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Medical protection
Cancer Therapy Insurance II
Cancer And Stroke Therapy Insurance

Reliable companion
along recovery journey



Product brochure



We all wish to stay healthy to pursue our goals and enjoy life with our loved ones. However, there is no guarantee of health even if you are leading a healthy lifestyle.

Cancer and stroke are two common critical illnesses which can attack us at any time. In Hong Kong, 1 in 4 men and 1 in 5 women may develop cancer before age 75[#]. Besides, at AXA, cancer and stroke account for nearly 80% of the total number of critical illness claims[▼].

[#] Source: Hong Kong Cancer Registry, Overview of 2014 Hong Kong Cancer Statistics

[▼] Source: AXA, Claims Report 2014

In the unfortunate event of suffering from cancer or stroke, you may have a list of things to worry about...





Your reliable companion along the recovery pathway

AXA understands your worries in the unfortunate event of suffering from cancer or stroke. Our **Cancer Therapy Insurance II** and **Cancer And Stroke Therapy Insurance** offer comprehensive reimbursement for all eligible medical expenses, helping you alleviate the financial burden and have peace of mind during the healing journey.



Substantial protection against cancer and stroke

- **Cancer Therapy Insurance II** reimburses the cost of cancer treatment up to HKD7,500,000 / USD937,500 (Superior benefit level) or HKD3,000,000 / USD375,000 (Regular benefit level) over lifetime^{1,2}
- **Cancer And Stroke Therapy Insurance** reimburses the cost of cancer and stroke treatment up to HKD12,500,000 / USD1,562,500 (Superior benefit level) or HKD5,000,000 / USD625,000 (Regular benefit level) over lifetime^{1,2}



Comprehensive coverage for different stages of the healing journey

- Fully covers a wide range of medical costs incurred, such as:
 - diagnostic stage : computerised tomography (CT) and magnetic resonance imaging (MRI)
 - treatment stage : target therapy and reconstructive surgery
 - monitoring stage : physical examinations and laboratory tests
- Provides financial support for additional care, such as Chinese herbalist consultation and physiotherapy



Extra security with guaranteed renewability³

- Guaranteed renewal with protection up to age 100⁴ of the insured



Value-added services at no extra cost

- The services include patient escorting service and second medical opinion



Substantial protection against cancer and stroke

Cancer Therapy Insurance II and **Cancer And Stroke Therapy Insurance** offer reimbursement benefits for treatment of covered illnesses.

Available as a standalone basic plan or a supplement attached to other AXA basic plans, each plan provides 2 respective benefit levels to suit your personal needs and budget.

Name of plan	Cancer Therapy Insurance II		Cancer And Stroke Therapy Insurance	
Benefit level	Regular	Superior	Regular	Superior
Covered illnesses	Carcinoma-in-situ, Early Stage Cancer and Cancer		Carcinoma-in-situ, Early Stage Cancer and Cancer + Stroke	
Per covered illness limit ²	HKD1,000,000 / USD125,000	HKD2,500,000 / USD312,500	HKD1,000,000 / USD125,000	HKD2,500,000 / USD312,500
Maximum lifetime limit ¹	HKD3,000,000 / USD375,000	HKD7,500,000 / USD937,500	HKD5,000,000 / USD625,000	HKD12,500,000 / USD1,562,500

Notes:

- We offer Macau policies denominated in Macau Pataca (MOP) or other available currency(ies).
- When **Cancer Therapy Insurance II** or **Cancer And Stroke Therapy Insurance** is issued as a supplement, the supplement should be denominated in the same currency in which the basic plan is denominated.

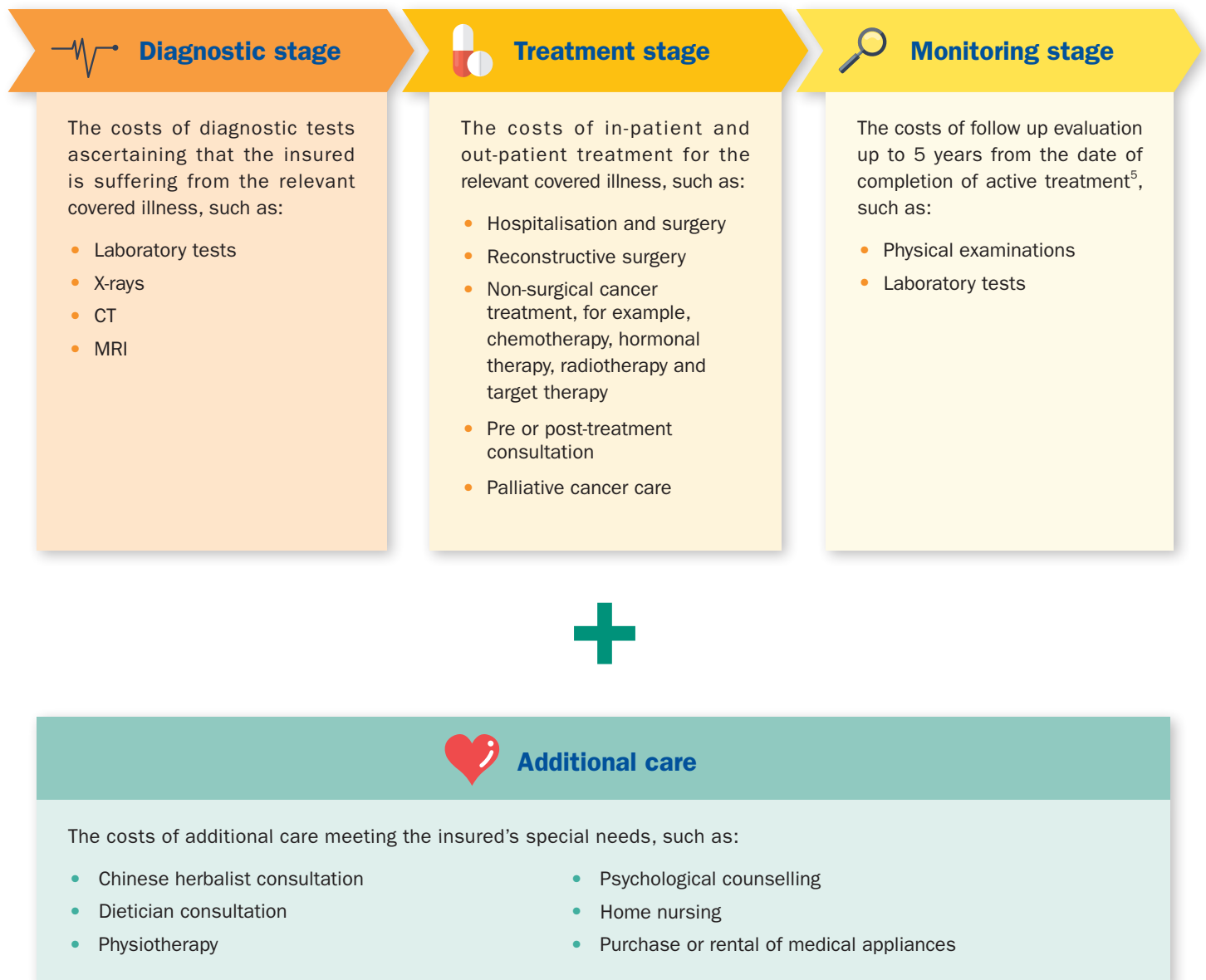




Comprehensive coverage for different stages of the healing journey

Cancer and stroke treatment can take a long time and result in a heavy burden financially, physically and emotionally. **Cancer Therapy Insurance II** and **Cancer And Stroke Therapy Insurance** help ease the burden by providing comprehensive coverage, both in-patient and out-patient, throughout different stages of the healing journey. With such all-round support, the insured can focus on recovery with peace of mind.

