



**CRITICAL  
ILLNESS  
PROTECTION**

## **EASYGUARD CARE ESSENCE (EGCE)**

**Crucial protection for what matters most**



AIA International Limited  
(Incorporated in Bermuda with limited liability)



**HEALTHIER, LONGER,  
BETTER LIVES**

# Cancer, heart attack and stroke can strike anytime in life

It is important to prepare for rainy days even while you are young and healthy

Giving you budget-friendly core protection against 3 of the Hong Kong's most common critical illnesses, EasyGuard Care Essence is a yearly renewable plan that covers cancer, heart attack and stroke, with affordable premiums and guaranteed renewal up to the insured's age 85. With this plan, you can enjoy peace of mind even during life's challenges.

Cancer, heart attack and stroke are the 3 of the most common fatal diseases in Hong Kong<sup>1</sup>. These critical illnesses can strike even the younger generation unexpectedly. That is why it is important to plan early for critical illness protection, before they catch us unawares. Studies have shown that:

## Cancer

- In Hong Kong, **1 in 4 men** and **1 in 5 women** are at risk of contracting cancer before the age of 75<sup>2</sup>
- Cancer accounts for approximately **1 in 3 deaths** in Hong Kong<sup>3</sup>
- The top 3 most common cancers are of the **colorectum, lung, and breast**<sup>4</sup>, and new cases are predicted to continue rising<sup>5</sup>
- The rates of colorectal cancer diagnoses are rising in younger age group, **3 in 25 colorectal cancer patients** are under age 50<sup>6</sup>



## Sources:

1. Death Rates by Leading Causes of Death, 2001 - 2019, Centre for Health Protection (<https://www.chp.gov.hk/en/statistics/data/10/27/117.html>)
2. Cancer of All Sites in 2017, Hong Kong Cancer Registry, Hong Kong Hospital Authority ([https://www3.ha.org.hk/cancereg/pdf/factsheet/2017/all\\_2017.pdf](https://www3.ha.org.hk/cancereg/pdf/factsheet/2017/all_2017.pdf))
3. Number of Deaths by Leading Causes of Death by Sex by Age in 2018, Centre for Health Protection (<https://www.chp.gov.hk/en/statistics/data/10/27/340.html>)
4. Top Ten Cancers in 2017, Hong Kong Cancer Registry, Hospital Authority (<https://www3.ha.org.hk/cancereg/topten.html>)
5. Latest Cancer Statistics, Hong Kong Anti-Cancer Society (<https://www.hkacs.org.hk/en/medicalnews.php?id=213>)
6. Colorectal Cancer Rates Rise in Younger Adults, American Cancer Society (<https://www.cancer.org/latest-news/colorectal-cancer-rates-rise-in-younger-adults.html>)

The above information was gathered from external sources on a general basis and is for reference only.

The information is extracted from AIA's Research of Critical Illness Trends and Medical Expenses by GfK Hong Kong, an independent market research company (data collected in April 2021).





## Heart attack and stroke

- Heart attack account for **1 in 8 deaths** in Hong Kong<sup>7</sup>
- It is estimated that **1 in 10** people **aged 30-74** will suffer a cardiovascular event within a decade, such as a heart attack or stroke<sup>8</sup>
- Heart attack and stroke are becoming increasingly common among young adults<sup>9,10</sup>. Among young patients who suffer a heart attack, **1 in 5** are aged 40 and below<sup>9</sup>



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### Sources:

7. Number of Deaths by Leading Causes of Death, 2001 - 2019, Centre for Health Protection (<https://www.chp.gov.hk/en/statistics/data/10/27/380.html>)
8. Non-Communicable Diseases Watch September 2018, Centre for Health Protection, Department of Health ([https://www.chp.gov.hk/files/pdf/ncd\\_watch\\_sep\\_2018.pdf](https://www.chp.gov.hk/files/pdf/ncd_watch_sep_2018.pdf))
9. Heart attacks increasingly common in young adults, ScienceDaily (<https://www.sciencedaily.com/releases/2019/03/190307081026.htm>)
10. Rising Stroke Incidence in Young Adults: More Epidemiological Evidence, More Questions to Be Answered, Journal of the American Heart Association


The above information was gathered from external sources on a general basis and is for reference only.

