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**healthselect  
major illness  
insurance**

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## Your one-stop solution for major illness coverage

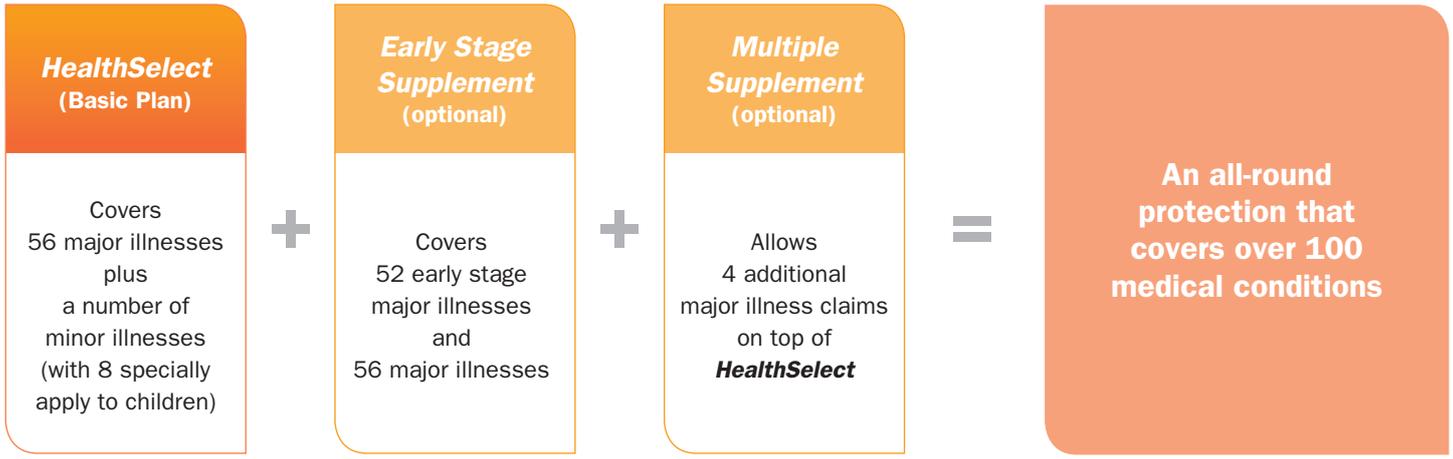
Health is precious, but unexpected major illness or hospitalisation can catch us unawares. Although early diagnosis and early treatment of many major illnesses are made possible thanks to recent medical advances, the costly medical fees and the related living expenses have become a financial burden for many families. **HealthSelect Major Illness Insurance** (“**HealthSelect**” or “basic plan”), together with its 2 optional supplements, is your choice.



### Highlights

-  **HealthSelect** provides cash benefits if the insured is unfortunately struck by any one of the 56 covered major illnesses or other covered minor illnesses.
-  To further enhance your protection under **HealthSelect**, we have specially designed the following 2 optional supplements for your flexible selection:
  - **Early Stage Major Illness Benefit II Supplement** (“**Early Stage Supplement**”)
  - **Major Illness Multiple Benefit II Supplement** (“**Multiple Supplement**”)

Here is how **HealthSelect**, **Early Stage Supplement** and **Multiple Supplement** offer you all-round major illness protection:



## HealthSelect Major Illness Insurance

### Major Illness Benefit<sup>1</sup>

**HealthSelect** provides coverage for 56 major illnesses (as set out in Table 1 below) up to age 100<sup>2</sup>. Under the protection of **HealthSelect**, a cash benefit will be provided upon the diagnosis of any one of the covered major illnesses. The insured may use the cash for medical treatment, living expenses or other purposes. The cash benefit is equal to a lump sum of 100% of the sum insured plus any special bonus<sup>3</sup> (minus any amount claimed under the Minor Illness Benefit).

### Minor Illness Benefit<sup>4</sup>

If the insured is diagnosed with any one of the covered minor illnesses as set out in Table 2 below (8 of which are specially designed to cover children under age 22), 20% of the sum insured will be paid.

A maximum of 3 claims can be made under this benefit. Among these 3 claims,

- a maximum of 2 claims can be made for the same illness in the case of (i) Angioplasty and Other Invasive Treatments for Coronary Artery<sup>5</sup> or (ii) Carcinoma-in-situ<sup>6</sup>;
- for other covered minor illnesses, 1 claim is allowed for each illness.

### Death Benefit<sup>7</sup>

The designated beneficiary will receive 100% of the sum insured of **HealthSelect** plus any special bonus<sup>3</sup> (minus any amount claimed under the Minor Illness Benefit) in the unfortunate event of the insured's death.

### Index-linked Increase Endorsement<sup>8</sup>

Our Index-linked Increase Endorsement can help keep pace with inflation. The sum insured under **HealthSelect** will be automatically increased every year with extra premium. No additional medical checkup is required.

