



Voluntary Employee Benefits Program

A supplementary Health Insurance offering to optimize your benefits

Enroll Now
to Enjoy **FREE 1st Month** Premium!



Why AIG's Voluntary Employee Benefits Program?

Now more than ever, employees are anxious to protect themselves and their families from unforeseeable events. In addition to covering medical bills, employees are seeking further financial protection against loss of income or other non-medical expenses. Appointed by your employer as an employee benefits provider, AIG offers Voluntary Employee Benefits Program that includes supplemental health insurance options as Personal Accident, Critical Illness and Daily Hospital Income cover in one convenient plan. This program helps to fill the gap in traditional medical benefits coverage and provides employees with peace of mind.



Lump sum cash payment to spend as you like



Extension to cover family members inclusive of spouse, children, parents and parents-in-law



Affordable premium that is as low as HK\$1.2 per day, with a monthly payment mode



Portable after resignation or retirement



Flexible benefits that can be tailored according to individual needs and budget



Simple health declaration and no medical check-up required



24-hour worldwide cover



Personal Accident Cover

Covers various kinds of accidents, such as natural disasters, traffic accident, robbery or assault, injury from sports activities, food poisoning etc., which compensates a lump sum payment for serious bodily injury causing death or permanent disablement, or reimburses medical expenses in the event of minor injuries.

Key Features

- Generous lump sum cash payment to spend as you like
- Accidental Medical Expenses sum insured on per accident basis
- Unlimited number of visits and no per visit reimbursement limit for Accidental Medical Expenses (except Chinese Bonesetter and/or Acupuncturist treatment expenses)
- Chinese Bonesetter and/or Acupuncturist Expenses is covered under Accidental Medical Expenses
- Children are covered free of charge with 15% of the employee's benefit (excluding Chinese Bonesetter and/or Acupuncturist treatment expenses)
- Free Mobility Assistance Benefit coverage of up to HK\$20,000
- Cover for amateur sports, e.g. scuba diving, skiing, rafting, parachuting, etc.



Critical Illness

In the unfortunate event of a critical illness, quality of life can also be affected due to an inability to work during recovery. Unlike medical insurance that reimburses medical bills, we offer a lump sum payment for Critical Illness cover, which helps to protect you from loss of income and assists you to meet with your daily expenses, such as mortgage repayment and bills, so that the benefits can be used where they are most needed.

Key Features

- Comprehensive coverage of 55 major illnesses or surgeries
- Optional top up for pre-critical stage illnesses as carcinoma-in-situ of female and male organs
- A lump-sum cash payout to spend as you like
- Benefit paid independent of other medical insurances
- Waiver of medical check-up, just a simple health declaration
- Unlike other products in the market, premium does not increase with age*
- Dependent children are covered free-of-charge with 15% of the employee's benefits under the Family Plan



Hospital Income

In the event of an accidental injury or illness that requires hospitalisation, you can enjoy a daily cash allowance to cover additional expenses other than medical expenses, such as convalescence and transportation expenses.

Key Features

- A cash allowance to protect against the loss of income, which can be used to pay non-medical expenses
- Extensive protection with a daily allowance of up to 365 days hospitalisation
- All dependent children can be insured with just half price of an individual's premium rate
- Benefit paid independent of other medical insurances
- Waiver of health declaration and medical check up
- Start early to enjoy lower premium until later years, as premium does not increase with age*

* Premium rates are not guaranteed and they may be adjusted from time to time based on future experience.

Personal Accident – Basic Cover



We travel to and from home to work every day.

In 2023, there were 17,189 casualties from road traffic accident in total. In other words, 1 out of 333 people might encounter road traffic accident in a year.

Source : Road Traffic Accident Statistics Year 2024, Transport Department

Accidental Death and Permanent Disablement

Compensates the insured person a lump sum payment against accidental death or disablement within 12 months from an accident, in accordance with the Accidental Death and Permanent Disablement Compensation Table. Coverage is extended to include disappearance in excess of 12 months as a result of an accident whilst travelling on a public conveyance payable as death and injury due to exposure to prolonged and rigorous weather or environmental conditions.



