



HKCSS Joint Insurance Scheme

**Voluntary Employee Benefits Program**

**AIG**



## We travel from home to work every day.

Did you know that in 2017, there were **16,698 road traffic casualties (passengers and drivers)**? On average there were **3 casualties per 1,000 population**.

The risk is everywhere, no one can predict accidents. Get yourself covered for the times when you are not in control.

### Cover 1: Personal Accident Cover

#### Key Features\*



#### Accidental Death & Disablement Benefit

- Up to HK\$1.4 million coverage
- A lump sum to be paid in the event of an accident causing death or a permanent disablement within 12 months of occurrence
- Allows you and your family to use the payment to cover loss of income, mortgage, rent, medical expenses or other financial needs



#### Coverage for different types of accidents<sup>#</sup>

- Daily accidents such as sprains, household accidents, robbery, car crash, etc.
- Accidents arising from amateur sports, for example, diving, marathon, ball games, etc.
- Traffic accidents caused on public transport
- Natural disasters



#### Accidental Medical Benefit

- Up to HK\$21,000 coverage per accident
- Reimburse outpatient, specialist, hospitalization expenses, surgical expenses, Chinese bone-setting and acupuncture expenses
- Chinese bone-setting and acupuncture expenses can be reimbursed up to HK\$1,500 per accident and HK\$3,000 per policy year



#### Flexible choice of coverage levels

- Want to customize your coverage? We provide 7 coverage levels to suit different needs.

\*This is for reference only. For details of coverage, terms, conditions and exclusions, please refer to the policy wording.

### Personal Accident Cover

#### Accidental Death & Disablement

#### Accidental Medical Expenses



#### Select from 7 coverages

Coverage (HKD)		
Unit	Accidental Death & Disablement	Accidental Medical Expenses
1	\$ 200,000	\$ 3,000
2	\$ 400,000	\$ 6,000
3	\$ 600,000	\$ 9,000
4	\$ 800,000	\$ 12,000
5	\$ 1,000,000	\$ 15,000
6	\$ 1,200,000	\$ 18,000
7	\$ 1,400,000	\$ 21,000

Each unit represents different coverage amount. Premium will be calculated by the price of one single unit and how many units you purchase. For example, purchase unit 1 to receive HK\$200,000 cover on Accidental Death & Disablement, and HK\$3,000 cover on Accidental Medical Expenses. Purchase units 2 to get HK\$400,000 cover on Accidental Death & Disablement, and HK\$6,000 on Accidental Medical Expenses. Spouse's sum insured is 100% of the principal insured's benefit. Each dependent child's coverage is 15% of the Principal Insured's benefit. The expense paid to Chinese bonesetters and acupuncturists coverage of each dependent child is 100% subject to the maximum amount of the selected Accidental Medical Expenses Benefit. For detailed coverage table please refer to the appendix.

**Worried  
about the loss  
of income  
when being  
hospitalized?**



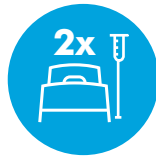
## Cover 2: Daily Hospital Income Cover

### Key Features\*



**Daily cash benefit  
up to HK\$1,250**

- We provide a cash benefit of up to HK\$1,250 a day when hospitalized due to illness or accident (up to 365 days)



**Double payment if you  
are in intensive care**

- Double daily hospital cash if you are confined to an intensive care unit (up to 30 days)



**Extra long-term  
hospitalization benefit**

- You can receive an extra cash benefit of up to 30 days from the 31st day of hospitalization.

\*This is for reference only. For details of coverage, terms, conditions and exclusions, please refer to the policy.



