



## Group Personal Insurance Program 2018/ 2019

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); or
- visiting <http://www.insuright.com.hk/eprem/> for the e-premium calculator to get a quick quotation, and for details of the insurance program

### 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% if due to accident

**Underwriter :**  
**AIA International Ltd**

- Critical Illness plan offers you cash compensation against more than 46 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 Optional: Out-patient Benefits

- Provides hospital and surgical expenses. There are 3 plans at different coverage level with Major Medical benefit.
- **Optional** out-patient benefits with no claims procedure for visits at AIA panel clinics.

**Underwriter :**  
**AIA International Ltd**

### High-End Medical Insurance Plan

- 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 premium comparisons of the major insurers (as at 1 Oct 2018).  
 e.g. Benefits on hospitalization & surgical (private room), worldwide excluding USA, and nil deductible

**Underwriters:**  
**Now Health (AXA General) / Aetna / AXA China / Bupa / Cigna / Henner / April (Liberty Insurance) etc**

Premium (USD)	A company	B company	C company
Annual Benefit Limit	<b>US\$2,500,000</b>	<b>US\$4,400,000</b>	<b>US\$2,000,000</b>
Selected Age	Male/Female	Male/Female	Male/Female
40	2,231	9,281	4,296
50	3,088	11,145	5,638
60	4,759	12,907	7,522

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

### Medical Examination Plan

- Two levels of medical examination at discounted rates.

#### Provider:

- Union Concordia Medical Group

- Basic examination – **HK\$860**
- Extended examination – **HK\$2,100**

### Dental Plan

- 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 (UCMG) / HK\$735 (HMMP)**

#### Providers:

- Union Concordia Medical Group  
- HMMP (Dental) Ltd

### Householder Insurance Plan

- 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.

#### Underwriter:

- AXA General Insurance Hong Kong Ltd  
- MSIG Insurance (Hong Kong) Ltd

### Motor Insurance Plan

- Preferential terms are offered. Competitive quotations from the insurers will be available upon request.

#### Underwriters:

- AXA General Insurance Hong Kong Ltd  
- Liberty International Insurance Ltd  
- MSIG Insurance (Hong Kong) Ltd

To: Insuright Employee Benefits Ltd  
Email : [kent.leung@insubest.com.hk](mailto:kent.leung@insubest.com.hk) / Fax : 3443 9889

Re: HKICPA Personal Insurance Program 2018/ 2019

I wish to obtain information on the following plan(s): (please ✓)

- |  |   |
|--|---|
| <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<br>(including Bupa IHHP plan with special discount) | <input type="checkbox"/> Householder Insurance Plan |
|  | <input type="checkbox"/> Motor Insurance Plan       |

Email address :

Fax no. \_\_\_\_\_

Mailing address : \_\_\_\_\_

Name:  
Mr/Ms/Mrs

HKICPA Member / Student Registration no.:

Tel. no.: