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Accident protection
Ever Care Accident Protector Supplement

All-round accident protection



Product brochure



Enjoy peace of mind with accident protection

Accidents can get in the way of your plans and that is why we have designed **Ever Care Accident Protector Supplement** (“this Supplement”) to provide you with financial support in case of the unexpected.



Highlights



Provides cash benefit against accidental death or dismemberment^{1,2}



Doubles the death protection for specified accidents^{1,3}



Expands the protection further by covering specified critical accidental injuries^{1,4}

Accidental Death & Dismemberment Benefit^{1,2}

In the unfortunate event that the insured suffers from accidental dismemberment listed below (up to age 75) or even death (up to age 85), 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 180 days from the date of the injury	Amount of benefit expressed as % of the sum insured under this Supplement
Loss of life	100%
Permanent loss of	
■ 1 or more limbs	100%
■ sight of 1 or both eyes	100%
■ hearing	
• both ears	75%
• 1 ear	15%
■ speech	50%
■ lens of both eyes	50%
■ all joints of 4 fingers and thumb of	
• right hand	70%
• left hand	50%

Death and dismemberment occurring within 180 days from the date of the injury		Amount of benefit expressed as % of the sum insured under this Supplement
■ all joints of 4 fingers of		
	• right hand	40%
	• left hand	30%
■ 2 joints of right thumb		30%
■ 1 joint of right thumb		15%
■ 2 joints of left thumb		20%
■ 1 joint of left thumb		10%
■ 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%
■ 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%
Fractured leg or patella		10%
Shortening of leg by at least 5 cm		7.5%
Major burns		
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 losses listed above for right hand and left hand will be transposed.

Double Benefit for Accidental Death^{1,3}

If the death of the insured (up to age 85) occurs within 180 days from the date of the injury under the following circumstances:

- ✚ the insured is riding as a fare-paying passenger in a public conveyance; or
- ✚ the insured is a pedestrian injured in a traffic accident and / or is struck by a motor driven / powered vehicle; or
- ✚ the insured has dependent child(ren)⁵ and / or parent(s)⁵ at the point of the death,

a cash benefit which is equal to 200% of the sum insured of this Supplement will be paid.

Critical Accidental Injuries^{1,4}

If the insured is injured in an accident and has resulted in

- ✚ Coma; or
- ✚ Paralysis; or
- ✚ Apallic Syndrome; or
- ✚ Loss of Independent Existence*

within 180 days from the date of the injury up to age 85 (except for Loss of Independent Existence*), a cash benefit which is equal to 100% of the sum insured of this Supplement will be paid.

* Only an insured aged between 15 and 75 on the first diagnosis is eligible to receive this benefit.

Ever Care Accident Protector Supplement at a glance

Premium payment term and issue age	10 years ⁶ (age 0 – 65) 15 years ⁶ (age 0 – 65) 20 years ⁶ (age 0 – 60) Up to age 85 (age 0 – 65)	
Benefit period	Up to age 85	
Premium[#]	<ul style="list-style-type: none"> Will not be adjusted based on the insured's attained age Premium rates are not guaranteed 	
Minimum sum insured	HKD200,000 ⁷	
Benefits	Coverage	
Accidental Death & Dismemberment Benefit^{1,2}	Accidental death <ul style="list-style-type: none"> 100% of the sum insured of this Supplement Accidental dismemberment <ul style="list-style-type: none"> Up to 100% of the sum insured of this Supplement 	<ul style="list-style-type: none"> Up to age 85 Up to age 75
Double Benefit for Accidental Death^{1,3}	200% of the sum insured of this Supplement for accidental death under the following circumstances: <ul style="list-style-type: none"> the insured is riding as a fare-paying passenger in a public conveyance; or the insured is a pedestrian injured in a traffic accident and / or is struck by a motor driven / powered vehicle; or the insured has dependent child(ren)⁵ and / or parent(s)⁵ at the point of the death 	<ul style="list-style-type: none"> Up to age 85
Critical Accidental Injuries^{1,4}	100% of the sum insured of this Supplement in the case of <ul style="list-style-type: none"> Coma; or Paralysis; or Apallic Syndrome; or Loss of Independent Existence due to an accident 	<ul style="list-style-type: none"> Up to age 85 Up to age 85 Up to age 85 Between age 15 – 75 on the first diagnosis
Index-linked Increase Endorsement⁸	Follows the basic plan	

[#] Please refer to **Premium adjustment** under the section Important information for details.

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.

Premium adjustment

The premium is calculated with reference to a number of factors including but not limited to the age and risk class of the insured at the time of issuance of this Supplement and will not increase subsequently based on the insured's attained age. However, premium rates are not guaranteed. We reserve the right to review and adjust the premium rates on each policy anniversary with reference to the past performance and future outlook of factors such as claims, investment returns, policy persistency and expenses.

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 immediately following the insured's 85th birthday; or
- (b) if the basic plan to which this Supplement is attached is terminated or cancelled or surrendered or an option on non-payment takes effect; or
- (c) when the sum of all benefits paid or payable under Accidental Death & Dismemberment Benefit of this Supplement is equal to 100% of the sum insured under this Supplement; or
- (d) the death of the insured; or
- (e) when the Critical Accidental Injuries becomes payable.

