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Critical illness protection
Smart Lady Supplement

Essential protection designed for ladies



Product brochure



The peace of mind every smart woman deserves

As a bright and modern woman, you always want to safeguard your future by being smart in the way you plan your finances. Protecting you with free periodic medical check-up service and wide-ranging coverage against major illnesses, our **Smart Lady Supplement** (“this Supplement”) offers you peace of mind should the unexpected strike.

This Supplement is attachable to most AXA basic plans, offering you the flexibility to have a combination of protection and benefit at your own choice.

Protection against hazardous illnesses

Major Illness¹

This Supplement provides protection against the following 45 major illnesses. Cancers which are unique to women such as cervical cancer, ovary cancer and fallopian tube cancer are also covered.

Major illness¹ covered

Cancer*

e.g. Lung Cancer, Liver Cancer, Breast Cancer, Cervical Cancer (except Skin Cancer)

Heart

- Heart Attack
- Surgery to Aorta
- Coronary Artery Disease Requiring Surgery
- Cardiomyopathy
- Primary Pulmonary Arterial Hypertension
- Eisenmenger's Syndrome
- Heart Valve Surgery

Nervous system

- Stroke
- Alzheimer's Disease
- Encephalitis
- Brain Damage
- Amyotrophic Lateral Sclerosis
- Paralysis
- Multiple Sclerosis
- Poliomyelitis
- Apallic Syndrome
- Necrotising Fasciitis
- Coma
- Bacterial Meningitis
- Motor Neurone Disease
- Progressive Bulbar Palsy
- Parkinson's Disease
- Benign Brain Tumour
- Muscular Dystrophy

Immune system

- Acquired Immune Deficiency Syndrome (AIDS) / Human Immunodeficiency Virus (HIV) due to Blood Transfusion
- Occupationally Acquired AIDS / HIV

Major illness¹ covered (cont'd)

Major organs / functions			
■ Chronic and Irreversible Kidney Failure	■ Major Organ Transplantation	■ Chronic Liver Disease	■ End Stage Lung Disease
■ Fulminant Hepatitis	■ Severance of Limbs	■ Major Burns	■ Blindness
■ Deafness (loss of hearing)	■ Loss of Speech	■ Loss of Independent Existence	
■ Progressive Supranuclear Palsy	■ Spinal Muscular Atrophy		
Other major illnesses			
■ Aplastic Anaemia	■ Terminal Illness	■ Medullary Cystic Disease	■ Elephantiasis
■ Dissecting Aortic Aneurysm			

* Excluding non-invasive cancers in situ, tumours in the presence of any HIV and any skin cancer other than malignant melanoma.

Systemic Lupus Erythematosus (S.L.E.) with Lupus Nephritis¹

S.L.E. is far more common in women than men and can result in a fatal condition called nephritis. To protect you against this potentially dreadful disease, this Supplement specially provides protection for S.L.E. with Lupus Nephritis.

Female Common Illness and Pre-cancerous Changes^{1,2,3}

Women are increasingly alarmed by Severe Osteoporosis and Severe Rheumatoid Arthritis. This Supplement adds to your peace of mind by providing comprehensive coverage for both of these conditions.

Moreover, this Supplement provides benefit if the insured unfortunately suffers from one of the following pre-cancerous changes:

- Carcinoma-in-situ at the following sites:
 - Breast
 - Cervix Uteri (at CIN III grading or above)
 - Uterus
 - Ovary
 - Fallopian Tube
 - Vagina
- High-grade Squamous Intraepithelial Lesion with Severe Dysplasia

Caring for your maternity

Having a child is probably the most precious moment in a woman's life. Protecting you against the following Congenital Anomalies and Complication of Pregnancy, this Supplement helps you reduce anxiety and focus on the arrival of your new baby.

Congenital Anomalies covered ^{1,2}
■ Down's Syndrome
■ Hydrocephalus
■ Neonatal Death
■ Spina Bifida
■ Tetralogy of Fallot

Complication of Pregnancy covered ^{1,2}
■ Disseminated Intravascular Coagulation
■ Ectopic Pregnancy
■ Hydatidiform Mole
■ Still Birth

Free periodic medical check-up service

To safeguard your health, this Supplement offers you a free periodic medical check-up service, which currently includes breast examination, Pap smear and pelvis examination.

Smart Lady Supplement benefit schedule

A highlight of the key benefits of the Supplement is set out below. Please refer to the terms and benefits stated in the policy contract for the full list of the benefits and relevant terms, conditions and exclusions.

	Benefit		Benefit amount (% of the protection amount)
Illness protection	Major Illness ¹	Up to age 75	100%
	S.L.E. with Lupus Nephritis ¹		100%
	Female Common Illness and Pre-cancerous Changes ^{1,2,3}		20%
Maternity protection	Congenital Anomalies ^{1,2}	Up to age 45	20%
	Complication of Pregnancy ^{1,2}		20%
Health protection	Free periodic medical check-up service	Up to age 75	Available on the 1 st policy anniversary after this Supplement has been in effect for 1 year, and on every 2 nd policy anniversary thereafter. If this Supplement has been reinstated, the medical check-up service will be resumed from the 1 st policy anniversary after it has been reinstated for 1 year.

