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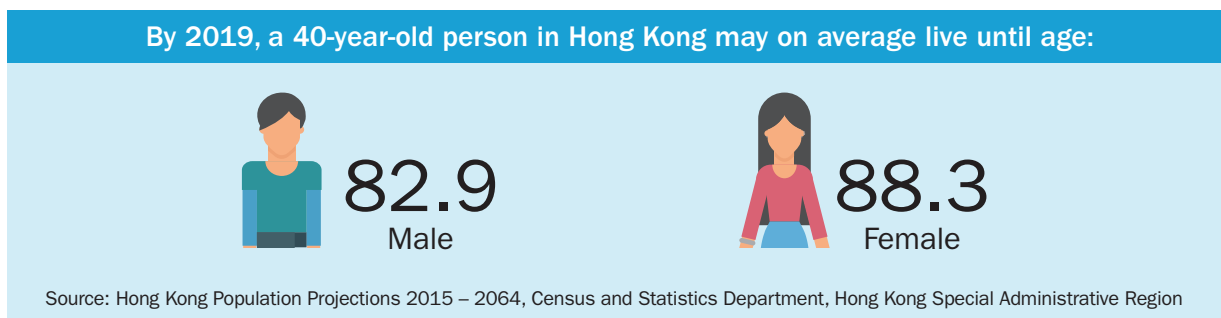
Long-term care protection
Lifelong Care Partner Insurance

Dedicated support for quality of life

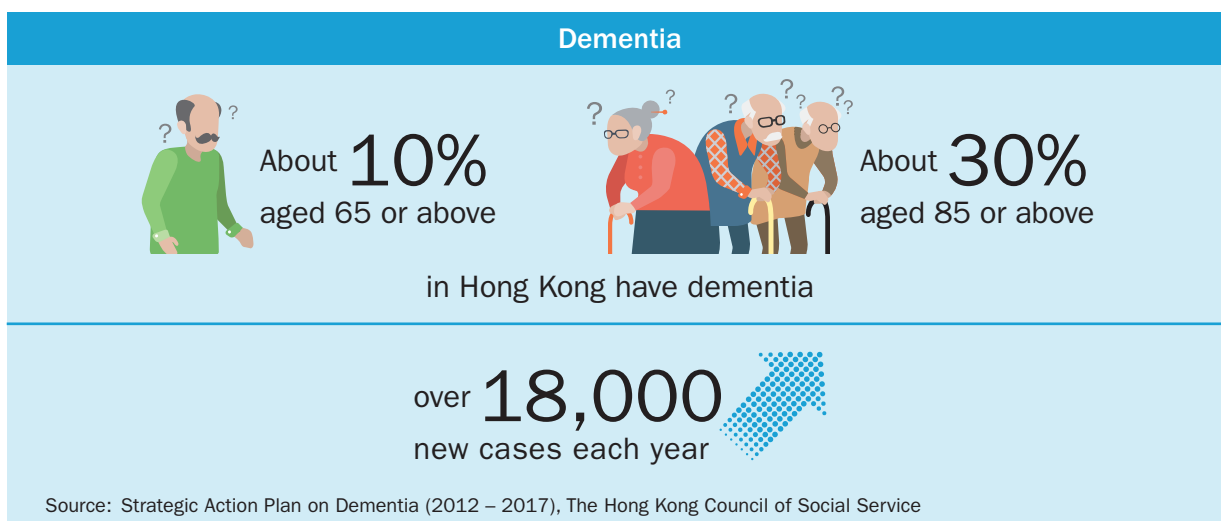
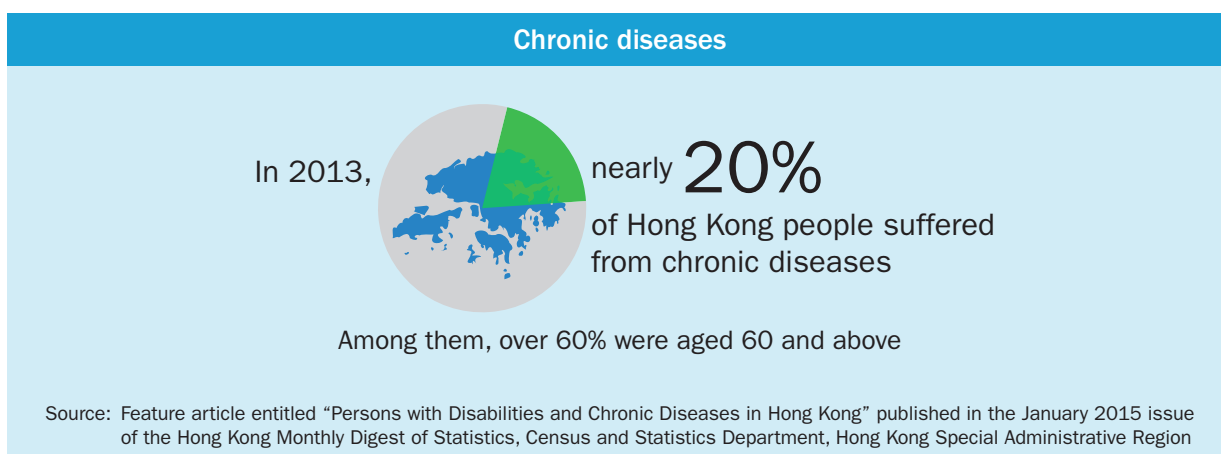


