健康長久好生活



特選客戶尊享：

- 成功投保指定計劃可享**5重優惠**
- 包括**免費流感疫苗注射**一次（價值：250港元）



限時快閃優惠

貴為特選客戶，由即日起至2024年12月31日，按保障需要成功投保**「癌症全方位保障3」***、**「愛伴航」**或**「智護癌症保」**(「指定產品」)，可享多達 **5重優惠**：

01 優易核保程序# 或 簡易核保程序#

優易核保程序#

- 無須驗身
- 只需確認一項健康聲明即可投保



簡易核保程序#

- 無須驗身
- 只需回答3條健康狀況問題即可投保



02 新 12月限時優惠 — 流感疫苗

首1,000名成功投保上述其中一款指定產品，而首年年度化保費達325美元的客戶，可享**流感疫苗注射一次**^（價值：250港元）！

03 保費折扣

加入「AIA Vitality 健康程式」[1]即享額外**首年保費9折優惠**[2]。

04 《歲月「友」情》推廣活動

《歲月「友」情》特選客戶可使用電子保費現金券獲享**即時保費扣減**[3]！

05 AIA 推廣活動

尚有更多精彩推廣優惠，請 **按此** 瞭解更多[4]！

優惠期有限，
請即聯絡您的財務策劃顧問了解詳情！

*「癌症全方位保障3」(包括AIA 健康系列及明珠系列) 有三種計劃，分別為特級計劃、升級計劃及標準計劃。請參閱相關產品簡介以瞭解產品特色。

註：
1. 「智護癌症保」並非 AIA Vitality 特選保險產品。
2. 「AIA Vitality 健康程式」申請人須年滿 18 歲或以上及為有效的 AIA Vitality 特選保險產品保單的受保人。「AIA Vitality 健康程式」並非受保險業監管條例監管的保險產品，會員需繳付年費。「AIA Vitality 健康程式」會按年收取會費，而會員亦必須每年按時續會，方可維持會籍及享有其後每個保單年度的保費折扣或「AIA Vitality 健康程式」保障增值（如有）。「AIA Vitality 健康程式」會費或會隨時變更而不作另行通知。同樣，計劃所提供之獎賞與優惠亦會隨時變更而不作另行通知。保費折扣只適用於投保指定 AIA Vitality 特選保險產品基本計劃或附加契約的一般標準保費，並不適用於任何額外附加保費。在任何情況下，有關續保保費折扣計算將視乎受保人於每個保單年度續保時的「AIA Vitality 健康程式」會員級別而釐定。「愛伴航」保單生效時即可享有保障增值，而非保費折扣。「AIA Vitality 健康程式」保障增值是一次性附加予原有保額的額外保障，保障金額為原有保額的某百分比，於賠償人壽或嚴重疾病保障時計算。AIA Vitality 特選保險產品保單及「AIA Vitality 健康程式」會籍之網年日可能會有所不同。「AIA Vitality 健康程式」提供不同優惠，如欲瞭解詳情，請瀏覽 aia.com.hk/aiavitality。
3. 使用電子保費現金券須符合指定首年年度化保費要求，請參閱 AIA+「獎賞」內的電子保費現金券之有效期、條款及細則。
4. 優惠受條款及細則約束，詳情請聯絡您的財務策劃顧問。

