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Personal Accident Insurance
SmartProtect Plus

Flexible protections for an active lifestyle



Product brochure

Product Highlight

SmartProtect Plus, an accident insurance solution designed to protect families across generations, sets your mind free to pursue an active lifestyle at your will



Please take note of the following age definitions (at the commencement of a period of insurance) for this product:



Adult Between 18 and 65 years old



Child Between 6 months and 17 years old, and extended to 23 years old for an unmarried fulltime student



Elderly Between 66 and 80 years old



One-stop solution to save your time

- With **SmartProtect Plus**, a single policy can cover 3 generations of family members against accidents, leaving you more time to enjoy life



Lifetime protection from infant to elderly

- First enrolment age could be as young as 6 months and up to 80 years old
- Once you or your family members have become an insured person, there is no age limit for renewal¹⁾



Extra care for the juniors and the seniors

- Both children and the elderly get a double allowance for hospital cash and home nursing²⁾
- Broken bone benefit²⁾ is especially designed to protect the elderly



Special features for sports and outdoor activities lovers

- With the optional cover of Sports Protection³⁾, you can enhance your sum insured in accidental medical expense, disablement and accidental death, and personal liability
- The replacement or repair cost for accidentally damaged sports equipment or sportswear will be covered
- Since accidental medical expense limit is calculated per accident with no limit on number of accidents per period of insurance, you can always enjoy your favorite sports



Extra protection for bread earners

- People who work for a living can also supplement SmartProtect Plus with an Income or a Payment Protection option to ease their financial burdens even when an accident prevents them from working

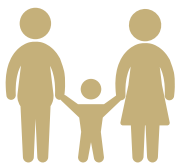



Adaptable to all needs and budgets

- SmartProtect Plus is designed to offer flexibility that caters to the distinct needs of different families
- Lite Plan offers essential protection with premium starts from HKD1 a day⁴⁾
- Basic Plan provides extra protection, and offers premium discount based on different combinations
- An innovative shared sum insured coverage (Shared Coverage), in addition to the traditional individual sum insured coverage (Individual Coverage), is introduced to allow more premium saving

Individual Coverage vs Shared Coverage

(The premium quoted below is based on Basic Plan)

Coverage Details	Individual Coverage	Shared Coverage
Minimum number of insured person	1	2
Maximum limit	One limit for each insured person	One limit to be shared by all insured persons, with claims paid as they arise until the limit is reached
Optional coverage	Each insured person can pick their own optional covers	All eligible insured persons ⁵⁾ must opt in for the same optional covers
Premium discounts	<p>The discount is higher when the number of insured persons goes up:</p> <ul style="list-style-type: none"> • 2 to 4 insured persons: 10% • 5 or more insured persons: 15% 	Covers all children under the same policy by paying the premium for 1 child
Annual Premium for Core Cover		
2 Adults + 1 Child 	HKD3,444 (Before multi-insured discount)	HKD2,730
	<i>HKD3,099.60</i> (After 10% multi-insured discount)	
2 Adults + 1 Child + 2 Elderly 	HKD7,856 (Before multi-insured discount)	HKD6,258
	<i>HKD6,677.60</i> (After 15% multi-insured discount)	

Case Sharing – Married Couple with Children

(This case sharing is hypothetical and for illustrative purpose only)

Summary

Plan taken out

Individual Coverage Basic Plan with optional covers including Sports Protection and Income Protection

Annual Premium	Claim Reimbursed in an Accident
HKD8,407.80	HKD44,500 In addition, there was personal liability claim which AXA directly handled and paid to the third party.

Details

Mr. and Mrs. Lau, in their mid-thirties, are married with 2 kids. Other than being a social worker, Mr. Lau is an avid biker, badminton and soccer player. His wife, a marketing specialist, jogs daily and wakeboards on weekends. To prepare for the unexpected, they took out a SmartProtect Plus policy with optional sports and income protection covers. One sunny day, father and son went out biking and got themselves into a crash. Mr. Lau ended up sustaining a foot fracture that would leave him unable to work for 30 days; while his son fractured his right ankle and had to undergo a surgery.

Thankfully, they were well protected and bounced back from the unfortunate episode in good physical and financial shape.

Annual premium calculation

Plan Taken Out		Insured Persons	Premium
Core Cover	Individual Coverage Basic Plan	2 adults 2 children	HKD1,218 per adult HKD1,008 per child
Optional Cover	Sports Protection	2 adults 2 children	HKD210 per adult or child
	Income Protection	2 adults	HKD2,025 per adult
Eligible Discount	10% multi-insured discount for 4 persons		
Total Annual Premium	HKD8,407.80		

¹⁾ Lifetime renewal is subject to AXA's underwriting decision and other conditions set forth in General Conditions Clause 11(d) and (e) of the Policy Wording. The renewal premium and terms and conditions may not be the same as the expiring policy.

