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Critical illness protection
LoveAssure Plus Critical Illness Plan

**Deep assurance for
your most beloved**



Product brochure



Life is too
precious to
worry about
critical illnesses
and unknown
diseases.

That’s why our **LoveAssure Plus Critical Illness Plan** (“**LoveAssure Plus**”) gives you a total coverage up to 1300% of the sum insured, offering multi-claim protection, plus extensive support for critical illnesses and unknown diseases.

When it comes to common conditions like Cancer or dementia, we support you in a long run - offer timely cash payments for treatment and lifestyle adjustments, plus long-term income for continued expenses. At AXA, we’re by your side for life.



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Highlights:



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Covers **133** conditions:
Minor to major illnesses



Total coverage up to **1300%**
of the sum insured, including:

- Multiple claim coverage against most of the covered major illnesses including Cancer protection of up to 600% of the sum insured plus up to 200% of the sum insured protection for each of Heart Attack and Stroke
- Up to 100 months of continuous cancer payouts



Immediate support for Late Stage Cancer with NO waiting period



Unique in the market*

Dementia multi-care:

- Continuous annuity to support the costs of long-term care until age 100¹ of the insured
- Lump-sum benefits for Moderately Severe to Severe Dementias



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Enhanced support for **juvenile**
and **their caregivers**



Extra coverage within
the first 10 policy years



One-stop **savings** and
protection solution

* This is based on a comparison among critical illness insurance plans available for new business provided by the insurers which are included in the Composite and Long Term business in the Register of Authorized Insurers published by the Insurance Authority as of May 2021.



Covers 133 conditions: Minor to major illnesses

LoveAssure Plus offers comprehensive protection for 133 conditions. In addition to covering common conditions such as Carcinoma-in-situ, Angioplasty and other Invasive Treatments for Coronary Artery, Cancer, Heart Attack and Stroke, this plan also pays a benefit if you need treatments in an Intensive Care Unit, even for injuries or new infectious diseases not specifically covered.

Minor Illness Benefit^{2,3}

Number of conditions the plan covers : **70** minor illnesses⁴

Carcinoma-in-situ, Angioplasty and other Invasive Treatments for Coronary Artery, and other minor illnesses⁴ (including critical surgeries for benign conditions⁵), up to age 100¹

+

Minor illnesses⁴ for juveniles, up to age 21

+

Intensive Care⁶ due to any illnesses and injuries, up to age 100¹

Benefit amount for each claim: up to **20%** of the sum insured

Major Illness Benefit³

Number of conditions the plan covers : **63** major illnesses

Cancer, Heart Attack, Stroke, and other major illnesses, up to age 100¹

+

Intensive Care with Complex Surgery⁷ due to any illnesses and injuries, up to age 100¹

Benefit amount (1 claim only): up to **100%** of the sum insured plus terminal dividend¹⁸

For full details and conditions, please refer to Tables 1 to 5 below.



Covers 133 conditions: Minor to major illnesses (cont'd)

Minor illness protection, including pre-cancerous conditions

Timely treatment for minor illnesses⁴ is important for your continued wellbeing. That’s why we will pay up to 20% of the sum insured as a lump-sum cash benefit if you are diagnosed with any one of the covered minor illnesses⁴. Carcinoma-in-situ, Angioplasty and other Invasive Treatments for Coronary Artery can each be claimed up to 2 times; the other covered minor illnesses⁴ including critical surgeries for benign conditions⁵ can each be claimed once.

As long as 100% of the sum insured has not been exhausted and subject to the above, there is no limit on the number of claims you can make under the Minor Illness Benefit^{2,3}. The amount of benefit paid or payable under Minor Illness Benefit^{2,3} will be deducted from the Major Illness Benefit³, death benefit^{3,21}, maturity value^{3,31} and surrender value³ payable under the basic plan.

Dual-tier Intensive Care Unit (“ICU”) coverage for extended protection^{2,3,6,7}

You could require sudden treatment in ICU if a critical illness, accident or even an unexpected infectious disease strikes. To give you optimal protection, if the insured is admitted to the ICU and is on invasive life support both for 72 consecutive hours or more, we will pay up to 20% of the sum insured under the Minor Illness Benefit^{2,3,6}. If the ICU stay is outside of Hong Kong and Macau, the benefit payable under the Minor Illness Benefit^{2,3,6} will be adjusted to 10% of the sum insured.

An extra layer of safety net is also provided - if the insured stays in the ICU and is on invasive life support both for 120 consecutive hours or more and undergoes a complex surgery, we will pay up to 100% of the sum insured of your plan under the Major Illness Benefit^{3,7}.

Please refer to Schedule of Complex Surgeries for further details.

Premium waiver on all future premiums after 100% of the sum insured is claimed

Once the aggregate amount of all benefits paid and payable under the Major Illness Benefit³ and Minor Illness Benefit^{2,3} has reached 100% of the sum insured, all future premiums under the basic plan will be waived from the next premium due date, allowing you to focus on your recovery journey.









Total coverage up to 1300% of the sum insured^{8,9}

Common critical illnesses such as Cancer, Heart Attack and Stroke have a high recurrence risk and involve high treatment costs, making every recurrence an even greater challenge. That’s why, once the aggregate amount of all benefits paid and payable under the Major Illness Benefit³ and Minor Illness Benefit^{2,3} has reached 100% of the sum insured for any covered illness(es) (including Cancer and non-Cancer covered illnesses), **LoveAssure Plus** will continue to cover the insured against major illnesses up to age 85¹ under the following benefits.

Multiple Claims Major Illness Benefit^{3,10}

We provide Multiple Claims Major Illness Benefit^{3,10} against most of the covered major illnesses before the insured reaches age 85¹. We will pay 100% of the sum insured each time, up to a maximum of 12 major illness claims in total under Major Illness Benefit³ and Multiple Claims Major Illness Benefit^{3,10}.

Covered major illnesses and maximum number of claims⁹:

 Cancer	 Heart Attack	 Stroke	 Severe Dementias	 Other major illnesses [^]
5 claims	2 claims	2 claims	1 claim	2 claims

[^] Except Cancer, Heart Attack, Stroke, Severe Dementias, Loss of Capacity for Independent Living, Carcinoma-in-situ of Breast Treated with Radical Mastectomy and Radiotherapy, Terminal Illness and Intensive Care with Complex Surgery.



Note:
Waiting period for Multiple Claims Major Illness Benefit^{3,10}: at least 1 year between the dates of diagnosis of any 2 major illnesses (except for recurrence or metastasis or continuation of any preceding Cancer - please refer to the next section for further details on their waiting periods).



Total coverage up to 1300% of the sum insured^{8,9} (cont'd)








For Cancer:

Continuous Cancer Payout Benefit option^{3,10,11} with a waiting period of just 1 year

You may choose to receive the Continuous Cancer Payout Benefit^{3,10,11} instead of the Multiple Claims Major Illness Benefit^{3,10}. This will provide long-term monthly financial support to ease daily living costs if the insured is diagnosed with Cancer.

Even if a Multiple Claims Major Illness Benefit^{3,10} has already been paid for Cancer (“preceding Cancer”), and the insured is later diagnosed with Cancer again (whether a new Cancer or a recurrence, metastasis or continuation of any preceding Cancer) (“later Cancer”), you can still choose to receive the Continuous Cancer Payout Benefit^{3,10,11} instead of the Multiple Claims Major Illness Benefit^{3,10}.

We will pay monthly payments that are equal to 5% of the sum insured¹², totalling a maximum of 100 months, equipping you with long-term financial support in the battle against Cancer.

Benefit payout option	Benefit amount	Nature of later Cancer and waiting period between the dates of diagnosis of preceding Cancer and later Cancer
Multiple Claims Major Illness Benefit ^{3,10}	 100% of the sum insured for up to 5 claims ⁹	<div><div> New Cancer</div><div> Recurrence or metastasis or continuation of any preceding Cancer</div></div>
Continuous Cancer Payout Benefit ^{3,10,11}	 5% of the sum insured ¹² each month up to 100 months	<div><div> New Cancer, recurrence or metastasis or continuation of any preceding Cancer</div><div>* Once the Continuous Cancer Payout Benefit^{3,10,11} is claimed, no waiting period is needed for any subsequent Cancer claim</div></div>

The aggregate amount of all benefits paid and payable for eligible claims for Cancer under the Major Illness Benefit³, Continuous Cancer Payout Benefit^{3,10,11} and Multiple Claims Major Illness Benefit^{3,10} for Cancer:

Up to 600% of the sum insured



Note:
Once the Continuous Cancer Payout Benefit^{3,10,11} has been paid for any period, no Multiple Claims Major Illness Benefit^{3,10} shall be payable for any Cancer.

If you choose to receive the Continuous Cancer Payout Benefit^{3,10,11}, you will be required to submit a report compiled by a specialist every 6 months confirming (a) the existence of Cancer and (b) the insured is receiving ongoing Cancer treatment¹³ as at the date of the report (unless a terminal cancer confirmation¹⁴ by a specialist has been provided).



Immediate support for Late Stage Cancer¹⁵ with NO waiting period

For those suffering from Late Stage Cancer¹⁵, every day counts. That’s why **LoveAssure Plus** provides an additional level of protection for patients with Late Stage Cancer¹⁵ through the Immediate Support Benefit^{3,16}. If the Major Illness Benefit³ for a Late Stage Cancer¹⁵ has been paid or becomes payable before age 85¹ of the insured, this benefit begins to provide extra monthly payments 30 days after the relevant Major Illness Benefit³ becomes payable for Late Stage Cancer¹⁵. Each monthly payment is equal to 5% of the sum insured¹⁷ and can continue for up to 11 months, totalling a maximum of 55% of the sum insured¹⁷.

