Hong Kong Institute of

Certified Public Accountants

香港會計師公會

PERSONAL LIFE &
MEDICAL INSURANCE PROGRAM
Policy Year 2026 - 2027

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Insuright Employee Benefits Ltd (the"Company") is remunerated for its services by the receipt of remuneration paid by insurers. Your agreement to proceed with this insurance transaction shall constitute your consent to the receipt of remuneration by the Company.

保宜福利顧問有限公司("該公司") 藉向保險公司收取的報酬，作為其所提供服務的酬金。閣下同意進行是項保險交易，即構成閣下同意該公司收取報酬。

THE PERSONAL INSURANCE PROGRAM

Members including Student Members of the **Hong Kong Institute of Certified Public Accountants (the Institute)** are eligible to join the Insurance Program. Spouse and children of Members are also eligible subject to benefit limits described below.

The Personal Insurance Program covers Life and Medical Insurance Plans. The Life Insurance Plan covers Death, Accidental Death & Disablement, and Total & Permanent Disability with optional covers of Critical Illness and Disability Income. The Medical Insurance Plan covers Hospital Benefits with optional cover of Out-patient Benefits.

The Life and Medical Insurance Plans are insured with **AIA International Ltd (AIA)** under Master Policy Contracts issued to the **Institute** as policyholder. Members may apply to join the Program by Application Form, which is subject to acceptance by AIA. AIA will issue Certificate of Insurance to the Member upon acceptance and thereafter annually after renew of the Master Policies by the **Institute**. **Insuright Employee Benefits Ltd (Insuright)** is the administrator and adviser of the Program. Members are welcome to contact **Insuright** for any queries on the Program.

This booklet summarizes the main features of the Program. Interpretation of any provision or its applicability is subject to the Master Policies issued to the **Institute**. Copy of the Master Policies is available for inspection at the **Institute's** office. Please contact the Membership Section.

ANNIVERSARY DATE OF MASTER POLICIES (POLICY ANNIVERSARY)

The Policy Anniversary of the Insurance Program is 1 October. Premiums and benefits are reviewed annually and may be adjusted on the Policy Anniversary.

WHO MAY JOIN

Members and their Spouse and Children are eligible to apply subject to following conditions.

1) Members may apply either their Spouse or Children or both.
2) For **Life Insurance Plans**, Member & Spouse below age 60, and Children between the age of 15 days & below age 23.
3) For **Medical Insurance Plan**, Member & Spouse below age 65 and Children between the age of 15 days & below age 23. Children over 19 years of age must be full-time students. Evidence such as copy of school fee receipt or Student ID for the current school term is required. Members may only apply their Spouse and Children if they provide evidence that they are already insured for medical insurance.
4) The insurer, AIA reserves the right to accept or decline any application.

HOW TO APPLY

Members may follow the following procedures.

1) Complete the **Application** Form.
2) Complete the monthly **AutoPay** Form. You may limit each Autopay transaction. We suggest a minimum of three months of premium.
3) Return the completed Forms to

   Insuright Employee Benefits Ltd.
   Room 503-506 Alliance Building
   130-136 Connaught Road Central, Hong Kong
   Attention : Mr Kent Leung
   (Tel: 2541 1300, 3443 9898 or 3443 9800 Fax: 3443 9889 Email: ireb@insubest.com.hk)

NOTES ON COMPLETION OF APPLICATION FORM

Please complete the Application Form and disclose fully and faithfully all the facts including those of your spouse and/or children, if applicable, to the best of your knowledge. Please read carefully the Declaration and Authorisation in the Application Form. AIA will have the full discretion to accept or not to accept your application. If you are not accepted, your spouse and/or children will not be eligible to join the Program. After acceptance by AIA, you must stay in covered in order to keep your spouse and children covered under the Program.

COMMENCING DATE OF COVERAGE

Coverage will be effective from the first day of the month following approval of your application. If you apply for more than one insurance plans concurrently (e.g. Life and Medical), each Plan may have a different commencing date due to different turn-around time for underwriting. In due course, you will be issued Certificate of Insurance confirming your coverage.

PREMIUM RATING

Premiums are payable monthly by bank auto-pay. Monthly Premium Tables for different insurance benefits are quoted below. Higher premium rates are charged for older age group. Your Premiums are rated according to your attained age at commencing date and Policy Anniversary.

At each Policy Anniversary, AIA reserves the right to adjust the premium rates.

CHANGE IN LIFE INSURANCE INSURED SUM OR MEDICAL INSURANCE PLAN

At each Policy Anniversary, **Insuright** will send you a Status Sheet showing your selected Plans and the applicable premiums.

You may make change to your Insured Sum or benefits, add your spouse and/or children, or terminate your Insurance anytime you like. Please advise **Insuright** in writing if you would like to do so.

Increased benefits in Medical Insurance Plan will be subject to exclusion applying to pre-existing medical conditions prior to the change. Also, for Life Insurance, any increase in Insured Sum will be subject to Suicide Exclusion in the first year of increase. Underwriting is required for any increase in Insured Sum or benefits.