Accidental Medical Expenses

Reimburses the insured person for medical expenses incurred from an accidental injury, including outpatient consultation, X-ray, hospitalisation, surgical and nursing treatment expenses. The expenses paid to Chinese bonesetters and/or acupuncturists can be reimbursed for up to HK\$3,000 per policy year and HK\$1,500 per disability.



Mobility Assistance Benefit

Pays the expenses to purchase or rent medical equipment prescribed by a medical practitioner, such as prosthetic devices, wheelchairs and hospital beds; and/or the necessary alterations or renovations in the insured person's home, such as the installation of ramps for wheelchair access.

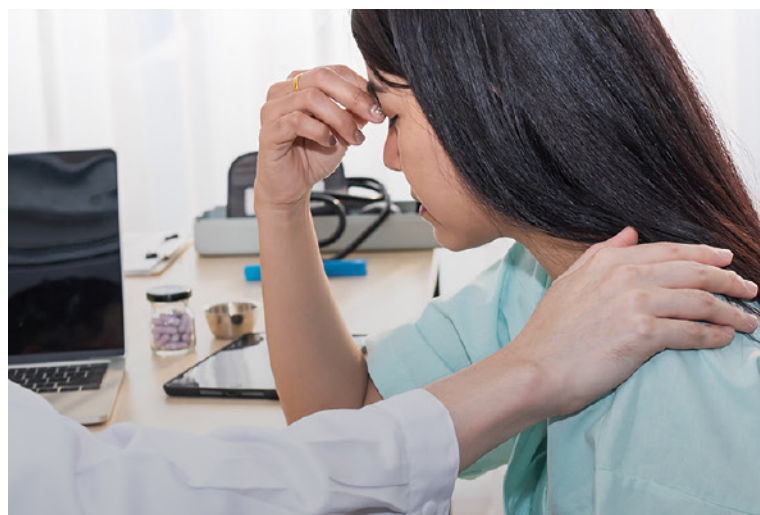


Coverage (HK\$)				Monthly Premium (HK\$)							
				Clerical				Non-Clerical			
Item	Accidental Death & Permanent Disablement	Accidental Medical Expenses (Per Accident)	Mobility Assistance Benefit	Individual	Individual + Spouse	Family	Individual + Child(ren)	Individual	Individual + Spouse	Family	Individual + Child(ren)
1	200,000	3,000	20,000	35	70	70	35	44	89	89	44
2	400,000	6,000	20,000	58	116	116	58	73	145	145	73
3	600,000	9,000	20,000	80	160	160	80	101	202	202	101
4	800,000	12,000	20,000	103	206	206	103	128	257	257	128
5	1,000,000	15,000	20,000	125	250	250	125	157	314	314	157

Remarks:

- Clerical means a job which does not involve any non-manual work or involves only occasional light manual work (e.g. employee from financial institutions, salesperson, tour guide, etc.); Non-clerical means a job with manual worker skill which is not dangerous by nature and does not involve the use of heavy machinery (e.g. driver, cleaner/maintenance worker, F&B worker, etc.). If either the employee or spouse has a non-clerical job, premium will be charged on the non-clerical rate.
- The spouse benefit shall be the same as the employee.
- Under "Individual+Child(ren)" or "Family" plan, each child is covered free-of-charge with 15% coverage of the employee's benefit, except for Chinese Bonesetters and/or Acupuncturists treatment expenses. For Chinese Bonesetter and/or Acupuncturist treatment expenses, each child is covered with the same benefit as the employee at HK\$3,000 on per policy year basis; each child is covered with 15% of the employee's Accidental Medical Expenses benefit on per accident basis and subject to HK\$1,500 in maximum.

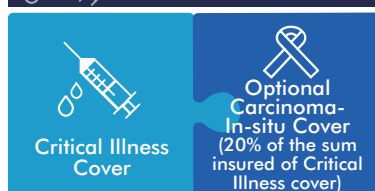
Critical Illness – Optional Cover



Cancer, heart disease, stroke and kidney disease are among the top 10 deadliest diseases in Hong Kong. In 2022, there were 35,373 new cases of cancer diagnosed in Hong Kong, which is an average of 97 people diagnosed with cancer every day. For many years, cancer has been the leading cause of death in Hong Kong. In 2022, the number of deaths from cancer was 14,717, which is an average of 40 people dying from the disease each day. Over the past three decades, the number of new cancer cases has doubled at an average annual rate of 2.4%.

