traditional life

NAVIGATOR
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major illness insurance

AXA 安盛

redefining / standards

Don't let major illness worries disrupt your plans in life

Your health is precious and needs to be protected. With major illness likely to strike anyone at any time and medical costs inevitably rising steadily, AXA can help free you from the enormous financial burdens resulting from serious health problems.

AXA has tailored a series of major illness insurance plans that safeguard you and your loved ones against up to 45 major illnesses. We offer a total of three different plans to meet your unique needs – **Smart Living Insurance**, **Living Insurance Plus** and **Extra Living Insurance**.

Comprehensive Protection against 45 Major Illnesses

Illness doesn't care whether you are young or old, rich or poor! Which is why it makes sense to protect yourself against not only common diseases such as cancer, heart disease and strokes, but also other equally serious conditions including coma, disability, Parkinson's disease and many more.

Major Illness Cover			
Cancer e.g. Lung Cancer, Liver Cancer, Breast Cancer, Cervical Cancer (except Skin Cancer)			
Heart • Heart Attack • Surgery to Aorta	• Coronary Artery Disease • Cardiomyopathy	• Primary Pulmonary Arterial Hypertension • Eisenmenger's Syndrome	• Heart Valve Surgery
Nervous System • Stroke • Alzheimer's Disease • Encephalitis • Brain Damage • Necrotising Fasciitis	• Paralysis • Multiple Sclerosis • Poliomyelitis • Apallic Syndrome / Vegetative State	• Coma • Bacterial Meningitis • Motor Neurone Disease • Progressive Bulbar Palsy	• Parkinson's Disease • Benign Brain Tumour • Muscular Dystrophy • Amyotrophic Lateral Sclerosis
Immune System • AIDS / HIV due to Blood Transfusion	• Occupationally Acquired AIDS / HIV		
Major Organs / Functions • Chronic and Irreversible Kidney Failure • Fulminant Hepatitis • Deafness • Spinal Muscular Atrophy	• Major Organ Transplantation • Severance of Limbs • Loss of Speech	• Chronic Liver Disease • Major Burns • Loss of Independent Existence	• End Stage Lung Disease • Blindness • Progressive Supranuclear Palsy
Other Major Illnesses • Aplastic Anaemia • Dissecting Aortic Aneurysm	• Terminal Illness	• Medullary Cystic Disease	• Elephantiasis

A Lump Sum Cash Payment to Provide You with Immediate Financial Support

High medical costs are the last thing you will want to have to worry about if you are fighting a serious illness. Upon a doctor's diagnosis that you are suffering from any of the major illnesses covered by your policy, we will give you a cash lump sum benefit payment of as high as US$500,000. You can use the cash in any way you see fit - from settling your medical bills and monthly mortgage repayments to meeting the kids' school and university fees.

A Choice of 3 Affordable Plans to Meet Your Unique Needs

We offer a wide range of choices to suit your specific coverage needs and budget. By signing up for different major illness insurance plans, you can enjoy different types of financial protection, which are either advanced from, or additional to, your basic life plan.

Plan Names	Benefit Period	Benefit Type	Premium Structure^
Smart Living Insurance	Up to age 100	• 100% of the sum insured will be paid to you • After benefit is paid, the sum insured of your basic life plan will be deducted accordingly*	Level
Living Insurance Plus	Up to age 65	• 100% of the sum insured will be paid to you • After benefit is paid, the sum insured of your basic life plan will be deducted accordingly*	Level / Adjust based on attained age (depending on your basic life plan)
Extra Living Insurance	Up to age 65	• 100% of the sum insured will be paid to you • After benefit is paid, the sum insured of your basic life plan will remain unchanged	Adjust based on attained age

* The premium and cash value, if applicable, of your basic life plan will be reduced accordingly.
^ Premium rates are not guaranteed. AXA reserves the right to review and adjust the premium rates across each particular risk class on each policy anniversary.

Enjoy Total Peace of Mind up to Age 100

Our **Smart Living Insurance** offers you comprehensive coverage every day until age 100. With medical science advancing at a phenomenal rate, who's to say you won't live that long!

An Affordable Addition to Your Basic Life Insurance Plan

All 3 major illness insurance plans offer affordable premiums and are designed to work hand-in-hand with your AXA life policy. When you add them to your AXA life policy you will enjoy high-level protection in every corner and at every stage of your life. Best of all, as the plans are available for youngsters aged below 18, it's easy to ensure your children receive comprehensive protection in their daily lives, too.

Major Illness Insurance Series at a Glance

	Smart Living Insurance	Living Insurance Plus	Extra Living Insurance
Eligibility	Age 0 to 60	Age 0 to 60	Age 0 to 60
Benefit Period	Up to age 100	Up to age 65	Up to age 65
Premium Payment Period	Up to age 100	Up to age 65	Up to age 65
Premium Structure^	Level	Level / Adjust based on attained age (depending on your basic life plan)	Adjust based on attained age
Minimum Sum Insured	US$10,000 / HK$80,000	US$10,000 / HK$80,000	US$10,000 / HK$80,000

^ Premium rates are not guaranteed. AXA reserves the right to review and adjust the premium rates across each particular risk class on each policy anniversary.

Key Exclusions:

Please note that AXA's major illness insurance plans will NOT cover insured persons for:
1. any pre-existing or recurring major illnesses; or
2. any major illnesses diagnosed within the first 60 days of the effective date or any subsequent date of reinstatement of the major illness insurance plan; or
3. any HIV and / or HIV related illnesses including AIDS except where caused by blood transfusion or occupationally acquired.

For **Extra Living Insurance**, benefits will NOT be paid if an insured person dies within 14 days of the date that the major illness is first diagnosed (inclusive of the date of first diagnosis).

ABOUT AXA HONG KONG

AXA Hong Kong, a member of the AXA Group, prides itself of serving over 1 million customers in Hong Kong and Macau. Besides being one of the largest health protection providers in Hong Kong, it is also the number 1 General Insurance provider[1] and a market leader in motor insurance.

AXA Hong Kong is committed to helping its customers achieve stability and prosperity through providing a comprehensive range of life, health, property and casualty protection, as well as wealth management and retirement solutions.

We believe it is our inherent responsibility to support the communities we operate in, hence creating a sustainable business via constant and considerable contribution in the dimensions of health, environment and the community.

[1] Based on 2013 Office of the Commissioner of Insurance market share statistics

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