### Daily Hospital Income Cover



### Select from 5 coverages

Unit	Coverage (HKD)		
	Daily Hospital Income Benefit	Intensive Care Unit Benefit	Long Term Hospitalization Benefit
1	\$250/Day	Extra\$250/Day	Extra\$250/Day
2	\$500/Day	Extra\$500/Day	Extra\$500/Day
3	\$750/Day	Extra\$750/Day	Extra\$750/Day
4	\$1,000/Day	Extra\$1,000/Day	Extra\$1,000/Day
5	\$1,250/Day	Extra\$1,250/Day	Extra\$1,250/Day

Each unit represents different coverage amount. Premium will be calculated by the price of one single unit and how many units you purchase. For example, purchase unit 1 to receive HK\$250/day cover on Daily Hospital Income Benefit. Purchase unit 2 to get HK\$500/day cover. The sum insured of the insured person, spouse and each dependent child are the same.

Visit <https://www.aig.com.hk/hkcss>, or scan QR code for more details and an instant quote.







## Cover 3: Critical Illness Cover

Did you know that the risk of developing cancer before age 75 is as high as...



**1 in every 4 men**  
develop cancer\*



**1 in every 5 women**  
develop cancer\*

### Top 3 Cancers in Hong Kong<sup>^</sup>

#### Male

1. Colorectum  
(Colorectal cancer)
2. Lung
3. Prostate

#### Female

1. Breast
2. Colorectum  
(Colorectal cancer)
3. Lung

**We provide a lump sum payout to help you get through the critical moment.**

\*Source from "Cancer of All Sites in 2016", Hong Kong Cancer Registry ^ Source from Hong Kong Cancer Registry

### Key Features\*



#### Receive up to HK\$500,000 on diagnosis of 47 critical illnesses

- Including serious illnesses such as cancer, heart attacks, strokes, major organ / bone transplantation, kidney failure, major burns, paralysis etc.



#### High compensation percentage

- 100% of the sum insured will be paid upon the first diagnosis of 44 specified critical illnesses\*, subject to the amount selected.



#### Optional Cover for Carcinoma-in-situ (CIS)

- Looking for an all-round protection against critical illness?
- You can add on cover for CIS, with 20% of the sum insured being paid in the event of the first diagnosis of CIS of female or male organs.

\* This is for reference only. For details of coverage, terms, conditions and exclusions, please refer to the policy.

### Critical Illness Cover

### Critical Illness Cover

### Optional CIS Cover

(20% of the sum insured of Critical Illness Cover)



### Select from 5 coverages

Coverage (HKD)		
Unit	Critical Illness	Optional CIS Cover (20% of the sum insured of Critical Illness Cover)
1	\$100,000	\$20,000
2	\$200,000	\$40,000
3	\$300,000	\$60,000
4	\$400,000	\$80,000
5	\$500,000	\$100,000

Each unit represents different coverage amount. Premium will be calculated by the price of one single unit and how many units you purchase. For example, purchase unit 1 to receive HK\$100,000 cover. Purchase units 2 to get HK\$200,000 cover. The sum insured of spouse and each dependent child are 100% and 15% of the principal insured respectively. For detailed coverage table please refer to the appendix.



Simply purchase Personal Accident Cover, Daily Hospital Income Cover or Critical Illness Cover to be eligible to purchase a Senior Care Protection Plan for your parent(s) or parent(s)-in-law. Monthly premiums start from only HK\$107.

## Optional Cover: Senior Care Protection Plan

### Key Features\*



#### Accidental Death & Disablement Benefit

- Up to HK\$300,000 coverage.
- A lump sum to be paid in the event of an accident causing death or a permanent disablement within 12 months of occurrence.



#### Optional China Assist Card

With this card, you will be able to enjoy AIG's support while travelling in mainland China for a journey not exceeding 90 days. We provide:

- Hospital Admission Deposit Guarantee Service
- Hospitalization & Medical Expenses (Up to HK\$200,000 /per policy year; HK\$100,000/per accident)
- Emergency Cash Transmission Service
- 24-hour Legal Advice Service



#### Renewal Age Up To 85

- Entry age is 45 - 75 and renewable up to 85.
- Act now and get your loved ones protected.
- Benefits will be reduced by 50% for anyone who attains age of 81.