Smart Lady Supplement at a glance

Premium payment term	Up to age 75
Benefit period	Up to age 75
Issue age	Age 18 – 60
Premium[#]	<ul style="list-style-type: none"> ■ Will be adjusted every 10 years ■ Premium rates are not guaranteed and may be adjusted on any policy anniversary
Minimum protection amount	HKD120,000 ⁴
Index-linked Increase Endorsement⁵	Follows the basic plan

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

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, smoking habit and risk class of the insured at the time of issuance of this Supplement and will be adjusted every 10 years 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 75th birthday; or
- (b) if the basic plan to which this Supplement is attached terminates or an option on non-payment takes effect; or
- (c) if a benefit under Major Illness benefit or S.L.E. with Lupus Nephritis benefit becomes payable.

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

- Major Illness benefit under this Supplement will not be payable:
 - (a) in respect of any pre-existing or recurring Major Illness which the insured or the insured's child suffered symptoms of, underwent investigation for or was diagnosed with prior to the supplement effective date or date of reinstatement, whichever is later; or
 - (b) if the relevant illness is caused directly or indirectly, wholly or partly by, or related to, any HIV including AIDS and / or any mutations, derivation or variations thereof, except for AIDS / HIV due to blood transfusion and occupationally acquired AIDS / HIV; or

- (c) if the insured suffers symptoms of, undergoes investigations for, or is diagnosed with any Major Illness within 60 days following the supplement effective date or any date of reinstatement, whichever is later; or
 - (d) if the insured dies within 14 days from the date that the Major Illness is first diagnosed (including the date of diagnosis).
- S.L.E. with Lupus Nephritis benefit under this Supplement will not be payable:
 - (a) if the relevant illness is caused directly or indirectly, wholly or partly by, or related to, any HIV including AIDS and / or any mutations, derivation or variations thereof, except for AIDS / HIV due to blood transfusion and occupationally acquired AIDS / HIV; or
 - (b) if the insured suffers symptoms of, undergoes investigations for, or is diagnosed with any S.L.E. with Lupus Nephritis within 60 days following the supplement effective date or any date of reinstatement, whichever is later; or
 - (c) if the insured dies within 14 days from the date that the S.L.E. with Lupus Nephritis is first diagnosed (including the date of diagnosis).
 - Female Common Illness and Pre-cancerous Changes benefit under this Supplement will not be payable:
 - (a) if the insured suffers from any Female Common Illness and Pre-cancerous Changes within 60 days following the supplement effective date or any date of reinstatement, whichever is later.
 - Congenital Anomalies benefit under this Supplement will not be payable in respect of:
 - (a) Congenital Anomalies of any child born within 1 year following the supplement effective date or any date of reinstatement, whichever is later; or
 - (b) Congenital Anomalies (except Neonatal Death) of any child who lives less than 30 days after birth; or
 - (c) Neonatal Death of any child born with less than 28 weeks of pregnancy period; or
 - (d) any child born after the policy anniversary on or immediately following the insured's 45th birthday.
 - Complication of Pregnancy benefit under this Supplement will not be payable:
 - (a) if the insured suffers symptoms of, undergoes investigations for, or is diagnosed with any Complication of Pregnancy within 1 year following the supplement effective date or any date of reinstatement, whichever is later; or
 - (b) if the insured lives less than 30 days after the insured begins suffering from Complication of Pregnancy; or
 - (c) in respect of any Disseminated Intravascular Coagulation and Still Birth due to abortion or arising during the first 28 weeks of pregnancy period; or
 - (d) in respect of pregnancy commenced after the policy anniversary on or immediately following the insured's 45th birthday.

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. No benefit will be payable under Major Illness benefit, S.L.E. with Lupus Nephritis benefit, Female Common Illness and Pre-cancerous Changes benefit, Congenital Anomalies benefit and Complication of Pregnancy benefit in respect of more than one illness under each benefit respectively.
2. If a benefit under Female Common Illness and Pre-cancerous Changes benefit, Congenital Anomalies benefit and Complication of Pregnancy benefit is payable, the relevant benefit will automatically terminate.
3. The aggregate amount of Female Common Illness and Pre-cancerous Changes benefit and all benefits paid and / or payable in respect of female common illnesses and pre-cancerous changes as well as pre-cancerous changes of breast and cervix uteri under other policies shall not exceed USD30,000 (or its equivalence in the currency in which amounts are payable under this policy).
4. 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 protection amount.
5. If the Index-linked Increase Endorsement is attached to your policy and is in effect, the protection amount 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 protection amount 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.

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.

Smart Lady Supplement is underwritten by AXA China Region Insurance Company (Hong Kong) Limited / AXA China Region Insurance Company Limited (collectively "AXA", the "Company", or "we").

The supplement 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 supplement, please refer to the relevant policy contract, which will be made available by the Company upon request.



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Product brochure

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