok came across falls in the specified condition. Hence, benefit payable = US$100,000.
(4)	Sum assured of AMR would be reduced according to the current sum assured of ADD. As 50% of sum assured of ADD has been paid in the first accident, the sum assured of AMR in the second accident would be reduced by 50%, i.e. US$30,000 x (1 – 50%) = US$15,000.
(5)	Since Ms. Kwok had already reimbursed for her acupuncture treatment for US$400, therefore the maximum reimbursement amount for bone-setting was limited to US$500 – US$400 = US$100. Ms. Kwok needed to bear the remaining expenses US$500 for these bone-setting treatments.

EXAMPLE 3 Claims on an accident overseas (Overseas Double Indemnity)



Mrs. Wong
(Age 53, Female)
Policy owner and insured



Package A – Plan 2	US$
Sum Assured (ADD)	1,000,000
Sum Assured (AMR)	30,000
Total Annual Premium	1,860

In the unfortunate event when…



"Mrs. Wong suffers from fractured patella with established non-union due to a car accident during her trip to Malaysia."

She has been hospitalized for …
- **14 days** (standard ward in a private hospital)

She has received treatments …
- Specialist treatment for physiotherapy – for **6 times**
- Specialist treatment for acupuncture – for **15 times**
- Specialist treatment for bone-setting – for **10 times**
- Further medical consultation – for **10 times**

Mrs. Wong claims on **ADD, AMR and Overseas Double Indemnity**.

The claim amount that he receives would be…

in the currency of US dollar:	Actual Expense		Claimed	
ADD				
compensation for fractured patella with established non-union	---		**100,000**	(1)
Overseas Double Indemnity Benefit				
accident incurred overseas			**100,000**	(2)
AMR				
Hospitalization ..... standard ward in private hospital, 14 days	**23,000**		**23,000**	
physiotherapy (specialist treatment) ..... $200 per visit, 6 times	**1,200**	= 200 x 6	**1,200**	
acupuncture (specialist treatment) ..... $100 per visit, 15 times	**1,500**	= 100 x 15	**500**	(3)
bone-setting (specialist treatment) ..... $100 per visit, 10 times	**1,000**	= 100 x 10	**0**	(4)
medical consultation ..... $125 per visit, 10 times	**1,250**	= 125 x 10	**1,250**	
Actual Medical Expense **Total**	**27,950**	Claimed **Total**	**225,950**	(5)

Therefore, Mrs. Wong would receive a total claim amount of US$ 225,950 from her policy to partially cover her medical expenses incurred from the accident and to compensate for her fracture with double benefits.

If Mrs. Wong would like to make other claims on AMR under the same accident, the available amount would be:

= sum assured – amount claimed

= US$(30,000 – 25,950)

= US$4,050

The premium after benefits paid would be…

Accident	Current Sum Assured	Remaining % of the Sum Assured	Premium of next policy year (US$)	
			Annual	Monthly*
-	1,000,000	100%	**1,860**	**164**
After 1st accident	900,000	100% - 10% = 90%	**1,674**	**147**

*Monthly premiums are calculated based on modal factor, amount of premiums are rounded and is for reference only.

Explanations

(1)	Based on the Benefits Provisions, compensation for fractured patella with established non-union: US$1,000,000 (Sum assured of ADD) x 10% = US$100,000.
(2)	Overseas double indemnity benefit is payable due to the accident Mrs. Leung came across outside her home country. Hence, benefit payable = US$100,000. But double indemnity benefit would not be payable when overseas double indemnity is paid.
(3)	For each accident, the maximum payable limit for acupuncture is US$100 per visit and up to 5 visits per policy year. Hence, the maximum amount payable for acupuncture on this accident was 5 x US$100 = US$500. The remaining expenses of US$1,000 had to be covered by Mrs. Wong.
(4)	As Mrs. Wong had used up all her maximum payable amount of AMR on bone-setting / acupuncture, no more reimbursement will be given for her bone-setting treatments.
(5)	After Mrs. Wong had reimbursed all her expenses from various treatments, the total amount payable was US$25,950. Hence, Mrs. Wong had to bear US$27,950 – US$25,950 = US$2,000 by herself.

