Standing by you for your surgical needs
Imagine the interruptions you may face when your life gets hit by an accident or unexpected illnesses.

Not only will you face the possibility of an expensive surgery and all sorts of extra spending; the road to recovery may be long and difficult, and you’ll probably need to take time off work. Then imagine finding out the unforeseen expenses incurred as a result cannot be recovered by your existing insurance - a scenario that hardly bears thinking about.

That’s why AXA has stepped in with a thoughtful solution to fill this protection gap. Catering to your surgical needs and more, SurgiCare Surgical Insurance Plan (“SurgiCare”) offers lump-sum benefits based on four clean-cut surgical procedure levels\(^1\), from minor to complex, regardless of the definition of the illness. Being covered for surgical uncertainties means you no longer need to anguish over life-change situations. With SurgiCare, you can feel secured about the “what-ifs” of life.
Imagine the interruptions you may face when your life gets hit by an accident or unexpected illnesses. Not only will you face the possibility of an expensive surgery and all sorts of extra spending; the road to recovery may be long and difficult, and you'll probably need to take time off work. Then imagine finding out the unforeseen expenses incurred as a result cannot be recovered by your existing insurance - a scenario that hardly bears thinking about. That's why AXA has stepped in with a thoughtful solution to fill this protection gap. Catering to your surgical needs and more, SurgiCare Surgical Insurance Plan ("SurgiCare") offers lump-sum benefits based on four clean-cut surgical procedure levels covering over 450 surgical procedures, from minor to complex, regardless of the definition of the illness. Being covered for surgical uncertainties means you no longer need to anguish over life-change situations. With SurgiCare, you can feel secured about the "what-ifs" of life.

### Highlights:

- **Four clean-cut surgical procedure levels** covering over 450 surgical procedures
- **Lump-sum benefit** whenever a surgery is needed to treat your illness

### Product features

<table>
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<th>Product summary</th>
<th>Benefit schedule</th>
<th>Remarks</th>
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<td><strong>Guaranteed renewal</strong> up to age 100²,³</td>
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<td></td>
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<td><strong>Companion Benefit</strong>⁴,⁶ and <strong>Compassionate Death Benefit</strong>⁵,⁶</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Four clean-cut surgical procedure levels\(^1\) covering over 450 surgical procedures

SurgiCare is a thoughtful solution designed to give you flexible financial supports to minimise uncertainties whenever you undergo a surgery. With payouts based on four clean-cut surgical procedure levels\(^1\) - minor, intermediate, major and complex – regardless of the definition of the illness, SurgiCare coverages are great supplements to your existing medical insurance. While your existing medical insurance takes care of hospital bills reimbursement, SurgiCare offers you extra protection to support non-medical daily expenses and additional expenses incurred during your recovery journey.

For the full list of all covered surgical procedures, please refer to the schedule of surgical procedures\(^2\) in policy contract or visit https://www.axa.com.hk/en/surgicare-surgical-insurance-plan.

Lump-sum benefit whenever a surgery is needed to treat your illness

Defined by the kind of surgery performed, SurgiCare is a lump-sum benefit solution dedicated to making your life as easy as possible whenever unexpected accidents or illnesses hit. From gastritis, bladder stone to lumbar spinal fracture, if a surgical procedure is required, you can claim a lump-sum payout according to four surgical procedure levels\(^1\).

<table>
<thead>
<tr>
<th>Surgical procedure levels(^1)</th>
<th>Minor (even day case procedures in day case procedure centre / medical clinic)</th>
<th>Intermediate</th>
<th>Major</th>
<th>Complex</th>
</tr>
</thead>
<tbody>
<tr>
<td>Example</td>
<td>Abdominal pain with diagnosis of gastritis</td>
<td>Diagnosis of bladder stone</td>
<td>Uterus fibroids are found</td>
<td>Lumbar spinal fracture due to a car accident</td>
</tr>
<tr>
<td>Required surgical procedure</td>
<td>Oesophagogastroduodenoscopy (OGD)</td>
<td>Laser lithotripsy for bladder stone</td>
<td>Myomectomy for fibroids</td>
<td>Spinal fusion</td>
</tr>
<tr>
<td>Benefit payable(^3,6)</td>
<td>A lump-sum payout of HKD2,500</td>
<td>A lump-sum payout of HKD6,000</td>
<td>Up to 30% of the sum insured</td>
<td>Up to 100% of the sum insured</td>
</tr>
</tbody>
</table>
### Product features

