

1+1 Life and Health Customers Welcome Offer – SmartProtect Plus 3-Month Free Coverage

AXA, being one of the leading insurers in Hong Kong, offers integrated solutions across Life and Health, and General Insurance to our customers for better living. We are excited to introduce SmartProtect Plus to you, an accident insurance solution which helps you handle medical and out-of-pocket costs after an injury, from emergency treatment, hospital stays, even death and disability.

From 3 October 2022 to 31 December 2022 (both dates inclusive) (“Programme Period”), if you successfully enroll for any Designated Insurance Plan(s)¹ of Life and Health protections with required annualised first year premium at HKD6,000 or above through AXA Financial Consultants, you will be entitled to a 3-Month Free Coverage of SmartProtect Plus Individual Coverage – Standard Plan as a welcome offer. Act now and contact your AXA Financial Consultant to learn more.

1+1 Life and Health Customers Welcome Offer (“Programme”) Details

Programme Period	Between 3 October 2022 and 31 December 2022 (both days inclusive)
Designated Insurance Plan(s) ¹	<ul style="list-style-type: none"> • Fortune Guard Life Insurance • Early Stage Major Illness Benefit III Supplement • Fortune Protector Life Insurance • Ever Care Accident Protector Supplement • Smart Protector II Life Insurance Series • Smart Protector II • Extra CARE Insurance Plan • Smart Elite Term / Smart Term • Grand Heritage II • Heritage Builder Universal Life Plan • Lifelong Care Partner Insurance • SurgiCare Surgical Insurance Plan • Pink Medical Insurance Plan • Global Elite II Health Plan • Smart Start Medical Insurance • MediPartner Health Plan • Smart Medimoney • Cancer Therapy Insurance II • Cancer And Stroke Therapy Insurance • Precious Mom and Child Insurance • AXA WiseGuard Medical Insurance Plan • Smart Medicare • AXA WiseGuard Pro Medical Insurance Plan • LoveAssure Critical Illness Plan • LoveAssure Plus Critical Illness Plan • MultiPro Critical Illness Protection Series • HealthVital II Major Illness Plan

	<ul style="list-style-type: none"> • HealthSelect II Major Illness Plan • Smart Living Insurance II • Living Insurance Plus II • Extra Living Insurance II • Disability Income Protection / Disability Income Protection Plus • Max Wealth Insurance Plan • FortuneXtra Savings Plan • Wealth Ultra Savings Plan • Wealth Genius Income Plan • Wealth Advance Savings Series II – Classic / Ultimate • Flexi Power Saver • Smart Jumbo Saver III Savings Series / Smart Saver III Savings Series • Accident Protector First 3 Years Free Supplement • IncomeEnrich Deferred Annuity Plan • Orion II Investment Insurance Plan • Pavo Investment Insurance Plan • Signature II Investment Insurance Plan • MediEnhancer Supplement • Max Goal Insurance Plan
Eligible Customer(s)	<ul style="list-style-type: none"> • Customer who successfully enrolls in any of the Designated Insurance Plan(s) ¹ with the required annualised first year premium (including basic plan and its supplement(s)) at HKD6,000 (or equivalent foreign currency) or above during the Programme Period; and • Customer must be the policy owner of the Designated Insurance Plan and is aged 18 to 64 during the Programme Period; and • Customer must be occupation class ² 1, 2 or 3; and • Customer must complete the Application Form for the 3-Month Free Coverage of SmartProtect Plus Individual Coverage – Standard Plan
Offer ⁴	3-Month Free Coverage of SmartProtect Plus Individual Coverage – Standard Plan ³

Remarks:

1. For product details and relevant terms and conditions of the Designated Insurance Plan(s), please refer to the relevant product brochure, product leaflet, product flyer, product concept kit, product key facts statement, participating policy fact sheet(s), premium schedule and policy terms and conditions specimen.
2. For details of the occupation class, please refer to the appendix attached to this document.
3. For coverage details and relevant terms and conditions of SmartProtect Plus Individual Coverage – Standard Plan, please refer to the relevant product brochure and policy wording. Optional Covers are not applicable to this welcome offer.
4. For the other applicable requirements, please refer to the terms and conditions stated in this document.