### Extra 35% Coverage Benefit<sup>9</sup>

If the insured is diagnosed with any one of the covered major illnesses under **HealthSelect** before the 10<sup>th</sup> policy anniversary, or unfortunately dies during this period, an additional amount equivalent to 35% of the sum insured of **HealthSelect** will be paid.

### Guaranteed cash value<sup>10</sup>

**HealthSelect** provides a guaranteed cash value upon policy surrender or maturity, regardless of the performance of the financial markets.

### Special bonus<sup>3, 10</sup>

When your policy has been in force for 5 years or more, **HealthSelect** will provide you an added benefit by paying a non-guaranteed special bonus on top of the guaranteed cash value. This non-guaranteed special bonus (if any) is payable upon the 1<sup>st</sup> diagnosis of a covered major illness or death of the insured, or upon surrender or maturity of the policy.

### Extended Grace Period Benefit<sup>11</sup>

Starting from the 2<sup>nd</sup> policy year, if you become a parent, get married or become divorced, or become involuntarily unemployed during the premium payment period of **HealthSelect**, you can choose to apply for the Extended Grace Period Benefit. You can simply request an extension of the grace period for premium payment up to 365 days, and remain being protected by **HealthSelect**.

### Premium payment term

You can choose a premium payment term of 20 years or 25 years, which better suits your needs.

### Continuous supplementary protection

Other than **Early Stage Supplement** and **Multiple Supplement** mentioned above, you can also combine a range of other supplementary benefits with **HealthSelect**, such as accident and medical protection, for your specific personal needs. Even after the Major Illness Benefit is paid by **HealthSelect**, all subsisting attached supplements will not automatically terminate<sup>12</sup> provided that premium payment of such supplements continues (subject to the terms and conditions of each of the supplements) to ensure you are well-protected.

“I always care about my appearance. I am pleased to see that **HealthSelect** covers minor illnesses such as facial reconstructive surgery for accidental injury and skin transplantation due to accidental burning.”

Miss Yuen, 30 years old

“**HealthSelect** covers a wide range of child-specific minor illnesses. I will consider buying this plan for my children.”

Mrs Choi, 41 years old

## Early Stage Major Illness Benefit II Supplement

We have designed **Early Stage Supplement**, which covers both early stage major illnesses and major illnesses up to age 85<sup>13</sup>, and will automatically terminate when either one of its 2 benefits set out below becomes payable.

### Early Stage Major Illness Benefit<sup>14</sup>

If unfortunately the insured is diagnosed with one of the 52 covered early stage major illnesses (as set out in Table 1 below), a lump sum of 100% of the sum insured of this supplement will be paid to support early treatment financially.

### Major Illness Benefit<sup>14</sup>

If unfortunately the insured is diagnosed with one of the 56 covered major illnesses (as set out in Table 1 below), 100% of the sum insured of this supplement will be paid in addition to the Major Illness Benefit payable under **HealthSelect**.

“*Early Stage Major Illness Benefit II Supplement meets my needs. Early treatment is important for recovery, but medical costs can be very high, too. I will consider taking out this plan.*”

Miss Tam, 28 years old

## Major Illness Multiple Benefit II Supplement<sup>15</sup>

With **Multiple Supplement**, a maximum total of 5 major illness claims can be made up to age 85<sup>13</sup> (including the 1<sup>st</sup> major illness claim under **HealthSelect**) against 54 major illnesses (as set out in Table 1 below).

### Multiple cancer claims<sup>16</sup>

Cancers can spread to other organs and may recur, and another cancer can also happen to a person. **Multiple Supplement** provides a special multiple cancer claims feature so that a maximum of 3 cancer claims (including the 1<sup>st</sup> cancer claim made under the Major Illness Benefit of **HealthSelect**) can be made. As short as just 1 year after the 1<sup>st</sup> diagnosis of the cancer of the latest preceding cancer claim, if the insured is unfortunately diagnosed with a new cancer (i.e. not a “Recurrence”<sup>17</sup>), a new claim can be made under this supplement. 100% of the sum insured of this supplement will be paid for each cancer claim.

“*Cancer is becoming so common nowadays and may relapse even after cured. With **HealthSelect** and its 2 supplements, you know you are well protected no matter the cancer is an early stage, advanced stage or new cancer.*”

Mr Cheng, 38 years old

“*It is common for someone to be suffering from more than one kind of cancer. It's great to know **Major Illness Multiple Benefit II Supplement** requires only 1-year waiting period between different new cancers' diagnosis.*”

Miss Wong, 26 years old

### Multiple Claims Major Illness Benefit<sup>18</sup>

**HealthSelect** together with **Multiple Supplement** offer up to a maximum of 5 major illness claims<sup>19</sup> (including the multiple cancer claims). 100% of the sum insured of this supplement will be paid for each subsequent major illness claim after the 1<sup>st</sup> major illness claim made under **HealthSelect**. The 54 major illnesses covered by **Multiple Supplement** are divided into 10 groups (as set out in Table 1 below). Each of the subsequent major illness claims (including the claim made under **HealthSelect**) must be from a different major illness group, except the followings:

- cancer claims;
- if the major illness claim under **HealthSelect** is for Loss of Independent Existence or Terminal Illness, the 1<sup>st</sup> claim under the **Multiple Supplement** can be from any major illness group.