Source : Overview of Hong Kong Cancer Statistics of 2022, Hospital Authority

Critical Illness



A lump sum will be paid to the insured person in the event of first diagnosis of any of the specified critical illnesses or surgeries.
(Refer to the list of Covered Major Illnesses for details).

Sum insured is on per unit basis. Each unit is HK\$100,000 and you can choose the sum insured up to 5 units.

Unit	Sum Insured (HK\$)
1	100,000
2	200,000
3	300,000
4	400,000
5	500,000

Employee's Age	Monthly Premium per Unit (HK\$)				
	Individual		Individual + Child(ren)		Individual + Spouse/Family
	Female	Male	Female	Male	
18-25	28	38	35	47	57
26-30	41	59	52	74	86
31-35	55	84	70	105	118
36-40	73	116	92	145	159
41-45	99	163	124	204	222
46-50	121	210	152	263	281
51-55	147	270	184	337	355
56-60	164	308	205	384	401
61-65	282	384	352	481	510
Renewal 66-69	409	558	510	695	740

Remarks:

- The spouse benefit shall be the same as the employee. For "Individual+Child(ren)" Plan, each child is covered for 15% of the employee's benefit; for "Family" Plan, each child is covered for 15% of the employee's benefit free-of-charge.
- Premium is based on the employee's attained age at the time of policy application. For subsequent benefit upgrade, premium will be calculated based on the age of the employee at the time of the benefit upgrade.
- Subject to 90 days waiting period and 14 days survival period.

Critical Illness Top Up Cover – Carcinoma-in-situ (CIS)

20% of the selected lump sum coverage will be paid to the insured person in the event of the first diagnosis of carcinoma-in-situ of female organ or male organ.

Female organ



one or both breasts, one or both fallopian tubes, one or both ovaries, the cervix, uterus, vagina or vulva.

Male organ



one or both breasts, one or both testes, the penis or prostate.

Unit	Sum Insured (HK\$)	Monthly Premium (HK\$)	
		Individual / Individual + Child(ren)	Individual + Spouse / Family
1	\$100,000 x 20%	6	12
2	\$200,000 x 20%	12	23
3	\$300,000 x 20%	17	35
4	\$400,000 x 20%	23	46
5	\$500,000 x 20%	29	58

Remarks :

- This cover will be terminated upon payment of claims and the amount of subsequent Critical Illness coverage will then be reduced accordingly.
- Critical Illness must be insured as basic cover before selecting CIS as top up cover.
- The insured person(s) and the Unit of sum insured of this top up cover is the same as Critical Illness cover.

Hospital Income – Optional Cover



Daily Hospital Income Benefit

Compensates the insured person a daily hospital cash benefit when hospitalised due to injury or sickness.



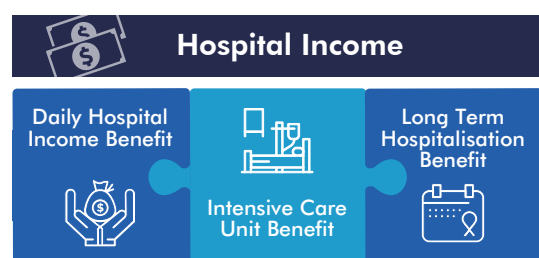
Intensive Care Unit Benefit

Daily hospital cash will be doubled if the insured person is confined to an intensive care unit for the same confinement.



Long Term Hospitalisation Benefit

Reimburses the insured person an extra long-term hospitalisation benefit in the event of hospitalisation for more than 30 consecutive days for the same confinement. In the event of confinement in the intensive care unit for the same confinement during the long-term hospitalisation, the compensation for Daily Hospital Income Benefit will be 300% of the original sum insured.



Sum insured is on per unit basis. Each unit is HK\$250 per day and you can choose the sum insured up to 5 units.

