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Medical protection  
HealthSure Hospital Income Insurance

# Save for a rainy day



Product brochure



## ***An all-in-one hospital income protection for you***

Anyone who has ever been hospitalised understands that family expenses just don't wait until you are recovered and return to work. Mortgage loans, credit card debts, children tuition fees and even daily expenses would still pile up during your hospitalisation. AXA understands and cares about your needs. Our **HealthSure Hospital Income Insurance** (“**HealthSure**”) provides you with cash income for up to 2,000 days per policy. You can use it to cover family expenses or any other purpose you wish.



### **Feature highlights**



Cash Guaranteed Benefit<sup>1</sup> of up to 80% of your total premium paid



Multiple options of premium payment term and plan type



Protection up to age 100

### **Flexible choices of 3 plan types**

**HealthSure** offers you a choice of 3 different plan types – Regular, Superior and Premier. For each plan type, you can further select any one of the 3 premium payment terms – 10 years, 15 years and 20 years – that best suits your own budget and personal needs.

#### ■ **Daily Hospital Income Benefit<sup>2</sup>**

A Daily Hospital Income Benefit will be payable to you in cash for up to 1,000 days per hospital confinement<sup>3</sup> as a result of covered sickness or covered injury, subject to a maximum of 2,000 days per policy.

#### ■ **Intensive Care Unit Benefit<sup>4</sup>**

If an intensive care treatment is required during hospital confinement<sup>3</sup>, an additional Intensive Care Unit Benefit will be payable on top of the Daily Hospital Income Benefit, subject to a maximum of 90 days per hospital confinement<sup>3</sup>.

## ■ Death Benefit<sup>5</sup>

A Death Benefit will be paid to the designated beneficiary if the insured passes away.

## ■ Medical Negligence Indemnity<sup>6</sup>

The designated beneficiary will receive HKD1,000,000 / USD125,000 as Medical Negligence Indemnity if the insured's death is resulted from negligence in any medical procedure carried out in Hong Kong or Macau by a medical practitioner or a hospital during the insured's hospital confinement<sup>3</sup>.

## ■ Benefit schedule

Benefit	Plan type			
	Regular	Superior	Premier	
<b>Daily Hospital Income Benefit<sup>2</sup></b> (per hospital confinement <sup>3</sup> )	HKD500 / USD63 per day	HKD800 / USD100 per day	HKD1,200 / USD150 per day	
	Up to 1,000 days per hospital confinement <sup>3</sup> and 2,000 days per policy			
<b>Intensive Care Unit Benefit<sup>4</sup></b> (per hospital confinement <sup>3</sup> )	HKD500 / USD63 per day	HKD800 / USD100 per day	HKD1,200 / USD150 per day	
	Up to 90 days per hospital confinement <sup>3</sup>			
<b>Death Benefit<sup>5</sup></b>	<b>During premium payment term</b>			
	The higher of (i) and (ii)			
	(i)	HKD10,000 / USD1,250	HKD15,000 / USD1,875	HKD22,500 / USD2,815
	or			
	(ii)	100% of total premium paid / payable		
	<b>After premium payment term</b>			
	HKD10,000 / USD1,250	HKD15,000 / USD1,875	HKD22,500 / USD2,815	
<b>Medical Negligence Indemnity<sup>6</sup></b>	HKD1,000,000 / USD125,000			

Note: We offer Macau policies denominated in Macau Pataca (MOP) or other available currency(ies) (excluding Hong Kong Dollar).

## Cash Guaranteed Benefit<sup>1</sup>

A Cash Guaranteed Benefit will be rewarded to you one time after the expiry of the premium payment term while your policy is in force, regardless of whether any claim has been made before. The amount of the benefit will be equal to the total premium paid multiplied by a designated percentage according to the relevant premium payment term.

Premium payment term	The percentage of total premium paid
10 years	60%
15 years	70%
20 years	80%

## Surrender / Termination Benefit<sup>7</sup>

A Surrender / Termination Benefit will be payable to you upon surrender or lapsation of your policy before the expiry of the premium payment term, regardless of whether any claim has been made before. The amount of the benefit will be equal to the total premium paid multiplied by a designated percentage according to the relevant premium payment term and the policy anniversary of which the surrender or lapsation is effected.