### Waiver of premium

When the 1<sup>st</sup> major illness claim under **HealthSelect** is paid, all future premiums of **Multiple Supplement** will be waived from the next premium due date.

“*The waiver of future premiums feature under **Major Illness Multiple Benefit II Supplement** is attractive. Patients suffering from major illness will very likely lose their earning power, and find themselves being difficult or even unable to afford the premiums.*”

Mr Chan, 45 years old

**Table 1 Early stage major illnesses and major illnesses covered**

	<b>Early Stage Supplement</b>	<b>HealthSelect Early Stage Supplement Multiple Supplement</b>
	<b>Early Stage Major Illnesses Covered</b>	<b>Major Illnesses Covered</b>
<b>Group 1 Cancer</b>	Carcinoma-in-situ of Specific Organs Treated with Surgery	Cancer
<b>Group 2 Illnesses related to organ failure</b>	Adrenalectomy for Adrenal Adenoma	Chronic Adrenal Insufficiency (Addison's Disease)
	Early Renal Failure	Chronic and Irreversible Kidney Failure
	Liver Surgery	Chronic Liver Disease
	Coma for 48 Hours	Coma
	Surgical Removal of One Lung	End Stage Lung Disease
	Moderately Loss of Independent Existence *	Loss of Independent Existence # **
	Major Organ Transplantation (on Waitlist)	Major Organ Transplantation
<b>Group 3 Illnesses related to heart and blood vessels</b>	Surgical Removal of One Kidney	Medullary Cystic Disease
	Early Cardiomyopathy	Cardiomyopathy
	Keyhole Coronary Bypass Surgery	Coronary Artery Disease Requiring Surgery
	Cerebral Aneurysm or Arteriovenous Malformation Requiring Surgery	Dissecting Aortic Aneurysm
	Insertion of a Veno-cava Filter	Eisenmenger's Syndrome
	Pericardectomy	Heart Attack
	Percutaneous Valve Surgery	Heart Valve Surgery
	Secondary Pulmonary Hypertension	Primary Pulmonary Arterial Hypertension
<b>Group 4 Illnesses related to the nervous system</b>	Moderately Severe Infective Endocarditis	Severe Infective Endocarditis
	Minimally Invasive Surgery to Aorta	Surgery to Aorta
	Early Amyotrophic Lateral Sclerosis	Amyotrophic Lateral Sclerosis
	Surgery for Subdural Haematoma	Apallic Syndrome
	Moderately Severe Bacterial Meningitis	Bacterial Meningitis
	Surgical Removal of Pituitary Tumour	Benign Brain Tumour
	Optic Nerve Atrophy with Low Vision	Blindness
	Moderately Severe Brain Damage ^	Brain Damage ^
	Moderately Severe Encephalitis	Encephalitis
	Early Motor Neurone Disease	Motor Neurone Disease
	Early Multiple Sclerosis	Multiple Sclerosis
	Moderately Severe Muscular Dystrophy ^	Muscular Dystrophy ^
	Moderately Severe Paralysis	Paralysis
	Moderately Severe Poliomyelitis	Poliomyelitis
	Early Progressive Bulbar Palsy	Progressive Bulbar Palsy
Early Progressive Supranuclear Palsy ^	Progressive Supranuclear Palsy ^	
Early Spinal Muscular Atrophy ^	Spinal Muscular Atrophy ^	
<b>Group 5 Illnesses related to blood</b>	Carotid Artery Surgery	Stroke
	Tuberculous Myelitis	Tuberculosis Meningitis
	–	AIDS / HIV due to Blood Transfusion
<b>Group 6 Illnesses related to the digestive system</b>	Acute Aplastic Anaemia	Aplastic Anaemia
	–	Occupationally Acquired AIDS / HIV
	Acute Necrohemorrhagic Pancreatitis	Chronic Relapsing Pancreatitis
	Biliary Tract Reconstruction Surgery	Fulminant Hepatitis
	Moderately Severe Crohn's Disease	Severe Crohn's Disease
	Moderately Severe Ulcerative Colitis	Severe Ulcerative Colitis