優惠受條款及細則約束，詳情請聯絡您的財務策劃顧問。

- 優易核保推廣優惠/ 簡易核保推廣優惠（「推廣優惠」）由 2024 年 7 月 1 日至 12 月 31 日止，包括首尾兩天（「推廣期」）。
- 此推廣優惠只適用於特選受保人於推廣期內成功投保「癌症全方位保障 3」、「愛伴航」或「智護癌症保」之新基本計劃（包括 AIA 健康系列及明珠系列，如適用），而合資格新保單須於推廣期內成功由受保人申請及繕發（以 AIA 系統紀錄為準）。
- 特選受保人可透過優易核保程序/ 簡易核保程序以受保人身份投保多於一張「癌症全方位保障 3」之合資格新保單（受限於產品系列的個人終身癌症賠償最高限額）。
- 特選受保人可透過優易核保程序/ 簡易核保程序以受保人身份投保多於一張「智護癌症保」之合資格新保單。此推廣優惠下「智護癌症保」保單之優易核保總保額（以受保人計算）上限為 750,000 港元；而簡易核保總保額（以受保人計算）上限為 1,500,000 港元。
- 此推廣優惠僅限於本推廣活動及不會作為未來投保的先例。
- **有關優易核保程序**：客戶必須如實作出健康聲明。若發現客戶沒有披露或隱瞞預先存在的健康狀況，將影響保單批核及將來索償。公司有可能要求客戶提供額外資料以作批核參考。此外，不確認健康聲明的客戶必須跟隨正常核保程序投保。
- **有關簡易核保程序**：客戶必須如實回答健康狀況問題。若發現客戶沒有披露或隱瞞預先存在的健康狀況，將影響保單批核及將來索償。公司有可能要求客戶提供額外資料以作批核參考。此外，如其中一條健康狀況問題的答案為「是」，客戶便必須跟隨正常核保程序投保。
- AIA 有權隨時更改本推廣活動的條款及細則而毋須另行通知。推廣優惠只在推廣保險產品仍然接受投保申請時有效。如有任何關於此推廣優惠的爭議，AIA 保留最終決定權。
- 有關投保安排，請向您的財務策劃顧問查詢詳情。

^ 12月限時優惠條款及細則：
- 12月限時優惠（「限時優惠」）推廣期為 2024 年 12 月 13 日至 12 月 31 日（包括首尾兩天）(「限時推廣期」)，此限時優惠限額 1,000 份，先到先得，額滿即止。
- 首1,000 名合資格客戶須於限時推廣期內成功投保「癌症全方位保障 3」、「愛伴航」或「智護癌症保」，並首年年度化保費達 325 美元 (「合資格客戶」)，便可獲享由 AIA 指定之第三方服務供應商提供的流感疫苗注射一次（價值：250 港元）(「禮品」)。首年年度化保費以保費折扣後計算。
- 每位合資格客戶只可獲贈禮品一次。當合資格新保單於限時推廣期內成功繕發後，禮品將於 2025 年 2 月下旬或之前直接發放予合資格新保單之保單持有人之電郵。於發放禮品時，該保單必須仍然生效否則客戶之限時優惠資格將被取消。
- AIA 指定之第三方服務供應商屬於香港機構。禮品由 AIA 指定之第三方服務供應商在香港提供，並不適用於澳門地區。禮品只適用於年滿 18 歲或以上的合資格客戶。禮品換領資格可以轉讓予其他 AIA 所列明人士，但不可兌換成現金或轉換為其他服務或產品。禮品逾期無效。於使用後即告作廢，如遺失將不會獲補發。
- AIA 並不代表禮品的供應商，亦不對禮品的品質作擔保。禮品須受有關條款約束。禮品之使用受限於供應商規定的條款和細則，包括因應最新防疫規定而作出之安排。
- 如得獎者因違反條款及細則或非法行為導致 AIA 或第三方損失，有關得獎者須負上一切責任。
- AIA 並不負責核實合資格客戶（保單持有人）所提供的電郵地址真確性。若合資格參加者所遞交的資料有錯漏/ 不正確而影響接收電郵（得獎通知），AIA 概不補發。
- AIA 並非禮品的製造商/ 供應商，並不就禮品承擔任何義務和責任。由禮品引起的任何爭議均由參加者和製造商/ 供應商直接解決。禮品之使用受限於條款和細則，有關禮品使用詳情，請參閱其條款及細則。
- 此推廣並不適用於由保險產品轉換計劃至推廣保險產品之基本計劃或附加契約（如適用）。
- 此推廣並不適用於在相關推廣期之前已遞交或已繕發但其後於相關推廣期內撤回投保申請或取消保單，並再次投保相同保險產品之客戶。
- AIA 有權隨時更改本推廣活動的條款及細則而無須另行通知。各推廣優惠均只在推廣保險產品可以接受投保申請時有效。如對本推廣活動有任何爭議，AIA 保留最終決定權。