**Notes:**

- The maximum number of claims for Minor/Intermediate Surgical Procedure Benefit is not fixed and is subject to 100% of the sum insured and the maximum amount of benefits payable for each minor/intermediate surgical procedure, provided that:

  ➤ where a Minor Surgical Procedure Benefit has been paid in respect of any minor surgical procedure (“preceding minor surgical procedure”) under any policies issued on the insured by the Company and any authorised insurers in Hong Kong and/or Macau which are affiliated with the Company, and an intermediate surgical procedure is later performed on the insured (“later minor surgical procedure”), any claim for the later minor surgical procedure shall not be considered as an eligible claim unless:

    | (i) the preceding minor surgical procedure and the later minor surgical procedure are not performed on the same body part; or |
    | (ii) the date of surgical procedure of the preceding minor surgical procedure and the later minor surgical procedure are separated by at least 5 years and the preceding minor surgical procedure and the later minor surgical procedure are performed on the same body part. |

  ➤ where an Intermediate Surgical Procedure Benefit has been paid in respect of any intermediate surgical procedure (“preceding intermediate surgical procedure”) under any policies issued on the insured by the Company and any authorised insurers in Hong Kong and/or Macau which are affiliated with the Company, and an intermediate surgical procedure is later performed on the insured (“later intermediate surgical procedure”), any claim for the later intermediate surgical procedure shall not be considered as an eligible claim unless:

    | (i) the preceding intermediate surgical procedure and the later intermediate surgical procedure are not performed on the same body part; or |
    | (ii) the date of surgical procedure of the preceding intermediate surgical procedure and the later intermediate surgical procedure are separated by at least 5 years and the preceding intermediate surgical procedure and the later intermediate surgical procedure are performed on the same body part. |

- Any specific minor surgical procedure must be performed in the form of day case procedure to qualify as an eligible claim of Minor Surgical Procedure Benefit, except for circumstances where a confinement is considered medically necessary, including but not limited to the following:

  | ➤ the insured is having an emergency that requires urgent treatment in hospital |
  | ➤ such minor surgical procedure is performed under general anaesthesia |
  | ➤ equipment for such minor surgical procedure is available in hospital and procedure cannot be done on a day patient basis |
  | ➤ there is significantly severe co-morbidity of the insured |


- The amount of benefits paid under Minor/Intermediate Surgical Procedure Benefit in respect of each surgical procedure under all policies issued by the Company and any authorised insurers in Hong Kong and/or Macau which are affiliated with the Company shall not exceed its benefit limit of HKD2,500 (for Minor Surgical Procedure Benefit) / HKD6,000 (for Intermediate Surgical Procedure Benefit). For details, please refer to the policy contract.

- The Major Surgical Procedure Benefit can be claimed once only for each of the major surgical procedures.

- A maximum of 1 claim can be made under Complex Surgical Procedure Benefit. Once the Complex Surgical Procedure Benefit becomes payable, the policy will terminate.

- Once the aggregate amount of all benefits paid and payable under the Complex Surgical Procedure Benefit, Major Surgical Procedure Benefit, Intermediate Surgical Procedure Benefit and Minor Surgical Procedure Benefit has reached 100% of the sum insured, the policy will terminate automatically.
Guaranteed renewal up to age 1002,3

Anyone aged between 10 days^ and 80 years of age are welcome to apply for SurgiCare. Renewal is guaranteed up to the age of 1002,3, regardless of any change in health condition and claim history after plan enrolment. Fit for every life stage, SurgiCare also offers premiums that will not be raised due to medical inflation*. You will be able to manage your budget better for renewal and prepare for any financial roadblocks that may arise.

