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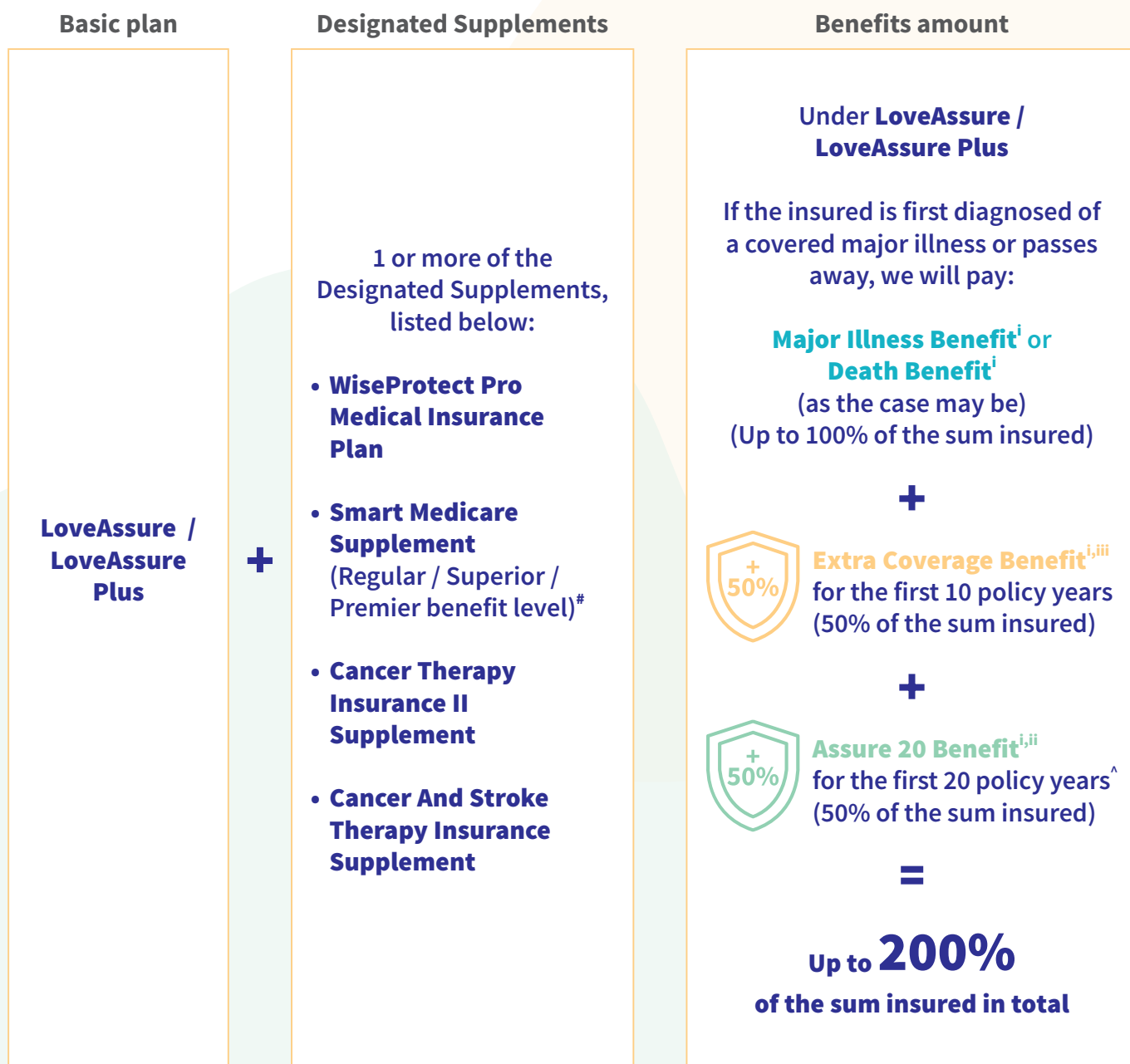
## AXA “First 20 Years Assure Coverage Benefit” Programme

**AXA understands  
how important  
it is to be extra  
prepared when  
emergencies  
strike.**



Extra protection is especially important during your prime years, when you need to shield your income against the unexpected so you can fulfil your financial commitments to your family. From medical and hospitalisation treatments to critical illness support, our series of quality protection plans provide the comprehensive health coverage you need for different stages of your healing journey.

Better yet, if you successfully apply for 1 or more of the designated supplements listed below (“Designated Supplement(s)”) together with LoveAssure Critical Illness Plan (“LoveAssure”) / LoveAssure Plus Critical Illness Plan (“LoveAssure Plus”), you will be entitled to the “**First 20 Years Assure Coverage Benefit**” (the “**Assure 20 Benefit**”)<sup>i,ii</sup> under the AXA “First 20 Years Assure Coverage Benefit” Programme (the “Assure 20 Programme”). Under the **Assure 20 Benefit**, an amount equal to 50% of the sum insured will be payable if a Major Illness Benefit or the Death Benefit becomes payable under LoveAssure / LoveAssure Plus before the earlier of the 20<sup>th</sup> policy anniversary and the policy anniversary on or immediately following the insured’s 75<sup>th</sup> birthday (whichever is earlier).