Premium payment term	The percentage of total premium paid															
	Before policy anniversary of															
	5 <sup>th</sup>	6 <sup>th</sup>	7 <sup>th</sup>	8 <sup>th</sup>	9 <sup>th</sup>	10 <sup>th</sup>	11 <sup>th</sup>	12 <sup>th</sup>	13 <sup>th</sup>	14 <sup>th</sup>	15 <sup>th</sup>	16 <sup>th</sup>	17 <sup>th</sup>	18 <sup>th</sup>	19 <sup>th</sup>	20 <sup>th</sup>
10 years	0%	40%	45%	50%	55%	60%	–									
15 years	0%			35%	40%	45%	50%	55%	60%	65%	70%	–				
20 years	0%						35%	40%	45%	50%	55%	60%	65%	70%	75%	80%

## Protection up to age 100

**HealthSure** provides protection for you up to age 100.

## AXA Assistance Program<sup>8</sup>

As our valued customer, you will automatically be entitled to use a free international assistance service. In the event of an emergency during a business trip or holiday, you can simply contact the 24-hour worldwide alarm centres for help.

## HealthSure Hospital Income Insurance at a glance

<b>Premium payment term</b>	10 years	15 years	20 years
<b>Issue age</b>	<ul style="list-style-type: none"> <li>■ Regular / Superior: 14 days to age 55</li> <li>■ Premier: age 18 to 55</li> </ul>		<ul style="list-style-type: none"> <li>■ Regular / Superior: 14 days to age 50</li> <li>■ Premier: age 18 to 50</li> </ul>
<b>Benefit period</b>	Up to age 100		
<b>Premium<sup>^</sup></b>	<ul style="list-style-type: none"> <li>■ Will not be adjusted based on the insured's attained age</li> <li>■ Premiums are not guaranteed</li> </ul>		
<b>Plan type</b>	Regular, Superior or Premier		

<sup>^</sup> Please refer to **Premium adjustment** under the section Important information for details.

## Important information

### Cooling-off period

If you are not completely satisfied with the policy, you have the right to cancel it by returning the policy and giving written request. Such letter of request must be signed by you and received directly by our Customer Service at Suite 2001, 20/F, Tower Two, Times Square, 1 Matheson Street, Causeway Bay, Hong Kong / Avenida do Infante D. Henrique No.43-53A, 20 Andar, The Macau Square, Macau within 21 days after the delivery of the policy or issue of the notice (informing about the availability of the policy and the expiry date of the cooling-off period) to you or your representative, whichever is earlier. The policy will then be cancelled and a refund of any premium(s) paid will be returned to you on the condition that no claim has been admitted.

### Policy currency

If your policy is denominated in a currency other than your local currency, you may face an exchange rate risk. Upon currency conversion, the amounts you receive and the premiums you pay may vary as a result of changes in exchange rate.

### Premium adjustment

The premium is calculated with reference to a number of factors including but not limited to the age, gender and risk class of the insured and the plan type at the time of policy issuance and will not increase subsequently based on the insured's attained age. However, premiums are not guaranteed. We reserve the right to review and adjust the premiums on each policy anniversary with reference to the past performance and future outlook of factors such as claims, investment returns, policy persistency and expenses.

### Non-payment of premium

You should pay premiums for the whole of your premium payment term. Any premiums remaining outstanding at the end of the grace period (i.e. 31 days after premium due date) may lead to termination of your policy. You may lose the insurance protection offered by the policy.

### Inflation

The cost of living in the future is likely to be higher than it is today due to inflation. In case the actual rate of inflation is higher than expected, the purchasing power of the amounts you receive under the policy may be lower than expected.

### Termination

The policy will automatically terminate upon the earliest occurrence of any of the following:

- (a) when any premium remains unpaid at the end of the grace period; or
- (b) the effective date when the policy is cancelled or surrendered by the owner; or
- (c) when Daily Hospital Income Benefit has been paid up to the aggregate limit of 2,000 days under the policy; or
- (d) the policy anniversary on or immediately following the insured's 100<sup>th</sup> birthday; or
- (e) the death of the insured.