「癌症全方位保障 3」可以基本計劃形式獨立投保或作附加契約，而「智護癌症保」及「愛伴航」只可以基本計劃形式投保。您可以選擇單獨投保上述計劃，毋須同時投保其他類型的保險產品。此推廣優惠只適用於本單張所列的指定保障計劃之新基本計劃而並不適用於附加契約。

客戶應根據自身的保障需要和保費負擔能力投保適合的保險產品。客戶應自行決定是否參與上述優惠並選擇相關選項（包括但不限於保單貨幣或保費繳費模式）。有關投保安排，請向您的財務策劃顧問查詢詳情。

上述推廣活動均受條款及細則約束，詳情請聯絡您的財務策劃顧問。AIA 有權隨時更改上述推廣活動的條款及細則而無須另行通知。如對以上推廣活動有任何爭議，AIA 保留最終決定權。

本單張只載有一般資料及只在香港發放，並不構成任何銷售建議及/或有關產品之推介。於投保保險產品之前，客戶須完成財務需要分析，並根據實際保障需要和負擔能力投保。在此文件中的產品資料並不包含保單的完整條款，有關產品特點、條款及細則，不保事項及主要產品風險之詳情，請參閱相關產品之產品簡介及保單契約。此推廣並不適用於由其他保險產品轉換計劃至推廣保險產品之基本計劃或附加契約（如適用）。如欲在投保前參閱保險合約之樣本，您可向AIA索取。人壽保險保單屬長期的保險合約。如於早年退保，您所收取的金額可能大幅少於已繳的保費。

「AIA」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）。

HEALTHIER, LONGER, BETTER LIVES



Exclusive for selected customers:

- Enjoy **5 offers** upon successful application of our Specified Protection Plan
- Include a **free Influenza Vaccine injection** (valued at: HK$250)



Limited-time Flash Offer

As our selected customer, from now until 31 December 2024, you can enjoy up to **5 offers** upon successful application of **Cancer Guardian 3***, **On Your Side Plan** or **Cancer Care Essence** ("Specified Protection Plans") based on your coverage needs:

01 Preferential Underwriting Offer# OR Simplified Underwriting Offer#

Preferential Underwriting Offer#

- No medical examination is required
- Simply acknowledge a health declaration to apply for the plan



Simplified Underwriting Offer#

- No medical examination is required
- Simply answer 3 health questions to apply for the plan



02 December Limited-time Offer – Influenza Vaccine Injection

New

The first 1,000 customers who successfully apply for one of the above-mentioned Specified Protection Plans, with an annualised premium of US$325 or above in the first year, can enjoy **a Influenza Vaccine injection^** (valued at: HK$250)!

03 Premium Discount

Join AIA Vitality[1] to enjoy an **instant 10% discount off first-year insurance premium[2]**.

04 "The Loyalty Delight" Campaign

Selected customers of "The Loyalty Delight" Campaign can use ePremium Coupons and enjoy **an instant premium deduction[3]**!

05 AIA Promotion Campaign

More offers are available, please **click here** to learn more[4]!

Limited-time offers!
Please contact your financial planner for details!

* Cancer Guardian 3 (including AIA Vitality Series and Pearl Series) includes Mega Plan, Plus Plan and Standard Plan. For product features, please refer to the relevant brochure(s).