The Immediate Support Benefit^{3,16} can be claimed once under the basic plan. Together with the Continuous Cancer Payout Benefit^{3,10,11}, you can receive continuous financial support for as long as 111 months, with no waiting period required.



Note:
Any diagnosis of a Late Stage Cancer¹⁵ for the purpose of claiming any Immediate Support Benefit^{3,16} must fulfil the meaning together with the terms and conditions stated in the definitions of Cancer and Late Stage Cancer¹⁵. To continuously receive the Immediate Support Benefit^{3,16}, you will be required to submit a report compiled by a specialist not less than 6 months but not more than 7 months from the date of diagnosis of the relevant Late Stage Cancer¹⁵ confirming (a) the existence of Late Stage Cancer¹⁵ and (b) the insured is receiving ongoing Cancer treatment¹³ as at the date of the report (unless a terminal cancer confirmation¹⁴ by a specialist is provided).

You should know: Seamless support for Stage III / IV Cancer (Late Stage Cancer¹⁵)

Major Illness Benefit ³ / Multiple Claims Major Illness Benefit ^{3,10}	Immediate Support Benefit ^{3,16}	Continuous Cancer Payout Benefit ^{3,10,11}
A lump sum payout up to 100% of the sum insured	A monthly payout of 5% of the sum insured ¹⁷ for up to 11 months	A monthly payout of 5% of the sum insured ¹² for up to 100 months
Condition for the case of Major Illness Benefit³: No Major Illness Benefit ³ has been paid previously Condition for the case of Multiple Claims Major Illness Benefit^{3,10}: The aggregate amount of all benefits paid and payable under Major Illness Benefit ³ and Minor Illness Benefit ^{2,3} has reached 100% of the sum insured	Condition: A report compiled by a specialist has been provided not less than 6 months but not more than 7 months from the date of diagnosis of the relevant Late Stage Cancer ¹⁵ confirming (a) the existence of Late Stage Cancer ¹⁵ and (b) the insured is receiving ongoing Cancer treatment ¹³ as at the date of the report / a terminal cancer confirmation ¹⁴ by a specialist has been provided	Condition: Continuous Cancer Payout Benefit ^{3,10,11} is selected instead of Multiple Claims Major Illness Benefit ^{3,10} , A report compiled by a specialist has been provided every 6 months confirming (a) the existence of Cancer and (b) the insured is receiving ongoing Cancer treatment ¹³ as at the date of the report / a terminal cancer confirmation ¹⁴ by a specialist has been provided

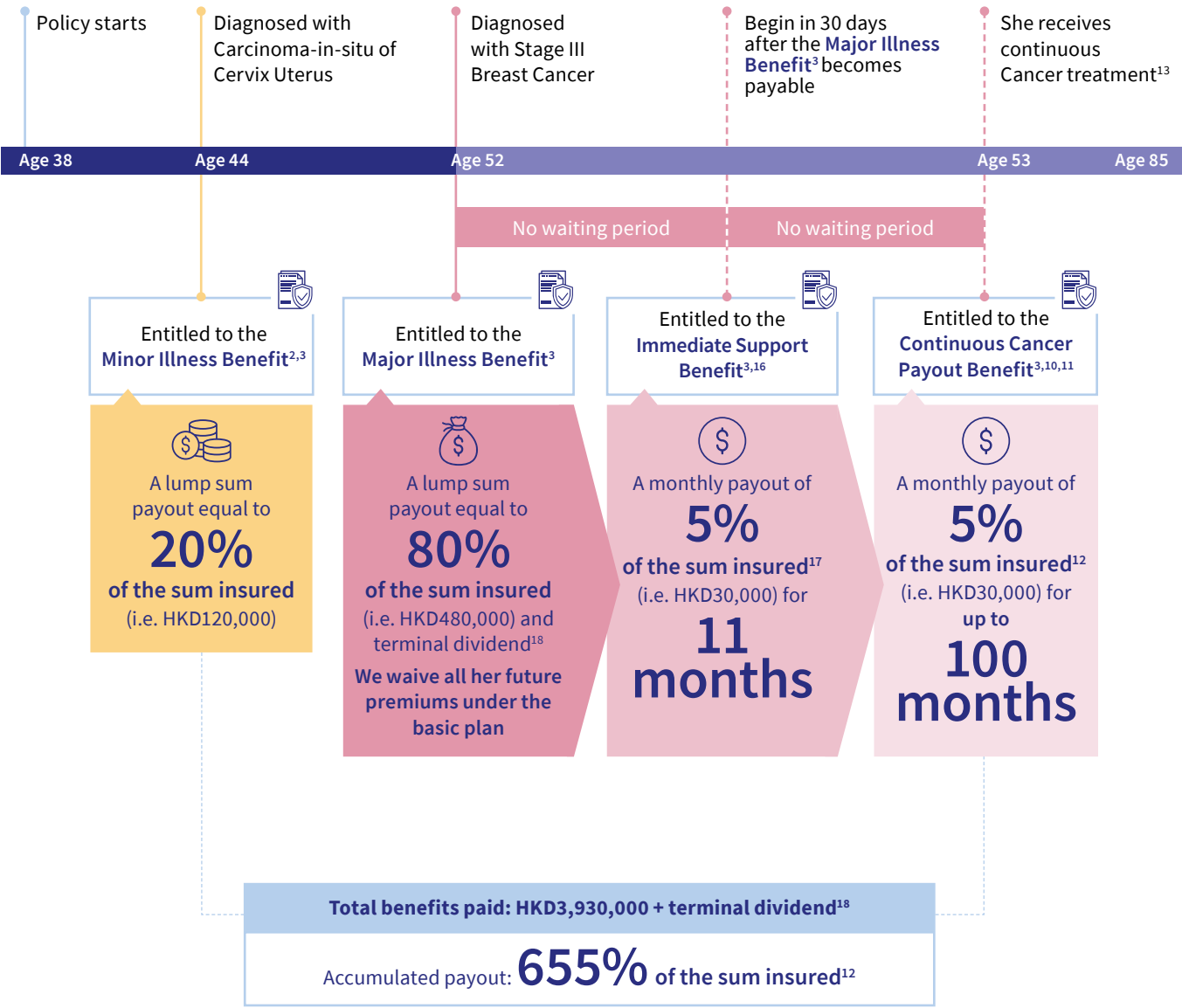
Subject to all the limits, terms and conditions of the policy contract.

Illustrative example 1 - Claims for multiple Cancer strikes



Insured: Susan | Age: 38

Susan and her husband recently got a mortgage on their first family home, which they share with their two young sons. To protect the family finances from major expenses like cancer treatment, she decides to take out a **LoveAssure Plus** policy with the sum insured of HKD600,000 at age 38.



Note: This assumes that (a) the relevant illnesses are not excluded from the coverage of **LoveAssure Plus Critical Illness Plan** and have fulfilled the relevant requirements and conditions as set out in the policy contract; (b) no other claim has been paid and / or becomes payable under the policy; (c) Susan does not make any change to the sum insured of **LoveAssure Plus Critical Illness Plan** throughout the contract term of the policy; and (d) all premiums are paid in full when due and as planned. All figures stated in this example are rounded to the nearest whole number. This illustrative example is for reference only.



Unique in the market* **Dementia multi-care**

Owing to the aging population, our city is impeded by a growing burden of dementia as our population ages. It is estimated that for people aged 65 or above, there is a worrying 5-8% chance of getting dementia; while the prevalence of dementia doubles with every 5-year increment in age after age 65. With no cure for dementia at present, the irreversible disease is a huge stressor on caregivers. The unexpected financial burden that comes with nursing, medical care, transportation and more can take a toll on the well-being of everyone involved. Having enough money on hand is crucial.

Source of information:
Hong Kong Hospital Authority (2021), retrieved from <https://www21.ha.org.hk/smartpatient/SPW/en-us/Disease-Information/Disease/?guid=0ff3b12b-b3c0-4fa9-9bac-6bcf9dc501ba>
Food and Health Bureau (2017), retrieved from https://www.fhb.gov.hk/download/press_and_publications/otherinfo/180500_mhr/e_mhr_full_report.pdf

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Continuous annuity to support the costs of long-term care until age 100¹ of the insured


We understand how stressful it could be for caregivers. If the insured is diagnosed with Severe Dementias before age 85¹, we will pay Dementia Caregiver Annuity Benefit^{3,19} of 12% of the sum insured¹² every year, as soon as 1 year after the Major Illness Benefit³ or the Multiple Claims Major Illness Benefit^{3,10} for Severe Dementias becomes payable, until age 100¹ of the insured to support the costs of making major lifestyle adjustments and long-term care.

You should know: Safety net for dementias

Diagnosed with Moderately Severe Dementias	Diagnosed with Severe Dementias	
Minor Illness Benefit ^{2,3}	Major Illness Benefit ³ / Multiple Claims Major Illness Benefit ^{3,10}	Dementia Caregiver Annuity Benefit ^{3,19}
A lump sum payout up to 20% of the sum insured	A lump sum payout up to 100% of the sum insured	Annual payout of 12% of the sum insured ¹² every year until age 100 ¹ of the insured
Subject to all the limits, terms and conditions of the policy contract.		

