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Medical protection
Precious Mom and Child Insurance

**Protect
the most
precious**



Product brochure



Tailored coverage for the new mom and the newborn

Pregnancy is a major life event which brings along the happiness of welcoming a new member to the family. However, new mothers may feel concerned about everything from the pregnancy, childbirth to the baby's well-being. Understanding such concerns, AXA's **Precious Mom and Child Insurance** ("this Plan") not only offers a tailored coverage for the new mother but also extends the protection to the newborn, bringing extra peace of mind during this joyous time.



Highlights



Covers pregnancy complications of the expectant mother



Covers congenital illnesses of the child



Provides daily hospital income for both the expectant mother and the child



Extends protection to each insured child of multi-parity pregnancy



Offers Baby Bonus for purchasing subsequent new eligible insurance plans

Essential protection before and after childbirth

Pregnancy is a joyful and exciting time, but can also be a source of stress. This Plan helps relieve the anxiety by offering immediate protection for expectant mothers who are, at the time of policy application, pregnant between 7 weeks 0 day and 30 weeks 6 days gestation¹. With only one premium payment,

the expectant mother can enjoy up to 3 years' pre- and post-natal coverage for herself and the newborn. Its two benefit levels, Standard and Superior, allow you to choose the level of coverage that best suits your budget and personal insurance needs.

Protection for the expectant mother

“As a new mother, I want to have a healthy pregnancy. I am worried that in case something unexpected happens, how can I be protected right away?”



Pregnancy Complications Benefit for the Expectant Mother²

While most expectant mothers can enjoy a healthy pregnancy, some may experience complications that can affect both the expectant mother and the newborn. If an expectant mother is diagnosed with any one of the covered pregnancy complications while this benefit is in effect, a lump sum amount will be paid to ease financial worries.

Pregnancy Complications Covered

- 🏥 Still Birth in the Third Trimester
- 🏥 Pre-eclampsia or Eclampsia
- 🏥 Placental Abruption
- 🏥 Placenta Accreta or Placenta Increta[#]
- 🏥 Amniotic Fluid Embolism[#]
- 🏥 Acute Fatty Liver of Pregnancy
- 🏥 Disseminated Intravascular Coagulation of Pregnancy
- 🏥 Postpartum Haemorrhage requiring Hysterectomy[#]

[#] Surgery must have been performed to treat the condition while this benefit is in effect. Please refer to the policy contract for detailed definitions.

Note: This benefit is payable according to the definitions of the relevant pregnancy complications as set out in the policy contract.

Hospital Income Benefit for the Expectant Mother

To offer extra financial support, this Plan will pay daily hospital income up to a maximum period of confinement of 25 days* if the expectant mother is

- (i) admitted into the intensive care unit due to one of the covered pregnancy complications; or
- (ii) admitted for legal abortion performed due to medical condition (payable up to 4 days),

while this benefit is in effect.

* Inclusive of up to 4 days in respect of legal abortion performed due to medical condition under (ii).

Note: This benefit is payable according to the definitions of the relevant pregnancy complications and other medical conditions and treatments as set out in the policy contract.

Death Benefit for the Expectant Mother

A death benefit will be paid to the beneficiary in the unfortunate event where the expectant mother passes away while this benefit is in effect.

Protection for the insured child

“I want my baby to be happy and healthy. How can I get prepared for better protection against any unforeseen health issues of my baby?”



Congenital Illnesses Benefit for the Child³

This Plan is essential for the child when misfortune strikes. We will pay a lump sum amount if the child is diagnosed with any one of the covered congenital illnesses after birth while this benefit is in effect.

Congenital Illnesses Covered

- ✚ Anal Atresia⁺
- ✚ Congenital Bilateral Cataract⁺
- ✚ Congenital Bilateral Deafness
- ✚ Congenital Diaphragmatic Hernia⁺
- ✚ Infantile Hydrocephalus
- ✚ Tetralogy of Fallot
- ✚ Transposition of the Great Vessels⁺
- ✚ Truncus Arteriosus⁺
- ✚ Atrial Septal Defect⁺
- ✚ Ventricular Septal Defect⁺
- ✚ Down's Syndrome
- ✚ Spina Bifida
- ✚ Absence of Two Limbs
- ✚ Cleft Palate
- ✚ Cerebral Palsy
- ✚ Bilateral Club Foot⁺
- ✚ Congenital Dislocation of Hip⁺
- ✚ Retinopathy of Prematurity
- ✚ Neonatal Death
- ✚ Tracheoesophageal Fistula and Oesophageal Atresia⁺
- ✚ Conjoined Twins

⁺ Surgery must have been performed to correct the condition / abnormality while this benefit is in effect. Please refer to the policy contract for detailed definitions.