Product brochure

In Hong Kong, people are now living longer with life expectancy continuing to rise.

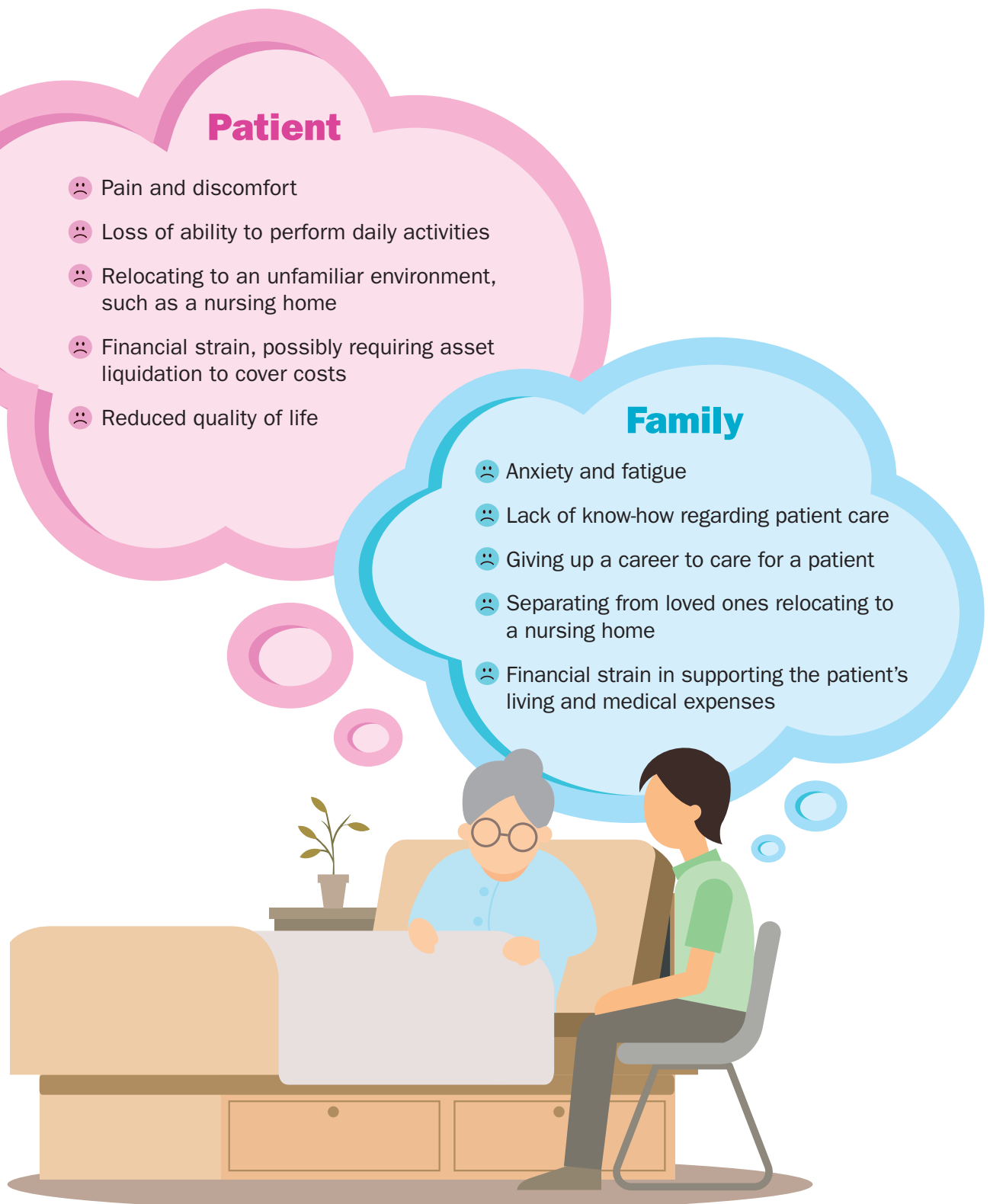


While a longer lifespan gives us more time to enjoy with loved ones, it is inevitably associated with a higher risk of health issues.



Unforeseen circumstances such as serious illness and accidental injury can also strike at any time, leading to a sudden downturn in our health.

Illness, accidental injury or normal aging can all lead to varying degrees of physical or mental disability, impairing our ability to perform daily activities. Besides hospitalisation fees, a host of other expenses may also arise, such as the cost of long-term care and living assistance. These present serious challenges for patients and their families.