^ For Hong Kong/Macau residents only. For non-Hong Kong/Macau residents, the minimum issue age is from 14 days.
* Please refer to Premium adjustment under the section Important information for details.
SurgiCare Surgical Insurance Plan

Guaranteed renewal up to age 100\(^2,3\)

Anyone aged between 10 days\(^^\) and 80 years of age are welcome to apply for SurgiCare. Renewal is guaranteed up to the age of 100\(^2,3\), regardless of any change in health condition and claim history after plan enrolment. Fit for every life stage, SurgiCare also offers premiums that will not be raised due to medical inflation*. You will be able to manage your budget better for renewal and prepare for any financial roadblocks that may arise.

\(^^\) For Hong Kong/Macau residents only. For non-Hong Kong/Macau residents, the minimum issue age is from 14 days.

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

Companion Benefit\(^4,6\) and Compassionate Death Benefit\(^5,6\)

SurgiCare is all about giving you thorough care, paying attention to details that are easily overlooked. As much as we care for you, we are concerned about your loved ones too.

Companion Benefit\(^4,6\)

It is crucial to provide care and accompany your little ones when facing an unexpected accident or illness. SurgiCare offers an extra one-off payout amounting to 5% of the sum insured to policy owner as Companion Benefit\(^4,6\) if the insured aged 12\(^3\) or below undergoes a major surgical procedure or complex surgical procedure, and that the Major Surgical Procedure Benefit\(^1,6\) or Complex Surgical Procedure Benefit\(^1,6\) (as the case may be) becomes payable under the plan. This way you can accompany with your beloved ones to tide over the difficulties.

Compassionate Death Benefit\(^5,6\)

In the unfortunate event of death, we will pay a Compassionate Death Benefit\(^5,6\) to the designated beneficiary as an extra financial support.
### Illustrative example

**Insured:** Mr Chan  |  **Age:** 35  |  **Occupation:** Freelance fashion designer

Mr Chan already has a medical insurance plan with all-round hospitalisation protection. Keen to enhance the protection of his family finances, and especially in guarding his income against any unexpected accidents or illnesses, he decides to take out a **SurgiCare** policy with a sum insured of HKD500,000.

<table>
<thead>
<tr>
<th>Policy starts</th>
<th>Had upper right abdominal pain and his doctor advised him to have a further checkup</th>
<th>Broke his arm in a car accident and stopped working for 2 months to recover after surgery</th>
<th>Diagnosed spinal tumour and stayed 3 months in hospital and 6 months to recover at home after surgery</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Required surgical procedure</strong></td>
<td><strong>Oesophagogastroduodenoscopy (OGD)</strong></td>
<td><strong>Emergency surgery to perform a closed reduction for fracture of arm</strong></td>
<td><strong>Complex excision of intraspinal tumour surgery</strong></td>
</tr>
</tbody>
</table>

### Policy Terms

<table>
<thead>
<tr>
<th>Age 35</th>
<th>Age 38</th>
<th>Age 41</th>
<th>Age 60</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Entitled to Minor Surgical Procedure Benefit</strong>&lt;sup&gt;1,6&lt;/sup&gt; (can be claimed once only in respect of each of the body parts within 5 years)</td>
<td><strong>Entitled to Major Surgical Procedure Benefit</strong>&lt;sup&gt;1,6&lt;/sup&gt; (can be claimed once only for each of the major surgical procedures)</td>
<td><strong>Entitled to Complex Surgical Procedure Benefit</strong>&lt;sup&gt;1,6&lt;/sup&gt; (the policy will terminate after Complex Surgical Procedure Benefit&lt;sup&gt;1,6&lt;/sup&gt; becomes payable)</td>
<td></td>
</tr>
<tr>
<td><strong>A lump-sum payout of HKD2,500</strong></td>
<td><strong>A lump-sum payout equal to 30% of the sum insured (i.e. HKD150,000)</strong></td>
<td><strong>A lump-sum payout equal to 100% of the sum insured (i.e. HKD500,000) less the claimed amount</strong></td>
<td></td>
</tr>
</tbody>
</table>