VI. Requirement for PRC Applicant

1. General Requirements

a. Plan available

Plan 1: US$500,000
Plan 2: US$1,000,000

b. Per life limit

Once the Insured owns an in-force **Grand VIP**, his per life limit of accidental benefit can be up to **US$1,000,000**, which includes **Grand VIP** and other accident products providing ADD / PTD:

If the Insured intends to acquire US$1,000,000 per life limit, he **MUST** get a *Grand VIP*; otherwise, if he ONLY applies for other accident products, he should follow the existing per life limit:

Per life limit after acquire *Grand VIP*		**Grand VIP**		**Other accident products**
US$1,000,000	=	US$500,000	+	US$500,000 *(follow the existing per life limit of each product)*
US$1,000,000	=	US$1,000,000	+	0

Example 1

Plan(s) with accident benefit owned by the Insured:	**Sum Assured (US$)**
Accidental Death Benefit Rider	300,000
PAC Select – ADD	100,000
Secure First Plus	100,000
Total:	**500,000**
Available *Grand VIP*:	**Plan 1: 500,000**

Example 2

Plan(s) with accident benefit owned by the Insured:	**Sum Assured (US$)**
Accidental Death Benefit Rider	200,000
PAC Select 2 – ADD	200,000
Secure First Plus	300,000
Total:	**700,000**
Available *Grand VIP*:	**N/A**

Example 3

Plan(s) with accident benefit owned by the Insured:	Sum Assured (US$)
Grand VIP	500,000
Secure First Plus	200,000
Essential Protector	100,000
Total:	**800,000**
Available *PAC Select 2 - ADD*:	**200,000**

Explanation:

- Available *PAC Select 2 – ADD:*
  The inclusive product limit of *Essential Protector* and PAC Select 2 is US$300,000, as such, the max limit for *PAC Select 2* cannot exceed US$200,000.

2. Enhancement

Compared to LifeStyle VIP, *Grand VIP* will also be offered to PRC Applicant with the following enhancement:

	Grand VIP	LifeStyle VIP
Premium	Standard premium rate	50% extra premium due to nationality rating
Requirement – should have an in-force life policy: *(please refer to the scenario shown as below)*		
1. Life product – Insured's sum assured of life policy	US$250,000 or above	• US$500,000; or • US$1,000,000 subject to the selected plan
2. Saving product[1] – Aggregate premium[2] of Applicant / Policy owner	• SP >= US$250,000; or • AP >= US$50,000; or • SP + AP >= US$250,000	N/A

1 Inforce basic plan with cash value and/ or account value only (exclude riders)
2 Subject to the guideline of Anti-Money Laundering and Counter Terrorist Financing ("AML")
"SP": aggregated single premium
"AP": aggregated annualized premium
(Please refer to the "Section D. Underwriting Guidelines" of Appendix 1)

The Insured who applies *Grand VIP* should own **life product OR saving product:**

	Life product	Saving product
Eligible product	**Life product with sum assured** e.g. Admire Life 2, Executive Life	Anti-Money laundering in-scope product e.g. Bonus Power 2, Simply Love Encore 2
Reference Person	**Insured**	**Applicant** of Grand VIP must be **SAME** as **Policy Owner** of inforce saving policy
Refer to sum assured or premium	Sum Assured	Premium

Scenario

a. Life product

Existing Policy	SA (US$)	Eligible to apply Grand VIP	Reason
Admire Life 2	200,000	No	Insured's existing sum assured is lower than US$250,000
Forever Love Coupon Plan 3 (EP)	500,000	**Yes**	Insured's existing sum assured is higher than US$250,000

b. Saving product

	Existing saving policy					New policy (Grand VIP)			
	Policy owner	Insured	Plan	AP or SP	Premium (US$)	Applicant	Proposed Insured	Eligible to apply Grand VIP	Reason
1	Husband	Wife	SLE2	SP	250,000	Husband	Wife	**Yes**	Applicant of the new policy (husband) has existing policy of SP US$250,000 or above.
2	Husband	Wife	PIP	SP	250,000	Wife	Wife	No	Applicant of the new policy (wife) does not has inforce policy with the eligible premium amount.
3	Husband	Wife	SLE2	SP	200,000	Husband	Husband	**Yes**	Applicant of the new policy (husband) has existing policies of SP + AP = US$250,000 or above, though he is only the policy owner but not insured of the existing policies.
	Husband	Son	BP2	AP	50,000				

