smart solutions for your medical needs

Get Extra Premium Discount!

- Family Discount: 5% off for each additional family member when enroll together (Applies after "Deductible" calculation)
- **Smart***Care Optimum* Plus: offers maximum 60% off if choose a deductible of $250,000

Smart*Care Optimum*
the full refund insurance that leaves you with no medical bills to pay

NAVIGATOR Insurance Brokers Ltd.
Unit 8E, Golden Sun Centre, 223 Wing Lok St, Sheung Wan, Hong Kong
Tel : +852 2530 2530 | Fax : +852 2530 2535
Email : crew@navigator-insurance.com | www.navigator-insurance.com

redefining / standards AXA

guaranteed renewal $^{\Delta}$

Once you have taken out **Smart***Care Optimum*, you will be entitled to continuous renewable protection, regardless of your health conditions.

high hospitalization benefits up to $5 million (apply to all age groups)

Covers a wide range of benefits including Daily Room & Board, Intensive Care Unit, Surgeon's fees and Anaesthetist's fees, up to a maximum of $5,000,000 per policy year.

full refund with no surgical table

Provides genuine and adequate benefits under Surgeon's fees, Anaesthetist's fees and Operation Theatre fees. Surgical benefits are payable within the maximum limit of your selected plan. There is no need to refer to complicated surgical schedules anymore.

no waiting period

Other than Pre-existing conditions, **Smart***Care Optimum* can provide you with immediate medical protection as soon as your application is accepted.

deductible options with great savings

If you choose to pay a fixed deductible towards the total costs of your treatment under Hospitalization Benefits, you can enjoy up to 60% premium discount for that section.

optional cover

(1) Outpatient Benefits

- Clinical Consultation
- Specialist Consultation
- Physiotherapy & Chiropractic Treatment
- Chinese Herbalist, Bonesetter & Acupuncturist
- X-Ray & Laboratory Expenses
- Prescribed Drugs & Medicine

(2) Dental Benefits

- Dental Treatment
- Preventive & Oral Examination
- Dentures

(3) Hospital Cash Benefits (**Smart***Care Essential*)

- Daily Hospital Cash
- Choice of $1,000, $750 or $500 per day during hospitalized
- Annual Benefits up to a maximum of $500,000

24-Hour Emergency Assistance Service

AXA Assistance Hotline for unlimited cover on the following:

- Telephone medical advice
- Emergency medical evacuation
- Repatriation after treatment
- Repatriation of mortal remains/ashes
- Compassionate visit
- Return of unattended dependent child(ren)
- Travel information
- Legal assistance

China Hospital Deposit Guarantee Card

- Worry free as no cash deposit required
- Cover over 200 Hospitals Network in China
- Allow immediate hospital admission arrangement

in-hospital credit arrangement (Hong Kong only)

- Free arrangement of credit facility when you need to stay in hospital
- Call our AXA Hotline (during office hours) and simply do a pre-approval then you can check into hospital for treatment right away

AXA Medical Card (Hong Kong only)

When you opt for Outpatient Benefits, you will get our exclusive AXA Medical Card

- A list of AXA panel doctors for clinical and specialist consultations services for you to choose from
- No need to make any medical payments when you present your AXA Medical Card to the listed doctors

NB : $^{\Delta}$Policy annual renew is guaranteed. AXA General Insurance Hong Kong Limited reserves its right to amend premium rates, benefits, terms and conditions upon policy renewal.

The information of this leaflet does not form any part of a contract of insurance. For full terms and conditions, please refer to the policy for complete details. A specimen policy can be made available upon request.

schedule of benefits (Effective from 1 June 2012 until further notice)

Basic Cover - Hospitalization Benefits	Maximum Limits, Per Person Elite Plan	 Deluxe Plan
▪ **Overall Annual Policy Limit**	**$5,000,000**	**$2,500,000**
▪ Daily Room & Board+ • Unlimited no. of days per disability	Private Room (Standard)	Semi-Private Room
▪ In-Hospital Doctor's Visit+ ▪ In-Hospital Specialist's Consultation+* ▪ Surgeon's Fee+ ▪ Anaesthetist's Fee+ ▪ Operating Theatre Fee+ ▪ Hospital Expenses+ ▪ Intensive Care Unit+ • Max. 30 days per disability ▪ In-Hospital Physiotherapy+ ▪ Prescription Drugs+ ▪ Organ Transplantation+# ▪ Parent Accommodation+ • Max. 60 days per disability ▪ Psychiatric Treatment+ • Max. 60 days per year ▪ Pre-Hospitalization Treatment • Limit to 1 visit per disability	Full Refund	Full Refund
▪ Post-Hospitalization Treatment • Within 42 days after discharge from hospital • Max. limit per day	$500	$500
▪ Home Nursing* • Max. 90 days per disability • Max. limit per day	$1,000	$500
▪ Hospital Cash (subject to Hong Kong SAR Government Public Ward only) • Max. 90 days per disability • Max. limit per day	$1,000	$700
▪ Outpatient Kidney Dialysis & Outpatient Cancer Treatment • Max. limit per year	$500,000	$250,000
▪ Accidental Dental Treatment+ • Max. limit per year	$10,000	$10,000
▪ Artificial Prosthesis (include Stent & Pacemaker)+* • Max. limit per year	$30,000	$15,000
▪ Max. limit per year for the above listed hospitalization benefits (applicable to medical expenses incurred overseas only)	$1,000,000	$500,000