TERMINATION OF COVERAGE

- You may cancel your insurance covers by giving **Insuright** in writing of at least one-month advance notice of termination. Coverage will be terminated from the first day of the month following acceptance of your termination notice.
- Coverage will be automatically terminated :
  - When premiums are not paid and outstanding at the end of a three months' period. However, you are liable to pay for the three months outstanding premiums.
  - The date on which you enter full-time military, naval or air service.
  - If Members and/or their spouse attain the Maximum Age at the Policy Anniversary as follows.
    - Life and Accidental Death & Disablement Benefits, age 70; but
    - Total & Permanent Disability, Disability Income and Critical Illness, age 65; and
    - Medical Insurance Plan, age 70

- If the Life and Critical Illness coverage of the Members is terminated for whatever reasons, their spouse and/or children will no longer be eligible to stay covered and therefore will be automatically terminated at the same time.

24 HOURS, WORLDWIDE COVERAGE

The Program provides worldwide protection even if you are not residing in Hong Kong.

OTHER PLANS OF COVERAGE

Insuright can arrange the following Health Care Plans and General Insurance Plans upon request. Please contact **Insuright** for details.

- **Comprehensive/High End Medical Plan**
- **Dental Plan**
- **Medical Examination Plan**
- **Householder Insurance Plan**
- **Motor Insurance**
- **Travel Insurance Plan**

CLAIM FILING

The Insurer should be notified with proof as soon as possible of any event or accident that may result in a claim within the following period.

Life	- within 90 days after the date of death or injury.
Disability Income	- within 60 days after the end of the Deductible Period.
Critical Illness	- within 90 days after the date of death or diagnosis of Critical Illness.
Medical	- within 20 days after discharge from the hospital/treatment.

Please contact **Insuright** for the appropriate claim forms.

HKICPA PERSONAL LIFE & MEDICAL PROGRAM

LIFE INSURANCE PLAN

Life Insurance with extended Total & Permanent Disability (TPD) Benefit, Terminal Illness (TI) Benefit, Simplified Critical Illness Benefit (SCI), and Accidental Death & Disablement Benefits (ADD)

This Life Insurance covers death arising from any causes except suicide in the first year of cover, or subsequent increase of Insured Sum, or date of reinstatement after lapse. The TPD, TI, SCI and ADD are benefit extensions to the Life Insurance. The maximum benefits payable under the Life Insurance including all benefit extensions except ADD is the Life Insurance Insured Sum. ADD is payable on top of the Life Insurance. Coverage under each benefit extension is described as follows.

Total & Permanent Disability (TPD) Benefit -

If as a result of sickness or accident, an Insured Member suffers TPD (as defined below) continuously for at least 6 months, 10% of the Life Insurance Insured Sum will be payable. The remaining 90% of the Life Insurance Insured Sum will be payable in one lump sum if the TPD persists at the end of a 12 month period or prior death occurs after the initial 10% payment.

TPD is defined as the inability to engage in any occupation or employment for compensation or profit for which an Insured Member is reasonably qualified by reason of his education, training or experience for the remainder of his lifetime as a result of accidental bodily injury, sickness or disease. The total and irrecoverable loss of sight of both eyes, or the loss by severance of two or more limbs at or above wrists or ankles, or the total and irrecoverable loss of one eye and loss by severance of one limb at or above wrist or ankle will be considered as TPD.

Exclusions under TPD:

- Self-destruction or intentional self-inflicted injuries or any attempt thereat while sane or insane.
- War, declared or undeclared, revolution or any warlike operations.
- Participating in riot and civil commotion, strikes or terrorist activities.
- Violation or attempted violation of law or resistance to arrest.
- Entering, operating or servicing, riding in or on, ascending or descending from or with any aerial device, or conveyance except while the Insured Member is in an aircraft operated by a commercial passenger airline on a regular scheduled passenger trip over its established passenger route.
- Racing on horse or wheels.
- Pre-existing conditions for which the Insured Member received medical treatment, diagnosis, consultation or prescribed drugs during the ninety (90) days preceding the effective date of coverage, unless the Insured Member affected by these conditions has been continually insured for Twelve (12) consecutive months.

Terminal Illness (TI) Benefit -

If an Insured Member suffers from a condition, which in the opinion of a medical practitioner is highly likely to lead to death within six (6) months, a lump sum benefit equal to 50% of the Life Insurance Insured Sum, subject to a maximum of **HK$300,000/US$38,500** will be paid in advance. However, no advance payment shall be made if the SCI benefit described below has been paid. The balance of the Life Insurance Insured Sum after deducting this advance payment will be payable upon death while the coverage of the Insured Member is in force.

