



安盛

## Every vaccination gets more peace of mind

### AXA “Post-Vaccination Protection” Programme

AXA understands your health comes first, and getting vaccinations is vital for disease prevention. To protect you and your family from any potential side effects arising from vaccinations, we are pleased to provide **free hospital benefit and death benefit protection** to all eligible Hong Kong and Macau residents. The AXA “Post-Vaccination Protection” Programme requires registration on the ‘Emma by AXA’ mobile application on a first-come-first-served basis.



#### Programme Overview

<b>Programme summary</b>	A complimentary one year protection for hospitalisation and/or death within 14 days after receiving an approved vaccination*
<b>Eligible applicants<sup>3,4</sup></b>	All Hong Kong and Macau residents aged between 18-65 are eligible, and can add up to 4 family members (spouse or child) aged 65 or below
<b>Application<sup>2,5</sup></b>	Registration is required on the ‘Emma by AXA’ mobile application on a first-come-first-served basis
<b>Programme protection benefits<sup>11, 12, 13</sup></b>	<ul style="list-style-type: none"><li>• Daily payment of HKD700 for up to 10 days as hospital benefit</li><li>• HKD100,000 as death benefit</li></ul>
<b>Programme protection period<sup>10</sup></b>	One year starting from the registration date (as stated on the confirmation email upon successful registration)
<b>Claims and enquiries<sup>18,19,20</sup></b>	<ul style="list-style-type: none"><li>• Simplified claims procedure</li><li>• Ask Emma on ‘Emma by AXA’</li><li>• Customer Service Hotline: Hong Kong: (852) 2894 4679 Macau: (853) 8799 3778 (9:00am to 5:00pm Monday to Friday except public holidays)</li></ul>

\*Also referred to as an Adverse Event Following Immunisation (AEFI) as defined in paragraph 7 of the Programme Terms and Conditions.

For details, please contact our Customer Service Hotline on (852) 2894 4679 (Hong Kong) or (853) 8799 3778 (Macau). Alternatively, you may also visit our Programme webpage at [www.axa.com.hk](http://www.axa.com.hk).

## AXA “Post-Vaccination Protection” Programme Terms and Conditions

1. AXA “Post-Vaccination Protection” Programme (“Programme”) is offered by AXA China Region Insurance Company (Bermuda) Limited (Incorporated in Bermuda with limited liability) (“AXA”), subject to the following relevant terms and conditions.
2. The registration period for the Programme starts from 30th November 2020 on a first-come-first-serve basis and is subject to availability (“Registration Period”).

### Eligibility of Applicant(s)

3. All Hong Kong / Macau Special Administrative Region (“Hong Kong” or “Macau” respectively) residents are eligible applicants for the Programme (“Eligible Applicant”). The Eligible Applicant must hold a valid Hong Kong identity card or Macau identity card; and be aged 18 or above but below the age of 65 at the registration date.
4. An Eligible Applicant may register on behalf of up to four immediate family members (“Eligible Family Member”) for the Programme during the Registration Period. The Eligible Family Member must be a spouse or child of the Eligible Applicant; hold a valid Hong Kong identity card or Macau identity card; and be aged 65 or below at the registration date. The Eligible Applicant understands that this Programme is not applicable for persons outside of Hong Kong or Macau.
5. Within the Registration Period, if the Eligible Applicant has successfully installed the “Emma by AXA” mobile application and has registered for the Programme, a confirmation email will be sent to the Eligible Applicant with a registration number and the Programme protection benefit details. The Eligible Applicant must receive the email mentioned above for the Programme protection benefits to be effective.

### Eligibility of Vaccination(s)

6. The vaccination, including the first dose, subsequent doses and booster doses must be approved by the United States Food and Drug Administration or local health authorities and prescribed by a Registered Medical Practitioner in Hong Kong or Macau in any public Hospital, private Hospital or registered medical practitioner clinic. For the avoidance of doubt, vaccinations performed at offsite locations in Hong Kong or Macau, but with the prescription of a Registered Medical Practitioner, are also accepted.
7. According to the World Health Organization, Adverse Event Following Immunization (AEFI) has the following meanings:
  - Any untoward medical occurrence which follows Immunisation and which does not necessarily have a causal relationship with the usage of the vaccine. The adverse event may be any unfavorable or unintended sign, abnormal laboratory finding, symptom or disease.
  - There are five categories of AEFI: vaccine product-related reaction, vaccine quality defect-related reaction, Immunisation error-related reaction, Immunisation anxiety-related reaction and coincidental event.
  - The adverse reactions can further be classified as allergic reactions, local reactions such as redness, pain, swelling at inject site; systematic reaction like fever, sepsis, rash, fatigue etc; and neurological disorders include seizures, encephalopathy, meningitis, encephalitis, brachial neuritis and Guillain-Barre Syndrome.

