

## Standing by the SMEs through the COVID-19 pandemic

### AXA “Support the SME” Programme

The outbreak of COVID-19 has caused a global public health emergency and economic slowdown. Hong Kong is also being adversely impacted. In particular, Small and Medium Enterprises (SMEs) are facing a challenging time with very difficult business environment. At AXA, we always put our customers first. We not only provide comprehensive protection to our individual customers, we also support our SME customers through trying times and help them cope with the unprecedented challenges. We understand your concerns on the hygiene of your shops or offices during the pandemic and therefore, we offer you **free SME COVID-19 coverage**. We hope this benefit can provide you, your employees and customers a safe and healthy work environment.

#### **Privilege 1** A free “Cleaning and Sanitising Expense” Coverage for designated customers with confirmed COVID-19 case

From 20 April 2020 to 31 December 2020 (the “Coverage Period of Privilege 1”), the policy holders of the designated insurance plan<sup>1</sup> as stated in Table 1 below can enjoy:

Table 1

<b>Designated Insurance Plan<sup>1,3</sup></b>	• SmartPlan Office • SmartPlan Shop
<b>Application</b>	No additional premium and no registration is required
<b>Free Additional Coverage<sup>2</sup></b>	A maximum reimbursement amount of HKD3,000 for the cleaning and/or sanitising service as a result of a confirmed COVID-19 case which happens at the insured premises during the Coverage Period of Privilege 1

#### **Privilege 2** A free Interior Sani-Mist Germicidal treatment and a HKD1,000 Premium Coupon for new customers

From 20 April 2020 to 31 August 2020 (“Programme Period of Privilege 2”), if you successfully apply for any new designated insurance plans<sup>1</sup> with the required annualised premium as stated in Table 2 below, you can enjoy:

Table 2

	Category A	Category B
<b>Designated Insurance Plan<sup>1</sup></b>	• SmartPlan Office • SmartPlan Shop	• Axcellent Health Partner • CORProtect
<b>Annualised Premium of Designated Insurance Plan (HKD)</b>	HKD2,000 or above	
<b>Free Treatment<sup>2</sup></b>	An Interior Sani-Mist Germicidal Treatment (values at HKD3,200)	
<b>Premium Coupon<sup>2</sup></b>	New customers who successfully apply for 2 insurance plans with 1 plan under Category A and 1 plan under Category B during the Programme Period of Privilege 2, an additional HKD1,000 Premium Coupon will be offered on top of the free treatment.	

### We support Hong Kong and together, we will fight the COVID-19!

For details, please contact AXA Customer Service Hotline at (852) 2523 3061 (9am to 5:30pm, Monday to Friday, except public holidays) or visit [www.axa.com.hk](http://www.axa.com.hk).

Remarks 1. For product details of the designated insurance plans, please refer to the relevant proposals, product brochures and policy contracts. 2. For details of the privileges, please refer to the relevant terms and conditions stated in this leaflet. 3. For the other applicable requirements, please refer to clause 2 of the terms and conditions stated in this leaflet.

## AXA “Support the SME” Programme terms and conditions

1. AXA “Support the SME” Programme (“Programme”) is offered by AXA General Insurance Hong Kong Limited (“AXA”), subject to the following relevant terms and conditions.

### **Privilege 1 - A free “Cleaning and Sanitising Expense” Coverage for designated customers with confirmed COVID-19 case**

2. The Additional Coverage under Privilege 1 of the Programme is only applicable if the following requirements are satisfied:

- a. Customers must have an in force designated insurance plan as stated in Table 1 when a confirmed COVID-19 case happens at the insured premises during 20 April 2020 to 31 December 2020, both dates inclusive (the “Coverage Period of Privilege 1”);
- b. The COVID-19 case must be diagnosed during the Coverage Period of Privilege 1 (as referenced in the Hong Kong Government website: [chp-dashboard.geodata.gov.hk](http://chp-dashboard.geodata.gov.hk));
- c. The cleaning and/or sanitising service must be carried out by a professional cleaning company at the insured premises within a reasonable period of time from the date the person confirmed to be infected with COVID-19; and
- d. The Additional Coverage can be claimed once only during the Coverage Period of Privilege 1 irrespective of the number of insured premises covered under the policy. After the Additional Coverage is claimed, it will automatically terminate.  
(Designated insurance plan satisfying clause 2 above is hereinafter referred to as “Eligible Policy of Privilege 1”.)