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# Plan highlights



Provides essential cover for cancer, heart attack and stroke



Affordable premiums for budget friendly protection



Guaranteed renewal up to age 85 for peace of mind

# Cover at a glance

Product Nature	Critical illness protection insurance plan (lump sum payment)
Plan Type	Basic plan
Insured's Age at Application	Age 18 – 65
Benefit Term	Up to age 85 of the insured
Currency	US\$/HK\$/MOP
Renewal Period	Yearly
Benefits	<div><ul style="list-style-type: none"><li>Major Urban Critical Illness Benefit covers:<ul style="list-style-type: none"><li>Cancer</li><li>Heart Attack</li><li>Stroke</li></ul></li><li>Compassionate Death Benefit</li></ul></div>





## Critical illness protection

**EasyGuard Care Essence** is a **critical illness protection insurance plan** with protection up to the age of 85. We will pay the Major Urban Critical Illness Benefit in a lump sum cash if the insured, who is the person protected under the policy, is diagnosed with a covered cancer, heart attack or stroke. This will be equal to 100% of your chosen sum assured, providing you and your loved ones with valuable support on your recovery journey. Once the Major Urban Critical Illness Benefit is paid, Compassionate Death Benefit will be no longer provided.

### Remarks:

- Please refer to the policy contract for the definitions of covered illnesses.



## If the worst should happen

If the insured passes away, we will pay Compassionate Death Benefit of US\$650 or HK\$/MOP5,000, to the person whom you select in your policy as beneficiary. We will deduct all outstanding amount you owe to us under your policy before we make any claim payment.



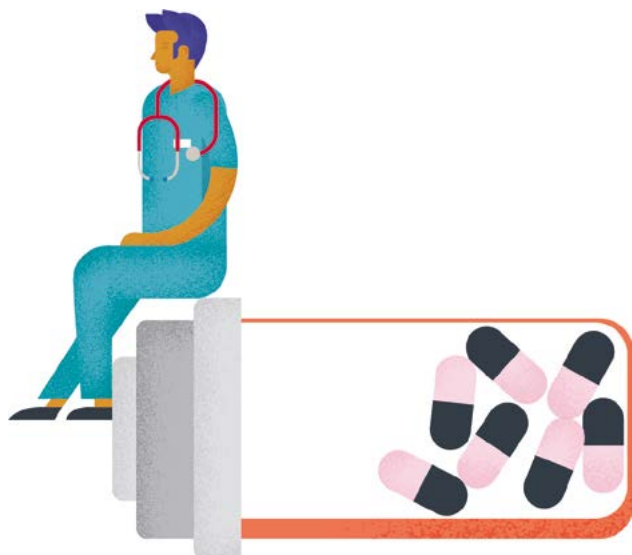
## Guaranteed renewal until the insured's age of 85

**EasyGuard Care Essence** guarantees that your premium will not be raised for any changes in insured's health condition. You can renew the cover every year until the insured's age 85. Renewal premium of the next policy year will be based on the prevailing premium rates for the age of the insured at the time of renewal (please refer to the "Premium Adjustment" under Important Information).



## A currency that suits you

For your convenience, we offer this policy in US dollars and HK dollars. If the policy is issued in Macau, you can also choose Macau pataca as the currency.







# Annual Premium Rate Table

(Yearly renewable, per US\$/HK\$/MOP1,000 Sum Assured)

Premium rates stated below are used for calculation of the first year premium of the cover according to insured’s current attained age, but cannot be used for calculation of the actual premiums payable by you in the future. We will give you a written notice before each end of policy year regarding the actual premiums payable of the coming year.

Age	Male		Female	
	Non-smoker	Smoker	Non-smoker	Smoker
18 - 25	0.65	0.82	0.88	1.17
26	0.71	0.90	0.99	1.32
27	0.77	1.00	1.11	1.49
28	0.84	1.10	1.24	1.68
29	0.92	1.21	1.39	1.89
30	1.00	1.34	1.56	2.14
31	1.09	1.48	1.75	2.41
32	1.19	1.63	1.96	2.72
33	1.29	1.80	2.20	3.07
34	1.41	1.98	2.46	3.47
35	1.54	2.18	2.76	3.91
36	1.68	2.46	2.98	4.27
37	1.83	2.77	3.22	4.65
38	2.00	3.11	3.47	5.07
39	2.18	3.50	3.75	5.52
40	2.39	3.94	4.05	6.02
41	2.61	4.43	4.38	6.56
42	2.85	4.99	4.73	7.15
43	3.11	5.61	5.10	7.80
44	3.39	6.32	5.51	8.50
45	3.71	7.11	5.95	9.26
46	4.12	7.86	6.22	9.90
47	4.58	8.69	6.50	10.58
48	5.09	9.61	6.79	11.31
49	5.66	10.63	7.09	12.08
50	6.29	11.75	7.41	12.91
51	7.00	12.99	7.74	13.80
52	7.78	14.37	8.08	14.75
53	8.65	15.89	8.45	15.76
54	9.61	17.57	8.82	16.84
55	10.69	19.43	9.22	18.00
56	11.71	21.20	9.76	18.81
57	12.83	23.13	10.34	19.65
58	14.06	25.24	10.95	20.53
59	15.40	27.55	11.60	21.45
60	16.87	30.06	12.29	22.41



