

Cancer Care Insurance Plan

A holistic solution against cancer

Cancer Care Insurance Plan ("Cancer Care") provides lump sum payment of up to HK\$1,000,000¹ that covers treatment costs, family expenses or for any other purposes upon diagnosis of any covered cancer, of which an advance lump sum payment of 30% of the sum insured for the benefit level chosen is payable upon diagnosis of carcinoma-in-situ or early stage cancer. It also provides extra Medical Consultation and Caring Benefits² as an additional support during the journey of recovery. You can choose from four levels of benefits to suit your budget and personal needs. No medical check-up is required for this plan.

1. The lump sum payment is subject to the sum insured of the benefit level selected.
2. The Medical Consultation and Caring Benefits are subject to the maximum limit per benefit per insured person.

Family discount³

A 10% family discount on premiums will be offered if 1) any of your direct family member(s) is already insured under Cancer Care Insurance Plan; or 2) you and your direct family member(s) successfully enrol for Cancer Care Insurance Plan at the same time.

"Direct family member(s)" refers to parents, spouse, partner (means someone with whom the insured person lives in a relationship equivalent to marriage, whether of the same or opposite gender) and children of the applicant. For applications made by parents or partner, please note that separate application form has to be used.

Eligibility

- Applicant⁴
 - HSBC credit card / account holder
 - Age 18 to 60
- Family members⁴
 - Spouse / Parent(s) : age 18 to 60
 - Child(ren) : 14 days old to age 17, or below the age 23 for full-time student who is unmarried and financially dependent on the policyholder

3. AXA reserves the right to vary or terminate the family discount and / or to amend the terms and conditions for the family discount thereof at any time without prior notice. In the case of a dispute, the decision of AXA shall be final.
4. Applicant and eligible family members must be Hong Kong Identity Card holders residing in Hong Kong.

Cancer Care at a glance

Benefit period	Up to age 80 ⁵
Policy renewability	Guaranteed annual renewal ⁶
Premium structure	Premium will be adjusted on attained age ⁷
Policy currency	Hong Kong dollar
Payment mode	Monthly or annual

5. The Cancer Care policy will terminate upon the earliest happening of the following events:
 - on death of the insured person; or
 - on cancellation by the policyholder by giving a written notice to AXA at least 30 days before the policy anniversary or by AXA; or
 - if the premium due is not received by AXA on or before any premium due date during a policy year; or
 - on the policy anniversary on or immediately following the insured person's 80th birthday; or
 - if AXA decides to terminate the Cancer Care Insurance Plan; or
 - when the aggregated amount payable under the Carcinoma-in-situ Benefit and/or the Early Stage Cancer Benefit reaches 100% of the sum insured; or
 - upon expiry of the 12 month period of the Medical Consultation and Caring Benefits.
6. The Cancer Care policy shall be automatically renewed up to 79 years old at each policy anniversary by the policyholder by paying the premium due on or before the premium due date during a policy year subject to the availability of the policy. AXA reserves the right to amend premium rates, benefits, terms and conditions upon policy renewal.
7. Premium rates are not guaranteed and terms and conditions of renewal may also change. AXA reserves the right to review and adjust the premium rates on each policy anniversary of the Cancer Care policy. Please refer to the premium table as shown in this factsheet for details of the premium rates for different plan options. We consider factors including but not limited to (i) AXA's claims and policy persistency experience and (ii) expected claim outgo from all policies under this plan in future years, reflecting the impact of medical trend, medical cost inflation and product feature revisions.

[^] Levy collected by the Insurance Authority will be imposed on this policy at the applicable rate. For further information, please visit www.axa.com.hk/ia-levy or contact AXA at (852) 2867 8678.