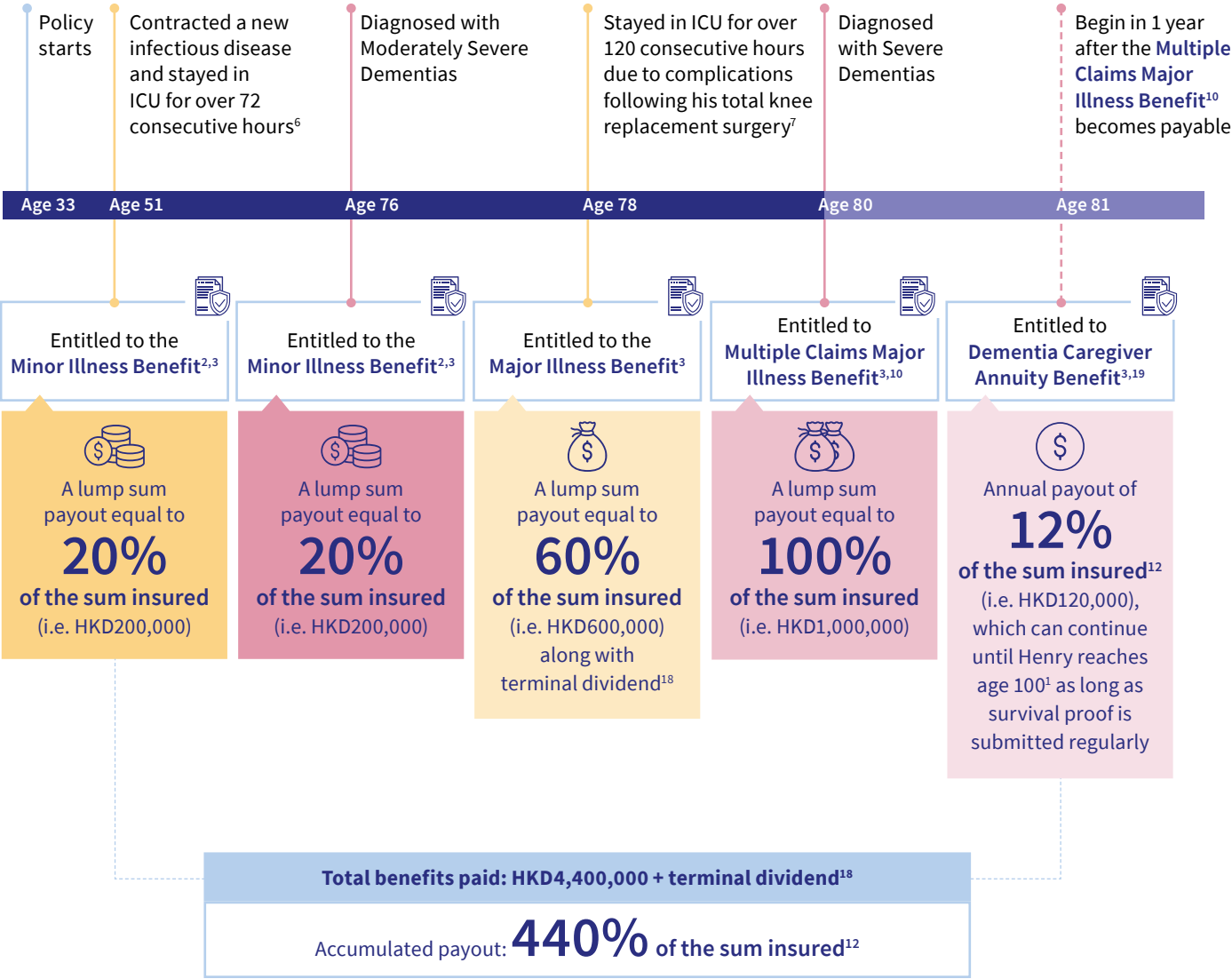
* This is based on a comparison among critical illness insurance plans available for new business provided by the insurers which are included in the Composite and Long Term business in the Register of Authorized Insurers published by the Insurance Authority as of May 2021.

Illustrative example 2 - Claims for dementias and ICU stays



Insured: Henry | Age: 33

Henry’s wife has just given birth to a daughter. Henry has big dreams for his daughter and begins saving up for her education. Because he is the family’s sole breadwinner, Henry decides to protect his young family from life’s challenges by taking out a **LoveAssure Plus** policy with the sum insured of HKD1,000,000 at age 33.



Note: This assumes that (a) the relevant illnesses are not excluded from the coverage of **LoveAssure Plus Critical Illness Plan** and have fulfilled the relevant requirements and conditions as set out in the policy contract; (b) no other claim has been paid and / or becomes payable under the policy; (c) Henry does not make any change to the sum insured of **LoveAssure Plus Critical Illness Plan** throughout the contract term of the policy; and (d) all premiums are paid in full when due and as planned. All figures stated in this example are rounded to the nearest whole number. This illustrative example is for reference only.



Enhanced support for juvenile and their caregivers

Monthly payouts for parents providing care to their juveniles with major illnesses

Nothing is more precious than the health of your little ones. That’s why **LoveAssure Plus** provides a Juvenile Caregiver Benefit³, offering financial assistance so parents can take time away from work to provide care to an insured juvenile suffering from a major illness.

The Juvenile Caregiver Benefit³ is payable if the insured is first diagnosed with a major illness and a Major Illness Benefit³ becomes payable before age 18¹. The monthly payment will begin 30 days after the Major Illness Benefit³ becomes payable. Each monthly payment will be equal to 5% of the sum insured¹⁷ and can continue for up to 11 months, totalling a maximum of 55% of the sum insured¹⁷. The Juvenile Caregiver Benefit³ can be claimed once under the basic plan.

Waives future premiums for a juvenile’s policy if the policy owner passes away²⁰

If the parent who owns the policy passes away at or before age 75²⁰, and provided that, at the time of such parent’s death, the insured juvenile is below age 18¹ and the policy has been in force for at least 2 years²⁰, we will keep the insured juvenile protected by waiving the premium for the basic plan until the policy anniversary on or immediately following the insured’s 25th birthday. This Waiver of Premium on Death of Owner²⁰ is available provided that the parent who owns the policy is at or before age 50²⁰ as at policy date.

Cover for undetected congenital conditions

If your little one is born with a congenital condition, it could later lead to complications and even critical illnesses. To help shield your family against future setbacks, **LoveAssure Plus** covers illnesses related to congenital conditions, of which the symptoms were undetected at the time of policy application. That way, you know your little one will be cared for, no matter what life brings.



One-stop savings and protection solution

Death benefit^{3,21}

To support your loved ones during challenging times, the designated beneficiary will receive an amount up to 100% of the sum insured¹² plus terminal dividend¹⁸ as the death benefit^{3,21} in the unfortunate event that the insured passes away.

Lifelong wealth accumulation to support your financial plans

In addition to providing comprehensive critical illness coverage and a death benefit^{3,21}, **LoveAssure Plus** is also a participating plan that offers potential returns through guaranteed cash value²² and non-guaranteed terminal dividend¹⁸. With **LoveAssure Plus**, you can enjoy savings and protection through a powerful one-stop solution.



Extra coverage within the first 10 policy years

50% extra protection for the first Major Illness Benefit³ claim or death benefit^{3,21} claim within the first 10 policy years²³

Before the 10th policy anniversary and while your coverage is in effect, if the Major Illness Benefit³ or death benefit^{3,21} becomes payable, an additional benefit of 50% of the sum insured^{12,17} will also be paid²³.



50% extra protection within the first 20 policy years if taken up together with designated supplements

For added protection, we offer the First 20 Years Assure Coverage Benefit²⁴ (“Assure 20 Benefit”) that further gives you an extra 50% of the sum insured^{12,17} for any Major Illness Benefit³ or death benefit^{3,21} payable under **LoveAssure Plus** within the first 20 policy years if you take up **LoveAssure Plus** together with designated supplements. The Assure 20 Benefit is subject to relevant terms and conditions. For details, please refer to the relevant programme flyer.



Extra financial flexibility

Index-linked Increase Endorsement^{25,26}

Our Index-linked Increase Endorsement^{25,26}, which may be attached to your policy, allows you to guard against the pressure of inflation with extra premiums. While this endorsement is in effect, the sum insured will automatically increase every year. The rate of increase will be determined with reference to rises in the consumer price index, subject to a minimum rate as determined by us from time to time.

Extended Grace Period Benefit ^{27,28}

Starting from the 2nd policy year, if any of the specified events listed below occur during the premium payment term, you can apply for an extension of the grace period for premium payment under the Extended Grace Period Benefit^{27,28}. This lets you stay protected by **LoveAssure Plus** while enjoying an extension of up to 365 days (inclusive of the usual grace period of 31 days) from the next premium due date upon our approval of your application.

The specified events mentioned above are:

- (a) You get married; or
- (b) You or your spouse gives birth to a child; or
- (c) You are made redundant or get laid off; or
- (d) You get divorced.

The Extended Grace Period Benefit^{27,28} can be claimed once only under the policy. Please refer to policy contract for further details.



Wide-ranging value-added services²⁹

Under the Critical Illness Support Programme 2, you can enjoy a range of value-added services that cover prevention through to treatment and rehabilitation. These include dementia early detection screening and a caregiver training programme for dementia care. For details, please refer to the relevant programme flyer.



