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Critical illness protection  
Smart Living Insurance II Supplement  
Living Insurance Plus II Supplement  
Extra Living Insurance II Supplement

Expect the unexpected  
and prepare for it



Product brochure

# Smart Living Insurance II

## Living Insurance Plus II

### Extra Living Insurance II

Modern medicine is making incredible strides, but a serious illness is more costly than you might imagine, especially if you take time off work to recover. What you need is protection that can cushion the financial impact of a serious illness and support you until you're back on your feet.



We offer affordable supplement plans that combine with your basic plan or term supplement (where applicable) to offer perfectly tailored protection for you and your family. These supplements include **Smart Living Insurance II Supplement** (“Smart Living Insurance II”), **Living Insurance Plus II Supplement** (“Living Insurance Plus II”) and **Extra Living Insurance II Supplement** (“Extra Living Insurance II”) (each “Supplement” and collectively “Supplements”), which protect you against the financial impact of minor to major illnesses and even severe conditions caused by accidental injuries, giving you peace of mind about your future.

## Highlights

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A lump-sum cash benefit for as many as 62 major illnesses



Coverage for common minor illnesses



Extra benefit for severe conditions caused by accidental injuries



3 optional supplements offering substantial protection at an affordable premium



## A lump-sum cash benefit for as many as 62 major illnesses

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Money should be the last worry on your mind if you are fighting a serious illness. The Supplements shield your finances against 62 major illnesses, including Cancer, Heart Attack, Stroke, Coma, Parkinson's Disease and more.

Upon the diagnosis of a covered major illness (see Table 1 below), we will provide the Major Illness Benefit<sup>1,2</sup> in a lump sum, which is equal to 100% of the supplement amount less any amount paid or payable under the Minor Illness Benefit of the Supplement. Once the Major Illness Benefit becomes payable, the Supplement will automatically terminate.



## Coverage for common minor illnesses

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If you are diagnosed with (i) Carcinoma-in-situ<sup>3</sup> (all organs except skin) or (ii) Angioplasty and other Invasive Treatments for Coronary Artery, we will provide the Minor Illness Benefit<sup>1,2,4</sup> which is equal to 20% of the supplement amount, so you can seek immediate treatment. This benefit can be claimed only once under the Supplement.



## Extra benefit for severe conditions caused by accidental injuries

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Accidents can have a major impact on you and your family. To help you cope, we will provide an additional 50% of the supplement amount<sup>1,5</sup> as Accident Support Benefit on top of the Major Illness Benefit if the insured is first diagnosed with one of the following major illnesses within 180 days from the date of an accidental injury and that accidental injury is the direct and sole cause of such major illness: (i) Apallic Syndrome; (ii) Coma; (iii) Loss of Capacity for Independent Living<sup>6</sup>; or (iv) Paralysis.



## 3 optional supplements offering substantial protection at an affordable premium

The Supplements are specially designed to fit your needs and circumstances. By adding the respective Supplements to your AXA basic plan or term supplement (where applicable), you can enjoy substantial protection at an affordable premium.



## Smart Living Insurance II, Living Insurance Plus II and Extra Living Insurance II at a glance

	Smart Living Insurance II	Living Insurance Plus II	Extra Living Insurance II
Premium payment term	Up to age 100	Up to age 85	
Benefit period	Whole life	Up to age 85	
Issue age	Age 0 - 65		
Premium	Will not be adjusted based on the insured's attained age	Depends on the type of basic plan or term supplement to which the Supplement is attached	Will be adjusted based on the insured's attained age on each policy anniversary
	Premium rates are not guaranteed. Please refer to <b>Premium adjustment</b> under the section Important information for details.		
Adjustment to the sum insured or notional amount of your basic plan or term supplement upon payment of Major Illness Benefit and / or Minor Illness Benefit	The sum insured of your basic plan* or the term supplement <sup>^</sup> (as the case may be) will be reduced by the amounts of Major Illness Benefit and / or Minor Illness Benefit paid		The sum insured or notional amount of your basic plan will remain unchanged
Minimum supplement amount	HKD80,000 <sup>7</sup>		
Currency	Denominate in the same currency as the basic plan		
Index-linked Increase Endorsement <sup>8</sup>	Follows the basic plan		

\* Other amounts of your basic plan (including without limitation, the premium, cash value and insurance charges) may be adjusted accordingly as a result of the reduction in the sum insured. If the sum insured of your basic plan after reduction by the amount of Major Illness Benefit paid is (i) less than 25% of the amount of the sum insured prior to the payment of the Major Illness Benefit or (ii) below the minimum sum insured requirement as determined by us from time to time, your policy together with all supplements are deemed surrendered and no longer in effect.

