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Healthcare
Smart Start
Medical Insurance

**Protect your
precious health**



Product brochure

Medical expenses for treatment may be overwhelming and disruptive to your future plan. Our **Smart Start Medical Insurance** (“**Smart Start**”) offers you reimbursement protection of actual medical expenses up to age 100¹, safeguarding you against the unexpected medical costs. You may choose **Smart Start** as stand-alone basic plan or supplement to other AXA basic plans.



Smart Start Medical Insurance

Plan features



Reimbursement for
medical expenses



Optional Supplementary
Major Medical Benefit



Optional extra protection



Guaranteed renewability²



No claim discount³



Worldwide emergency
assistance⁴



Reimbursement for medical expenses

Smart Start reimburses the actual medical expenses up to age 100¹, including inpatient benefits such as room and board, surgery, hospital expenses and out-patient surgery, etc. **Smart Start** also offers you the coverage for intensive care, in-patient specialist, major illness treatment and medical negligence. Please refer to the benefit schedule in this product brochure for quick reference.



Optional Supplementary Major Medical Benefit

Available as an optional top-up for **Smart Start** customers, our Supplementary Major Medical Benefit provides partial reimbursement of specified hospital expenses incurred in excess of those covered under **Smart Start**, please refer to the benefit schedule of Supplementary Major Medical Benefit (optional) under **Smart Start** for more details.



Optional extra protection

You may combine **Smart Start** with other optional supplements such as **Smart Medimoney** for even better protection. For details of **Smart Medimoney**, please refer to the relevant product brochure.



Guaranteed renewability²

You will enjoy guaranteed annual renewal² of your **Smart Start**, giving you added peace of mind.



No claim discount³

Subject to the terms and conditions of the policy contract, you can enjoy a no claim discount³ upon policy anniversary if (1) you are a customer of **Smart Start** throughout the 3 years immediately preceding the policy anniversary; and (2) no benefit was paid or payable under **Smart Start** and **Smart Medimoney** (where applicable) during the 3 years immediately preceding the policy anniversary. The discount is equal to 15% of your annual premium (before no claim discount³, if any) of **Smart Start** in the year immediately preceding the policy anniversary.



Worldwide emergency assistance⁴

As our valued customer, you will automatically be entitled to use the worldwide emergency assistance⁴ provided by AXA Assistance. In the event of an emergency during a business trip or holiday, you can simply contact the 24-hour worldwide alarm centres for help.

Smart Start at a glance

| | |
|----------------------|--|
| Premium payment term | Up to age 100 |
| Benefit period | Up to age 100 ¹ |
| Issue age | 14 days old – age 65 |
| Premium [#] | <ul style="list-style-type: none">■ Will be adjusted based on the insured's attained age■ Premiums are not guaranteed |
| Policy currency | For Smart Start issued as basic plans: HKD For Smart Start issued as supplements: HKD / USD |
| Payment mode | Annual / Semi-annual / Monthly |
| Policy application | Underwriting required |
| Policy renewability | Guaranteed annual renewal until the insured reaches the age of 100 ² |

[#] Please refer to **Premium adjustment** under the section Important information for details.



Benefit schedule of Smart Start

| Protection | Benefit items | Maximum benefit limit for Economy |
|---|--|--|
| Hospitalisation Per confinement ^a | Daily Room and Board | HKD680 / day (up to 120 days ^b) |
| | Medical Practitioner's Visit in Hospital | HKD650 / day (up to 120 days) |
| | Intensive Care ^c | HKD2,200 / day (up to 15 days ^b) |
| | In-patient Specialist's Fee | HKD2,500 |
| | Miscellaneous Hospital Expense ^d (Dressings, drugs, etc.) Per confinement and per disability | HKD6,000 |
| | Surgeon's Fee ^e <ul style="list-style-type: none"> ■ Critical major ■ Super major ■ Major ■ Intermediate ■ Minor ■ Investigative procedure | HKD40,000 HKD20,000 HKD15,000 HKD7,500 HKD3,000 HKD3,000 |
| | Anaesthetist's Fee | Maximum 30% of Surgeon's Fee |
| | Operating Theatre | Maximum 30% of Surgeon's Fee |
| Major Illness Treatment Per policy | Radiotherapy and Chemotherapy for Cancer Benefit ^f | HKD50,000 |
| | Kidney Dialysis Benefit ^f | HKD150,000 |
| Out-patient Per disability | Out-patient Surgery Benefit | Follows the above Surgeon's Fee ^e , Anaesthetist's Fee and Operating Theatre |
| | Emergency Out-patient Treatment for Accident Benefit ^d | HKD2,000 |
| Medical Negligence Per policy | Medical Negligence Benefit (Total and permanent disablement or death) | HKD60,000 |
| Life Per policy | Death Benefit | HKD15,000 |