3. The Additional Coverage will not be applicable if the customer repurchases a new policy of the same relevant insurance plan in the Coverage Period of Privilege 1, and whom has claimed the Privilege 1 in the expiring policy already.

### **Privilege 2 - A free Interior Sani-Mist Germicidal treatment and a HKD1,000 Premium Coupon for new customers**

4. The Free Treatment/Premium Coupon under Privilege 2 of the Programme is only applicable if the following requirements are satisfied:

- a. For such insurance plan under Category A as stated in Table 2, the policy effective date should be between the period from 20 April 2020 to 31 August 2020, both dates inclusive (the “Programme Period of Privilege 2”);
- b. For such insurance plan under Category B as stated in Table 2, customers must successfully submit an application during the Programme Period of Privilege 2;
- c. Such insurance plan under Category B must be successfully issued during the period from 20 April 2020 to 31 October 2020, both dates inclusive; and
- d. Such insurance plan has met the respective annualised premium requirement as stated in Table 2.  
(Designated insurance plan satisfying clause 4 above is hereinafter referred to as “Eligible Policy of Privilege 2”.)

5. The amount of annualised premium is calculated by adding the standard premium and premium loading imposed due to underwriting (if any) of the policy, levy will not be included in the calculation.

6. Customers of the Eligible Policy of Privilege 2 will be entitled to a free Interior Sani-Mist Germicidal Treatment (“Free Treatment”). The Free Treatment can only be used for the insured premises of the designated insurance plan under Category A or policyholder’s or affiliate’s registered address of the designated insurance plan under Category B, and the interior area is not larger than 1,500 square feet.

7. If the customer successfully applies for both designated insurance plans under both Category A and Category B as stated in Table 2, the customer will be entitled to the Free Treatment and a HKD1,000 Premium Coupon (the “Premium Coupon”) respectively.

8. The voucher of the Free Treatment or the voucher of the Free Treatment and the Premium Coupon will be delivered to the eligible customers within 2 months from the date of issuance or the effective date (as the case may be) of the Eligible Policy of Privilege 2.

9. The Free Treatment/Premium Coupon will not be applicable if a policy of the relevant insurance plan is cancelled during its cooling off period or cancelled within 3 months prior to a subsequent application for the same relevant insurance plan in respect of the same insured during the Programme Period of Privilege 2.

10. For the terms and conditions of the Free Treatment, please refer to the voucher.

11. For the terms and conditions of the Premium Coupon, please refer to the Premium Coupon.

### **General provisions that apply to all privileges**

12. The Eligible Policy of Privilege 1 and/or the Eligible Policy of Privilege 2 (as the case may be) must be in force at the time of the respective Additional Coverage/Free Treatment/Premium Coupon and all premiums due for the full one year period of insurance must be fully paid since inception, failing which the Additional Coverage/Free Treatment/Premium Coupon will not be entitled and for the Privilege 1, AXA reserves the right to claw back any reimbursement amount which AXA has paid. If the Eligible Policy of Privilege 1 and/or the Eligible Policy of Privilege 2 (as the case may be) shall terminate for whatever reasons, the Additional Coverage/Free Treatment/Premium Coupon will be forfeited.

13. For other special terms and conditions that will be applicable (if any), please refer to the relevant communication documents sent to the eligible customer or the intermediary.

14. AXA is not the supplier of the Free Treatment and shall have no obligation or liability whatsoever in relation thereto, including but not limited to their quality or fitness, supply or service. Any disputes arising from the Free Treatment shall be resolved between customer and the respective supplier directly.

15. AXA reserves the right to alter or terminate the Programme (in whole or in part) and/or amend the relevant terms and conditions of the Programme at any time without prior notice. Any application under the Programme previously approved will not be affected by subsequent alteration or termination of the Programme and/or amendments to its terms and conditions.

16. If the eligible customer has claimed the Additional Coverage/Free Treatment/Premium Coupon, the eligible customer cannot claim similar or same privilege offered by AXA under any other programme. Similarly, if the eligible customer has claimed similar or same benefit offered by AXA under any other programme, the eligible customer cannot claim the Additional Coverage/Free Treatment/Premium Coupon.

17. This leaflet contains general information only. It does not constitute any offer for an insurance plan. For detailed terms, conditions and exclusions of the relevant insurance plan, please refer to the relevant proposals, product brochures and policy contracts.

18. The eligibility of participation in the Programme is not guaranteed and subject to AXA’s approval. In case of any dispute, the decision of AXA shall be final and conclusive.

19. If there is any inconsistency or conflict between the English and Chinese version of this document, the English version shall prevail.

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