Table 1 : Major illnesses covered

Major illness^(a)

Major illnesses related to Cancer	
1. Cancer ^(b)	2. Carcinoma-in-situ of Breast Treated with Radical Mastectomy and Radiotherapy ^(c)
Major illnesses related to Heart and Blood Vessels	
3. Cardiomyopathy	8. Heart Valve Surgery
4. Coronary Artery Bypass Surgery	9. Other Serious Coronary Artery Disease
5. Dissecting Aortic Aneurysm	10. Primary Pulmonary Arterial Hypertension
6. Eisenmenger’s Syndrome	11. Severe Infective Endocarditis
7. Heart Attack	12. Surgery to Aorta
Major illnesses related to the Nervous System	
13. Amyotrophic Lateral Sclerosis	22. Multiple Sclerosis
14. Apallic Syndrome	23. Muscular Dystrophy ^(d)
15. Bacterial Meningitis	24. Paralysis
16. Benign Brain Tumour	25. Poliomyelitis
17. Blindness	26. Progressive Bulbar Palsy
18. Encephalitis	27. Progressive Supranuclear Palsy ^(d)
19. Hemiplegia	28. Spinal Muscular Atrophy ^(d)
20. Major Head Injury ^(d)	29. Stroke
21. Motor Neurone Disease	30. Tuberculosis Meningitis
Major illnesses related to Organ Failure	
31. Chronic Adrenal Insufficiency (Addison’s Disease)	36. Loss of Capacity for Independent Living ^{(c)(e)}
32. Chronic and Irreversible Kidney Failure	37. Major Organ or Bone Marrow Transplantation
33. Chronic Liver Disease	38. Medullary Cystic Disease
34. Coma	39. Pheochromocytoma
35. End Stage Lung Disease	
Major illnesses related to Blood	
40. AIDS / HIV due to Blood Transfusion	42. Occupationally Acquired AIDS / HIV
41. Aplastic Anaemia	
Major illnesses related to the Digestive System	
43. Chronic Relapsing Pancreatitis	45. Severe Crohn’s Disease
44. Fulminant Hepatitis	46. Severe Ulcerative Colitis
Major illnesses related to Immunology and Rheumatology	
47. Severe Rheumatoid Arthritis	49. Systemic Scleroderma
48. Systemic Lupus Erythematosus (S.L.E.) with Lupus Nephritis	
Major illnesses related to Neurological Degeneration	
50. Parkinson’s Disease	52. Severe Dementias
51. Severe Creutzfeld-Jacob Disease (CJD)	
Major illnesses related to the Musculoskeletal System	
53. Amputation of Feet due to Complication from Diabetes	55. Necrotising Fasciitis
54. Major Burns	56. Severance of Limbs
	57. Severe Myasthenia Gravis
Other major illnesses	
58. Deafness (Loss of Hearing)	61. Intensive Care with Complex Surgery ^(c) (as set out in Table 4 below)
59. Ebola Hemorrhagic Fever	62. Loss of Speech
60. Elephantiasis	63. Terminal Illness ^(c)

Table 2 : Minor illnesses covered

Minor illness^(a)

Minor illnesses related to Cancer	
1. Carcinoma-in-situ (all organs except skin) ^(f)	2. Early Stage Cancer of Specified Organs ^(g)
Minor illnesses related to Heart and Blood Vessels	
3. Angioplasty and other Invasive Treatments for Coronary Artery	8. Insertion of Pacemaker or Defibrillator
4. Aortic Aneurysm	9. Keyhole Coronary Bypass Surgery
5. Early Cardiomyopathy	10. Less Severe Heart Attack
6. Endovascular Treatment of Peripheral Arterial Disease	11. Moderately Severe Infective Endocarditis
7. Insertion of a Veno-cava Filter	12. Percutaneous Valve Surgery
	13. Pericardectomy
Minor illnesses related to the Nervous System	
14. Carotid Artery Surgery or Intracranial Artery Surgery	20. Facial Reconstructive Surgery for Injury due to Accident
15. Cerebral Aneurysm or Arteriovenous Malformation Requiring Surgery	21. Glaucoma Surgical Treatment
16. Cerebral Shunt Insertion	22. Moderately Severe Bacterial Meningitis
17. Early Amyotrophic Lateral Sclerosis	23. Moderately Severe Encephalitis
18. Early Spinal Muscular Atrophy ^(d)	24. Moderately Severe Muscular Dystrophy ^(d)
19. Early Stage Major Head Injury ^(d)	25. Surgery for Subdural Haematoma
	26. Surgical Removal of Pituitary Tumour
Minor illnesses related to Organ Failure	
27. Chronic Auto-immune Hepatitis	30. Surgical Removal of One Lung
28. Liver Surgery	31. Surgical Removal of One Kidney
29. Major Organ Transplantation (On Waitlist)	
Minor illnesses related to Blood	
32. Acute Aplastic Anaemia	
Minor illnesses related to the Digestive System	
33. Acute Necrohemorrhagic Pancreatitis	35. Hepatitis with Cirrhosis
34. Biliary Tract Reconstruction Surgery	
Minor illnesses related to Immunology and Rheumatology	
36. Early Systemic Scleroderma	38. Systemic Lupus Erythematosus (S.L.E.)
37. Moderately Severe Rheumatoid Arthritis	
Minor illnesses related to Neurological Degeneration	
39. Moderately Severe Creutzfeld-Jacob Disease (CJD)	41. Moderately Severe Parkinson’s Disease
40. Moderately Severe Dementias	
Minor illnesses related to the Musculoskeletal System	
42. Moderately Severe Burns	44. Severance of One Limb
43. Moderately Severe Myasthenia Gravis	
Minor illnesses related to Chronic Diseases	
45. Amputation of One Foot due to Complication from Diabetes	48. Chronic Obstructive Pancreatitis due to Gallstone
46. Nephropathy due to Complication from Diabetes	49. Cirrhosis due to Complication from Fatty Liver
47. Retinopathy due to Complication from Diabetes	50. Early Renal Failure due to Gout Arthritis
	51. Interstitial Lung Fibrosis
Other minor illnesses	
52. Benign Condition Critical Surgery ^(h) (as set out in Table 5 below)	55. Intensive Care
53. Cochlear Implant Surgery	56. Loss of Speech due to Vocal Cord Paralysis
54. Early Elephantiasis	57. Severe Psychiatric Illness

Table 3 : Juvenile minor illnesses covered

Minor illness^(a) for juvenile⁽ⁱ⁾

1. Autism	8. Rheumatic Fever with Valvular Impairment
2. Hemophilia A and Hemophilia B	9. Severe Asthma
3. Insulin Dependent Diabetes Mellitus	10. Severe Dengue Haemorrhagic Fever
4. Juvenile Huntington Disease	11. Still's Disease
5. Kawasaki Disease with Heart Complication	12. Type I Juvenile Spinal Amyotrophy
6. Osteogenesis Imperfecta	13. Wilson's Disease
7. Pompe's Disease	

Table 4 : Schedule of Complex Surgeries

Organs	Surgery
Adrenal Gland	1. Bilateral adrenalectomy, laparoscopic or retroperitoneoscopic
Bladder, ureter and urethra	2. Formation of ileal conduit, including ureteric implantation 3. Radical/ total cystectomy, open or laparoscopic
Brain	4. Clipping of intracranial aneurysm 5. Cranial nerve decompression 6. Craniectomy 7. Decompression of trigeminal nerve root/ open trigeminal rhizotomy 8. Excision of acoustic neuroma 9. Excision of arteriovenous malformation, intracranial 10. Excision of brain, including lobectomy 11. Excision of brain tumour or brain abscess 12. Excision of cranial nerve tumour 13. Hemispherectomy 14. Wrapping of intracranial aneurysm
Ear	15. Operation on cochlea and / or cochlear implant
Fracture/ dislocation	16. Closed / open reduction of fracture of acetabulum with internal fixation
Heart	17. Cardiac transplantation 18. Closed heart valvotomy 19. Coronary artery bypass graft (CABG) 20. Open heart valvuloplasty 21. Valve replacement
Jejunum, ileum and large intestine	22. Abdominoperineal resection, open or laparoscopic 23. Anterior resection of rectum, open or laparoscopic 24. Colectomy, open or laparoscopic 25. Low anterior resection of rectum, open or laparoscopic

Table 4 : Schedule of Complex Surgeries (cont'd)

