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# CritiPartner Critical Illness Plan



It is never easy when facing critical illness. As your lifelong partner, AXA presents you **CritiPartner Critical Illness Plan** (“**CritiPartner**”) which offers you pioneering and comprehensive protection against critical illnesses. Being financially secured, you can focus your energy on what truly matters – your recovery.

## Continuous Cancer Payout Benefit<sup>1, 2, 3, 4</sup> **FIRST IN THE MARKET**

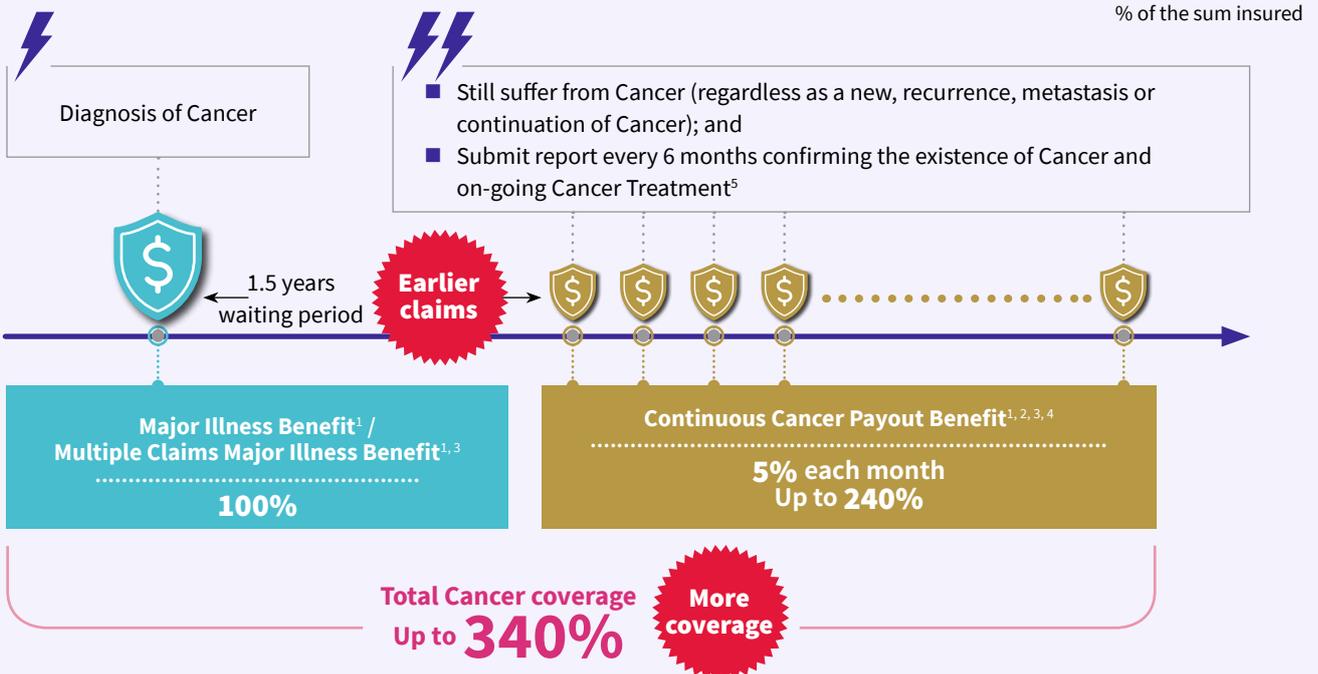
Provides you with long-term financial support if you are still suffering from Cancer after a Cancer claim. The protection is up to age 85 of the insured. Outperforming other similar products, Continuous Cancer Payout Benefit brings you the following unique advantages:



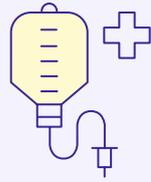
As short as **1.5-year waiting period** for recurrence, metastasis or continuation of Cancer, **allowing you to receive benefits earlier**

**Monthly** payout benefit of 5% of the sum insured as **income replacement** for **up to 4 years**, **maintaining your lifestyle** when you are absent from work

### How does the Continuous Cancer Payout Benefit work?



## Core benefits



Extends coverage to benign condition critical surgeries, offering financial support for timely treatment



Covers 128 critical illnesses which include 62 major illnesses and 66 minor illnesses, safeguarding your health



Doubles benefit for minor illnesses due to diabetes complications



Provides multiple claims for Cancer, Heart Attack and Stroke<sup>6</sup>



Offers total coverage up to 500% of the sum insured

## Added coverage

Applicable when either the Major Illness Benefit or death benefit is payable under **CritiPartner**

### Extra Coverage Benefit<sup>1</sup>



Provides extra 50% coverage for the first 10 years

### First 20 Years Partner Coverage Benefit<sup>1,7</sup>



Provides extra 50% coverage for the first 20 years if purchase with Cancer Therapy Insurance II Supplement or Cancer And Stroke Therapy Insurance Supplement

### Remarks

1. Any indebtedness and outstanding premiums will be deducted from the relevant benefit(s) when payable. 2. Continuous Cancer Payout Benefit will commence when (i) the aggregate amount of all benefits paid and payable under the Major Illness Benefit, Minor Illness Benefit and Diabetes Complications Protection Benefit of **CritiPartner** reaches 100% of the sum insured; and (ii) after a Major Illness Benefit or Multiple Claims Major Illness Benefit has been paid for Cancer. 3. The aggregate amount of all benefits paid and payable under Multiple Claims Major Illness Benefit and Continuous Cancer Payout Benefit is subject to a maximum of 400% of the sum insured. 4. Once Continuous Cancer Payout Benefit has been paid under **CritiPartner** for any period, no Multiple Claims Major Illness Benefit for Cancer will be payable for any Cancer. 5. Cancer Treatment is any surgery or treatment designed to potentially treat Cancer using one or a combination of interventions prescribed by or administered under the direct supervision of a specialist. It will not include any treatment given solely as palliative treatment. It includes but not limited to chemotherapy, radiotherapy and target therapy. Hormonal therapy is not included as Cancer Treatment. 6. The multiple claims protection for Cancer, Heart Attack and Stroke is up to age 85 of the insured. 7. The maximum amount payable under the First 20 Years Enhanced Coverage Benefit (if any) and the First 20 Years Partner Coverage Benefit shall be HKD1,000,000 / USD125,000 per life insured. The First 20 Years Partner Coverage Benefit will automatically cease and terminate on the 20<sup>th</sup> policy anniversary / on the policy anniversary on or immediately following the insured's 75<sup>th</sup> birthday, whichever is earlier. The First 20 Years Partner Coverage Benefit is subject to the relevant terms and conditions. Please refer to the product brochure of **CritiPartner** for details.

**The benefits of CritiPartner are subject to the terms, conditions and exclusions (including but not limited to the definitions of the illnesses, the waiting period and survival period requirement as set out in the policy contract) as set out in the relevant product brochure and policy contract. This flyer only provides key features of the plan. You should not make any purchase decision based on this flyer only and should refer to the relevant product brochure and policy contract, which are made available by the Company.**

**CritiPartner Critical Illness Plan** is underwritten by AXA China Region Insurance Company (Bermuda) Limited (Incorporated in Bermuda with limited liability) ("AXA"; the "Company"; or "we").

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