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Accident protection  
Accident Protector Supplement

# Protection for life's ups and downs



Product brochure



# Provide peace of mind to you and your family against accidents

Accidents and injuries are unpredictable. When misfortune strikes, you might have to settle costly medical bills or suffer financial hardship when you are unable to work.

To help you prepare for the unexpected, we offer **Accident Protector Supplement** (“this Supplement”), which can be attached to most AXA basic plans, to provide financial support and give peace of mind to you and your family in adverse time.

## Death and Dismemberment Benefit<sup>1,2</sup>

In the unfortunate event that the insured suffers from accidental dismemberment listed below or even death due to an accident, this Supplement will provide a cash benefit to ease the financial burden. The total benefit amount payable will be up to 100% of the sum insured of this Supplement:

Death and dismemberment occurring within 90 days from the date of the injury		Amount of benefit expressed as % of the sum insured under this Supplement
Loss of life		100%
Permanent loss of		
■ 1 or more limbs		100%
■ sight of 1 or both eyes		100%
■ hearing	both ears	75%
	1 ear	15%
■ speech		50%
■ lens of both eyes		50%
■ all joints of 4 fingers and thumb	right hand	70%
	left hand	50%

Death and dismemberment occurring within 90 days from the date of the injury		Amount of benefit expressed as % of the sum insured under this Supplement
■ all joints of 4 fingers	right hand	40%
	left hand	30%
■ joint(s) of thumb	2 joints of right thumb	30%
	1 joint of right thumb	15%
	2 joints of left thumb	20%
	1 joint of left thumb	10%
■ joint(s) of 1 finger	3 joints of 1 finger of right hand	10%
	2 joints of 1 finger of right hand	7.5%
	1 joint of 1 finger of right hand	5%
	3 joints of 1 finger of left hand	7.5%
	2 joints of 1 finger of left hand	5%
	1 joint of 1 finger of left hand	2%
■ joint(s) of toe(s)	all joints of all toes of 1 foot	15%
	all joints of great toe of 1 foot	5%
	1 joint of great toe of 1 foot	3%
Fractured leg or patella		10%
Shortening of leg by at least 5 cm		7.5%
Major burns		
Area involved	Damage as % of total body surface area	
■ Head	Equal to or greater than 2% but less than 4%	25%
	Equal to or greater than 4% but less than 6%	50%
	Equal to or greater than 6% but less than 8%	75%
	Equal to or greater than 8%	100%
■ Body	Equal to or greater than 10% but less than 12.5%	25%
	Equal to or greater than 12.5% but less than 15%	50%
	Equal to or greater than 15% but less than 20%	75%
	Equal to or greater than 20%	100%

If the insured is left-handed, the percentages for the various permanent dismemberment listed above for right hand and left hand will be transposed.

Accident Protector Supplement at a glance

Premium payment term	Up to age 65
Benefit period	Up to age 65
Issue age	Age 18 – 60
Premium	Fixed and guaranteed <sup>#</sup>
Minimum sum insured	HKD80,000 <sup>3</sup>
Index-linked Increase Endorsement <sup>4</sup>	Follows the basic plan

<sup>#</sup> Not applicable to the extra premiums (if any) due to Index-linked Increase Endorsement.



## Important information

### 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.

### 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

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

- (a) on the policy anniversary on or following the insured's 65<sup>th</sup> birthday; or
- (b) if the basic plan to which this Supplement is attached terminates or an option on non-payment takes effect; or
- (c) when the sum of all benefits paid or payable under this Supplement and all previous Accident Protector Supplements of the same policy in respect of the insured is greater than or equal to 25% of the sum insured of this Supplement.

### Key exclusions

We will not pay any benefit under this Supplement:

- (a) for any pre-existing, or recurring, injury or disablement which the insured suffered prior to the supplement effective date or any date of reinstatement, whichever is later; or
- (b) if the insured's injury results, either directly or indirectly, voluntarily or involuntarily, from one or more of the following:
  - any self-inflicted injury or suicide, whether sane or insane;
  - disease or infection (except infection which occurs through an accidental cut or wound), including infection with any HIV and / or any HIV-related illnesses including AIDS and / or any mutations, derivations or variations thereof;
  - bodily or mental infirmity;
  - taking poison, drugs not prescribed by medical practitioner, alcohol, sedatives or inhaling gas (except from hazard incidental to occupation);
  - the attempt or commission of assault or unlawful act by the insured;
  - any act due to war, declared or not, military, naval or air services for any country at war, declared or not;
  - travel or flight in any aircraft, except as a fare-paying passenger on a public licensed air services;
  - pregnancy, childbirth, miscarriage or any of their consequences, pre-existing physical or mental defect or infirmity.

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

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

### Rights of third parties

#### Applicable to the policies issued in Hong Kong

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

#### Applicable to the policies issued in Macau

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

## Remarks

1. If the insured suffers more than 1 loss as a result of the same accident, the total amount of benefits payable under this Supplement will be limited to 100% of the sum insured.
2. Should any 1 of the losses cover in whole or in part other loss or losses under this Supplement, only the larger benefit will be payable.
3. This 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 sum insured.
4. If the Index-linked Increase Endorsement is attached to your policy and is in effect, the sum insured of this Supplement will be automatically increased every year with extra premiums. Once the Index-linked Increase Endorsement terminates, there will be no subsequent increase in the sum insured and premium of this Supplement due to the endorsement. Please contact your financial consultant for details.

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

**Accident Protector Supplement** is underwritten by AXA China Region Insurance Company (Bermuda) Limited (Incorporated in Bermuda with limited liability) / AXA China Region Insurance Company Limited (collectively “AXA”, the “Company”, or “we”).

**The supplement 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 supplement, 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 54 markets and serving 105 million customers worldwide. Our purpose is to act for human progress by protecting what matters.

As one of the most diversified insurers offering integrated solutions across Life, Health and General Insurance, our goal is to be the insurance and holistic wellness partner to the individuals, businesses and community we serve.

At the core of our service commitment is continuous product innovation and customer experience enrichment, which is achieved through actively listening to our customers and leveraging technology and digital transformation.

We embrace our responsibility to be a force for good to create shared value for our community. We are proud to be the first insurer in Hong Kong and Macau to address the important need of mental health through different products and services. For example, the Mind Charger function on our holistic wellness platform “AXA BetterMe”, which is available via our mobile app Emma by AXA, is open to not just our customers, but the community at large. We will continue to foster social progress through our product offerings and community investment to support the sustainable development of Hong Kong and Macau.

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