Unit	Daily Hospital Income Benefit (up to 365 days)	Intensive Care Unit (ICU) Benefit (up to 30 days)	Long Term Hospitalisation Benefit (30 days from 31st day)
1	250	250	250
2	500	500	500
3	750	750	750
4	1,000	1,000	1,000
5	1,250	1,250	1,250

Employee's Age	Monthly Premium per Unit (HK\$)			
	Individual	Individual + Spouse	Family	Individual + Child(ren)
18-25	28	54	68	40
26-30	31	62	78	47
31-35	33	68	85	51
36-40	36	71	90	54
41-45	41	82	102	62
46-50	49	99	123	74
51-55	61	121	152	91
56-60	68	137	171	102
61-65	89	177	221	132
Renewal 66-69	118	236	294	177

Remarks:

- The coverage for spouse and child(ren) are the same as the employee.
- Premium is based on the employee's attained age at the time of policy application. For subsequent benefit upgrade, premium will then be calculated based on the age of the employee at the time of the benefit upgrade.
- Subject to 15 days waiting period.

Senior Care Plan – Optional Cover



The employee's parents and parent-in-laws are eligible to enroll in the program alongside with the employee.

Coverage	Sum Insured (HK\$)	
	Plan A	Plan B
1. Accidental Death and Permanent Disablement Benefit (Refers Accidental Death and Permanent Disablement Compensation Table)	150,000	300,000
2. Accidental Medical Expenses Benefit	10,000 per year (2,000 per disability)	20,000 per year (3,000 per disability)
Chinese Bonesetter and Acupuncturist Treatment Expenses (deduct compensation from sum insured for Accidental Medical Expenses)	4,000 per year (2,000 per disability and 180 per day visit)	4,000 per year (2,000 per disability and 180 per day visit)
3. Daily Hospital Income Benefit	200 per day	300 per day
4. Care Assistant Benefit	2,500 per month, maximum 60 months	5,000 per month, maximum 60 months
5. Broken Bones Benefit (Refers Broken Bones Compensation Table)	75,000	150,000

- Available for insured persons aged 45 - 75 and renewable up to 85 years of age. All of the above benefit sum insured will be reduced by 50% for any insured person over 80 years of age.
- Daily Hospital Income Benefit per each hospital confinement is subject to a waiting period of 3 consecutive days and a maximum payment period of 30 days.
- Care Assistant Benefit covers the employment of a household assistant on a monthly basis in the event of permanent total disablement, subject to a maximum of 60 months or until the death of the insured person, whichever occurs first.

Accidental Death and Permanent Disablement Benefit

Accidental Medical Expenses

Daily Hospital Income Benefit

Care Assistant Benefit

Broken Bones Benefit

Monthly Premium per Insured Person (HK\$)

Plan A	123
Plan B	224

Broken Bones Compensation Table

*Fracture of Bones Events	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.

Accidental Death and Permanent Disablement Compensation Table

Event	Compensation (Percentage of Sum Insured)
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	
(a) Both Right Joints	30%
(b) One Right Joint	15%
(c) Both Left Joints	20%
(d) One Left Joint	10%
16. Loss of or the Permanent Total Loss of Use of Fingers	
(a) Three Right Joints	10%
(b) Two Right Joints	7.5%
(c) One Right Joint	5%
(d) Three Left Joints	7.5%
(e) Two Left Joints	5%
(f) One Left Joint	2%
17. Loss of or the Permanent Total Loss of Use of Toes	
(a) All – One Foot	15%
(b) Great - Both Joints	5%
(c) Great – one Joint	3%
18. Fractured Leg or Patella with Established Non-Union	10%
19. Shortening of Leg by at least 5 cm	7.5%
20. Permanent Disability not otherwise provided for under Event 10 to 19 inclusive. Such Compensation/Percentage of Sum Insured as we shall in our absolute discretion determine and being in our opinion not inconsistent with the Compensation provided under Event 10 to 19 inclusive.	

* If the Insured Person is left-handed, the Percentage of Sum Insured set out above from Event 13 to 16 inclusive for the various disabilities of right hand and left hand will be transposed.