Note: This benefit is payable according to the definitions of the relevant congenital illnesses as set out in the policy contract.

Hospital Income Benefit for the Child

We provide the support you need in case of hospitalisation of the child. Daily hospital income up to a maximum period of confinement of 25 days[^] will be paid if the child is

- (i) confined in a hospital for 3 consecutive days or more; or
- (ii) admitted into the intensive care unit,

due to any one of the covered conditions while this benefit is in effect.

Conditions Covered

- ✚ Premature birth requiring neo-natal Intensive Care Unit (NICU)
- ✚ Incubation of the newborn child immediately following birth
- ✚ Inpatient hospitalisation due to Hand, Foot and Mouth Disease
- ✚ Inpatient hospitalisation due to Dengue Fever
- ✚ Inpatient hospitalisation due to Pneumonia
- ✚ Inpatient hospitalisation due to Bronchitis (including other respiratory conditions)
- ✚ Severe Neonatal Jaundice⁴ (payable up to 10 days)

[^] Inclusive of up to 10 days in respect of Severe Neonatal Jaundice.

Note: This benefit is payable according to the definitions of the relevant conditions as set out in the policy contract.

Assurance for each insured child of multi-parity pregnancy

We understand that every child is special and unique to you. If the expectant mother carries more than 1 foetus in the same pregnancy, each insured child as indicated in the policy application will be individually covered by the Congenital Illnesses Benefit for the Child (except for Conjoined Twins) and the Hospital Income Benefit for the Child.

Other protection and bonus

Childbirth Medical Negligence Benefit⁵

Despite advances in medical technology, medical negligence can still occur during childbirth and cause harm to the expectant mother or the child or even both. We will pay a lump sum amount if, while this benefit is in effect, the expectant mother passes away

or suffers from total permanent disablement, or the child passes away, resulting (directly and independently of all other causes) from the negligence of a medical practitioner or a hospital in Hong Kong or Macau during the child delivery.

“With the expansion of family, I feel an increased sense of responsibilities. How can I provide better protection for my family members?”



Baby Bonus

The childbirth marks the beginning of a new chapter of your life. With the change of life stage, it is necessary to seek more protection and security for you and your family. We specially bring you an exclusive offer of Baby Bonus. Upon purchase of new eligible AXA's insurance policies for the expectant mother, father of the child and / or the child after the childbirth, you may

enjoy a premium rebate of approximately 1 month's or 3 months' premium of the new eligible insurance policies, subject to a maximum amount of 50% of the single premium paid under your **Precious Mom and Child Insurance**. Please refer to the relevant terms and conditions of the Baby Bonus in this product brochure.

Precious Mom and Child Insurance benefit schedule

Benefits [▲]	Benefit level	
	Standard	Superior
For the expectant mother		
Pregnancy Complications Benefit for the Expectant Mother²	■ HKD80,000 / USD10,000	■ HKD160,000 / USD20,000
Hospital Income Benefit for the Expectant Mother	■ HKD500 / USD62.5 per day; and ■ Up to 25 days in total (inclusive of up to 4 days in respect of legal abortion performed due to medical condition)	■ HKD1,500 / USD187.5 per day; and ■ Up to 25 days in total (inclusive of up to 4 days in respect of legal abortion performed due to medical condition)
Death Benefit for the Expectant Mother	■ HKD200,000 / USD25,000	■ HKD500,000 / USD62,500
For the insured child		
Congenital Illnesses Benefit for the Child³	■ HKD80,000 / USD10,000	■ HKD160,000 / USD20,000
Hospital Income Benefit for the Child	■ HKD500 / USD62.5 per day; and ■ Up to 25 days in total (inclusive of up to 10 days in respect of Severe Neonatal Jaundice)	■ (i) For health conditions other than Severe Neonatal Jaundice: HKD1,500 / USD187.5 per day; ■ (ii) For Severe Neonatal Jaundice: HKD500 / USD62.5 per day (up to 10 days); and ■ Up to 25 days in total (inclusive of up to 10 days in respect of Severe Neonatal Jaundice)
Other benefit		
Childbirth Medical Negligence Benefit⁵	■ HKD200,000 / USD25,000	■ HKD500,000 / USD62,500

[▲] Benefits are subject to the relevant termination conditions and other terms, conditions and exclusions of the policy contract. Please refer to the policy contract for details.