Benefit schedule of Supplementary Major Medical Benefit^g (optional) under Smart Start

| Protection | Benefit items | Maximum benefit limit for Economy |
|---|--|-----------------------------------|
| Hospitalisation Per confinement ^a | 1. Maximum benefit | HKD105,000 |
| | 2. Deductible | HKD8,000 |
| | 3. Percentage of the hospital expenses (in excess of the benefit paid under Hospitalisation protection per confinement in the above table of Smart Start) after deducting the deductible (if applicable), subject to the maximum benefit amount ^h | 75% |
| | Supplementary Major Medical Benefit will also be subject to the following limits for the respective benefit items: | |
| | (i) Daily Room and Board ⁱ (Starting from the 121 st day) | HKD680 / day |
| | (ii) Medical Practitioner's Visit in Hospital ⁱ (Starting from the 121 st day) | HKD650 / day |
| | (iii) Intensive Care ⁱ (Starting from the 16 th day) | HKD2,200 / day |

Note:

- When **Smart Start** is issued as a supplement, the supplement should be denominated in the same currency in which the basic plan is denominated.
- a Confinements resulting from the same disability are treated as the same confinement unless the insured has been able to resume his normal activities in full without the need of medical attention for a period of at least 90 days between the 2 successive confinements.
- b The aggregate period of the Daily Room and Board benefit and Intensive Care benefit will not exceed 120 days per confinement.
- c In respect of a confinement, the period during which the Intensive Care benefit is payable will not exceed 15 days. In cases where the confinement is in a place other than North America, Europe, Australia, New Zealand, Japan, Singapore, Taiwan, Hong Kong or Macau, the amount payable under the Intensive Care benefit will not exceed the maximum amount of the Daily Room and Board benefit for any 1 day.
- d For each disability, the aggregate of the amount payable under Miscellaneous Hospital Expense benefit and Emergency Out-patient Treatment for Accident Benefit will not exceed the maximum amount of the Miscellaneous Hospital Expense benefit.
- e Procedures are classified in accordance with the Schedule of Surgical Fees in the policy contract. If more than 1 procedure (whether inpatient or out-patient surgery) is performed resulting from the same disability, only the largest benefit is payable. If more than 1 procedure is performed during a confinement resulting from different disabilities, the aggregate of all amounts payable will not exceed the maximum amount for critical major class of Surgeon's Fee benefit.
- f Radiotherapy and Chemotherapy for Cancer Benefit and Kidney Dialysis Benefit will not be payable if treatment is provided in a place outside North America, Europe, Australia, New Zealand, Japan, Singapore, Taiwan, Hong Kong or Macau.
- g Extra premium will be charged if Supplementary Major Medical Benefit is chosen.
- h Subject to the maximum benefit amount as stated in the benefit schedules of **Smart Start** and its Supplementary Major Medical Benefit (optional) under **Smart Start** in the relevant policy.
- i The Daily Room and Board benefit and Medical Practitioner's Visit in Hospital benefit will not be paid for the first 120 days of the confinement whilst Intensive Care benefit will not be paid for the first 15 days of the confinement. In cases where the confinement is in a place other than North America, Europe, Australia, New Zealand, Japan, Singapore, Taiwan, Hong Kong or Macau, the amount payable under the Intensive Care benefit will not exceed the maximum amount of the Daily Room and Board benefit for any 1 day.