Our coverage includes:



Note: The above is just a general description of the coverage under **Cancer Therapy Insurance II** and **Cancer And Stroke Therapy Insurance**. For the coverage details, please refer to the relevant benefit schedules and the policy contracts.



Extra security with guaranteed renewability³

Cancer Therapy Insurance II and **Cancer And Stroke Therapy Insurance** are guaranteed renewable with protection up to age 100⁴ of the insured, making it the ideal companion for your health.



Value-added services at no extra cost

The insured can also enjoy the value-added services under AXA Care Program⁶ at no extra cost. The services include patient escorting service, second medical opinion and cashless arrangement service.



Cancer Therapy Insurance II and Cancer And Stroke Therapy Insurance at a glance

Premium payment term	Up to age 100
Benefit period	Up to age 100 ⁴
Issue age	Age 0 – 65
Premium[#]	- Will be adjusted based on the insured's attained age - Premiums are not guaranteed

[#] Please refer to **Premium adjustment** under the section Important information for details.

Cancer Therapy Insurance II Benefit Schedule

A highlight of the key benefits of **Cancer Therapy Insurance II** is set out below. Please refer to the policy contract for the full list of the benefits and relevant terms, conditions and exclusions.

Covered illnesses	Carcinoma-in-situ, Early Stage Cancer and Cancer		
Entitled room level [∞]	Standard semi-private room		
Benefit item	Summary description	Maximum benefit limit	
		Regular benefit level	Superior benefit level
(1) Diagnostic and Monitoring Benefit*			
1.1 Diagnostic Investigation	Charges incurred for diagnostic tests, such as laboratory tests, X-rays, CT, MRI or positron emission tomography (PET), undergone by the insured to directly investigate and confirm the positive diagnosis of a covered illness	Full cover for eligible medical expenses	Full cover for eligible medical expenses
1.2 Monitoring Investigation	Charges incurred for follow up evaluation undergone by the insured to monitor the response and progress of treatments received up to 5 years after completion of active treatment ⁵ . Any routine health screening not directly related to the covered illness being treated will not be covered		
(2) Hospitalisation and Surgical Benefit*			
2.1 Hospitalisation and Surgery	Charges incurred during hospital confinement due to receiving active treatment ⁵ or palliative treatment, such as daily room and board, doctor's visits, fees for surgeon, anesthetist and operating theatre	Full cover for eligible medical expenses	Full cover for eligible medical expenses
2.2 Reconstructive Surgery	Charges incurred for reconstructive surgery of the face and / or breast due to Covered Cancer ⁺		
(3) Treatment Benefit*			
3.1 Non-surgical Cancer Treatment	Charges incurred for ■ active treatment⁵ of a Covered Cancer⁺, such as chemotherapy, hormonal therapy, radiotherapy and target therapy ■ medications such as anti-nausea drugs, anti-rejection drugs, anti-vertigo drugs and anodyne	Full cover for eligible medical expenses	Full cover for eligible medical expenses
3.2 Palliative Cancer Care	Charges incurred by the insured to receive palliative treatment to relieve pain or reduce the signs and symptoms of a Covered Cancer ⁺		
3.3 Pre or Post-treatment Consultation	Charges incurred for the insured's consultation with a specialist before or after the active treatment ⁵ or palliative treatment		
* Per covered illness limit ² for items (1), (2) and (3) in total		HKD1,000,000 / USD125,000	HKD2,500,000 / USD312,500
* Maximum lifetime limit ¹ for items (1), (2) and (3) in total		HKD3,000,000 / USD375,000	HKD7,500,000 / USD937,500
(4) Additional Caring Benefit			
4.1 Chinese Herbalist Consultation / Dietician Consultation	Charges incurred for the insured's consultation with a Chinese medical practitioner (including acupuncture treatment) or a dietician for a covered illness	Up to HKD700 / USD87.5 per visit Maximum 40 visits per covered illness (Maximum 1 visit per day)	Up to HKD700 / USD87.5 per visit Maximum 60 visits per covered illness (Maximum 1 visit per day)
4.2 Psychological Counselling	Charges incurred for counselling or consultation by the insured and / or his or her immediate family member(s) with a psychologist or a psychiatrist in relation to the insured's covered illness	Up to HKD1,200 / USD150 per visit Maximum 20 visits per covered illness (Maximum 1 visit per day)	Up to HKD1,200 / USD150 per visit Maximum 30 visits per covered illness (Maximum 1 visit per day)

Cancer Therapy Insurance II Benefit Schedule (cont'd)

Benefit item	Summary description	Maximum benefit limit	
		Regular benefit level	Superior benefit level
4.3 Physiotherapy / Occupational Therapy / Speech Therapy*	Charges incurred by the insured for consultation or treatment by a physiotherapist or an occupational therapist or a speech therapist for a covered illness	Up to HKD700 / USD87.5 per visit Maximum 60 visits per covered illness (Maximum 1 visit per day)	Up to HKD700 / USD87.5 per visit Maximum 90 visits per covered illness (Maximum 1 visit per day)
4.4 Complementary Therapy	Charges incurred for chiropractic therapy or aromatherapy or homeopathic therapy or art therapy provided to the insured	Up to HKD700 / USD87.5 per visit Maximum 10 visits per Cancer (Maximum 1 visit per day)	Up to HKD700 / USD87.5 per visit Maximum 15 visits per Cancer (Maximum 1 visit per day)
4.5 Medical Appliances*	Charges incurred by the insured for purchasing or renting necessary medical appliances related to a covered illness	Up to HKD20,000 / USD2,500 per covered illness	Up to HKD30,000 / USD3,750 per covered illness
4.6 Home Nursing*	Charges incurred by the insured for nursing services rendered by a qualified nurse at the insured's home	Up to HKD1,200 / USD150 per day Maximum 40 days per covered illness	Up to HKD1,200 / USD150 per day Maximum 60 days per covered illness
4.7 Cancer Fertility	Charges incurred by the insured in respect of cryopreservation of mature oocytes (eggs), sperm, semen or embryos before surgery or chemotherapy or pelvic radiotherapy if the insured has been diagnosed with a Covered Cancer ⁺ directly related to reproductive organs	Up to HKD40,000 / USD5,000 per Covered Cancer ⁺	Up to HKD60,000 / USD7,500 per Covered Cancer ⁺
4.8 Wig Expenses	Charges incurred by the insured for purchasing a wig	Up to HKD2,000 / USD250 per Covered Cancer ⁺	Up to HKD3,000 / USD375 per Covered Cancer ⁺
4.9 Daily Hospital Cash	A daily cash benefit will be payable if the insured's confinement meets any of the following conditions: ■ confinement in an intensive care unit* ■ confinement in general ward of public hospital in Hong Kong [^] ■ confinement in general ward of private hospital in Hong Kong or Macau ■ confinement has been paid by other insurance policy	HKD1,000 / USD125 per day Maximum 60 days per covered illness	HKD1,000 / USD125 per day Maximum 90 days per covered illness
(5) Compassionate Death Benefit			
5.1 Compassionate Death Benefit	Death benefit will be paid to the designated beneficiary if the insured passes away	HKD20,000 / USD2,500	HKD30,000 / USD3,750

[∞] The benefit amount payable in respect of (1) Diagnostic and Monitoring Benefit, (2) Hospitalisation and Surgical Benefit, and (3) Treatment Benefit under the policy will be adjusted to 50% if the insured is confined in a standard private room. If a confinement is in a room of class higher than standard private room, the benefit amount payable will be adjusted to 25%.