"SLE2": Simply Love Encore 2
"PIP": Proactive Insurance Plan
"BP2": Bonus Power 2
"SP": aggregated single premium
"AP": aggregated annualized premium

VII. Frequently Asked Question (FAQ)

Q: Will Grand VIP pay any PTD benefit once the ADD benefit has been paid?

A: No.

Q: Will Double Indemnity Benefit and Overseas Double Indemnity Benefit be payable simultaneously if the Insured suffered from an accident happened overseas that match the criteria?

A: No. No Double Indemnity Benefit is payable once the Overseas Double Indemnity has been paid, vice versa.

Q: Will Grand VIP open to non-income group (juvenile, students, housewife, unemployed and retirees)?

A: No.

Q: Will this policy terminate after the benefit from ADD / PTD benefit has been made?

A: No. This policy is still in-force until the loss of ADD/PTD reaches 100% of Sum Assured.

Q: Any proof of robbery has to be submitted for claiming the payment from Double AMR benefit?

A: In case of getting covered injury from robbery, the Insured has to submit written proof of report to the local police or similar notice to the Company.

Appendix 1: Product Description

<table>
<tr><td>Product Name</td><td colspan="3">Grand VIP</td></tr>
<tr><td>Launch Date</td><td colspan="3">Hong Kong & Macau: 2 May, 2017 (according to the application date)</td></tr>
<tr><td>Basic/ Rider</td><td colspan="3">Basic</td></tr>
<tr><td>Overview</td><td colspan="3">
• A comprehensive accident plan, providing:
<u>Accidental Death & Dismemberment Benefit (ADD):</u>
➢ Accidental Death & Dismemberment Benefit
➢ Permanent Total Disability Benefit (PTD)
➢ Double Indemnity Benefit
➢ Overseas Double Indemnity Benefit

<u>Accidental Medical Expenses Reimbursement Benefit (AMR) (for Package A only):</u>
➢ Accidental Medical Expenses Reimbursement Benefit
➢ Double Accidental Medical Expenses Reimbursement Benefit

<u>Others:</u>
➢ Compassionate Death Benefit
➢ Worldwide Emergency Assistance Benefit:
❖ Emergency Medical Evacuation
❖ Repatriation of Remains
❖ 24-hour Telephone Enquiry Services

• For the employed person only. The issue age is from 18 to 70 and the benefit term will be covered up to age of 76 of the Insured.
• There are two package plans with three plan levels each
• Applicable to AIA Vitality
• Target for customers who are willing to pay more premium for greater accidental protection
</td></tr>
<tr><td rowspan="6">Plan Shortnames</td><td rowspan="3">Package A</td><td>Plan 1</td><td>LVPA1N5</td></tr>
<tr><td>Plan 2</td><td>LVPA2N5</td></tr>
<tr><td>Plan 3</td><td>LVPA3N5</td></tr>
<tr><td rowspan="3">Package B</td><td>Plan 1</td><td>LVPB1N5</td></tr>
<tr><td>Plan 2</td><td>LVPB2N5</td></tr>
<tr><td>Plan 3</td><td>LVPB3N5</td></tr>
</table>

Schedule of Benefits

Package A (ADD & AMR)