**Total benefits paid:** HKD500,000

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Note: This assumes that (a) the relevant illnesses are not excluded from the coverage of **SurgiCare** and have fulfilled the relevant requirements and conditions as set out in the policy contract; (b) no other claim has been paid and / or becomes payable under the policy; (c) Mr Chan does not make any change to the sum insured of **SurgiCare** throughout the contract term of the policy; and (d) all premiums are paid in full when due and as planned. All figures stated in this example are rounded to the nearest whole number. This illustrative example is for reference only.
SurgiCare at a glance

<table>
<thead>
<tr>
<th>Issue age</th>
<th>Age 0 – 80</th>
</tr>
</thead>
<tbody>
<tr>
<td>Benefit period</td>
<td>Guaranteed renewal up to age 100^{2,3}</td>
</tr>
<tr>
<td>Coverage</td>
<td>Four surgical procedure levels*:</td>
</tr>
<tr>
<td></td>
<td>- Minor surgical procedure</td>
</tr>
<tr>
<td></td>
<td>- Intermediate surgical procedure</td>
</tr>
<tr>
<td></td>
<td>- Major surgical procedure</td>
</tr>
<tr>
<td></td>
<td>- Complex surgical procedure</td>
</tr>
<tr>
<td>Premium*</td>
<td>Premiums are not guaranteed</td>
</tr>
<tr>
<td>Premium payment mode</td>
<td>Annual / Semi-annual / Monthly</td>
</tr>
<tr>
<td>Minimum sum insured*</td>
<td>HKD300,000 / MOP300,000 / USD37,500</td>
</tr>
</tbody>
</table>

Remarks:
* 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).
Benefit schedule

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

<table>
<thead>
<tr>
<th>Benefits</th>
<th>Benefit amount for each claim</th>
<th>Remarks</th>
</tr>
</thead>
<tbody>
<tr>
<td>1) Minor Surgical Procedure Benefit¹,⁶</td>
<td>HKD2,500 for covered minor surgical procedures</td>
<td>Only 1 claim can be made under any policies (whether in-force or terminated) issued by the Company and any authorised insurers in Hong Kong and/or Macau which are affiliated with the Company in respect of the same body part within any 5 years period</td>
</tr>
<tr>
<td>2) Intermediate Surgical Procedure Benefit¹,⁶</td>
<td>HKD6,000 for covered intermediate surgical procedures</td>
<td>Only 1 claim can be made under any policies (whether in-force or terminated) issued by the Company and any authorised insurers in Hong Kong and/or Macau which are affiliated with the Company in respect of the same body part within any 5 years period</td>
</tr>
<tr>
<td>3) Major Surgical Procedure Benefit¹,⁶</td>
<td>30% of the sum insured</td>
<td>Can be claimed once only for each of the covered major surgical procedures</td>
</tr>
<tr>
<td>4) Complex Surgical Procedure Benefit¹,⁶</td>
<td>100% of the sum insured, less the amount of Minor / Intermediate / Major Surgical Procedure Benefit¹,⁶ paid or payable</td>
<td>Once the Complex Surgical Procedure Benefit¹,⁶ becomes payable, the policy will terminate</td>
</tr>
<tr>
<td>5) Companion Benefit⁴,⁶</td>
<td>Extra 5% of the sum insured for the policy owner if Major Surgical Procedure Benefit¹,⁶ or Complex Surgical Procedure Benefit¹,⁶ is paid or becomes payable</td>
<td>The insured must be age 12³ or below when the benefit becomes payable</td>
</tr>
<tr>
<td>6) Compassionate Death Benefit⁵,⁶</td>
<td>HKD5,000</td>
<td>Once the Compassionate Death Benefit⁵,⁶ becomes payable, the policy will terminate</td>
</tr>
</tbody>
</table>
Important information

Disclosure obligation for underwriting

You have to ensure that the following events will not occur: (a) any material fact affecting the risk is incorrectly stated in or omitted from the application form or any statement or declaration, or (b) the policy or any renewal has been obtained through any misstatement, misrepresentation or suppression, or (c) any claim under this policy is fraudulent or exaggerated. Otherwise, the policy shall be void at the sole and absolute discretion of the Company and any benefits obtained as a result of such events shall become immediately payable to the Company and the Company reserves the right to recover from the insured or owner any cost related to the void policy.

