



安盛

AXA “All-in-One” Programme

Enjoy all-round protections



Enjoy up to
2 months'
premium discount

AXA “All-in-One” Programme

Get the extensive protection in one-go!

As your trusted lifelong partner, AXA always put our customers first and is committed to providing a wide range of life & health, wealth management, property and casualty and SME protection that empower you to live a better life, today and tomorrow.

Therefore, we are delighted to present you the AXA “All-in-One” Programme. From **now to 30 June 2020**, if you successfully apply for any new designated basic plan/supplement¹ with the required annualised first year premium (“AFYP”) / accumulated premium stated below and satisfy other applicable requirements, you may enjoy a lot of fabulous rewards². Don’t miss this chance!

Health and Protection Products

Reward

1

Table 1

CritiPartner Critical Illness Plan / CritiPartner Plus Critical Illness Plan Premium Discount	
Designated Basic Plan	CritiPartner Critical Illness Plan / CritiPartner Plus Critical Illness Plan with 20/25 years premium payment term
Premium Discount on Each Eligible Basic Plan of Reward 1	1 month ³

Table 2

Reward

2

AXA WiseGuard Pro Medical Insurance Plan / Smart Medicare Premium Discount

Designated Basic Plan / Supplement	AXA WiseGuard Pro Medical Insurance Plan / Smart Medicare
Premium Discount on Each Eligible Basic Plan / Eligible Supplement of Reward 2	2 months ⁴



In addition, you may also enjoy an extra health reward provided by HKSH Medical Group under AXA “HKSH Wellness Experience” Programme if you apply for the above designated basic plan/supplement¹ under Reward 2. For details, please refer to the AXA “HKSH Wellness Experience” Programme leaflet. Terms and conditions apply.

Table 3

Savings Product

Reward

3

Wealth Advance Savings Series II – Ultimate Premium Discount

Designated Basic Plan	Wealth Advance Savings Series II – Ultimate	
Total AFYP of Designated Basic Plan and its Supplements (if applicable) (USD)	USD5,000 or above	
Premium Discount Percentage on Each Eligible Policy of Reward 3 (% of the total AFYP of Eligible Policy of Reward 3)	5 years premium payment term	10 years premium payment term
	4% ⁵	15% ⁵

Table 4

General Insurance Products

HKD200 SOGO Gift Certificate for Designated General Insurance Products

Reward

4

Designated General Insurance Products

Accumulated Premium of one or more Designated General Insurance Products⁶ (HKD)

Reward for each Eligible Applicant of Reward 4

Product category	Designated General Insurance Products
Leisure and travel	Golfer's Insurance / Overseas Student Care / SmartTraveller (Annual Cover)
Liability	SmartHelper
Personal accident	SmartCare Prime / SmartCare Shield
Property	All Risks (Residential) / Fire (Residential) / SmartHome Plus / ArtPlus Household Insurance
Motor	SmartDrive Private Car (comprehensive coverage and third party liabilities coverage)
HKD1,600 or above	
HKD200 SOGO Gift Certificate ⁶	

Table 5

SME Insurance Products

A Free Interior Sani-Mist Germicidal Treatment for Designated SME Insurance Plans

Designated SME Insurance Plans

Annualised Premium of Designated SME Insurance Plan (HKD)

Reward for each Eligible Policy of Reward 5

Category A	Category B
SmartPlan Shop / SmartPlan Office	Axcellent Health Partner Employee Benefits Insurance Package Plan / CORProtect Employee Benefits Insurance Package Plan
HKD2,000 or above	
A Free Interior Sani-Mist Germicidal Treatment (values at HKD3,200) ⁷	

Extra reward
2

In addition, if you successfully apply for 2 Designated SME Insurance Plans¹ with 1 plan under Category A and 1 plan under Category B, you may also enjoy an additional HKD1,000 premium coupon for SME Insurance Plans provided under AXA "Support the SME" Programme. For details, please refer to the AXA "Support the SME" Programme leaflet. Terms and conditions apply.