⁺ Covered Cancer means Carcinoma-in-situ, Early Stage Cancer or Cancer.

* Recommendation by the insured's attending medical practitioner / specialist / physiotherapist / occupational therapist (as the case may be) in writing is required.

[^] This benefit is only applicable if the insured, who is a resident of Hong Kong, is admitted as a public patient in a general ward of a public hospital in Hong Kong for medically necessary treatment of a covered illness.

Notes:

■ We offer Macau policies denominated in Macau Pataca (MOP) or other available currency(ies).

■ When **Cancer Therapy Insurance II** or **Cancer And Stroke Therapy Insurance** is issued as a supplement, the supplement should be denominated in the same currency in which the basic plan is denominated.

■ The above benefits are payable according to the terms and conditions of the relevant policy contract.

Cancer And Stroke Therapy Insurance Benefit Schedule

A highlight of the key benefits of **Cancer And Stroke Therapy Insurance** is set out below. Please refer to the policy contract for the full list of the benefits and relevant terms, conditions and exclusions.

Covered illnesses	Carcinoma-in-situ, Early Stage Cancer, Cancer and Stroke		
Entitled room level [∞]	Standard semi-private room		
Benefit item	Summary description	Maximum benefit limit	
		Regular benefit level	Superior benefit level
(1) Diagnostic and Monitoring Benefit*			
1.1 Diagnostic Investigation	Charges incurred for diagnostic tests, such as laboratory tests, X-rays, CT, MRI or positron emission tomography (PET), undergone by the insured to directly investigate and confirm the positive diagnosis of a covered illness	Full cover for eligible medical expenses	Full cover for eligible medical expenses
1.2 Monitoring Investigation	Charges incurred for follow up evaluation undergone by the insured to monitor the response and progress of treatments received up to 5 years after completion of active treatment ⁵ . Any routine health screening not directly related to the covered illness being treated will not be covered		
(2) Hospitalisation and Surgical Benefit*			
2.1 Hospitalisation and Surgery	Charges incurred during hospital confinement due to receiving active treatment ⁵ or palliative treatment, such as daily room and board, doctor's visits, fees for surgeon, anesthetist and operating theatre	Full cover for eligible medical expenses	Full cover for eligible medical expenses
2.2 Reconstructive Surgery	Charges incurred for reconstructive surgery of the face and / or breast due to Covered Cancer [†]		
(3) Treatment Benefit*			
3.1 Non-surgical Cancer Treatment	Charges incurred for ■ active treatment⁵ of a Covered Cancer[†], such as chemotherapy, hormonal therapy, radiotherapy and target therapy ■ medications such as anti-nausea drugs, anti-rejection drugs, anti-vertigo drugs and anodyne	Full cover for eligible medical expenses	Full cover for eligible medical expenses
3.2 Palliative Cancer Care	Charges incurred by the insured to receive palliative treatment to relieve pain or reduce the signs and symptoms of a Covered Cancer [†]		
3.3 Pre or Post-treatment Consultation	Charges incurred for the insured's consultation with a specialist before or after the active treatment ⁵ or palliative treatment		
* Per covered illness limit ² for items (1), (2) and (3) in total		HKD1,000,000 / USD125,000	HKD 2,500,000 / USD 312,500
* Maximum lifetime limit ¹ for items (1), (2) and (3) in total		HKD5,000,000 / USD625,000	HKD 12,500,000 / USD1,562,500
(4) Additional Caring Benefit			
4.1 Chinese Herbalist Consultation / Dietician Consultation	Charges incurred for the insured's consultation with a Chinese medical practitioner (including acupuncture treatment) or a dietician for a covered illness	Up to HKD700 / USD87.5 per visit Maximum 40 visits per covered illness (Maximum 1 visit per day)	Up to HKD 700 / USD87.5 per visit Maximum 60 visits per covered illness (Maximum 1 visit per day)
4.2 Psychological Counselling	Charges incurred for counselling or consultation by the insured and / or his or her immediate family member(s) with a psychologist or a psychiatrist in relation to the insured's covered illness	Up to HKD1,200 / USD150 per visit Maximum 20 visits per covered illness (Maximum 1 visit per day)	Up to HKD1,200 / USD150 per visit Maximum 30 visits per covered illness (Maximum 1 visit per day)

Cancer And Stroke Therapy Insurance Benefit Schedule (cont'd)

Benefit item	Summary description	Maximum benefit limit	
		Regular benefit level	Superior benefit level
4.3 Physiotherapy / Occupational Therapy / Speech Therapy [✧]	Charges incurred by the insured for consultation or treatment by a physiotherapist or an occupational therapist or a speech therapist for a covered illness	Up to HKD700 / USD87.5 per visit Maximum 60 visits per covered illness (Maximum 1 visit per day)	Up to HKD700 / USD87.5 per visit Maximum 90 visits per covered illness (Maximum 1 visit per day)
4.4 Complementary Therapy	Charges incurred for chiropractic therapy or aromatherapy or homeopathic therapy or art therapy provided to the insured	Up to HKD700 / USD87.5 per visit Maximum 10 visits per Cancer / Stroke (Maximum 1 visit per day)	Up to HKD700 / USD87.5 per visit Maximum 15 visits per Cancer / Stroke (Maximum 1 visit per day)
4.5 Medical Appliances [✧]	Charges incurred by the insured for purchasing or renting necessary medical appliances related to a covered illness	Up to HKD20,000 / USD2,500 per covered illness	Up to HKD30,000 / USD3,750 per covered illness
4.6 Home Nursing [✧]	Charges incurred by the insured for nursing services rendered by a qualified nurse at the insured's home	Up to HKD1,200 / USD150 per day Maximum 40 days per covered illness	Up to HKD1,200 / USD150 per day Maximum 60 days per covered illness
4.7 Cancer Fertility	Charges incurred by the insured in respect of cryopreservation of mature oocytes (eggs), sperm, semen or embryos before surgery or chemotherapy or pelvic radiotherapy if the insured has been diagnosed with a Covered Cancer ⁺ directly related to reproductive organs	Up to HKD40,000 / USD5,000 per Covered Cancer ⁺	Up to HKD60,000 / USD7,500 per Covered Cancer ⁺
4.8 Wig Expenses	Charges incurred by the insured for purchasing a wig	Up to HKD2,000 / USD250 per Covered Cancer ⁺	Up to HKD3,000 / USD375 per Covered Cancer ⁺
4.9 Daily Hospital Cash	A daily cash benefit will be payable if the insured's confinement meets any of the following conditions: ■ confinement in an intensive care unit[✧] ■ confinement in general ward of public hospital in Hong Kong[^] ■ confinement in general ward of private hospital in Hong Kong or Macau ■ confinement has been paid by other insurance policy	HKD1,000 / USD125 per day Maximum 60 days per covered illness	HKD1,000 / USD125 per day Maximum 90 days per covered illness
(5) Compassionate Death Benefit			
5.1 Compassionate Death Benefit	Death benefit will be paid to the designated beneficiary if the insured passes away	HKD20,000 / USD2,500	HKD30,000 / USD3,750

[∞] The benefit amount payable in respect of (1) Diagnostic and Monitoring Benefit, (2) Hospitalisation and Surgical Benefit, and (3) Treatment Benefit under the policy will be adjusted to 50% if the insured is confined in a standard private room. If a confinement is in a room of class higher than standard private room, the benefit amount payable will be adjusted to 25%.

⁺ Covered Cancer means Carcinoma-in-situ, Early Stage Cancer or Cancer.