Cooling-off period

If you are not completely satisfied with the policy, you have the right to cancel it by returning the policy (if applicable) and giving a written notice of cancellation to the Company. Such written notice of cancellation must be signed by you and received directly by our Customer Service at Suite 2001, 20/F, Tower Two, Times Square, 1 Matheson Street, Causeway Bay, Hong Kong (for policy issued in Hong Kong) / Avenida do Infante D. Henrique No.43-53A, 20 Andar, The Macau Square, Macau (for policy issued in Macau) 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, if the policy is issued in Hong Kong) will be returned to you on the condition that no claim payment under the policy has been made prior to your request for cancellation.

Cancellation

After the cooling-off period, the policy owner can request cancellation by giving 30 days prior written notice to the Company, provided that there has been no benefit payment during the relevant policy year. No premium or proportion of the premium will be refunded to the policy owner if cancellation is initiated by the policy owner and accepted by the Company before the expiry date.

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 initial premium is based on the age of the insured at the time of policy issuance and other factors including but not limited to the gender and risk class of the insured. Premium rates are not guaranteed and may be adjusted by the Company at any of the policy anniversaries if necessary by giving a written notice of not less than 30 days. We consider factors including but not limited to (i) the Company’s claims and policy persistency experience and (ii) expected claim outgo from all policies under this plan in future years and product feature revisions.

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.
Important information (cont’d)

Automatic revision of benefit
We may from time to time revise the benefits and provisions under this policy. We will notify you no less than 30 days in advance of the effective date of such revision, specifying, among others, renewal options (if applicable), the new premium and effective date.

Submission of claims
We must be notified in writing (in the form specified by us and in such manner satisfactory to us) of the covered surgical procedure performed on the insured within 30 days after (i) the date on which the insured is discharged from the relevant confinement; or (ii) in the case of day case procedure, the date on which the covered surgical procedure is performed. We must receive due proof that a covered surgical procedure was performed on the insured while the coverage of this basic plan was in effect before any benefit is payable. Due proof should be furnished (in the form specified by us and in such manner satisfactory to us) within 90 days after (i) the date on which the insured is discharged from the relevant confinement; or (ii) in case of day case procedure, the date on which the covered surgical procedure is performed. The surgical procedure must be performed by a registered medical practitioner or a dentist (in case of a dental surgery) or where the relevant provision so requires, a specialist. Proof, including without limitation medical reports required by us, shall be furnished at your expense. If we do not receive due proof within such timeframe, you must show to our satisfaction that due proof was submitted to us as soon as practicable, or we will not pay any benefit. For Compassionate Death Benefit, we must be notified in writing of the insured’s death within 30 days and receive due proof of the insured's death (in the form specified by us and in such manner satisfactory to us) within 90 days from the date of death of the insured.

Renewal
Provided the plan you are on is still available, you have a guaranteed right to renew this policy by paying in advance the prevailing premium at the time of renewal on each policy anniversary.

The Company reserves the right to revise the benefits, terms and conditions and premiums under this policy upon policy renewal. We will notify you no less than 30 days in advance of the effective date of such revision, specifying, among others, renewal options (if applicable), the new premium and effective date. Any such revision and adjustment will apply to the policy automatically unless the owner supplies the Company with a written notice to cancel the policy within 30 days after the renewal takes effect in which case the policy will be terminated.