Note: We offer Macau policies denominated in Macau Pataca (MOP) or other available currency(ies) (excluding Hong Kong Dollar).

Precious Mom and Child Insurance at a glance

Premium payment term	Single premium
Benefit period	3 years from the policy date*
Issue age and eligibility	<div>The insured expectant mother must<ul style="list-style-type: none">■ be aged between 18 and 45;■ be pregnant between 7 weeks 0 day and 30 weeks 6 days gestation at the time of policy application; and■ not have exceeded 32 weeks 6 days gestation as at the policy date</div>
Benefit level	Standard or Superior

* Subject to the terms as set out in **Termination** under the section Important information.





Baby Bonus

Upon purchase of new eligible AXA's insurance policies for the expectant mother, father of the child and / or the child after the childbirth, you may enjoy a premium rebate of 1 month's or 3 months' premium of the new eligible insurance policies[∞], subject to a maximum amount of 50% of the single premium paid under your **Precious Mom and Child Insurance**.

Premium payment term of the new eligible insurance basic plan	Premium rebate [†]	
	Eligible traditional insurance basic plan	Eligible health and protection insurance basic plan
≤ 5 Years	Not applicable	Not applicable
6 – 10 Years	1 month's premium of the new eligible insurance policy [∞]	1 month's premium of the new eligible insurance policy [∞]
≥ 11 Years	1 month's premium of the new eligible insurance policy [∞]	3 months' premium of the new eligible insurance policy [∞]

[∞] Due to rounding, the actual amount of premium rebate may be different from 1 month's or 3 months' premium of the new eligible insurance policy. For details, please refer to clause (c) of the below terms and conditions.

[†] Premium rebate is subject to the above maximum amount.

The list of eligible insurance plans will be designated by AXA from time to time. Please contact your financial consultant for more details.

Terms and Conditions

- (a) The application for Baby Bonus can be made only if all of the following requirements are satisfied:
 - (i) Customer submits an application for and purchases new eligible policy(ies) ("Eligible Policy", including eligible basic plan and supplements, if applicable) whereby either the insured child, the expectant mother or the insured child's father must be the insured under such new eligible policy(ies). The selection of the new eligible policies that are available for the purpose of this Baby Bonus will consist of a range of health and protection insurance and traditional insurance selected and designated by the Company from time to time.
 - (ii) The application for Baby Bonus is made after the birth of the insured child with due proof provided to the Company but before **Precious Mom and Child Insurance** terminates.
- (b) To be entitled to Baby Bonus, the Eligible Policy must be successfully issued within 18 months after the policy date of **Precious Mom and Child Insurance**.
- (c) An Eligible Policy that has met the requirements as set out in clauses (a) and (b) above will be entitled to a premium rebate intended for settlement of future premium. Premium rebate will be calculated only on the total annualised first year premium of the Eligible Policy ("Premium Rebate"), and the amount of the Premium Rebate shall be rounded to the nearest dollar according to the policy currency of the relevant Eligible Policy, showing in the future premium deposit account of the Eligible Policy (the "Account"). The entitlement for Premium Rebate shall be calculated as follows:
 - (i) 3 months' Premium Rebate will be deemed to be equal to 25% of the total annualised first year premium of the Eligible Policy
 - (ii) 1 month's Premium Rebate will be deemed to be equal to 8.33% of the total annualised first year premium of the Eligible Policy
- (d) Application for Baby Bonus must be made by completing and signing the application form for Baby Bonus, and the birth certificate of the insured child has to be submitted together with the application for Baby Bonus and Eligible Policy(ies).
- (e) For Eligible Policy with policy premium in annual payment mode, Premium Rebate will be credited to the relevant Account within 3 months after the policy date of the Eligible Policy. For Eligible Policy with policy premium in semi-annual or monthly payment mode, the Premium Rebate will be credited to the relevant Account upon or after 9 months from the policy date of the Eligible Policy. To be eligible for the Premium Rebate, the Eligible Policy must be in force and all the premiums due under the Eligible Policy must be fully paid at the time when the relevant Premium Rebate is credited to the Account, failing which the Premium Rebate will not be credited to the Account. Owner of the Eligible Policy will receive a notification letter by mail upon the credit of the Premium Rebate into the Account. The notification letter will set out the Premium Rebate credit details.
- (f) Baby Bonus can be applied to more than one Eligible Policy. However, the aggregated amount of the Premium Rebate should not be greater than 50% of the single premium of **Precious Mom and Child Insurance**.
- (g) Baby Bonus is only intended for settlement of future premium of Eligible Policy(ies). The Company (i) restricts withdrawal of Premium Rebate from the Account and (ii) applies all or part of the same remaining in the Account to offset any part of future premium of the Eligible Policy from time to time as the Company deems appropriate (if applicable). If the Eligible Policy is surrendered or terminated for any reason (other than on the death of the insured) on or before the first policy anniversary, the Company reserves the right to clawback the full amount of the Premium Rebate credited to the Account or the Eligible Policy(ies).
- (h) The Premium Rebate is non-transferable and cannot be exchanged or redeemed for cash under any circumstances.
- (i) Baby Bonus cannot be used in conjunction with other promotional offers of the Company.
- (j) The Company reserves the right to (i) alter or terminate Baby Bonus (in whole or in part) and / or (ii) amend the relevant terms and conditions of Baby Bonus and / or (iii) change the list of eligible insurance plans at any time without prior notice. An application for any Eligible Policy previously approved will not be affected by subsequent alteration or termination of Baby Bonus and / or amendments to its terms and conditions.
- (k) These terms and conditions contain general information only. It does not constitute any offer. For detailed terms, conditions and exclusions of the relevant basic plan and supplements (if applicable), please refer to the relevant product brochures and policy contracts.
- (l) In case of any dispute, the decision of the Company shall be final and conclusive.