**Table 1 (cont'd)**

	<b>Early Stage Supplement</b>	<b>HealthSelect Early Stage Supplement Multiple Supplement</b>
	<b>Early Stage Major Illnesses Covered</b>	<b>Major Illnesses Covered</b>
<b>Group 7</b> <b>Illnesses related to immunology and rheumatology</b>	Moderately Severe Rheumatoid Arthritis	Severe Rheumatoid Arthritis
	Moderately Severe Systemic Lupus Erythematosus (S.L.E.) with Lupus Nephritis	Systemic Lupus Erythematosus (S.L.E.) with Lupus Nephritis
	Early Systemic Scleroderma	Systemic Scleroderma
<b>Group 8</b> <b>Illnesses related to neurological degeneration</b>	Moderately Severe Alzheimer's Disease	Alzheimer's Disease
	Moderately Severe Parkinson's Disease	Parkinson's Disease
	Moderately Severe Creutzfeld-Jacob Disease (CJD)	Severe Creutzfeld-Jacob Disease (CJD)
<b>Group 9</b> <b>Illnesses related to the musculoskeletal system</b>	Amputation of One Foot due to Complication from Diabetes	Amputation of Feet due to Complication from Diabetes
	Moderately Severe Burns	Major Burns
	–	Necrotising Fasciitis
	Severance of One Limb	Severance of Limbs
<b>Group 10</b> <b>Other major illnesses</b>	Cochlear Implant Surgery	Deafness (Loss of Hearing)
	Early Elephantiasis	Elephantiasis
	Loss of Speech due to Vocal Cord Paralysis	Loss of Speech
	–	Terminal Illness #

# Loss of Independent Existence and Terminal Illness are not covered under **Multiple Supplement**.

^ Only an insured aged above 5 on the 1<sup>st</sup> diagnosis of this early stage major illness / major illness (as the case may be) is eligible to claim for the relevant benefit.

\* Only an insured aged between 15 and 75 on the 1<sup>st</sup> diagnosis of this early stage major illness / major illness (as the case may be) is eligible to claim for the relevant benefit.

Note: Benefit relating to early stage major illness / major illness is payable according to the definition of the relevant early stage major illness / major illness as set out in the policy contract.

**Table 2 Minor illnesses covered**

	<b>HealthSelect</b>
<b>Group 1</b> <b>Children Minor Illnesses **</b>	Dengue Haemorrhagic Fever
	Hemophilia A and Hemophilia B
	Insulin Dependent Diabetes Mellitus
	Kawasaki Disease
	Osteogenesis Imperfecta
	Rheumatic Fever with Valvular Impairment
	Still's Disease
	Wilson's Disease
<b>Group 2</b> <b>Carcinoma-in-situ / Early Stage Cancer</b>	Carcinoma-in-situ at Breast, Cervix Uteri, Uterus, Ovary, Fallopian Tube, Vagina or Testicles
	Early Stage Cancer of Prostate
<b>Group 3</b> <b>Angioplasty</b>	Angioplasty and Other Invasive Treatments for Coronary Artery
<b>Group 4</b> <b>Other Minor Illnesses</b>	Aortic Aneurysm
	Chronic Auto-immune Hepatitis
	Facial Reconstructive Surgery for Injury due to Accident
	Hepatitis with Cirrhosis
	Insertion of Pacemaker or Defibrillator
	Skin Transplantation due to Accidental Burning
Systemic Lupus Erythematosus (S.L.E.)	

\*\* Only an insured aged under 22 on the 1<sup>st</sup> diagnosis of this minor illness is eligible to claim for the relevant benefit.

Note: Benefits relating to minor illnesses are payable according to the definitions of minor illnesses as set out in the policy contract.



## Frequently Asked Questions

I am already covered by a medical insurance plan, why do I still need **HealthSelect**, **Early Stage Supplement** and **Multiple Supplement**?



Medical plans usually just reimburse actual medical expenses. **HealthSelect** and **Early Stage Supplement** provide a lump sum of cash benefits if you are unfortunately diagnosed with one of the covered illnesses, while **Multiple Supplement** allows multiple claims for major illness. You can use the cash benefits any way you want.

What is the advantage of insuring with **HealthSelect**, **Early Stage Supplement** and **Multiple Supplement** at the same time?



They altogether provide all-round major illness protection to you, with each of them focusing on different specific coverage:

- **HealthSelect** covers 56 major illnesses and a number of minor illnesses (with 8 specially apply to children);
- **Early Stage Supplement** extends the protection to 52 early stage major illnesses; and
- **Multiple Supplement** allows 4 additional major illness claims on top of **HealthSelect** (up to a total of 3 cancer claims under **Multiple Supplement** and **HealthSelect**).

How can I benefit from the embedded premium waiver under **Multiple Supplement**?



Once a major illness claim is paid under **HealthSelect**, you do not need to pay the future premiums of **Multiple Supplement** from the next premium due date. With this premium waiver benefit, you can be rest assured that you are well protected by **Multiple Supplement** and focus on recovery.