Simplified Critical Illness (SCI) Benefit -

If an Insured Member is diagnosed to have one of the following Illnesses:
a) Kidney Failure, b) Paralysis or c) Coma, as defined in the Policy, a lump sum benefit equal to 100% of the Life Insurance Insured Sum subject to a maximum of **HK$300,000/US$38,500** will be paid in advance. However, no advance payment shall be made if the TI benefit described above has been paid. The balance of the Life Insurance Insured Sum after deducting this advance payment will be payable upon death while the coverage of the Insured Member is in force.

The above Critical Illnesses must commence after 60 days following the effective date of coverage, and not be a result of i) self destruction or intentional self-inflicted Injuries; or ii) a condition/ symptom which was diagnosed, or advised or treated by a medical doctor prior to the effective date of coverage.

The Insured Sum of a Member will be reduced by any amount paid under TPD, TI or SCI. In any event, the total amount payable to a Member under this Life Insurance is the Insured Sum. When the Insured Sum is paid to a Member, the Life Insurance of this Member will be terminated.

Accidental Death & Disablement Insurance (ADD)

The ADD Insured Sum is equal to 135% of Life Insurance Insured Sum. The ADD Insured Sum is payable according to the following Schedule of Indemnities for death or injury due to accidental and external means and the loss occurs within 12 months of an accident. **Only one of the amounts specified in items 1) to 19) inclusive, with the highest amount will be paid** if the injury results in more than one loss events.

SCHEDULE OF INDEMNITIES - I (SUPERIOR)

		% of ADD Insured Sum
1)	Permanent and incurable paralysis of all limbs	150%
2)	Permanent total loss of sight of both eyes	150%
3)	Loss of or the permanent total loss of use of two limbs	150%
4)	Loss of or the permanent total loss of use of one limb - right hand	125%
5)	Permanent and incurable insanity	150%

SCHEDULE OF INDEMNITIES - II

		% of ADD Insured Sum
6)	Loss of Life	100%
7)	Permanent total loss of sight of one eye	100%
8)	Loss of or the permanent total loss of use of one limb	
	- left hand/one foot	100%
9)	Loss of speech and hearing	100%
10)	Permanent total loss of hearing in	
	(a) both ears	75%
	(b) one ear	25%

11)	Loss of speech	50%
12)	Permanent total loss of the lens of one eye	50%
13)	Loss of or the permanent total loss of use of four fingers and thumb of	
	(a) right hand	70%
	(b) left hand	50%
14)	Loss of or the permanent total loss of use of four fingers of	
	(a) right hand	40%
	(b) left hand	30%
15)	Loss of or the permanent total loss of use of one thumb	
	(a) both right phalanges	30%
	(b) one right phalanx	15%
	(c) both left phalanges	20%
	(d) one left phalanx	10%
16)	Loss of or the permanent total loss of use of fingers	
	(a) three right phalanges	10%
	(b) two right phalanges	7.5%
	(c) one right phalanx	5%
	(d) three left phalanges	7.5%
	(e) two left phalanges	5%
	(f) one left phalanx	2%
17)	Loss of or the permanent total loss of use of toes	
	(a) all – both feet	15%
	(b) great – both phalanges	5%
	(c) great – one phalanx	3%
	(d) other than great, each toe	1%
18)	Fractured leg or patella with established non-union	10%
19)	Shortening of leg by at least 5 cm	7.5%

NOTE: Where the Member is left-handed, the % relating to the right arm shall apply to the left arm or vice versa.

Permanent Total Disability – If as a result of injury and commencing within 12 months from the date thereof, the Member is totally and permanently disabled and prevented from engaging in any gainful occupation or employment for the remainder of his lifetime, and provided such disability has continued for a period of 12 months, a benefit of 150% of the ADD Insured Sum less any other amount paid or payable for the same injury under this ADD coverage will be paid.

Major Burns – If as a result of injury, a Member is suffering from Third Degree Burn covering at least 25% of the body surface, a benefit of 100% of the ADD Insured Sum less any other amount paid or payable for the same injury under this ADD coverage will be paid.

Exclusions under ADD:

- Suicide, self-inflicted injuries or any attempt thereat, while sane or insane.
- War, declared or undeclared, revolution or any warlike operation.
- Participation in riot and civil commotion, strikes or terrorist activities.
- Violation or attempted violation of law or resistance to arrest.
- Entering, operating or servicing, riding in or on, ascending or descending from or with any aerial device, or conveyance except while the Insured Member is in an aircraft operated by a commercial passenger airline on a regular scheduled passenger trip over its established passenger route.
- Racing on horse or wheels.

Life Insurance Insured Sum And Monthly Premium

Members may select one of the following Life Insurance Insured Sums (Plan 1 to 17). The maximum aggregate Life Insurance Insured Sum for any one Member under this Insurance Program is a total of HK$5,100,000 or US$654,500.

Spouse and Children Cover

Members can apply to cover their spouse and children. The Life Insurance Insured Sum of spouse and children cannot exceed the amount of cover of the Members and furthermore, children are limited to Plan 1 to Plan 6.