Key exclusions

This Supplement will NOT pay any benefit if the insured's injury results, either directly or indirectly, voluntarily or involuntarily, resulting from or as a consequence of, or in respect of, or contribution by any one or more of the following:

- (a) war, declared or undeclared, invasion, civil war, revolution or any warlike operations; or
- (b) violation or attempted violation of the law or resistance to arrest; or
- (c) the insured under this Supplement engaging in or taking part in naval, military or air force service or operations; or
- (d) the insured under this Supplement engaging in air travel, except as a fare-paying passenger (not as a pilot / operator or a member of the aircrew) in any properly licensed private and / or commercial aircraft; or
- (e) suicide or attempted suicide or self-inflicted injury (whilst sane or insane) or from deliberate exposure to exceptional danger (except in an attempt to save human life); or
- (f) in the case of a woman is attributable wholly or in part to childbirth, miscarriage, pregnancy or any complications concerning therewith notwithstanding that such event may have been accelerated or induced by injury; or
- (g) is caused as a consequence of any kind of disease or illness including infection with any Human Immunodeficiency Virus (HIV) and / or any HIV-related illness including Acquired Immune Deficiency Syndrome (AIDS) and / or any mutations, derivations or variations thereof; or
- (h) any pre-existing condition; or
- (i) treatment for dental care or surgery, unless necessitated by injury caused by an accident to sound natural teeth (excluding denture and related expenses); or
- (j) the insured under this Supplement engaging in a sport in a professional capacity or where the insured under this Supplement would or could earn income or remuneration from engaging in such sport; or

- (k) mental, nervous or sleep disorders, treatment of alcoholism, drug abuse or any other complications arising therefrom, or accident(s) caused by and whilst under the influence of drugs or alcohol; or
- (l) any attempt or commission of assault or unlawful act by the insured; or
- (m) in case of cosmetic surgery, eye glasses, corrective aids and treatment of refractive errors or any optional surgery; or
- (n) when the insured is a victim of child abuse or suspected child abuse; or
- (o) taking poison, drugs not prescribed by medical practitioner, alcohol, sedatives or inhaling gas (except from hazard incidental to occupation).

Pre-existing condition – This Supplement will not pay any benefit for any pre-existing, or recurring, injury or disablement which the insured suffered prior to the supplement effective date or any date of reinstatement of this Supplement, whichever is later.

Riot and civil commotion clause – The benefits under this Supplement will be payable if the Accidental Death & Dismemberment Benefit or Double Benefit for Accidental Death or Critical Accidental Injuries is caused by an accident during a riot or civil commotion, provided that the insured does not participate or attempt to participate in that riot or civil commotion.

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 any one of the losses cover in whole or in part of other loss or losses, only the larger benefit will be payable.
2. If the total claimed amount has not reached 100% of this Supplement's sum insured, the Accidental Death & Dismemberment Benefit can still be payable. Any such claim shall not exceed the sum insured less any benefits payable or paid under this benefit. If the benefit under the Double Benefit for Accidental Death or Critical Accidental Injuries is payable, this benefit will not be paid.
3. The Double Benefit for Accidental Death is payable once only. Any benefits payable or paid under the Accidental Death & Dismemberment Benefit will be deducted from the amount payable under this benefit.
4. The Critical Accidental Injuries is payable once only. Any benefits payable or paid under the Accidental Death & Dismemberment Benefit will be deducted from the amount payable under this benefit.
5. Child(ren): a legally dependent and unmarried child, including a step child and legally adopted child, of the insured who is below the age of 18 or up to the age of 23 for those who are registered as and are full time students at a recognised educational institution on the date of the death of the insured.
Parent(s): the insured's father and / or mother or legal guardian(s) who is / are over the age of 70 on the date of the death of the insured.
6. The premium payment term of 10, 15 or 20 years is only available if the basic plan to which this Supplement is attached adopts the same premium payment term.
7. 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.
8. 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.

Ever Care Accident Protector Supplement is 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").

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ABOUT AXA HONG KONG AND MACAU

AXA Hong Kong and Macau is a member of the AXA Group, a leading global insurer with presence in 54 markets and serving 105 million customers worldwide. Our purpose is to act for human progress by protecting what matters.

As one of the most diversified insurers offering integrated solutions across Life, Health and General Insurance, our goal is to be the insurance and holistic wellness partner to the individuals, businesses and community we serve.

At the core of our service commitment is continuous product innovation and customer experience enrichment, which is achieved through actively listening to our customers and leveraging technology and digital transformation.

We embrace our responsibility to be a force for good to create shared value for our community. We are proud to be the first insurer in Hong Kong and Macau to address the important need of mental health through different products and services. For example, the Mind Charger function on our holistic wellness platform "AXA BetterMe", which is available via our mobile app Emma by AXA, is open to not just our customers, but the community at large. We will continue to foster social progress through our product offerings and community investment to support the sustainable development of Hong Kong and Macau.



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