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“20 Years BabyPro Coverage Benefit” Programme

With the miraculous arrival of your little one, a new chapter of your life begins. With this profound change in life stage, it becomes crucial to prioritise the protection and security of your growing family. That’s why we are delighted to present you with “20 Years BabyPro Coverage Benefit” Programme – designed to enhance the safety and well-being of your children.



If you successfully apply either **TotalAssure Critical Illness Plan – BabyPro** (“**TotalAssure – BabyPro**”) or **TotalAssure Plus Critical Illness Plan – BabyPro** (“**TotalAssure Plus – BabyPro**”), and subsequently apply for 1 or more of the Designated Plans / Supplements[#] and issued on or before the 1st policy anniversary of your **TotalAssure – BabyPro / TotalAssure Plus – BabyPro** policy:

The insured will be entitled to the “**20 Years BabyPro Coverage Benefit**” (the “**BabyPro 20 Benefit**”)^{i, ii} under the “**20 Years BabyPro Coverage Benefit**” Programme.

Please refer to the terms and conditions stated in this leaflet for details of this programme. The **BabyPro 20 Benefit** is also subject to the terms and conditions of the relevant policy endorsement.

Under the **BabyPro 20 Benefit**, which takes effect on the 1st policy anniversary, an amount equal to 50% of the sum insured (the “**BabyPro 20 Benefit Amount**”) will be payable if the relevant Major Illness Benefit or the Death Benefit (as the case may be) becomes payable under **TotalAssure – BabyPro / TotalAssure Plus – BabyPro** before the 21st policy anniversary.

[#] The policy owner must notify the Company and submit of due proof of the live birth of the child for **TotalAssure – BabyPro / TotalAssure Plus – BabyPro** at least 14 days prior to the 1st policy anniversary to change the insured from the expectant mother to the child. The insured of the Designated Plan(s) / Supplement(s) and the insured of **TotalAssure – BabyPro / TotalAssure Plus – BabyPro** policy must be the same person.

Basic plan	Designated Plans / Supplements	Benefits amount under TotalAssure – BabyPro / TotalAssure Plus – BabyPro
TotalAssure – BabyPro / TotalAssure Plus – BabyPro	1 or more of the Designated Plan(s) / Supplement(s) [#] , listed below: <ul style="list-style-type: none"> • AXA WiseGuard Pro Medical Insurance Plan • Smart Medicare • Cancer Therapy Insurance II • Cancer And Stroke Therapy Insurance 	<p>If the insured is first diagnosed of a covered major illness or passes away during the period from the 1st policy anniversary (including such date) to the 21st policy anniversary (excluding such date), we will pay:</p>
		<p>Major Illness Benefitⁱ or Death Benefitⁱ (as the case may be) (Up to 100% of the sum insured)</p> <p>+</p> <p>+ 50% Extra Coverage Benefit^{i,iii} for the first 10 policy years (50% of the sum insured)</p> <p>+</p> <p>+ 50% BabyPro 20 Benefit^{i,ii} (50% of the sum insured)</p> <p>=</p> <p>Up to 200% of the sum insured in total</p>



Take comfort in knowing that your little one is protected by the strongest shield, allowing you to embrace a wonderful life with your precious new addition

[#] The policy owner must notify the Company and submit of due proof of the live birth of the child for **TotalAssure – BabyPro / TotalAssure Plus – BabyPro** at least 14 days prior to the 1st policy anniversary to change the insured from the expectant mother to the child. The insured of the Designated Plan(s) / Supplement(s) and the insured of **TotalAssure – BabyPro / TotalAssure Plus – BabyPro** policy must be the same person.

Illustrative example



Mary and son (Ivan)

- 1 Mary, anticipating the arrival of her first child, opts for the **TotalAssure Plus – BabyPro** with a sum insured of HKD1,000,000 during her 18-week pregnancy.
- 2 After giving birth, the policy's insured is updated from Mary to her newborn baby, Ivan.
- 3 In addition, Mary purchases the **AXA WiseGuard Pro Medical Insurance Plan – Premier (Deductible: Nil)** for Ivan, providing an additional sense of security.
- 4 Tragically, at the age of 7, Ivan is diagnosed with Primary Brain Tumors and undergoes radiation therapy followed by a surgery to remove the remaining brain tumor at a private hospital. Subsequently, he continues with chemotherapy treatments and targeted therapy on his path to recovery.

