

保障

加一份安心
家多一些親近時刻

AIA「自選人身意外保險」給你保障多一點



真生活 真夥伴
THE REAL LIFE COMPANY

無憂無慮，無懼意外，便可以全心全意共享時光，享受生命中美好的每一刻。

AIA為您提供多方位的保障計劃，助您策劃未來的同時，亦為您和家人想多一步，添加多一份安心。

現凡於2014年8月29日至11月27日期間成功投保任何基本計劃(投資連繫壽險計劃除外)，並同時附加「自選人身意外保險」，您的「自選人身意外保險」附加契約可獲**3個月**保費回贈。

請即行動！現在就為自己及家人準備更全面的方案。



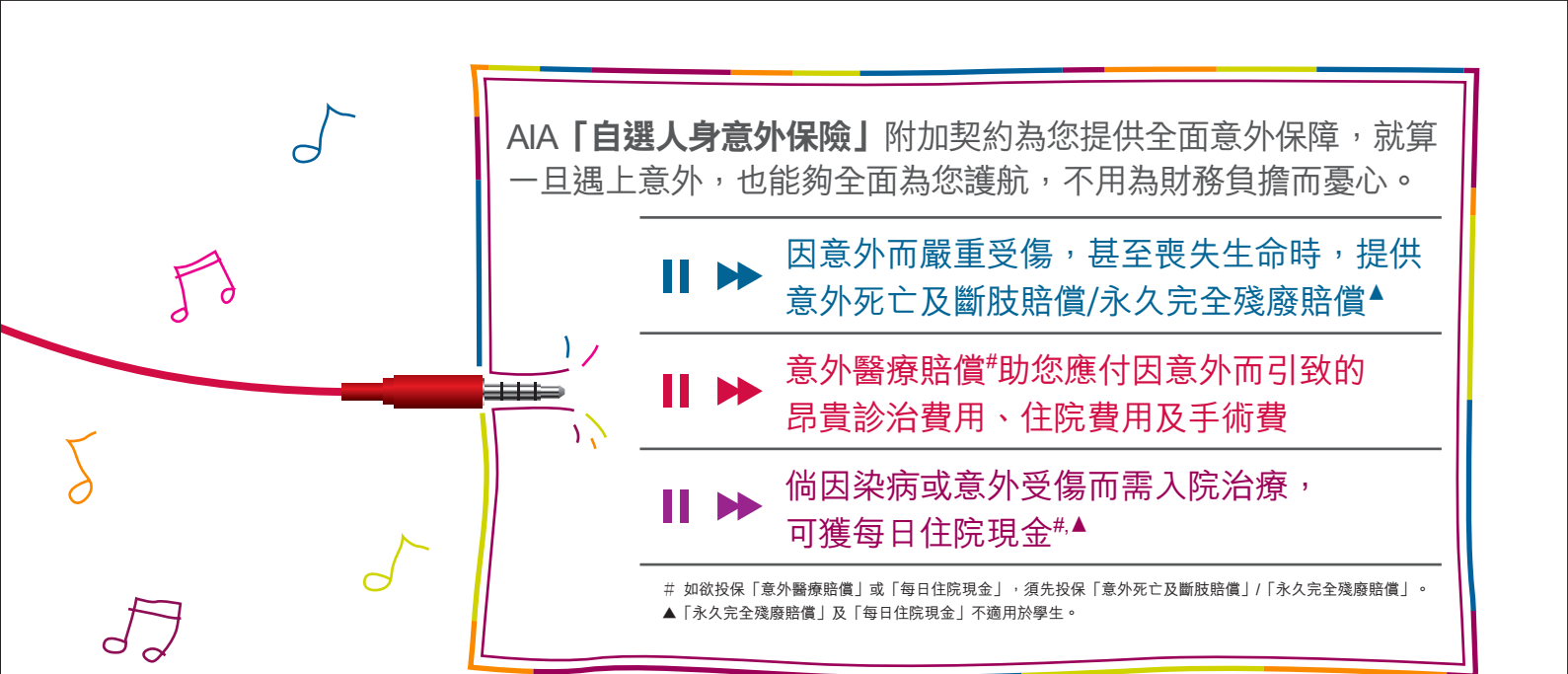
條款及細則

1. 本推廣活動由2014年8月29日至11月27日止，包括首尾兩天(「推廣期」)。
2. 保費回贈(「此優惠」)只適用於推廣期內(根據新保單的申請日期)成功投保新基本計劃(投資連繫壽險計劃除外)，並同時附加「自選人身意外保險」附加契約(「推廣附加契約」)，並於2015年1月31日或之前續發的新保單(「新保單」)。新保單的其他附加契約將不獲此優惠。
3. 如符合資格，客戶將可獲回贈相等於新保單內的推廣附加契約之3個月保費(根據下列條款及細則4的計算方法)。任何於新保單續發後新增之附加契約或增加保障內容均不獲此優惠。

4. 回贈保費之計算方法：

新保單之繳款方式	計算方法*
月繳	= 推廣附加契約之月繳保費 x 3
季繳	= 推廣附加契約之季繳保費 / 3 x 3
半年繳	= 推廣附加契約之半年繳保費 / 6 x 3
年繳	= 推廣附加契約之年繳保費 / 12 x 3

* 回贈保費是以第二年首期保費計算。



AIA「自選人身意外保險」附加契約為您提供全面意外保障，就算一旦遇上意外，也能夠全面為您護航，不用為財務負擔而憂心。

|| ▶▶ 因意外而嚴重受傷，甚至喪失生命時，提供意外死亡及斷肢賠償/永久完全殘廢賠償▲

|| ▶▶ 意外醫療賠償#助您應付因意外而引致的昂貴診治費用、住院費用及手術費

|| ▶▶ 倘因染病或意外受傷而需入院治療，可獲每日住院現金#▲

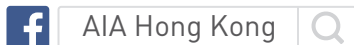
如欲投保「意外醫療賠償」或「每日住院現金」，須先投保「意外死亡及斷肢賠償」/「永久完全殘廢賠償」。
▲ 「永久完全殘廢賠償」及「每日住院現金」不適用於學生。

請即聯絡您的財務策劃顧問或致電AIA客戶熱線瞭解詳情

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5. 保費回贈金額將於新保單內的推廣附加契約生效後第13個月或之後，存入至保單內的現金儲備金戶口。新保單及推廣附加契約須於保費回贈時仍然維持生效，方可享有此優惠。
6. 此優惠並不適用於在2014年8月28日或之前已申請投保之保單。所有現有基本計劃或附加契約將不適用於此優惠。