### Key exclusions

AXA will NOT pay any benefit (other than the Death Benefit for the policy) under the policy in respect of any covered sickness or covered injury of the insured, resulting either directly or indirectly, whether voluntary or involuntary, from or is consequent upon or is contributed to by any one or more of the following:

- (a) covered sickness which is contracted and commences within 30 days following the policy date or within 10 days following any date of reinstatement, whichever is later; or
- (b) pregnancy, childbirth or miscarriage, sterilisation, or infertility and any related treatment or treatment of congenital anomalies; or
- (c) any drug or alcohol abuse; or
- (d) any self-inflicted injury or suicide, whether sane or insane; or
- (e) deliberate exposure to exceptional danger (except in an attempt to save a human life); or
- (f) cosmetic surgery, eye glasses, corrective aids and treatment of refractive errors or any optional surgery; or
- (g) dental care or surgery unless resulting (directly and independently of all other causes) from a covered injury (excluding denture and related expenses); or
- (h) general check-up, convalescence, custodial or rest care; or
- (i) treatment or surgery for tonsils, adenoids or hernia or a disease peculiar to the female generative organs unless the insured has been continuously covered under the policy for a period of 120 days from the policy date or any date of reinstatement, whichever is later; or
- (j) circumcision before attaining the age of 12; or
- (k) disease or infection with any human immunodeficiency virus (HIV) and / or any HIV-related illness including Acquired Immune Deficiency Syndrome (AIDS) and / or any mutations, derivations or variations thereof; or
- (l) any attempt or commission of assault or unlawful act by the insured; or
- (m) any act due to war, declared or not, military, naval or air service for any country at war, declared or not; or
- (n) any confinement, treatment, procedure, supplies or other medical services which are not medically necessary; or

- (o) any pre-existing conditions or recurrence of chronic pre-existing conditions prior to the policy date or any date of reinstatement, whichever is later; or
- (p) air travel, except as a fare-paying passenger (not as a pilot / operator or a member of the aircrew) in any properly licensed private or commercial aircraft; or
- (q) engaging in a sport in a professional capacity or where the insured would or could earn income or remuneration from engaging in such sport; or
- (r) mental, nervous or sleep disorders, treatment of alcoholism, drug abuse or any other complications arising therefrom, or accidents caused by or whilst under the influence of drugs or alcohol; or
- (s) when the insured is a victim of child abuse or suspected child abuse; or
- (t) taking poison, drugs not prescribed by medical practitioner, alcohol, sedatives or inhaling gas (except from hazard incidental to occupation); or
- (u) taking part in driving or riding in any kind of race; or
- (v) any act of terrorism; or
- (w) any nuclear, biological and chemical contamination.

If the insured commits suicide within 1 year from the policy date or any date of reinstatement, whichever is later, whether sane or insane, no Death Benefit is payable and we will only refund an amount equivalent to the premiums paid without interest less any amount paid by us. The amount of premiums to be refunded will be calculated from the policy date or any date of reinstatement, whichever is later.

### **Levy on insurance premium (Only applicable to the policies issued in Hong Kong)**

Levy collected by the Insurance Authority through the Company will be imposed on the policy at the applicable rate. Policyholders must pay the levy in order to avoid any legal consequences.

### **Rights of third parties**

#### **Applicable to the policies issued in Hong Kong**

The policy is excluded from the application of the Contracts (Rights of Third Parties) Ordinance (Cap 623 of the Laws of Hong Kong) ("TP Ordinance"). Any person or entity which is not a party to the policy shall have no rights under the TP Ordinance to enforce any terms of the policy.

#### **Applicable to the policies issued in Macau**

Any person or entity which is not a party to the policy shall have no rights to enforce any terms of the policy.

### **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 / Macau have signed an inter-governmental agreement ("IGA") to facilitate compliance by FFIs in Hong Kong / Macau with FATCA and which creates a framework for Hong Kong / Macau 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 / Macau Government fails to exchange information with the IRS under IGA (and the relevant tax information exchange agreement between Hong Kong / Macau 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.

