



**AIA Novel Coronavirus – Extra Cover for  
Citigold Private Client, Citigold, Citi Priority, Citibanking, Citibusiness,  
Citi Commercial Bank or Citi Credit Card Customers**

From 1 January to 31 March 2020, Citigold Private Client, Citigold, Citi Priority, Citibanking, Citibusiness, Citi Commercial Bank or Citi Credit Card customers who have successfully applied for the basic plan of Specified Critical Illness and Medical Protection Products\* through Citibank and fulfilled the program requirements stated in the Terms and Conditions below can enjoy the following benefits.

Benefits (Extra Cover)	Sum Assured (HK\$)
<b>1. Diagnosis Benefit</b> <ul style="list-style-type: none"> <li>If the insured person is diagnosed suffering from Novel Coronavirus which is announced by local or overseas government, we will provide a lump sum payment for Diagnosis Benefit.</li> </ul>	15,000
<b>2. Quarantine Benefit</b> <ul style="list-style-type: none"> <li>If the insured person is kept in quarantine due to Novel Coronavirus, he/she will be paid HK\$700 per day of Quarantine Benefit, up to 30 days.</li> </ul>	700 per day (up to 30 days)
<b>3. Death Benefit</b> <ul style="list-style-type: none"> <li>In the unfortunate event that the insured person dies due to the Novel Coronavirus, his beneficiary will be paid the death benefit.</li> </ul>	150,000

\*Please refer to **Appendix 1** for the details of the Specific Critical Illness and Medical Protection Products.

**Appendix 1: Specified Critical Illness and Medical Protection Products**

Specified Protection Product (Critical Illness)	Specified Protection Product (Medical)
<ul style="list-style-type: none"> <li>Protect Elite Ultra 2</li> <li>Protect Elite Ultra 2 - First Gift</li> <li>Smart Elite Ultra</li> <li>Prime Care Pro 2</li> </ul>	<ul style="list-style-type: none"> <li>AIA Voluntary Health Insurance Prime Scheme</li> <li>AIA Voluntary Health Insurance Standard Scheme</li> <li>CEO Medical 5</li> <li>CEO Pearl Medical 5</li> <li>CEO Essence Medical Plan 2 (including AIA Vitality series version)</li> <li>CEO Essence Pearl Medical Plan 2</li> </ul>

**Please contact any Citibank staff or call AIA Citibank Customer Hotline at (852) 2232 8808 for details.**



**Terms and Conditions:**

1. This Extra Cover is available to Citigold Private Client, Citigold, Citi Priority, Citibanking, Citibusiness, Citi Commercial Bank or Citi Credit Card customers who have successfully applied for the New Policy (refer to Clause 4 below) via Citibank (Hong Kong) Limited.
2. This Extra Cover is not applicable to applicants who have submitted applications before Promotion Period but withdrew the applications or cancelled the issued policies during the Promotion Period and then re-applied for the same products.
3. This Extra Cover is not applicable to those plan change cases from other insurance plans to the Specified Critical Illness and Medical Protection Products.
4. **Novel Coronavirus – Extra Cover**
  - a. The promotion period is from 1 January 2020 to 31 March 2020, both days inclusive (“Promotion Period”).
  - b. The offer is only applicable to the basic plan of the
    - i. Specified Critical Illness and Medical Protection Products (“New Policy”) listed above in **Appendix 1** that is
    - ii. successfully applied and submitted within the Promotion Period (based on application date) and issued by 31 May 2020.
  - c. This offer will be started from policy effective date of the New Policy for 1 year (while the policy is in force). The earliest effective date will be 24 January 2020.
  - d. Each eligible insured person will only be entitled to the free 1<sup>st</sup> Year **Novel Coronavirus – Extra Cover** once.
  - e. The New Policy must remain effective to be eligible for this promotion. If the new policy is terminated in the first year, the Extra Cover will also be suspended.
  - f. Major exclusions:
    - i. any sickness or disease other than those caused by Novel Coronavirus (2019-nCoV);
    - ii. terrorist attack using biochemical weapons of any kind;
    - iii. routine health checks or convalescence, custodial, rest care, or any investigation(s) not directly related to Hospital admission, Diagnosis or illness;
    - iv. any Pre-existing Condition; or
    - v. any fees and medical services which are not Reasonable and Customary.Please refer to Certificate of Insurance for more details.
5. This leaflet contains general information only. It does not constitute any offer and/ or insurance product recommendation. Customers must complete the Financial Needs Analysis before applying for any insurance product. For detailed features, terms, conditions and exclusions of the relevant specified insurance products, please refer to the relevant product brochure(s) and policy provision(s).
6. AIA reserves the right to change any terms and conditions of this option without advance notices. In the event of any disputes, AIA’s decision shall be final and conclusive.
7. This Extra Cover is offered by AIA. Citibank (Hong Kong) Limited shall not be responsible for any of the same.
8. If there is any discrepancy between the English and Chinese versions of these terms and conditions, the English version shall prevail.

“AIA”, “AIA Hong Kong”, “the Company” or “we” herein refers to AIA International Limited (Incorporated in Bermuda with limited liability).



