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AXA MultiPro Series Programme

Cancer is the leading cause of death in Hong Kong¹. According to the statistics, cancer accounts for over 80% of critical illness insurance claims². Yet, with the advancement of medical technology, new treatments and medicines were invented for curing cancer. Cancer is no longer a serious disease like it was in the past. Even late stage cancer (Stage III or Stage IV), a growing trend of survival rate was shown in the past decade. Hence, as long as prescribed with the right treatment timely, there is still a silver lining to the predicament.

AXA is always committed to provide full protection for you and your family, and therefore we sincerely present you the enhanced protection on designated late stage cancer, relieving you from the financial burden and focus on your recovery with a peace of mind.

From 26 August 2020 to 27 September 2020, if you successfully apply for MultiPro Critical Illness Plan³ / MultiPro Plus Critical Illness Plan³ (MultiPro Series) and you meet the eligibility criteria set out in the terms and conditions in this leaflet, you may be entitled to the following rewards⁴:



First 10 Years Support Benefit

The First 10 Years Support Benefit will be added to an eligible MultiPro Series policy.

Under this benefit, if the insured is first diagnosed of late stage cancer (Stage III or Stage IV) of breast (for female) /prostate (for male) before: (i) the 10th policy anniversary or (ii) the policy anniversary on or immediately following the insured's 75th birthday (whichever is earlier), in addition to the Refund of Premium Benefit for such cancer under your MultiPro Series policy, we will pay the First 10 Years Support Benefit in accordance with the terms and conditions of this Reward.

The benefit payable under the First 10 Years Support Benefit is equivalent to 30% of the basic sum insured of your MultiPro Series policy as at the time when the relevant Refund of Premium Benefit becomes payable.⁵

Table 1	Reward 1 Eligible Basic Plan	MultiPro Critical Illness Plan ³ / MultiPro Plus Critical Illness Plan ³
	Amount of extra benefit for late stage cancer of breast (for female) /prostate (for male)	30% of basic sum insured



Premium Discount on MultiPro Series

During the Promotion Period, if you successfully apply for:

- (a) a new basic plan under Category A; and
- (b) a new basic plan / supplement under Category B or you already hold an in-force policy under Category B, you shall be entitled to 2 months' premium discount on your MultiPro Series policy subject to the terms and conditions of Reward 2⁶.

Table 2	New application during Promotion Period	+	New application during Promotion Period OR holding an In-force policy on
	Category A		Category B
Designated Basic Plan / Supplement	MultiPro Critical Illness Plan ³ / MultiPro Plus Critical Illness Plan ³ with 20/25 years Premium Payment Term		AXA WiseGuard Pro Medical Insurance Plan ³
Premium discount on Reward 2 Eligible Basic Plan (base on the Annualised Premium of Reward 2 Eligible Basic Plan)	2 months' premium discount on the Category A policy*		

*If a customer is applying more than 1 policy under Category A, the Category A policy with greater / greatest Annualised Premium will be paired with the basic plan / supplement of Category B for the purpose of claiming eligibility of Reward 2.

Remarks

1. Source*: Hong Kong Annual Digest of Statistics, Leading causes of death by sex and age, 2019.
2. Source*: AXA Claims Report 2019.
3. For product details of MultiPro Critical Illness Plan/ MultiPro Plus Critical Illness Plan basic plans and their supplement(s)(if applicable), AXA WiseGuard Pro Medical Insurance Plan basic plan/ supplement(s)(if applicable), please refer to the relevant proposals, product brochures and policy contracts.
4. For details of the AXA MultiPro Series Programme, please refer to the relevant terms and conditions stated in this leaflet.
5. For details of the extra benefit of Reward 1, please refer to Clause 2 to 5 under Reward 1 of the terms and conditions stated in this leaflet.
6. For details of the premium discount of Reward 2, please refer to Clause 6 to 10 under Reward 2 of the terms and conditions stated in this leaflet.

* The information is for reference only and is gathered from external third parties sources which AXA considers reliable. AXA makes no warranty as to the correctness, completeness and accuracy of such information. The information in this leaflet does not constitute medical advice or recommendation. If you have any medical problem, you should seek independent medical advice from physicians or healthcare professionals as soon as possible instead of relying on the information in this leaflet.