Benefits	Coverage (US$)		
	Plan 1	**Plan 2**	**Plan 3**
(1) Accidental Death & Dismemberment Benefit	500,000	1,000,000	1,500,000
(2) Permanent Total Disability Benefit	500,000	1,000,000	1,500,000
(3) Double Indemnity Benefit	500,000	1,000,000	1,500,000
(4) Overseas Double Indemnity Benefit	500,000	1,000,000	1,500,000
(5) Accidental Medical Expenses Reimbursement Benefit (per accident)	15,000	30,000	45,000
(6) Double Accidental Medical Expenses Reimbursement Benefit (per accident)	15,000	30,000	45,000
For item (5) and (6), the following limitations shall apply: - Bone-setting / Acupuncture Fracture / Non-fracture: US$100 per visit per day, 5 visits per policy year			
(7) Compassionate Death Benefit	1,300	1,300	1,300
(8) Emergency Medical Evacuation / Repatriation of Remains (per life limit)	625,000	625,000	625,000
(9) 24-hour Telephone Enquiry Services	Included	Included	Included

Only Plan 1 and Plan 2 are offered to PRC Nationals to apply.

Package B (ADD only)

Benefits	Coverage (US$)		
	Plan 1	**Plan 2**	**Plan 3**
(1) Accidental Death & Dismemberment Benefit	500,000	1,000,000	1,500,000
(2) Permanent Total Disability Benefit	500,000	1,000,000	1,500,000
(3) Double Indemnity Benefit	500,000	1,000,000	1,500,000
(4) Overseas Double Indemnity Benefit	500,000	1,000,000	1,500,000
(5) Compassionate Death Benefit	1,300	1,300	1,300
(6) Emergency Medical Evacuation / Repatriation of Remains (per life limit)	625,000	625,000	625,000
(7) 24-hour Telephone Enquiry Services	Included	Included	Included

Only Plan 1 and Plan 2 are offered to PRC Nationals to apply.

A. Benefit

1. Benefit Term	Up to age 76 of the Insured	
2. Coverage Effective Date	**Items**	**Effective Date (after the policy commences)**
	Covered Injury	Immediately
3. Accidental Death & Dismemberment Benefit (ADD)/ Permanent Total Disability Benefit (PTD)	The claim amount of ADD is equal to the percentage of the sum assured corresponding to the relevant loss (please refer to the schedule in Part I under Benefit Provisions shown in the policy contract). When as a result of Covered Injury and commencing within 180 days from the date of an accident, the Insured has sustained a Total and Permanent Disability, and provided that such disability has continued uninterrupted for a period of 6 consecutive months and is total, continuous and permanent at the end of this period, PTD provides 2% of the sum assured each month during the continuance of such permanent and total disability starting on the 7th month up to a maximum of 50 months. This benefit will immediately be ceased if the disability ceases or the Insured becomes able to return to work, or upon the death of the Insured. If the aggregate amount claimed benefit is not exceeding 100% of sum assured of ADD and/ or PTD, the policy will not be terminated. Provided that the policy is in force, the sum assured and premium will be reduced accordingly after the claim is paid.	
4. Double Indemnity Benefit	Benefit paid for ADD and / or PTD of the Insured will be doubled in the event of death, dismemberment or permanent total disability incurred from an accident under the following situations: • while the Insured is riding as a fare-paying passenger (not as a pilot / operator or a member of the aircrew) in any public common carrier; • while the Insured is in an elevator car (elevators in mines and on construction sites excluded) duly certified to carry passengers; • as a direct result of the burning of the following public buildings ONLY: theatre, public auditorium, hotel, school and hospital; • while the Insured is a pedestrian injured in a traffic accident and / or struck by any motor driven / powered vehicle; • as a result of flooding and / or landslide caused by natural disaster in Hong Kong SAR or Macau SAR	
5. Overseas Double Indemnity Benefit	Provided that the Insured's normal place of residence and / or place of regular employment is in Hong Kong SAR or Macau SAR, sum assured of ADD will be doubled if the Insured dies or sustains injury incurred from the accident while traveling outside Hong Kong SAR or Macau SAR. Overseas Double Indemnity benefit will no longer be provided	