Additional Optional Cover	Maximum Limits, Per Person Elite Plan	Deluxe Plan
(1) Outpatient Benefits - Max. limit per year	$150,000	$100,000
a) Clinical Consultation##	Full Refund	Full Refund
b) Specialist Consultation##	Full Refund	Full Refund
c) Physiotherapy & Chiropractic Treatment##*	Unlimited	Unlimited
▪ 80% Reimbursement		
▪ Max. 10 visits per year		
d) Chinese Herbalist, Bonesetter & Acupuncturist##		
▪ 100% Reimbursement		
▪ Max. limit per visit	$200	$200
▪ Max. 10 visits per year		
e) X-Ray & Laboratory Expenses*	Full Refund	Full Refund
f) Prescribed Drugs & Medicine*		
▪ Max. limit per year	$20,000	$10,000
(2) Dental Benefits^ - Max. limit per year	$16,000	$16,000
a) Dental Treatment	Full Refund	Full Refund
b) Preventive & Oral Examination		
▪ Max. limit per visit	$500	$500
▪ Max. 2 visits per year		
c) Dentures		
▪ Max. limit per tooth	$2,400	$2,400

	Gold Plan	Silver Plan	Bronze Plan
(3) Hospital Cash Benefits (**Smart***Care Essential*)			
a) Maximum Annual Limit	$500,000	$375,000	$250,000
b) Hospital Cash Benefit - per day	$1,000	$750	$500
▪ no pre-set maximum period			
c) Double Hospital Cash Benefit - per day	$2,000	$1,500	$1,000
▪ no pre-set maximum period			
(i) Confinement Overseas			
(ii) Intensive Care Unit			
(iii) Critical Illness			
d) Accidental Death Benefit	$100,000	$75,000	$50,000
e) Accidental Dental Benefit - per year	$10,000	$7,500	$5,000

	Elite Plan	Deluxe Plan
Unlimited 24-Hour Emergency Assistance Service (e.g. Medical evacuation/repatriation of mortal remains)	✔	✔
China Hospital Deposit Guarantee Card	✔	✔

NB: All expenses must be medical necessary and reasonable and customary.
Overseas cover & Emergency Assistance Service will be ceased if stay longer than 90 consecutive days outside Hong Kong SAR.
Medical card and In-Hospital Credit Arrangement can be provided subject to indemnification.
All amounts are in Hong Kong Dollars

+ If the Insured confines in a higher level of room type, the relevant medical expenses will be adjusted subject to the applicable terms and conditions of the policy.
# Include all expenses of operating theatre & materials, anaesthetists, surgeon and hospital service relating to the transplantation of heart, kidney, liver or bone marrow.
Limit to 1 visit per day.
* Recommended or referred by the attending physician.
^ For Dental cover, the Insured must submit a separate Dental Examination Report completed by Registered Dentist.

Major Exclusions

Some of the exclusions under this Plan are:

- Pre-existing conditions
- Drug addiction or alcoholism
- Suicide or self-inflicted injury
- Cosmetic or plastic surgery
- Pregnancy, childbirth, birth control and treatment for infertility
- Congenital anomalies
- Sexually transmitted diseases, AIDS or HIV-related conditions
- Routine health checks, rest cure
- Professional sports
- War or warlike operation, strike, riot and civil revolution
- Other exclusions as per our underwriting decisions

Eligibility

- You must be a Hong Kong resident (with Hong Kong Identity Card), aged 18 and below 65 on the first entry.
- You may also apply to cover your family members for the same plan including your legal spouse aged 18 to 64, and any unmarried child(ren) aged over 14 days to 17 years (or below 23 if in full time education).

AXA: a world leader in financial protection

AXA Group in 2011

- HK$868 billion* in consolidated revenues
- HK$10,738 billion* in assets under management
- 163,000 employees worldwide working to deliver the right solutions and top quality service to our customers
- 101 million customers across the globe have placed their trust in AXA to:
  - Insure their property (vehicles, homes, equipment)
  - Provide health and personal protection coverage for their families or employees
  - Manage their personal or corporate assets
- Standard & Poor's Rating: AA-

AXA General Insurance Hong Kong Limited

- One of the top general insurers in Hong Kong, leading in motor insurance
- Over 170 years of local experience in Asia
- Over 220 professional, well-trained and caring staff
- Wide range of SMART products for individual and business needs

* *As at 31 December 2011, calculated based on exchange rate of 1 Euro = HK$10.0822*

To apply or for more details, please contact your agent or broker, or you can contact us on

2523 3061

www.axa-insurance.com.hk

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redefining / standards

為你打造最合適的醫療保險方案

即享額外保費折扣優惠!