Plan	HK$ Policy Life Insurance Insured Sum	US$ Policy Life Insurance Insured Sum
1	HK$ 300,000	US$ 38,500
2	600,000	77,000
3	900,000	115,500
4	1,200,000	154,000
5	1,500,000	192,500
6	1,800,000	231,000
7	2,100,000	269,500
8	2,400,000	308,000
9	2,700,000	346,500
10	3,000,000	385,000
11	3,300,000	423,500
12	3,600,000	462,000
13	3,900,000	500,500
14	4,200,000	539,000
15	4,500,000	577,500
16	4,800,000	616,000
17	5,100,000	654,500

Monthly Premium Rates	as % of Life Insurance Insured Sum
Age under 30	0.01252%
30 - 34	0.01392%
35 - 39	0.01531%
40 - 44	0.01947%
45 - 49	0.02783%
50 - 54	0.04592%
55 - 59	0.06958%
60 - 64 (Renewal Only)	0.09879%
65 - 69 (Renewal Only)*	0.15722%

*TPD ceased at age 65

Premium calculation is by multiplying the Life Insurance Insured Sum by the Monthly Premium Rate, and then rounded to 2 places of decimal.

Premiums are adjusted at the Policy Anniversary (1 Oct) when the Insured attained age enters the next higher age bracket.

HKICPA PERSONAL LIFE & MEDICAL PROGRAM

SUPPLEMENTARY DISABILITY INCOME INSURANCE PLAN

Life Insurance Plan Participation Requirement

Members insured for the Life Insurance Plan may insure this supplementary coverage at additional premium.

Coverage

If an Insured Member sustains Total Disability as defined and is under a physician's regular care, the Monthly Disability Income Benefit will be payable after a selective Deductible Period of either 90 days or 180 days for as long as the Total Disability continuing uninterrupted to age 65, or prior death. Benefit payment is escalated at 5% per annum.

Total Disability

Total Disability is defined as, during the Deductible Period and the next 24 months, the inability of a Member to perform all duties of his/her **own occupation** on a full-time basis; and thereafter, the inability to perform **any occupation** reasonably fitted by the Member's training, education and experience. The Total Disability may be caused by injury or sickness.

Deductible Period

Deductible Period is the continuous period or successive periods of Total Disability due to the same or related causes which the Insured Member shall wait before the benefits are payable.

Benefit Escalation

The Monthly Disability Income Benefit will be payable by equal monthly amounts, which will be increased at a rate of 5% per annum.

Please note that it is the benefit being paid that is to be increased. The Insured Sum is not increased. For example, if the Disability Income Insured Sum of a Member is HK$40,000, his Insured Sum will still be HK$40,000 in next year. If he is receiving a monthly benefit of HK$40,000, the payment will be increased to HK$42,000 in the next year, and HK$44,100 in the year next follows, and so on.

Worldwide Coverage

The Insurance provides 24-hour worldwide coverage. However, if a Member, while receiving benefits, changes location of residence, the Member must obtain approval of the new location by the Insurer.

Disability Income Insured Sum

Members have the options (Options A, B, C) for different Disability Income Insured Sums according to his/her basic Life Insurance Insured Sum:

For HK$ Policy:

Plan	Life Insurance Insured Sum HK$	Monthly Disability Income Insured Sum (HK$) Option A	Option B	Option C
1	300,000	4,000	6,000	8,000
2	600,000	8,000	12,000	16,000
3	900,000	12,000	18,000	24,000
4	1,200,000	16,000	24,000	32,000
5	1,500,000	20,000	30,000	40,000
6	1,800,000	24,000	36,000	48,000
7	2,100,000	28,000	42,000	56,000
8	2,400,000	32,000	48,000	64,000
9	2,700,000	36,000	54,000	72,000
10	3,000,000	40,000	60,000	80,000
11	3,300,000	40,000	60,000	80,000
12	3,600,000	40,000	60,000	80,000
13	3,900,000	40,000	60,000	80,000
14	4,200,000	40,000	60,000	80,000
15	4,500,000	40,000	60,000	80,000
16	4,800,000	40,000	60,000	80,000
17	5,100,000	40,000	60,000	80,000

For US$ Policy:

Plan	Life Insurance Insured Sum US$	Monthly Disability Income Insured Sum (US$) Option A	Option B	Option C
1	38,500	500	750	1,000
2	77,000	1,000	1,500	2,000
3	115,500	1,500	2,250	3,000
4	154,000	2,000	3,000	4,000
5	192,500	2,500	3,750	5,000
6	231,000	3,000	4,500	6,000
7	269,500	3,500	5,250	7,000
8	308,000	4,000	6,000	8,000
9	346,500	4,500	6,750	9,000
10	385,000	5,000	7,500	10,000
11	423,500	5,000	7,500	10,000
12	462,000	5,000	7,500	10,000
13	500,500	5,000	7,500	10,000
14	539,000	5,000	7,500	10,000
15	577,500	5,000	7,500	10,000
16	616,000	5,000	7,500	10,000
17	654,500	5,000	7,500	10,000

Maximum Coverage Amount

The Maximum Coverage Amount is 70% of monthly earnings up to HK$40,000 or US$5,000 plus 50% of Monthly Earnings in excess, subject to an absolute overall maximum of HK$80,000 or US$10,000. The Benefit payable will be reduced by income from any of the following sources:

- Any employer or self employment
- Retirement income of any government agency
- Social Security
- Employees' Compensation or similar law or arrangement, whose purpose is to replace income lost due to disability
- Income from other disability insurance policies, but not including lump sum benefits

Monthly Earnings

Monthly Earnings shall mean the average of total monthly salary, special allowances including housing allowance, overtime pay and bonuses paid to the Member during the past 12 months preceding any sickness or injury.