### Coverage(HKD)

Coverage	Plan A	Plan B
1. Accidental Death and Disablement Benefit	HK\$150,000	HK\$300,000
2. Accidental Medical Expenses Benefit	HK\$10,000 / policy year (HK\$2,000 / accident)	HK\$20,000 / policy year (HK\$3,000 / accident)
(a) Medical Expenses	This benefit reimburses the Insured Person for accident surgical expenses, general medical expenses, including expenses of in/out patient.	This benefit reimburses the Insured Person for accident surgical expenses, general medical expenses, including expenses of in/out patient.
(b) Chinese Bone-setting and Acupuncture Expenses (Not exceeding the sum insured of Accidental medical expenses)	Chinese Bonesetters and Acupuncturists with \$180 /visit / day reimbursement, maximum HK\$2,000 per accident and maximum HK\$4,000 per policy year.	Chinese Bonesetters and Acupuncturists with \$180 /visit / day reimbursement, maximum HK\$2,000 per accident and maximum HK\$4,000 per policy year.
3. Daily Hospital Income Benefit	HK\$200 / day	HK\$300 / day
4. Care Assistant Benefit	HK\$2,500 / month (Max. 60 months)	HK\$5,000 / month (Max. 60 months)
5. Broken Bones Benefit	HK\$75,000	HK\$150,000

\* This is for reference only. For details of coverage, terms, conditions and exclusions, please refer to the policy.

## Senior Care Protection Plan

Accidental Death & Disablement Benefit



Care Assistant Benefit

Broken Bones Benefit



### Note:

- All benefits above will be reduced by 50% for any age over 80.
- For full table of coverage of Accidental Death and Disablement Benefit, please refer to the table stated under Cover 1 – Personal Accident Cover.
- Daily Hospital Income Benefit per each hospital confinement is subject to 3 days waiting period and maximum payment period of 30 days.
- For detailed coverage list of Bone Fracture Benefit and China Assist Card please refer to Appendix.

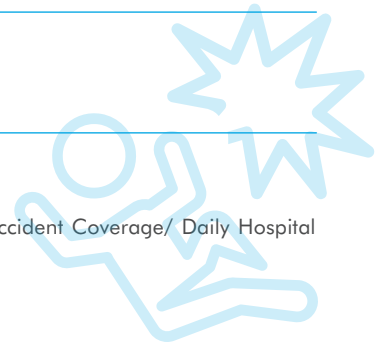
## Coverage Table of Accidental Death & Disability Benefit

Coverage	Compensation
1. Death	100%
2. Permanent Total Disablement	100%
3. Permanent and Incurable Paralysis of all Limbs	100%
4. Permanent Total Loss of Sight of both Eyes	100%
5. Permanent Total Loss of Sight of one Eye	100%
6. Loss of or the Permanent Total Loss of use of two Limbs	100%
7. Loss of or the Permanent Total Loss of use of one Limb	100%
8. Loss of Speech and Hearing	100%
9. Permanent and Incurable Insanity	100%
10. Permanent Total Loss of Hearing in	
(a) Both Ears	75%
(b) One Ear	15%
11. Loss of Speech	50%
12. Permanent Total Loss of the Lens of one Eye	50%
13. Loss of or the Permanent Total Loss of use of four Fingers and Thumb of	
(a) Right Hand	70%
(b) Left Hand	50%
14. Loss of or the Permanent Total Loss of use of four Fingers of	
(a) Right Hand	40%
(b) Left Hand	30%
15. Loss of or the Permanent Total Loss of use of one Thumb of	
(a) Both Right Joints	30%
(b) One Right Joints	15%
(c) Both Left Joints	20%
(d) One Left Joint	10%
16. Loss of the Permanent Total Loss of use of Fingers	
(a) Three Right Joints	10%
(b) Two Right Joints	7.5%
(c) One Left Joint	5%
(d) Three Left Joints	7.5%
(e) Two Left Joints	5%
(f) One Left Joint	2%
17. Loss of the Permanent Total Loss of use of Toes	
(a) All – one Foot	15%
(b) Great – both Joints	5%
(c) Great – Joint	3%
18. Fractured Leg or Patella with established non-union	10%
19. Shortening of Leg by at least 5cm	7.5%
20. Permanent Disability not otherwise provided for under Events 10 to 19 inclusive. Such percentage of the Principal Sum Insured as AIG Hong Kong shall in its absolute discretion determine and being in its opinion not inconsistent with the Compensation provided under Events 10 to 19 inclusive.	

