



AIA Hong Kong

AIA Financial Centre,
712 Prince Edward Road East,
Kowloon, Hong Kong
T: (852) 2881 3333

AIA.COM.HK

Memo

Attn: All Business Partners

From: Anne Weedon

Dept: Partnership Distribution

Date: 19 March 2013

Total page: 1

Subject: (Ref: A2013038) 新修訂的提升住院計劃額外保費
Revised loading on HS upgrade

Applicable products: 住院計劃
HS Plans

繼早前於 2012 年 7 月 31 日發出之通告(編號 A2012069)關於提升住院計劃之安排,由即日起,如保單持有人持有 HS37.5 或舊一代住院保障(即 HS5, 10, 25)而申請提升至最新的特級「健康之寶」,經核保後如必需加入不保事項,友邦香港亦會同時增收額外保費,而此額外保費已由 1.5 倍調低至現時的 1.25 倍。至於所有上述提及以外的住院計劃的附加額外保費將維持不變於 1.5 倍。另外,現行的賠償方法及佣金安排則維持不變,詳情請參考上述通告。

如保單持有人於較早前曾由住院保障 HS37.5 或舊一代住院保障(即 HS5, 10, 25)提升至特級「健康之寶」而已加入不保事項及增收額外 1.5 倍之保費。客人可以填寫及遞交更改保單申請書及健康證明書至保戶服務部申請調整額外保費至 1.25 倍。請注意,此申請需經過核保,而新保費將於下一個保費到期日生效,另外已收取額外保費的差額亦將不會退回給保單持有人。

如有任何疑問,請致電保險及理財顧問熱線 3972 8899。

This refers to AIA Hong Kong's memo issued on 31 July 2012 (ref : A2012069) regarding the arrangement of HS upgrade. Please be informed that with immediate effect, all our existing policyholders holding a HS37.5 or the ancient block of Hospital riders (i.e. HS5, 10 and 25) applying to upgrade their coverage to the current "Super Good Health" rider and the only option is to offer the upgrade with exclusion(s) after underwriting, AIA Hong Kong will now rate up the policy with a loading of + 25% instead of + 50%. All other HS riders not fall under the above block will remain unchanged at a loading of + 50%. The existing claims practice and the commission arrangement will remain unchanged. For details, please refer to the captioned memo for reference.

For those policyholders holding HS37.5 or the ancient block of Hospital riders (i.e. HS5, 10 or 25) who have previously rated at + 50% and wish to reduce the rating to + 25%, they are required to submit and completed a Request for Change form together with a Health Certificate to POS department for processing. Please note that the changes will be done at next premium due and no refund will be made to the policyholder.

Should you have any enquiries, please call our Brokerage & IFA Hotline 3972 8899.

Best regards,

Anne Weedon
Head of Partnership Distribution

注意: 於這通告內所提及的「友邦香港」是指美國友邦保險(百慕達)有限公司(於百慕達註冊成立之有限公司)。

Note: 'AIA Hong Kong' or 'our' as used herein refers to American International Assurance Company (Bermuda) Limited (Incorporated in Bermuda with limited liability).