	upon Double Indemnity benefit is paid, vice versa. ***Remarks:*** *This benefit is not offered to PRC Insured.*
6. Accidental Medical Expenses Reimbursement (AMR) [Package A only]	The reasonable and customary medical expenses reimbursement incurred by accident. The maximum reimbursement amount is equal to 100% of sum assured of AMR. If there is any reduction in the sum assured of ADD / PTD after benefit paid, the sum assured of AMR will be reduced accordingly.
7. Double Accidental Medical Expenses Reimbursement [Package A only]	Sum Assured of AMR will be doubled if the Insured sustains a covered injury resulting from a robbery. *For bone-setting or acupuncture: Regardless of a covered injury involving fracture or not, the aggregate amount of benefit paid under "Accidental Medical Expenses Reimbursement" and "Double Accidental Medical Expenses Reimbursement" is subject to US$100 per visit per day and 5 visits per Policy Year.
8. Compassionate Death Benefit	The aggregate limit is US$1,300 per life irrespective of no. of policies with compassionate death benefit with Company.
9. Worldwide Emergency Assistance Benefit	• 24-Hour telephone enquiry services • Emergency Medical Evacuation Arrange emergency medical transport to the nearest medical facility that is adequately equipped • Repatriation of Remains If the Insured dies during a Trip, the Provider will organize the repatriation of the Insured's body to the country or place of which the Insured was a permanent resident at the time the Trip commenced (being Hong Kong, Macau or the People's Republic of China, as the case may be).

B. Premium

1. Premium Structure	• Male/Female: same rate • Smoker/Non-Smoker: same rate • Level but non-guaranteed • Yearly Renewable
2. Premium Term	Yearly renewable until the end of benefit term
3. Premium(US$)	Package Plan A (ADD + AMR): **Payment mode** / **Plan 1** / **Plan 2** / **Plan 3** **Annually** 930 1,860 2,790 **Monthly** 82 164 246 Package Plan B (ADD only): **Payment mode** / **Plan 1** / **Plan 2** / **Plan 3** **Annual** 750 1,500 2,250 **Monthly** 66 132 198
4. Payment Mode	Annual / Monthly

5. Lifestyle Discount	N/A

C. Product Particulars

1. Issue Age	For the employed person from age 18 to age 70 (non-income group is excluded, i.e. juvenile, students, housewife, unemployed and retirees)	
2. Renewal Age	Up to the policy anniversary date prior to the 76th birthday of the Insured.	
3. Sex	Male and female	
4. Region	Hong Kong and Macau This plan is available to PRC Nationals. Please refer to the prevailing guidelines by PRC Operations.	
5. Currency	US$	
6. Product Group	Accident	
7. Contract Laser Print Code	**Contract**	**Contract Laser Print Code**
	Basic Contract – ADD & AMR (Package A)	DCEV
	Basic Contract – ADD (Package B)	DCEW
	PRC Endorsement	BAAM
	Worldwide Emergency Assistance - US$	THLM
	Exclusion Endorsement – Accident	BM6A
	Exclusion Endorsement – RCC	BM6B
8. Policy Number Prefix	For HK & Macau: “M” For PRC: Hong Kong: M380 M680 M980 Macau: M480	

D. Underwriting Guidelines

<table>
<tr><td>1. Medical Requirements</td><td>• Complete the health question under the session ‘For Accident Insurance Plans only’ in Accident & Health Insurance Application Form</td></tr>
<tr><td>2. Financial Requirements</td><td><u>For Hong Kong/ Macau:</u>
• ADD:
The highest limit is subject to the Annual Income Multiples
<table>
<tr><th>Age</th><th>Multiple</th></tr>
<tr><td>18 – 50</td><td>15 x annual income</td></tr>
<tr><td>51 - 70</td><td>10 x annual income</td></tr>
</table>
For sum assured (per life) of ADD over US$1,000,000 and up to US$5,000,000, the Proposed Insured is required to submit income proof & LAQ / Financial Questionnaire and pass to Head of Services & Operations Department for approval.