Organs	Surgery
Joint	26. Arthrodesis of knee / hip 27. Excisional arthroplasty of hip / knee with local antibiotic delivery 28. Total hip replacement 29. Total knee replacement 30. Total shoulder replacement
Kidney	31. Kidney transplant 32. Nephrectomy, partial/ lower pole
Liver	33. Liver transplantation 34. Segmentectomy of liver, open or laparoscopic
Nose, mouth and pharynx	35. Functional endoscopic sinus surgery (FESS) bilateral
Oesophageal / stomach / duodenum	36. Oesophagectomy 37. Total oesophagectomy and interposition of intestine 38. Partial gastrectomy with anastomosis to oesophagus 39. Proximal gastrectomy / radical gastrectomy / total gastrectomy +/- intestinal interposition
Pancreas	40. Pancreaticoduodenectomy (Whipple’s Operation)
Pineal gland	41. Total excision of pineal gland
Pituitary Gland	42. Operation of pituitary tumour
Prostate	43. Radical prostatectomy, open or laparoscopic
Respiratory system	44. Laryngectomy +/- radical neck resection 45. Lobectomy of lung / pneumonectomy
Spine	46. Artificial cervical disc replacement 47. Anterior spinal fusion (excluding cervical / cervicothoracic/ C4/5 and C5/6 and locking plate) 48. Anterior spinal fusion with instrumentation 49. Excision of intraspinal tumour, extradural or intradural 50. Laminectomy with diskectomy 51. Posterior spinal fusion, (excluding thoracic / cervico-thoracic / thoracolumbar / T5 to L1 / atlas-axis) 52. Posterior spinal fusion with instrumentation 53. Spinal fusion +/- foraminotomy +/- laminectomy +/- diskectomy 54. Spine osteotomy
Uterus	55. Pelvic exenteration 56. Radical abdominal hysterectomy
Vagina	57. Radical vaginectomy
Vessels	58. Intra-abdominal venous shunt/ spleno-renal shunt / portal-caval shunt 59. Resection of abdominal vessels with replacement / anastomosis

Table 5 : Benign condition critical surgeries covered

Organ	Benign Condition Critical Surgery ^(h)
Cardiovascular	1. Endarterectomy of intracranial vessels 2. Exploration & ligation of cerebral aneurysm 3. Open operation on heart or thoracic aorta 4. Repair of hypoplastic left heart syndrome 5. Resection of intracranial vessels with anastomosis 6. Resection of intracranial vessels with replacement
Chest	7. Oesophagectomy
Digestive system	8. Extended hepatectomy, left or right 9. Hepatectomy, left or right 10. Intrathoracic oesophageal anastomosis with interposition of small bowel 11. Radical pancreaticoduodenectomy 12. Whipple operation
Ear, Nose or Throat	13. Laryngectomy, with radical neck resection
Head and Neck	14. Craniectomy, Craniotomy 15. Cutting into cranial cavity (trephine excepted) without excision of brain tumour 16. Excision of brain including lobectomy, excluding hemispherectomy 17. Hemispherectomy 18. Shunting operation for hydrocephalus
Spine or Spinal Cord	19. Anterior spinal fusion 20. Excision of spinal cord tumour
Urinary system	21. Radical cystectomy and orthotopic bladder reconstruction, laparoscopic with robot assistance 22. Total cystectomy & cystoplasty

Product features	Covered illnesses	Product summary	Remarks
	<p>(a) Major Illness Benefit / Minor Illness Benefit / Multiple Claims Major Illness Benefit / Continuous Cancer Payout Benefit / Dementia Caregiver Annuity Benefit / Immediate Support Benefit and Juvenile Caregiver Benefit are payable according to the definitions of the major Illnesses and minor illnesses as set out in the policy contract of the basic plan.</p> <p>(b) Cancer does not include (1) all chronic lymphocytic leukaemia classified as less than RAI stage III; (2) all prostate tumours which are histologically classified as less than T2N0M0 according to the TNM classification system and having a Gleason score below 7; (3) all thyroid tumours which are histologically classified as T1N0M0 or a lower stage according to the TNM classification system; and (4) all skin tumours except malignant melanoma. For full details, please refer to the policy contract.</p> <p>In the case of recurrence or metastasis or continuation of prostate Cancer, if the date of diagnosis of such recurrence or metastasis or continuation of prostate Cancer is after age 70 of the insured, the insured should have received Cancer treatment on the recommendation of a specialist during the period between the date of diagnosis of the Preceding Cancer (which is immediately preceding such recurrence or metastasis or continuation of prostate Cancer) and date of diagnosis of such recurrence or metastasis or continuation (both dates inclusive).</p> <p>(c) Carcinoma-in-situ of Breast Treated with Radical Mastectomy and Radiotherapy, Loss of Capacity for Independent Living, Terminal Illness and Intensive Care with Complex Surgery are not covered under Multiple Claims Major Illness Benefit.</p> <p>(d) To be eligible to receive a benefit, the insured must be above age 5 at the time of first diagnosis.</p> <p>(e) To be eligible to receive a benefit, the insured must be between age 15 and age 75 at the time of first diagnosis.</p> <p>(f) For Carcinoma-in-situ of bladder, stage Ta and Tis of papillary carcinoma is included. For Carcinoma-in-situ of cervix uteri, it must be at a grading of not less than CIN III and be positively diagnosed upon the basis of a microscopic examination of fixed tissue from a cone biopsy or colposcopy with cervical biopsy. For the purpose of this plan, any one of the following malignant conditions shall be considered as Early Stage Cancer of Specified Organs: (1) prostate tumours which are histologically classified as less than T2N0M0 according to the TNM classification system and having a Gleason score below 7; (2) chronic lymphocytic leukaemia classified as RAI stage I or RAI stage II; (3) thyroid tumours which are histologically classified as T1N0M0 according to the TNM classification system; and (4) non-melanoma skin cancer which are classified as AJCC stage I or above. For full details, please refer to the policy contract.</p> <p>(g) Early Stage Cancer of Specified Organs means the presence of any one of the following malignant conditions: (1) prostate tumours which are histologically classified as less than T2N0M0 according to the TNM classification system and having a Gleason score below 7; (2) chronic lymphocytic leukaemia classified as RAI stage I or RAI stage II; (3) thyroid tumours which are histologically classified as T1N0M0 according to the TNM classification system; and (4) non-melanoma skin cancer which are classified as AJCC stage I or above. For full details, please refer to the policy contract.</p> <p>(h) For full details of Benign Condition Critical Surgery, please refer to the policy contract.</p> <p>(i) To be eligible to receive benefit from the illnesses as listed in the table, the insured must be under age 22 at the time of first diagnosis.</p>		

LoveAssure Plus at a glance

Premium payment term and issue age of the insured	10 years (age 0 – 65)	15 years (age 0 – 60)	20 years (age 0 – 55)	25 years (age 0 – 50)
Benefit period	Up to age 100 ¹ , except for <ul style="list-style-type: none"> Multiple Claims Major Illness Benefit^{3,10}, Continuous Cancer Payout Benefit^{3,10,11} and Immediate Support Benefit^{3,16}: up to age 85¹; Dementia Caregiver Annuity Benefit^{3,19}: benefit continues until the insured reaches age 100¹ if the insured is diagnosed with Severe Dementias before age 85¹; Juvenile Caregiver Benefit³: up to age 18¹ 			
Premium [#]	<ul style="list-style-type: none"> Will not be adjusted based on the insured’s attained age Premium rates are not guaranteed 			
Premium payment mode	Monthly / Semi-annually / Annually			
Minimum sum insured ⁺	<ul style="list-style-type: none"> Below age 45: HKD120,000³⁰ Age 45 or above: HKD80,000³⁰ 			
Total coverage	Up to 1300% of the sum insured ⁸			
Major Illness Benefit ³	100% of the sum insured, plus any terminal dividend ¹⁸ and minus any amount claimed for the Minor Illness Benefit ^{2,3}			
Minor Illness Benefit ^{2,3}	20% of the sum insured for each claim*, subject to a maximum of HKD400,000 / MOP400,000 / USD50,000 for each minor illness * In respect of Intensive Care, should the qualified ICU stay be outside Hong Kong and Macau, the benefit payable under the Minor Illness Benefit ^{2,3,6} is equal to 10% of the amount of the sum insured ¹²			
Immediate Support Benefit ^{3,16}	5% of the sum insured ¹⁷ each month, up to 55% of the sum insured ¹⁷			
Juvenile Caregiver Benefit ³	5% of the sum insured ¹⁷ each month, up to 55% of the sum insured ¹⁷			
Multiple Claims Major Illness Benefit ^{3,10}	Once the aggregate amount of all benefits paid and payable under Major Illness Benefit ³ and Minor Illness Benefit ^{2,3} has reached 100% of the sum insured ¹² , LoveAssure Plus will continue to cover a maximum of 11 claims for Cancer, Heart Attack, Stroke, Severe Dementias and other major illnesses (together with the Continuous Cancer Payout Benefit ^{3,10,11} , up to 1200% of the sum insured in total)			
Continuous Cancer Payout Benefit ^{3,10,11}	5% of the sum insured ¹² each month, up to 500% of the sum insured (together with the previously claimed Major Illness Benefit ³ and / or Multiple Claims Major Illness Benefit ^{3,10} for Cancer, up to 600% of the sum insured in total)			
Dementia Caregiver Annuity Benefit ^{3,19}	12% of the sum insured ¹² every year, up to age 100 ¹ of the insured			
Multiple Benefit Premium Waiver	Once the aggregate amount of all benefits paid and payable under the Major Illness Benefit ³ and Minor Illness Benefit ^{2,3} reaches 100% of the sum insured of the basic plan and while the basic plan is still in force at that time, we will waive all future premiums payable by you from the next premium due date until the basic plan coverage is terminated			

LoveAssure Plus at a glance (cont'd)