7. 每張合資格之新保單於推廣期內只可獲取優惠一次。此推廣不可與其他AIA推廣優惠同時使用。如新保單符合多於一項推廣優惠之要求，客戶可獲取保費回贈金額較高的推廣優惠。

8. 此優惠並不適用於在2014年8月28日或之前已遞交或已繕發但其後於推廣期內撤回投保申請或取消保單，並再次投保相同產品計劃之客戶。
9. AIA有權隨時更改本推廣活動的條款及細則而毋須另行通知。如對本推廣活動有任何爭議，AIA保留最終決定權。

以上所載資料僅供參考之用。就有關產品特色，內容及條款，詳情請參閱有關產品小冊子及保單條款。「AIA」、「本公司」或「我們」是指友邦保險(國際)有限公司(於百慕達註冊成立之有限公司)。

PROTECTION

**Greater peace of mind
Enjoy those treasured
moments with your
loved ones**

AIA *Personal Accident Insurance – PAC Select* provides better protection



**THE REAL LIFE
COMPANY**

When you don't have to worry about what would happen if you had an accident, life becomes more relaxed.

When you have peace of mind, the time you spend with your family becomes richer, and you can focus on enjoying those treasured moments even more.

AIA offers you all-round insurance that gives you peace of mind, with protection for you and your family today and in the future.

With any successful application for a new basic plan (except Investment-linked Assurance Scheme) and top up with a *Personal Accident Insurance – PAC Select* rider from 29 August to 27 November 2014, you can receive **3-month** premium refund on the rider.

Act now! Give yourself the peace of mind you deserve, and have total protection for you and your family.