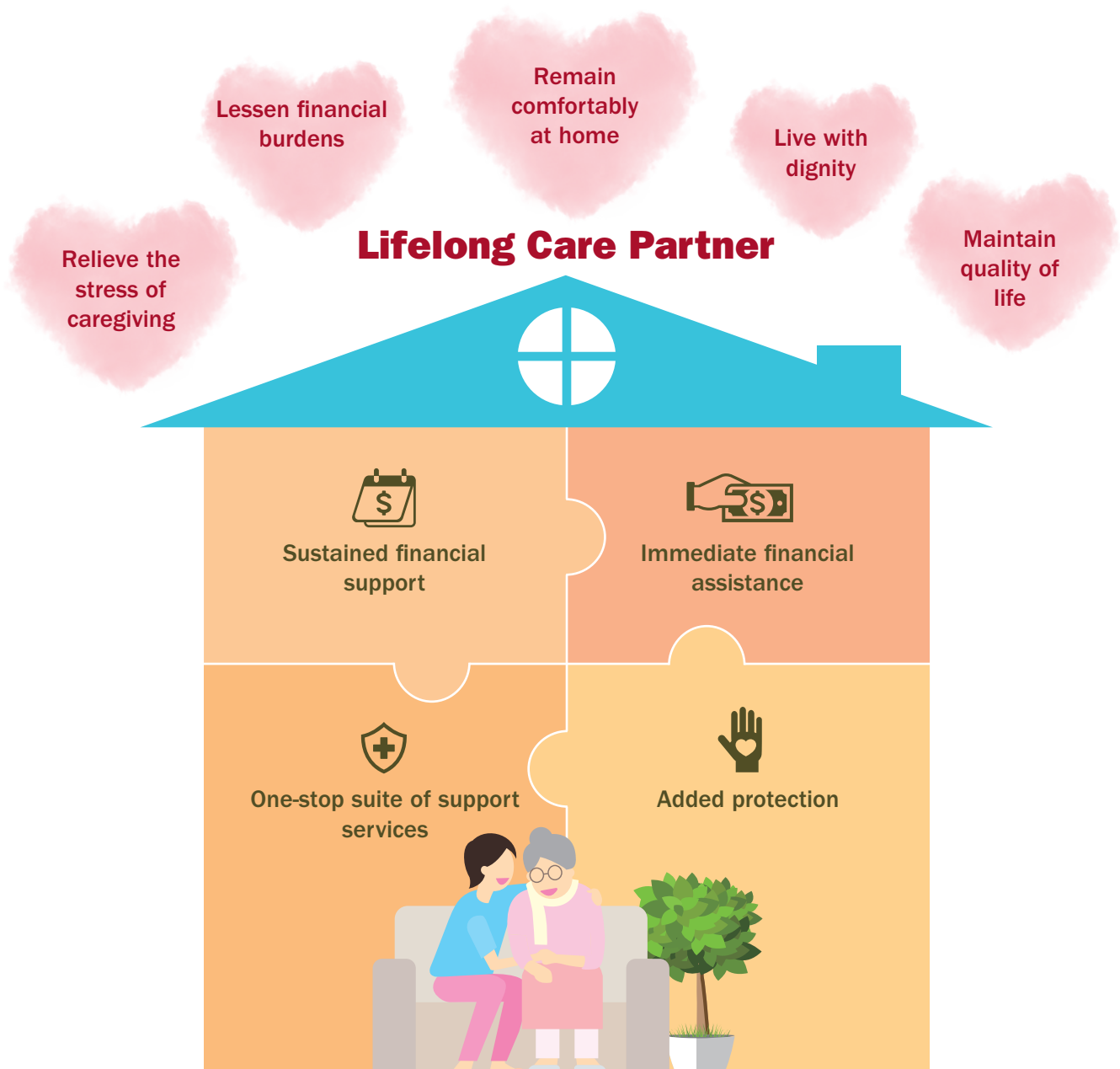




Ensure your quality of life against the unexpected

As your long-term partner, AXA walks alongside you in times of struggle. Our **Lifelong Care Partner Insurance** (“**Lifelong Care Partner**”) protects individuals suffering from a loss of autonomy, along with their families. Offering financial support and attentive services, **Lifelong Care Partner** can help the whole family weather new challenges and adjust to changes in their way of life.

Lifelong Care Partner is available as a standalone basic plan or a supplement attached to other AXA basic plans.







Sustained financial support

Principal monthly benefit

Lifelong Care Partner provides a principal monthly benefit in the event that the insured suffers from a loss of autonomy^{1,2,3}. The principal monthly benefit, equal to 100% of the protection amount, will be offered after the elimination period⁴ until the death of the insured. It can help cover day-to-day expenses as well as long-term medical treatment costs.

Old age additional monthly benefit

With advancing age comes a growing need for added support. Once the insured reaches age 71, an old age additional monthly benefit will be paid on top of the principal monthly benefit (see table below).

Insured's age	Monthly benefit calculated as a % of the protection amount (principal monthly benefit + applicable old age additional monthly benefit)
Age 70 or below	100%
Age 71 – 85	100% + 
Age 86 onwards	100% + 



Immediate financial assistance

Caregiver monthly benefit