### Definitions of Registered Medical Practitioner and Hospital

8. Registered Medical Practitioner shall mean a medical practitioner of western medicine,
  - (a) who is duly qualified and is registered with the Medical Council of Hong Kong pursuant to the Medical Registration Ordinance (Cap. 161 of the Laws of Hong Kong) or a body of equivalent standing in Macau (as reasonably determined by AXA in good faith); and
  - (b) legally authorised for rendering relevant medical service in Hong Kong or Macau where the medical service is provided to the Eligible Applicant and/or Eligible Family Member. If the practitioner is not duly qualified and registered under the laws of Hong Kong or a body of equivalent standing in Macau (as reasonably determined by AXA in good faith), AXA shall exercise reasonable judgment to determine whether such practitioner shall nonetheless be considered qualified and registered.
9. Hospital shall mean an establishment duly constituted and registered as a hospital under the laws of Hong Kong or Macau in which it is established, which is for providing medical service for sick and injured persons as Inpatients, and which –
  - has facilities for diagnosis and major operations;
  - provides 24-hour nursing services by licensed or registered nurses;
  - has one or more Registered Medical Practitioners; and
  - is not primarily a clinic, a place for alcoholics or drug addicts, a nature care clinic, a health hydro, a nursing, rest or convalescent home, a hospice or palliative care centre, a rehabilitation centre, an elderly home or similar establishment.

### Programme Protection Benefits

10. The protection benefits of the Programme cover hospitalisation or death as a result of an AEFI within 14 days after receiving an approved vaccination within one year starting from the registration date (“Programme Protection Period”).
11. Hospital benefit is available to admission of the Eligible Applicant and/or Eligible Family Member to a Hospital that is recommended by a Registered Medical Practitioner for medical service and as an Inpatient as a result of a medically necessary condition for a period of no less than six (6) consecutive hours. No minimum period is required for confinement in connection with any emergency treatment in a Hospital as a result of an emergency for the performance of a surgical procedure or other medical service in a Hospital. Confinement shall be evidenced by a daily room charge invoiced by the Hospital and the Eligible Applicant and/or Eligible Family Member must stay in the Hospital continuously for the entire period of confinement.
12. Death benefit is available if the Eligible Applicant and/or Eligible Family Member dies due to an AEFI during the Programme Protection Period.
13. If an Eligible Applicant and/or the Eligible Family Member during the Programme Protection Period:
  - (i) is diagnosed with an AEFI within 14 days and is confined in a hospital, the hospital benefit of HKD700 per day for a period of up to 10 days payable under this Programme will be paid to the Eligible Applicant; and/or
  - (ii) is diagnosed with an AEFI within 14 days and its complications result in death, AXA shall pay out a one-off lump sum death benefit of HKD100,000 to Eligible Applicant’s estate.
14. Each Eligible Applicant and/or Eligible Family Member is entitled to a maximum of 10 days’ hospital benefit during the Programme Protection Period and/or one death benefit at maximum.
15. The Eligible Applicant and/or Eligible Family Member will not be eligible for the hospital benefit and/or the death benefit if an AEFI occurs after the Programme Protection Period.
16. Any payment(s) associated with this Programme will be subject to applicable laws and AXA’s standard screening procedures to be conducted at the time of claim.

### Exclusions

17. AXA will not pay any hospital benefit and/or death benefit for any hospitalisation or death of the Eligible Applicant and/or Eligible Family Member that is resulting directly or indirectly from, or caused or contributed (in whole or in part) by other factors besides a vaccination, including:
  - (i) any self-inflicted injury or suicide, whether sane or insane, and
  - (ii) terrorist attack using any type of biochemical weapon.

### Claims

18. Supporting documents for claims submission (must be submitted within 90 days from date of consultation/treatment/death, whichever is latest):
  - Hong Kong identity card, Macau identity card or copy of relevant identity documents;
  - a proof of relationship (where applicable);
  - a proof of diagnosis (confirming an AEFI due to an approved vaccine prescribed by Registered Medical Practitioner during the Programme Protection Period) and hospital confinement document or a legal death certificate (as the case may be);
  - a letter of administration granted by the Hong Kong or Macau high court on the deceased estate (for death claim).
19. (i) Download the Hospitalisation Claim Form I at [www.axa.com.hk](http://www.axa.com.hk) (for the hospital benefit) and/or the Death Claim Form I form at [www.axa.com.hk](http://www.axa.com.hk) (for the death benefit)  
(ii) Submit claim application by email using the subject “AXA Post-Vaccination Protection Programme Claim - [Registration Number]” to:  
(Hong Kong): [life.claims@axa.com.hk](mailto:life.claims@axa.com.hk); or  
(Macau): [ma.enquiry@axa.com.mo](mailto:ma.enquiry@axa.com.mo)
20. Claims for Eligible Applicant and/or Eligible Family Member are expected to be submitted by the Eligible Applicant.

### Claims

21. The above hospital benefit and death benefit will be automatically terminated once the corresponding protection period is expired.
22. AXA reserves the right to alter or terminate the Programme (in whole or in part) and/or amend the relevant terms and conditions of the Programme at any time without prior notice. In case of any dispute, the decision of AXA shall be final and conclusive.
23. These term and conditions shall be governed by the laws of Hong Kong. In the event of any inconsistency and/or omission between the English language and other language versions of these terms and conditions, the English language version shall prevail.

If you do not wish to receive promotional or direct marketing materials from AXA, please inform the Data Privacy Officer, AXA China Region Insurance Company (Bermuda) Limited (Incorporated in Bermuda with limited liability), Suite 2001, 20/F, Tower Two, Times Square, 1 Matheson Street, Causeway Bay, Hong Kong. AXA shall, without charge to you, ensure that you are not included in future direct marketing activities.

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