Monthly Premium Rates **as % of Monthly Disability Income Insured Sum**

Deductible Period		**90 days**	**180 days**
Age last birthday	**below 30**	**0.79%**	**0.63%**
	30 - 34	**0.98%**	**0.77%**
	35 - 39	**1.31%**	**1.03%**
	40 - 44	**1.82%**	**1.42%**
	45 - 49	**2.48%**	**1.96%**
	50 - 54	**3.46%**	**2.78%**
	55 - 59	**4.11%**	**3.38%**
	60 - 64 (Renewal Only)	**4.11%**	**3.38%**

Example: Member aged 40, Plan 5 Option B benefit,

Deductible Period	– 180 days
Monthly Disability Income Benefit	– HK$30,000
Premium Rate	– 1.42%
Monthly Premium	– **HK$30,000 X 1.42% = HK$426**

Premiums are adjusted at the Policy Anniversary (1 Oct) when the Insured attained age enters the next higher age bracket.

Exclusions

- Self destruction or intentional inflicted injuries or any attempt thereat while sane or insane
- War, declared or undeclared, revolution or any warlike operations
- Active participation in a riot
- Violation or attempted violation of law or resistance to arrest
- Participation in hazardous sports such as, but not limited to, bungee jumping, sky diving, parasailing, scuba diving or racing
- AIDS or HIV
- Pregnancy, childbirth or miscarriage
- Pre-existing conditions, which means a diagnosed sickness or injury for which the Insured Member received consultation, care or service by a physician within 3 months prior to the Member's effective date of coverage and such sickness or injury causes a disability beginning in the first 12 months after the Insured Member's effective date of coverage

Some Notes on How to Choose the Insured Sum

The options that are available are defined by the basic Life Insurance Insured Sum. For example, if the Life Insurance Insured Sum is HK$1,500,000 (Plan 5), there are three choices of Disability Income Insured Sum - HK$20,000, HK$30,000 and HK$40,000 of monthly benefit. The chosen Sum normally should not exceed your Maximum Coverage Amount (please refer to above for explanation) as this is the maximum that would be paid as benefit.

Differences between the Disability Income (DI) and the Total & Permanent Disability (TPD) under the basic Life Insurance

1) Definition

Under DI, benefit payable in the first 2 years is subject to the Member being unable to perform **his/her own occupation** whereas under TPD, the Member is unable to perform ***any occupation*** for which he/she is ***reasonably fitted by education, training or experience for the remainder of his/her lifetime***.

2) Payment

Once a claim is admitted, the TPD benefit is payable in two lump sum instalments i.e. 10% of the Insured Sum after 6 months and 90% after 12 months. After a Deductible Period, the DI benefit is payable as a monthly income benefit escalated at 5% per annum until age 65, or prior death. The DI benefit will be reduced if compensation is obtained from employer, retirement income, employees' compensation etc.

The DI benefit is a separate benefit and does not affect the basic Life Insurance coverage, while any payment made under TPD will reduce the Life Insurance Insured Sum.

HKICPA PERSONAL LIFE & MEDICAL PROGRAM

CRITICAL ILLNESS INSURANCE PLAN

Members are not required to insure the Life Insurance and can insure this Critical Illness independently.

Coverage

If a Member is diagnosed of Critical Illness, or has undergone any of the Covered Surgeries as defined hereunder; or dies from a natural cause, the Critical Illness Insured Sum will be payable.

In case of Angioplasty and other Invasive Treatment for Coronary Artery Disease, a Limited Advance Payment benefit (LAP) equivalent to 10% of the Critical Illness Insured Sum shall be payable. LAP benefits paid shall be deducted from the payment of Critical Illness Insured Sum, if such becomes payable.

Definitions

Death – shall mean death from a natural cause and is not accidental in nature.

Critical Illness – shall mean illnesses with symptoms commencing after 60 days following the effective date of coverage, and shall include any of the following Critical Illnesses or illnesses requiring any of the Covered Surgeries; details of which are contained in the Schedule of the Policy.

