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Accident protection
Child Accident Protector Supplement

Protecting every
little adventure



Product brochure



Comprehensive protection for children against accidents

As caring parents, you want to exercise every precaution to avoid mishaps from happening to your beloved child. However, accidents can happen anywhere and at any time. When misfortune strikes, **Child Accident Protector Supplement** (“this Supplement”)¹ can provide financial support to help you through these hard times.

This Supplement offers you a choice of 2 different benefit levels – Plan 1 and Plan 2. You can select any one of them that suits your personal needs. Please refer to the Benefit schedule for details.

Accidental Death and Disability Benefit^{2,3} provides you with financial support

In the unfortunate event that the insured suffers from disability listed below or even death due to an accident, this Supplement will provide a cash benefit up to a maximum of HKD320,000 to ease the financial burden, subject to the benefit level of the plan. The total benefit amount payable will be up to 100% of the sum insured of this Supplement:

Death or disability occurring within 180 days from the date of accident	Amount of benefit expressed as % of the sum insured under this Supplement
Loss of	
■ Life	100%
■ Complete sanity	100%
■ Entire sight of both eyes	100%
■ Speech and hearing	100%
■ Hearing in both ears	75%
■ Entire sight of one eye	50%
■ Speech	50%
■ Hearing in one ear	15%

Death or disability occurring within 180 days from the date of accident	Amount of benefit expressed as % of the sum insured under this Supplement
Loss / loss of use of	
■ One arm	100%
■ One leg	100%
■ One hand	50%
■ Four fingers and thumb of one hand	50%
■ Four fingers of one hand	40%
■ Thumb	25%
■ All toes on one foot	10%
■ Index finger	10%
■ Middle finger	6%
■ Ring finger	5%
■ Little finger	4%
■ Little toe	1%

Note: If a disability is not specified in the above table but in our opinion, the disability is of equivalent severity to one of those listed in the above table, we will pay a benefit amount determined at our discretion with reference to the above table.

Surgical and Medical Expenses Benefit^{4,5} offers you a helping hand

To help shoulder surgical and medical expenses of your child due to an accident⁴, we will reimburse the actual surgical and medical expenses necessarily incurred to you. The benefit amount can reach HKD9,600 per accident, subject to the benefit level of your plan.

Chinese Bonesetting / Acupuncture Expenses Benefit⁵

This Supplement gives you the flexibility to choose traditional Chinese bonesetting or acupuncture treatment. If your child requires such treatment due to an accident, we will reimburse the actual expenses necessarily incurred for such treatment up to a maximum of HKD1,600 per policy year.

Double Benefit

For death or disability occurring within 180 days from the date of an accident, this Supplement may double the Accidental Death and Disability Benefit to assist you to get through adversity. Double Benefit will be offered if accidental death or disability occurs under any of the following circumstances:

- while the insured is a fare-paying passenger in a non-aerial commercial carrier licensed for public use; or
- in consequence of the burning of any theatre, hotel or other public meeting places in which the insured is present at the commencement of the fire; or
- in consequence of landslide; or
- in consequence of attack by wild animal, excluding domestically owned animal; or
- while the insured is participating in activities organised by the school; or
- in consequence of exposure to chemical substances from laboratory in school; or
- in consequence of gas attack in school; or
- in consequence of food poisoning in school, provided that the food poisoning is caused by food provided by the school.

Compassionate Death Allowance Benefit

In the unfortunate event of death of the insured, whether as a result of illness or accident, this Supplement will offer a Compassionate Death Allowance Benefit.

Protection throughout school years

This Supplement provides comprehensive coverage for your child against accidents throughout school years. It is renewable at our prevailing premium rate until your child reaches the age of 24 who remains as a full time student in Hong Kong or Macau.

Flexible combination with different basic plans

This Supplement is attachable to most AXA basic plans, offering you the flexibility to have a combination of accident protection and benefit to your child.