To know more about Precious Mom and Child Insurance

Termination of benefits

Benefits	Termination of the relevant benefit upon the earliest occurrence of the below events
Pregnancy Complications Benefit for the Expectant Mother²	<ol style="list-style-type: none"> 1. upon the expiry of 30 days after the pregnancy termination; or 2. when the insured child(ren) is / are born (except for diagnosis of Amniotic Fluid Embolism, Disseminated Intravascular Coagulation of Pregnancy or Postpartum Haemorrhage requiring Hysterectomy, in such event, upon the expiry of 30 days after the birth of the insured child(ren)); or 3. when the expectant mother dies; or 4. when this benefit is paid or payable; or 5. when the policy terminates.
Hospital Income Benefit for the Expectant Mother	<ol style="list-style-type: none"> 1. upon the expiry of 60 days after the pregnancy termination; or 2. upon the expiry of 60 days after the birth of the insured child(ren); or 3. when the expectant mother dies; or 4. when the maximum limit in the applicable benefit schedule for this benefit is reached; or 5. when the policy terminates.
Death Benefit for the Expectant Mother	<ol style="list-style-type: none"> 1. upon the expiry of 30 days after the pregnancy termination; or 2. upon the expiry of 30 days after the birth of the insured child(ren); or 3. when this benefit is paid or payable; or 4. when the policy terminates.
Congenital Illnesses Benefit for the Child³	<ol style="list-style-type: none"> 1. upon the pregnancy termination; or 2. upon the expiry of 60 days after the insured child(ren) die(s); or 3. when this benefit for each insured child is paid or payable (except for Conjoined Twins); or 4. when this benefit is paid or payable for Conjoined Twins; or 5. when the policy terminates.
Hospital Income Benefit for the Child	<ol style="list-style-type: none"> 1. upon the pregnancy termination; or 2. when the insured child(ren) die(s); or 3. when the maximum limit in the applicable benefit schedule for this benefit is reached; or 4. when the policy terminates.
Childbirth Medical Negligence Benefit⁵	<ol style="list-style-type: none"> 1. upon the pregnancy termination; or 2. after 30 days from the date of the delivery; or 3. when this benefit is paid or payable; or 4. when the policy terminates.

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 / Avenida do Infante D. Henrique No.43-53A, 20 Andar, The Macau Square, Macau 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.

Inflation

The cost of living in the future is likely to be higher than it is today due to inflation. In case the actual rate of inflation is higher than expected, the purchasing power of the amounts you receive under the policy may be lower than expected.

Termination

The policy will automatically terminate upon the earliest occurrence of any of the following:

- (a) all benefits have either terminated or the amounts paid or payable under the benefits have been paid; or
- (b) when there is no further coverage under the policy; or
- (c) upon the death of both the expectant mother and the insured child(ren) or foetus(es); or
- (d) on the expiry date of the policy; or
- (e) when the right of policy termination is exercised pursuant to the Cross-border provision of the policy.

