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AXA “Wonderful Life” Programme
(General Insurance Products)

Always got your back



Exclusive offer for the Staff Employed by the Hong Kong Housing Authority and their Families

AXA “Wonderful Life” Programme

**Exclusive Offer for the Staff Employed by the Hong Kong Housing Authority and their Families –
Instant Premium Discount on SmartHome Plus, SmartTraveller Plus, SmartStudent Overseas and SmartProtect Plus
(Basic Plan) (“Offer”)**

AXA always supports you and your beloved ones with comprehensive range of general insurance products, to pave the way to rest-assured life as well as greater peace of mind. From **1 October 2025 to 30 September 2026**, both dates inclusive (the **“Promotion Period”**), if you successfully apply for any new designated general insurance products¹ stated below at [axa.com.hk](https://www.axa.com.hk) with the promotion code **“VMIS”** and satisfy other applicable requirements, you can enjoy the exclusive offer². Please act now!

Designated General Insurance Products Instant Premium Discount	
Designated General Insurance Products	Instant Premium Discount at Policy Inception and Renewal Afterwards for each Eligible Policy
SmartHome Plus	25% off ³
SmartTraveller Plus	
SmartStudent Overseas	
SmartProtect Plus (Basic Plan)	

Remarks:

- For product details of the designated general insurance products, please refer to the relevant product brochures and policy wordings.
- For details of the exclusive offer, please refer to the relevant section(s) under Terms and Conditions of AXA “Wonderful Life” Promotion Programme (the **“Terms and Conditions”**) stated in this leaflet.
- The Offer is applicable to enrollment via AXA websites:
 - SmartHome Plus: <https://www.axa.com.hk/en/home-insurance-protection/>
 - SmartTraveller Plus: <https://www.axa.com.hk/en/travel-insurance-protection/>
 - SmartStudent Overseas: <https://www.axa.com.hk/en/overseas-student-protection/>
 - SmartProtect Plus (Basic Plan): <https://www.axa.com.hk/en/smart-protect-plus>

Terms and Conditions of AXA “Wonderful Life” Programme (General Insurance Products)

1. The Offer is provided by AXA General Insurance Hong Kong Limited (“**AXA**”).
2. The Promotion is applicable to the following eligible customers (the “**Eligible Customer**”):
 - (i) The staff employed by the Hong Kong Housing Authority; or
 - (ii) Spouse, parents, parents in law and sibling of person specified under clause 2(i) above; or
 - (iii) Children of person specified under clause 2(i) above (including those of divorced / legally separated), step children, illegitimate children; and they must be either:
 - under 18 years old; or
 - unmarried and under 21 years old and full-time student or in full-time vocational training; or
 - dependent of the person specified under clause 2(i) above as a result of physical or mental infirmity.
3. The Eligible Customer who applies for SmartHome Plus, SmartTraveller Plus, SmartStudent Overseas and/or SmartProtect Plus (Basic Plan) (“**Designated General Insurance Product**”) via the AXA websites listed above with the dedicated promotion code “**VMIS**”, and the relevant policy must be successfully issued by AXA to the Eligible Customer during the Promotion Period (“**Eligible Policy**”).
4. Each Eligible Policy will be entitled to 25% instant premium discount in perpetual, which the discount applies at policy inception and renewal afterwards (if applicable). Such Offer is not applicable in conjunction with any other premium discount offers.
5. The Offer will not be applicable if the Eligible Customer has cancelled the same relevant Designated General Insurance Product within 3 months prior to a subsequent application during the Promotion Period.
6. The Offer is not exchangeable for cash and is not transferrable.
7. In case of any dispute arising from the Offer, the decision of AXA shall be final and conclusive.
8. AXA reserves the right to alter or terminate the Offer (in whole or in part) and/or amend the terms and conditions at any time without prior notice.
9. The general insurance product is underwritten by AXA, which is authorised and regulated by the Insurance Authority of the Hong Kong Special Administrative Region.
10. If there is any inconsistency or conflict between the English version and the Chinese version, the English version shall prevail.




AXA “Wonderful Life” Programme

October 2025



For more details, please contact or visit:

 **Customer Service Hotline: (852) 2894 4685**
(9am to 5:30pm, Monday to Friday, except public holidays)
(9am to 1:00pm, Saturday, except public holidays)

 **www.axa.com.hk**

(Only for use in Hong Kong Special Administrative Region)