## Remarks

1. No Cash Guaranteed Benefit shall be payable if the policy is terminated prior to the expiry of the premium payment term or the required premiums are not received by us in full.
2. If the hospital confinement is in a place other than North America, Europe, Australia, New Zealand, Japan, Singapore, Taiwan, Hong Kong or Macau, the amount payable under this benefit will be equal to 50% of the Daily Hospital Income Benefit, subject to a maximum of 90 days per hospital confinement.
3. To be qualified as a hospital confinement under the policy, such hospital confinement must be medically necessary and the insured must be an in-patient of a hospital upon the recommendation of a medical practitioner qualified in western medicine and under the care of a medical practitioner for the whole period of residence (which must be more than 6 consecutive hours in the same hospital whereby room and board charges are incurred). Confinements resulting directly or indirectly from the same covered sickness or covered injury are treated as the same confinement unless the insured has been able to resume his normal activities in full for a period of at least 90 days between the two successive confinements and during such period has not required any medical attention or treatment for the covered sickness or covered injury causing the first confinement.
4. If the hospital confinement is in a place other than North America, Europe, Australia, New Zealand, Japan, Singapore, Taiwan, Hong Kong or Macau, the amount payable under this benefit will be equal to 50% of the Intensive Care Unit Benefit, subject to a maximum of 90 days per hospital confinement. Intensive Care Unit Benefit will be payable only if Daily Hospital Income Benefit is payable.
5. If the insured dies during the premium payment term and at the time the Death Benefit is payable, the Surrender / Termination Benefit or the Cash Guaranteed Benefit has been paid (or become payable) under the policy, then the amount of Death Benefit shall be reduced by such amount of Surrender / Termination Benefit or the Cash Guaranteed Benefit paid or payable. The policy will automatically terminate upon the death of the insured.
6. The Medical Negligence Indemnity will be payable if the insured, after a hospital confinement whereby a Daily Hospital Income Benefit is payable, dies as a result (directly and independently of all other causes) of the negligence of a medical practitioner or a hospital occurred in any medical procedure carried out in Hong Kong or Macau in respect of the insured's covered sickness or covered injury during the hospital confinement, provided that:
  - i. the death occurs within 30 days from the negligence of the medical practitioner or hospital; and
  - ii. a public admission of the negligence was made by the medical practitioner or hospital AND the negligence is verified and confirmed by the relevant government authority, a court or coroner's inquest in Hong Kong or Macau.Any unpaid balance of premium will be deducted from the Medical Negligence Indemnity by the Company.
7. No Surrender / Termination Benefit shall be payable if Cash Guaranteed Benefit has been made payable prior to the date when the surrender or lapsation is effected.
8. The services under the AXA Assistance Program is provided to clients who have an individual medical insurance plan coverage with AXA China Region Insurance Company Limited or AXA China Region Insurance Company (Bermuda) Limited. The provision of services is subject to the terms and conditions of the AXA Assistance Program. AXA reserves the right to amend the terms and conditions thereof from time to time without prior notice.

### Notes:

- Unless otherwise specified, all ages mentioned in this product brochure refer to the age of the insured on his or her last birthday.
- Please contact your financial consultant for policy currency(ies) available.

**HealthSure Hospital Income Insurance** is underwritten by AXA China Region Insurance Company (Bermuda) Limited (Incorporated in Bermuda with limited liability) ("AXA", the "Company", or "we").

The plan is subject to the terms, conditions and exclusions of the relevant policy contract. AXA reserves the final right to approve any application. This product brochure contains general information only and does not constitute any contract between any parties and AXA. It is not a policy. For detailed terms, conditions and exclusions of the plan, please refer to the relevant policy contract, which will be made available by the Company upon request.

### **ABOUT AXA HONG KONG AND MACAU**

AXA Hong Kong and Macau, a member of the AXA Group, prides itself on serving over 1.3 million customers<sup>1</sup> in the region. In addition to being the #1 global Property & Casualty commercial lines insurer<sup>2</sup>, we are also one of the largest health protection providers in Hong Kong and Macau.

"Empowering people to live a better life" is the goal of AXA Hong Kong and Macau, which is reflected in everything we do. We are one of the most diversified insurers, providing a full range of coverage for individual and commercial customers. We offer all-round, integrated solutions across Life, Health and Property & Casualty to address all their insurance needs.

As an innovative insurer, we leverage on Big Data and AI to transform the customer experience end-to-end, making insurance simpler and more personal. We continue to drive innovation notably in health and protection, supporting customers in prevention, treatment and recovery.

We also believe it is our inherent responsibility to support the communities in which we operate. AXA Foundation is our flagship corporate social responsibility programme covering all of our efforts in promoting health, education and community support to create a positive and lasting impact in Hong Kong and Macau.

<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> AXA Corporate Solutions, AXA Matrix Risk Consultants, AXA Insurance Company, and AXA Art with AXA XL's insurance and reinsurance operations combined



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**Hong Kong**

Tel : (852) 2802 2812

Fax : (852) 2598 7623

[www.axa.com.hk](http://www.axa.com.hk)



**Macau**

Tel : (853) 8799 2812

Fax : (853) 2878 0022

[www.axa.com.mo](http://www.axa.com.mo)



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