Terms and Conditions of AXA MultiPro Series Programme

1. AXA MultiPro Series Programme (the "Programme") is offered by AXA China Region Insurance Company (Bermuda) Limited (Incorporated in Bermuda with limited liability) / AXA China Region Insurance Company Limited (collectively "AXA"), subject to the following terms and conditions.

Reward 1 – First 10 Years Support Benefit

2. You shall be entitled to Reward 1 if all of the following eligibility criteria are satisfied:
 - a) Your application for basic plan of MultiPro Critical Illness Plan or MultiPro Plus Critical Illness Plan is successfully submitted during the period from 26 August, 2020 to 27 September, 2020, both dates inclusive (the "Promotion Period").
 - b) Such basic plan must be issued during the period from 26 August, 2020 to 27 October, 2020, both dates inclusive.
 - c) At the time when the First 10 Years Support Benefit becomes payable, all premiums due under your MultiPro Series basic plan and its supplements (if applicable), must be fully paid. (MultiPro Critical Illness Plan/ MultiPro Plus Critical Illness Plan satisfying clause 2 above is hereinafter referred to as "Reward 1 Eligible Basic Plan")
3. The First 10 Years Support Benefit will be added to each Reward 1 Eligible Basic Plan. Under this benefit, AXA will pay the First 10 Years Support Benefit, in addition to the Refund of Premium Benefit under your Reward 1 Eligible Basic Plan, on and in accordance with the following conditions:
 - a) If the insured is first diagnosed of late stage cancer of breast (for female)/ prostate (for male) (each a "Late Stage Cancer") before (i) the 10th policy anniversary or (ii) the policy anniversary on or immediately following the insured's 75th birthday (whichever is earlier);
 - b) The Refund of Premium Benefit becomes payable for the relevant Late Stage Cancer. For the avoidance of doubt, the First 10 Years Support Benefit will not be available if the Refund of Premium Benefit has already been paid or is payable in respect of a major illness other than the Late Stage Cancer under your policy;
 - c) The amount payable under the First 10 Years Support Benefit is equivalent to 30% of the basic sum insured of your Reward 1 Eligible Basic Plan as at the time the Refund of Premium Benefit becomes payable. Any portion of the basic sum insured which is increased by the Index-linked Increase Endorsement attached to the Reward 1 Eligible Basic Plan (if any) shall be excluded in the calculation of the benefit payable;
 - d) Any diagnosis of a Late Stage Cancer for the purpose of claiming the First 10 Years Support Benefit must fulfil the meaning together with the terms and conditions stated in the definitions of cancer in the policy provisions and in addition must be a malignant tumour with pathological staging of Stage III or Stage IV under the American Joint Committee on Cancer (AJCC) cancer staging system or its equivalent; and
 - e) Any outstanding premiums will be deducted from the benefit payable.
4. The First 10 Years Support Benefit will automatically cease and no longer be available upon the earliest occurrence of any of the followings:
 - a) the 10th policy anniversary; or
 - b) the policy anniversary on or immediately following the insured's 75th birthday; or
 - c) your Reward 1 Eligible Basic Plan is terminated.
5. For details of the First 10 Years Support Benefit, please refer to the terms and conditions of the relevant policy document to be provided to you separately after the policy issuance.

Reward 2 – MultiPro Series Premium Discount

6. You shall be entitled to the Premium discount of Reward 2 if all the eligibility criteria below are satisfied:
 - a) Your application for the basic plan of MultiPro Critical Illness Plan / MultiPro Plus Critical Illness Plan with a premium payment term of 20 / 25 years ("Designated MultiPro Series Policy") is successfully submitted during the Promotion Period; and
 - b) (i) Your application for the basic plan / supplement of AXA WiseGuard Pro Medical Insurance Plan is also successfully submitted during the Promotion Period; or
(ii) Alternatively you already hold an in-force AXA WiseGuard Pro Medical Insurance Plan basic plan / supplement as at the date of application of the Designated MultiPro Series Policy; and
 - c) The Designated MultiPro Series Policy and the AXA WiseGuard Pro Medical Insurance Plan basic plan / supplement must be successfully issued / effective during the period from 26 August 2020 to 27 October, 2020, both dates inclusive.

