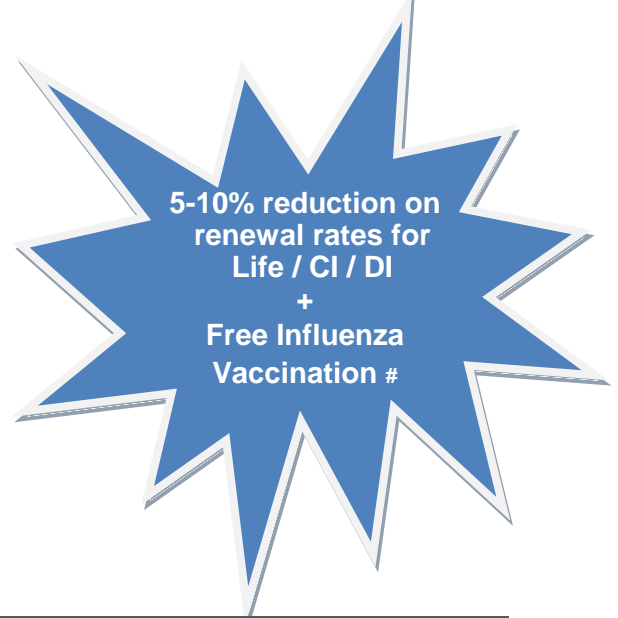




Group Personal Insurance Program 2012/2013

The Group Personal Insurance Program which is renewable on 1 October each year offers Members including Registered Students good coverage at competitive premiums. The salient features of the Program are set out below. Interested Members may obtain further information 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); or
- visiting e-premium calculator (<http://www.insuright.com.hk/eprem/>).



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

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/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 are adjusted at the policy anniversary (i.e. 1 October) after Members attaining higher age group.
- 5% rate reduction on Life/TPD/ADD and 10% rate reduction on DI and CI as compared to last year.
- For example, if member aged 35 - 39,

Insured Sum	Monthly Premium
Life HK\$1,500,000 with ADD HK\$2,025,000	HK\$230
Disability Income HK\$40,000/month	HK\$412
Critical Illness HK\$750,000	HK\$200

Hospital and Surgical Insurance Plan with Optional Outpatient Benefits

Underwriter :
 American International Assurance Co.
 (Bermuda) Ltd

- Provides worldwide, 24 hours coverage.
- 3 plans at different coverage level, which are also applicable to the spouse and children of Members.
- 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\$101 (Plan 1)**, **HK\$86 (Plan 2)** and **HK\$70 (Plan3)** per person.

- Premiums are payable monthly, based on age and are adjusted at the policy anniversary (i.e. 1 October) after Members attaining higher age group.
- For example, with monthly premium of **HK\$420**, a member aged 35 to 44 can join a Plan of benefits designed for Private accommodation in private hospitals in Hong Kong. Additional Major Medical coverage of HK\$150,000 is also included.

Free Influenza Vaccination :

- apply to new application on Life insurance and Hospital and Surgical Insurance only.
- new application must be submitted at the promotion period from 1 Oct to 30 Nov, 2012.
- Influenza vaccination letter/coupon will be issued to the member once accepted by the Underwriter.

Other Personal Insurance/Health Program 2012/2013

Comprehensive High-End Medical Insurance Plan

Underwriters:

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

- This high-end 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. There are choices of benefits providing medical insurance as high as US\$4.5m per annum. 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

- 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.

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. Competitive quotations from the insurers will be available upon request.

To: Insuright Employee Benefits Ltd		Fax: 3443 9889	
Re: HKICPA Personal Insurance Program 2012/2013			
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		
Please send me the information by: <i>(please ✓)</i>			
<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.:	