• AMR:
US$50,000 (per life max issue limit)

<u>For PRC:</u>
• The highest limit is subject to the Annual Income Multiples
<table>
<tr><th>Age</th><th>Multiple</th></tr>
<tr><td>18 – 50</td><td>15 x annual income</td></tr>
<tr><td>51 - 70</td><td>10 x annual income</td></tr>
</table>
• Complete LAQ / Financial Questionnaire and submit financial proof
• Follow the existing financial requirement for PRC max limit per life</td></tr>
<tr><td>3. Medical Rating</td><td>N/A</td></tr>
<tr><td>4. Nationality Rating</td><td>• Offer to HKID/ Macau ID cardholder living in HK/ Macau respectively
• Offer to PRC applicant living in Mainland China
• For the applicant of HKID cardholder and Macau ID cardholder living in other countries will be declined
• For the PRC applicant living in other countries will be declined

<u>For PRC:</u>
• The maximum limit of sum assured for proposed PRC Insured is US$1,000,000 per life, including all products which provide Accidental Death and Dismemberment Benefit:

Note:
If the proposed PRC Insured intends to acquire US$1,000,000 per life limit, the Insured must get a new Grand VIP. Otherwise, if the Insured only purchase other accident products, the Insured should follow the existing per</td></tr>
</table>

	life limit. • The proposed PRC Insured must have an in-force life policy at the same time: 1. Life product; or 2. Saving product <u>Life product</u> ➢ The sum assured of **<u>Insured</u>** is US$250,000 or above; ➢ Sum assured can be aggregated by different policies; ➢ Eligible product: life product, e.g. Admire Life 2, Executive Life etc. <u>Saving product</u> ➢ The aggregated premium of **<u>Applicant / Policy owner</u>** is: o Aggregated Single Premium (“SP”) is equal or greater than US$250,000; o Aggregated Annualized Premium (“AP”) is equal or greater than US$50,000; or o Aggregated SP + Aggregated AP is equal or greater than US$250,000 ➢ Eligible product: Anti-Money laundering in-scope product, e.g. Bonus Power 2, Simply Love Encore 2 ➢ The applicant of new policy must be same as the policy owner of inforce policy ➢ Inforce basic plan with cash value and/ or account value only (exclude riders) ➢ Subject to the guideline of Anti-Money Laundering and Counter Terrorist Financing (“AML”) ***Remarks:*** <u>Aggregated *SP*</u> - *Total premium of all single premium policies; and* - *Total premium of pending single premium policies* <u>Aggregated *AP*</u> - *Total annualized premium of all premium paying policies in the past 12 months (policy anniversary date) from new business application date; and* - *Total annualized premium of pending policies*

5. Occupational Rating	• Occupation Class 1 – 4: Follow occupation rate of IPA(refer to the link of iOCS https://www3.aia.com.hk/application/iocs/internalLogin.do?UserID=hpsrpfb&Domain=AIA) • One premium for occupation class 1 – 4 • For occupations which are not covered by RCC, there will not be any RCC coverage provided regardless of any extra premium paid • The case will be declined if the occupation class does not fall into class 1 – 4 • The case will be declined if occupation belong to non-income group, i.e. juvenile, students, housewife, unemployed and retirees
6. Date Back/ Date Forward	Date Back: Not Allowed Date Forward: Not allowed
7. Application Form	**Hong Kong:** Accident & Health Insurance Application Form – OPUAIF79 **Macau:** Accident & Health Insurance Application Form – OPPAUF15
8. Key Man Insurance	N/A
9. CRS	N/A
10. FATCA	N/A

E. POS Guidelines

1. Change of Sum Assured	N/A
2. Reinstatement	120 days
3. Plan Change	For HK/Macau: Proposed Insured is allowed to have plan change among 3 plan levels under the same package plan. For PRC: Proposed Insured is allowed to have plan change among 2 plan levels under the same package plan. **Remarks:** If the sum assured and premium are reduced after the claim amount is paid for the loss of ADD/PTD, **No plan change is allowed**.
4. Term Conversion	N/A
5. Change Payment Mode	Follow existing

F. Agent Compensation

1. Commission	1st Year: 40.5% 2nd Year: 18.0% 3rd Year onwards: 30.0%
2. High Issue Age FYC Adjustment	N/A
3. Persistency	Not applicable for Life Persistency, but only applicable for PA persistency
4. Extra 10%	N/A
5. Provident Fund	N/A