Lump Sum Benefit¹

Summary of benefits	Plan A – Basic	Plan B – Essential	Plan C – Superior	Plan D – Premier
Sum insured	HK\$300,000	HK\$500,000	HK\$700,000	HK\$1,000,000
Carcinoma-in-situ Benefit / Early Stage Cancer Benefit	<ul style="list-style-type: none"> If the insured person is diagnosed with carcinoma-in-situ or early stage cancer, an advance lump sum payment equivalent to 30% of the sum insured is payable. Multiple claims are payable subject to the maximum of the sum insured (limited to one claim per organ^{8/5}). Covered organs for carcinoma-in-situ⁹: <ul style="list-style-type: none"> Breast Uterus Vagina Vulva Fallopian tubes Cervix uteri Ovary Colon and rectum Penis Testis Lung Liver Stomach and esophagus Urinary tract Nasopharynx Prostate Early stage cancer⁹ means the presence of one of the following malignant conditions: <ul style="list-style-type: none"> Tumour of the thyroid Chronic lymphocytic leukaemia Hodgkin's lymphoma 			
Cancer Benefit	<ul style="list-style-type: none"> If the insured person is diagnosed to be suffering from cancer⁹, we will pay a lump sum benefit equivalent to 100% of the sum insured, net of any Carcinoma-in-situ Benefit and/or Early Stage Cancer Benefit which has been paid and/or approved by us to be payable under the policy. The Cancer Benefit will only be payable once. 			

1. The lump sum payment is subject to the sum insured of the benefit level selected.

5. The Cancer Care policy will terminate upon the earliest happening of the following events:

- on death of the insured person; or
- on cancellation by the policyholder by giving a written notice to AXA at least 30 days before the policy anniversary or by AXA; or
- if the premium due is not received by AXA on or before any premium due date during a policy year; or
- on the policy anniversary on or immediately following the insured person's 80th birthday; or
- if AXA decides to terminate the Cancer Care Insurance Plan; or
- when the aggregated amount payable under the Carcinoma-in-situ Benefit and/or the Early Stage Cancer Benefit reaches 100% of the sum insured; or
- upon expiry of the 12 month period of the Medical Consultation and Caring Benefits.

8. If an organ in the body has both a left and a right component, the left side and right side of the organ shall be considered as one and the same organ.

9. Benefits relating to carcinoma-in-situ, early stage cancer and cancer are payable according to the definitions of carcinoma-in-situ, early stage cancer and cancer as set out in the policy contract.

Medical Consultation and Caring Benefits²

(available for 12 months from the date of diagnosis of cancer¹⁰ on reimbursement basis)

Summary of benefits	Maximum limit per insured person			
	Plan A – Basic	Plan B – Essential	Plan C – Superior	Plan D – Premier
Chinese Herbalist Consultation	Up to HK\$600 per visit, up to 20 visits			
Dietician Consultation	Up to HK\$600 per visit, up to 10 visits			
Psychological Counselling	Up to HK\$1,000 per visit, up to 10 visits			
Palliative Care Benefit	Up to HK\$20,000			

2. The Medical Consultation and Caring Benefits are subject to the maximum limit per benefit per insured person. AXA will reimburse the reasonable and customary charges actually incurred by the insured person for the above stated consultation, counselling and/or medical care which are medically necessary.

10. Medical Consultation and Caring Benefits are not available for carcinoma-in-situ and early stage cancer.

Annual premium (HK\$)

Age group (inclusive)	Plan A – Basic Sum insured: HK\$300,000				Plan B – Essential Sum insured: HK\$500,000			
	Male		Female		Male		Female	
	Non-smoker	Smoker	Non-smoker	Smoker	Non-smoker	Smoker	Non-smoker	Smoker
0 – 5	1,164	1,164	1,020	1,020	1,932	1,932	1,704	1,704
6 – 17	612	612	588	588	1,008	1,008	972	972
18 – 25	660	696	696	708	1,104	1,164	1,152	1,176
26 – 30	852	876	1,092	1,104	1,416	1,452	1,812	1,848
31 – 35	1,152	1,236	1,404	1,740	1,920	2,052	2,340	2,892
36 – 40	1,392	1,800	2,352	2,844	2,328	2,988	3,924	4,728
41 – 45	2,028	2,616	3,432	4,704	3,372	4,356	5,724	7,836
46 – 50	2,652	3,792	4,416	6,756	4,416	6,312	7,368	11,256
51 – 55	3,840	5,340	5,892	9,264	6,396	8,904	9,816	15,432
56 – 60	6,396	9,264	7,248	10,740	10,656	15,432	12,084	17,904
61 – 65 ¹¹	9,660	13,068	8,100	11,520	16,104	21,792	13,500	19,188
66 – 70 ¹¹	11,964	18,372	8,304	12,984	19,932	30,624	13,848	21,648
71 – 75 ¹¹	13,464	24,336	8,964	16,080	22,440	40,560	14,940	26,808
76 – 79 ¹¹	17,256	27,396	11,280	17,904	28,752	45,672	18,792	29,832