<sup>^</sup> The premium of your term supplement will be reduced accordingly as a result of the reduction of the amount of the term supplement. If the amount of your term supplement after the reduction by the amount of Major Illness Benefit paid is (i) less than 25% of the amount of term supplement prior to the payment of the Major Illness Benefit or (ii) below the minimum amount of the term supplement as determined by us from time to time, your term supplement and all supplements attached to it are deemed terminated and no longer in effect.

## Benefit Schedule

Benefits	Covered illnesses	Benefit amount for each claim (% of the supplement amount)
<b>Major Illness Benefit<sup>(a)</sup></b>	62 major illnesses (as set out in Table 1 below)	100%, less the amount of Minor Illness Benefit paid or payable <sup>1,2</sup>
<b>Minor Illness Benefit<sup>(a)</sup></b>	<ul style="list-style-type: none"> <li>■ Carcinoma-in-situ<sup>3</sup> (All organs except skin)</li> <li>■ Angioplasty and other Invasive Treatments for Coronary Artery</li> </ul>	20% <sup>1,2,4</sup>
<b>Accident Support Benefit</b>	<p>Any of the following Major Illness caused solely and directly by an accidental injury and is first diagnosed within 180 days from the date of the accidental injury:</p> <ul style="list-style-type: none"> <li>■ Apallic Syndrome</li> <li>■ Coma</li> <li>■ Loss of Capacity for Independent Living<sup>6</sup></li> <li>■ Paralysis</li> </ul>	Extra 50% <sup>1,5</sup>



**Table 1: Major illnesses covered**

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

(a) Major Illness Benefit and / or Minor Illness Benefit are payable on the first diagnosis of any one of the covered major illnesses and / or minor illnesses that meets the definitions of such illnesses as set out in the policy contract.

(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.

(c) To be eligible to receive a benefit, the insured must be above age 5 at the time of diagnosis.

(d) To be eligible to receive a benefit, the insured must be between age 15 and age 75 at the time of diagnosis.

## 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.

**For policy 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.

**For policy 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.

### 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 and risk class of the insured at the time of issuance of the Supplement and:

Smart Living Insurance II	Living Insurance Plus II	Extra Living Insurance II
Premium will not increase subsequently based on the insured's attained age	<ul style="list-style-type: none"><li>■ If the Supplement is attached to a term basic plan or term supplement: premium will increase subsequently based on the insured's attained age on renewal of the term basic plan or term supplement; or</li><li>■ If the Supplement is attached to an investment-linked policy: premium will increase subsequently based on the insured's attained age on each policy anniversary; or</li><li>■ For other cases: premium will not increase subsequently based on the insured's attained age.</li></ul>	Premium will increase subsequently based on the insured's attained age on each policy anniversary

However, premium rates of the Supplements are not guaranteed. We reserve the right to review and adjust the premium rates across each particular risk class on each policy anniversary with reference to the past performance and future outlook of factors such as claims, investment returns, policy persistency and expenses.

### Non-payment of premium

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

### Inflation

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 Supplement will automatically terminate upon the earliest occurrence of any of the following:

- (a) on the death of the insured;
- (b) on the policy anniversary on or immediately following the insured's 85<sup>th</sup> birthday (applicable to **Living Insurance Plus II** and **Extra Living Insurance II** only);

- (c) if the policy to which the Supplement is attached lapses, or is terminated, cancelled or surrendered or an option on nonpayment takes effect;
- (d) when the Major Illness Benefit becomes payable;
- (e) upon the change from death benefit option 2 (increasing benefit) to death benefit option 1 (level benefit) under the Death Benefit provision of an investment-linked policy to which the Supplement is attached (applicable to **Smart Living Insurance II** and **Living Insurance Plus II** only); or
- (f) when the Supplement is cancelled or terminated.