G. Others

1. Proposal Generation System(PGS) – for AIA Vitality	Applies to the following versions： • PGS 2014 Web (PGS 15.4) • PGS 2014 iPad (PSG 15.4) • PGS 2014 Windows (PGS 15.4)
2. PTA Number for Brochure	
a) English	PTA999393
b) Traditional Chinese	PTA999394
c) Simplified Chinese	PTA999395

Appendix 2: Product Comparison of Grand VIP and LifeStyle VIP

	Grand VIP	Lifestyle VIP
Package Plan	Package A (ADD + AMR) Package B (ADD)	Only 1 package plan (ADD + AMR)
Plan Level	Plan 1 / 2 / 3	Plan 1 / 2 / 3
Issue Age	18 - 70	16 - 65
Benefit Term	Up to age 76	Up to age 75
Currency	US$	US$
Region	Hong Kong / Macau	Hong Kong / Macau
Available to PRC	• **Standard premium** • Only offer Plan 1 and Plan 2 (i.e. up to US$1,000,000 sum assured) • Overseas Double Indemnity Benefit is not available	• 50% premium loading is added • Only offer Plan 1 and Plan 2 (i.e. up to US$1,000,000 sum assured) • Overseas Double Indemnity Benefit is not available
AIA Vitality	**Available**	Not Available

Benefit

	Grand VIP	Lifestyle VIP
Accidental Death & Dismemberment Benefit (ADD)	Plan 1: US$500,000 Plan 2: US$1,000,000 Plan 3: US$1,500,000	Plan 1: US$500,000 Plan 2: US$1,000,000 Plan 3: US$1,500,000
Permanent Total Disability Benefit (PTD)	Plan 1: US$500,000 Plan 2: US$1,000,000 Plan 3: US$1,500,000 • **2%** of sum assured per month • Payable from **7th month** since permanent total disable, up to **50th** month	Plan 1: US$500,000 Plan 2: US$1,000,000 Plan 3: US$1,500,000 • 1% of sum assured per month • Payable from 13th month since permanent total disable, up to 100th month
Double Indemnity Benefit	Plan 1: US$500,000 Plan 2: US$1,000,000 Plan 3: US$1,500,000	-
Overseas Double Indemnity Benefit	Plan 1: US$500,000 Plan 2: US$1,000,000 Plan 3: US$1,500,000 Refer to Remarks (1) and (2)	Plan 1: US$500,000 Plan 2: US$1,000,000 Plan 3: US$1,500,000
Accidental Medical Expenses Reimbursement Benefit (AMR) (Per accident)	Package A only Plan 1: US$15,000 Plan 2: US$30,000 Plan 3: US$45,000	Plan 1: US$10,000 Plan 2: US$20,000 Plan 3: US$30,000
Double Accidental Medical Expenses Reimbursement Benefit (Per accident)	Package A only Plan 1: US$15,000 Plan 2: US$30,000 Plan 3: US$45,000	-

	Grand VIP	Lifestyle VIP
Bone-setting / Acupuncture	For fracture or non-fracture US$100 per visit per day, and 5 visits per policy year	Fracture: HK$1,000 Non-fracture: HK$500 (per accident per Insured)
Compassionate Death Benefit	US$1,300	US$1,300
Worldwide Emergency Assistance Services		
➢ 24-hour Telephone Enquiry Services	Included	Included
➢ Emergency Medical Evacuation / Repatriation of Remains (Per Life Limit)	US$625,000	Unlimited

Remarks:
(1) This benefit is not payable if Double Indemnity Benefit is paid.
(2) This benefit is not available for PRC applicants.