Age group (inclusive)	Plan C – Superior Sum insured: HK\$700,000				Plan D – Premier Sum insured: HK\$1,000,000			
	Male		Female		Male		Female	
	Non-smoker	Smoker	Non-smoker	Smoker	Non-smoker	Smoker	Non-smoker	Smoker
0 – 5	2,700	2,700	2,376	2,376	3,864	3,864	3,396	3,396
6 – 17	1,416	1,416	1,368	1,368	2,028	2,028	1,956	1,956
18 – 25	1,536	1,620	1,608	1,644	2,208	2,316	2,304	2,352
26 – 30	1,980	2,028	2,544	2,580	2,820	2,904	3,624	3,684
31 – 35	2,688	2,868	3,276	4,044	3,840	4,104	4,680	5,784
36 – 40	3,252	4,188	5,496	6,624	4,644	5,988	7,860	9,468
41 – 45	4,728	6,096	8,016	10,980	6,744	8,700	11,448	15,684
46 – 50	6,192	8,832	10,308	15,756	8,844	12,624	14,724	22,512
51 – 55	8,964	12,468	13,740	21,612	12,792	17,808	19,632	30,876
56 – 60	14,916	21,600	16,908	25,068	21,312	30,864	24,156	35,808
61 – 65 ¹¹	22,548	30,504	18,900	26,868	32,208	43,572	27,000	38,388
66 – 70 ¹¹	27,900	42,876	19,380	30,300	39,864	61,248	27,684	43,284
71 – 75 ¹¹	31,416	56,784	20,916	37,536	44,880	81,108	29,880	53,616
76 – 79 ¹¹	40,260	63,936	26,316	41,772	57,516	91,332	37,596	59,676

Notes:

- Unless otherwise specified, all ages mentioned in this factsheet shall refer to the age on the last birthday.
- An insured person shall not be covered under more than one Cancer Care policy.
- Premium rates are not guaranteed and terms and conditions of renewal may also change. AXA reserves the right to review and adjust the premium rates on each policy anniversary of the Cancer Care policy. Please refer to the premium table as shown in this factsheet for details of the premium rates for different plan options. We consider factors including but not limited to (i) AXA's claims and policy persistency experience and (ii) expected claim outgo from all policies under this plan in future years, reflecting the impact of medical trend, medical cost inflation and product feature revisions.
- This premium table does not include levy which is collected by the Insurance Authority. Levy collected by the Insurance Authority through AXA will be imposed on the policy at the applicable rate. Policyholders must pay the levy in order to avoid any legal consequences.

11. The premium shown for this age group is for renewal only.

Monthly premium (HK\$)

Age group (inclusive)	Plan A – Basic Sum insured: HK\$300,000				Plan B – Essential Sum insured: HK\$500,000			
	Male		Female		Male		Female	
	Non-smoker	Smoker	Non-smoker	Smoker	Non-smoker	Smoker	Non-smoker	Smoker
0 – 5	97	97	85	85	161	161	142	142
6 – 17	51	51	49	49	84	84	81	81
18 – 25	55	58	58	59	92	97	96	98
26 – 30	71	73	91	92	118	121	151	154
31 – 35	96	103	117	145	160	171	195	241
36 – 40	116	150	196	237	194	249	327	394
41 – 45	169	218	286	392	281	363	477	653
46 – 50	221	316	368	563	368	526	614	938
51 – 55	320	445	491	772	533	742	818	1,286
56 – 60	533	772	604	895	888	1,286	1,007	1,492
61 – 65 ¹¹	805	1,089	675	960	1,342	1,816	1,125	1,599
66 – 70 ¹¹	997	1,531	692	1,082	1,661	2,552	1,154	1,804
71 – 75 ¹¹	1,122	2,028	747	1,340	1,870	3,380	1,245	2,234
76 – 79 ¹¹	1,438	2,283	940	1,492	2,396	3,806	1,566	2,486

