



Miles Ahead Family Guardian

In order to provide the valued Asia Miles™ members a peace of mind, we are proud to present an extraordinary protection – **Miles Ahead Family Guardian**.

This specially designed plan not only gives you a daily hospital income benefit as a result of sickness or accident, but also provides help you to relief from the burden of costly medical expenses caused by unexpected incidents. In addition, the plan also included death benefit and CIGNA SOS 24 Hours Worldwide Emergency Assistance Service.

Being a valued Asia Miles member, you can earn **5 Asia Miles™ for every HK\$8 of your paid premium# and 700 Bonus Asia Miles##** as an enrollment bonus!!

Just act now! Get the special offer & enjoy the protection instantly!

Protection Coverage

Daily Hospital Income Benefit (maximum benefit period up to 730 days per Hospital Confinement*)	Daily hospital income will be paid if the Person Insured is hospitalized due to sickness or accident, with a maximum up to HK\$1,000 per day.
Additional Accidental Daily Hospital Income Benefit (maximum benefit period up to 90 days per Hospital Confinement)	Additional accidental daily hospital income will be paid, with a maximum of up to HK\$1,000 per day, if the Person Insured is involved in any accident which results in Hospital Confinement.
Additional Accidental Daily Hospital Income Benefit due to Traffic Accident (maximum benefit period up to 90 days per Hospital Confinement)	Additional accidental daily hospital income will be paid, with a maximum up to HK\$1,000 per day, if the Person Insured involve in any traffic accident, which results in Hospital Confinement.
Accidental Medical Expenses Benefit (per accident)	Medical expenses reimbursement for inpatient or outpatient result in bodily injury due to an accident, with a maximum up to HK\$25,000 per accident.
Additional Accidental Medical Expenses Benefit for Bonesetting Treatment (max. 10 visits per accident; max. 25 visits per policy year)	The medical expenses of bonesetting can be reimbursed up to the maximum amount of HK\$150 per visit if the bodily injury is due to an accident. It enables you to have flexibility of choosing the kind of medical treatment.
Compassionate Death Benefit**	Lump sum benefit HK\$3,000 will be paid to the beneficiary if the Person Insured dies as a result of any cause.
CIGNA SOS 24 Hours Worldwide Emergency Assistance Service ***	Emergency medical evacuation or repatriation to Hong Kong and a series of 24-hour worldwide evacuation services.

7-day Free Travel Star Plan****

Be nice to yourself by traveling around with our complimentary 7-day free travel insurance upon successful enrollment!

Welcome Gift

A one off **Female Check up Discount Coupon****** will be provided upon successful enrollment, and a **Medical Check up Discount Coupon******* will also be provided upon successful enrollment as well as every policy anniversary afterwards.

Worldwide Protection

Underwritten by CIGNA Worldwide Life Insurance Company Limited, this plan provides you with 24 hours worldwide protection to ensure that you are fully protected wherever you are around the world.

Family Discount

For instant enrollment, you can also enjoy the family discount for joining with your spouse / child. Please call _____ () for details and enrollment.

Asia Miles will be credited to the member's account within four to six weeks upon receipt of the monthly premium. All mileages will be given to the policyholder. In order to earn the Asia Miles, the premium must be paid by monthly payment mode.

Asia Miles will be credited to the member's account within four to five months upon receipt of the first three months' premium and the policy is effective for three months from the effective date. In order to earn the Asia Miles, the first year's premium must be paid by monthly payment mode.

* Maximum 90 days per Hospital Confinement if hospitalization happens in Mainland China or Macau SAR.

** If the Person Insured dies as a result of sickness within the first 12 months after the Coverage Commencement Date, only the paid premium for that Person Insured will be refunded.

*** These services are provided by International SOS (HK) Limited.

**** 7-day Free Travel Star Plan Certificate and Female Check up Discount Coupon are only attached at the policy first issue. This insurance will be effective upon the receipt of Miles Ahead Family Guardian first payment and valid for ONE Journey up to 7 consecutive days. Each Policy is only entitled to register one Journey coverage of the Person Insured(s) under the same Certificate for the same Journey. For details, please refer to 7-day Free Travel Star Plan Certificate.

***** Medical Check up Discount Coupon is only attached once at the policy issuance and will be offered every policy anniversary. CIGNA reserves the right to amend the terms and conditions of promotional offers relating the medical check-up discount coupon without any prior notice. In case of dispute, the decision of CIGNA shall be final.

Remark: The above information is not a contract of insurance. The specific details applicable to this insurance will be set out in the Policy. In the event of a conflict or discrepancy, the English version of this document shall prevail over the Chinese version.