Reward

5

You may enjoy all of the above rewards at the same time in your best of interest!

Remarks

1. For product details of the designated health and protection insurance basic plans and supplements, the designated savings basic plans and their supplement(s) (if applicable), the designated general insurance products and the designated SME insurance plans, please refer to the relevant proposals, product brochures and policy contracts. 2. For details of the Promotion, please refer to the relevant terms and conditions stated in this leaflet. Eligible Policy Owner of Reward 1 and/or Reward 2 and/or Reward 3 will receive a notification letter by mail on or before 30 September 2021. The redemption letter for Reward 4 will be mailed to the Eligible Applicant of Reward 4 on or before 31 August 2020. The voucher of Reward 5 will be delivered to the customer of the Eligible Policy of Reward 5 within 2 months from the date of issuance or the effective date (as the case may be) of the Eligible Policy of Reward 5. For details, please refer to clause 11, 15, 24 of the terms and conditions stated in this leaflet. 3. For details of the premium discount under Reward 1, please refer to clauses 2 to 3 of the terms and conditions stated in this leaflet. 4. For details of the premium discount under Reward 2, please refer to clauses 4 to 5 of the terms and conditions stated in this leaflet. 5. For details of the premium discount under Reward 3, please refer to clauses 6 to 7 of the terms and conditions stated in this leaflet. 6. The surcharge paid for the Motor Insurers' Bureau of Hong Kong will be included in the accumulated premium of the designated general insurance products. Such designated general insurance products must be applied via AXA financial consultants. For details of Reward 4, please refer to clauses 8 to 11 of the terms and conditions stated in this leaflet. 7. For details of Reward 5, please refer to clauses 12 to 18 of the terms and conditions stated in this leaflet.





Illustrative examples

(These examples are hypothetical and for illustrative purposes only)

Example 1:



Mr. Hong (As policy owner)




	New Policy 1	New Policy 2	New Policy 3	New Policy 4
	Critical Illness Protection	Medical Protection	Savings	General Insurance Product
Plans Issued	Basic Plan: CitiPartner Plus Critical Illness Plan	Supplement: AXA WiseGuard Pro Medical Insurance Plan	Basic Plan: Wealth Advance Savings Series II - Ultimate	SmartTraveller (Annual Cover)
AFYP or Accumulated Premium (HKD) (or its equivalent in foreign currency) /(USD)	-	-	USD5,000	HKD1,600
Premium Payment Term	20 years	-	10 years	-
Reward(s)	 Reward 1 1 month's Premium Discount on the above basic plan	 Reward 2 2 months' Premium Discount on the above supplement	 Reward 3 15% Premium Discount on the above basic plan and its supplements (if applicable)	 Reward 4 HKD200 SOGO Gift Certificate for the policy owner of the above General Insurance Product



Example 2:



Ms. On (As policy owner)

	New Policy 1	New Policy 2	New Policy 3
	Medical Protection	Savings	General Insurance Product
Plans Issued	Basic Plan: AXA WiseGuard Pro Medical Insurance Plan	Basic Plan: Wealth Advance Savings Series II - Ultimate	SmartHome Plus
AFYP or Accumulated Premium (HKD) (or its equivalent in foreign currency) /(USD)	-	USD3,000	HKD1,200
Premium Payment Term	-	5 years	-
Reward(s)	 Reward 2 2 months' Premium Discount on the above basic plan	 Reward 3 (As its AFYP is below USD5,000)	 Reward 4 (As its accumulated premium is below HKD1,600)



Terms and Conditions of AXA “All-in-One” Programme

1. AXA “All-in-One” Programme (the “Promotion”) is offered by AXA China Region Insurance Company (Bermuda) Limited (Incorporated in Bermuda with limited liability) / AXA China Region Insurance Company Limited / AXA General Insurance Hong Kong Limited (collectively “AXA”), subject to the following terms and conditions.