[✧] Recommendation by the insured's attending medical practitioner / specialist / physiotherapist / occupational therapist (as the case may be) in writing is required.

[^] This benefit is only applicable if the insured, who is a resident of Hong Kong, is admitted as a public patient in a general ward of a public hospital in Hong Kong for medically necessary treatment of a covered illness.

Notes:

■ We offer Macau policies denominated in Macau Pataca (MOP) or other available currency(ies).

■ When **Cancer Therapy Insurance II** or **Cancer And Stroke Therapy Insurance** is issued as a supplement, the supplement should be denominated in the same currency in which the basic plan is denominated.

■ The above benefits are payable according to the terms and conditions of the relevant policy contract.

Illustrative example 1 – claims for Cancer

This example including the medical expenses is hypothetical and for illustrative purpose only.

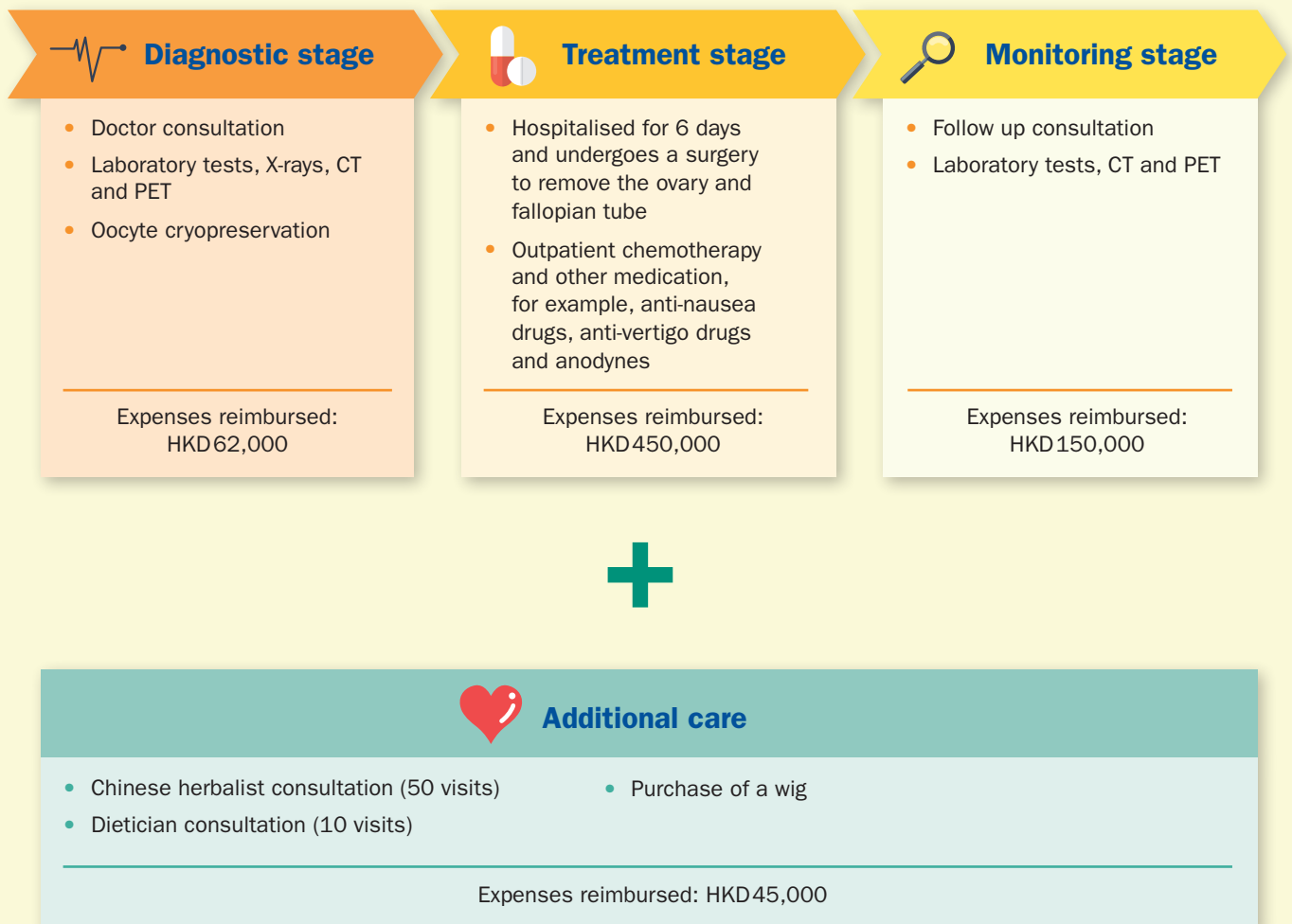


Vivian, aged 27, is an accountant who just got married and started her own family. She and her husband love children and plan to have 2 in the next few years. To protect the well being of her loved ones, Vivian understands that she needs to get prepared for the unexpected, such as critical illness. As such, she takes out a **Cancer Therapy Insurance II** policy (Superior benefit level).

3 years later, Vivian consults a doctor for persistent stomachache and abdominal bloating. After a series of tests, she is diagnosed with stage I ovary cancer. Since Vivian plans to have children in future, she stores her mature oocytes (eggs) via cryopreservation (egg freezing). Then, Vivian has stayed in a standard semi-private room of a private hospital for 6 days to undergo a surgery to remove the ovary and fallopian tube. After being discharged from hospital, she receives chemotherapy to lower the chance of recurrence. She also has follow up consultations and examinations to monitor her recovery progress.

Alongside surgery and chemotherapy treatment, Vivian consults a Chinese herbalist to help recover her health and a dietician to keep a healthy diet. Since Vivian is very much aware of her appearance, she purchases a wig as she loses hair during the course of chemotherapy. She recovers after 18 months of treatment and monitoring.

With **Cancer Therapy Insurance II**, Vivian is able to reimburse the eligible medical expenses incurred for oocyte cryopreservation and treatment of ovary cancer:



Total amount received: HKD707,000

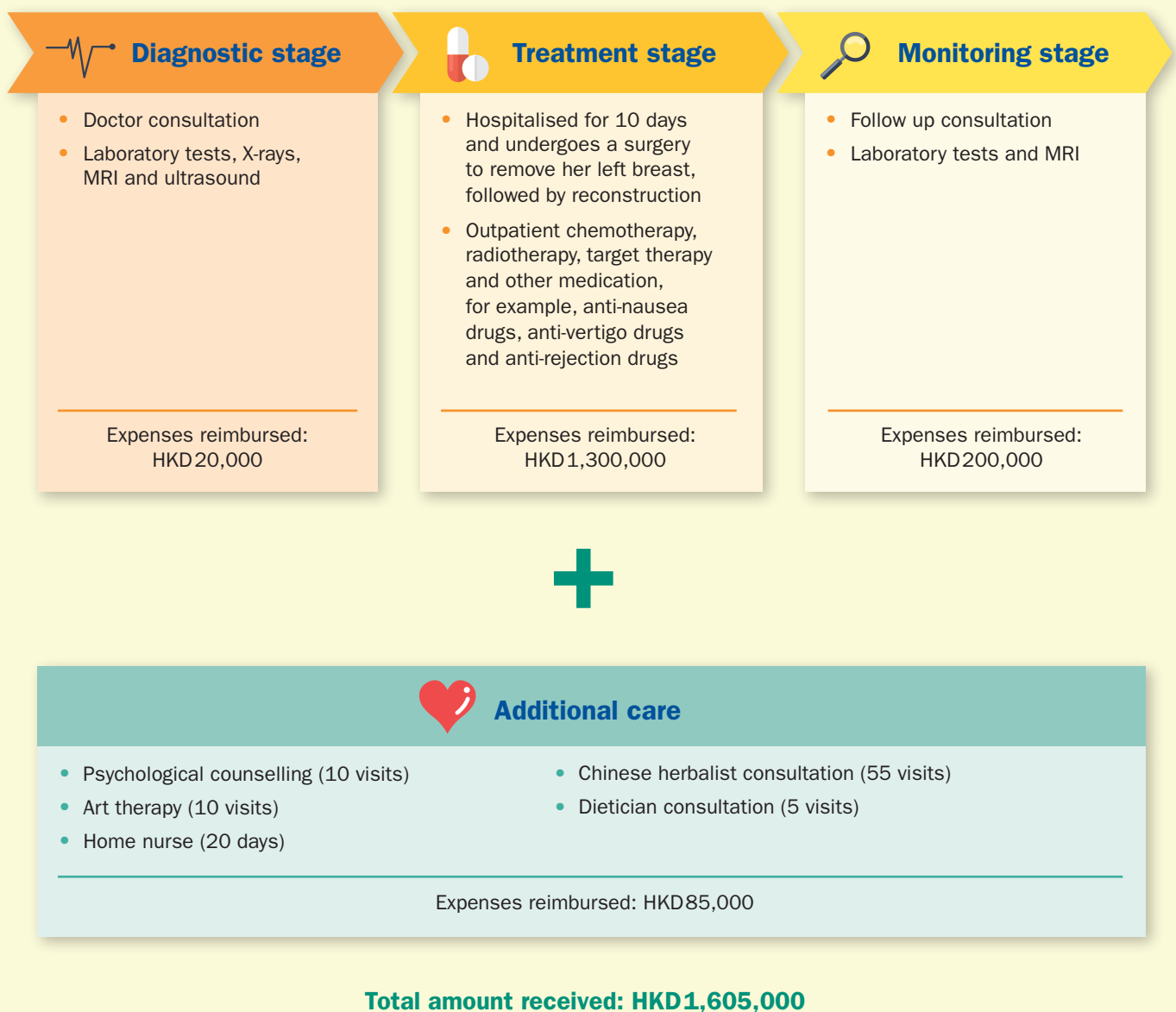
Illustrative example 1 – claims for Cancer (cont'd)

After the claim for oocyte cryopreservation and ovary cancer treatment, Vivian is still protected by **Cancer Therapy Insurance II** as it is guaranteed renewable³ and the maximum lifetime limit¹ has not been reached.

10 years later, Vivian experiences constant and unusual breast pain. She goes to see a doctor and is diagnosed with stage III breast cancer. As advised by the doctor, Vivian undergoes a surgery to remove her left breast, followed by reconstruction. She has stayed in a standard semi-private room of a private hospital for 10 days. After the surgery, she receives radiotherapy, chemotherapy and target therapy. To closely monitor the progress of the treatment received, she has follow up consultations and examinations.

In face of on-going cancer treatment, Vivian and her husband need to have psychological counselling to relieve their stress. Their psychologist recommends Vivian to try art therapy to ease anxiety about the medical procedures. Besides, she hires a home nurse to take care of her after surgery. She also consults a Chinese herbalist and a dietician to help recover her health.

With **Cancer Therapy Insurance II**, Vivian is able to reimburse the eligible medical expenses incurred for treatment of breast cancer:



Vivian has received a total of **HKD2,312,000** for oocyte cryopreservation and treatment of ovary and breast cancer. She will continue to be protected by **Cancer Therapy Insurance II** until the maximum lifetime limit¹ is exhausted.

Note: Claims for the above medical expenses are subject to the relevant terms, conditions and exclusions. Please refer to the relevant policy contract for details.

Illustrative example 2 – claims for Stroke and Cancer

This example including the medical expenses is hypothetical and for illustrative purpose only.

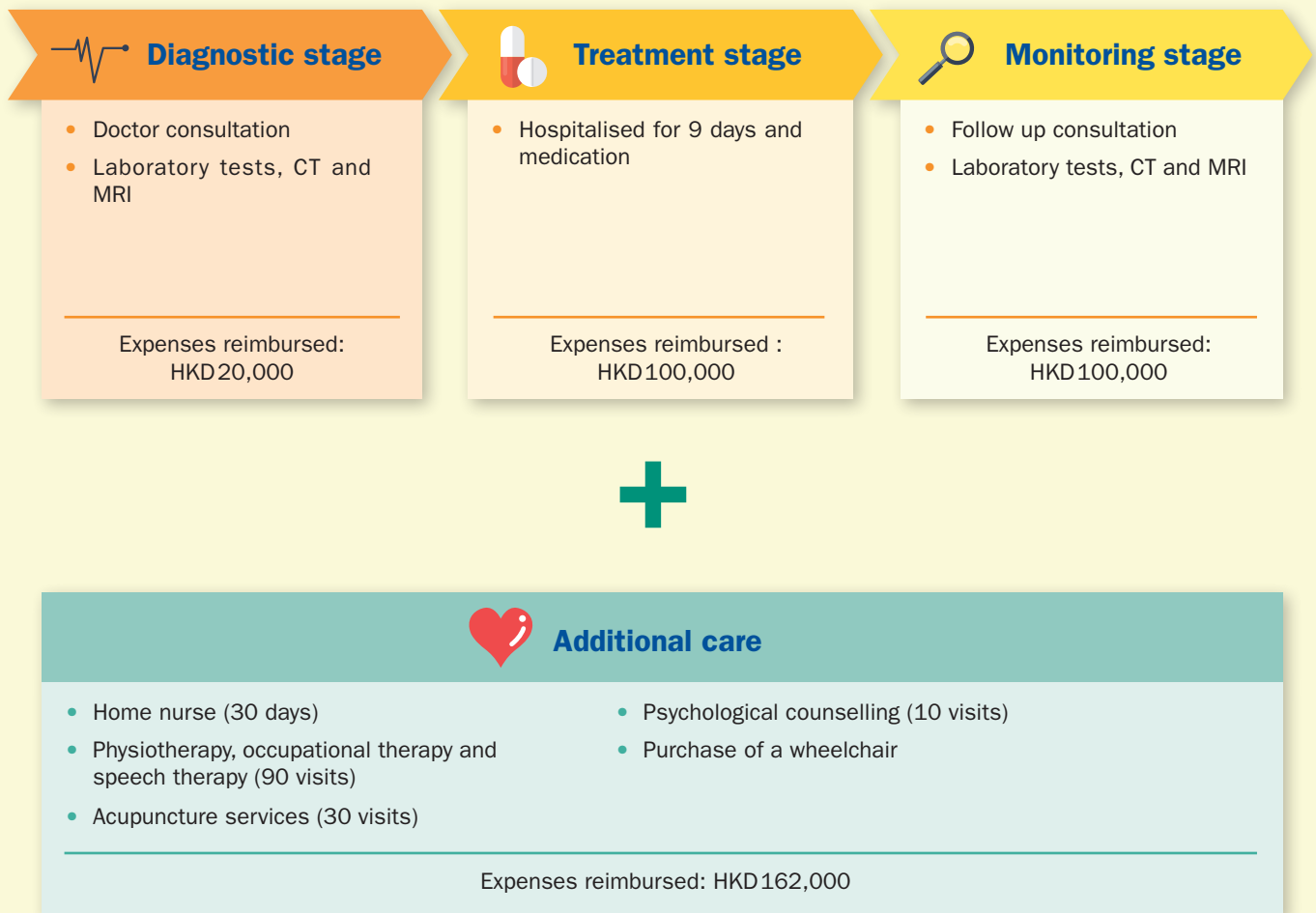


Alex, aged 43, is a travel consultant who lives with his parents and his wife. As the breadwinner of the family, he understands the importance to take better care of himself and to safeguard his family's financial security against any unexpected. As such, he takes out a **Cancer And Stroke Therapy Insurance** policy (Superior benefit level).