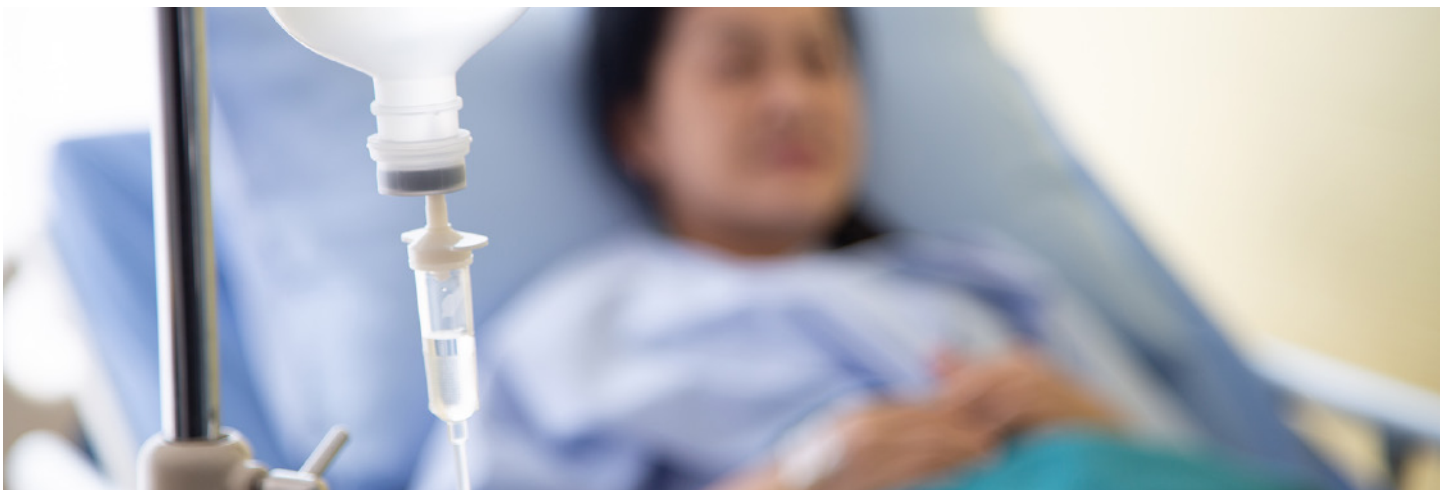
Covered Major Illnesses

- | | |
|---|--|
| 1. Stroke | 29. Major Head Trauma |
| 2. Major Cancer | 30. Bacterial Meningitis |
| 3. Heart Attack | 31. Apallic Syndrome |
| 4. Coronary Artery By-pass Surgery | 32. Systemic Lupus Erythematosus (SLE) with Lupus Nephritis |
| 5. Other Serious Coronary Artery Disease | 33. Crohn's Disease |
| 6. Heart Valve Surgery | 34. Acute Necrotizing Pancreatitis |
| 7. Fulminant Hepatitis | 35. Terminal Illness |
| 8. End Stage Liver Failure | 36. Loss of Independent Existence |
| 9. Primary Pulmonary Hypertension | 37. Elephantiasis |
| 10. End Stage Lung Disease | 38. AIDS due to Blood Transfusion |
| 11. Kidney Failure | 39. Occupational Acquired HIV |
| 12. Surgery to Aorta | 40. Severe Rheumatoid Arthritis |
| 13. Aplastic Anaemia | 41. Medillary Cystic Disease |
| 14. Major Organ/Bone Marrow Transplantation | 42. Cardiomyopathy |
| 15. Blindness (Loss of Sight) | 43. Ebola |
| 16. Deafness (Loss of Hearing) | 44. Creutzfeldt-Jacob Disease |
| 17. Loss of Speech | 45. Angioplasty and Other Invasive Treatments for Coronary Artery* |
| 18. Coma | 46. Severe Acute Respiratory Syndrome (SARS)** |
| 19. Major Burns | 47. Cerebral Aneurysm Requiring Surgery*** |
| 20. Multiple Sclerosis | 48. Eisenmenger's Syndrome |
| 21. Paralysis (Loss of use of Limbs) | 49. Hemiplegia |
| 22. Poliomyelitis | 50. Infective Endocarditis |
| 23. Muscular Dystrophy | 51. Necrotising Fasciitis |
| 24. Alzheimer's Disease/Severe Dementia | 52. Pheochromocytoma |
| 25. Motor Neurone Disease | 53. Progressive Supranuclear Palsy |
| 26. Parkinson's Disease | 54. Severe Myasthenia Gravis |
| 27. Encephalitis | 55. Systemic Scleroderma |
| 28. Benign Brain Tumour | |

* Only 10% of the sum insured will be paid subject to the amount selected. The benefit of this item will be terminated upon such payment and the amount of subsequent Critical Illness coverage will then be reduced.

