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## “First 20 Years TotalAssure Coverage Benefit” Programme

Extra protection is especially important during your prime years, when you need to shield your income against the unexpected so you can fulfil your financial commitments to your family. From medical treatments and hospitalisation to critical illness support, our series of quality protection plans provide the comprehensive health coverage you need in your healing journey.



Better yet, if you successfully apply for 1 or more of the designated supplements listed below (“Designated Supplement(s)”) together with TotalAssure Critical Illness Plan (“TotalAssure”) / TotalAssure Plus Critical Illness Plan (“TotalAssure Plus”), you will be entitled to the **“First 20 Years TotalAssure Coverage Benefit”** (the “TotalAssure 20 Benefit”),<sup>i,ii</sup> under the **“First 20 Years TotalAssure Coverage Benefit” Programme** (the “TotalAssure 20 Programme”).

Exclusively for TotalAssure / TotalAssure Plus Critical Illness Plans

## TotalAssure 20 Benefit

Under the **TotalAssure 20 Benefit**, an amount equal to 50% of the sum insured will be payable if a Major Illness Benefit or the Death Benefit becomes payable under **TotalAssure / TotalAssure Plus** before the earlier of the 20<sup>th</sup> policy anniversary and the policy anniversary on or immediately following the insured’s 75<sup>th</sup> birthday (whichever is earlier).

Basic plan	Designated Supplements	Benefits amount
<b>TotalAssure / TotalAssure Plus</b>	<p>+ 1 or more of the Designated Supplements, listed below:</p> <ul style="list-style-type: none"> <li>• AXA WiseGuard Pro Medical Insurance Plan</li> <li>• Smart Medicare</li> <li>• Cancer Therapy Insurance II Supplement</li> <li>• Cancer And Stroke Therapy Insurance Supplement</li> </ul>	<p>Under <b>TotalAssure / TotalAssure Plus</b>, if the insured is first diagnosed of a covered major illness or passes away, we will pay:</p> <p><b>Major Illness Benefit<sup>i</sup> or Death Benefit<sup>i</sup></b> (as the case may be) (Up to 100% of the sum insured)</p> <p><b>+ Extra Coverage Benefit<sup>i,iii</sup></b> for the first 10 policy years (50% of the sum insured)</p> <p><b>+ TotalAssure 20 Benefit<sup>ii</sup></b> for the first 20 policy years<sup>^</sup> (50% of the sum insured)</p> <p><b>= Up to 200% of the sum insured in total</b></p>

**Enjoy peace of mind and confidence knowing that your shield is the strongest, so you can pursue a wonderful life with your loved ones**



<sup>^</sup> An amount equal to 50% of the sum insured will be payable if a Major Illness Benefit or the Death Benefit becomes payable under the basic plan before the earlier of the 20<sup>th</sup> policy anniversary and the policy anniversary on or immediately following the insured's 75<sup>th</sup> birthday (whichever is earlier).

## Illustrative example



Wilson (Age 43)

- 1 At age 43, Wilson takes out:
  - **TotalAssure Plus** with the sum insured of HKD1,000,000; and
  - **AXA WiseGuard Pro Medical Insurance Plan – Premier** (Deductible: Nil)
- 2 Wilson is diagnosed with stage II Lung Cancer at age 51. He has a portion of the affected lung removed through lobectomy at a private hospital.
- 3 A year later, Wilson continues to undergo chemotherapy treatments and targeted therapy on his road to recovery.

### Benefits payable to Wilson include:

TotalAssure Plus	AXA WiseGuard Pro Medical Insurance Plan – Premier	
<p><b>Lump sum cash benefit</b> Includes:</p> <ul style="list-style-type: none"><li>• <b>100%</b> of the sum insured from <b>Major Illness Benefit<sup>i</sup></b> (i.e. HKD1,000,000)</li><li>• <b>50%</b> of the sum insured from <b>Extra Coverage Benefit<sup>i,iii</sup></b> (i.e. HKD500,000)</li><li>• <b>50%</b> of the sum insured from <b>TotalAssure 20 Benefit<sup>i,ii</sup></b> (i.e. HKD500,000)</li></ul> <p>= <b>Total 200% of the sum insured</b> (i.e. HKD2,000,000)</p>	<p><b>Continuous Cancer Payout Benefit<sup>i,vii</sup></b> (payable 1 year after diagnosis of Lung Cancer) equals to:</p> <ul style="list-style-type: none"><li>• <b>5%</b> of the sum insured (i.e. HKD50,000) per month for up to 100 months (i.e. up to <b>HKD5,000,000</b>)</li></ul>	<p><b>Reimbursement benefit</b> Up to <b>HKD30,000,000</b> per policy year and no lifetime benefit limit, including:</p> <ul style="list-style-type: none"><li>• <b>Full cover<sup>iv</sup> for hospitalisation and surgical benefits</b></li><li>• <b>Full cover<sup>v</sup> on prescribed diagnostic imaging tests and prescribed non-surgical cancer treatments</b></li></ul> <p><b>Tax deduction<sup>vi</sup></b></p>