3-Month Premium Refund

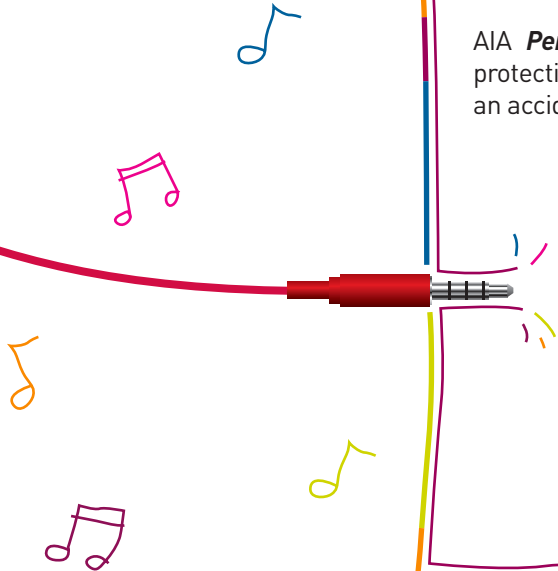
Terms and Conditions:

1. This promotion covers the period from 29 August 2014 to 27 November 2014, both dates inclusive ("the Promotion Period").
2. The premium refund offer ("the Offer") is only applicable to the successful application on any new basic plan (except Investment-linked Assurance Scheme) attached with *Personal Accident Insurance – PAC Select* ("the Eligible Rider") within the Promotion Period (based on the application date of the new policy) while the new policy(ies) must be issued on or before 31 January 2015 ("New Policy"). Apart from the Eligible Rider, other riders attached to the New Policy are not entitled to the Offer.
3. Qualified customer is entitled to the premium refund equal to 3-month premium paid (based on the calculation in Point 4 of Terms and Conditions below) under the Eligible Rider attached to the New Policy. Any rider addition or benefit upgrade after the New Policy issued will not be eligible for the Offer.

4. Calculation of the premium refund:

Payment mode of the New Policy	Premium refund calculation method*
Monthly	= monthly premium of the Eligible Rider x 3
Quarterly	= quarterly premium of the Eligible Rider / 3 x 3
Semi-annually	= semi-annual premium of the Eligible Rider / 6 x 3
Annually	= annual premium of the Eligible Rider / 12 x 3

* The premium refund is calculated by the payment of the first modal premium of the second policy year.



AIA **Personal Accident Insurance – PAC Select** rider provides you with total protection so that you don't need to worry about the financial burden of suffering an accident. The plan includes:

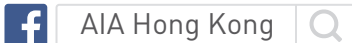
- || ▶▶ Compensation for totally and permanently disabled[▲] or death if you are seriously injured or lose your life in an accident
- || ▶▶ Reimbursement[#] of medical, hospital and surgical expenses resulting from an accident
- || ▶▶ Daily Hospital Income^{#,▲} for each day you are in hospital as a result of injury sustained in an accident or sickness

[#] You have to apply for the Accidental Death & Dismemberment / Permanent Total Disability as a precedent to apply for the Accidental Medical Expenses Reimbursement / Daily Hospital Income.

[▲] Permanent Total Disability and Daily Hospital Income are not applicable to students.

Please contact your financial planner or call AIA Customer Hotline for details

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- The premium refund will be credited to the Future Premium Deposit Account of the policy while it is on or after the 13th month of the New Policy for premium payment. The New Policy and the Eligible Rider should be in-force when the time the premium refund is credited.
- The Offer is not applicable to any new policy applied on or before 28 August 2014. Any existing policy or rider is not eligible to the Offer.
- Each qualified New Policy can only enjoy the Offer once during the Promotion Period. The Promotion will not be available in conjunction with other AIA promotional offers. If the New Policy fulfills more than one promotional offer's requirement, the promotional offer with higher premium refund amount will be entitled.

- The Offer is not applicable to applicants who submitted applications on or before 28 August 2014 but withdrew the applications or cancelled the policies issued during the Promotion Period and then re-applied for the same product.
- AIA reserves the right to change any terms and conditions of this promotion without issuing further notices. In the event of any disputes, AIA's decision shall be final and conclusive.

"AIA", "the Company" or "we" herein refers to AIA International Limited (Incorporated in Bermuda with limited liability). The above information is intended for reference only. For details of the product features and terms and conditions, please refer to Product Brochure and its Policy Provisions.