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Accident protection
Accident Protector First 3 Years Free Supplement

Save on your accident protection



Product brochure

Protect you and your loved ones 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.

If you purchase any of our designated individual life insurance plan(s), you can apply for **Accident Protector First 3 Years Free Supplement¹** (“this Supplement”). This Supplement provides accident protection up to HKD500,000² (which is 100% of the sum insured³ of this Supplement) with first three years’ premium waived, giving peace of mind to you and your family in adverse time.

Benefit for death and dismemberment^{4,5,6}

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 benefit payable is equal to a percentage of the sum insured³ under this Supplement. Details are listed below:

Death and dismemberment occurring within 90 days from the date of the injury		Amount of benefit expressed as % of the sum insured ³ 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%
■ all joints of 4 fingers	right hand	40%
	left hand	30%

Death and dismemberment occurring within 90 days from the date of the injury		Amount of benefit expressed as % of the sum insured ³ under this Supplement
■ 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.

Protection for children

This Supplement is available for insured with issue age⁷ between 0 and 60. It offers accident protection for children, giving parents extra peace of mind.

Accident Protector First 3 Years Free Supplement at a glance

Premium payment term	From the fourth policy year up to age 65
Benefit period	Up to age 65
Issue age ⁷	Age 0 – 60
Premium	Fixed and guaranteed
Sum insured ³	<ul style="list-style-type: none">■ Fixed at HKD500,000² at policy issuance■ From the fourth policy year onwards, it is allowed to reduce the sum insured³ but the sum insured³ after reduction is subject to a minimum level determined by the Company from time to time
Index-linked Increase Endorsement ⁸	Follows the basic plan from the fourth policy year onwards

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 65th 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 a benefit is payable under this Supplement, where after payment of the benefit, the sum of all benefits paid and / or payable under this Supplement is greater than or equal to 25% of the sum insured³ 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 of this Supplement, 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 Human Immunodeficiency Virus (HIV) and / or any HIV-related illnesses including Acquired Immune Deficiency Syndrome (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. Each insured is entitled to either this Supplement or Accident Protector First (1st) Year Free Supplement once in a lifetime.
2. 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 sum insured.
3. The term “sum insured” stated in this product brochure carries the same meaning as the term “maximum benefit” stated in the relevant policy contract.
4. If the insured suffers more than one 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.
5. Should any one of the losses cover in whole or in part other loss or losses under this Supplement, only the larger benefit will be payable.
6. There should be evidence of a visible bruise or wound on the body to qualify for any benefit payable. Such requirement may not apply to bodily injury or death caused by drowning or internal injuries revealed by a medical examination or an autopsy respectively.
7. This is subject to the Company’s administrative rules. Please contact your financial consultant for details.
8. From the fourth policy year onwards, 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 First 3 Years Free Supplement is underwritten by AXA China Region Insurance Company (Bermuda) Limited (Incorporated in Bermuda with limited liability) (“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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Product brochure**

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