Enjoy peace of mind and confidence knowing that your shield is the strongest, so you can pursue a wonderful life with your loved ones.

<sup>#</sup> Not applicable to **Smart Medicare Supplement** with Economy benefit level. For the avoidance of doubt, **Smart Medimoney** is also excluded.

<sup>^</sup> An amount equal to 50% of the sum insured will be payable if a Major Illness Benefit or the Death Benefit becomes payable under the basic plan before the earlier of the 20<sup>th</sup> policy anniversary and the policy anniversary on or immediately following the insured's 75<sup>th</sup> birthday (whichever is earlier).

# Illustrative example



Age: 42 | Tony takes out:

- (1) **LoveAssure Plus** with the sum insured of MOP1,000,000; and
- (2) **Cancer Therapy Insurance II Supplement** - Superior benefit level

Tony is diagnosed with stage II Lung Cancer at age 50. He has a portion of the affected lung removed through lobectomy at a private hospital. A year later, Tony continues to undergo chemotherapy treatments and targeted therapy on his road to recovery.

### Benefits payable to Tony include:

Cancer Therapy Insurance II Supplement - Superior benefit level	LoveAssure Plus	LoveAssure Plus
<b>Reimbursement benefit</b> Up to <b>MOP2,500,000</b> per covered illness and <b>MOP7,500,000</b> per lifetime	<b>Lump sum cash benefit</b> Includes: <ul style="list-style-type: none"><li>• <b>100%</b> of the sum insured from <b>Major Illness Benefit<sup>i</sup></b> (i.e. MOP1,000,000)</li><li>• <b>50%</b> of the sum insured from <b>Extra Coverage Benefit<sup>i,iii</sup></b> (i.e. MOP500,000)</li><li>• <b>50%</b> of the sum insured from <b>Assure 20 Benefit<sup>i,ii</sup></b> (i.e. MOP500,000)</li></ul> <b>Total 200%</b> of the sum insured (i.e. MOP2,000,000)	<b>Continuous Cancer Payout Benefit<sup>i,iv</sup></b> (payable 1 year after diagnosis of Lung Cancer) equals to <ul style="list-style-type: none"><li>• <b>5%</b> of the sum insured (i.e. MOP50,000) per month for up to 100 months (i.e. up to <b>MOP5,000,000</b>)</li></ul>

### Through these benefits, the plan can help Tony to



reimburse his eligible medical expenses during the treatment period



ease immediate financial burden and all future premiums under **LoveAssure Plus** will be waived



get long-term support for income replacement

Note: Assuming (a) the relevant illnesses are not excluded from the coverage of **LoveAssure Plus** and have fulfilled the relevant eligibility requirements, terms and conditions as set out in the policy contract; (b) no other claim has been paid and / or becomes payable under the policy; (c) there is no indebtedness under the policy; (d) Tony does not make any change to the sum insured of **LoveAssure Plus** throughout the contract term of the policy; and (e) all premiums are paid in full when due and as planned.

## Notes:

- i. Any indebtedness and outstanding premiums will be deducted from the relevant benefit(s) when payable.
- ii. Please refer to the terms and conditions stated in this leaflet for details of the “**Assure 20 Benefit**”. The benefit is also subject to the terms and conditions of the relevant policy endorsement.
- iii. The benefit payable under the **Extra Coverage Benefit** is equivalent to 50% of the sum insured as at the date when the **Major Illness Benefit** or **Death Benefit** (as the case may be) becomes payable (excluding any amount of the sum insured which is increased by the Index-linked Increase Endorsement, if any) before the 10<sup>th</sup> policy anniversary under **LoveAssure / LoveAssure Plus**. **Extra Coverage Benefit** will automatically cease and terminate if no **Major Illness Benefit** or **Death Benefit** is payable before the 10<sup>th</sup> policy anniversary.
- iv. If you choose to receive the Continuous Cancer Payout Benefit, you will be required to submit a report compiled by a specialist every 6 months confirming (a) the existence of Cancer and (b) the insured is receiving ongoing Cancer treatment as at the date of the report (unless a terminal cancer confirmation by a specialist has been provided). The coverage period of Continuous Cancer Payout Benefit of **LoveAssure / LoveAssure Plus** is up to the policy anniversary on or immediately following the insured's 85<sup>th</sup> birthday (whichever is earlier) of the insured. The aggregate amount of all benefits paid and payable under **Major Illness Benefit**, Continuous Cancer Payout Benefit and Multiple Claims Major Illness Benefit for Cancer under **LoveAssure / LoveAssure Plus** is subject to a maximum of 600% of the sum insured. The total coverage of **LoveAssure / LoveAssure Plus** is up to 900% / 1300% of the sum insured, respectively. Further details of the terms, conditions, exclusions and limitations are provided in the policy contract of **LoveAssure / LoveAssure Plus**.