Termination
The policy will automatically terminate upon the earliest occurrence of any of the following:
(a) on the death of the insured;
(b) on the termination date (i.e. on the policy anniversary on or immediately following the insured’s 100th birthday, whichever is earlier);
(c) when the aggregate amount of all benefits paid or payable under the Complex Surgical Procedure Benefit, Major Surgical Procedure Benefit, Intermediate Surgical Procedure Benefit and Minor Surgical Procedure Benefit under the basic plan reaches 100% of the sum insured;
(d) when the policy lapses, or is cancelled; or
(e) when the right of policy termination is exercised pursuant to the “Cross-Border” Provision of the policy.
Important information (cont’d)

Key exclusions

We will not pay any benefit under the Complex Surgical Procedure Benefit, Major Surgical Procedure Benefit, Intermediate Surgical Procedure Benefit, Minor Surgical Procedure Benefit and Companion Benefit, on a covered surgical procedure:

(a) for disability resulting directly or indirectly from, or caused or contributed by (in whole or in part) any pre-existing conditions;

(b) that is not medically necessary;

(c) arising from or consequential upon Human Immunodeficiency Virus (“HIV”) and its related disability, which is contracted or occurs before the policy date. Irrespective of whether it is known or unknown to you or the insured at the time of submission of policy applications, including any updates of and changes to such requisite information such disability shall be generally excluded from any coverage of the terms and benefits of the policy contract if it exists before the policy date. If evidence of proof as to the time at which such disability is first contracted or occurs is not available, manifestation of such disability within the first 5 years after the policy date shall be presumed to be contracted or occur before the policy date, while manifestation after such 5 years shall be presumed to be contracted or occur after the policy date. However, this exclusion shall not apply where HIV and its related disability is caused by sexual assault, medical assistance, organ transplant, blood transfusions or blood donation, or infection at birth;

(d) for disability arising from or consequential upon dependence, overdose or influence of drugs, alcohol, narcotics or similar drugs or agents, self-inflicted injuries or attempted suicide, illegal activity, or venereal and sexually transmitted disease or its sequelae (except for HIV and its related disability, where paragraph (c) applies);

(e) for beautification or cosmetic purposes, unless necessitated by injury caused by an accident and the covered surgical procedure is performed on the insured within 90 days of the accident;

(f) for correcting visual acuity or refractive errors that can be corrected by fitting of spectacles or contact lens, including but not limited to eye refractive therapy, LASIK and any related tests, procedures and services;

(g) for prophylactic treatment or preventive care, including but not limited to general check-ups, routine tests, screening procedures for asymptomatic conditions, screening or surveillance procedures based on the health history of the insured. For avoidance of doubt, this does not apply to –

1. treatments, monitoring, investigation or procedures with the purpose of avoiding complications arising from any other medical services provided;
2. removal of pre-malignant conditions; and
3. treatment for prevention of recurrence or complication of a previous disability;

(h) that is a dental treatment and oral and maxillofacial procedures performed by a dentist except for any kind of dental surgery due to injury caused by an accident as specified in the schedule of surgical procedures in the policy contract. Follow-up dental treatment or oral surgery shall not be covered;

(i) relating to maternity conditions and its complications, including but not limited to diagnostic tests for pregnancy or resulting childbirth, abortion or miscarriage; birth control or reversal of birth control; sterilisation or sex reassignment of either sex; infertility including in-vitro fertilisation or any other artificial method of inducing pregnancy; or sexual dysfunction including but not limited to impotence, erectile dysfunction or pre-mature ejaculation, regardless of cause;

(j) that is experimental or unproven medical technology or procedure in accordance with the common standard, or not approved by the recognised authority, in the locality where the treatment, procedure, test or service is received;

(k) as a result of congenital condition(s) which have manifested or been diagnosed before the insured attained the age of 8 years; or
Important information (cont’d)

(l) for disability arising from war (declared or undeclared), civil war, invasion, acts of foreign enemies, hostilities, rebellion, revolution, insurrection, or military or usurped power.

For the latest exclusions, please refer to the relevant policy contract.