## Annual Premium Rate Table (continued)

(Yearly renewable, per US\$/HK\$/MOP1,000 Sum Assured)

Age	Male		Female	
	Non-smoker	Smoker	Non-smoker	Smoker
61	18.48	32.80	13.02	23.41
62	20.25	35.79	13.79	24.46
63	22.18	39.05	14.61	25.55
64	24.30	42.61	15.47	26.70
65	26.62	46.49	16.39	27.89
66*	28.76	50.09	18.04	30.68
67*	30.91	53.43	19.59	33.34
68*	33.25	56.84	21.41	36.36
69*	36.23	60.35	23.65	39.38
70*	39.57	63.97	26.01	42.66
71*	43.24	69.09	28.42	46.17
72*	47.09	74.68	30.92	49.92
73*	51.14	82.25	33.59	53.88
74*	55.34	89.92	36.33	58.06
75*	59.59	97.48	39.13	62.46
76*	63.75	102.88	41.89	66.88
77*	67.54	108.01	44.59	70.79
78*	72.52	114.74	46.65	73.55
79*	77.81	121.81	48.70	75.96
80*	83.34	129.06	51.13	79.76
81*	89.03	136.39	53.19	82.15
82*	94.93	143.84	55.26	84.61
83*	103.18	154.62	60.31	91.37
84*	111.71	165.56	65.43	98.03

\* For renewal only.

### Notes:

- Premium payable is calculated according to the insured's attained age and the applicable premium rate at the time of application or renewal.
- The annual premium rate table is for reference only.
- Premium rates stated above are non-guaranteed and subject to revision by the Company from time to time.
- This annual premium rate table does not include levy which is collected by the Insurance Authority.

## Important Information

*This brochure does not contain the full terms and conditions of the policy. It is not, and does not form part of, a contract of insurance and is designed to provide an overview of the key features of this product. The precise terms and conditions of this plan are specified in the policy contract. Please refer to the policy contract for the definitions of capitalised terms, and the exact and complete terms and conditions of cover. In case you want to read policy contract sample before making an application, you can obtain a copy from AIA. This brochure should be read along with the illustrative document (if any) and other relevant marketing materials, which include additional information and important considerations about this product. We would like to remind you to review the relevant product materials provided to you and seek independent professional advice if necessary.*

This plan is an insurance plan without any savings element. All premiums are paid for the insurance and related costs.

This brochure is for distribution in Hong Kong / Macau only.

## Key Product Risks

1. You should pay premiums for this plan till insured's age 85. If you do not pay the premium within 31 days of the premium due date, the policy will be terminated and you / the insured will lose the benefit.
2. You may request for the termination of your policy by notifying us in written notice. Also, we will terminate your policy and you / the insured will lose the benefit when one of the following happens:
  - the insured passes away;
  - you do not pay for the premium within 31 days of the due date;
  - no effective add-on plan is attached to this plan on or after the anniversary of your policy immediately following the insured's 85th birthday; or
  - the benefit paid of Major Urban Critical Illness Benefit reaches 100% of the sum assured (only applicable if no effective add-on plan is attached to this plan).
3. Major Urban Critical Illness Benefit and Compassionate Death Benefit will be terminated on the anniversary of your policy immediately following the insured's 85th birthday.
4. We underwrite the plan and you are subject to our credit risk. If we are unable to satisfy the financial obligations of the policy, the insured may lose your premium paid and benefits.
5. You are subject to exchange rate risks for plans denominated in currencies other than the local currency. Exchange rates fluctuate from time to time. You may suffer a loss of your benefit values and the subsequent premium payments (if any) may be higher than your initial premium payment as a result of exchange rate fluctuations. You should consider the exchange rate risks and decide whether to take such risks.
6. In some situations, total premiums payable may be greater than the received benefit.
7. Your current planned benefit may not be sufficient to meet your future needs since the future cost of living may become higher than they are today due to inflation. Where the actual rate of inflation is higher than expected, you may receive less in real terms even if we meet all of our contractual obligations.

Effective from 1 January 2018, all policy owners are required to pay a levy on each premium payment made for both new and in-force Hong Kong policies to the Insurance Authority (IA). For levy details, please visit our website at [www.aia.com.hk/useful-information-ia-en](http://www.aia.com.hk/useful-information-ia-en) or IA's website at [www.ia.org.hk](http://www.ia.org.hk).