- 家庭折扣優惠：
  投保多一位家庭成員，額外享有5%保費折扣
  (以「自負金額」後為計算)
- 「卓越」**無憂保**自選計劃：
  如選擇「自負金額」為$250,000，可享高達60%保費折扣

「卓越」**無憂保**
讓你毋須支付醫療費用的全額賠償保險

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引領 / 新標準

續保保證△

凡成功投保「卓越」**無憂保**，不論日後身體健康狀況如何，保證能獲續保。

全年住院保障高達$5,000,000
（適用於任何年齡組別）

提供全面的全球醫療保障，包括住院、深切治療病房、手術及麻醉師等費用。全年住院保障總額可高達$5,000,000。

全數賠償，不設手術分類

你可按所投保的計劃，獲得手術、麻醉師及手術室等費用全數支付至最高賠償額的保障，不設繁複的手術表限定各手術的分類賠償，保障更全面令你倍加安心。

無等候期

除了受保前已存在的疾病，投保一經確定接納後，「卓越」**無憂保**可即時提供保障。

選擇「自負金額」，預算更有彈性

如你選擇住院保障費用的「自負金額」，便可享有高達60%保費折扣優惠。

自選保障

(1) 門診保障

- 普通科門診費用
- 專科診症費用
- 物理治療及脊骨治療
- 中醫、跌打及針灸治療
- X光檢驗及化驗費用
- 處方藥物

(2) 牙科保障

- 牙齒治療
- 洗牙及口腔檢查
- 鑲牙費用

(3) 住院現金保障（「卓越」健樂錢）

- 每日住院現金
- 於住院期間，每日保障分別為$1,000，$750或$500可供選擇
- 全年保障高達$500,000

24小時緊急支援服務

不論你身處何地，若不幸患上疾病或意外受傷，你可享用安盛24小時而且不設限額的全球緊急支援服務：

- 電話醫療諮詢
- 緊急醫療運送
- 治療後護送返回原居地
- 遺體/骨灰運送
- 親友探訪
- 護送兒童返回原居地
- 旅遊諮詢
- 法律援助

中國住院按金保證咭

- 毋須擔心入院保證金
- 覆蓋網絡超過200間醫院
- 即時安排住院手續

住院費用代繳服務（只限香港）

- 免費安排住院費用代繳服務
- 致電安盛服務熱線（於辦公時間），經過簡單的預先批核，我們便會為你妥善安排有關入院手續。

安盛醫療咭（只限香港）

- 投保門診保障，安盛醫療咭便隨即附上
- 於指定的普通科門診及專科診所出示安盛醫療咭，便無需支付診療費用。

註：△保證每年續保。安盛保險有限公司保留修訂保費率、保障、條款細則及續保條件的權利。
此單張上所載之內容並不屬於保險合約的其中一部份。一切條款以保單為準，如有需要，可向本公司索取保單樣本以作參考。
此為中文簡譯，如有歧異，概以英文版本為準。

承保範圍 （由2012年6月1日生效，直至另行通知為止。）

基本保障 - 住院保障	每人最高賠償額 尊貴計劃	每人最高賠償額 豪華計劃
▪ **全年最高賠償總額**	**$5,000,000**	**$2,500,000**
▪ 住房費用+ • 每症不設上限賠償期	私家病房 （標準）	半私家病房
▪ 主診醫生費用+ ▪ 住院專科醫生費用+* ▪ 手術費用+ ▪ 麻醉師費用+ ▪ 手術室費用+ ▪ 醫院雜項費用+ ▪ 深切治療病房+ • 每症最高賠償期為30天 ▪ 住院物理治療+ ▪ 處方藥物+ ▪ 器官移植+# ▪ 父母陪房費用+ • 每症最高賠償期為60天 ▪ 精神病治療+ • 每年最高賠償期為60天 ▪ 入院前治療 • 每症只限一次	全數賠償	全數賠償
▪ 離院後治療 • 離院後42天內 • 每天最高限額	$500	$500
▪ 家庭看護* • 每症最高賠償期為90天 • 每天最高限額	$1,000	$500
▪ 住院現金津貼（只限入住香港特別行政區政府醫院公眾病房） • 每症最高賠償期為90天 • 每天最高限額	$1,000	$700
▪ 非住院洗腎及非住院癌病治療 • 每年最高限額	$500,000	$250,000
▪ 意外牙科治療+ • 每年最高限額	$10,000	$10,000
▪ 義肢/人造假體（包括血管支架及心臟起搏器）+* • 每年最高限額	$30,000	$15,000
▪ 適用於以上各項住院保障的每年總額（如於海外進行治療）	$1,000,000	$500,000