²⁾ Not applicable for Lite Plan.

³⁾ Only covers for accidents happened in Hong Kong.

⁴⁾ Based on the annual premium of an adult with occupation class 1 or 2 under Lite Plan.

⁵⁾ Please refer to the Benefit Table for details of eligibility for optional covers.



Accident claims calculation

Relevant Benefit	Actual Expense	Claims Paid	Remark Maximum Limit (Sublimit) Per Insured Person
Accidental Medical Expenses			
For Mr. Lau First consultation fee, X-Ray fee and follow up treatments	HKD14,000	HKD12,500	– HKD10,000 under Core Cover – Extra 25% (HKD2,500) under the Sports Protection option
For the son First consultation fee, surgery fee and follow up treatments	HKD40,000	HKD12,500	
Personal Sports Equipment and Sportswear			
For Mr. Lau’s bicycle	HKD5,000	HKD3,000	HKD6,000 (HKD3,000 per item)
For the son's bicycle	HKD2,500	HKD2,500	
Annual Leave Compensation			
For Mrs. Lau who had to take 12 days' annual leave to take care of her son and Mr. Lau	Not applicable	HKD4,000	HKD2,000 per insured person (HKD500 per day) Not applicable for the first 2 days of annual leave
Income Protection			
For Mr. Lau who was unable to work for 30 days (his monthly salary is over HKD12,500)	Not applicable	HKD10,000	Temporary total disablement: up to HKD10,000 per a 30-day period or 80% of the insured person's average monthly income, whichever is lower, for every continuing 30 days period and up to 6 consecutive periods in one period of insurance
Personal Liability			
For a cyclist that was injured in the accident caused by Mr. Lau - First consultation fee, surgery fee and follow up treatment - Pain, suffering and loss of amenities	Covered	AXA directly handled the claim and settled the compensation to the third-party	- HKD600,000 under Core Cover - Extra 25% (HKD150,000) under the Sports Protection option
Total claims paid to the policyholder		HKD44,500	



Basic Plan

(Provides Individual Coverage and Shared Coverage)

Benefit Table

Part A. Core Cover

Summary of Benefits		Maximum Limit (Sublimit) Per Insured Person for Individual Coverage OR Per Policy for Shared Coverage (HKD)
		Basic Plan
Section 1 - Personal Accident		
1.1 Accidental Death and Permanent Disablement ('ADPD')	Per Period of Insurance	600,000
Coma		100,000
1.2 Double Indemnity for ADPD Additional compensation up to 100% of the maximum limit under Section 1.1, if the ADPD is resulted from any one or more of the following circumstance(s) – riding as a passenger in common carrier – landslide, flood, explosion or fire – burglary or robbery – within the Greater Bay Area (except Hong Kong)		600,000
1.3 Immediate Cash Relief Compassionate cash benefit for accidental death of an insured person		50,000
Section 2 - Accidental Medical Expenses		
Accidental Medical Expenses	Per Accident	10,000 (Chinese herbalist, bonesetter or acupuncturist: 200 per day; food poisoning: 500 per day)
– Chiropractor or physiotherapist	Per Period of Insurance	2,000 (400 per day)
Section 3 - Additional Benefits		
3.1 Broken Bone (for Elderly only)	Per Period of Insurance	40,000 For insured person aged over 80, it is up to 20,000 under this section
3.2 Daily Hospital Cash and Home Nursing Allowance 3.2a Daily Hospital Cash 3.2b Home Nursing Allowance		10,000 For Child/Elderly, it is up to 20,000 under this section (200 per day)

Benefit Table

Part A. Core Cover (Cont.)

Summary of Benefits		Maximum Limit (Sublimit) Per Insured Person for Individual Coverage OR Per Policy for Shared Coverage (HKD)
		Basic Plan
3.3 Recovery Aids For mobility aids such as canes, crutches, walkers, rollators or wheelchairs, as well as home or vehicle modification solely for mobility aids purpose	Per Period of Insurance	20,000 (for mobility aids: 2,000 per item)
3.4 Annual Leave Compensation Cash benefit for a family member who needs to take annual leave for looking after an insured person, if the latter is subject to hospitalisation or home stay as recommended by doctor(s) for more than 3 consecutive days due to an accident (not applicable to the first 2 days of annual leave taken)		2,000 (500 per day)
3.5 Insured Person Being Abused (for Child and Elderly only) 3.5a Trauma or Psychology Counselling Expense 3.5b Subsidy for Recruiting a New Domestic Helper		3,000
3.6 Job Changing Subsidy (for Adult only)		3,000
Section 4 - Personal Liability		
Covers legal liability of an insured person towards third party for accidental injury or property damage, as well as any associated legal costs and expenses	Per Period of Insurance	600,000
Section 5 - No Claims Discount		Not applicable
Section 6 - Emergency Assistance Services		
24-Hour AXA Assistance Hotline Service (Worldwide Service)	Per Period of Insurance	Covered
Global Hospital Admission Deposit Guarantee		40,000

Benefit Table

Part B. Optional Cover*

* For Individual Coverage, each insured person can pick and pay their own optional covers. For Shared Coverage, all eligible insured persons must opt in for the same optional covers.