**Suicide exclusion**

If the insured, whether sane or insane, commits suicide within 1 year from (i) the policy date or (ii) any date of reinstatement of this policy, whichever is later, the death proceeds will be limited to a refund of the premiums paid (without interest). The amount of premiums to be refunded will be calculated from (i) the policy date or (ii) any date of reinstatement of this policy, whichever is later. Any outstanding premium and benefits paid and payable by us under this policy will be deducted from the death proceeds.

**Waiting period**

We will not pay any benefit on a covered surgical procedure for treating or investigating a disability under the Complex Surgical Procedure Benefit, Major Surgical Procedure Benefit, Intermediate Surgical Procedure Benefit, Minor Surgical Procedure Benefit and Companion Benefit of the basic plan if the insured (i) experiences symptoms or signs for (even if the insured has not consulted a registered medical practitioner); (ii) receives treatment, medication or investigation for; or (iii) is diagnosed with such disability within a period of 60 days following: (1) the policy date; or (2) any date of reinstatement of this policy, whichever is later.

In addition, we will not pay any benefit on a covered surgical procedure for treating or investigating a disability under the Minor Surgical Procedure Benefit of the basic plan if the relevant minor surgical procedure is performed on the insured within a period of 365 days following: (1) the policy date; or (2) any date of reinstatement of this policy, whichever is later.

The waiting period provision does not apply to any covered surgical procedure for treating or investigating a disability which is solely and directly caused by an accident and independently of any other causes during the respective waiting periods as specified above.

**Levy on insurance premium** *(only applicable to policies 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 benefit payable is based on four levels of different surgical procedures according to their relative degree of complexity including minor surgical procedure, intermediate surgical procedure, major surgical procedure and complex surgical procedure. Unless specified otherwise in schedule of surgical procedures in the policy contract, any covered surgical procedure that is performed on (i) the right component, or (ii) the left component, or (iii) both components of the paired organ will all be regarded as the same surgical procedure, irrespective whether such covered surgical procedures are or are not performed during the same confinement on the same day for case of day case procedures (as applicable).

2. Subject to the terms and benefits of the policy contract, you have a guaranteed right to renew the policy by making payment of the prevailing premium on each policy anniversary.

3. “age 100”/ “age 12” refers to the policy anniversary on or immediately following the insured’s 100th / 12th birthday, whichever is earlier.

4. The Companion Benefit can be claimed once only. It will no longer be available if no Complex Surgical Procedure Benefit or Major Surgical Procedure Benefit has been paid or is payable before the policy anniversary on or immediately following the insured’s 12th birthday, whichever is earlier.

5. If the insured dies while the coverage of the plan is in effect, we will pay a Compassionate Death Benefit of HK$5,000. Once the Compassionate Death Benefit becomes payable, the policy will automatically terminate.

6. Any indebtedness and outstanding premiums will be deducted from the relevant benefit(s) payable. If two or more covered surgical procedures arising directly or indirectly from the same disability are performed on the insured, the benefit payable under the basic plan shall be limited to the benefit payable in respect of the covered surgical procedure with the higher/ highest level (as the case may be) of complexity, irrespective whether such covered surgical procedures are or are not performed during the same confinement or on the same day for case of day case procedures (as applicable). Any and all complications arising from a disability and conditions resulting from the same cause of such disability shall be considered as the same disability.

7. For the full list of all covered surgical procedures, please refer to the schedule of surgical procedures in the policy contract or visit https://www.axa.com.hk/en/surgicare-surgical-insurance-plan. If a disability results in a surgical procedure which is not specified in the schedule of surgical procedures, the Company will at its sole discretion decide whether any benefit is payable under the basic plan for such surgical procedure performed, and if so, the amount to be paid.

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, email cs@axa.com.mo (Macau). We will help you process your claim as soon as possible.

SurgiCare Surgical Insurance Plan is underwritten by AXA China Region Insurance Company (Bermuda) Limited (Incorporated in Bermuda with limited liability) (“AXA”, the “Company”, or “we”).

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SurgiCare Surgical Insurance Plan
Product brochure
August 2021

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