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

We will not pay any benefit under the Major Illness Benefit or Minor Illness Benefit or Accident Support Benefit of the Supplement for any relevant illnesses resulting 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); or
- (b) any congenital defect or disease which has manifested or was diagnosed before the insured attains Age 18 (except Eisenmenger's Syndrome); 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 (except AIDS / HIV due to Blood Transfusion and Occupationally Acquired AIDS / HIV); or
- (d) any self-inflicted injury or suicide, whether sane or insane; or
- (e) intoxication by alcohol or drugs not prescribed by a medical practitioner; or
- (f) any criminal act; or
- (g) travel in any aircraft, except as a fare paying passenger in a commercial aircraft or aircrew working on an aircraft.

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

- (i) which existed or continued to exist; or
- (ii) for which the insured experienced symptoms or signs (even if the insured has not consulted a medical practitioner); or
- (iii) for which the insured received or continued to receive treatment, medication or any investigation; or
- (iv) where diagnostic tests showed the pathological existence;

prior to the effective date of the Supplement or any date of reinstatement of the Supplement, whichever is later.

Except for any covered illness which is solely and directly caused by an accident and independently of any other causes during a period of 60 days following: (i) the effective date of the Supplement or (ii) any date of reinstatement of the Supplement, whichever is later (“**Waiting Period**”), we will not pay any benefit under the Major Illness Benefit or Minor Illness Benefit of the Supplement if the insured (i) experiences symptoms or signs for (even if the insured has not consulted a medical practitioner); or (ii) receives treatment, medication or investigation for; or (iii) is diagnosed with any covered illness within the Waiting Period.

In addition, we will not pay any benefit under **Extra Living Insurance II** if the insured dies within 14 days from the date of first diagnosis of the covered illness (including the date of first diagnosis).

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.

#### Remarks

1. Any indebtedness and outstanding premiums will be deducted from the relevant benefit(s) payable.
2. The aggregate amount of all benefits paid and payable under the Major Illness Benefit and the Minor Illness Benefit under the relevant Supplement is subject to the supplement amount.
3. 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 these Supplements, the following malignant conditions shall also be considered as Carcinoma-in-situ: (a) Prostate tumours which are histologically classified as less than T2N0M0 according to the TNM classification system and having a Gleason score below 7; or (b) Thyroid tumours which are histologically classified as T1N0M0 according to the TNM classification system.
4. The Minor Illness Benefit can be claimed once only under the relevant Supplement, and the aggregate amount of all benefits paid and payable in respect of each Minor Illness of the insured (for which the Minor Illness Benefit is payable) 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.
5. This benefit is payable if such Major Illness (i) is solely and directly caused by an accidental injury and independently of any other causes; and (ii) is first diagnosed within 180 days from the date of the accidental injury. Any portion of the supplement amount which is increased by the Index-linked Increase Endorsement attached to the relevant Supplement (if any) shall be excluded in the computation of this benefit.
6. Accident Support Benefit will not be payable if insured's Loss of Capacity for Independent Living is caused directly or indirectly, wholly or partly, by any psychiatric related causes.
7. The Supplement should be denominated in the same currency in which the basic plan is denominated. Please contact your financial consultant for availability of other currency(ies) and the respective minimum supplement amount.
8. If the Index-linked Increase Endorsement is attached to your policy and is in effect, the supplement amount will be automatically increased every year with extra premiums. Once the Index-linked Increase Endorsement terminates, there will be no subsequent increase in the supplement amount and premium of the Supplement due to the endorsement.

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 [customer.services@axa.com.hk](mailto:customer.services@axa.com.hk). We will help you process your claim as soon as possible.

**Smart Living Insurance II Supplement, Living Insurance Plus II Supplement and Extra Living Insurance II Supplement** are underwritten by AXA China Region Insurance Company (Hong Kong) Limited / AXA China Region Insurance Company Limited (collectively "AXA", the "Company", or "we").

**The Supplements are subject to the terms, conditions and exclusions of the relevant policy contracts. 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 Supplements, please refer to the relevant policy contracts, which will be made available by the Company upon request.**



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**Smart Living Insurance II Supplement / Living Insurance Plus II Supplement / Extra Living Insurance II Supplement  
Product brochure**

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