### Through these benefits, the plan can help Wilson to



reimburse his eligible medical expenses during the treatment period



ease immediate financial burden and all future premiums under **TotalAssure Plus** will be waived



get long-term support for income replacement

Note: Assuming (a) the relevant illnesses are not excluded from the coverage of **TotalAssure Plus** and have fulfilled the relevant eligibility requirements, terms and conditions as set out in the policy contract; (b) no other claim has been paid and / or becomes payable under the policy; (c) there is no indebtedness under the policy; (d) Wilson does not make any change to the sum insured of **TotalAssure Plus** throughout the contract term of the policy; and (e) all premiums are paid in full when due and as planned.

**Notes:**

- i. Any indebtedness and outstanding premiums will be deducted from the relevant benefit(s) when payable.
- ii. Please refer to the terms and conditions stated in this leaflet for details of the "**TotalAssure 20 Benefit**". The benefit is also subject to the terms and conditions of the relevant policy endorsement.
- iii. 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, if any) before the 10<sup>th</sup> policy anniversary under **TotalAssure / TotalAssure Plus**. **Extra Coverage Benefit** will automatically cease and terminate if no Major Illness Benefit or Death Benefit is payable before the 10<sup>th</sup> policy anniversary.
- iv. Full cover shall mean the actual amount of eligible expenses and other expenses charged after deducting the remaining deductible (if any), and is subject to the annual benefit limit and other conditions as stated in the relevant product brochure and policy contract of **AXA WiseGuard Pro Medical Insurance Plan**.
- v. Full cover of prescribed diagnostic imaging tests and prescribed non-surgical cancer treatments are subject to the annual benefit limit deductible (if any) and other conditions as stated in the relevant product brochure and policy contract. Further details of the terms, conditions, exclusions and limitations are provided in the policy contract of **AXA WiseGuard Pro Medical Insurance Plan**.
- vi. For more information, please refer to [www.ird.gov.hk](http://www.ird.gov.hk) or seek independent tax advice.
- vii. If you choose to receive the Continuous Cancer Payout Benefit, 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 treatment as at the date of the report (unless a terminal cancer confirmation by a specialist has been provided). The coverage period of Continuous Cancer Payout Benefit of **TotalAssure / TotalAssure Plus** is up to the policy anniversary on or immediately following the insured's 85<sup>th</sup> birthday (whichever is earlier) of the insured. The aggregate amount of all benefits paid and payable under Major Illness Benefit, Continuous Cancer Payout Benefit and Multiple Claims Major Illness Benefit for Cancer under **TotalAssure / TotalAssure Plus** is subject to a maximum of 600% of the sum insured. The total coverage of **TotalAssure / TotalAssure Plus** is up to 1000% / 1300% of the sum insured, respectively. Further details of the terms, conditions, exclusions and limitations are provided in the policy contract of **TotalAssure / TotalAssure Plus**.