Important information

Cooling-off period

If you are not completely satisfied with the policy, you have the right to cancel it by returning the policy and giving written request. Such letter of request must be signed by you and received directly by our Customer Service at Suite 2001, 20/F, Tower Two, Times Square, 1 Matheson Street, Causeway Bay, Hong Kong within 21 days after the delivery of the policy or issue of the notice (informing about the availability of the policy and the expiry date of the cooling-off period) to you or your representative, whichever is earlier. The policy will then be cancelled and a refund of any premium(s) paid will be returned to you on the condition that no claim has been admitted.

Policy currency

If your policy is denominated in a currency other than your local currency, you may face an exchange rate risk. Upon currency conversion, the amounts you receive and the premiums you pay may vary as a result of changes in exchange rate.

Premium adjustment

The initial premium is based on the age of the insured at the time of policy issuance and other factors including but not limited to gender and risk class of the insured. Premiums are not guaranteed and may be changed by the Company at any of the policy anniversaries. The premium may be adjusted on each policy anniversary based on factors including but not limited to the attained age of the insured, medical trend and the Company's claims experience.

Non-payment of premium

You should pay premiums for the whole of your premium payment term. Any premiums remaining outstanding at the end of the grace period (i.e. 31 days after premium due date) may lead to termination of your policy. You may lose the insurance protection offered by the policy.

Inflation

Medical costs in the future are likely to be higher than they are today due to inflation. In that case, the Company may, subject to the policy contract, revise the terms and benefit coverage and future premiums from time to time, such that the adequacy of coverage under the plan can be maintained.

Termination

When **Smart Start** is issued as a basic plan, it will automatically terminate on the policy anniversary on or immediately following the insured's 100th birthday.

When **Smart Start** is issued as a supplement, it will automatically terminate:

- (a) on the policy anniversary on or immediately following the insured's 100th birthday; or
- (b) if the basic plan to which **Smart Start** is attached terminates or an option on non-payment takes effect.

Key exclusions

- (a) No benefit (other than the Death Benefit) is payable for or as a result of the following:
 - covered sickness which is contracted and commences within 30 days following the policy date or within 10 days following any date of reinstatement, whichever is later; or
 - pregnancy, childbirth or miscarriage, sterilisation or infertility and any related treatment or treatment of congenital anomalies; or

- any drug or alcohol abuse; or
- any self-inflicted injury or suicide, whether sane or insane; or
- cosmetic surgery, eye glasses, corrective aids and treatment of refractive errors or any optional surgery; or
- dental care or surgery unless resulting (directly and independently of all other causes) from a covered injury (excluding denture and related expenses); or
- general check-up, convalescence, custodial or rest care; or
- treatment or surgery for tonsils, adenoids, hernia or a disease peculiar to the female generative organs unless the insured has been continuously covered under the **Smart Start** for a period of 120 days from the policy date or any date of reinstatement, whichever is later; or
- circumcision before attaining the age of 12; or
- disease or infection with any human immunodeficiency virus (HIV) and / or any HIV-related illness including Acquired Immune Deficiency Syndrome (AIDS) and / or any mutations, derivations or variations thereof; or
- any attempt or commission of assault or unlawful act by the insured; or
- any act due to war, declared or not, military, naval or air service for any country at war, declared or not; or
- any confinement, treatment, procedure, supplies or other medical services which are not medically necessary; or
- any charges exceeding the reasonable and customary charges; or
- pre-existing conditions or recurrence of chronic pre-existing conditions prior to the policy date or supplement effective date or any date of reinstatement, whichever is later.

(b) Radiotherapy and Chemotherapy for Cancer Benefit is not payable if:

- the cancer occurs within 60 days following the policy date or any date of reinstatement, whichever is later; or
- treatment of Radiotherapy or Chemotherapy is not provided in a hospital or a cancer treatment clinic in North America, Europe, Australia, New Zealand, Japan, Singapore, Taiwan, Hong Kong or Macau.

(c) Kidney Dialysis Benefit is not payable if:

- the chronic and irreversible kidney failure occurs within 60 days following the policy date or any date of reinstatement, whichever is later; or
- regular haemodialysis or peritoneal dialysis is not provided in a hospital or a kidney dialysis clinic in North America, Europe, Australia, New Zealand, Japan, Singapore, Taiwan, Hong Kong or Macau.