Stroke; Cancer; First Heart Attack; Coronary Artery Surgery; Other Serious Coronary Artery Disease; Angioplasty and Other Invasive Treatments for Coronary Artery Disease; Heart Valve Replacement; Fulminant Viral Hepatitis; Chronic Liver Disease; Pulmonary Arterial Hypertension (Primary); End-stage Lung Disease; Kidney Failure; Surgery to Aorta; Aplastic Anaemia; Major Organ Transplant; Blindness; Loss of Hearing; Loss of Speech; Coma; Major Burns; Multiple Sclerosis; Paralysis; Poliomyelitis; Muscular Dystrophy; Alzheimer's Disease/Irreversible Organic Degenerative Brain Disorders; Motor Neurone Disease; Parkinson's Disease; Terminal Illness; Encephalitis; Benign Brain Tumour; Major Head Tumour; Bacterial Meningitis; Apallic Syndrome; Loss of Independent Existence; Elephantiasis; AIDS due to Blood Transfusion; Occupational Acquired HIV; Severe Rheumatoid Arthritis; Medullary Cystic Disease; Cardiomyopathy; Hemiplegia; Cerebral Aneurysm Requiring Surgery; Loss of One Limb and One Eye; Loss of two Limbs; Ebola; Necrotising Fasciitis.

Critical Illness Insured Sum and Monthly Premium

Members may select Plan 1 to 6 of the following Critical Illness Insured Sums. The maximum aggregate Critical Illness Insured Sum for any one Member under this Insurance Program is a total of HK$1,000,000 or US$125,000.

Plan	HK$ Policy Critical Illness Insured Sum	US$ Policy Critical Illness Insured Sum
1	HK$ 300,000	US$ 38,500
2	450,000	57,750
3	600,000	77,000
4	750,000	96,250
5	900,000	115,500
6	1,000,000	125,000

Spouse and Children Cover

Members can apply to cover their spouse and children. The Critical Illness Insured Sum of spouse and children cannot exceed the amount of cover of the Members and furthermore, children are limited to HK$300,000 or US$38,500 only.

Monthly Premium Rates		as % of Critical Illness Insured Sum
Age last birthday	**below 30**	**0.00846%**
	30 - 34	**0.01544%**
	35 - 39	**0.02673%**
	40 - 44	**0.03990%**
	45 - 49	**0.05485%**
	50 - 54	**0.08177%**
	55 - 59	**0.13217%**
	60 - 64 (Renewal Only)	**0.21750%**

Example: Member aged 40, Critical Illness Insured Sum HK$900,000 (Plan 5)
Monthly Premium Rate – 0.03990%
Monthly Premium – **HK$900,000 X 0.03990% = HK$359.10**

Premiums are adjusted at the Policy Anniversary (1 Oct) when the Insured attained age enters the next higher age bracket.

Exclusions

- AIDS, except as provided under the Schedule of Critical Illnesses.
- Self destruction or intentional self-inflicted injuries or any attempt thereat while sane or insane.
- Any Critical Illnesses or performance of any covered surgery, or Death caused by any illness which, if it can be established, was diagnosed prior to the effective date of coverage.
- Any Critical Illness or performance of any covered surgery, or Death caused by any illness if it can be established that the Insured sought medical advice or treatment for symptoms which, in the opinion of the Insurer, had contributed directly or indirectly to the Critical Illness prior to the effective date of coverage.
- Coronary Artery Surgery and/or Other Serious Coronary Artery Disease and/ or Angioplasty and other Invasive Treatment for Coronary Artery Disease if the Insured has a diagnosis of “heart attack” prior to the effective date of coverage.

Differences between the Critical Illness (CI) and the Terminal Illness (TI) under the basic Life Insurance

The main difference lies in the scope of coverage and whether it is an additional Insured Sum or an advancement of the Life Insurance Insured Sum.

Under the CI Insurance, Terminal Illnesses is only one of the types of covered Illnesses in the Schedule along with 46 other types. That is to say, CI covers Terminal and also some specified non-Terminal Illnesses. CI coverage can be taken out independently and additional premium is required.

TI benefit is bundled with the Life Insurance and covers Terminal Illnesses only and no others.

The CI Insurance is a separate coverage and ***will not reduce***, while any payment made under TI benefits ***will reduce*** the basic Life Insurance Insured Sum if such becomes payable.

HKICPA PERSONAL LIFE & MEDICAL PROGRAM

MEDICAL INSURANCE PLAN

What does the Insurance cover?

The Medical Insurance including top-up Major Medical benefits reimburses medical expenses incurred as an inpatient in any registered Hospital as a result of accident or sickness, anywhere in the world, 24 hours a day, and also provides Emergency Evacuation coverage, herein referred to as the **Basic Plan**.

As a supplemental coverage and at additional premium, Members may also enrol the **Out-patient Benefits.** However, Chinese Herbalist and Bonesetter are not covered under this Insurance.

Spouse and Children Cover

Members can apply to cover their spouse and children for as much as the same benefits they are insuring. If Members have medical insurance provided by their employer, they can insure their spouse and children only.

What is an "Any One Disability"?

"Any One Disability" shall mean all disabilities arising from the same cause or related causes, as well as concurrent disabilities from different causes during the same hospital confinement or confinements except that after ninety (90) days of recovery following the latest discharge from hospital, subsequent disability from the same cause or causes shall be considered as a new disability.