Caring for a loved one who suffers from a loss of autonomy often takes an emotional and financial toll on the caregiver. To help the caregiver cope with difficult times and adapt to sudden changes in life, **Lifelong Care Partner** will pay a caregiver monthly benefit equal to 50% of the principal monthly benefit for a period of 6 months once the principal monthly benefit becomes payable.

Dependant monthly benefit

Unexpected circumstances may also create difficulties for family members who are financially dependent on the insured. If the insured has dependent children⁵ and / or parents⁵, **Lifelong Care Partner** will pay a dependant monthly benefit equal to 25% of the principal monthly benefit⁶ for a period of 36 months once the principal monthly benefit becomes payable.

Home modification subsidy

Lifelong Care Partner will pay a lump sum cash benefit equal to 3 times the principal monthly benefit once the principal monthly benefit becomes payable. This subsidises home improvements and modifications for a safer and more comfortable living environment for those in need of special care.



One-stop suite of support services^{7,8}

The Lifelong Care Partner Services Programme provides well-rounded support services from prevention through to long-term care support, so the insured can keep track of his / her own health and remain comfortably at home even in the face of health challenges.

Diabetes DNA screening

After **Lifelong Care Partner** has been in force for 6 months, the insured will be entitled to a one-off diabetes DNA screening to detect whether he / she has the genetic tendency to develop diabetes. Suggested precautions will also be provided on reducing the chances of developing diabetes and its complications.