4 years later, Alex feels a sudden numbness on his left leg during work and cannot stand up. He goes to see a doctor immediately. After a series of tests, he is diagnosed with a mild stroke. Alex has stayed in a standard semi-private room of a private hospital for 9 days for treatment. After being discharged from hospital, he has follow up consultations and examinations to monitor his recovery progress.

Due to physical function impairment, Alex hires a home nurse to take care of him and has to purchase a wheelchair for daily mobility. To help restore the physical function of his leg, he receives physiotherapy and acupuncture services. Besides, occupational therapy and speech therapy are performed to enhance his ability to carry out daily activities and communication. Alex and his wife also see a psychological counsellor to cope with their stress and anxiety arising from this unexpected incident. After 1 year of treatment and monitoring, Alex recovers and can resume to work.

With **Cancer And Stroke Therapy Insurance**, Alex is able to reimburse the eligible medical expenses incurred for treatment of stroke:



Total amount received: HKD 382,000

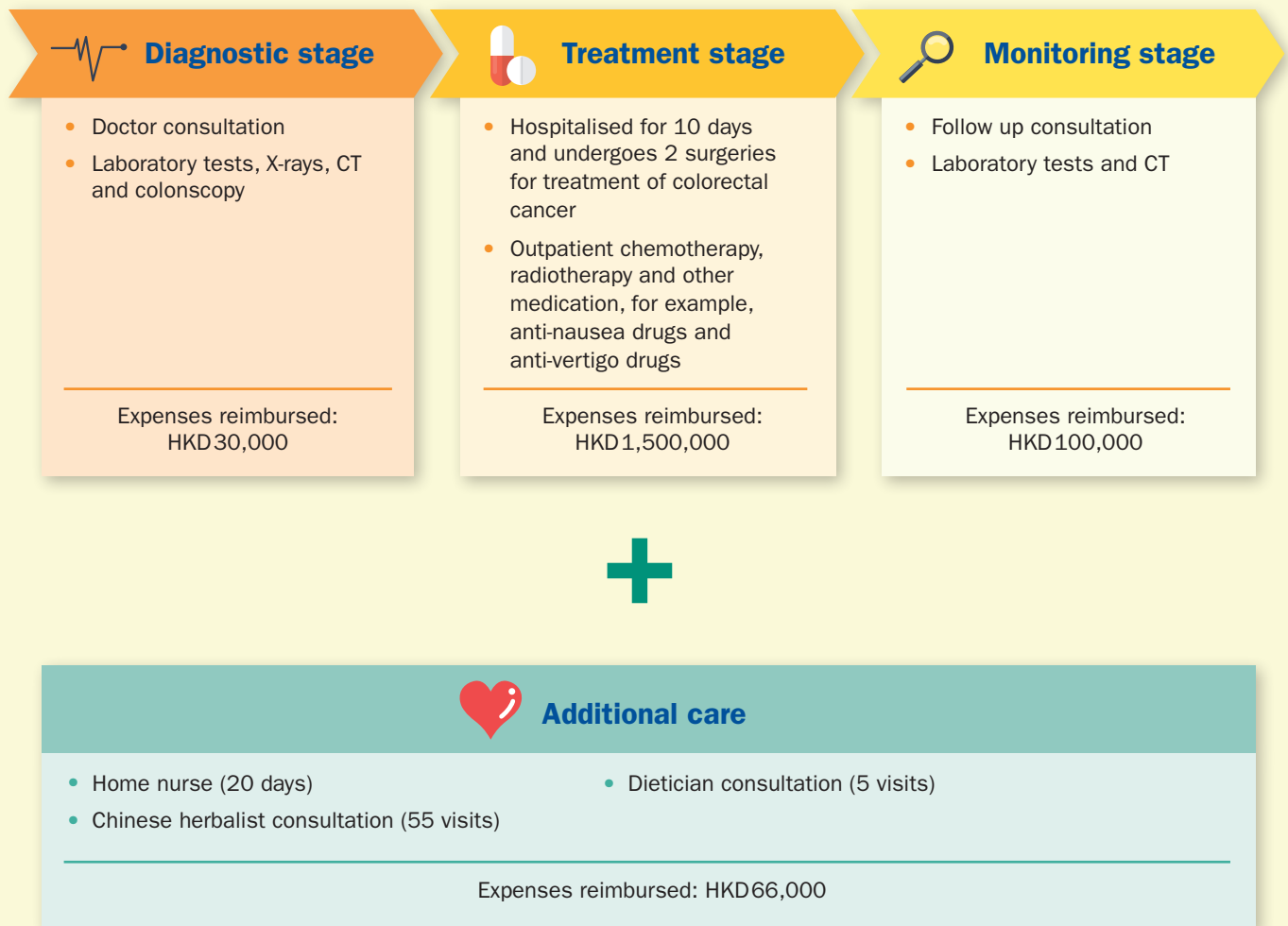
Illustrative example 2 – claims for Stroke and Cancer (cont'd)

After the claim for stroke treatment, Alex is still protected by **Cancer And Stroke Therapy Insurance** as it is guaranteed renewable³ and the maximum lifetime limit¹ has not been reached.

5 years later, Alex experiences bloody stool, appetite loss and severe weight loss. He goes to see a doctor and is later diagnosed with stage III colorectal cancer. As advised by the doctor, Alex undergoes a surgery to remove part of the colon with a stoma (opening) made on the abdomen. 1 month later, he has a second surgery to close the stoma. He has stayed in a standard semi-private room of a private hospital for 10 days for the 2 surgeries. After the surgeries, Alex receives radiotherapy and chemotherapy. He also has follow up consultations and examinations to monitor his recovery progress.

To aid in recovery, Alex hires a home nurse to take care of him. He also consults a Chinese herbalist and a dietician to help recover his health.

With **Cancer And Stroke Therapy Insurance**, Alex is able to reimburse the eligible medical expenses incurred for treatment of colorectal cancer:



Alex has received a total of **HKD 2,078,000** for treatment of stroke and colorectal cancer. He will continue to be protected by **Cancer And Stroke Therapy Insurance** until the maximum lifetime limit¹ is exhausted.

Note: Claims for the above medical expenses are subject to the relevant terms, conditions and exclusions. Please refer to the relevant policy contract for details.

Important information

Disclosure obligation for underwriting

You have to ensure that the following events will not occur: (a) any material fact affecting the risk is incorrectly stated in or omitted from the application form or any statement or declaration made by the policy owner and / or insured, or (b) the policy or any renewal has been obtained through any misstatement, misrepresentation or suppression, or (c) any claim under this policy is fraudulent or exaggerated.

Otherwise, the policy shall be re-underwritten and may be void at the sole and absolute discretion of the Company and any benefits obtained as a result of such events shall become immediately payable to the Company and the Company reserves the right to recover from the insured or policy owner any cost related to the void policy.

During re-underwriting process, we consider a number of factors including but not limited to medical risk, financial risk, personal risk and moral hazard risk.

Cooling-off period

If you are not completely satisfied with the policy, you have the right to cancel the policy and obtain a refund of any premium(s) paid provided that there is no claim payment made under the policy prior to your request for cancellation.