Terms and Conditions:

1. The 3-Month Free Coverage of SmartProtect Plus Individual Coverage – Standard Plan (“Offer”) is provided by AXA General Insurance Hong Kong Limited (“AXA”).
2. The Offer is only applicable to customers who meet all the following requirements (“Eligible Customer(s)”):

- a. successfully enrolls in any of the Designated Insurance Plan(s) (as listed in the table) with the required annualised first year premium (including basic plan and its supplement(s)) at HKD6,000 (or equivalent foreign currency) or above and such policy is successfully underwritten and issued by AXA China Region Insurance Company (Bermuda) Limited (Incorporated in Bermuda with limited liability) / AXA China Region Insurance Company Limited during the Programme Period; and
 - b. customer must be the policy owner of the Designated Insurance Plan and is aged 18 to 64 during the Programme Period; and
 - c. customer must be occupation class 1, 2 or 3; and
 - d. customer must complete the Application Form for the 3-Month Free Coverage of SmartProtect Plus Individual Coverage – Standard Plan (“Application Form”)
3. The policy owner of the Designated Insurance Plan and the policy owner/insured of the Offer must be the same person.
 4. Each Eligible Customer will be entitled to the Offer once.
 5. Eligible customer must submit the Application Form through his/her AXA Financial Consultant within 14 days of successfully enrolled in Designated Insurance Plan.
 6. The policy effective date for this 3-month free coverage must be the issuance date of the Designated Insurance Plan. The liability of the Company does not commence until this proposal form has been accepted by the Company. If the Designated Insurance Plan cannot approve and issue policy eventually, this 3-month free coverage will not be effective.
 7. After submission of the completed Application Form for the Offer, a confirmation email of the Offer will be sent to the Eligible Customer’s last known correspondence email address stated in the Application Form at least 5 working days after policy issuance of the Designated Insurance Plan to confirm that the free coverage starts (“Policy”). The policy schedule and policy wording of the Offer will be provided via Emma by AXA mobile app by then.
 8. After the 3-month free coverage period, the Policy will be renewed for a 12-month period automatically, and AXA will debit the annual renewal premium (the 3-month free coverage period is not applicable for calculating the no claim discount) and levy[^] from the credit card account provided in the aforesaid Application Form one week before the renewal policy of insurance starts.
 9. The Eligible Customer should submit written cancellation request to AXA through his/her AXA Financial Consultant at least 30 days prior to the renewal date should one decide not to renew the Policy.
 10. The Offer is non-transferable and cannot be exchanged or redeemed for cash under any circumstances.
 11. If the Eligible Customer is also entitled to other prevailing promotion reward(s) in respect of the same policy, AXA reserves the right to provide only one of such rewards to the customer, at AXA sole discretion.
 12. AXA has the absolute right to interpret the terms and conditions and reserves the right to change or cancel the Offer and its related arrangements without further notice.
 13. In the event of any dispute, AXA reserves the right to make the final decision without further notice.
 14. The terms and conditions of this Offer will form part of the Policy. Please refer to policy schedule and policy wording to understand the terms and conditions of all the benefits and exclusions.
 15. If there is any inconsistency or conflict between the English version and the Chinese version of these terms and conditions, the English version shall prevail.

[^] Levy collected by the Insurance Authority of Hong Kong has been imposed on the policy at the applicable rate. For further information, please visit www.axa.com.hk/ia-levy or contact AXA at (852) 2523 3061.

Note:

The words and expressions “policy owner” and “supplement” shown in this document shall carry the same meaning as “policy holder” and “rider” (respectively and where applicable) stated in the policy contract of

AXA WiseGuard Medical Insurance, AXA WiseGuard Pro Medical Insurance and Smart Medicare.