Waiver of Premium on Death of Owner ²⁰	<p>Provided that:</p> <ol style="list-style-type: none"> the aggregate amount of all benefits paid and payable under the Major Illness Benefit³ and Minor Illness Benefit^{2,3} of the basic plan does not exceed 100% of the sum insured; the owner is at or before age 50 as at the policy date²⁰; the policy has been in force for at least 2 years²⁰; and the owner dies at or before age 75; <p>if the owner dies before the policy anniversary on or immediately following the insured's 18th birthday, whichever is earlier, we will waive the future premiums payable under the basic plan from the premium due date following the death of the owner until the premium due date on the policy anniversary on or immediately following the insured's 25th birthday, whichever is earlier</p>
Extra Coverage Benefit ²³	An extra 50% of the sum insured ¹⁷ will be payable if a Major Illness Benefit ³ or death benefit ^{3,21} is payable before the 10 th policy anniversary
First 20 Years Assure Coverage Benefit ²⁴	<p>If LoveAssure Plus is applied together with any of the designated supplements, an extra 50% of the sum insured¹⁷ will be payable if a Major Illness Benefit³ or death benefit^{3,21} is payable under LoveAssure Plus before the earlier occurrence of the following:</p> <ol style="list-style-type: none"> the 20th policy anniversary ; and the policy anniversary on or immediately following the insured's 75th birthday, whichever is earlier <p>First 20 Years Assure Coverage Benefit²⁴ is subject to relevant terms and conditions. For details, please refer to the relevant programme flyer</p>
Guaranteed cash value ²²	Payable upon the policy surrender from the 3 rd policy anniversary or policy maturity
Terminal dividend ¹⁸	<p>Non-guaranteed; may be payable after the policy has been in force for 5 years on the earliest occurrence of the following:</p> <ul style="list-style-type: none"> when the aggregate amount of all benefits paid and payable under the Major Illness Benefit³ and Minor Illness Benefit^{2,3} reaches 100% of the sum insured; the surrender of the policy; the maturity of the policy; or the death benefit^{3,21} becomes payable
Surrender value ³	100% of the guaranteed cash value ²² plus any terminal dividend ¹⁸ as at the policy surrender date, minus any claimed amount for the Major Illness Benefit ³ and Minor Illness Benefit ^{2,3}
Maturity value ^{3,31}	100% of the guaranteed cash value ²² plus any terminal dividend ¹⁸ as at the policy maturity date, minus any claimed amount for the Minor Illness Benefit ^{2,3}
Death benefit ^{3,21}	100% of the sum insured as death benefit ^{3,21} , plus any terminal dividend ¹⁸ and minus any claimed amount for the Minor Illness Benefit ^{2,3}
Extended Grace Period Benefit ^{27,28}	<p>Starting from the 2nd policy year, extension of the grace period of up to 365 days (inclusive of the usual grace period of 31 days) will be available if the owner:</p> <ul style="list-style-type: none"> or the owner's spouse gives birth to a child; gets married; gets divorced; or is made redundant or laid off <p>during the premium payment term</p>

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

+ We offer Macau policies denominated in Macau Pataca (MOP) or other available currency(ies).

Important information

Cooling-off period

If you are not completely satisfied with the policy, you have the right to cancel the policy and obtain a refund of any premium(s) paid provided that there is no claim payment made under the policy prior to your request for cancellation.

Applicable to policies issued in Hong Kong

To exercise this right, please return the policy (if applicable) and send your signed written notice of cancellation directly to our Customer Service at Suite 2001, 20/F, Tower Two, Times Square, 1 Matheson Street, Causeway Bay, Hong Kong within **21 calendar days** immediately following either the day of delivery of the policy or the notice of policy issuance (notifying you of the cooling-off period) to you or your nominated representative (whichever is earlier). The policy will then be cancelled and a refund of any premium(s) paid and any levy paid will be returned to you.

Applicable to policies issued in Macau

To exercise this right, please return the policy (if applicable) and send your signed written notice of cancellation directly to our Customer Service at Avenida do Infante D. Henrique No.43-53A, 20 Andar, The Macau Square, Macau within **21 calendar days** immediately following the day of delivery of the policy to you or your nominated representative. The policy will then be cancelled and a refund of any premium(s) paid will be returned to you in policy currency.

Non-guaranteed benefits

Dividend philosophy

The plan is designed to provide you with all-round critical illness insurance protection, and at the same time an additional return through a combination of:

- (a) guaranteed benefits, such as cash value and various critical illness benefits; and
- (b) non-guaranteed terminal dividend.

How do we determine your terminal dividend?

The premiums from you and the owners of other policies pooled together will form a participating fund and will be invested. We will make deductions for expenses, surrenders, claims, charges and profit sharing from this participating fund, while it earns investment returns. The value of this participating fund is called the “asset share”. It is an important reference to help us determine your terminal dividend.

When we determine the amount of the terminal dividend of your policy, we will take into account the following:

- (a) the asset share;
- (b) both the current and the expected future amount of guarantees; and
- (c) the returns we expect the participating fund to earn in the future.

In the plan, profit and loss arising from investment, claims, expenses and policy persistency will impact your terminal dividend. To align our interest with yours, we aim to share with you 65% of the profit and loss while the remaining 35% goes to us.

Your participating policy is designed to be held for long term. When we determine your terminal dividend, we also take into account the policy duration, and it is adjusted downward in the early policy years to reflect this.

What will affect your terminal dividend?

We consider the past performance and future outlook of the following factors when determining your terminal dividend and they may significantly affect it.

- **Investment return**
This includes changes in interest rates that will cause changes in interest earnings, as well as changes in market value of the assets in the participating fund due to changes in financial markets and economic conditions. These may result from risks or changes in factors, such as interest rates, currency risk, liquidity risk, credit / default risk, volatility risk and also general investment conditions.

Important information (cont'd)

- Claims**
 These include the cost of providing death benefit and other insurance benefits. If the amount of benefit claims turns out to be higher, your terminal dividend will be lower.
- Policy persistency**
 If policies lapse or are surrendered (whether in full or partially), profits or losses arise when the benefits paid out differ from the asset share of the terminated policies. Such profits or losses will be added to the asset share of the remaining policies.
- Expenses**
 These include both expenses directly related to the policy (e.g. distribution costs and taxes) and indirect expenses allocated to the product group (e.g. office rent). If the actual expenses become higher, there will be less money available to pay you as terminal dividend.

We may also apply smoothing when determining the terminal dividend. The value of the participating fund may go up and down sharply within days. Instead of sharing with you the gains or losses immediately, we may even out some short-term fluctuations.

As your policy will be grouped together with other similar policies, the terminal dividend of your policy may also vary if the characteristics of policies in your group change.

Based on these, we conduct a detailed analysis of the participating business and determine the terminal dividend to be declared at least annually.

Investment objective and strategy

Investment objective

The overall objective of investing the participating fund is to ensure that the guarantees we committed to the policies are met, while seeking competitive and stable returns over a medium to long term.

Investment strategy

We employ a rigorous and disciplined approach in determining strategic asset allocations which defines the nature of assets and how much we invest in. We monitor market positions carefully and frequently, and update our allocations when appropriate. In addition, we may complement our investment strategies with the use of derivatives and other financial agreements to manage liquidity, achieve an efficient portfolio management and effective risk management or pre-invest partially or fully expected future premiums to reduce the uncertainty of future investment earnings.

From time to time we will review the investment strategies and asset allocations, and will modify them if necessary. We aim to ensure all guarantees are met while maintaining non-guaranteed return potential for the terminal dividend. We also assess factors such as risk tolerance, changes in market conditions and economic outlook in order to maintain an optimal portfolio.

Selection of assets

We maintain a robust asset portfolio for the participating funds by investing in a wide range of investments, primarily with exposure to the U.S. and Asia (including Hong Kong and Mainland China). Generally, we aim to match the currency of fixed income investments and the underlying policy currency denomination to the extent appropriate investments are available and acceptable. However, taking into consideration the aforementioned market constraints, we also invest in assets that are not denominated in the same currency as the underlying policies (“currency mismatch”). In such case, we may consider using derivatives to hedge the currency risk, and more broadly to ensure a proper matching between the assets and the policies. Some specific strategies may embed a currency mismatch as it may bring additional returns or be a source of diversification. We also aim at maintaining adequate liquidity with respect to the policies and an appropriate level of risk diversification.

Important information (cont'd)

Asset allocations

The target asset allocation will fall under the following range:

Asset Class [^]	Allocation [*]
Government bonds, corporate bonds and other similar instruments	40% - 60%
Growth assets	40% - 60%

- [^] The bond assets allocation includes sub-asset classes like (i) developed market investment-grade corporate bonds, (ii) emerging market investment-grade bonds, (iii) high yield bonds and (iv) developed market government bonds. The growth assets allocation includes sub-asset classes like (a) listed equities, (b) private equities, (c) real estate and (d) hedge funds.
- ^{*} The total actual allocation will be equal to 100%, and there may be some holdings in cash. In addition, we may accept certain degree of deviation from the above targets across asset classes in order to manage the portfolio efficiently or to optimise the portfolio based on the prevailing market condition and views.

For more details, please refer to the relevant participating policy fact sheet which can be found at our website

- <https://www.axa.com.hk/participating-policy-fact-sheets> (for policies issued in Hong Kong) or
- <https://www.axa.com.mo/en/participating-policy-fact-sheets> (for policies issued in Macau).

For the fulfilment ratios and total value ratios of our participating life insurance plans, please refer to our website at

- <https://www.axa.com.hk/fulfilment-ratios-and-total-value-ratios> (for policies issued in Hong Kong) or
- <https://www.axa.com.mo/en/fulfilment-ratios-and-total-value-ratios> (for policies issued in Macau).