** Only 10% of the sum insured or maximum HK\$20,000 will be paid subject to whichever is lower. The benefit of this item will be terminated upon such payment and the amount of subsequent Critical Illness coverage will then be reduced.

*** Only 40% of the sum insured will be paid subject to the amount selected. The benefit of this item will be terminated upon such payment and the amount of subsequent Critical Illness coverage will then be reduced.



Terms & Conditions

General Conditions

1. Age limit for adult insured person: 18-65 years of age, renewable up to 69 years of age; age limit for dependent children: aged 6 months to 21 unmarried and unemployed children or up to 25 years of age under full-time education; age limit for parents and parents-in-law: 45 – 75 years of age, renewable up to 85 years of age.
2. Spouse, dependent child(ren), parents and parents-in-laws are eligible to enroll in the program alongside with the employee. Other than Senior Care Plan, the person(s) to be insured must be the same across different covers.
3. Personal Accident cover must be insured as the basic cover before selecting the optional covers of Critical Illness cover and/or Hospital Cash cover.
4. The spouse benefit shall be the same as the employee.
5. "Individual+Child(ren)" Plan includes the employee and his/her dependent child(ren); "Family" plan includes the employee, his/her spouse and his/her dependent child(ren).
6. Under Personal Accident cover, each child insured under "Individual+Child(ren)" or "Family" plan is covered free-of-charge with 15% coverage of the employee's benefit, except for Chinese Bonesetters and/or Acupuncturists treatment expenses. For Chinese Bonesetter and/or Acupuncturist treatment expenses, each child is covered with the same benefit as the employee at HK\$3,000 on per policy year basis; each child is covered with 15% of the employee's Accidental Medical Expenses benefit on per accident basis and subject to HK\$1,500 in maximum.
7. Under Critical Illness cover, each child enjoys 15% of the employee's benefit under "Individual+Child(ren)" plan; each child enjoys 15% of the employee's benefit free-of-charge under "Family" plan.
8. Under "Individual+Child" plan or "Family" plan of Hospital Income cover, each child will be entitled to the same benefit sum insured as the employee.
9. Aggregate limit shall apply on per insured person basis across multiple individual policies underwritten by AIG Insurance Hong Kong Limited (AIG HK) being accidental death & permanent disablement benefit sum insured at HK\$2,000,000 under Personal Accident class of insurance and critical illness benefit sum insured at HK\$1,000,000 under Critical Illness class of insurance. If the sum insured of the relevant benefit items in any and all individual policies of the insured exceeds the aggregate limit, we will pay compensation up to the aggregate limit.

Change of Occupation

Upon resignation or retirement, employee and his/her family can still enjoy this privileged coverage for up to the respective age limit, except in the event the employee or his/her spouse works in an industry or occupation with a higher risk, we reserve the right to apply special terms including the charge of a higher premium or to terminate your policy. Prior written notification must be provided to AIG HK for change of occupation.

Exclusions

Major Exclusions

War; civil war; engaging in the Armed or Disciplinary Forces; air travel except as a passenger in any properly licensed private and/or commercial 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

Any 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.

Major Exclusions for Accidental Death and Permanent Disablement, Accidental Medical Expenses, Mobility Assistance Benefit and Broken Bones Benefit

- Any loss or compensation arising out of sickness

Major Exclusions for Critical Illness Cover

- 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.

