



Group Personal Insurance Program 2015/2016

The Group Personal Insurance Program, which is renewable on 1 October each year, offers Members and Registered Students a plan which is inclusive of total permanent disability, accidental death and disablement, terminal illness and simplified critical illness, at competitive premiums. The salient features of the Program are set out below. Further information can be obtained from the Institute's insurance broker, **Insuright**, by:

- returning the reply slip below; or
- calling Mr. Kent Leung (tel: 3443 9891 / 2541 1300) / Ms. Estella Cheng (tel: 3443 9898)

Life Insurance Plan , Disability Income and Critical Illness Benefits

- Life coverage extending to include below benefits:
TPD : Total Permanent Disability
ADD : Accidental Death & Disablement
TI : Terminal Illness
SCI : Simplified Critical Illness
- TPD, TI & SCI allowing advance Life benefit payment.
- Death compensation up to 235% due to accidental death.

Underwriter : AIA International Ltd

- Critical Illness plan offers you cash compensation against more than 48 commonly seen critical illnesses.
- Disability Income benefit provides income protection against unexpected illnesses or accidents. Monthly benefit is paid up to your retirement at age 65 and is escalated at 5% per annum.

Hospital and Surgical Insurance Plan with Optional Out-patient Benefits

- Provides you with compensation for ever-increasing medical expenses.
- 3 plans at different coverage level with Major Medical benefit with higher benefit payment.

Underwriter : AIA International Ltd

- No claims procedure for Out-patient visits at AIA panel clinics.

For Quick Quote, please visit our e-premium calculator: www.insuright.com.hk

High-End Medical Insurance Plan

Underwriters:

Now Health (AXA General) / Aetna / AXA China / Bupa / Cigna / Henner / GlobalHealth (Liberty Insurance) etc

- Offers you and your family access to high quality healthcare. Most of the hospitalization expenses are fully covered.
 - Flexible combination of medical benefits with different levels of Deductible to meet your budget.
 - We can help you to find the most suitable medical plan with competitive premium rate.
- For your easy reference, below are some rate comparisons of the major insurers (as at 1 Oct 2015):

Premium (USD)	A company		B company	C company
Annual Benefit Limit	US\$1,500,000		US\$2,000,000	US\$2,000,000
Selected Age	Male	Female	Male/Female	Male/Female
40	1,470	1,678	7,247	4,625
45	1,626	2,599	8,702	5,268
50	1,944	2,866	8,702	6,235

* The premium is age-related for worldwide cover excluding USA and subject to revision as per insurer's schedule. Above rate is for reference only and final rate is based on insurer's quotation.

Other Personal Insurance/ Health Program 2015/ 2016

Medical Examination Plan	Provider: - Union Concordia Medical Group
<ul style="list-style-type: none"> Two levels of medical examination at discounted rates. 	<ul style="list-style-type: none"> Basic Examination – HK\$860 Extended Examination – HK\$2,100

Dental Plan	Providers: - Union Concordia Medical Group - HMMP (Dental) Ltd
<ul style="list-style-type: none"> Benefits include scaling, polishing and prophylaxis (twice a year), oral check-up, x-ray, medication, fluoride varnish treatment, fillings and simple extraction and emergency treatment. The annual fee is HK\$600. 	

Householder Insurance Plan	Underwriter: - AXA General Insurance Hong Kong Ltd - MSIG Insurance (Hong Kong) Ltd
<ul style="list-style-type: none"> The plan offers all risks coverage on home contents and personal liability. Optional coverage on domestic structure, personal accident, worldwide all risks, domestic servants, etc. are also available. Special rates are offered to Members. 	

Motor Insurance Plan	Underwriters: - AXA General Insurance Hong Kong Ltd - Liberty International Insurance Ltd - MSIG Insurance (Hong Kong) Ltd
<ul style="list-style-type: none"> Preferential terms are offered. Competitive quotations from the insurers will be available upon request. 	

To: Insuright Employee Benefits Ltd		Fax: 3443 9889
Re: HKICPA Personal Insurance Program 2015/2016		
I wish to obtain information on the following plan(s): <i>(please ✓)</i>		
<input type="checkbox"/> Life Insurance Plan	<input type="checkbox"/> Medical Examination Plan	
<input type="checkbox"/> Hospital and Surgical Insurance Plan	<input type="checkbox"/> Dental Plan	
<input type="checkbox"/> High-end Medical Insurance Plan	<input type="checkbox"/> Householder Insurance Plan	
	<input type="checkbox"/> Motor Insurance Plan	
<input type="checkbox"/> Email Address : _____		
<input type="checkbox"/> Fax No. _____		
<input type="checkbox"/> Mail Address : _____		
Name: Mr/Ms/Mrs	HKICPA Member / Student Registration no.:	
	Tel. no.:	