If I have a temporary financial inflexibility due to, for example, unemployment, what can I do to ensure my protection is not affected?



Starting from the 2<sup>nd</sup> policy year, if you become involuntarily unemployed during the premium payment period of **HealthSelect**, you can choose to apply for the Extended Grace Period Benefit, and suspend premium payment for up to 365 days. This will help ease your short-term liquidity difficulty. During this extended grace period, your coverage will continue. This extended grace period can also be applied if you become a parent, get married or become divorced during the premium payment period of **HealthSelect**.

How do I make a claim?



Simply call your financial consultant or contact us at (852) 2802 2812, fax (852) 2598 7623 or email [customer.services@axa.com.hk](mailto:customer.services@axa.com.hk). We will help you process your claim as soon as possible.

## HealthSelect at a glance

<b>Benefit period</b>	Up to age 100 <sup>2</sup>	
<b>Major Illness Benefit<sup>1</sup></b>	100% of the sum insured plus any special bonus (non-guaranteed) <sup>3, 10</sup> , minus any amount claimed under the Minor Illness Benefit <sup>4</sup>	
<b>Minor Illness Benefit<sup>4</sup></b>	A maximum of 3 claims with 20% of the sum insured for each claim (up to 2 claims for (i) Angioplasty and Other Invasive Treatments for Coronary Artery <sup>5</sup> or (ii) for Carcinoma-in-situ <sup>6</sup> ), subject to a maximum of HKD240,000 / USD30,000 for each minor illness	
<b>Extra 35% Coverage Benefit<sup>9</sup></b>	Additional 35% of the sum insured of <b>HealthSelect</b> when its Major Illness Benefit or Death Benefit becomes payable on or before the 10 <sup>th</sup> policy anniversary	
<b>Guaranteed cash value<sup>10</sup></b>	Payable upon surrender or maturity of the policy	
<b>Special bonus<sup>3, 10</sup></b>	Non-guaranteed; payable upon surrender or maturity of the policy, or death or the 1 <sup>st</sup> diagnosis of any covered major illness of the insured after the policy has been in force for 5 years or more	
<b>Surrender value<sup>10</sup></b>	100% of the guaranteed cash value plus any special bonus (non-guaranteed) <sup>3</sup> as at the policy surrender date, minus any claimed amount	
<b>Maturity benefit<sup>10</sup></b>	100% of the guaranteed cash value plus any special bonus (non-guaranteed) <sup>3</sup> as at the policy maturity date, minus any claimed amount	
<b>Death Benefit<sup>7</sup></b>	100% of the sum insured plus any special bonus (non-guaranteed) <sup>3</sup> , minus any claimed amount	
<b>Extended Grace Period Benefit<sup>11</sup></b>	Extension of the grace period for premium payment up to 365 days; available from the 2 <sup>nd</sup> policy year	
<b>Premium payment term</b>	20 years	25 years
<b>Issue age</b>	14 days old – age 55	14 days old – age 50
<b>Premium structure</b>	Level but not guaranteed <sup>20</sup>	
<b>Payment mode</b>	Monthly, semi-annual or annual	
<b>Minimum sum insured</b>	Below age 45 : HKD120,000 / USD15,000 Age 45 or above : HKD80,000 / USD10,000	
<b>Maximum sum insured</b>	HKD10,000,000 / USD1,250,000	

## Early Stage Supplement (optional) at a glance

<b>Benefit period</b>	Up to age 85 <sup>13</sup>
<b>Early Stage Major Illness Benefit<sup>14</sup></b>	100% of the sum insured of <b>Early Stage Supplement</b>
<b>Major Illness Benefit<sup>14</sup></b>	100% of the sum insured of <b>Early Stage Supplement</b>
<b>Premium payment term</b>	Same as <b>HealthSelect</b> , or up to age 85 <sup>13</sup>
<b>Premium structure</b>	Level but not guaranteed <sup>20</sup>
<b>Payment mode</b>	Same as <b>HealthSelect</b>
<b>Minimum sum insured</b>	HKD80,000 / USD10,000
<b>Maximum sum insured</b>	The lesser of (i) HKD1,000,000 / USD125,000; and (ii) 50% of the sum insured of <b>HealthSelect</b>

## Multiple Supplement (optional) at a glance

<b>Benefit period</b>	Up to age 85 <sup>13</sup>
<b>Multiple Claims Major Illness Benefit<sup>15, 18</sup></b>	4 additional major illness claims (including the multiple cancer claims <sup>16</sup> ), with 100% of the sum insured for each claim
<b>Multiple cancer claims<sup>16</sup></b>	Up to 3 claims including the cancer claim made under <b>HealthSelect</b>
<b>Waiver of premium</b>	All future premiums of <b>Multiple Supplement</b> will be waived when the 1 <sup>st</sup> major illness claim under <b>HealthSelect</b> is paid
<b>Premium payment term</b>	Same as <b>HealthSelect</b> , or up to age 85 <sup>13</sup>
<b>Premium structure</b>	Level but not guaranteed <sup>20</sup>
<b>Payment mode</b>	Same as <b>HealthSelect</b>
<b>Sum insured</b>	Same as <b>HealthSelect</b>

