



安盛

Accident protection  
Extra CARE Supplement

# Extra safety worth having



Product brochure



## A one-stop solution for accident protection

Unexpected accidents can occur anytime, anywhere. Have you ever thought about what would happen to you and your family if you were seriously injured or even died in an accident? That's why we have designed **Extra CARE Supplement** ("this Supplement") which provides a wide range of comprehensive protection against accidents to help you prepare for the unexpected.

### Death and Dismemberment Benefit<sup>1,2,3,4,5</sup>

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 total benefit amount payable will be up to 100% of the sum insured of this Supplement:

Death and dismemberment occurring within 90 days from the date of the injury	Amount of benefit expressed as % of the sum insured under this Supplement
<b>Loss of life</b>	100%
<b>Permanent loss of</b>	
■ 1 or more limbs	100%
■ sight of 1 or both eyes	100%
■ hearing	75%
	15%
■ speech	50%
■ lens of both eyes	50%
■ all joints of 4 fingers and thumb	70%
	50%

Death and dismemberment occurring within 90 days from the date of the injury		Amount of benefit expressed as % of the sum insured under this Supplement
■ all joints of 4 fingers	right hand	40%
	left hand	30%
■ 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%
<b>Fractured leg or patella</b>		10%
<b>Shortening of leg by at least 5 cm</b>		7.5%
<b>Major burns</b>		
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.

## Temporary Disablement Benefit<sup>4,5,6</sup>

For total temporary disablement caused by an accident, for which you are continuously unable to perform all duties of your occupation for not less than 1 week, you will receive a weekly payment of **1%** of the sum insured for the duration of your disablement.

For partial temporary disablement caused by an accident, for which you are continuously unable to perform one or more duties of your occupation for not less than 1 week immediately following total temporary disablement, you will receive a weekly payment of **0.25%** of the sum insured for the duration of your disablement.

Temporary Disablement Benefit is payable for a maximum of 52 weeks.

## Total Permanent Disablement Benefit<sup>5,6</sup>

After the Temporary Disablement Benefit has been paid for 52 weeks, if you are totally disabled and continuously unable to work for any compensation or profit in any business or occupation due to the accident, you will receive a monthly Total Permanent Disablement Benefit of **1%** of the sum insured for up to 100 months.

## Hospitalisation Benefit<sup>7</sup>

During your stay in the hospital due to an accident, you will receive an additional weekly payment of **1%<sup>8</sup>** of the sum insured for up to 104 weeks.

## Medical Expense Benefit

To ease your financial burden, we will reimburse the actual medical expenses due to the accident which include medical, hospital or surgical expenses for your treatment by a medical practitioner incurred up to a maximum of **5%** of the sum insured.

## Double Benefit

Death and Dismemberment Benefit, Temporary Disablement Benefit and Total Permanent Disablement Benefit will be doubled if the accidental injury is sustained under the following circumstances:

- while you are a fare-paying passenger on any public conveyance licensed to carry passengers over an established land route; or
- while you are in a lift (lifts or elevators in mines and construction sites excluded); or
- in consequence of the burning of any theatre, hotel, restaurant, stadium or similar public meeting place in which you were at the commencement of the fire.

## 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 at your own choice.

## Extra CARE Supplement at a glance

<b>Premium payment term</b>	Up to age 65
<b>Benefit period</b>	Up to age 65
<b>Issue age</b>	Age 18 – 60
<b>Premium</b>	Fixed and guaranteed <sup>#</sup>
<b>Minimum sum insured</b>	HKD40,000 <sup>9</sup>
<b>Index-linked Increase Endorsement<sup>10</sup></b>	Follows the basic plan

<sup>#</sup> Not applicable to the extra premiums (if any) due to Index-linked Increase Endorsement.



## 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 65<sup>th</sup> 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 the sum of all benefits paid or payable under Death and Dismemberment Benefit in respect of this Supplement and all previous **Extra CARE Supplements** of the same policy in respect of the insured is greater than or equal to 25% of the sum insured of this Supplement; or
- (d) when Total Permanent Disablement Benefit becomes payable.

### 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, 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 HIV and / or any HIV-related illnesses including 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. If the insured suffers more than 1 loss under Death and Dismemberment Benefit as a result of the same accident, the total amount of benefits payable under Death and Dismemberment Benefit will be limited to 100% of the sum insured.
2. Should any 1 of the losses under Death and Dismemberment Benefit cover in whole or in part other loss or losses under Death and Dismemberment Benefit, only the larger benefit will be payable.
3. Only Death and Dismemberment Benefit will be payable if the insured suffers both loss under Death and Dismemberment Benefit and disablement under Temporary Disablement Benefit or Total Permanent Disablement Benefit due to the same accident.
4. If Temporary Disablement Benefit has already been paid or is being paid and any benefit is payable under Death and Dismemberment Benefit in respect of the same accident, no further benefit will be payable under Temporary Disablement Benefit. Any benefit previously paid under Temporary Disablement Benefit will be deducted from the benefit payable under Death and Dismemberment Benefit.
5. When Temporary Disablement Benefit is being paid or is payable in respect of a previous accident, and the insured suffers an injury due to another accident for which Death and Dismemberment Benefit or Temporary Disablement Benefit is payable, no further benefit will be payable under Temporary Disablement Benefit or Total Permanent Disablement Benefit in respect of the previous accident.
6. Temporary Disablement Benefit or Total Permanent Disablement Benefit will not be payable if Death and Dismemberment Benefit has already been paid or payable.
7. When Hospitalisation Benefit is being paid or is payable in respect of a previous accident, and the insured suffers an injury due to another accident for which Hospitalisation Benefit is payable, no further benefit will be payable under Hospitalisation Benefit in respect of the previous accident.
8. If the confinement is in a place other than North America, Europe, Australia, New Zealand, Japan, Singapore, Hong Kong or Macau, the benefit payable is limited to USD32 per day or its equivalent in the currency in which amounts are payable under the policy at the exchange rate fixed by the Company from time to time.
9. 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 minimum sum insured.
10. 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.

**Extra CARE Supplement** is underwritten by AXA China Region Insurance Company (Hong Kong) Limited / AXA China Region Insurance Company Limited (collectively "AXA", the "Company", or "we").

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**Hong Kong**

Tel : (852) 2802 2812  
Fax : (852) 2598 7623

[www.axa.com.hk](http://www.axa.com.hk)

**Macau**

Tel : (853) 8799 2812  
Fax : (853) 2878 0022

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

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