Appendix – Occupation Class

職業類別	Occupation Class 1
行政人員	Administrator
商業 – 管理人員	Business – Management
商業 – 公司持有人/董事	Business – Owner/Director
公務員 – 文職	Civil Services – Administrative
文職人員	Clerical Staff
顧問（只需室內工作）	Consultant（Indoor Work Only）
專業 – 會計師	Professional – Accountant
專業醫生和護士（藥劑師，心理醫生，牙醫，獸醫等）	Professional Doctor & Nurse（Pharmacist, Psychologist, Dentist, Vet, etc）
專業法律（律師，大律師，法官，法律顧問等）	Professional Legal（Lawyer, Barrister, Judge, Legal Advisor, etc）
教師/校長	Teacher/Principal
職業類別	Occupation Class 2
藝術/廣告/設計	Art/Advertising/Design
美容師	Beautician
餐飲 – 咖啡師/收銀員	Catering – Barista/Cashier
司機 – 私家車	Driver – Private Car
酒店文職人員（接待員，收銀員，客戶服務，商務中心，行政人員等）	Hotel Clerical Staff（Receptionist, Cashier, Customer Services, Business Centre, Management, etc）
家庭主婦	Housewife
製造業 – 主管	Manufacturing – Supervisor
學前兒童/學生	Pre-School Child/Student
專業 – 工程師	Professional – Engineer
專業物理，職業或言語治療師	Professional Physiotherapist, Occupational or Speech Therapist
退休人仕	Retired
銷售代理 – 室外	Sales Agent – Outdoor
銷售人員 – 室內/店主/收銀員	Sales Person – Indoor/Shopkeeper/Cashier
社工 – 室外	Social Worker – Outdoor
失業人仕	Unemployed
職業類別	Occupation Class 3
餐飲 – 廚師	Catering – Chef
餐飲 – 服務員/女服務員	Catering – Waiter/Waitress
清潔工人	Cleaning Worker
送貨員 – 快遞員/郵差	Delivery Worker – Courier/Postman
送貨員 – 外賣	Delivery Worker – Takeaway Food
貨車/貨櫃車司機（香港內）	Driver Lorry/Truck（HK only）
公共交通司機（巴士/的士/公共小巴/港鐵等）	Driver Public Transport（Bus/Taxi/Public Light Bus/MTR, etc）
娛樂製作人員（電影導演，製片人，編劇，作曲家，燈光和音響技術人員等）	Entertainment Production（Film Director, Producer, Screenwriter, Composers, Lighting and Sound Technicians, etc）
髮型師	Hair Stylist
小販	Hawker
醫護助理	Health Care Assistant
酒店 – 禮賓部	Hotel – Concierge
酒店 – 客房服務，清潔人員	Hotel – Housekeeping, Cleaner
救生員	Life Guard
本地傭工/海外傭工	Local Helper/Overseas Helper
體力勞動者 – 園丁	Manual Worker – Gardener
體力勞動者 – 金匠	Manual Worker – Goldsmiths
體力勞動者 – 室內裝修	Manual Worker – Interior Decoration
體力勞動者 – 倉庫管理員	Manual Worker – Stock Keeper
製造業 – 機器操作員	Manufacture – Machine Operator
製造業 – 包裝工人	Manufacture – Packing Worker
按摩師（推拿）	Masseuse（Massage）
保安員（非持械）	Security Guard（Non-Armed）
運動教練（功夫，乒乓球，籃球，羽毛球，網球，健身，瑜伽等）	Sports Coach（Kung Fu, Table Tennis, Basketball, Badminton, Tennis, Fitness, Yoga, etc）
技術員 – 車房/汽車維修	Technician – Garage/Car Repair
技術員 – 機器維修	Technician – Machine Repair
電氣和管道技術員（空調技術員/電工/水管工等）	Technician Electric & Pipes（Air-condition Technician/Electrician/Plumber, etc）

技術員 - 電話或網絡	Technician - Telephone or Network
導遊	Tour Guide