**Remarks:**

1. The Major Illness Benefit is payable once only. The coverage under **HealthSelect** will automatically terminate and its sum insured will be reduced to zero when the Major Illness Benefit becomes payable.
  2. The policy will automatically terminate on the policy anniversary on or immediately following the insured's 100<sup>th</sup> birthday. A maturity benefit equivalent to the cash value as of that day plus any special bonus (non-guaranteed) (less any amount claimed under the Minor Illness Benefit) will be payable to the owner provided that no Major Illness Benefit or Death Benefit has been paid or becomes payable under **HealthSelect**.
  3. Special bonus is not guaranteed, and is payable only after the policy has been in force for 5 years or more. It may be reviewed and changed from time to time by the Company at its absolute discretion. It is determined based on a variety of factors including but not limited to claims experience as well as policy persistency and investment returns.
  4. The benefit amount in respect of each eligible Minor Illness Benefit claim is equal to 20% of the sum insured of **HealthSelect** and the aggregate amount payable in respect of a covered minor illness of the insured under all policies, covering the same or similar illnesses issued by the Company and any authorised insurers in Hong Kong and / or Macau which are affiliated with the Company, shall not exceed HKD240,000 / USD30,000 (as the case may be, depending on the policy currency of the policy). The sum insured and premiums remain unchanged after this benefit is paid.
  5. After the 1<sup>st</sup> claim for Angioplasty and Other Invasive Treatments for Coronary Artery has been paid, a 2<sup>nd</sup> claim for the same illness can only be made if the treatment, after satisfying the same necessary requirements as in the 1<sup>st</sup> claim, is performed on a location of stenosis in major coronary artery where no stenosis of greater than 60% was identified in the medical examination relating to the 1<sup>st</sup> claim.
  6. After the 1<sup>st</sup> claim for Carcinoma-in-situ has been paid, a 2<sup>nd</sup> claim for the same illness can only be made if the Carcinoma-in-situ is of a different covered organ from that of the 1<sup>st</sup> claim.
  7. The policy will automatically terminate and the sum insured will be reduced to zero when the Death Benefit becomes payable.
  8. This endorsement will be terminated on the occurrence of the earliest of the following events: (i) when the owner declines 2 consecutive increases made in accordance with the policy contract; (ii) on the day immediately preceding the 11<sup>th</sup> / 16<sup>th</sup> policy anniversary for premium payment term of **HealthSelect** being 20 / 25 years respectively; (iii) on the policy anniversary on or immediately following the insured's 60<sup>th</sup> birthday; (iv) when the Major Illness Benefit under **HealthSelect** and / or **Early Stage Supplement** becomes payable; (v) when the Early Stage Major Illness Benefit under **Early Stage Supplement** becomes payable; and (vi) when the basic plan of the policy becomes fully paid-up.
  9. The benefit payable under the Extra 35% Coverage Benefit is equivalent to 35% of the sum insured of **HealthSelect** as at when the Major Illness Benefit or Death Benefit will be payable under the basic plan (excluding any amount of the sum insured which is increased by the Index-linked Increase Endorsement) before the 10<sup>th</sup> policy anniversary. This benefit will automatically terminate when the Major Illness Benefit or Death Benefit becomes payable or on the 10<sup>th</sup> policy anniversary, whichever is earlier.
  10. Any amount claimed under the Minor Illness Benefit will be deducted from the aggregate amount of the guaranteed cash value and the special bonus (non-guaranteed) payable upon surrender or maturity of **HealthSelect**. The guaranteed cash value and the special bonus (non-guaranteed) will become zero when the sum insured is reduced to zero.
  11. To be eligible for the Extended Grace Period Benefit, the owner must provide the following evidence to the Company:
    - In the case of becoming a parent, a birth certificate of the owner's child issued by the relevant competent authority of a lawful jurisdiction;
    - In the case of marriage, a marriage certificate of the owner issued by the relevant competent authority of a lawful jurisdiction;
    - In the case of divorce, a certificate to evidence the dissolution or termination of the owner's marriage issued by the court or any other relevant competent authority of a lawful jurisdiction; or
    - In the case of involuntary unemployment: the owner must be a holder of a valid Hong Kong Identity Card who becomes unemployed by reason of redundancy or lay-off within the meaning of the Employment Ordinance of Hong Kong after 12 months of the policy effective date or date of reinstatement (whichever is later) and has been in full-time employment with the same employer in the Hong Kong Special Administrative Region for a minimum of 12 consecutive months under a continuous contract before unemployment.
- The extended grace period of premium payment can be up to 365 days from the next premium due date upon the application approval. At the end of the extended grace period, the owner has to pay all overdue premiums without interest. There is no accumulation of cash value during the extended grace period. The Extended Grace Period Benefit is offered once during the whole policy term. For detailed terms and conditions of this benefit, please refer to the **HealthSelect** policy contract.
12. All subsisting supplement(s) attached to **HealthSelect** will not automatically terminate upon the termination of the coverage under **HealthSelect**, subject to the terms and conditions of the corresponding supplement(s).
  13. **Early Stage Supplement** will automatically terminate on its anniversary on or immediately following the insured's 85<sup>th</sup> birthday.
  14. The Early Stage Major Illness Benefit or Major Illness Benefit is payable once only under **Early Stage Supplement**. The insured must survive for at least 14 days from and including the date of the 1<sup>st</sup> diagnosis of the covered early stage major illness or major illness (as the case may be) in order to be eligible to claim for the relevant benefit. **Early Stage Supplement** will automatically terminate when either the Early Stage Major Illness Benefit or Major Illness Benefit under it becomes payable.
  15. **Multiple Supplement**'s coverage will be provided to the insured after **HealthSelect**'s Major Illness Benefit is paid. The insured must survive for at least 14 days from and including the date of diagnosis of each major illness for each claim in order to be eligible to claim for the relevant benefit.