Reward 1 – CritiPartner Critical Illness Plan/ CritiPartner Plus Critical Illness Plan Premium Discount

2. The Premium Discount 1 under Reward 1 of the Promotion is only applicable if the following requirements are satisfied:
 - a. Customers successfully submit the applications for basic plan of CritiPartner Critical Illness Plan/ CritiPartner Plus Critical Illness Plan during the period from 1 May 2020 to 30 June 2020, both dates inclusive (the “Promotion Period”);
 - b. Such basic plan must be successfully issued during the period from 1 May 2020 to 31 July 2020, both dates inclusive;
 - c. Annual payment mode must be selected for such basic plan; and
 - d. Premium payment term requirements stated in the Table 1 above.(CritiPartner Critical Illness Plan/ CritiPartner Plus Critical Illness Plan satisfying clause 2 above is hereinafter referred to as “Eligible Basic Plan of Reward 1”)
3. An Eligible Basic Plan of Reward 1 that has met the above requirements as set out in clause 2 may be entitled to a one-off premium discount stated in Table 1 above on future premium(s) (“Premium Discount 1”). For the calculation of Premium Discount 1, 1 month’s premium discount shall be equal to 8.33% of the AFYP of the relevant Eligible Basic Plan of Reward 1.

Reward 2 – AXA WiseGuard Pro Medical Insurance Plan / Smart Medicare Premium Discount

4. The Premium Discount 2 under Reward 2 of the Promotion is only applicable if the following requirements are satisfied:
 - a. Customers successfully submit the applications for any basic plan or supplement of AXA WiseGuard Pro Medical Insurance Plan / Smart Medicare during the Promotion Period;
 - b. Every such basic plan must be successfully issued during the period from 1 May 2020 to 31 July 2020, both dates inclusive; or every such supplement under a new/existing basic plan must be of an effective date from 1 May 2020 to 31 July 2020, both dates inclusive; and
 - c. Annual payment mode must be selected for every such basic plan or supplement.(Basic plan or supplement of AXA WiseGuard Pro Medical Insurance Plan / Smart Medicare satisfying clause 4 above is hereinafter referred to as “Eligible Basic Plan/Eligible Supplement of Reward 2”)
5. An Eligible Basic Plan/Eligible Supplement of Reward 2 that has met the above requirements as set out in clause 4 may be entitled to a one-off premium discount stated in Table 2 above on future premium(s) (“Premium Discount 2”). For the calculation of Premium Discount 2, 2 months’ premium discount shall be equal to 16.66% of the AFYP of the relevant Eligible Basic Plan/Eligible Supplement of Reward 2.

Reward 3 – Wealth Advance Savings Series II – Ultimate Premium Discount

6. The Premium Discount 3 under Reward 3 of the Promotion is only applicable if the following requirements are satisfied:
 - a. Customers successfully submit the applications for any basic plan and its supplements (if applicable) of Wealth Advance Savings Series II – Ultimate during the Promotion Period;
 - b. Such savings basic plan and its supplements (if applicable) must be successfully issued during the period from 1 May 2020 to 31 July 2020, both dates inclusive;
 - c. Such savings basic plan and its supplements (if applicable) have met the total AFYP requirement stated in Table 3 above (or its equivalent in foreign currency based on AXA’s Conversion Table below); and

Conversion Table – Exchange rate of foreign currencies against USD

MOP	HKD
8.0	8.0

- d. For all payment modes, all premiums due within the first 13 months under such savings basic plan and its supplements (if applicable) must be fully paid when due.
(Designated savings basic plan and its supplement(s) (if applicable) satisfying clause 6 above is hereinafter referred to as “Eligible Policy of Reward 3”)
7. An Eligible Policy of Reward 3 that has met the above requirements as set out in clause 6 may be entitled to a one-off premium discount on future premium(s), the amount of which will be calculated by multiplying the total AFYP of the relevant Eligible Policy of Reward 3 by the applicable premium discount percentage stated in Table 3 above (“Premium Discount 3”).