(d) Medical Negligence Benefit is not payable if the incident occurs in a place outside Hong Kong or Macau.

(e) Death Benefit is not payable if the insured commits suicide within 1 year from the policy date or any date of reinstatement, whichever is later, whether sane or insane.

Levy on insurance premium

Levy collected by the Insurance Authority through the Company will be imposed on the policy at the applicable rate. Policyholders must pay the levy in order to avoid any legal consequences.

Rights of third parties

The policy is excluded from the application of the Contracts (Rights of Third Parties) Ordinance (Cap 623 of the Laws of Hong Kong) ("TP Ordinance"). Any person or entity which is not a party to the policy shall have no rights under the TP Ordinance to enforce any terms of the policy.

Remarks

1. The benefit period of **Smart Start** is up to age 100 (age at last birthday) of the insured, subject to the termination of policy as stated in section Important information of this product brochure.
2. Subject to the terms and conditions of the policy contract, you have a guaranteed right to renew the policy by making payment of the prevailing premium on each policy anniversary.
3. If a benefit in respect of any previous year becomes payable under **Smart Start** or **Smart Medimoney** (where applicable), the no claim discount given will be deducted from the benefit payable.
4. The provision of services are subject to the terms and conditions of the worldwide emergency assistance. AXA reserves the right to amend the terms and conditions thereof from time to time without prior notice.

Notes

- Unless otherwise specified, all ages mentioned in this product brochure refer to the age of the insured on his or her last birthday.
- Please contact your financial consultant for availability of other policy currency(ies).
- The Company reserves the right to revise the benefits and reclassify the procedures in the Schedule of Surgical Fees in the policy contract on any policy anniversary.
- All types of waiver of premium supplements do not apply to **Smart Start**.

Smart Start Medical Insurance is underwritten by AXA China Region Insurance Company (Bermuda) Limited (Incorporated in Bermuda with limited liability) / AXA China Region Insurance Company Limited (collectively "AXA", the "Company", or "we").

The plan is subject to the terms, conditions and exclusions of the relevant policy contract. AXA reserves the final right to approve any application. This product brochure contains general information only and does not constitute any contract between any parties and AXA. It is not a policy. For detailed terms, conditions and exclusions of the plan, please refer to the relevant policy contract, which will be made available by the Company upon request.

ABOUT AXA HONG KONG AND MACAU

AXA Hong Kong and Macau, a member of the AXA Group, prides itself on serving over 1 million customers¹ in the region. In addition to being the #1 global Property & Casualty commercial lines insurer by Gross Written Premium (GWP)², we have also been the #1 insurance brand worldwide for ten consecutive years³. In Hong Kong and Macau, we are also one of the largest health protection providers.

"Empowering people to live a better life" is the goal of AXA Hong Kong and Macau, which is reflected in everything we do. We are one of the most diversified insurers, providing a full range of coverage for individual and commercial customers. We offer all-round, integrated solutions across Life, Health and Property & Casualty to address all their insurance needs.

As an innovative insurer, we leverage on Big Data and AI to transform the customer experience end-to-end, making insurance simpler and more personal. We continue to drive innovation notably in health and protection, supporting customers in prevention, treatment and recovery.

We also believe it is our inherent responsibility to support the communities in which we operate. AXA Foundation is our flagship corporate social responsibility programme covering all of our efforts in promoting health, education and community support to create a positive and lasting impact in Hong Kong and Macau.

¹ Including customers of AXA China Region Insurance Company Limited, AXA China Region Insurance Company (Bermuda) Limited (incorporated in Bermuda with limited liability), and AXA General Insurance Hong Kong Limited

² AXA Corporate Solutions, AXA Matrix Risk Consultants, AXA Insurance Company, and AXA Art with AXA XL's insurance and reinsurance operations combined 2016 GWP in one billion Euro

³ Interbrand Best Global Brand 2018 (By brand value)



Smart Start Medical Insurance Product Brochure

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Find out more about **Smart Start Medical Insurance**



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