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Standing by HK frontline medical workers to fight the virus

AXA “Protect the Frontline” Programme

AXA understands that the outbreak of the novel coronavirus has put front-line medical workers under intense pressure. As AXA is committed to supporting the community by providing comprehensive protection for the people of Hong Kong, we are pleased to provide **free hospital benefit and death benefit coverage** to medical workers of Hong Kong Hospital Authority to show our appreciation and support. This programme **does not require any pre-registration** and enables the medical workers to focus on fighting the virus and saving lives.

Protection Overview

Eligible medical workers ²	Permanent full-time, permanent part-time and contract staff of the Hong Kong Hospital Authority
Application	No registration is required, eligible medical workers will be entitled to the corresponding coverage automatically
Free insurance coverage on novel coronavirus ⁴	<ul style="list-style-type: none"> • One-off lumpsum payment of HKD10,000 as hospital benefit • HKD100,000 as death benefit
Protection period ³	From now till 30 April 2020*
Claims ^{8,9} and enquiries	<ul style="list-style-type: none"> • Simplified claims procedure • 24-hour Customer Service Hotline (852) 2894 4701

*The protection period of death benefit means within 60 days from the date of diagnosis of novel coronavirus during Hospital Benefit Protection Period

We stand by the Hong Kong medical workers and together, we will fight the novel coronavirus!

For details, please contact 24-hour Customer Service Hotline at (852) 2894 4701 or visit www.axa.com.hk.

AXA “Protect the frontline” Programme terms and conditions

1. AXA “Protect the frontline” Programme (“Programme”) is offered by AXA China Region Insurance Company (Bermuda) Limited (Incorporated in Bermuda with limited liability) (“AXA”), subject to the following relevant terms and conditions.
2. All permanent full-time, permanent part-time and contract staff in various roles (including doctors, nurses, allied health staff, patient care assistants and ward clerks, etc.) (excluding temporary and outsourcing contractors) who are employed by the Hong Kong Hospital Authority are eligible persons for the Programme (“Eligible Person”). The identity of the Eligible Person (being the insured person) should be validated by AXA.
3. The protection period of the hospital benefit is from 10 February 2020 to 30 April 2020 (both dates inclusive) (“Hospital Benefit Protection Period”). The protection period of death benefit means within 60 days from the date of diagnosis of novel coronavirus (2019-nCoV) (“novel coronavirus”) during the Hospital Benefit Protection Period (“Death Benefit Protection Period”).
4. If an Eligible Person:
 - (i) is diagnosed with novel coronavirus by the government of Hong Kong and is confined in a hospital during the Hospital Benefit Protection Period, AXA shall pay out a one-off lumpsum payment of hospital benefit of HKD10,000; and/or
 - (ii) is diagnosed with novel coronavirus by the government of Hong Kong and such novel coronavirus and its complications result in death during the Death Benefit Protection Period, AXA shall pay out the death benefit to Eligible Person’s estate. The benefit payable under the death benefit is HKD100,000.
5. Each Eligible Person does not need to register or enroll for the coverage. Each Eligible Person is only entitled to the hospital benefit and death benefit once respectively at maximum.
6. Hospital shall mean an establishment duly constituted and registered as a hospital under the laws of Hong Kong Special Administrative Region in which it is established, which is for providing medical service for sick and injured persons as Inpatients, and which –
 - has facilities for diagnosis and major operations;
 - provides 24-hour nursing services by licensed or registered nurses;
 - has one or more registered medical practitioners; and
 - is not primarily a clinic, a place for alcoholics or drug addicts, a nature care clinic, a health hydro, a nursing, rest or convalescent home, a hospice or palliative care centre, a rehabilitation centre, an elderly home or similar establishment.
7. AXA will not pay any hospital benefit and/or death benefit for any hospitalisation or death of the insured person that is resulting directly or indirectly from, or caused or contributed by:
 - (i) any self-inflicted injury or suicide, whether sane or insane, and
 - (ii) terrorist attack using any type of biochemical weapon.
8. Supporting documents for claims submission (must be submitted within 90 days from date of consultation/treatment/death):
 - valid proof of employment for permanent full-time, permanent part-time or contract staff of the Hong Kong Hospital Authority, such as staff identity card;
 - Hong Kong identity card or copy of relevant identity documents;
 - personal contact information including English name (same as the name on Hong Kong identity card or relevant identity documents), home address and mobile number or e-mail address;
 - if the insured person is confirmed with a diagnosis of novel coronavirus and is confined in a hospital, a proof of diagnosis and hospital confinement document are needed; and
 - if the insured person unfortunately dies from diagnosis of novel coronavirus, a legal death certificate is needed.
9. Claims submission method:
 - By email: life.claims@axa.com.hk; or
 - By post: Customer Service Center, Suite 2001, 20/F, Tower Two, Times Square, 1 Matheson Street, Causeway Bay, Hong Kong.
10. The above hospital benefit and death benefit will be automatically terminated once the corresponding protection period is expired.
11. AXA reserves the right to alter or terminate the Programme (in whole or in part) and/or amend the relevant terms and conditions of the Programme at any time without prior notice. In case of any dispute, the decision of AXA shall be final and conclusive.

If you do not wish to receive promotional or direct marketing materials from AXA, please inform the Data Privacy Officer, AXA China Region Insurance Company (Bermuda) Limited (Incorporated in Bermuda with limited liability), Suite 2001, 20/F, Tower Two, Times Square, 1 Matheson Street, Causeway Bay, Hong Kong. AXA shall, without charge to you, ensure that you are not included in future direct marketing activities.

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