

Standing by the SMEs through the COVID-19 pandemic

AXA “Support the SME” Programme

The outbreak of COVID-19 has caused a global public health emergency and economic slowdown. Hong Kong is also being adversely impacted. In particular, Small and Medium Enterprises (SMEs) are facing a challenging time with very difficult business environment. At AXA, we always put our customers first. We not only provide comprehensive protection to our individual customers, we also support our SME customers through trying times and help them cope with the unprecedented challenges. We understand your concerns on the hygiene of your shops or offices during the pandemic and therefore, we offer you **free SME COVID-19 coverage**. We hope this benefit can provide you, your employees and customers a safe and healthy environment.

Privilege A free “Cleaning and Sanitising Expense” Coverage for designated customers with confirmed COVID-19 case

From 28 March 2022 to 31 August 2022 (the "Coverage Period"), the policyholders of the designated insurance plan¹ as stated in Table 1 below can enjoy:

Table 1

Designated Insurance Plan ^{1,3}	• SmartPlan Office • SmartPlan Shop
Application	No additional premium and no registration is required
Free Additional Coverage ²	A maximum reimbursement amount of HKD1,500 for the cleaning and/or sanitising service as a result of a confirmed COVID-19 case which happens to the current employees of the insured company at the insured premises during the Coverage Period

We support Hong Kong and together, we will fight COVID-19!

For details, please contact AXA Customer Service Hotline at (852) 2523 3061 (9am to 5:30pm, Monday to Friday, except public holidays) or visit www.axa.com.hk.

Remarks 1. For product details of the designated insurance plans, please refer to the relevant proposals, product brochures and policy contracts. 2. For details of the privileges, please refer to the relevant terms and conditions stated in this leaflet. 3. For the other applicable requirements, please refer to clause 2 of the terms and conditions stated in this leaflet.

AXA “Support the SME” Programme terms and conditions

1. AXA “Support the SME” Programme (“Programme”) is offered by AXA General Insurance Hong Kong Limited (“AXA”), subject to the following relevant terms and conditions.
2. The Additional “Cleaning and Sanitising Expense” Coverage (“Additional Coverage”) is only applicable if the following requirements are satisfied:
 - a. Customers must have an in force designated insurance plan as stated in Table 1 when a confirmed COVID-19 case happens to the current employees of the insured company at the insured premises during 28 March 2022 to 31 August 2022, both dates inclusive (the “Coverage Period”);
 - b. The COVID-19 case must be diagnosed by the current employees of the insured company at the insured premises during the Coverage Period (as referenced in the Hong Kong Government website: chp-dashboard.geodata.gov.hk);
 - c. The cleaning and/or sanitising service must be carried out by a professional cleaning company at the insured premises within a reasonable period of time from the date the person confirmed to be infected with COVID-19; and
 - d. The Additional Coverage can be claimed once only during the Coverage Period irrespective of the number of insured premises covered under the policy and the number of diagnosed employees of the insured company. After the Additional Coverage is claimed, it will automatically terminate.
(Designated insurance plan satisfying clause 2 above is hereinafter referred to as “Eligible Policy”.)
3. The related claims must be submitted within 1 month from the date of COVID-19 case is diagnosed by providing the following documents
 - a. COVID-19 test report issued by a hospital, a registered doctor or a Community Tests Centre, or isolation order/quarantine order issued by HKSAR Government after registration at HKSAR Government Rapid Antigen Test Positive online registration platform: <http://www.chp.gov.hk/ratp> with complete document upload, for the person employed at the insured premises
 - b. Proof of the person being the current employee of the insured company and had reported duty at the insured premises within 7 days before COVID-19 was diagnosed.
 - c. Receipt of the cleaning and/or sanitising service for the insured premises (with address and scope of the service stated)
4. The Additional Coverage will not be applicable if the customer repurchases a new policy of the same relevant insurance plan in the Coverage Period, and whom has claimed the Additional Coverage in the expiring policy already.
5. The Eligible Policy must be in force at the time of the Additional Coverage and all premiums due for the full one year period of insurance must be fully paid since inception, falling which the Additional Coverage will not be entitled. AXA reserves the right to claw back any reimbursement amount which AXA has paid. If the Eligible Policy shall terminate for whatever reasons, the Additional Coverage will be forfeited
6. For other special terms and conditions that will be applicable (if any), please contact the intermediary.
7. AXA reserves the right to alter or terminate the Programme (in whole or in part) and/or amend the relevant terms and conditions of the Programme at any time without prior notice. Any application under the Programme previously approved will not be affected by subsequent alteration or termination of the Programme and/or amendments to its terms and conditions.
8. If the eligible customer has claimed the Additional Coverage, the eligible customer cannot claim similar or same privilege offered by AXA under any other programme. Similarly, if the eligible customer has claimed similar or same benefit offered by AXA under any other programme, the eligible customer cannot claim the Additional Coverage.
9. This leaflet contains general information only. It does not constitute any offer for an insurance plan. For detailed terms, conditions and exclusions of the relevant insurance plan, please refer to the relevant proposals, product brochures and policy contracts.
10. The eligibility of participation in the Programme is not guaranteed and subject to AXA’s approval. In case of any dispute, the decision of AXA shall be final and conclusive.
11. If there is any inconsistency or conflict between the English and Chinese version of this document, the English version shall prevail.

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