Age group (inclusive)	Plan C – Superior Sum insured: HK\$700,000				Plan D – Premier Sum insured: HK\$1,000,000			
	Male		Female		Male		Female	
	Non-smoker	Smoker	Non-smoker	Smoker	Non-smoker	Smoker	Non-smoker	Smoker
0 – 5	225	225	198	198	322	322	283	283
6 – 17	118	118	114	114	169	169	163	163
18 – 25	128	135	134	137	184	193	192	196
26 – 30	165	169	212	215	235	242	302	307
31 – 35	224	239	273	337	320	342	390	482
36 – 40	271	349	458	552	387	499	655	789
41 – 45	394	508	668	915	562	725	954	1,307
46 – 50	516	736	859	1,313	737	1,052	1,227	1,876
51 – 55	747	1,039	1,145	1,801	1,066	1,484	1,636	2,573
56 – 60	1,243	1,800	1,409	2,089	1,776	2,572	2,013	2,984
61 – 65 ¹¹	1,879	2,542	1,575	2,239	2,684	3,631	2,250	3,199
66 – 70 ¹¹	2,325	3,573	1,615	2,525	3,322	5,104	2,307	3,607
71 – 75 ¹¹	2,618	4,732	1,743	3,128	3,740	6,759	2,490	4,468
76 – 79 ¹¹	3,355	5,328	2,193	3,481	4,793	7,611	3,133	4,973

Notes:

- Unless otherwise specified, all ages mentioned in this factsheet shall refer to the age on the last birthday.
- An insured person shall not be covered under more than one Cancer Care policy.
- Premium rates are not guaranteed and terms and conditions of renewal may also change. AXA reserves the right to review and adjust the premium rates on each policy anniversary of the Cancer Care policy. Please refer to the premium table as shown in this factsheet for details of the premium rates for different plan options. We consider factors including but not limited to (i) AXA's claims and policy persistency experience and (ii) expected claim outgo from all policies under this plan in future years, reflecting the impact of medical trend, medical cost inflation and product feature revisions.
- This premium table does not include levy which is collected by the Insurance Authority. Levy collected by the Insurance Authority through AXA will be imposed on the policy at the applicable rate. Policyholders must pay the levy in order to avoid any legal consequences.

11. The premium shown for this age group is for renewal only.

Key policy exclusions

No benefit is payable under the Cancer Care policy for any cancer, carcinoma-in-situ and early stage cancer resulting directly or indirectly from or caused or contributed by (in whole or part) or in respect of any of the following:

- diagnosed or with the signs or symptoms of which first occurred within 90 days following the original commencement date of this policy or reinstatement (whichever is later)
- resulting from, or caused or contributed by (in whole or in part) AIDS or HIV
- if the insured person has survived for less than 14 days following the diagnosis of cancer, carcinoma-in-situ and early stage cancer
- intoxication by alcohol or drugs not prescribed by a medical practitioner
- any self-inflicted injury or suicide, whether sane or insane
- any pre-existing condition
- nuclear, biological or chemical contamination (NBC), war and terrorism
- violation or attempted violation of the law or resistance to arrest or participation in any criminal act
- any congenital conditions

Please refer to the policy provisions for the full list of exclusions.

Claim submission

Written notice and all proof of loss documents must be submitted to AXA within 90 days immediately after the cancer, carcinoma-in-situ or early stage cancer was first diagnosed and for treatment received for Medical Consultation and Caring Benefits.

AXA may require submission of information, certificates, evidence, medical reports and other data or materials, reasonably required by AXA. Failure to comply within the time required shall invalidate the claim whereby no benefit shall be payable.

Right to return policy

If you change your mind about buying this policy within **30 calendar days** of receipt of your policy, you can return your policy for cancellation and your premium and levy[^] will be refunded in full (provided that you have not made a claim).

