



Miles Ahead MedCare NCB Protection

Let no accident affect your plan or living standard! With CIGNA's **Miles Ahead MedCare NCB Protection**, you can be sure that you are well protected in times of accident or sickness which may incur unexpected medical burden on you. And to maximize the value of every dollar you paid, you will be rewarded with a refund of 30% of the paid premium once every 3 years if no claim is made.

This comprehensive protection plan provides you with daily hospital income, additional accidental protection and additional accidental protection due to traffic accident, maximizing the protection to a triple of ordinary hospital income benefit. Accidental medical expenses and additional accidental medical expenses benefits for bonesetting treatment can also be reimbursed. What's more, this plan also includes a compassionate death benefit and CIGNA SOS 24-hour worldwide evacuation services.

Being a valued Asia Miles member, you can earn **5 Asia Miles™** for every **HK\$8** of your paid premium# and **500 Bonus Asia Miles** as an enrollment bonus!!

Protection Coverage

Policyholder (Applicant) Issue Age	Age 18 – 60
Insured Issue Age	30 Days – 60
Daily Hospital Income Benefit (maximum benefit period up to 730 days* per hospital confinement)	Daily hospital income will be paid, with a maximum up to HK\$1,000 if the person insured is hospitalized due to sickness or accident.
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 up to HK\$1,000, if the person insured is hospitalized due to an accident.
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, if the person insured involves in any traffic accident which results in hospital confinement.
Accidental Medical Expenses Benefit (per accident)	Reimbursement of medical expenses, if the person insured is injured due to accident with maximum amount up to HK\$20,000.
Additional Accidental Medical Expenses Benefit for Bonesetting Treatment (maximum 10 visits per accident, 25 visits per policy year)	Reimbursement of bonesetting expenses, if the person insured is injured due to accident with maximum amount up to HK\$200 per visit.
Compassionate Death Benefit**	Lump sum payment of HK\$5,000 will be paid to beneficiary in the event of death of the person insured due to any cause.
No Claim Bonus***	30% of total paid premium at the end of every period of 3 consecutive years will be refunded if no claim is made within a period of 3 consecutive years from the commencement date or every period of 3 consecutive years after the expiry of each 3-year period.
CIGNA SOS 24-Hour 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 Eye Examination 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, this plan provides you with 24-hour worldwide protection to ensure that you are fully protected wherever you are around the world.

Easy Enrollment

No medical check up is required. Simply call Mr / Ms _____ at _____ to discuss your desired coverage. We would be glad to be of service to you.

Act now! Give yourself and your family a more affordable peace-of-mind protection!

Remarks:

Asia Miles will be credited to the member's account within four to six weeks after receipt the 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.

* Maximum benefit period up to 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 first twelve (12) calendar months from the commencement date, we shall refund all premiums paid from the commencement date, without interest, to the beneficiary only.

*** No Claim Bonus will be paid to the policyholder under the policyholder's nominated account or by cheque.

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

***** This insurance will be effective upon the receipt of Miles Ahead MedCare NCB Protection 1st 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.

***** Coupons are only attached once at the policy first issue 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.

The policy is underwritten by CIGNA Worldwide Life Insurance Company Limited, which is solely responsible for all coverage, claims and other policy related matter. 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.