## **AIA 新型冠狀病毒 — 額外保障**

### **— Citigold Private Client, Citigold, Citi Priority, Citibanking, Citibusiness, Citi Commercial Bank 客戶或 Citi 信用卡客戶**

於 2020 年 1 月 1 日至 2020 年 3 月 31 日期間，Citigold Private Client, Citigold, CitiPriority, Citibanking, Citibusiness, Citi Commercial Bank 或 Citi 信用卡客戶透過花旗銀行成功申請指定危疾及醫療保障產品之基本計劃\* 及符合以下有關計劃之條款及細則，可享以下保障。

<b>保障惠益 (額外保障)</b>	<b>保額(港幣)</b>
<b>1. 診斷賠償：</b> <ul style="list-style-type: none"><li>倘受保人不幸染上根據香港或任何國家政府頒佈需隔離之新型冠狀病毒，我們將支付一筆過診斷賠償。</li></ul>	15,000
<b>2. 隔離賠償</b> <ul style="list-style-type: none"><li>倘受保人因上述之傳染病而需隔離，可按隔離日數每日獲 HK\$700 之賠償，賠償最長可達 30 日。</li></ul>	每日 700 (最長可達 30 日)
<b>3. 身故賠償</b> <ul style="list-style-type: none"><li>倘受保人不幸因新型冠狀病毒而喪失生命，其受益人將獲發身故賠償。</li></ul>	150,000

\*有關指定危疾及醫療保障產品，請參閱附錄1。

#### **附錄 1: 指定危疾及醫療保障產品**

<b>指定保障產品(危疾)</b>	<b>指定保障產品(醫療)</b>
<ul style="list-style-type: none"><li>加裕智倍保 2</li><li>加裕智倍保 2 - 首護摯寶</li><li>多重智倍保</li><li>進泰安心保 2</li></ul>	<ul style="list-style-type: none"><li>AIA 自願醫保尊尚計劃</li><li>AIA 自願醫保標準計劃</li><li>至尊醫療計劃 5</li><li>至尊明珠醫療計劃 5</li><li>「亞洲至尊」醫療計劃 2 (包括 AIA 健康程式系列版本)</li><li>「亞洲至尊明珠」醫療計劃 2</li></ul>

**請即聯絡任何花旗銀行職員或致電友邦保險花旗銀行客戶專線(852) 2232 8808 瞭解詳情。**



**條款及細則：**

1. 此額外保障適用於Citigold Private Client, Citigold, Citi Priority, Citibanking, Citibusiness, Citi Commercial Bank或 Citi 信用卡客戶，並透過花旗銀行（香港）有限公司成功遞交新保單（定義請見以下條款4）申請之客戶。
2. 此額外保障並不適用於適用期之前已遞交或已繕發，但其後於適用期內撤回投保申請或取消保單，並再次投保指定危疾及醫療保障產品計劃之客戶。
3. 此額外保障並不適用於由其他保險產品轉換計劃至推廣保險產品之基本計劃。
4. **新型冠狀病毒—額外保障**
  - a. 推廣優惠由 2020 年 1 月 1 日至 2020 年 3 月 31 日止，包括首尾兩天（「推廣期」）。
  - b. 此推廣只適用於
    - i. 附錄 1 所列的指定危疾及醫療保障計劃之基本計劃（「新保單」），
    - ii. 該新保單必須於推廣期內申請及遞交（根據申請日期），並成功於 2020 年 5 月 31 日或之前繕發
  - c. 此優惠由新保單生效日起為期 1 年（於保單生效期內），最早之生效日期為 2020 年 1 月 24 日。
  - d. 合資格受保人於同一時間只可獲享 1 份免付保費新型冠狀病毒—額外保障。
  - e. 新保單必須仍然生效方可享有此額外保障。若新保單於首年終止，此推廣亦相繼失效。
  - f. 主要不保事項：
    - i. 任何並非因新型冠狀病毒(2019-nCoV)導致的疾病或疾病；
    - ii. 使用任何類型的生化武器進行恐怖襲擊；
    - iii. 常規健康檢查或康復、護理、療養護理或與住院、診斷或疾病沒有直接關係的任何調查
    - iv. 任何已存在的情況；及
    - v. 任何非合理及慣常的費用及醫療服務。詳情請參閱保險證明書。
5. 本單張只載有一般資料，並不構成任何銷售建議及/或有關產品之推介。於投保保險產品之前，客戶須完成財務需要分析。所有產品資料只供參考。就有關保險產品特色、內容、條款、細則及不保事項，請參閱相關產品簡介及保單條款。
6. AIA有權隨時更改本選項的條款及細則而毋須另行通知。如對本推廣活動有任何爭議，AIA保留最終決定權。
7. 此額外保障由AIA提供。花旗銀行（香港）有限公司並不負責任何推廣優惠。
8. 如中英文條款有所差異，一概以英文版本為準。

「AIA」、「AIA香港」、「本公司」或「我們」是指友邦保險（國際）有限公司（於百慕達註冊成立之有限公司）。