For policy issued in Hong Kong: To exercise this right, please return the policy (if applicable) and send your signed written notice of cancellation directly to our Customer Service at Suite 2001, 20/F, Tower Two, Times Square, 1 Matheson Street, Causeway Bay, Hong Kong within **21 calendar days** immediately following either the day of delivery of the policy or the notice of policy issuance (notifying you of the cooling-off period) to you or your nominated representative (whichever is earlier). The policy will then be cancelled and a refund of any premium(s) paid and any levy paid will be returned to you.

For policy issued in Macau: To exercise this right, please return the policy (if applicable) and send your signed written notice of cancellation directly to our Customer Service at Avenida do Infante D. Henrique No.43-53A, 20 Andar, The Macau Square, Macau within **21 calendar days** immediately following the day of delivery of the policy to you or your nominated representative. The policy will then be cancelled and a refund of any premium(s) paid will be returned to you in policy currency.

Policy currency

If your policy is denominated in a currency other than your local currency, you may face an exchange rate risk. Upon currency conversion, the amounts you receive and the premiums you pay may vary as a result of changes in exchange rate.

Premium adjustment

The initial premium is based on the age of the insured at the time of policy issuance and other factors including but not limited to gender, smoking status and risk class of the insured and the benefit level of your policy. Premiums are not guaranteed and may be changed by the Company at any of the policy anniversaries. The premium may be adjusted on each policy anniversary based on factors including but not limited to the attained age of the insured, medical trend and the Company's claims experience.

Non-payment of premium

You should pay premiums for the whole of your premium payment term. Any premiums remaining outstanding at the end of the grace period (i.e. 31 days after premium due date) may lead to termination of your policy. You may lose the insurance protection offered by the policy.

Automatic revision of benefits and provisions

We may from time to time revise the benefits and provisions under the policy in order to keep the level of benefits in line with the changing medical situation and costs. We will notify you no less than 21 days in advance of the policy anniversary effecting such revision, specifying, among others, the revised benefit definition and / or benefits in the benefit schedule, the new premium and effective date.

Any such revision will apply to the policy automatically unless the policy owner supplies the Company with a written notice to cancel the policy within 30 days after the renewal takes effect in which case the policy will be terminated.

Termination

■ When **Cancer Therapy Insurance II** or **Cancer And Stroke Therapy Insurance** is issued as a basic plan, it will automatically terminate upon the earliest occurrence of any of the following:

- (a) on the death of the insured;
- (b) on the policy anniversary on or immediately following the insured's 100th birthday (whichever is earlier);
- (c) when the basic plan lapses or is cancelled;
- (d) when the right of policy termination is exercised pursuant to the cross-border provision of the basic plan.

Once the basic plan is terminated, the basic plan shall cease to have effect.

If the basic plan is terminated during the policy year, no part of the premium will be refunded, irrespective whether a claim has or has not been made in that policy year.

- When **Cancer Therapy Insurance II** or **Cancer And Stroke Therapy Insurance** is issued as a supplement, it will automatically terminate upon the earliest occurrence of any of the following:
 - (a) on the death of the insured;
 - (b) on the policy anniversary on or immediately following the insured's 100th birthday (whichever is earlier);
 - (c) when the supplement is cancelled;
 - (d) if the basic plan is terminated, cancelled or surrendered or an option on non-payment takes effect.

Once the supplement is terminated, the supplement and the relevant endorsement in respect of the supplement shall cease to have effect.

If the supplement is terminated during the policy year, no part of the premium will be refunded, irrespective whether a claim has or has not been made in that policy year.

You may apply for policy surrender in accordance with the application procedures and administrative rules of the Company in force from time to time. We will process the relevant application after our receipt of your valid written application (in the form specified by us). Please contact your financial consultant for further details.

Reasonable and customary charges and medically necessary treatments

We will only reimburse the reasonable and customary charges actually incurred for eligible treatments that are covered under the policy which are medically necessary. If the charges are higher than the reasonable and customary charges, we will only pay the amount which is reasonably and customarily charge.

We will base the calculation of reasonable and customary charges on a combination of the following (if applicable):

- (a) the gazette issued by the Hong Kong government which sets out the fees for the private patient services in public hospitals in Hong Kong;
- (b) statistical information provided by local health authoritative body and information collected from medical specialists and surgeons practicing in the country or area where the treatment is received;
- (c) industrial medical fee survey;
- (d) our internal claim statistics and / or our global experience; and
- (e) the extent or level of benefit insured.

Key exclusions

AXA will not pay any benefit (other than Compassionate Death Benefit) under **Cancer Therapy Insurance II** and **Cancer And Stroke Therapy Insurance** in respect of any covered illness resulting directly or indirectly from or in respect of any of the following:

- (a) if the insured suffers symptoms of, undergoes investigation for or is diagnosed with any covered illness within 60 days following the policy date / supplement effective date (as the case may be) or any date of reinstatement of the basic plan / supplement, whichever is later; or
- (b) any drug or alcohol abuse; or
- (c) any self-inflicted injury or suicide, whether sane or insane; or
- (d) cosmetic surgery, eye glasses, corrective aids and treatment of refractive errors or any optional surgery; or
- (e) general check-up, convalescence, custodial or rest care; or
- (f) disease or infection with any human immunodeficiency virus (HIV) and / or any HIV-related illness including Acquired Immune Deficiency Syndrome (AIDS) and / or any mutations, derivations or variations thereof; or
- (g) any confinement, treatment, procedure, supplies or other medical services which are not medically necessary; or
- (h) any charges exceeding the reasonable and customary charges; or
- (i) any Pre-Existing Conditions (as defined below); or
- (j) any experimental, unproven or unconventional medical technology or procedure or therapy, or novel drugs or medicines or stem cell therapy not yet approved by the government, relevant authorities and / or recognised medical association of the country or region where the treatment is sought; or
- (k) any medical condition or complication or any additional or increased treatment costs the insured incurs as a result of experimental treatment; or
- (l) genetic testing undertaken to test for a genetic predisposition to a covered illness; or
- (m) screening or check-up looking for the presence of a covered illness on a preventative basis or where there are no symptoms or history of a covered illness; or
- (n) any treatment modality undergone without a definite diagnosis of the presence of a covered illness in the insured's body as per the definition specified; or

- (o) vaccination and immunisation injections received by the insured for the prevention of a covered illness; or
- (p) nuclear, biological or chemical contamination (NBC), war and terrorism; or
- (q) medical treatment arising from engagement of criminal activities.

For the purposes of the exclusion in (i) above, “Pre-Existing Condition” shall mean any condition or illness: (a) which had existed or has been existing prior to the policy date / supplement effective date (as the case may be) or any date of reinstatement of the basic plan / supplement, whichever is later, or (b) for which the insured has experienced symptoms or having signs (even if the insured has not consulted a medical practitioner) prior to the policy date / supplement effective date (as the case may be) or any date of reinstatement of the basic plan / supplement, whichever is later, or (c) where diagnostic tests showed the pathological existence of the condition or illness prior to the policy date / supplement effective date (as the case may be) or any date of reinstatement of the basic plan / supplement, whichever is later.

If the insured commits suicide within 1 year from the policy date or any date of reinstatement of the policy, whichever is later, whether sane or insane, the Compassionate Death Benefit will be limited to a refund of the premiums paid without interest. The amount of premiums to be refunded will be calculated from the policy date or any date of reinstatement, whichever is later.

Levy on insurance premium (Only applicable to policies in Hong Kong)

Levy collected by the Insurance Authority through the Company will be imposed on the policy at the applicable rate. Policyholders must pay the levy in order to avoid any legal consequences.