## Terms and Conditions of AXA “First 20 Years Assure Coverage Benefit” Programme

1. AXA “First 20 Years Assure Coverage Benefit” Programme (the “Assure 20 Programme”) is offered by AXA China Region Insurance Company (Bermuda) Limited (Incorporated in Bermuda with limited liability) (“AXA” or the “Company”), subject to the following terms and conditions.
2. In order to be eligible for the Assure 20 Programme, customers must have successfully applied for 1 or more designated supplement(s), namely, **WiseProtect Pro Medical Insurance Plan, Smart Medicare Supplement** (Regular / Superior / Premier benefit level), **Cancer Therapy Insurance II Supplement** and **Cancer And Stroke Therapy Insurance Supplement** (collectively “Designated Supplement(s)”), together with **LoveAssure / LoveAssure Plus**.
3. If the insured is first diagnosed of a covered major illness / passes away before the earlier of (a) the 20<sup>th</sup> policy anniversary and (b) the policy anniversary on or immediately following the insured's 75<sup>th</sup> birthday (whichever is earlier) while **LoveAssure / LoveAssure Plus** is in effect and the **Major Illness Benefit / Death Benefit** (as applicable) becomes payable under **LoveAssure / LoveAssure Plus**, the **Assure 20 Benefit** (in addition to the **Major Illness Benefit / Death Benefit** (as applicable)) will be payable.
4. At least one Designated Supplement and the relevant policy of **LoveAssure / LoveAssure Plus** have continuously been in effect since their respective inception and are still in effect with all premiums due having been fully paid at the time when the **Assure 20 Benefit** becomes payable.
5. The **Assure 20 Benefit** amounts to 50% of the sum insured of the relevant policy of **LoveAssure / LoveAssure Plus** as at the time when the relevant **Major Illness Benefit / Death Benefit** (as applicable) becomes payable.
6. The maximum amount of all benefits paid and payable under the **Assure 20 Benefit, First 20 Years Enhanced Coverage Benefit** (if any), **First 20 Years Additional Coverage Benefit** (if any), **First 20 Years Partner Coverage Benefit** (if any) and **First 20 Years Partner Plus Coverage Benefit** (if any) of all policies issued by the Company in Hong Kong and Macau for the same insured must not exceed HKD1,000,000 / MOP1,000,000 / USD125,000 (depending on the policy currency of **LoveAssure / LoveAssure Plus**). Any portion of the sum insured which is increased by the Index-linked Increase Endorsement attached to **LoveAssure / LoveAssure Plus** (if any) shall be excluded in the computation of the **Assure 20 Benefit**.
7. The **Assure 20 Benefit** can be claimed once only under each relevant policy of **LoveAssure / LoveAssure Plus**.
8. The **Assure 20 Benefit** will not be taken into account in determining the amount of terminal dividend payable under **LoveAssure / LoveAssure Plus**.
9. The **Assure 20 Benefit** will automatically terminate upon the earlier of the following:
  - a. on the 20<sup>th</sup> policy anniversary of **LoveAssure / LoveAssure Plus**; or
  - b. on the policy anniversary on or immediately following the insured's 75<sup>th</sup> birthday, whichever is earlier.
10. Any application for **LoveAssure / LoveAssure Plus** and Designated Supplement(s) under the Assure 20 Programme are subject to AXA's approval.
11. AXA reserves the right to terminate the Assure 20 Programme and / or amend the terms and conditions of the Assure 20 Programme at any time without prior notice. An application under the Assure 20 Programme approved by the Company will not be affected by any subsequent termination of the Assure 20 Programme and / or amendments to the terms and conditions of the Assure 20 Programme.
12. This leaflet contains general information only. It does not constitute any offer for any basic plan or supplement(s). For product details, terms, conditions and exclusions of **LoveAssure / LoveAssure Plus** and Designated Supplement(s), please refer to the relevant proposals, product brochures and policy contracts.
13. In case of any dispute arising from the Assure 20 Programme, the decision of AXA shall be final and conclusive.

**LoveAssure Critical Illness Plan, LoveAssure Plus Critical Illness Plan, WiseProtect Pro Medical Insurance Plan, Smart Medicare Supplement, Cancer Therapy Insurance II Supplement and Cancer And Stroke Therapy Insurance Supplement** are underwritten by AXA China Region Insurance Company (Bermuda) Limited (Incorporated in Bermuda with limited liability) / AXA China Region Insurance Company Limited (collectively “AXA”, the “Company”, or “we”)

**The plans and the supplements are subject to the terms, conditions, and exclusions of the relevant policy contracts. AXA reserves the final right to approve any application. This leaflet contains general information only and does not constitute any contract between any parties and AXA. It is not a policy. For detailed terms, conditions and exclusions of the plans, please refer to the relevant policy contracts, which will be made available by the Company upon request.**

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 / AXA China Region Insurance Company Limited, 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.