The total AFYP of the designated savings basic plan and its supplements (if applicable) will be determined in accordance with the payment mode and the notional amount as at the time when the premium is discounted. If the payment mode is not annual payment mode, the total AFYP of the designated savings basic plan and its supplements (if applicable) will be calculated as follows:

- a. For monthly payment mode, by multiplying the monthly premium payment amount by 12; or
- b. For semi-annual payment mode, by multiplying the semi-annual premium payment amount by 2.

Premium of Smart Medimoney First Year \$1 Supplement (Economy Level) (if any), attached to the designated savings basic plan, will be included in calculating the total AFYP of the designated savings basic plan and its supplements (if applicable). Premiums of Smart Elite 10-year Term First Year Free Supplement, Smart 10-year Term First Year Free Supplement and Accident Protector First 3 Years Free Supplement, if any, attached to the Eligible Policy of Reward 3, will be excluded in calculating the total AFYP of the designated savings basic plan and its supplements (if applicable).

Reward 4 – HKD200 SOGO Gift Certificate for Designated General Insurance Products

8. The HKD200 SOGO Gift Certificate under Reward 4 of the Promotion is only applicable if the following requirements are satisfied:
 - a. Individual customer aged 18 or above and the same person as the policyholder (excluding corporate customer) applies for one or more of the designated general insurance products stated in Table 4 above through AXA Financial Consultants during the Promotion Period;
 - b. All the designated general insurance products stated in Table 4 above must be successfully issued and effected by AXA between 1 May 2020 and 30 June 2020, both days inclusive;
 - c. The designated general insurance products and the accumulated premium of all the designated general insurance products have met the requirement stated in Table 4 above.(Individual customer satisfying clause 8 above is hereinafter referred to as “Eligible Applicant of Reward 4”. The designated general insurance products satisfying clause 8 above is hereinafter referred to as “Eligible General Insurance Products of Reward 4”.)

9. An Eligible Applicant of Reward 4 that has met the above requirements as set out in clause 8 may be entitled to receive HKD200 worth of SOGO Gift Certificate. For the avoidance of doubt, each Eligible Applicant of Reward 4 will be entitled to the HKD200 worth of SOGO Gift Certificate once only.
10. Reward 4 is not applicable to any renewal policy, replacement policy, re-activation of lapsed policy within 3 months from expiry date, or a policy switching from any policy underwritten by AXA.
11. The redemption letter for the SOGO Gift Certificate will be mailed to the Eligible Applicant of Reward 4's last known correspondence address in AXA's record on or before 31 August 2020. The redemption letter will not be replaced if lost, damaged or unused before expiry date. If the Eligible Applicant of Reward 4 is also entitled to other prevailing promotion reward(s) in respect of the same policy, AXA reserves the right to provide only one of such rewards to the customer, at AXA sole discretion.

Reward 5 – A Free Interior Sani-Mist Germicidal Treatment for Designated SME Insurance Plans

12. The free Interior Sani-Mist Germicidal treatment under Reward 5 of the Promotion is only applicable if the following requirements are satisfied:
 - a. For such insurance plan under Category A as stated in Table 5, the policy effective date should be between the period from 20 April 2020 to 30 June 2020, both dates inclusive (the "Programme Period of Reward 5"); or
 - b. For such insurance plan under Category B as stated in Table 5, customers must successfully submit an application during the Programme Period of Reward 5;
 - c. Such insurance plan under Category B must be successfully issued during the period from 20 April 2020 to 31 August 2020, both dates inclusive; and
 - d. Such insurance plan has met the respective annualised premium requirement as stated in Table 5.
 (The designated SME Insurance Plans satisfying clause 12 above is hereinafter referred to as "Eligible Policy of Reward 5")
13. Customers of the Eligible Policy of Reward 5 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.
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. The voucher of the Free Treatment will be delivered to the customers of the Eligible Policy of Reward 5 within 2 months from the date of issuance or the effective date (as the case may be) of the Eligible Policy of Reward 5. For the terms and conditions of the Free Treatment, please refer to the voucher.
16. For other special terms and conditions that will be applicable (if any), please refer to the relevant communication documents sent to the customer of the Eligible Policy of Reward 5 or the financial consultant.
17. If the customer of the Eligible Policy of Reward 5 has claimed the Additional Coverage/Free Treatment/Premium Coupon under the AXA "Support the SME" Programme, the customer of the Eligible Policy of Reward 5 cannot claim similar or same privilege offered by AXA under any other programme. Similarly, if the customer of the Eligible Policy of Reward 5 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 under the AXA "Support the SME" Programme.
18. Reward 5 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.

