

Group Personal Insurance Program 2025/ 2026

The Group Personal Insurance Program renewable on 1 October each year offers members and registered students a comprehensive plan at competitive premiums. The salient features of the program are set out below.

Life Insurance Plan, Disability Income and Critical Illness Benefits *Underwriter: AIA International Ltd*

- Life coverage includes Total Permanent Disability, Accidental Death & Disablement, Terminal Illness and Simplified Critical Illness *
- Up to 235% compensation for accidental death
- Critical Illness plan offers cash compensation against more than 46 common critical illnesses
- Disability Income benefit provides income protection against unexpected illnesses or accidents (Monthly benefit is paid up to retirement age of 65 and is escalated at 5% per annum)

* Total Permanent Disability, Terminal Illness, and Simplified Critical Illness allow advance life benefit payment

Hospital and Surgical Insurance Plan and Optional Out-patient Benefits *Underwriter : AIA International Ltd*

- Provision of hospital and surgical expenses
- Plans of three different coverage levels with Major Medical benefit
- **Optional** out-patient benefits with no claims procedure for visits at AIA panel clinics

Other insurance plans at discounted rates

- High-end medical insurance plan (including Bupa IHHP plan with special discount)
- Medical examination plan
- Dental plan
- Householder insurance plan
- Motor insurance plan

Further information can be obtained from the Institute's insurance broker, **INSURIGHT BROKERS**, by:

- calling Mr. Kent Leung (Tel: 3443 9891); or
- emailing to kent.leung@insubest.com.hk; or
- visiting <http://www.insuright.com.hk/eprem/> for the e-premium calculator to get a quick quotation, and for details of the insurance program