Remarks:

1. Cancer Care Essence is not an AIA Vitality selected insurance product.
2. The applicants for AIA Vitality must be 18 years old or above and must be the insured of the in-force policy of an AIA Vitality selected insurance product. AIA Vitality is not an insurance product that falls under the jurisdiction of the insurance regulation. An annual membership fee is required for joining. An annual membership fee will be charged for AIA Vitality and a member has to renew the AIA Vitality membership annually on time in order to maintain the membership and enjoy premium discount or AIA Vitality Power Up Coverage (if any) in the subsequent policy years. The membership fee of AIA Vitality may vary at any time without prior notice. Likewise, programme benefits may be added or removed without prior notice. Premium discount is only applicable to the standard premiums of selected AIA Vitality insurance products (including basic and add-on plans) and shall not apply to any extra premiums due to loading. In all circumstances, the premium discount will be calculated in accordance with the Insured's AIA Vitality status achieved on each policy anniversary. On Your Side Plan offers Power Up Coverage as a benefit instead of premium discounts. AIA Vitality Power Up Coverage is a percentage of Initial Sum Assured added for the sole purpose of computing the death benefit or the major illness benefit for once when it becomes payable. The policy anniversary of AIA Vitality selected insurance products and AIA Vitality membership anniversary may not be the same. For details and offers of AIA Vitality, please visit aia.com.hk/aiavitality.
3. The use of the ePremium coupons is subject to designated criteria regarding the first-year annualised premium. Please refer to the valid period as well as terms and conditions of the ePremium coupons in the "Rewards" section of AIA+.
4. Terms and conditions apply, please contact your financial planner for details.

\# Terms and Conditions for the Preferential Underwriting Offer / the Simplified Underwriting Offer:

- The Preferential Underwriting Offer / the Simplified Underwriting Offer ("Offer") starts from 1 July to 31 December 2024, both dates inclusive ("Promotion Period").
- These Offers are only applicable to the selected insured who has successfully applied for the new basic plan of Cancer Guardian 3, On Your Side Plan or Cancer Care Essence within the Promotion Period, and the eligible new policy must be successfully applied by the insured and issued within the Promotion Period (according to AIA's system records).
- The selected insured can enjoy Preferential Underwriting / Simplified Underwriting to apply for more than one eligible new policy of Cancer Guardian 3 (subject to the Maximum Lifetime Cancer Limit of the product series).
- The selected insured can enjoy Preferential Underwriting / Simplified Underwriting to apply for more than one eligible new policy of Cancer Care Essence. The total maximum sum assured under the Preferential Underwriting Offer (per insured) is HK$750,000; while under the Simplified Underwriting Offer (per insured) is HK$1,500,000.
- This Offer is only limited to this campaign, and it does not serve as a precedent for future policy application.
- **Preferential Underwriting Offer:** Customers must complete the health declaration truthfully. If customers fail to disclose or withhold their pre-existing health conditions, the approval of their policies or future claims will be affected. AIA may request customers to provide further information as reference for policy approval. Furthermore, customers who do not acknowledge the health declaration must follow normal underwriting procedures for policy application.
- **Simplified Underwriting Offer:** Customers must answer the health questions truthfully. If customers fail to disclose or withhold their pre-existing health conditions, the approval of their policies or future claims will be affected. AIA may request customers to provide further information as reference for policy approval. Furthermore, if one of the health questions is answered "Yes", the application will proceed to full underwriting.
- AIA reserves the right to change any terms and conditions of this promotion without advance notices. The Offer is valid only when the promotion insurance products are available for application. In case of any dispute regarding the Offer, AIA's decision shall be final and conclusive.
- For the detailed procedures of the application, please contact your Financial Planner.

^ Terms and Conditions of the December Limited-time Offer:

- The promotional period of the December Limited-time Offer (the "Limited-time Offer") is from 13 December to 31 December 2024, both dates inclusive, ("Limited-time Promotional Period"). The quota of the Limited-time Offer is limited to 1,000 and on a first-come, first-served basis and while stocks last.
- The first 1,000 selected customers who have successfully applied for new policy of Cancer Guardian 3, On Your Side Plan or Cancer Care Essence with an annualised premium of US$325 or above for the first year during the Limited-time Promotional Period as policyowner ("Eligible Customer"), are entitled to 1 Influenza Vaccine injection provided by our designated third-party service provider (valued at: HK$250) ("Gift"). The annualised premium requirement is calculated after premium discount.
- Each Eligible Customer can receive the Gift once. Upon the issuance of an eligible new policy during the Limited-time Promotional Period, the Gift will be sent to the qualified policyholders' emails on or before late February 2025. The eligible new policy must still be in force at the time of issuance of the Gift, otherwise the customer's eligibility for the Limted-time Offer will be forfeited.
- The designated third-party service provider is a Hong Kong institution. The Gift is provided in Hong Kong by the designated third-party service provider and is not applicable to Macau Region. It is only applicable to Eligible Customer who is aged 18 or above. The Gift entitlement can be transferred to other person to be specified by AIA, but is not exchangeable for cash or any other treatments or goods. The Gift shall be invalid after the expiry date. It will become void once used. No replacements will be issued if lost.
- AIA does not represent the supplier of the Gift and does not guarantee the quality of the Gift. The Gift is subject to the related terms. The use of the Gift is subject to the terms and conditions stipulated by the supplier, including arrangements made in response to the latest epidemic prevention regulations.
- If the winners violate these terms and conditions or commit any illegal acts that result in any losses on the part of AIA or any third parties, the relevant participants or winners shall be liable for all the losses.
- AIA is not responsible for verifying the email addresses submitted by Eligible Customers (policyholders). Should there be any mis delivery of email notification regarding Gift redemption resulted from inaccurate / incorrect information submitted by the Eligible Customers, AIA will not re-issue the Gift.
- AIA is not the manufacturer / supplier of the Gift and shall have no obligation and liability in any issues that arise from the Gift. Any disputes arising from the Gift shall be resolved between the participants and the manufacturer / supplier directly. The use of the Gift is subject to terms and conditions. For details of how to use the Gift, please refer to the relevant terms and conditions as set by the manufacturer / supplier.
- This promotion is not applicable to those plans change cases (basic plans or riders, if applicable) from other insurance plans to the insurance plans in this promotion.
- This promotion is not applicable to the applicants who have submitted the applications before the relevant promotional period but withdrew the applications or cancelled the policies issued during the relevant promotional period which re-apply for the same products.
- AIA reserves the right to change any terms and conditions of this promotion without advance notices. All promotion offers are valid only when the promoted insurance products are available for application. In the event of any disputes, AIA's decision shall be final and conclusive.

Cancer Guardian 3 can be purchased as a basic plan or as a rider, while Cancer Care Essence and On Your Side Plan can only be purchased as a basic plan. You may purchase the above-mentioned plan(s) as a standalone plan without enrolling with other type(s) of insurance product at the same time. This Offer is only applicable to the new basic plan of Specified Protection Plan listed in this leaflet and is not applicable to rider.

Customers should apply for insurance products according to their protection needs and premium affordability. Whether customers participate in the aforesaid offers and select relevant options (including but not limited to policy currency and premium payment mode), it should be customers' own decision. For insurance arrangements, please contact your financial planner for details.

The above promotions are subject to terms and conditions. Please contact your financial planner for details. AIA reserves the right to change the terms and conditions of the above promotions without prior notice. In case of any dispute regarding the promotion, AIA's decision shall be final and conclusive.

This leaflet contains general information and is for distribution in Hong Kong only. It does not constitute any offer and/or insurance product recommendation. Customer must complete the Financial Needs Analysis before applying for any insurance product, and customers should apply based on their protection needs and affordability. The product information in this material is for reference only, for the details of the product features, terms and conditions, exclusions and key product risks, you may refer to the product brochure and policy contract of relevant products. This promotion is not applicable to those plans change cases (basic plans or riders, if applicable) from other insurance plans to the insurance plans in this promotion. In case you want to read policy contract sample before making an application, you can obtain a copy from AIA. Life insurance policies are long-term contracts of insurance. Should you surrender the policy early, you may receive an amount considerably less than the total amount of premiums paid.

"AIA" refers to AIA International Limited (Incorporated in Bermuda with limited liability).