Dementia early detection screening⁹

The insured will be entitled to a one-off dementia early detection screening (i) when the insured reaches age 65; or (ii) after **Lifelong Care Partner** has been in force for 3 years, whichever is later.

Home modification consultation

The insured will be entitled to a one-off home modification consultation once the principal monthly benefit becomes payable, making it more comfortable and accessible for the insured to live at home.

Caregiver training¹⁰

In the event that the insured suffers from a loss of autonomy due to dementia and the principal monthly benefit becomes payable, the caregiver will be entitled to participate in a series of training sessions to acquire relevant knowledge and techniques on taking care of the insured.

Support services hotline

Anytime the insured or the caregiver requires further support, a hotline is available for assistance. Services include advice on special care as well as referrals for medically-trained personnel from overseas to provide quality care for the insured at home. Details of the above services can be obtained through the hotline.





Added protection

Life protection

The designated beneficiary will receive a death benefit equal to 24 times the principal monthly benefit (minus the aggregate amount of any principal monthly benefit paid or payable) in the unfortunate event that the insured passes away.

Waiver of premium

If the insured is certified of a loss of autonomy which has continued throughout the elimination period, all future premiums for **Lifelong Care Partner** will be waived from the date of certification. In the event that any premium shall have been paid for any period from the date of certification, such premium will be refunded by the Company.

Index-linked Increase Endorsement^{11,12}

To guard against the pressure of inflation, an Index-linked Increase Endorsement may be attached to your policy. While this endorsement is in effect, the protection amount will be automatically increased every year with extra premiums. The rate of increase will be determined with reference to rises in the consumer price index, subject to a minimum determined by the Company from time to time.

Lifelong Care Partner at a glance

Issue age	Age 30 – 75
Premium payment term	Up to age 100
Benefit period	Up to age 100 ¹³
Premium ^{▲,14}	<ul style="list-style-type: none">■ Will not be adjusted based on the insured's attained age■ Premium rates are not guaranteed
Minimum protection amount*	HKD8,000 ¹⁵ per month
Waiting period ²	Nil / 1 year / 3 years (depending on the cause of loss of autonomy)

▲ Please refer to Premium adjustment under the section Important information for details.

* We offer Macau policies denominated in Macau Pataca (MOP) or other available currency(ies).

When Lifelong Care Partner is issued as a supplement, the supplement should be denominated in the same currency in which the basic plan is denominated.

Important information

Cooling-off period

If you are not completely satisfied with the policy, you have the right to cancel the policy and obtain a refund of any premium(s) paid provided that there is no claim payment made under the policy prior to your request for cancellation.

For policy issued in Hong Kong: To exercise this right, please return the policy (if applicable) and send your signed written notice of cancellation directly to our Customer Service at Suite 2001, 20/F, Tower Two, Times Square, 1 Matheson Street, Causeway Bay, Hong Kong within **21 calendar days** immediately following either the day of delivery of the policy or the notice of policy issuance (notifying you of the cooling-off period) to you or your nominated representative (whichever is earlier). The policy will then be cancelled and a refund of any premium(s) paid and any levy paid will be returned to you.

For policy issued in Macau: To exercise this right, please return the policy (if applicable) and send your signed written notice of cancellation directly to our Customer Service at Avenida do Infante D. Henrique No.43-53A, 20 Andar, The Macau Square, Macau within **21 calendar days** immediately following the day of delivery of the policy to you or your nominated representative. The policy will then be cancelled and a refund of any premium(s) paid will be returned to you in policy currency.

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, gender and risk class of the insured at the time of issuance of **Lifelong Care Partner** 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

When **Lifelong Care Partner** is issued as a basic plan, it will automatically terminate upon the earliest occurrence of any of the following:

- (a) on the death of the insured; or
- (b) on the policy anniversary on or immediately following the insured's 100th birthday (whichever is earlier); or
- (c) on the recovery from and cessation of the loss of autonomy of the insured; or
- (d) on the date when the Company approves in writing the cancellation of the policy at the request of the policy owner; or
- (e) when the right of policy termination is exercised pursuant to the "Cross-border" Provision of the policy.