Benefits payable to Mary include:

TotalAssure Plus – BabyPro		AXA WiseGuard Pro Medical Insurance Plan – Premier	
Lump sum cash benefit Includes: <ul style="list-style-type: none"> • 100% of the sum insured from Major Illness Benefitⁱ (i.e. HKD1,000,000) • 50% of the sum insured from Extra Coverage Benefit^{i,iii} (i.e. HKD500,000) • 50% of the sum insured from BabyPro 20 Benefit^{i,ii} (i.e. HKD500,000) = Total 200% of the sum insured (i.e. HKD2,000,000)	Monthly Juvenile Caregiver Benefit 5% of the sum insured for 11 months (i.e. HKD550,000)	Continuous Cancer Payout Benefit ^{i,vi} (payable 1 year after diagnosis of Brain Tumors) equals to 5% of the sum insured (i.e. HKD 50,000) per month for up to 100 months (i.e. up to HKD5,000,000)	Reimbursement benefit: Up to HKD30,000,000 per policy year and no lifetime benefit limit , including: <ul style="list-style-type: none"> • Full cover^{iv} for hospitalisation and surgical benefits • Full cover^v on prescribed diagnostic imaging tests and prescribed non-surgical cancer treatments
All future premiums under TotalAssure Plus – Baby Pro will be waived			

Through these benefits, the plan can help Mary to



alleviate immediate financial pressures by providing a lump sum cash benefit, enabling Mary to take time off from work to provide the best care for her son during this challenging time.



reimburse Ivan's eligible medical expenses with full cover^{iv} for hospitalisation during the treatment period.

Note: Assuming (a) the relevant illnesses are not excluded from the coverage of **TotalAssure Plus – BabyPro** 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) Mary does not make any change to the sum insured of **TotalAssure Plus – BabyPro** and benefit level of **AXA WiseGuard Pro Medical Insurance Plan** throughout the contract term of the policy; and (e) all premiums are paid in full when due and as planned.

Remarks:

- 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 **“20 Years BabyPro Coverage 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 10th policy anniversary under **TotalAssure – BabyPro / TotalAssure Plus – BabyPro**. **Extra Coverage Benefit** will automatically cease and terminate if no Major Illness Benefit or Death Benefit is payable before the 10th policy anniversary. For details, please refer to the relevant proposals, product brochures and policy contracts.
- iv. Full cover shall mean the actual amount of eligible expenses and other expenses charged after deducting the remaining deductible (if any), and is subject to the annual benefit limit and other conditions as stated in the relevant product brochure and policy contract of **AXA WiseGuard Pro Medical Insurance Plan**.
- v. Full cover of prescribed diagnostic imaging tests and prescribed non-surgical cancer treatments are subject to the annual benefit limit, deductible (if any) and other conditions as stated in the relevant product brochure and policy contract. Further details of the terms, conditions, exclusions and limitations are provided in the policy contract of **AXA WiseGuard Pro Medical Insurance Plan**.
- vi. 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 **TotalAssure – BabyPro / TotalAssure Plus – BabyPro** is up to the policy anniversary on or immediately following the insured's 85th 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 **TotalAssure – BabyPro / TotalAssure Plus – BabyPro** is subject to a maximum of 600% of the sum insured. The total coverage of **TotalAssure – BabyPro / TotalAssure Plus – BabyPro** is up to 1000% / 1300% of the sum insured, respectively. Further details of the terms, conditions, exclusions and limitations are provided in the policy contract of **TotalAssure – BabyPro / TotalAssure Plus – BabyPro**.