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 premium is calculated with reference to a number of factors including but not limited to the age, gender, smoking habit and risk class of the insured at the time of policy issuance and will not increase subsequently based on the insured’s attained age. However, premium rates are not guaranteed. We reserve the right to review and adjust the premium rates on each policy anniversary with reference to the past performance and future outlook of factors such as claims, investment returns, policy persistency and expenses by giving a written notice of not less than 30 days.

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 and the policy value (if any) to be received may be considerably less than your premiums paid.

Early surrender

The policy is designed to be held for long term. Early surrender of the policy may result in a significant loss where you may get back considerably less than your premiums paid.

Important information (cont'd)

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

When no further benefits or coverage is provided under the basic plan, the sum insured will be reduced to zero and the coverage under the basic plan will automatically terminate.

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

- (a) on the death of the insured;
- (b) on the maturity date of the policy (i.e. on the policy anniversary on or immediately following the insured's 100th birthday, whichever is earlier);
- (c) when the last subsisting attached supplement (apart from any attached Waiver of Premium Supplement / Applicant's Waiver of Premium at Death or Disability Supplement) is terminated in case where coverage under the basic plan has already been terminated;
- (d) when the indebtedness equals or exceeds the cash value minus the aggregate amount of all benefits paid and payable under the Major Illness Benefit and Minor Illness Benefit of the basic plan;
- (e) when there is no further coverage under the basic plan and all attached supplements and endorsements (if any);
- (f) when the policy lapses, or is cancelled or surrendered; or
- (g) when the right of policy termination is exercised pursuant to the cross-border provision of the policy.

You may apply for policy surrender in accordance with the application procedures and administrative rules of the Company in force from time to time. We will process the relevant application after our receipt of your valid written application (in the form specified by us). Please contact your financial consultant for further details.

Key exclusions

If the insured, whether sane or insane, commits suicide within 1 year from (i) the policy date or (ii) any date of reinstatement of the policy, whichever is later, the death proceeds will be limited to a refund of the premiums paid without interest. The amount of premiums to be refunded will be calculated from (i) the policy date or (ii) any date of reinstatement of the policy, whichever is later.

If the insured, whether sane or insane, commits suicide within 1 year from the date of approval of any increase in the sum insured and / or supplement amount(s), such increase shall be deemed not to have taken effect in determining the death proceeds payable. The additional premium paid for the increase in the sum insured and / or supplement amount(s) will be refunded (without interest) and such premium refunded will form part of the death proceeds.

No benefit will be payable under the Major Illness Benefit, Minor Illness Benefit, Multiple Claims Major Illness Benefit, Continuous Cancer Payout Benefit, Dementia Caregiver Annuity Benefit, Immediate Support Benefit and Juvenile Caregiver Benefit of the basic plan:

- if the insured experiences symptoms or signs for (even if the insured has not consulted a medical practitioner); or receives treatment, medication or investigation for; or is diagnosed with, any covered illness (except for any covered illness which is solely and directly caused by an accident and independently of any other causes) within a period of 60 days following the policy date or any date of reinstatement of the policy, whichever is later;

Important information (cont'd)

- if any illnesses are resulted (directly or indirectly) from or caused or contributed by (in whole or in part) any of the following:
 - a) any Pre-Existing Conditions (as defined below);
 - b) Human Immunodeficiency Virus (HIV) and/or any HIV-related illness including Acquired Immune Deficiency Syndrome (AIDS) and/or any mutations, derivations or variations thereof (except AIDS/HIV due to Blood Transfusion and Occupationally Acquired AIDS/HIV);
 - c) any self-inflicted injury or suicide, whether sane or insane;
 - d) intoxication by alcohol or drugs not prescribed by a medical practitioner;
 - e) any criminal act; or
 - f) travel in any aircraft, except as a fare paying passenger in a commercial aircraft or aircrew working on an aircraft.

“Pre-Existing Condition” shall mean any condition, disability, illness or injury:

- (i) which existed or continued to exist;
 - (ii) for which the insured experienced symptoms or signs (even if the insured has not consulted a medical practitioner);
 - (iii) for which the insured had received or continued to receive treatment, medication or any investigation; or
 - (iv) where diagnostic tests showed the pathological existence;
- prior to the policy date or any date of reinstatement of the policy, whichever is later.
- In respect of each claim for Multiple Claims Major Illness Benefit and Juvenile Caregiver Benefit, no benefit will be payable if the insured dies within 14 days from the date of diagnosis of the major illness (including the date of diagnosis).
 - In respect of Continuous Cancer Payout Benefit and Immediate Support Benefit, no benefit will be payable if the insured dies within 14 days from the date of the immediately preceding Cancer report submitted to us (including the date of such report submitted) as specified in the policy contract.

For full details of exclusions, please refer to the policy contract.

Levy on insurance premium (Only applicable to 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 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 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.

Important information (cont'd)

U.S. Foreign Account Tax Compliance Act

Under the U.S. Foreign Account Tax Compliance Act (“FATCA”), a foreign financial institution (“FFI”) is required to report to the U.S. Internal Revenue Service (“IRS”) certain information on U.S. persons that hold accounts with that FFI outside the U.S. and to obtain their consent to the FFI passing that information to the IRS. An FFI which does not sign or agree to comply with the requirements of an agreement with the IRS (“FFI Agreement”) in respect of FATCA and / or who is not otherwise exempt from doing so (referred to as a “nonparticipating FFI”) will face a 30% withholding tax (“FATCA Withholding Tax”) on all “withholdable payments” (as defined under FATCA) derived from U.S. sources (initially including dividends, interest and certain derivative payments).

The U.S. and Hong Kong / Macau have signed an inter-governmental agreement (“IGA”) to facilitate compliance by FFIs in Hong Kong / Macau with FATCA and which creates a framework for Hong Kong / Macau FFIs to rely on streamlined due diligence procedures to (i) identify U.S. indicia, (ii) seek consent for disclosure from its U.S. policyholders and (iii) report relevant tax information of those policyholders to the IRS.

FATCA applies to the Company and this policy. The Company is a participating FFI. The Company is committed to complying with FATCA. To do so, the Company requires you to:

- (i) provide to the Company certain information including, as applicable, your U.S. identification details (e.g. name, address, the U.S. federal taxpayer identifying numbers, etc); and
- (ii) consent to the Company reporting this information and your account information (such as account balances, interest and dividend income and withdrawals) to the IRS.

If you fail to comply with these obligations (being a “Non-Compliant Accountholder”), the Company is required to report “aggregate information” of account balances, payment amounts and number of non-consenting U.S. accounts to IRS.

The Company could, in certain circumstances, be required to impose FATCA Withholding Tax on payments made to, or which it makes from, your policy. Currently the only circumstances in which the Company may be required to do so are:

- (i) if the Inland Revenue Department of Hong Kong / Macau Government fails to exchange information with the IRS under IGA (and the relevant tax information exchange agreement between Hong Kong / Macau and the U.S.), in which case the Company may be required to deduct and withhold FATCA Withholding Tax on withholdable payments made to your policy and remit this to the IRS; and
- (ii) if you are (or any other account holder is) a nonparticipating FFI, in which case the Company may be required to deduct and withhold FATCA Withholding Tax on withholdable payments made to your policy and remit this to the IRS.

You should seek independent professional advice on the impact FATCA may have on you or your policy.

Remarks

1. "Age 100" / "age 85" / "age 25" / "age 18" refers to the policy anniversary on or immediately following the insured's 100th / 85th / 25th / 18th birthday, whichever is earlier.
2. The aggregate amount of all benefits paid and payable under Minor Illness Benefit in respect of each covered minor illness of the insured under all policies issued by the Company and any authorised insurers in Hong Kong and / or Macau which are affiliated with the Company shall not exceed HKD400,000 / MOP400,000 / USD50,000.

The amount of benefit paid or payable under Minor Illness Benefit will be deducted from the Major Illness Benefit, death benefit, maturity value and surrender value payable under the basic plan. The premiums remain unchanged after this benefit is paid except where all benefits paid and payable under the Minor Illness Benefit reach 100% of the sum insured, we will then waive all future premiums from the next premium due date until the basic plan coverage is terminated.

