



Group Personal Insurance Program 2013/2014

The Group Personal Insurance Program, which is renewable on 1 October each year, offers Members and Registered Students a plan which is inclusive of total permanent disability, accidental death and disablement, terminal illness and simplified critical illness, at competitive premiums. The salient features of the Program are set out below. Further information can be obtained from the Institute's insurance broker, **Insuright**, by:

- returning the reply slip below; or
- calling Mr. Kent Leung (tel: 3443 9891 / 2541 1300) / Ms. Estella Cheng (tel: 3443 9898)

Life Insurance Plan (built-in TPD, ADD, TI and SCI benefits*) with optional Disability Income and Critical Illness Benefits

Underwriter ::
American International Ltd

* *TPD : Total Permanent Disability*
ADD : Accidental Death & Disablement
TI : Terminal Illness
SCI : Simplified Critical Illness

- Policy can be in HK\$ or US\$.
- Life/TPD insured sum up to HK\$5,100,000.
- ADD insured sum equal to 135% of Life insured sum.
- TI or SCI benefit up to HK\$300,000.
- Supplementary Disability Income plan covering to age 65 with monthly benefit up to HK\$80,000. Benefit payment is escalated at 5% per annum.
- Critical Illness plan can be taken out as standalone plan and is opened to Member's spouse and child. Insured sum up to a maximum of HK\$1,000,000.
- Insured Members turning to non-Members will continue to be insured.
- Premiums are payable **monthly** based on age and they are subject to adjustment at the policy anniversary (i.e. 1 October) after the policy holder attaining higher age group.

Hospital and Surgical Insurance Plan with Optional Out-patient Benefits

Underwriter :
American International Ltd

- Provides worldwide, 24 hours coverage.
- 3 plans at different coverage level, which are also applicable to the spouse and children of Members.
- Optional Out-patient Benefits for General and Specialist Consultation visits and Diagnostic Testing with a panel of appointed doctors and laboratories. There are 3 plans with monthly premium of **HK\$101 (Plan 1)**, **HK\$86 (Plan 2)** and **HK\$70 (Plan 3)** per person.
- Premiums are payable **monthly** based on age and they are subject to adjustment at the policy anniversary (i.e. 1 October) after the policy holder attaining higher age group.
- No claims procedure for Out-patient visits at AIA panel clinics.

For Quick Quote, please visit our e-premium calculator:
www.insuright.com.hk



Other Personal Insurance/Health Program 2013/2014

Comprehensive High-End Medical Insurance Plan

Underwriters:

- NOW Health (AXA General Insurance Hong Kong Ltd)
- Aetna Global Benefits
- AXA China
- Bupa International

- Top-up benefit will enable policy holder to enjoy better coverage up to 100% payment reimbursement.
- Cover pre-existing conditions with /without full cover benefits.
- Flexible combination of medical benefits with different levels of Deductible to meet your budget.
- Special discount rates are offered to Members.

Medical Examination Plan

Provider:

- Union Concordia Medical Group

- Two levels of medical examination at discounted rates.
- Basic Examination – **HK\$860**
- Extended Examination – **HK\$2,100**

Dental Plan

Providers:

- Union Concordia Medical Group
- HMMP (Dental) Ltd

- Benefits include scaling, polishing and prophylaxis (twice a year), oral check-up, x-ray, medication, fluoride varnish treatment, fillings and simple extraction and emergency treatment. The **annual fee** is **HK\$550**.

Householder Insurance Plan

Underwriter:

- AXA General Insurance Hong Kong Ltd
- MSIG Insurance (Hong Kong) Ltd

- The plan offers all risks coverage on home contents and personal liability. Optional coverage on domestic structure, personal accident, worldwide all risks, domestic servants, etc. are also available. Special rates are offered to Members.

Motor Insurance Plan

Underwriters:

- AXA General Insurance Hong Kong Ltd
- Liberty International Insurance Ltd
- MSIG Insurance (Hong Kong) Ltd

- Preferential terms are offered. Competitive quotations from the insurers will be available upon request.

To: Insuright Employee Benefits Ltd		Fax: 3443 9889	
Re: HKICPA Personal Insurance Program 2013/2014			
I wish to obtain information on the following plan(s): <i>(please ✓)</i>			
<input type="checkbox"/> Life Insurance Plan	<input type="checkbox"/> Medical Examination Plan	<input type="checkbox"/> Hospital and Surgical Insurance Plan	<input type="checkbox"/> Dental Plan
<input type="checkbox"/> Comprehensive Medical Insurance Plan	<input type="checkbox"/> Householder Insurance Plan	<input type="checkbox"/> Motor Insurance Plan	
<input type="checkbox"/> Mail	Address:		
<input type="checkbox"/> Facsimile	Fax no.:	<input type="checkbox"/> Email	Email address:
Name: Mr/Ms/Mrs		HKICPA Member / Student Registration No.:	
		Tel. no.:	