Is Pre-existing Condition covered?

A Pre-existing Condition is a condition for which a Member/Insured received medical treatment, diagnosis, and consultation or prescribed drugs during the 90 days preceding the effective date of his/her coverage. Pre-existing Conditions are not covered unless the Member/Insured has been continuously insured under this Policy for 12 months. Members previously withdrawn from the Plan and subsequently re-apply are considered new applicants and are therefore subject to this Pre-existing Condition restriction.

What is the coverage provided under the Major Medical benefit?

If an Insured Member is confined in a Hospital as a result of Sickness or Injury and incurs In-hospital Expenses exceeding the maximum inpatient benefits, 80% of these excess eligible expenses will be reimbursed after applying an ***Eligible Expenses Adjustment*** (if applicable)* and a Deductible as follows, up to the maximum Major Medical limit.

80% X [(Incurred Covered Expenses – Basic Plan Covered Expenses) X Eligible Expenses Adjustment – Deductible]

Eligible Expenses Adjustment =
Basic Plan Max Per Day Room & Board / Incurred Average Per Day Room & Board; subject to a Max of 100%

Deductible: HK$500

*** Eligible expenses adjustment will be applied when "Incurred Average Per Day Room & Board" is higher than "Basic Plan Max Per Day Room & Board".**

What if I have other Medical Insurance?

If the hospitalisation claim is reimbursed by Member's other medical insurance, this Policy will pay the covered actual expenses after payments from such other policies, and in no way be responsible for more than a rateable portion of the actual incurred covered expenses.

Simplified Surgical Schedule	Category
APPENDIX	
Appendectomy	INTER
BILIARY TRACT	
Liver Transplant	COMPLEX
Cholecystectomy	MAJOR
GASTROINTESTINAL TRACT	
Open Biopsy of pancreas	MAJOR
Repair of inguinal hernia	INTER
Haemorrhoidectomy	INTER
Gastroscopy	MINOR
MALE GENITAL TRACT	
Transurethral resection of prostate	MAJOR
Excision of Hydrocele	INTER
URINARY TRACT	
Nephrolithotomy	MAJOR
Cystectomy	MAJOR
Cystoscopy with fulguration of bladder tumor	INTER
Cystoscopy	MINOR
BREAST	
Mastectomy, simple/radical	INTER/MAJOR
SKIN AND SUBCUTANEOUS TISSUES	
Aspiration of abscess, cyst or tumor	MINOR
Excision of sebaceous cysts / corns or warts	MINOR
CARDIOVASCULAR OPERATIONS	
Coronary artery bypass, - 5 coronary venous graft	COMPLEX
- 3 coronary venous graft	MAJOR
Aneurysm repair	MAJOR
Varicose veins with ligation, division & complete stripping	INTER
NOSE AND ACCESSORY SINUSES	
Laryngoplasty	MAJOR
Removal of tonsils and adenoids	MINOR
GYNAECOLOGICAL	
Hysterectomy	MAJOR
Bilateral oophorectomy, partial or total	INTER
Dilatation and/or curettage	MINOR
NEUROSURGICAL	
Total Hemispherectomy	COMPLEX
Excision of brain tumour	MAJOR
Primary nerve repair	INTER
EYE	
Extraction of cataract	MAJOR
Laser treatment for retinal detachment	INTER
Removal of foreign body	MINOR
ORTHOPAEDIC OPERATIONS	
Laminectomy	MAJOR
Correction of Hallux rigidus/ Hallux valgus	INTER
Manipulation of joints under anaesthesia	MINOR

The above list is for reference only. If the operation performed is not included in the list, AIA reserves the right to determine its category using an operation of equivalent difficulty and severity as a basis.