General provisions that apply to all rewards

19. The amount of Premium Discount 1 and/or Premium Discount 2 and/or Premium Discount 3 will be applied to the premium payments of the third policy year and onwards as AXA deems appropriate.
20. The amount of AFYP 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.
21. The Eligible Basic Plan of Reward 1 and/or the Eligible Basic Plan/Eligible Supplement of Reward 2 and/or the Eligible Policy of Reward 3 and/or the Eligible General Insurance Products of Reward 4 and/or the Eligible Policy of Reward 5 (as the case may be) must be in force at the time of the respective discount and all premiums due must be fully paid since inception, failing which Premium Discount 1 and/or Premium Discount 2 and/or Premium Discount 3 and/or Reward 4 and/or Reward 5 will not be entitled. If the Eligible Basic Plan of Reward 1 and/or the Eligible Basic Plan/Eligible Supplement of Reward 2 and/or the Eligible Policy of Reward 3 and/or the Eligible General Insurance Products of Reward 4 and/or the Eligible Policy of Reward 5 (as the case may be) shall terminate for whatever reasons, any unused amount of such premium discount and/or the respective reward will be forfeited.
22. Premium Discount 1 and/or Premium Discount 2 and/or Premium Discount 3 shall be rounded to the nearest 2 decimal places according to the policy currency (based on AXA's Conversion Table, if applicable) of the relevant Eligible Basic Plan of Reward 1 and/or the Eligible Basic Plan/Eligible Supplement of Reward 2 and/or the Eligible Policy of Reward 3 (as the case may be).
23. The Premium Discount 1 and/or Premium Discount 2 and/or Premium Discount 3 will not be applicable if a policy of the relevant plan is cancelled during its cooling off period and an application for the same relevant plan in respect of the same insured is made during the Promotion Period.
24. Policy owner of the Eligible Basic Plan of Reward 1 and/or the Eligible Basic Plan/Eligible Supplement of Reward 2 and/or the Eligible Policy of Reward 3 (as the case may be) (collectively "Eligible Policy Owner") will receive a notification letter by mail on or before 30 September 2021. The notification letter(s) will set out the details of Premium Discount 1 and/or Premium Discount 2 and/or Premium Discount 3 (as the case may be).
25. Premium Discount 1 and/or Premium Discount 2 and/or Premium Discount 3 and/or Reward 4 and/or Reward 5 is/are non-transferable, non-refundable and cannot be exchanged or redeemed for cash under any circumstances.
26. Reward 1 and/or Reward 2 and/or Reward 3 and/or Reward 4 is/are not applicable to companies as policy owners.
27. AXA reserves the right to alter or terminate the Promotion (in whole or in part) and/or amend the relevant terms and conditions of the Promotion at any time without prior notice. Any application under the Promotion previously approved will not be affected by subsequent alteration or termination of the Promotion and/or amendments to its terms and conditions.
28. 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.
29. The eligibility of Reward 1, Reward 2, Reward 3, Reward 4 and Reward 5 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.



“All-in-One” Programme

May 2020



For more details, please contact or visit:

 **Your Financial Consultant**

 **Customer Service Hotline:**

1. Health & Protection and Savings Products: (852) 2802 2812

2. General and SME Insurance Products: (852) 2523 3061

(9am to 5:30pm, Monday to Friday, except public holidays)

 **www.axa.com.hk**

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2. AXA General Insurance Hong Kong Limited: 5/F AXA Southside, 38 Wong Chuk Hang Road, Wong Chuk Hang, Hong Kong,

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