When **Lifelong Care Partner** is issued as a supplement, it will automatically terminate upon the earliest occurrence of any of the following:

- (a) on the death of the insured; or
- (b) on the policy anniversary on or immediately following the insured's 100th birthday (whichever is earlier); or
- (c) on the recovery from and cessation of the loss of autonomy of the insured; or
- (d) on the date when the Company approves in writing the cancellation of the supplement at the request of the policy owner; or
- (e) if the basic plan is terminated, cancelled or surrendered or an option on non-payment takes effect; or
- (f) when the right of policy termination is exercised pursuant to the "Cross-border" Provision of the policy.

You may apply for policy surrender in accordance with the application procedures and administrative rules of the Company in force from time to time. We will process the relevant application after our receipt of your valid written application (in the form specified by us). Please contact your financial consultant for further details.

Key exclusions

The Company will not pay any principal monthly benefit, old age additional monthly benefit, home modification subsidy, caregiver monthly benefit, dependant monthly benefit and / or recovery amount under **Lifelong Care Partner** in respect of any loss of autonomy which results directly or indirectly from any of the following:

- (a) self-inflicted injury or suicide, whether sane or insane; or
- (b) drug or alcohol abuse; or
- (c) disease or 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
- (d) engagement in extreme sports or hobbies or dangerous activities, including but not limited to the use of a parachute, hang-glider, para-glider, ultra lightweight motorised aircraft (ULM) or any similar motor, sporting raid, acrobatic flight or sky diving; or
- (e) nuclear, biological or chemical contamination (NBC), war and terrorism; or
- (f) an act due to war (whether declared or not), military, naval or air service for any country at war (whether declared or not); or
- (g) attempt or commission of assault or unlawful act by the insured; or
- (h) travel in any aircraft, except as a fare-paying passenger in a commercial aircraft or aircrew working on an aircraft.

The Company will not pay any death benefit under **Lifelong Care Partner** in respect of the death of the insured where such death occurs within 2 years from the policy date / supplement effective date and results directly or indirectly from any of the circumstances described in clauses (b) to (h) above.

Suicide exclusion

If the insured commits suicide within 1 year from the policy date / supplement effective date, whether sane or insane, the death benefit will be limited to a refund of the premiums paid without interest. The amount of premiums to be refunded will be calculated from the policy date / supplement effective date.

Levy on insurance premium (Only applicable to 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 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 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. The insured is considered to suffer from a loss of autonomy if he / she is diagnosed with severe cognitive impairment or certified to be permanently unable to perform at least 3 activities of daily living (namely feeding, bathing, dressing, toileting or continence, mobility and transferring) independently by a medical specialist. Please refer to the policy contract for the definition of loss of autonomy, severe cognitive impairment and activity of daily living.
2. In respect of a loss of autonomy due to (directly or indirectly) any cognitive impairment or mental illness, if any such cognitive impairment or mental illness of the insured first appears or happens or the insured has his / her first medical consultation relating to or is first diagnosed with any such cognitive impairment or mental illness within the waiting period, which is 3 years from the policy date / supplement effective date, this policy / supplement will be cancelled.

In respect of a loss of autonomy not due to (i) (directly or indirectly) any cognitive impairment or mental illness, or (ii) (solely and directly) an accident, if any such relevant illness of the insured first appears or happens or the insured has his / her first medical consultation relating to or is first diagnosed with any such illness within the waiting period, which is 1 year from the policy date / supplement effective date, this policy / supplement will be cancelled.

In respect of a loss of autonomy solely and directly as a result of an accident, there is no waiting period.

3. In the event that the insured recovers from and ceases to be in the state of loss of autonomy as a result of medical advancement or any other factors, we shall pay a recovery amount. The recovery amount is equal to 24 times the principal monthly benefit (minus the aggregate amount of any principal monthly benefit paid or payable). Once the recovery amount becomes payable, this policy / supplement will automatically terminate.
4. Elimination period means a continuous period of 90 days from the date the insured first being certified of a loss of autonomy by a medical specialist, during which period no benefit is payable.
5. Child(ren) means a legally dependent and unmarried child, including a stepchild 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 certification of a loss of autonomy of the insured.
- Parent(s) means the insured's father and / or mother, including a stepparent but excluding a parent-in-law, who is at the age of 71 or above on the date of certification of the loss of autonomy of the insured.
6. The total amount of the dependant monthly benefit per month payable is equal to 25% of the principal monthly benefit in respect of all eligible children and parents.
7. The details of the support services will be determined by AXA at its sole discretion and AXA reserves the right to amend the Lifelong Care Partner Services Programme at any time without prior notice. The support services are provided by third-party service providers as AXA may designate from time to time. AXA shall not be responsible for any support services so provided or any act or failure to act on the part of the third-party service providers.
8. The support services are primarily available in Hong Kong. Regarding the availability of such support services outside Hong Kong, please contact your financial consultant for details.
9. If the principal monthly benefit is paid or payable due to severe cognitive impairment of the insured, the dementia early detection screening will not be provided.
10. The caregiver training is for 1 person only.
11. The availability of Index-linked Increase Endorsement is subject to the Company's underwriting requirements. If **Lifelong Care Partner** is issued as a supplement, the applicability of such increase will follow its basic plan.
12. You have the option to decline the increase in protection amount and premium under the Index-linked Increase Endorsement of a particular policy year by giving us a written notice not later than 30 days after the relevant policy anniversary.

The Index-linked Increase Endorsement will automatically terminate upon the earliest occurrence of any of the following:

- (a) when you decline 2 consecutive increases made in accordance with the conditions in the endorsement; or
 - (b) on the policy anniversary on or immediately following the insured's 60th birthday; or
 - (c) when the Index-linked Increase Endorsement attached to the basic plan is terminated (applicable when **Lifelong Care Partner** is issued as a supplement); or
 - (d) when the policy becomes fully paid up or when an option on non-payment takes effect (applicable when **Lifelong Care Partner** is issued as a supplement); or
 - (e) when the insured is certified of a loss of autonomy by a medical specialist.
13. Maturity benefit is payable if the insured survives the policy anniversary on or immediately following the 100th birthday of the insured (whichever is earlier). The maturity benefit is equal to 24 times the principal monthly benefit (minus the aggregate amount of any principal monthly benefit paid or payable).
 14. When **Lifelong Care Partner** is issued as a basic plan, policy fee will be imposed and included in the calculation of the premium.
 15. Please contact your financial consultant for availability of other currency(ies) and the respective minimum protection amount.

Note: Unless otherwise specified, all ages mentioned in this product brochure refer to the age of the insured on his or her last birthday.

How do I make a claim?

Simply contact your financial consultant or contact us by telephone (852) 2802 2812, fax (852) 2598 7623 (Hong Kong) / telephone (853) 8799 2812, fax (853) 2878 0022 (Macau) or email customer.services@axa.com.hk. We will help you process your claim as soon as possible.

Lifelong Care Partner Insurance 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”).

The plan is subject to the terms, conditions and exclusions of the relevant policy contract. AXA reserves the final right to approve any application. This product brochure 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 plan, please refer to the relevant policy contract, which will be made available by the Company upon request.

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 50 markets and serving 95 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 importance of mental health through different products and services such as offering free mindfulness practice resources through Mind Charger which is fully accessible to our customers and the public via our holistic wellness platform AXA BetterMe.

AXA also takes part in a wide range of ESG initiatives and programmes both globally and locally. AXA Group established AXA Climate School and Net-Zero Insurance Alliance in 2021 and set out various global green targets such as reaching €26 billion in green investments by 2023 and achieving carbon neutrality by 2025. In Hong Kong, AXA pledges to reduce paper usage via digitisation and is the first insurer to join the ‘Green Monday ESG Coalition’. As of Feb 2022, AXA Hong Kong’s green investments have exceeded HKD4 billion. We strive to contribute to a sustainable future as an investor, insurer and an exemplary company.



**Lifelong Care Partner Insurance
Product brochure**

November 2022

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