Exclusions

- Pre-existing conditions for which the Insured Person received medical treatment, diagnosis, consultation or prescribed drugs during the ninety (90) days preceding the effective date of his coverage, unless the Insured Person affected by these conditions has been insured under the Policy continuously for twelve (12) months.
- Investigation and treatment of psychological, emotional, mental or behavioural conditions; alcoholism or drug addiction; rest cure or sanitaria care; treatment of an optional nature; intentionally self-inflicted Injuries while sane or insane.
- Injuries arising directly or indirectly from war, declared or undeclared.
- Special nursing care; general physical or medical check-up or tests not incidental to treatment or diagnosis of an actual Sickness or Injury or any treatment which is not medically necessary; immunization, vaccination or inoculation.
- Procurement or use of special braces, any appliances, any equipment or prosthetic devices, any implants, contact lenses, eye glasses, hearing aids or the fitting of the same and non-medical services such as television, telephone and the like.
- Any dental or eye examination/treatment, surgical procedure for correction of eye refraction, cosmetic procedures or plastic surgery except to the extent that such surgery is necessary for the repair of damage caused solely by accidental bodily injuries covered under the Policy.
- Any investigation, treatment or surgical operation for congenital anomalies or complications rising from such congenital anomalies or physical defects present at and existing from the time of birth regardless of the time of discovery or the time of such treatment or surgical treatment.
- Birth control measures, investigation or treatment pertaining to infertility, genetic testing or counselling, treatment occasioned by or resulting from pregnancy, childbirth or abortion.
- Non-Medically Necessary treatments.
- Experimental, Investigational or Unproven Treatments.
- Treatment and supplies for smoking cessation programs and the treatment of nicotine addiction.
- Treatments rendered by a Physician with the same legal residence as the Insured Person or who is member of the Insured Person’s family, including spouse, brother, sister, parent or child; or services delivered by an agent of the Insurer.
- Acupuncture; acupressure, hypnotism, rolfing; massage therapy; aroma therapy; and other forms of alternative treatments.
- Treatments related to communicable diseases requiring isolation or quarantine under law.
- Clinical home care; custodial care in any setting; day care; hospice, private duty nursing; respite care.
- Other education treatments such as speech improvement, diabetic classes and nutritional treatments, or group support treatments.
- Treatment relating to Acquired Immune Deficiency Syndrome (AIDS) and AIDS related complex (for Major Medical Benefit only).

Benefits

1) Basic Plan - Max Per Disability		**Plan 1 HK$**	**Plan 2 HK$**	**Plan 3 HK$**
a) Room & Board, per day, max 150 days		3,000	1,800	800
b) Doctor's Visit, per day, max 150 days		3,000	1,800	800
c) Hospital Expenses (including day cases of MRI, CT Scan & PET Scan)		30,000	16,000	8,000
d) Surgical Fee	Complex	100,000	62,500	50,000
	Major	40,000	25,000	20,000
	Intermediate	20,000	12,500	10,000
	Minor	8,000	5,000	4,000
e) Anaesthetist Fee		30% of Surgical Fee		
f) Operating Theatre Fee		30% of Surgical Fee		
g) In-hosp Specialist Fee		8,000	6,000	4,000
h) Intensive Care, per day, max 10 days		3,125	1,600	1,200
i) Post Hospitalisation Out-patient Visit		700	700	700
j) Hosp Cash Benefit, as an alternative for other benefits above for treatment in Govt Hospital Ward Accommodation per day, max 90 days		750	600	300
k) Increased Overseas Hospitalisation Benefit due to accidental cause		200% of basic hospitalisation benefits		
l) Second Claim Incentive, per day, max 90 days		750	600	300
m) Outpatient Surgical Allowance		2,500	1,300	600
n) Home Health Care		12,000	7,500	6,000

2) Evacuation and Repatriation Benefit	- Provided by AIAS -

3) Major Medical - Max Per Disability	**Plan 1 HK$**	**Plan 2 HK$**	**Plan 3 HK$**
Deductible	500	500	500
80% reimbursement after Eligible Expense Adjustment and Deductible, up to Max Benefit	200,000	150,000	100,000

Monthly Premium Rates - Basic Plan & Major Medical		**Plan 1 HK$**	**Plan 2 HK$**	**Plan 3 HK$**
Age Group				
Age	**15 days - under 35**	1,738.00	1,076.75	686.00
	35 - 44	1,912.25	1,186.25	728.25
	45 - 54	2,108.25	1,270.75	808.00
	55 - 64	2,291.25	1,433.00	869.75
	65 - 69 (Renewal Only)	3,487.25	2,147.50	1,369.25
	70 (2026/2027 Renewal Only)	13,949.00	8,590.00	5,477.00

4) Out-patient (Optional) - Max. Per Policy Year	Plan A HK$	Plan B HK$	Plan C HK$
Covers Only Consultations and Testing visited/ performed by/at AIA Panel General Doctors, Specialists and/ or Laboratories			
YOU MAY CHOOSE ANY COMBINATION OF Basic Plan 1, 2 and 3 with Out-patient Plan A, B or C			
a) General Consultation, per visit per day Including 3 days basic medicine Co-payment each visit Max 30 visits per Policy Year	20	30	40
b) Specialist Consultation*, per visit per day Including 5 days basic medicine Co-payment each visit Max 10 visits per Policy Year	50	60	80
c) Basic Diagnostic Testing* 80% reimbursement up to Max per Policy Year	1,500	1,000	800

**** Referral by an AIA Panel Doctor/Specialist required***

Monthly Premium Rates - Out-patient	**Plan A HK$**	**Plan B HK$**	**Plan C HK$**
Per Member/Spouse/Child, all ages	**135.25**	**115.50**	**94.25**

Premiums are adjusted at the Policy Anniversary (1 Oct) when the Insured attained age enters the next higher age bracket.

Note :
If Enrolment during the middle of the policy year, all Out-patient benefits that are on yearly-basis will be adjusted to pro-rata calculation.

Arranged by

Insuright Employee Benefits Ltd.
保宜福利顧問有限公司

Assured by

AIA International Ltd.
友邦保險(國際)有限公司