



AXA “Wonderful Life” Programme

Exclusive Offer for Civil Servants and Non-Civil Servants Employed by the Government of Hong Kong Special Administrative Region and their Families – Instant Premium Discount on SmartHome Plus, SmartTraveller Plus and SmartStudent Overseas (“Offer”)

AXA always supports you and your beloved ones with comprehensive range of general insurance products, to pave the way to rest-assured life as well as greater peace of mind. From **1 July 2021 to 30 June 2022**, both dates inclusive (the “**Promotion Period**”), if you successfully apply for any new designated general insurance products¹ stated below at axa.com.hk with the promotion code “**VMIS**” and satisfy other applicable requirements, you can enjoy the exclusive offer². Please act now!

New Designated General Insurance Products	Instant Premium Discount at Policy Inception and Renewal Afterwards for each Eligible Policy
SmartHome Plus	25% off ³
SmartTraveller Plus	
SmartStudent Overseas	

Remarks:

- For product details of the new designated general insurance products, please refer to the relevant product brochures and policy wordings.
- For details of the exclusive offer, please refer to the relevant section(s) under Terms and Conditions of AXA “Wonderful Life” Promotion Programme (the “**Terms and Conditions**”) stated in this leaflet.
- The Offer is applicable to enrollment via AXA websites:
 - SmartHome Plus: <https://www.axa.com.hk/en/home-insurance-protection/>
 - SmartTraveller Plus: <https://www.axa.com.hk/en/travel-insurance-protection/>
 - SmartStudent Overseas: <https://www.axa.com.hk/en/overseas-student-protection/>

Terms and Conditions:

- The Offer is provided by AXA General Insurance Hong Kong Limited (“**AXA**”).
- The Promotion is applicable to the following eligible customers (the “**Eligible Customer**”):
 - Civil servants / non-civil servants employed by the Government of Hong Kong Special Administrative Region; or
 - Spouse, parents, parents in law and sibling of person specified under clause 2(i) above; or
 - Children of person specified under clause 2(i) above (including those of divorced / legally separated), step children, illegitimate children; and they must be either:
 - under 18 years old; or
 - unmarried and under 21 years old and full-time student or in full-time vocational training; or
 - dependent of the person specified under clause 2(i) above as a result of physical or mental infirmity.
- The Eligible Customer who applies for SmartHome Plus, SmartTraveller Plus and/or SmartStudent Overseas (“**New Designated General Insurance Product**”) via the AXA websites listed above with the dedicated promotion code “**VMIS**” during the promotion period, and the relevant policy must be successfully issued by AXA to the Eligible Customer during the Promotion Period (“**Eligible Policy**”).
- Each Eligible Policy will be entitled to 25% instant premium discount in perpetual, which the discount applies at policy inception and renewal afterwards (if applicable). Such Offer is not applicable in conjunction with any other premium discount offers.
- The Offer will not be applicable if a policy of the New Designated General Insurance Product is cancelled during its cooling off period or cancelled within 3 months prior to a subsequent application for the same relevant New Designated General Insurance Product in respect of the same insured during the Promotion Period.
- The Offer is not exchangeable for cash and is not transferrable.
- In case of any dispute arising from the Offer, the decision of AXA shall be final and conclusive.
- AXA reserves the right to alter or terminate the Offer (in whole or in part) and/or amend the terms and conditions at any time without prior notice.
- The general insurance product is underwritten by AXA, which is authorised and regulated by the Insurance Authority of the Hong Kong Special Administrative Region.



10. If there is any inconsistency or conflict between the English version and the Chinese version, the English version shall prevail.

For more details, please visit axa.com.hk or contact our Customer Service Hotline: (852) 2519 1213 (9am to 8pm, Monday to Friday, except Public holidays)

(Only for use in Hong Kong Special Administrative Region)

LMKG875-2106