

## AXA Free Double Post-Vaccination Protection Programme Terms and Conditions

1. AXA “Free Double Post-Vaccination Protection” Programme (“**Programme**”) is offered by AXA China Region Insurance Company (Bermuda) Limited (Incorporated in Bermuda with limited liability) / AXA China Region Insurance Company Limited/ AXA General Insurance Hong Kong Limited (collectively “AXA”), subject to the following terms and conditions.

### Coverage Period

2. This Programme is applicable to Eligible Vaccines (as defined below) received by Eligible Insured Persons (as defined below) between 1<sup>st</sup> April 2021 to 30<sup>th</sup> June 2021, both dates inclusive (“**Coverage Period**”).

### Eligibility of Insured Person

3. All persons aged 65 or below who are either (a) insured under life and/or health insurance policies issued by AXA; and/or (b) members and their dependents who are insured under AXA employee benefits health insurance policies issued by AXA (“**Relevant Policy(ies)**”), AND who have received Eligible Vaccines (as defined below) during the Coverage Period are eligible insured persons for the Programme (“**Eligible Insured Person(s)**”).
4. For the avoidance of doubt, if any Eligible Insured Person shall no longer be covered by the Programme on the date on which (a) he/she reaches 66 years of age or (b) he/she becomes no longer covered under any Relevant Policy, whichever the earlier.

### Eligibility of Vaccination(s)

5. This Programme covers (a) COVID-19 vaccines approved by the Secretary for Food and Health and administered under the COVID-19 Vaccination Programme established by the Food and Health Bureau in the Hong Kong Special Administrative Region (“Hong Kong”); and (b) COVID-19 vaccines approved and provided by the Health Bureau of Macau Special Administrative Region (“Macau”) (“**Eligible Vaccine(s)**”).
6. Adverse Event Following Immunization (“**AEFI**”) shall mean 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.

### Definitions of Registered Medical Practitioner and Hospital

7. Registered Medical Practitioner shall mean a medical practitioner of western medicine,
  - (i) 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
  - (ii) legally authorised for rendering relevant medical service in Hong Kong or Macau where the medical service is provided to the Eligible Insured Person. 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.

8. 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
- (i) has facilities for diagnosis and major operations;
  - (ii) provides 24-hour nursing services by licensed or registered nurses;
  - (iii) has one or more Registered Medical Practitioners; and
  - (iv) 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 Benefits – Hospital cash benefit

9. Subject to the terms and conditions of this Programme, a one-off hospital cash benefit of HKD2,000 per day (for confinement in intensive care unit (“ICU” in Hospital) and/or HKD1,000 per day (for confinement in non-ICU) for a period of up to 10 days will be paid if the Eligible Insured Person is confined in a Hospital for a period of no less than six (6) consecutive hours and which confinement is confirmed by a Registered Medical Practitioner as a result of an AEFI within 14 days after receiving the Eligible Vaccine in Hong Kong or Macau during the Coverage Period, to receive directly related professional treatment, care or other medical services (“**Hospital Cash Benefit**”). If the confinement is more than 10 days and both ICU and non-ICU confinements are involved, the calculation of the amount of Hospital Cash Benefit payable will follow the sequence of confinement.
10. Each Eligible Insured Person is entitled to a maximum of 10 days’ Hospital Cash Benefit only once during the Coverage Period under this Programme, irrespective of (a) the number of times of hospitalization required by an Eligible Insured Person during the Coverage Period and (b) the number of Relevant Policies under which an Eligible Insured Person is covered.
11. The Eligible Insured Person will not be eligible for the Hospital Cash Benefit if the Eligible Vaccine(s) are received after the Coverage Period.
12. The Hospital Cash Benefit of this Programme is still applicable if the Eligible Insured Person is covered by other hospital cash protection for COVID-19 vaccine offered by AXA.
13. 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

14. AXA will not pay any Hospital Cash Benefit for any hospitalisation of the Eligible Insured Person that is resulted directly or indirectly from, or caused or contributed (in whole or in part) by other factors other than AEFI after receiving the Eligible Vaccine(s) including but not limited to:
- (i) any self-inflicted injury or suicide, whether sane or insane, and
  - (ii) terrorist attack using any type of biochemical weapon.

## Claims

15. Download and complete the relevant Claim Form at below AXA website and submit the same together with the following supporting documents within 90 days after the date on which the Eligible Insured Person is discharged from the Hospital:

Claim Form:

- Life insurance policies: Hospitalisation Claim Form I (Hong Kong)/ Critical Illness/Disability/Accident/Hospitalisation Claim Form I (Macau)
- Others: Hospitalisation & Surgical Claim Form Part 1 (Hong Kong/ Macau)

Download:

[www.axa.com.hk/en/downloads/medical#/4/](http://www.axa.com.hk/en/downloads/medical#/4/) (Hong Kong)

[www.axa.com.mo/en/downloads](http://www.axa.com.mo/en/downloads) (Macau)

Supporting Documents:

- (i) Hospital confinement document(s);
- (ii) a proof of receiving Eligible Vaccine(s) with the date(s) thereof issued by the relevant authority(ies) in Hong Kong and Macau (as the case may be).

We may request the Eligible Insured Person to provide additional information in order to assess the claim.

## Termination

16. The above Hospital Cash Benefit will be automatically terminated once the Coverage Period is expired.
17. These terms and conditions shall be governed by the laws of Hong Kong. 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.

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)/ AXA China Region Insurance Company Limited/ AXA General Insurance Hong Kong Limited, Suite 2001, 20/F, Tower Two, Times Square, 1 Matheson Street, Causeway Bay, Hong Kong/ Avenida do Infante D. Henrique No.43-53A, 20 Andar, The Macau Square, Macau. AXA shall, without charge to you, ensure that you are not included in future direct marketing activities.

(Only for use in Hong Kong and Macau Special Administrative Region)