Cancellation

After the cooling-off period, the policyholder may apply for termination of the policy by giving a written notice to AXA at least 30 days before the policy anniversary. No refund of premium will be made once the policy is effected. AXA shall have the right to terminate the policy, or to revise the terms and conditions of this policy if the policyholder failed to act in utmost good faith. AXA will give the policyholder a written notice at least 7 days before such termination or revision. For such termination, the policyholder shall be entitled to a pro-rata refund of the premium paid provided that no claims have been paid or are payable under this policy in respect of that insured person.

Change in Conditions and Premium Terms

AXA reserves the right to apply any change in premium rates, benefits, terms and conditions to any current policy. AXA shall inform policyholder in writing, 45 days before the policy anniversary, of any change.

Premium rates are not guaranteed and may be adjusted by AXA at any of the policy anniversaries if necessary. We consider factors including but not limited to (i) AXA claims and policy persistency experience and (ii) expected claim outgo from all policies under this plan in future years, reflecting the impact of medical trend, medical cost inflation and product feature revisions.

Premium change on the basis of the age of the insured person shall not be considered as change as referred to above.

Frequently asked questions

Is medical check-up required?

Application for Cancer Care is easy with no medical check-up is required.

Is my family member entitled to be covered under the same benefit level as I am?

Yes. The benefit level of your family member can be the same as or lower than your selected benefit level. For example, if you select Plan B – Essential, your family member can select either Plan B – Essential or Plan A – Basic.

Will I be guaranteed to renew my policy even if I have made a claim? Is the premium guaranteed unchanged?

Your policy is renewable up to 79 years old at each policy anniversary upon payment of premium on or before the premium due date and subject to the availability of the policy.

However, the premium rates are not guaranteed. We consider factors including but not limited to (i) AXA's claims and policy persistency experience and (ii) expected claim outgo from all policies under this plan in future years, reflecting the impact of medical trend, medical cost inflation and product feature revisions. AXA reserves the right to revise the benefits and terms and conditions, review and adjust the premium rates upon policy renewal.

Do I need to renew my policy before the policy anniversary each year? What if I decide to cancel the policy?

A renewal notice will be sent to you 45 days before the policy anniversary. If you decide not to renew the policy, you will need to inform us at least 30 days before the policy anniversary, or the policy will be renewed automatically for another year subject to the payment of the renewal premiums before the due date as determined by us.

Is there any waiting period for Cancer Care?

Yes, the waiting period is 90 days from the original commencement date of the policy or the effective date of last reinstatement (whichever is later). No benefits shall be payable at any time under the policy for any cancer, carcinoma-in-situ and early stage cancer, diagnosed or with the signs or symptoms of which first occurred within the waiting period.

How can I manage my policy?

You can call (852) 2867 8678 should you have any queries about your policy, or manage your policy at ease by e-Policy Servicing after logging on to HSBC Internet Banking if you are an HSBC internet banking customer. This online service provides you with 24-hour access to your policy details and allows you to submit policy service requests without hassle.

Important Notes:

The above policy is underwritten by **AXA General Insurance Hong Kong Limited** ("AXA"), which is authorised and regulated by the Insurance Authority of the Hong Kong SAR. AXA will be responsible for providing your insurance coverage and handling claims under your policy. The Hongkong and Shanghai Banking Corporation Limited ("HSBC") is registered in accordance with the Insurance Ordinance (Cap. 41 of the Laws of Hong Kong) as an insurance agent of AXA for distribution of general insurance products in the Hong Kong SAR. General insurance plans are products of AXA but not HSBC.

For monetary disputes arising between HSBC and you out of the selling process or processing of the related transaction by HSBC, HSBC will enter into a Financial Dispute Resolution Scheme process with you. On the other hand, for any disputes over the terms and conditions of your policy, AXA will resolve with you directly..

The information shown in this factsheet is intended as a general summary. You should refer to the insurance policy for the detailed terms and conditions.

In the event of any inconsistency between the English version and the Chinese version, the English version shall prevail.

Issued by AXA General Insurance Hong Kong Limited

(Only for use in Hong Kong Special Administrative Region)

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