**Note:**

The Right/Left benefits shown above will be reserved in the case of a left-handed insured person.

\*The information is for reference only. For the full benefit table, please refer to our policy wording (Personal Accident Coverage/ Daily Hospital Income Cover / Critical Illness)



## Coverage Table of Critical Illness Cover

### 47 Covered Illnesses included

1. Stroke	26. Parkinson's Disease
2. Major Cancer	27. Encephalitis
3. Heart Attack	28. Benign Brain Tumour
4. Other Serious Coronary Artery Disease	29. Major Head Trauma
5. Coronary Artery By-pass Surgery	30. Bacterial Meningitis
6. Heart Valve Surgery	31. Apallic Syndrome
7. Fulminant Hepatitis	32. Systemic Lupus Erythematosus (SLE) caused by Lupus Nephritis
8. End Stage Liver Failure	33. Chrohn's Disease
9. Primary Pulmonary Hypertension	34. Acute Necrotizing Pancreatitis
10. End-stage Lung Disease	35. Terminal Illness
11. Kidney Failure	36. Loss of Independent Existence
12. Surgery to Aorta	37. Elephantiasis
13. Aplastic Anaemia	38. AIDS due to Blood Transfusion
14. Major Organ / Bone Marrow Transplantation	39. Occupational Acquired HIV
15. Blindness (Loss of Sight)	40. Severe Rheumatoid Arthritis
16. Deafness (Loss of Hearing)	41. Medillary Cytic Disease
17. Loss of Speech	42. Cardiomyopathy
18. Coma	43. Ebola
19. Major Burns	44. Creutzfeld-Jacob Disease
20. Multiple Sclerosis	45. Angioplasty and Other Invasive Treatments for Coronary Artery*
21. Paralysis (Loss of use of Limbs)	46. Severe Acute Respiratory Syndrome (SARS)**
22. Poliomyelitis	47. Cerebral Aneurysm Requiring Surgery***
23. Muscular Dystrophy	
24. Alzheimer's Disease / Severe Dementia	

\* Only 10% of the sum assured will be paid subject to the amount selected. This Critical Illness will be terminated upon such payment and the amount of subsequent Critical Illness Benefit will then be reduced.

\*\* Only 10% of the sum assured or maximum HK\$20,000 will be paid subject to whichever is lower. This Critical Illness will be terminated upon such payment and the amount of subsequent Critical Illness Benefit will then be reduced.

\*\*\* Only 40% of the sum assured will be paid subject to the amount selected. This Critical Illness will be terminated upon such payment and the amount of subsequent Critical Illness Benefit will then be reduced.





## Coverage Table of Bone Fracture Benefit for Senior Care Protection Plan

Events - Fracture of Bones*	Percentage of Sum Insured
Hip or Pelvis	100%
Thigh or Heel	50%
Skull, Collarbone, Lower Leg, Ankle, Arm, Elbow, Wrist	40%
Lower Jaw	30%
Vertebrae, Shoulder Blade, Knee Cap, Sternum, Hand, Foot	20%
Upper Jaw, Cheek Bone, Nose, Ribs, Coccyx, Toes, Fingers	15%

\* "Fracture" or "Broken Bone" means breakage of a bone completely.

### Eligibility

Insured and Spouse	All Unmarried Dependent Children	Optional Senior Care Protection Plan
Between 18-65 and renewable up to 69	Between 6 months and 21, or up to 25 for full-time student.	Between 45 and 75, renewable up to 85

### Protect Your Future and Your Beloved Ones Now



#### More information

Please visit

<https://www.aig.com.hk/hkcss>

#### How to Enroll?



#### Buy Online

For instant quote and purchase please visit <https://www.aig.com.hk/buy-hkcss> or simply scan the QR code.