Key exclusions

We will not pay any benefit (other than the Death Benefit for the Expectant Mother) under the policy in respect of any claim arising directly or indirectly from, or caused or contributed by (in whole or in part), any of the following:

- (a) for pregnancy conceived through artificial insemination, including but not limited to in-vitro fertilisation (IVF) and assisted conceptions, but excluding Intrauterine Insemination (IUI) and Intracervical Insemination (ICI); or
- (b) any Pre-existing Condition (as defined below) that was not communicated to the Company in writing before the policy date; or
- (c) 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
- (d) a self-inflicted injury or attempted suicide while sane or insane; or
- (e) intoxication by alcohol or drugs not prescribed by a medical practitioner; or
- (f) any criminal act; or
- (g) nuclear, biological or chemical contamination (NBC) and terrorism; or
- (h) the expectant mother's illness or the insured child(ren)'s illness or confinement arises directly or indirectly due to any complication resulting from fertility treatment excluding Intrauterine Insemination (IUI) and Intracervical Insemination (ICI); or
- (i) pregnancy complications from fertility treatment excluding Intrauterine Insemination (IUI) and Intracervical Insemination (ICI); or
- (j) death of foetus due to voluntary abortion; or
- (k) the expectant mother opts for elective termination of pregnancy other than for certified medical reasons; or
- (l) any act due to war, declared or not, military, naval or air service for any country at war, declared or not; or
- (m) cosmetic surgery, eye glasses, corrective aids and treatment of refractive errors or any optional surgery.

For the purposes of the exclusion in (b) above, "Pre-existing Condition" shall mean any pre-existing or recurring illness which the expectant mother and / or the foetus(es) of the expectant mother underwent investigation for or was diagnosed with prior to the policy date. For the avoidance of doubt, if the expectant mother suffered symptoms of any pre-existing or recurring illness prior to the policy date, such illness will be considered as Pre-existing Condition.

Levy on insurance premium (Only applicable to the policies issued in Hong Kong)

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

Applicable to the policies issued in Hong Kong

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.

Applicable to the policies issued in Macau

Any person or entity which is not a party to the policy shall have no rights to enforce any terms of the policy.

Remarks

1. The expectant mother must be aged between 18 and 45 years old and pregnant between 7 weeks 0 day and 30 weeks 6 days gestation upon application, but must not have exceeded 32 weeks 6 days gestation as at the policy date.
2. The Pregnancy Complications Benefit for the Expectant Mother will only be payable once per policy even if the expectant mother is diagnosed with more than one pregnancy complication.
3. Even if the insured child is diagnosed with more than one congenital illness, the Congenital Illnesses Benefit for the Child will only be payable once per insured child, except where the insured children are diagnosed as Conjoined Twins, in such event, this benefit will only be payable once per policy.
4. Severe Neonatal Jaundice refers to cases where there are medical indications for requiring hospitalisation for at least 3 consecutive days for treatment with phototherapy or transfusion within 30 days after birth.

All of the following conditions must be met:

- (i) The presence of neonatal jaundice must be confirmed and supported with relevant diagnostic testing, blood tests results showing total serum bilirubin level for infants at or greater than 37 weeks gestational age:
 - 25 to 72 hours after birth: 260 μ mol / L (micromol / litre) or above
 - more than 72 hours after birth: 290 μ mol / L (micromol / litre) or above
- (ii) For infants at less than 37 weeks gestational age, if relevant blood tests results showing total serum bilirubin level less than the above-stated level, then phototherapy or transfusion must be confirmed medically necessary by a paediatrician.
- (iii) The treating paediatrician must confirm the requirement of phototherapy or transfusion as medically necessary.

Please refer to the policy contract for detailed definition, terms and conditions.

5. The Childbirth Medical Negligence Benefit will only be payable once per policy. Upon submission of a written proof of claim satisfactory to the Company, we will pay a lump sum amount if, while this benefit is in effect, the expectant mother passes away or suffers from total permanent disablement, or the child passes away, resulting (directly and independently of all other causes) from the negligence of a medical practitioner or a hospital in Hong Kong or Macau during the delivery of the child, provided that:
 - (i) the death arises or total permanent disablement commences within 30 days from the relevant negligent act; and
 - (ii) a public admission of the negligence was made by the medical practitioner or the hospital and the negligence is verified and confirmed by the relevant government authority, a court or coroner's inquest in Hong Kong or Macau.

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 currency(ies).

Precious Mom and Child Insurance is underwritten by AXA China Region Insurance Company (Bermuda) Limited (Incorporated in Bermuda with limited liability) ("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 1.3 million customers¹ in the region. In addition to being the #1 global Property & Casualty commercial lines insurer², we are also one of the largest health protection providers in Hong Kong and Macau.

"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

AXA China Region Insurance Company (Bermuda) Limited
(Incorporated in Bermuda with limited liability)



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Product brochure**

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