Premium

<table>
<tr><th></th><th>Grand VIP</th><th>Lifestyle VIP</th></tr>
<tr><td>Premium (US$)</td><td>
Package A (ADD + AMR)
<table>
<tr><th>Plan Level</th><th>Annual</th><th>Monthly</th></tr>
<tr><td>Plan 1</td><td>$930</td><td>$82</td></tr>
<tr><td>Plan 2</td><td>$1,860</td><td>$164</td></tr>
<tr><td>Plan 3</td><td>$2,790</td><td>$246</td></tr>
</table>
Package B (ADD)
<table>
<tr><th>Plan Level</th><th>Annual</th><th>Monthly</th></tr>
<tr><td>Plan 1</td><td>$750</td><td>$66</td></tr>
<tr><td>Plan 2</td><td>$1,500</td><td>$132</td></tr>
<tr><td>Plan 3</td><td>$2,250</td><td>$198</td></tr>
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ADD + AMR
<table>
<tr><th>Plan Level</th><th>Annual</th><th>Monthly</th></tr>
<tr><td>Plan 1</td><td>$1,000</td><td>$89</td></tr>
<tr><td>Plan 2</td><td>$2,000</td><td>$177</td></tr>
<tr><td>Plan 3</td><td>$3,000</td><td>$266</td></tr>
</table>
</td></tr>
</table>

Appendix 3: Mapping in Financial Needs Analysis Form

C. 適合性評估 Suitability Assessment

問題 Question			豐逸行* Grand VIP*
1		您選購本公司產品的目標為何? (可選多於一項) What are your objectives of buying our product? (tick one or more)	
	A	為應付不時之需的財務保障 (例如：死亡、意外、殘疾等) Financial protection against adversities (e.g. death, accident, disability, etc.)	✓
	B	為醫療需要作準備 (例如：危疾、住院等) Preparation for health care needs (e.g. critical illness, hospitalization, etc.)	
	C	為未來提供定期的收入 (例如：退休收入等) Providing regular income in the future (e.g. retirement income, etc.)	
	D	為未來需要儲蓄 (例如：子女教育，退休等) Saving up for the future (e.g. child education, retirement, etc.)	
	E	投資 Investment	
	F	其他 (例如：商業保險/要員保險等) 請詳述: _____ Others (e.g. business/ keyman insurance, etc.) Please specify: _____	
2		您考慮以哪種類型的保險產品來迎合您上述的目標? (可選多於一項) What type(s) of insurance products are you looking for to meet your objectives above? (tick one or more)	
	A	純保險產品(沒有任何儲蓄或投資成份)(例如：定期保險) Pure insurance product (without any savings or investment element) (e.g. term insurance)	✓
	B	有儲蓄成份的保險產品(有儲蓄但沒有投資成份)(例如：非分紅保單) Insurance product with savings element (with savings but without investment element) (e.g. non-participating policy)	
	C	有投資成份的保險產品(投資決定及風險由保險公司承擔)(例如：分紅保單，萬用壽險) Insurance product with investment element (Investment decisions and risks borne by insurer) (e.g. participating policy, universal life insurance)	
	D	有投資成份的保險產品(投資決定及風險由保單持有人承擔)(例如：投資相連保險計劃) Insurance product with investment element (Investment decisions and risks borne by policyholder) (e.g. Investment-Linked Assurance Schemes)	
	E	其他 (請詳述) : Others (Please specify) _____	
3		您投購保單及/或投資計劃的目標得益/保障年期 Year為多久? (請選一項)： What is your target benefit / protection period for insurance policy and/or investment plan? (tick one)	
		<1year 年	
		1-5 years 年	✓
		6-10years 年	✓
		11-20years 年	✓
		> 20years 年	✓
		終身 Whole of Life	

* ✓ refers to the choices that can be mapped to apply the product
✓ 指申請本產品之可配對選項

C. 適合性評估 (續) Suitability Assessment (Continued)

問題 Question		**豐逸行* Grand VIP***
4a	您能夠及願意支付保單及/或投資計劃的年期 Year為? (請選一項) For how long are you able and willing to contribute to an insurance policy and/or investment plan? (tick one)	
	<1year 年	✓
	1-5 years 年	✓
	6-10years 年	✓
	11-20years 年	✓
	> 20years 年	✓
	終身 Whole of Life	✓
5	須計算額外人壽保障額? Count Additional Level of Life Protection Needed?	不適用 N/A
6	共同匯報標準 Common Report Standard	不適用 N/A

* ✓ refers to the choices that can be mapped to apply the product
✓ 指申請本產品之可配對選項