Rights of third parties

Applicable to policies issued in Hong Kong

The policy is excluded from the application of the Contracts (Rights of Third Parties) Ordinance (Cap 623 of the Laws of Hong Kong) (“TP Ordinance”). Any person or entity which is not a party to the policy shall have no rights under the TP Ordinance to enforce any terms of the policy.

Applicable to policies issued in Macau

Any person or entity which is not a party to the policy shall have no rights to enforce any terms of the policy.

Remarks

1. The reimbursement is subject to the maximum lifetime limit, which is the maximum aggregate of all benefit amounts paid and payable in respect of (1) Diagnostic and Monitoring Benefit, (2) Hospitalisation and Surgical Benefit, and (3) Treatment Benefit under the policy for all covered illnesses.
2. The reimbursement is subject to the per covered illness limit, which is the maximum aggregate amount of (1) Diagnostic and Monitoring Benefit, (2) Hospitalisation and Surgical Benefit, and (3) Treatment Benefit under the policy paid or payable for any one covered illness.

More than one Covered Cancer

Covered Cancer means Carcinoma-in-situ, Early Stage Cancer or Cancer. Where a benefit under the policy has been paid in respect of a Covered Cancer (“Preceding Covered Cancer”), and this is followed by another Covered Cancer (“Later Covered Cancer”), the Later Covered Cancer shall be treated as the single and same (“Identical”) Covered Cancer as the Preceding Covered Cancer for the purpose of calculating the benefits payable and determining the benefits limits applicable under the policy.

However, the Later Covered Cancer shall not be treated as the Identical Covered Cancer as the Preceding Covered Cancer where:

- (a) the Later Covered Cancer and the Preceding Covered Cancer are caused by different malignant cells, and the date of first diagnosis of the Preceding Covered Cancer and that of the Later Covered Cancer are separated by at least 1 year; or
- (b) the Later Covered Cancer and the Preceding Covered Cancer are caused by the same malignant cells,
 - (i) the Later Covered Cancer is a recurrence or metastasis of the Preceding Covered Cancer, and
 - (ii) the date of first diagnosis of the Preceding Covered Cancer and that of the Later Covered Cancer are separated by at least 5 years (“Specified Period”), and
 - (iii) the Preceding Covered Cancer was once in complete remission within the Specified Period (such state is verified by a specialist and supported by clinical, imaging or other laboratory investigations).

If the Later Covered Cancer is treated as the Identical Covered Cancer as the Preceding Covered Cancer, all benefits payable and benefit limits applicable to such Covered Cancers shall be subject to the single and same maximum benefit limit applicable to the Preceding Covered Cancer.

More than one Stroke (applicable to **Cancer And Stroke Therapy Insurance** only)

Where a benefit under the policy has been paid in respect of a Stroke (“Preceding Stroke”), and this is followed by another Stroke (“Later Stroke”), the Later Stroke shall be treated as the Identical Stroke as the Preceding Stroke for the purpose of calculating the benefits payable and determining the benefits limits applicable under the policy.

However, the Later Stroke shall not be treated as the Identical Stroke as the Preceding Stroke if (i) a specialist certifies the diagnosis of the Later Stroke as a new Stroke along with relevant radiological report such as MRI, CT, or other reliable imaging techniques consistent with the diagnosis; and (ii) the date of diagnosis of the Preceding Stroke and that of the Later Stroke are separated by at least 1 year.

If the Later Stroke is treated as the Identical Stroke as the Preceding Stroke, all benefits payable and benefit limits applicable to such Strokes shall be subject to the single and same maximum benefit limit applicable to the Preceding Stroke.

Limitation of benefit for treatment in USA (applicable to Superior benefit level only)

If the insured has incurred any eligible medical expenses in USA, the maximum aggregate amount of charges incurred in USA paid or payable in respect of (1) Diagnostic and Monitoring Benefit, (2) Hospitalisation and Surgical Benefit, and (3) Treatment Benefit under the policy for any one covered illness will be capped at HKD2,000,000 / MOP2,000,000 / USD250,000. Except for such limit imposed on the benefits payable, the per covered illness limit and maximum lifetime limit shall remain unchanged.

3. Subject to the terms and conditions of the policy and provided the policy and the applicable benefit level continue to be available for renewal, you have a guaranteed right to renew the policy by paying in advance the prevailing premium at the time of renewal on each policy anniversary. We may from time to time revise the benefits and the terms and conditions of the policy in order to keep the level of benefits in line with the changing medical situation and costs.
4. The benefit period of **Cancer Therapy Insurance II** and **Cancer And Stroke Therapy Insurance** is up to age 100 of the insured, subject to the termination of policy as stated in section Important information of this product brochure.
5. Active treatment refers to any surgery or treatment designed to potentially cure the relevant covered illness using one or a combination of interventions prescribed by or administered under the direct supervision of a specialist. It will not include any treatment given solely as palliative treatment.

For active treatment of Covered Cancer, it includes but not limited to chemotherapy, hormonal therapy, radiotherapy and target therapy.

For active treatment of Stroke (applicable to **Cancer And Stroke Therapy Insurance** only), it includes surgery or treatment designed to restore loss of function caused by Stroke. It will not include any treatment for complications which occur after 90 days from the initial diagnosis of Stroke.

6. The provision of services is subject to the terms and conditions of the AXA Care Program. All services are provided by designated external service provider. For further details, please refer to the terms and conditions in the AXA Care Program's service leaflet.

Notes:

- Unless otherwise specified, all ages mentioned in this product brochure refer to the age of the insured on his or her last birthday.
- Please contact your financial consultant for availability of other currency(ies).

How can I enquire about claims?

Applicable to policies issued in Hong Kong

Before the insured receives a medical service, you may contact us by telephone (852) 2802 2812, fax (852) 2598 7623 or email cs@axa.com.hk to enquire about the eligibility of claims and reimbursement limits from us. We will provide a response within 2 working days.

Applicable to policies issued in Macau

Before the insured receives a medical service, you may contact us by telephone (853) 8799 2812, fax (853) 2878 0022 or email ma.enquiry@axa.com.mo and request for an estimate of the amount that may be claimed under your policy contract or to enquire about the eligibility of claims and reimbursement limits from us. We will provide a response within 2 working days. Our estimate is for reference only, and the actual amount claimable by you shall be subject to our claim assessment and the final expenses charged by medical specialists or hospitals.

What should I do if I need to make a claim?

Simply contact your financial consultant or contact us by telephone (852) 2802 2812, fax (852) 2598 7623, email cs@axa.com.hk (Hong Kong) / telephone (853) 8799 2812, fax (853) 2878 0022 or email ma.enquiry@axa.com.mo (Macau). We will help you process your claim as soon as possible.

Cancer Therapy Insurance II and **Cancer And Stroke Therapy Insurance** are underwritten by AXA China Region Insurance Company (Hong Kong) Limited / AXA China Region Insurance Company Limited (collectively "AXA", the "Company", or "we").

The plans are subject to the terms, conditions and exclusions of the relevant policy contracts. AXA reserves the final right to approve any application. This product brochure contains general information only and does not constitute any contract between any parties and AXA. It is not a policy. For detailed terms, conditions and exclusions of the plans, please refer to the relevant policy contracts, which will be made available by the Company upon request.



**Cancer Therapy Insurance II / Cancer And Stroke Therapy Insurance
Product brochure**

Hong Kong

Tel : (852) 2802 2812

Fax : (852) 2598 7623

www.axa.com.hk



Macau

Tel : (853) 8799 2812

Fax : (853) 2878 0022

www.axa.com.mo



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