Summary of Benefits		Maximum Limit Per Insured Person for Individual Coverage OR Per Policy for Shared Coverage (HKD)			
		(a) Permanent Total Disablement	OR	(b) Temporary Total Disablement	
Section 7 – Income or Payment Protection (for working Adult only who can only be insured under either Section 7.1 - Income Protection or Section 7.2 - Payment Protection but not both)					
Section 7.1 - Income Protection	Per Period of Insurance	60,000	OR	10,000 per 30-day period or 80% of the insured person’s average monthly income, whichever is lower, per every continuing 30 days period and up to 6 consecutive periods in one period of insurance	
Section 7.2 - Payment Protection					
(a) Credit card payment, and/ or household utilities bills	Per Period of Insurance	6,000	OR	1,000 per 30-day period	or 80% of the insured person’s average monthly income, whichever is lower, per every continuing 30 days period and up to 6 consecutive periods in one period of insurance
(b) Personal loans		30,000		5,000 per 30-day period	
(c) Mortgage loan or home rental fee		60,000		10,000 per 30-day period	

Benefits under Section 7 is payable at the seventh month or later from the month of accident by a lump sum

Summary of Benefits		Maximum Limit Per Insured Person for Individual Coverage OR Per Policy for Shared Coverage (HKD)	
Section 8 - Sports Protection (for Adult and Child, and accidents happened in Hong Kong only)			
8.1 Accidental Death and Permanent Disablement	Per Period of Insurance	Additional 25% of the maximum limit under Section 1.1 Accidental Death and Permanent Disablement	
– Death due to cardiac arrest		Covered (extra benefits for Section 1.1 Accidental Death and Permanent Disablement)	
8.2 Accidental Medical Expenses	Per Accident	Additional 25% of the maximum limit under Section 2 - Accidental Medical Expenses	
– Chiropractor or physiotherapist	Per Period of Insurance		
8.3 Personal Liability	Per Period of Insurance	Additional 25% of the maximum limit under Section 4 - Personal Liability	
8.4 Personal Sports Equipment and Sportswear For actual replacement or repair cost for accidentally damaged sports equipment or sportswear while in use, a claim for this benefit must be submitted together with the claim for Section 2 - Accidental Medical Expenses	Per Period of Insurance	6,000 (3,000 per item)	

Annual Premium Table (HKD)

Part A. Core Cover

Core Cover	Basic Plan	
	Individual Coverage	Shared Coverage
Adult – Occupation Class 1 and 2	1,218	966
Adult – Occupation Class 3	1,827	1,449
Child	1,008	798
Elderly – Occupation Class 1 and 2	2,206	1,764
Elderly – Occupation Class 3	3,309	2,646

Part B. Optional Cover*

* For Individual Coverage, each insured person can pick and pay their own optional covers. For Shared Coverage, all eligible insured persons must opt in for the same optional covers.

Income Protection	Basic Plan	
	Individual Coverage	Shared Coverage
Adult – Occupation Class 1 and 2	2,025	1,310
Adult – Occupation Class 3	3,834	2,484

Payment Protection	Basic Plan	
	Individual Coverage	Shared Coverage
Adult – Occupation Class 1 and 2	3,227	2,093
Adult – Occupation Class 3	6,129	3,983

Sports Protection	Basic Plan	
	Individual Coverage	Shared Coverage
Adult	210	172
Child	210	172

Multi-Insured Discount

(Applicable for Individual Coverage only, both Part A. Core Cover and Part B. Optional Cover)

2 to 4 insured persons	10%
5 or more insured persons	15%

Premium Payment Mode

You may choose to pay for the annual premium one-off in full or monthly with 12 installments. The monthly premium with IA Levy may vary if the annual premium cannot be evenly distributed across 12 installments.