## Key Exclusions

Except for the Compassionate Death Benefit, we will not cover conditions that result from any of the following events:

- any illnesses with signs / symptoms which first occurred before or within 90 days after the policy is issued; and
- cancer of the insured due to AIDS or HIV infection.

The above list is for reference only. Please refer to the policy contract of this plan for the complete list and details of exclusions.

## Premium Adjustment

In order to provide you with continuous protection, we will review the premium of your plan from time to time and adjust it accordingly at the end of every policy year if necessary. During the review, we may consider factors including but not limited to the following:

- claim costs incurred from all policies under this plan and the expected claim outgo in the future which reflects the impact of change in the incidence rate of covered illnesses;
- historical investment returns and the future outlook of the product's backing asset;
- policy surrenders and lapses; or
- expenses directly related to the policy and indirect expenses allocated to this product.

## Claim Procedure

If you wish to make a claim, you must send us the appropriate forms and relevant proof. You can get the appropriate claim forms in [www.aia.com.hk](http://www.aia.com.hk), by calling the AIA Customer Hotline (852) 2232 8968 in Hong Kong, or by visiting any AIA Customer Service Centre. For detail claim procedures, please refer to the Claim Procedure section in the policy contract. If you wish to know more about claim related matter, you may visit "File A Claim" section under our company website [www.aia.com.hk](http://www.aia.com.hk).

## Suicide

If the insured commits suicide within one year from the date on which the policy takes effect, our liability will be limited to the refund of premiums paid (without interest) less any outstanding amount you owe to us under this policy.

## Incontestability








Except for fraud or non-payment of premiums, we will not contest the validity of this policy after it has been in force during the lifetime of the insured for a continuous period of two years from the date on which the policy takes effect. This provision does not apply to any add-on plan providing accident, hospitalisation or disability benefits.

## Warning Statement and Cancellation Right

**EasyGuard Care Essence** is an insurance plan without any savings element. All premiums are paid for the insurance and related costs. If you are not happy with your policy, you have a right to cancel it within the cooling-off period and obtain a refund of any premiums and levy paid. A written notice signed by you should be received by the Customer Service Centre of AIA International Limited at 12/F, AIA Tower, 183 Electric Road, North Point, Hong Kong within the cooling-off period (that is, 21 calendar days immediately following either the day of delivery of the policy or cooling-off notice (informing you / your nominated representative about the availability of the policy and expiry date of the cooling-off period, whichever is earlier). After the expiration of the cooling-off period, if you cancel the policy before the end of the term, you will not receive the refund of premiums paid.

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

Hong Kong  (852) 2232 8968  
 [aia.com.hk](http://aia.com.hk)

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## Important Notes from the Insurance Agent of The Bank of East Asia, Limited

- The Bank of East Asia, Limited ("BEA"), being registered with the Insurance Authority as a licensed insurance agency, act as an appointed licensed insurance agent for AIA International Limited ("AIA"). This insurance plan is a product of AIA but not BEA.
- This insurance plan is underwritten by AIA and it is not a bank savings plan with free life insurance coverage. Part of the premium pays for the insurance and related costs. The premium paid is not a placement of a savings deposit with the bank and hence is not protected by the Deposit Protection Scheme in Hong Kong.
- Add-on plan (if any) is an add-on coverage for this insurance plan with additional premium paid required. BEA does not distribute any add-on plan; therefore, you cannot apply the add-on plan through BEA. If needed, you can contact AIA Customer Service Centre for inquiry after the policy is issued by AIA.
- In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between BEA and the customer out of the selling process or processing of the related transaction, BEA is required to enter into a Financial Dispute Resolution Scheme process with the customer.
- Claims under this insurance plan must be made by you to AIA directly. You can get the appropriate claim form by calling AIA Customer Service Hotline +852 2232 8968 in Hong Kong or visiting [www.aia.com.hk](http://www.aia.com.hk) or any AIA Customer Service Centre. For details, please refer to the policy contract provided by AIA.
- BEA's sales staff (including direct sales staff and authorised agents) are remunerated not only based on their financial performance, but also according to a range of other factors, including their adherence to best practices and their dedication to serving customers' interests.
- The information you disclosed in response to all AIA's questions must be true, complete and correct. Failure to disclose true, complete and correct information to AIA may render AIA unable to accept or process your application or the policy void.
- You are reminded to carefully review the relevant product materials provided to you and be advised to seek professional / independent advice when considered necessary.
- **For the benefits mentioned throughout the product brochure and Important Notes, please note that the policy owner is subject to the credit risk of AIA. If the policy owner discontinues and / or cancels this policy, he / she will not get back any of the premiums he / she has paid.**