額外自選保障	每人最高賠償額 尊貴計劃	每人最高賠償額 豪華計劃
(1) 門診保障 - 每年最高限額	$150,000	$100,000
a) 普通科門診費用##	全數賠償	全數賠償
b) 專科診症費用##	全數賠償	全數賠償
c) 物理治療及脊骨治療###*	不設上限	不設上限
▪ 80% 賠償		
▪ 每年最高10次		
d) 中醫、跌打及針灸治療##		
▪ 100% 賠償		
▪ 每次最高限額	$200	$200
▪ 每年最高10次		
e) X光檢驗及化驗費用*	全數賠償	全數賠償
f) 處方藥物*		
▪ 每年最高限額	$20,000	$10,000
(2) 牙科保障^ - 每年最高限額	$16,000	$16,000
a) 牙齒治療	全數賠償	全數賠償
b) 洗牙及口腔檢查		
▪ 每次最高限額	$500	$500
▪ 每年最多2次		
c) 鑲牙費用		
▪ 每顆牙齒最高限額	$2,400	$2,400

	金計劃	銀計劃	銅計劃
(3) 住院現金保障(「卓越」**健樂錢**)			
a) 全年最高賠償總額	$500,000	$375,000	$250,000
b) 住院現金保障 - 每日	$1,000	$750	$500
▪ 不設最長期限			
c)「雙倍」住院現金保障 - 每日	$2,000	$1,500	$1,000
▪ 不設最長期限			
(i) 海外住院			
(ii) 深切治療			
(iii) 嚴重疾病			
d) 意外死亡保障	$100,000	$75,000	$50,000
e) 意外牙科保障 - 全年	$10,000	$7,500	$5,000

	尊貴計劃	豪華計劃
不設限額的 *24* 小時緊急支援服務(如醫療運送 / 遺體運返)	✔	✔
中國住院按金保證咭	✔	✔

註：所有費用必須合理及慣常。
如離港連續超過90日，海外保障及緊急支援服務會即時停止。
醫療咭及住院費用代繳服務須簽妥同意書方可生效。
所有金額均以港元計算。
+ 投保人如入住較高病房類別，有關醫療費用將會以病房實際收費與投保限額按比例作出賠償。有關細則請參閱保單條款。
# 包括所有手術室費用、麻醉師費用、手術費用及醫院雜項費用等作處理移植心、腎、肝及骨髓之用。
每天只限一次。
* 須經由主診醫生推薦或配方。
^ 如投保牙科保障，投保人需提交由註冊牙醫填寫之牙科檢查報告。

主要不受保項目
本計劃的不受保項目包括：
- 受保前已存在的疾病
- 吸毒或酗酒
- 自殺或蓄意自殘
- 美容及整容手術
- 懷孕、分娩、節育及醫治不育
- 先天性的疾病
- 性病、愛滋病及其他併發症
- 例行健康檢查/療養
- 專業運動
- 戰爭或任何類似戰爭行動、罷工、暴亂或民事騷亂
- 其他不受保項目以本公司的承保決定為準

投保條件

- 初次投保年齡必須為18至未滿65 歲的香港居民(需持有香港居民身份證)。
- 你亦可以同時為你的家庭成員投保相同保障計劃，包括年齡18至64 歲的合法配偶;出生超過14天至17歲的未婚子女(或未滿23歲但現正接受全日制教育的未婚子女)。

安盛集團：經濟保障 世界翹楚

安盛集團（2011年）

- 全年總收入達8,681億港元*
- 管理資產總值達107,375億港元*
- 全球聘用163,000名僱員，竭誠為客戶提供所需的方案及最優質的服務
- 獲全球逾 101,000,000位客戶信賴
  - 保障他們的財物（汽車、家居、器材）
  - 為他們的家人或僱員提供醫療及個人保險
  - 為他們管理個人或企業的財產
- 標準普爾評級：AA-

安盛保險有限公司

- 全港最大一般保險公司之一，尤以車險具領先地位
- 擁有逾 170 年亞洲經營經驗
- 聘用超過 220名專業及訓練有素的僱員，竭誠為客戶提供所需的方案及最優質的服務
- 「卓越」保險系列專為個人及中小企業提供周全的保障

* *截至2011年12月31日，以 1 歐羅兑10.0822港元計算*

有意投保人士或欲進一步了解本保險計劃的內容，歡迎致
電貴保險代理／經紀或致電向本公司查詢。

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www.axa-insurance.com.hk

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