Terms and Conditions

1. **“20 Years BabyPro Coverage Benefit” Programme (the “20 Years BabyPro Programme”)** is offered by AXA China Region Insurance Company (Hong Kong) Limited (“AXA” or the “Company”), subject to the following terms and conditions.
2. In order to be eligible for the **20 Years BabyPro Programme**, you must have successfully applied for 1 or more of the Designated Plans / Supplements (stated on page 2) and issued on or before the 1st policy anniversary of your **TotalAssure – BabyPro / TotalAssure Plus – BabyPro** policy.
3. While **TotalAssure – BabyPro / TotalAssure Plus – BabyPro** is in effect and when either a Major Illness Benefit / Death Benefit (as applicable) becomes payable under **TotalAssure – BabyPro / TotalAssure Plus – BabyPro** between the 1st policy anniversary (including such date) and the 21st policy anniversary (excluding such date), the **BabyPro 20 Benefit** (in addition to the Major Illness Benefit / Death Benefit (as applicable)) will be payable.
4. At least one Designated Plan(s) / Supplement(s) and the relevant policy of **TotalAssure – BabyPro / TotalAssure Plus – BabyPro** 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 **BabyPro 20 Benefit** becomes payable.
5. The benefit payable under the **BabyPro 20 Benefit** (“BabyPro 20 Benefit Amount”) is equivalent to 50% of the sum insured of the relevant policy of **TotalAssure – BabyPro / TotalAssure Plus – BabyPro** (excluding any amount of the sum insured which is increased by the Index-linked Increase Endorsement, if any) as at the time when the relevant Major Illness Benefit / Death Benefit (as applicable) becomes payable.
6. If a Major Illness Benefit is payable within 60 days following live birth of child or death benefit is payable within 180 days following live birth of child (as the case may be), the benefit to be paid under **BabyPro 20 Benefit** will be reduced to 20% of the BabyPro 20 Benefit Amount.
7. The aggregate amount of all benefits paid and payable under the **First Year BabyPro Coverage Benefit** (if any), **BabyPro 20 Benefit** (if any), **First 20 Years TotalAssure Coverage Benefit** (if any), **First 20 Years Assure Coverage Benefit** (if any), **First 20 Years Partner Plus Coverage Benefit** (if any), **First 20 Years Partner Coverage Benefit** (if any), **First 20 Years Additional Coverage Benefit** (if any) and **First 20 Years Enhanced Coverage Benefit** (if any) of all policies issued by the Company in Hong Kong and Macau for the same insured shall not exceed HKD1,000,000 / MOP1,000,000 / USD125,000 (as the case may be depending on the policy currency of **TotalAssure – BabyPro / TotalAssure Plus – BabyPro** policy). Any portion of the sum insured which is increased by the Index-linked Increase Endorsement attached to **TotalAssure – BabyPro / TotalAssure Plus – BabyPro** (if any) shall be excluded in the computation of the **BabyPro 20 Benefit**.
8. The **BabyPro 20 Benefit** can be claimed once only under each relevant policy of **TotalAssure – BabyPro / TotalAssure Plus – BabyPro**.
9. The **BabyPro 20 Benefit** will not be taken into account in determining the amount of terminal dividend payable under **TotalAssure – BabyPro / TotalAssure Plus – BabyPro**.
10. The **BabyPro 20 Benefit** will automatically terminate on the 21st policy anniversary of **TotalAssure – BabyPro / TotalAssure Plus – BabyPro**.
11. Any application for **TotalAssure – BabyPro / TotalAssure Plus – BabyPro** and Designated Plan(s) / Supplement(s) are subject to AXA's approval.
12. AXA reserves the right to alter or terminate this programme (in whole or in part) and / or amend the relevant terms and conditions at any time without prior notice. Any application under the **20 Years BabyPro Programme** previously accepted by AXA will not be affected by subsequent alteration or termination of the **20 Years BabyPro Programme** and / or amendments to the terms and conditions of the **20 Years BabyPro Programme**. In the case of any dispute, the decision of AXA shall be final and conclusive.
13. In case of any dispute arising from the **20 Years BabyPro Programme**, the decision of AXA shall be final and conclusive.

The above plans / supplements are underwritten by AXA China Region Insurance Company (Hong Kong) Limited / AXA China Region Insurance Company Limited (collectively “AXA”, the “Company”, or “we”).

This leaflet contains general information only. It does not constitute any offer for a basic plan or supplement (if applicable). For detailed terms, conditions and exclusions of the relevant basic plan and supplement (if applicable), please refer to the relevant proposals, product brochures and policy contracts.

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