For occupation classification, please refer to

<https://www.axa.com.hk/en/smart-protect-plus-application-eligibility>



Lite Plan

(Provides Individual Coverage Only)

Benefit Table

Part A. Core Cover

Summary of Benefits		Maximum Limit (Sublimit) Per Insured Person (HKD)
		Lite Plan
Section 1 - Personal Accident		
1.1 Accidental Death and Permanent Disablement (‘ADPD’)	Per Period of Insurance	600,000
Coma		Not applicable
1.2 Double Indemnity for ADPD Additional compensation up to 100% of the maximum limit under Section 1.1, if the ADPD is resulted from any one or more of the following circumstance(s) – riding as a passenger in common carrier – landslide, flood, explosion or fire – burglary or robbery – within the Greater Bay Area (except Hong Kong)		600,000
1.3 Immediate Cash Relief Compassionate cash benefit for accidental death of an insured person		50,000
Section 2 - Accidental Medical Expenses		Not applicable
Section 3 - Additional Benefits		
3.1 Broken Bone (for Elderly only)	Per Period of Insurance	Not applicable
3.2 Daily Hospital Cash and Home Nursing Allowance		Not applicable
3.3 Recovery Aids		Not applicable
3.4 Annual Leave Compensation Cash benefit for a family member who needs to take annual leave for looking after an insured person, if the latter is subject to hospitalisation or home stay as recommended by doctor(s) for more than 3 consecutive days due to an accident (not applicable to the first 2 days of annual leave taken)		2,000 (500 per day)
3.5 Insured Person Being Abused (for Child and Elderly only) 3.5a Trauma or Psychology Counselling Expense 3.5b Subsidy for Recruiting a New Domestic Helper		3,000
3.6 Job Changing Subsidy (for Adult only)		Not applicable
Section 4 - Personal Liability		Not applicable
Section 5 - No Claims Discount		Not applicable
Section 6 - Emergency Assistance Services		
24-Hour AXA Assistance Hotline Service (Worldwide Service)	Per Period of Insurance	Covered
Global Hospital Admission Deposit Guarantee		40,000

Annual Premium Table (HKD)

Part A. Core Cover

Core Cover	Lite Plan
Adult – Occupation Class 1 and 2	365
Adult – Occupation Class 3	547.50
Child	365
Elderly – Occupation Class 1 and 2	600
Elderly – Occupation Class 3	900

Multi-insured discount is not applicable for Lite Plan.

Premium Payment Mode

You may choose to pay for the annual premium one-off in full or monthly with 12 installments. The monthly premium with IA Levy may vary if the annual premium cannot be evenly distributed across 12 installments.

For occupation classification, please refer to

<https://www.axa.com.hk/en/smart-protect-plus-application-eligibility>



Important Information

Major Exclusions

- Any injury or death due to suicide or intentional self-injury
- Sickness, disease, pre-existing physical or mental defect
- Unnecessary medical or surgical treatment
- Cosmetic surgery for the purpose of beautification
- Venereal diseases or insanity, AIDS, pregnancy or childbirth
- Acts committed under the influence of drugs or alcohol
- Duties as part of police, fire services or military
- Strike, riot, civil commotion (except passive risks), war, nuclear weapons or radioactivity
- Any unlawful acts
- Flying other than as a fare-paying passenger
- Participating in sports in a professional capacity or would earn remuneration from such sports
- Participating in any kind of speed contest or racing (other than on foot)

For complete information on the exclusions, please refer to the policy wording.

Levy on insurance premium

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. For further information, please visit www.axa.com.hk/ia-levy or contact AXA at (852) 2523 3061.

Disclosure obligation for renewal and during the period of insurance

- (a) The Policyholder has the obligation to inform AXA in writing to change the cover in respect of an Insured Person before the renewal of this Policy if there is any change on the Insured Person's relationship with the Policyholder or any illness, diseases, physical defect or infirmity of the Insured Person which will significantly increase the risk of accident or injury, otherwise there shall be no refund of the renewal premium paid and/or AXA will not pay any claims in relation to that Insured Person under the renewed Policy.
- (b) The Policyholder must inform all Insured Persons, who are aged eighteen (18) or above, about the issuance and effectiveness of this Policy.
- (c) The Policyholder must inform AXA in writing of any change in the occupation of the Insured Person during the period of insurance. If the change is from lower to higher risk, AXA may charge additional premium or cancel the policy.
- (d) Please note AXA reserves the right not to renew the policy after our underwriting review.

Cancellation

Both AXA and the Policyholder have the right to cancel this Policy by giving each other 30 days' written notice in accordance with the policy wording.

Remarks:

All amounts are in Hong Kong Dollars.

The premiums and the reimbursement amounts shown in this brochure are for reference only. Actual premiums and actual reimbursement amounts may be adjusted subject to underwriting and claims decision respectively.

The above information is a general summary for reference only and not a complete description of the applicable terms, conditions, and exclusions. Please refer to the policy wording for details, which will be made available by the Company upon request and can be downloaded from the Company website.



**SmartProtect Plus
Product brochure**

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We value your feedback which will help us serve you better.
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