16. After any cancer claim, a "5-year Cancer-free Period" is required before the 1<sup>st</sup> diagnosis of the major illness of a subsequent claim made either (i) for "Recurrence" of the cancer of any preceding cancer claim(s) or (ii) from Group 2 of the major illnesses (except for Loss of Independent Existence). The "5-year Cancer-free Period" must be determined by the insured's treating Specialist(s) to confirm the cancer-free state in respect of the "Relevant Preceding Cancer(s)" of the insured for the whole duration of the last 5-year period after the Relevant Preceding Cancer(s). The said cancer-free state must also be confirmed and supported by clinical, radiological, histological and laboratory evidence and evidence of all other relevant investigative methods available at that time.
- The "5-year Cancer-free Period" shall start on the date of completion of all treatments in respect of "Relevant Preceding Cancer(s)", the treatments of which shall include any surgery, chemotherapy, radiation therapy, immunotherapy, monoclonal antibody therapy and other conventional cancer treatments that have been used as prescribed by the insured's treating Specialist(s).
  - If the cancer of the subsequent cancer claim is a "Recurrence" of cancer, "Relevant Preceding Cancer(s)" means the cancer of the immediate preceding cancer claim causing the "Recurrence"; if the major illness of the subsequent Claims is from Group 2, "Relevant Preceding Cancer(s)" means the cancer(s) of all the preceding cancer claim(s).
  - "Recurrence" of cancer means a subsequent cancer is caused by the same malignant cells or metastasis of the preceding cancer(s) where there has been more than 1 cancer claim made.
17. "Recurrence" of cancer means a subsequent cancer is caused by the same malignant cells or metastasis of the preceding cancer(s) where there has been more than 1 cancer claim made.
18. For each claim, the 1<sup>st</sup> diagnosis of the covered major illness of the subsequent claim shall be at least 1 year after the 1<sup>st</sup> diagnosis of the major illness of the immediately preceding claim paid under **HealthSelect** or **Multiple Supplement**.
19. **Multiple Supplement** will automatically terminate when an aggregate of 4 major illness claims have been paid under this supplement.
20. The initial premium is based on the age of the insured at the time of application and a number of factors including but not limited to gender and smoking status. Premium is level and will not subsequently increase as a result of the insured's age. Premium rate is not guaranteed. The Company reserves the right to review and adjust the premium rate by reference to a number of factors including but not limited to change in claim experience on each policy anniversary and adjust the premium rate accordingly across a particular risk class.

**Key exclusions:**

**HealthSelect, Early Stage Supplement** and **Multiple Supplement** will NOT cover the following:

1. If the insured suffers symptoms of, undergoes investigation for or is diagnosed with any relevant illness (except for illness effected directly and independently of all other causes by accident) within 60 days following the policy effective date or any date of reinstatement, whichever is later; or
2. Any illness resulting (directly or indirectly) from, or caused or contributed by (in whole or in part), any of the following:
  - (a) Any pre-existing condition; or
  - (b) Except for Cerebral Aneurysm or Arteriovenous Malformation Requiring Surgery, Eisenmenger's Syndrome, Haemophilia A and Haemophilia B, Insulin Dependent Diabetes Mellitus and Osteogenesis Imperfecta, any congenital defect or disease which has manifested or was diagnosed before the insured attains age 18; or
  - (c) Human Immunodeficiency Virus (HIV) and / or any HIV-related illness including Acquired Immune Deficiency Syndrome (AIDS) and / or any mutations, derivations or variations thereof (except "AIDS / HIV due to Blood Transfusion" and "Occupationally Acquired AIDS / HIV"); or
  - (d) A self-inflicted injury or attempted suicide while sane or insane; or
  - (e) Intoxication by alcohol or drugs not prescribed by a medical practitioner; or
  - (f) Any criminal act; or
  - (g) Travel in any aircraft, except as a fare-paying passenger in a commercial aircraft or cabin crew working on a scheduled public air service.