Once the aggregate amount of benefits paid and payable under the Minor Illness Benefit has reached 100% of the sum insured, no Major Illness Benefit or Minor Illness Benefit would be paid or is payable under the basic plan.
3. Any indebtedness and outstanding premiums will be deducted from the relevant benefit(s) when payable.
4. Each minor illness can be claimed once only other than (i) Angioplasty and other Invasive Treatments for Coronary Artery; and (ii) Carcinoma-in-situ, for each of which a maximum of 2 Minor Illness Benefit claims are allowed, subject to the exclusions and terms and conditions of Minor Illness Benefit. A second claim payable can be made subject to the additional conditions below:
 - For Angioplasty and other Invasive Treatments for Coronary Artery: the treatment must be performed on a location of stenosis in coronary artery where no stenosis of greater than 50% was identified in the medical examination relating to the first claim; or
 - For Carcinoma-in-situ: the Carcinoma-in-situ is of a different covered organ from that of the first claim.
5. If the surgery performed under benign condition critical surgery is directly or indirectly arising from or in connection with any other minor illness, the benefit payable under the policy will be limited to a Minor Illness Benefit for such minor illness only.
6. A Minor Illness Benefit shall be payable if the insured stays in the Intensive Care Unit ("ICU") at a hospital and on invasive life support both for 72 consecutive hours or more. If the stay is in an ICU outside of Hong Kong and Macau, the benefit payable under the Minor Illness Benefit will be adjusted to 10% of the sum insured. Any ICU stay in mainland China must be at a Recognised Hospital. "Recognised Hospital" means any hospitals formally assessed and rated by the Ministry of Health of the People's Republic of China as a "Third-level First-class" hospital and / or hospital(s) approved or designated by us. For detailed definition of Intensive Care, please refer to the policy contract.
7. A Major Illness Benefit shall be payable if the insured stays in the Intensive Care Unit ("ICU") at a hospital and on invasive life support both for 120 consecutive hours or more, along with the actual undergoing of a Complex Surgery during the same hospital admission. Any ICU stay in mainland China must be at a Recognised Hospital. "Recognised Hospital" means any hospitals formally assessed and rated by the Ministry of Health of the People's Republic of China as a "Third-level First-class" hospital and / or hospital(s) approved or designated by us. For detailed definition of Intensive Care with Complex Surgery, please refer to the policy contract.
8. The Immediate Support Benefit, Juvenile Caregiver Benefit, Dementia Caregiver Annuity Benefit, Extra Coverage Benefit and Assure 20 Benefit shall be excluded in the computation of the total coverage of 1300% of the sum insured.
9. The maximum number of claims includes the benefit payable for the Major Illness Benefit.
10. The aggregate amount of all benefits paid and payable under Multiple Claims Major Illness Benefit and Continuous Cancer Payout Benefit is subject to a maximum of 1200% of the sum insured.
11. Continuous Cancer Payout Benefit will commence when (i) the aggregate amount of all benefits paid and payable under the Major Illness Benefit and Minor Illness Benefit of the basic plan reaches 100% of the sum insured; and (ii) after a Major Illness Benefit or Multiple Claims Major Illness Benefit has been paid for Cancer.
12. The sum insured as at the time when the relevant benefit becomes payable.
13. Cancer treatment means any surgery or treatment designed to potentially treat Cancer using one or a combination of interventions prescribed by or administered under the direct supervision of a specialist. It does not include any treatment given solely as palliative treatment. It includes surgery, chemotherapy, radiotherapy (including proton therapy, CyberKnife and Gamma Knife), target therapy, bone marrow transplant, immunotherapy (including Chimeric Antigen Receptor (CAR) T-cell therapy) and any other treatments as approved by the Company from time to time. Hormonal therapy is not included as Cancer treatment.
14. Terminal cancer confirmation means a confirmation made by a specialist that in his / her opinion, the Cancer can neither be cured nor controlled and is highly likely to result in the insured's death within 365 days and which is accepted by the Company.
15. Late Stage Cancer means the presence of the malignant tumour with pathological staging of Stage III / IV under the AJCC staging system or its equivalent. For full details, please refer to the policy contract.
16. Immediate Support Benefit will not be applicable if (i) the Major Illness Benefit has already been paid or is payable in respect of a major illness other than a Late Stage Cancer; or (ii) the aggregate amount of all claims paid and payable under the Minor Illness Benefit of the basic plan reaches 100% of the sum insured.
17. Any portion of the sum insured of the basic plan which is increased by the Index-linked Increase Endorsement attached to the policy (if any) shall be excluded in the computation of Juvenile Caregiver Benefit, Immediate Support Benefit, Extra Coverage Benefit and Assure 20 Benefit.
18. The terminal dividend is not guaranteed and does not permanently add to the value of this policy. We have the absolute discretion to reduce or increase the terminal dividend from time to time.
19. If the insured is diagnosed as suffering from Severe Dementias before the policy anniversary on or immediately following the insured's 85th birthday (whichever is earlier) and the Major Illness Benefit or Multiple Claims Major Illness Benefit (as the case may be) has been paid in respect of such Severe Dementias, Dementia Caregiver Annuity Benefit shall be payable every year starting from 1 year after the relevant Major Illness Benefit or Multiple Claims Major Illness Benefit becomes payable until this policy terminates, as long as survival proof is received by us not less than 1 month but not more than 2 months prior to the benefit payment date each year.
20. The Waiver of Premium on Death of Owner is only available while the aggregate amount of all benefits paid and payable under the Major Illness Benefit and Minor Illness Benefit does not exceed 100% of the sum insured.

The Waiver of Premium on Death of Owner will take effect only if (i) the owner is at or before the age of 50 as at (a) the policy date; or (b) any date of reinstatement of the policy; or (c) the effective date of change of owner as specified in the relevant endorsement (if any), whichever is the latest; (ii) the owner dies at or before the age of 75; and (iii) the death of the owner occurs after the policy has been continuously in effect for 2 years from (a) the policy date; or (b) any date of reinstatement of the policy; or (c) the effective date of change of owner as specified in the relevant endorsement (if any), whichever is the latest.

All premiums that have already been paid to the Company as and when due are not entitled to be waived.
21. Death benefit is only available while the aggregate amount of all benefits paid and payable under the Major Illness Benefit and Minor Illness Benefit does not exceed 100% of the sum insured.

22. No guaranteed cash value will be available after the aggregate amount of all benefits paid and payable under the Major Illness Benefit and Minor Illness Benefit reaches 100% of the sum insured.
23. The benefit payable under the Extra Coverage Benefit is equivalent to 50% of the sum insured as at the date when the Major Illness Benefit or death benefit (as the case may be) becomes payable (excluding any amount of the sum insured which is increased by the Index-linked Increase Endorsement) before the 10th policy anniversary. This benefit will automatically cease and terminate if no Major Illness Benefit or death benefit is payable before the 10th policy anniversary. Any indebtedness and outstanding premiums will be deducted from the benefit when payable.
24. For further details of Assure 20 Benefit, please refer to the relevant programme flyer.
25. The availability of Index-linked Increase Endorsement is subject to the Company’s underwriting requirements.
26. You have the option to decline the increase in sum insured and premium under the Index-linked Increase Endorsement of a particular policy year by giving us a written notice not later than 30 days after the relevant policy anniversary.
The Index-linked Increase Endorsement will automatically terminate upon the earliest occurrence of any of the following:
 - (a) when you decline 2 consecutive increases made in accordance with the conditions in the endorsement;
 - (b) on the day immediately preceding the 6th / 11th / 16th policy anniversary for premium payment term of the basic plan being 15 / 20 / 25 years respectively;
 - (c) on the policy anniversary on or immediately following the insured’s 60th birthday;
 - (d) when any Minor Illness Benefit or Major Illness Benefit becomes payable; or
 - (e) when the basic plan of the policy becomes fully paid-up.
 The endorsement is not applicable with premium payment term of 10 years.
27. To be eligible for the Extended Grace Period Benefit, the owner must provide the relevant evidence to the Company. Please refer to the policy contract for further details.
28. Extended Grace Period Benefit is available provided that the basic plan has been in force for more than 1 year after (i) the policy date or (ii) any date of reinstatement of the policy, whichever is later.
29. The details of the value-added services will be determined by AXA at its sole discretion and AXA reserves the right to amend the Critical Illness Support Programme 2 at any time without prior notice. The value-added services are provided by third-party service providers as AXA may designate from time to time. AXA shall not be responsible for any value-added services so provided or any act or failure to act on the part of the third-party service providers. The third-party service providers are solely responsible for all obligations and liabilities relating to such value-added services and all auxiliary services so provided. All matters and disputes are subject to the final decision of AXA and the third-party service providers.
30. Please contact your financial consultant for availability of other currency(ies) and the respective minimum and maximum sum insured.
31. A maturity value will be payable if the insured survives on the policy anniversary on or immediately following the insured’s 100th birthday, whichever is earlier, provided that no Major Illness Benefit or death benefit has been paid or becomes payable under the basic plan and the aggregate amount of all benefits paid and payable under the Minor Illness Benefit does not exceed 100% of the sum insured.

Note: Unless otherwise specified, all ages mentioned in this product brochure refer to the age of the insured on his or her last birthday.

How do I make a claim?

Simply contact your financial consultant or contact us by telephone (852) 2802 2812, fax (852) 2598 7623 (Hong Kong) / telephone (853) 8799 2812, fax (853) 2878 0022 (Macau) or email cs@axa.com.hk. We will help you process your claim as soon as possible.

LoveAssure Plus Critical Illness Plan 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 is a member of the AXA Group, a leading global insurer with presence in 51 markets and serving 93 million customers worldwide. Our purpose is to act for human progress by protecting what matters.

As one of the most diversified insurers in Hong Kong, we offer integrated solutions across Life, Health and General Insurance. We are the largest General Insurance provider and a major Health and Employee Benefits provider. Our aim is to not only be the insurer to provide comprehensive protection to our customers, but also a holistic partner to the individuals, businesses and community we serve. At the core of our service commitment is continuous product & service innovation and customer experience enrichment, which is achieved through actively listening to our customers’ needs and leveraging and investing in technology and digital transformation.

We embrace our responsibility to be a driving force against climate change and a force for good to create shared value for our community. We are proud to be the first to address the importance of mental health through different products and services and thought leading iconic research. Our overall Sustainability Strategy, with emphasis on climate strategy and biodiversity commitment, is developed based on TCFD recommendations. We are committed to integrating environmental, social and governance factors across our business and strive to contribute to a sustainable future through 3 distinct roles - as an investor, an insurer and an exemplary company.



LoveAssure Plus Critical Illness Plan
Product brochure

November 2023

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