**Terms and Conditions of "First 20 Years TotalAssure Coverage Benefit" Programme**

1. "**First 20 Years TotalAssure Coverage Benefit**" Programme (the "**TotalAssure 20 Programme**") is offered by AXA China Region Insurance Company (Hong Kong) Limited ("AXA" or the "Company"), subject to the following terms and conditions.
2. In order to be eligible for the **TotalAssure 20 Programme**, customers must have successfully applied for **1 or more** designated supplement(s), namely, **AXA WiseGuard Pro Medical Insurance Plan**, **Smart Medicare**, **Cancer Therapy Insurance II Supplement** and **Cancer And Stroke Therapy Insurance Supplement** (collectively "Designated Supplement(s)"), together with **TotalAssure / TotalAssure Plus**.
3. At least one Designated Supplement and the relevant policy of **TotalAssure / TotalAssure Plus** have been continuously in effect since their respective inception and are still in effect with all premiums due having been fully paid at the time when the **TotalAssure 20 Benefit** becomes payable.
4. If the insured is first diagnosed of a covered major illness / passes away before the earlier of (a) the 20<sup>th</sup> policy anniversary and (b) the policy anniversary on or immediately following the insured's 75<sup>th</sup> birthday (whichever is earlier) while **TotalAssure / TotalAssure Plus** is in effect and the **Major Illness Benefit / Death Benefit** (as applicable) becomes payable under **TotalAssure / TotalAssure Plus**, the **TotalAssure 20 Benefit** (in addition to the **Major Illness Benefit / Death Benefit** (as applicable) will be payable.
5. The **TotalAssure 20 Benefit** amounts to 50% of the sum insured of the relevant policy of **TotalAssure / TotalAssure Plus** (excluding any amount of the sum insured which is increased by the Index-linked Increase Endorsement, if any) as at the time when the relevant Major Illness Benefit / Death Benefit (as applicable) becomes payable. Any indebtedness and outstanding premiums will be deducted from the benefit payable.
6. The maximum amount of all benefits paid and payable under the **First 20 Years Enhanced Coverage Benefit** (if any), **First 20 Years Additional Coverage Benefit** (if any), **First 20 Years Partner Coverage Benefit** (if any), **First 20 Years Partner Plus Coverage Benefit** (if any), **First 20 Years Assure Coverage Benefit** (if any), **First 20 Years TotalAssure Coverage Benefit**, **First Year BabyPro Coverage Benefit** (if any) and **20 Years BabyPro Coverage Benefit** (if any) of all policies issued by the Company in Hong Kong and Macau for the same insured must not exceed HKD1,000,000 / MOP1,000,000 / USD125,000 (depending on the policy currency of **TotalAssure / TotalAssure Plus**). Any portion of the sum insured which is increased by the Index-linked Increase Endorsement attached to **TotalAssure / TotalAssure Plus** (if any) shall be excluded in the computation of the **TotalAssure 20 Benefit**.
7. The **TotalAssure 20 Benefit** can be claimed once only under each relevant policy of **TotalAssure / TotalAssure Plus**.
8. The **TotalAssure 20 Benefit** will not be taken into account in determining the amount of terminal dividend payable under **TotalAssure / TotalAssure Plus**.
9. The **TotalAssure 20 Benefit** will automatically terminate upon the earlier of the following:
  - a. on the 20<sup>th</sup> policy anniversary of **TotalAssure / TotalAssure Plus**; or
  - b. on the policy anniversary on or immediately following the insured's 75th birthday, whichever is earlier.
10. Any application for **TotalAssure / TotalAssure Plus** and Designated Supplement(s) under the **TotalAssure 20 Programme** are subject to AXA's approval.
11. AXA reserves the right to terminate the **TotalAssure 20 Programme** and / or amend the terms and conditions of the **TotalAssure 20 Programme** at any time without prior notice. An application under the **TotalAssure 20 Programme** approved by the Company will not be affected by any subsequent termination of the **TotalAssure 20 Programme** and / or amendments to the terms and conditions of the **TotalAssure 20 Programme**.
12. This leaflet contains general information only. It does not constitute any offer for any basic plan or supplement(s). For product details, terms, conditions and exclusions of **TotalAssure / TotalAssure Plus** and Designated Supplement(s), please refer to the relevant proposals, product brochures and policy contracts.
13. In case of any dispute arising from the **TotalAssure 20 Programme**, the decision of AXA shall be final and conclusive.

**TotalAssure Critical Illness Plan**, **TotalAssure Plus Critical Illness Plan**, **AXA WiseGuard Pro Medical Insurance Plan**, **Smart Medicare**, **Cancer Therapy Insurance II Supplement** and **Cancer And Stroke Therapy Insurance Supplement** are underwritten by AXA China Region Insurance Company (Hong Kong) Limited / AXA China Region Insurance Company Limited (collectively "AXA", the "Company", or "we").

**This leaflet contains general information only. It does not constitute any offer for a basic plan or supplement (if applicable). For detailed terms, conditions and exclusions of the relevant basic plan and supplement (if applicable), please refer to the relevant proposals, product brochures and policy contracts.**

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