(The Designated MultiPro Series Policy satisfying the eligibility criteria under clause 6 above is hereinafter referred to as "Reward 2 Eligible Basic Plan")

For determining eligibility for the Reward 2, any AXA WiseGuard Pro Medical Insurance Plan basic plan / supplement shall only be paired with a Designated MultiPro Series Policy for once only. In the event that the number of Designated MultiPro Series Policies exceeds the number of AXA WiseGuard Pro Medical Insurance Plan basic plan / supplement, the Designated MultiPro Series Policy with the greater / greatest (as the case maybe) Annualised Premium shall be deemed the Reward 2 Eligible Basic Plan. Each Reward 2 Eligible Basic Plan can entitle the premium discount once only.

7. A Reward 2 Eligible Basic Plan shall be entitled to an one-off 2 months' premium discount on future premium(s) ("Premium Discount") and in accordance with the following conditions:
 - a) The amount of Premium Discount shall be equal to 16.66% of the Annualised Premium of the relevant Reward 2 Eligible Basic Plan.
 - b) The Premium Discount will be applied to the premium payments of the third policy year and onwards (as AXA deems appropriate).
 - c) 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.
 - d) The Annualised Premium of the Reward 2 Eligible Basic Plan will be determined in accordance with the premium payment mode as at the time when the premium is discounted. If the payment mode is not annual payment mode, the Annualised Premium of the Reward 2 Eligible Basic Plan will be calculated as follows:
 - i. For monthly payment mode, by multiplying the monthly premium payment amount by 12; or
 - ii. For semi-annual payment mode, by multiplying the semi-annual premium payment amount by 2.
 - e) The calculation of Annualised Premium and Premium Discount shall be rounded up to the nearest 2 decimal places according to the policy currency (based on the AXA's conversion table, if applicable) of the relevant Reward 2 Eligible Basic Plan.

Conversion Table – Exchange rate of foreign currencies against HKD

USD

8.0

- f) As at the time the Premium Discount is applied, Reward 2 Eligible Basic Plan and AXA WiseGuard Pro Medical Insurance Plan basic plan / supplement must be remain in-force and all premiums due must be fully paid since inception.
8. The Premium Discount will not be available to customers who has purchased any AXA WiseGuard Pro Medical Insurance Plan basic plan / supplement before the Promotion Period but subsequently cancelled such plan(s) during the cooling off period and then re-apply for the same basic plan / supplement during the Promotion Period.
9. Policy owner of the Reward 2 Eligible Basic Plan will receive a notification letter by mail on or before 27 December 2021. The notification letter(s) will set out the details of Premium Discount.
10. In the event that the Reward 2 Eligible Basic Plan is terminated for whatever reasons before the Premium Discount is fully applied on the policy, any portion of such Premium Discount not yet applied will be forfeited.

General provisions that apply to all rewards

11. Reward 1 and/or Reward 2 is/are non-transferable, non-refundable and cannot be exchanged or redeemed for cash under any circumstances.
12. Reward 1 and/or Reward 2 is/are not applicable to policies with corporate policy owners.
13. 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.
14. This leaflet contains general information only. It does not constitute any offer for a basic plan or supplement. For detailed terms, conditions and exclusions of the relevant basic plan and supplement, please refer to the relevant proposals, product brochures and policy contracts.
15. The eligibility of Reward 1 and Reward 2 is not guaranteed. Such application is subject to AXA's approval. In case of any dispute, the decision of AXA shall be final and conclusive.
Note: The words and expressions "insured", "policy owner" and "supplement" shown in this promotion leaflet shall carry the same meanings as "insured person", "policy holder" and "rider" (respectively and where applicable) stated in the policy contract of AXA WiseGuard Pro Medical Insurance Plan.

For more details, please contact or visit:

 Your Financial Consultant

 Customer Service Hotline: (852) 2802 2812

 www.axa.com.hk

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