



Personal Insurance Programme 2008/2009

The Institute has negotiated with the respective insurers the following insurance plans for members and registered students at very competitive rates. The salient features of the Programme are described below. The premium rates are valid throughout 1 October 2008 – 30 September 2009.

Life Insurance with TPD, ADD, TI and SCI benefits* and supplementary plans on Disability Income and Critical Illness

Underwriter:

American International Assurance Co
(Bermuda) Ltd

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

- Policy can be in HK\$ or US\$
- Life and TPD insured sum of up to HK\$5,100,000 with ADD insured sum of up to HK\$6,885,000, TI and SCI benefit of up to HK\$300,000 per insured member.
- Disability Income plan covering both accident and illness for monthly benefit up to HK\$80,000.
- Critical Illness plan of 50% of Life Insurance Insured Sum up to a maximum of HK\$1,000,000.
- SCI benefit covers sickness including kidney failure, paralysis and coma.

- Premium rates are based on age brackets, and are adjusted at the policy anniversary (i.e. 1 October) after attaining the next higher age bracket.

- For example, with premium of **HK\$145 per month**, a Member/ Registered Student aged 35 to 39 can purchase Life insurance with TPD benefit at **HK\$900,000**, TI benefit at **HK\$300,000** and ADD benefit at **HK\$1,215,000**.

For an additional **HK\$137 per month**, a Member/ Registered Student can purchase a Disability Income plan of **HK\$12,000 per month**.

For an additional **HK\$134 per month**, a Member/ Registered Student can purchase a Critical Illness plan of **HK\$450,000**.

Hospital and Surgical Insurance Plan with Optional Outpatient Benefits

Underwriter:

American International Assurance Co.
(Bermuda) Ltd

- Room & Board and Doctor's fee for some plans have been upgraded to be in line with the current charges by most of the private hospitals.
- Provides worldwide, 24 hours coverage either as a stand alone or as a supplementary plan to any group or personal insurance that a Member/ Registered Student may already have. There are 3 plans at different coverage level, which are also applicable to the spouse and children of Member/ Registered Student.
- Premium rates for Hospital benefits are based on age brackets, and are adjusted at the policy anniversary (i.e. 1 October) after attaining the next higher age bracket.

- For example, with premium of **HK\$290 per month**, a Member/ Registered Student aged 35 to 44 can purchase a Plan of benefits designed for Private accommodation in private hospitals in Hong Kong. Additional Major Medical coverage of HK\$150,000 is also available.
- Optional Outpatient 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\$70, HK\$86 and HK\$101** per person.

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Comprehensive Medical Insurance Plan

Underwriters:
 - GlobalHealth Asia Ltd
 - GoodHealth Worldwide Ltd

- The plan is targeted at persons who require substantially higher benefits and wider cover in situations of major or prolonged illnesses. The plan also covers some illnesses generally excluded in ordinary medical plans. The plan provides medical benefits up to maximums of US\$1.6 million to US\$2 million p.a. with fewer sub-limits. Special rates are offered to Members and Registered Students.

Medical Examination Plan

Providers:
 - Union Concordia Medical Group
 - Healthcare Medical & Paramedical Services Operations (HK) Ltd

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

Dental Plan

Provider:
 Union Concordia Medical Group

- Benefit includes 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\$450**.

Householder Insurance Plan

Underwriter:
 AXA General 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 and Registered Students.

Motor Insurance Plan

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

- Preferential terms will be offered to Members and Registered Students. Competitive quotations from the insurers will be available upon request.

To obtain further information, please contact Insuright Brokers by:

- returning the reply slip below; or
- calling Ms. Jessie Cheng (tel. 2541 1300) / Ms. Estella Cheng (tel. 3443 9898)

To: Insuright Brokers Fax: 3443 9889
 Re: HKICPA Personal Insurance Programme 2008/2009

I wish to obtain information on the following plan(s): *(please ✓)*

- | | |
|---|---|
| <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 |

Please send me the information by: *(please ✓)*

<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.:	