Note: Unless otherwise specified, all ages mentioned in this leaflet refer to the age of the insured on his or her last birthday.

### U.S. Foreign Account Tax Compliance Act

Under the U.S. Foreign Account Tax Compliance Act ("FATCA"), a foreign financial institution ("FFI") is required to report to the U.S. Internal Revenue Service ("IRS") certain information on U.S. persons that hold accounts with that FFI outside the U.S. and to obtain their consent to the FFI passing that information to the IRS. An FFI which does not sign or agree to comply with the requirements of an agreement with the IRS ("FFI Agreement") in respect of FATCA and/or who is not otherwise exempt from doing so (referred to as a "nonparticipating FFI") will face a 30% withholding tax ("FATCA Withholding Tax") on all "withholdable payments" (as defined under FATCA) derived from U.S. sources (initially including dividends, interest and certain derivative payments).

The U.S. and Hong Kong have signed an inter-governmental agreement ("IGA") to facilitate compliance by FFIs in Hong Kong with FATCA and which creates a framework for Hong Kong FFIs to rely on streamlined due diligence procedures to (i) identify U.S. indicia, (ii) seek consent for disclosure from its U.S. policyholders and (iii) report relevant tax information of those policyholders to the IRS.

FATCA applies to the Company and this Policy. The Company is a participating FFI. The Company is committed to complying with FATCA. To do so, the Company requires you to:

- (i) provide to the Company certain information including, as applicable, your U.S. identification details (e.g. name, address, the US federal taxpayer identifying numbers, etc); and
- (ii) consent to the Company reporting this information and your account information (such as account balances, interest and dividend income and withdrawals) to the IRS.

If you fail to comply with these obligations (being a "Non-Compliant Accountholder"), the Company is required to report "aggregate information" of account balances, payment amounts and number of non-consenting US accounts to IRS.

The Company could, in certain circumstances, be required to impose FATCA Withholding Tax on payments made to, or which it makes from, your Policy. Currently the only circumstances in which the Company may be required to do so are:

- (i) if the Inland Revenue Department of Hong Kong fails to exchange information with the IRS under IGA (and the relevant tax information exchange agreement between Hong Kong and the U.S.), in which case the Company may be required to deduct and withhold FATCA Withholding Tax on withholdable payments made to your Policy and remit this to the IRS; and
- (ii) if you are (or any other account holder is) a nonparticipating FFI, in which case the Company may be required to deduct and withhold FATCA Withholding Tax on withholdable payments made to your Policy and remit this to the IRS.

You should seek independent professional advice on the impact FATCA may have on you or your Policy.

**HealthSelect, Early Stage Supplement** and **Multiple Supplement** are underwritten by AXA China Region Insurance Company (Bermuda) Limited (Incorporated in Bermuda with limited liability) ("AXA", the "Company", or "we").

The plans are subject to the terms, conditions and exclusions of the relevant policy contracts. AXA reserves the final right to approve any application. This leaflet contains general information only and does not constitute any contract between any other parties and AXA. It is not a policy. For detailed terms, conditions and exclusions of the plans, please refer to the relevant policy contracts.

### ABOUT AXA HONG KONG

AXA Hong Kong, a member of the AXA Group, prides itself of serving over 1 million customers<sup>1</sup> in Hong Kong and Macau. Besides being one of the largest health protection providers in Hong Kong, it is also the number 1 General Insurance provider<sup>2</sup> and a market leader in motor insurance.

AXA Hong Kong is committed to the on-going development and enhancement of our life & savings, health, property & casualty, wealth management and retirement solutions in order to satisfy the different needs of our individual and corporate customers.

We believe it is our inherent responsibility to support the communities we operate in, hence creating a sustainable business via constant and considerable contribution in the dimensions of health, environment and the community.

<sup>1</sup> Including customers of AXA China Region Insurance Company Limited, AXA China Region Insurance Company (Bermuda) Limited (Incorporated in Bermuda with limited liability) and AXA General Insurance Hong Kong Limited

<sup>2</sup> Based on 2014 Office of the Commissioner of Insurance market share statistics represented by overall gross premiums

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January 2016

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