Benefit schedule

Benefit item	Benefit level (HKD)	
	Plan 1	Plan 2
(1) Accidental Death and Disability Benefit^{2,3} Maximum benefit	\$160,000	\$320,000
(2) Surgical and Medical Expenses Benefit^{4,5} Maximum amount per accident	\$7,200	\$9,600
(3) Chinese Bonesetting / Acupuncture Expenses Benefit⁵ Maximum amount per day Maximum amount per accident Maximum amount per policy year	\$136 \$720 \$1,600	
(4) Double Benefit	✓	
(5) Compassionate Death Allowance Benefit	\$1,000	\$2,000

Child Accident Protector Supplement at a glance

Premium payment term	Up to age 24
Benefit period	Up to age 24
Issue age	Age 2 – 17
Premium[#]	<ul style="list-style-type: none"> Will not be adjusted based on the insured's attained age Premium rates are not guaranteed
Sum insured	Plan 1: HKD160,000 ⁶ Plan 2: HKD320,000 ⁶

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

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.

Premium adjustment

The premium is calculated with reference to a number of factors including but not limited to the benefit level at the time of issuance of this Supplement 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.

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 immediately following the insured's 24th birthday ; or
- (b) upon the death of the insured; or
- (c) if the basic plan to which this Supplement is attached terminates or an option on non-payment takes effect; or
- (d) when the aggregate sum of all benefits paid or payable under Accidental Death and Disability Benefit in respect of this Supplement and all previous Child Accident Protector Supplements of the same policy (if any) in respect of the insured reaches 100% of the sum insured (excluding additional payment under Double Benefit); or
- (e) if the insured is no longer registered as a full time student at a recognised education institution in Hong Kong or Macau.

Key exclusions

We will not pay any benefit under this Supplement:

- (a) for any pre-existing, or recurring, injury, disability or illness which the insured suffered or suffered symptoms of, underwent investigation for or was diagnosed with prior to the supplement effective date or any date of reinstatement of this Supplement, whichever is later; or
- (b) if the insured's accidental death or injury, either directly or indirectly, voluntarily or involuntarily, results from any one or more of the following:
 - intentionally self-inflicted injury or suicide or any attempted suicide while sane or insane, or participation in any criminal act (except traffic and pedestrian offences);
 - being under the influence of alcohol, narcotics or drugs other than in accordance with the directions of a medical practitioner;
 - taking part in driving or riding in any kind of race; flying or other aerial activities other than as a fare-paying passenger; and any professional sports or hazardous sports;
 - participation or attempted participation in any riot, strike or civil commotion;

- becoming directly involved as a member of the armed forces of any military or usurped power in any war, civil war, revolution, insurrection or civil commotion;
- war, hostilities (whether war declared or not), civil war, rebellion, revolution or insurrection;
- childbirth, miscarriage, pregnancy or any complications notwithstanding that such event may have been accelerated or induced by accident. Accidental death or injury during pregnancy is covered;
- elective cosmetic or plastic surgery for purposes of beautification including but not limited to refractive errors, except constructive surgery to treat functional defect due to accidental death or injury;
- dental care and treatment unless necessitated by an accidental death or injury;
- when the insured is the victim of child abuse or suspected child abuse.

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. This Supplement is offered to full time students at a recognised education institution in Hong Kong or Macau who are aged between 2 and 17.
2. If the insured suffers more than 1 loss under Accidental Death and Disability Benefit as a result of the same accident, the total amount of benefits paid or payable under Accidental Death and Disability Benefit will be limited to 100% of the sum insured (excluding the additional amount paid or payable under Double Benefit).
3. Should any 1 of the losses under Accidental Death and Disability Benefit cover in whole or in part other loss or losses under Accidental Death and Disability Benefit, only the benefit with the greatest amount will be payable.
4. This benefit covers the actual surgical and medical expenses necessarily incurred as a direct result of an accidental death or injury sustained by the insured for medical, surgical, diagnostic or other remedial treatment provided by a hospital, medical practitioner or registered nurse (including the costs of prescribed medical supplies and ambulance hire).
5. For Surgical and Medical Expenses Benefit and Chinese Bonesetting / Acupuncture Expenses Benefit, if the insured has any other insurance in force or is entitled to indemnity from any other source in respect of the same injury or expenses, the Company will only pay the excess of the amount recoverable from such other insurance and source.
6. 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.

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

Child 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").

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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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