Major Exclusions for Hospital Income Cover

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

* **Pre-existing Condition** means any injury, illness, disease or other medical condition: (a) known by the insured or the insured person prior to the policy effective date; (b) for which the insured person has sought, is required to receive medical treatment (irrespective of whether such treatment was actually received), or has received advice or diagnosis before the policy effective date; (c) which first manifested itself, worsened, became acute or presented signs or symptoms prior to the policy effective date and which would have caused any reasonable person to seek diagnosis, care or treatment; or (d) which is a chronic medical condition diagnosed before the policy effective date.

** **General Exclusions for "AIDS"** is not applicable to item 38 and 39 under Critical Illness cover.

*** **Critical Illness Pre-existing Condition** means any illness, disease or other medical condition: (a) known by the insured or the insured person prior to the policy effective date; (b) for which the insured person has sought, is required to receive medical treatment (irrespective of whether such treatment was actually received), or has received advice or diagnosis before the policy effective date; (c) which first manifested itself, worsened, became acute or presented signs or symptoms prior to the policy effective date and which would have caused any reasonable person to seek diagnosis, care or treatment; or (d) which is a chronic medical condition diagnosed before the policy effective date.

Important Notes:

- Upon receipt of your application form, AIG HK will underwrite the risk based on the information provided by you in the application form. If the application cannot be processed immediately, AIG HK will contact you within 5 working days of receiving the application. Otherwise, you may assume coverage is effective from the policy effective date specified in the application.
- Upon payment of claim under this benefit, the Critical Illness cover will be automatically cancelled (not applicable to Critical Illnesses in items 45-48) and you will not be required to pay for this part of the premium.
- AIG HK reserves the right to underwrite, accept your application or top-up application, renew and amend the policy details.
- AIG HK has the right to amend or change policy terms, provisions, conditions, exclusions and premium.

Campaign

Any new enrollment is entitled to free 1st month premium*!

* Subject to Campaign Terms

Campaign Terms:

1. Successful application will entitle the insured to a first month premium waiver. AIG HK shall charge the insured the applicable monthly premium from the second month of the coverage period until termination of policy.
2. The offer is applicable to new business with AIG HK only. Any applicant insuring with AIG HK in the same insurance class in the past 12 months is not eligible to the offer.
3. The offer is subject to policy being in effect for a minimum of 12 months. If the policy is cancelled within 12 months from the date of inception, AIG HK reserves its right to charge for the amount of premium waiver.
4. AIG HK reserves the sole and absolute discretion to suspend, defer or terminate this Campaign; or vary these Campaign Terms at any time without notice or liability to you.
5. The decision of AIG HK regarding any matters or disputes is final.

Claims Procedure

Please complete the below claim form and return it to us within 30 days of occurrence or as soon as possible for death claims.



Claim Form

Or

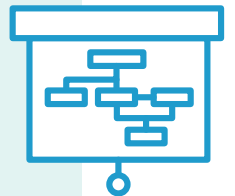
<https://www.aig.com.hk/redirects/ipa-direct-claim-form>



Claim Procedure

Or

<https://www.aig.com.hk/campaign-pages/anh-claims-procedure>





About AIG

American International Group, Inc. (NYSE: AIG) is a leading global insurance organization. AIG provides insurance solutions that help businesses and individuals in more than 200 countries and jurisdictions protect their assets and manage risks through AIG operations, licenses and authorizations as well as network partners. For additional information, visit www.aig.com. This website with additional information about AIG has been provided as a convenience, and the information contained on such website is not incorporated by reference herein.

AIG is the marketing name for the worldwide operations of American International Group, Inc. All products and services are written or provided by subsidiaries or affiliates of American International Group, Inc. Products or services may not be available in all countries and jurisdictions, and coverage is subject to underwriting requirements and actual policy language. Non-insurance products and services may be provided by independent third parties. Certain property casualty coverages may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds, and insureds are therefore not protected by such funds.

This brochure provides only a summary of the policy benefits. Coverage under the policy shall be subject to the terms and conditions of the policy. If there is any inconsistency between this document and the terms and conditions of the policy, the latter shall prevail.

A copy of the policy is available from AIG Insurance (Hong Kong) Limited.

Underwritten by : AIG Insurance (Hong Kong) Limited



AIG Insurance Hong Kong Limited
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18 Westlands Road,
Island East, Hong Kong

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