## Major Exclusion

### General Exclusion:

War; civil war; engaging in the Armed or Disciplinary Forces; flying as a pilot or crew member in any aircraft; suicide or attempted suicide or intentional self injury while sane or insane; pre-existing conditions\*; childbirth, pregnancy, miscarriage or any complications therefrom notwithstanding that such event may have been accelerated or induced by injury; psychosis, sleep disturbance disorder, mental or nervous disorders, anxiety, stress or depression; treatment of alcoholism, or drug abuse or any other complications arising therefrom or from any drug accident; the influence of alcohol or any non-prescribed drug; engaging in a sport in a professional capacity or where you would or could earn income or remuneration from engaging in such sport; congenital disease or defect or any complications or conditions arising therefrom; Acquired Immune Deficiency Syndrome (AIDS) \*\* or any disease or injury commencing in the presence of a sero positive test for HIV and related disease; venereal disease or any other sexually transmitted diseases.

### Excluded Occupation:

It means the job title or nature of blaster, jockey, detective, stuntman, stevedore, fisherman, driver (cross-border between Hong Kong and Mainland China), test pilot, circus trainer, aerial worker, caisson worker, lift technician, building wrecker, driller-underground, wild animal trainer, secret service agent, container crane operator, construction site worker, dynamite/explosive operator and government/state disciplinary forces.

### Additional Exclusion applicable to Accidental Death and Disablement, Accidental Medical Expenses, and Broken Bones Benefit:

\*Sickness

### Additional Exclusions applicable to Daily Hospital Income Benefit:

- Rest cure and any medical check up, congenital abnormalities and their related conditions, all dental care and plastic surgery except as a result of accident.
- Any signs or symptoms which first occurred prior to or within 15 days following the effective date of this insurance.

### Additional Exclusions for Critical Illness Plan:

- Any congenital defect and pre-existing condition\*\*\*.
- Any critical illness of which the signs or symptoms first occurred prior to or within ninety (90) days following the effective date of this insurance.
- Any critical illness where the Insured Person does not survive for a period of fourteen (14) days after the first Diagnosis.
- Any SARS/Atypical Pneumonia of which the signs or symptoms first occurred prior to or within fifteen (15) days following the effective date of this insurance.

### Pre-existing Condition\*

Condition for which the Insured Person received or were recommended by a Registered Medical Practitioner for any medical treatment, diagnosis, consultation or prescribed drugs, or the existence of any symptoms (known or unknown to the Insured Person(s), leading to a claim under this Policy, within three (3) years preceding the Policy's effective date, last reinstatement date or date of any increase of benefit coverage (to the extent of such increase only), whichever is later. Such condition shall be covered provided the Insured Person(s) have been insured under this Policy for three (3) consecutive years from the Policy's effective date, last reinstatement date or date of any increase of benefit coverage (to the extent of such increase only), whichever is later.

### General Exclusions for "AIDS"\*\*\*

Not applicable to item 38 and 39 under Critical Illness Cover.

### Critical Illness Pre-existing Condition\*\*\*

Condition shall mean any illness, disease or other condition of the Insured Person within a five (5) years period prior to the Effective Date of this Policy, last reinstatement date or date of any increase of benefit coverage (to the extent of such increase only), whichever is later for any: (a) first manifested itself, worsened, became acute or exhibited symptoms which would have caused an ordinarily prudent person to seek diagnosis, care or treatment; (b) required the Insured Person taking prescribed drugs or medicine; or (c) was treated by a Registered Medical Practitioner or a Qualified Medical Practitioner or treatment had been recommended by a Registered Medical Practitioner or a Qualified Medical Practitioner. Pre-existing Condition shall also mean the existence of symptoms of any Critical Illness or a condition likely to cause a Critical Illness, which would cause an ordinarily prudent person to seek diagnosis, care or test.

This Exclusion List is only for reference purposes. For further details please refer to the policy wording. AIG Insurance Hong Kong Limited reserves the right to change any terms and condition of the policy.





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