



## FAQ

<p>1a.</p>	<p>Who is <b>eligible</b> to apply Runner Guard?</p> <p>Applicant must meet ALL of the following criteria:</p> <ul style="list-style-type: none"> <li>• Hong Kong ID card holder with residency in Hong Kong;</li> <li>• Within the age of 18 and 70 (Depends on the sum assured, please refer to <b>FAQ question #7a</b> for details); and</li> <li>• will not be participating in any Covered Running Activity* against any medical advice given by a registered practitioner of western medicine or Chinese medicine, a physiotherapist or a chiropractor within the past six months prior to the application date</li> </ul> <p>* Covered Running Activity means running, including cross country running, marathons, road running and trail running, but not including any multi-discipline sport with running as one of the elements.</p>
<p>1b.</p>	<p>If the applicant is a person with physical impairment, will he/she be <b>eligible</b> to apply Runner Guard?</p> <p>As long as it is not against medical advice, a person with physical impairment is eligible to apply Runner Guard and he/she will be covered, except that any pre-existing physical impairment which will not be covered in this case. (See <b>FAQ question #2</b> for more)</p>
<p>2.</p>	<p>What are the <b>activities</b> that the Runner Guard covers and what is not?</p> <p>Runner Guard solely covers running activities, including cross-country running, marathons, road running and trail running.</p> <p>This product does not cover parkour, free running, sedan chair running, backward running, steeplechase, multi-discipline sports (e.g. triathlon), events featuring man-made obstacles (e.g. man-made mud pits, man-made slippery slopes, wall climbs, tunnel crawls, or other similar man-made obstacles)</p> <p><u>Note:</u> Vertical run (also known as “stair run”) and orienteering are not covered.</p>
<p>3a.</p>	<p>Now I know Runner Guard covers running activities only. But how do I know which <b>running event</b> is covered and which is not?</p> <p>The running event must be a mass participation organized running competition or event covering a predetermined distance and/or course, including but not limited to charity or sponsored events, that meets all of the following criteria:</p> <ul style="list-style-type: none"> <li>• Has a minimum of 50 participants;</li> <li>• Charges a registration fee of up to HK\$5,000;</li> <li>• Is open to the general public, or is organized or sponsored by AIA;</li> <li>• Wholly takes place within the borders of the same country;</li> <li>• Covering a distance and/or course equal to or greater than 3,000m;</li> <li>• Wholly takes place up to an altitude of 2000m;</li> <li>• Has paramedic service available on site; and</li> <li>• Exclusively involves a covered running activity.</li> </ul>
<p>3b.</p>	<p>Does Runner Guard cover on local <b>running events</b> only?</p> <p>Runner Guard covers both local and overseas events, as long as the running event meets ALL criteria of a covered running event.</p>



<p>3c.</p>	<p>Does Runner Guard cover the entire time of the <b>running event</b>?</p> <p>Runner Guard only covers the duration of the actual run, starting from the assigned start time and ending when the insured withdraws from such event or crosses the finish line, including any period during which emergency medical assistance is rendered to the insured by a paramedic or registered medical practitioner immediately after the insured withdraws or crosses the finish line, but excluding any period before the actual run begins or any time spent waiting for or attending events held following the actual run (e.g. award ceremony).</p> <p><u>Note:</u> No coverage for pre-event training</p>
<p>3d.</p>	<p>Now I know the exact period of time within the <b>running event</b> that is covered by the Runner Guard. Is there anything that may not be covered within that particular period of time?</p> <p>Violation by the insured of any of the official rules of the running event, including but not limited to any of the followings:</p> <ul style="list-style-type: none"> <li>• Not following the instructions of run or event officials;</li> <li>• Leaving the official course route;</li> <li>• Non-use or misuse of all appropriate clothing and/or safety equipment relevant to the covered running activity;</li> <li>• Running with the whole part of the face covered</li> </ul>
<p>3e.</p>	<p>What if the insured does not mean to deliberately violate the official rule of the <b>running event</b> and leaves the official course route?</p> <p>If the insured has deviated from the course due to inadvertence or conditions created by a natural disaster (e.g. flooding, landslide) in which case coverage may be provided in the sole discretion of AIA.</p>
<p>3f.</p>	<p>Recalling the Boston Marathon bombing in 2013, does Runner Guard covers if similar situation happens in the <b>running event</b>?</p> <p>Runner Guard does not cover on any losses arising from an act of terrorism.</p>
<p>4a.</p>	<p>What kind of <b>losses or injuries</b> incurred during the running event do Runner Guard cover?</p> <p>Runner Guard covers all of the following running injuries:</p> <ul style="list-style-type: none"> <li>• Tendon ruptures and ligament tears</li> <li>• Bone fractures</li> <li>• Dislocation of joints</li> <li>• Cardiac arrest</li> <li>• Coma</li> <li>• Exertional heat stroke</li> <li>• Death</li> </ul> <p>What's more, Runner Guard also covers the following losses which involves any unprovoked attack by specific animals (i.e. wild boar, porcupine, dog, snake, cattle or monkey):</p> <ul style="list-style-type: none"> <li>• Paralysis</li> <li>• Loss of toe or finger</li> <li>• Other injury requiring confinement in a hospital or out-patient treatment</li> </ul> <p><u>Note:</u> Runner Guard does not cover on sprain as it is not considered as a serious injury.</p>



4b. What are the specific **tendon ruptures and ligament tears** that are covered by Runner Guard?

Runner Guard covers the following tendon ruptures and ligament tears:

- Achilles tendon rupture
- Patellar tendon rupture
- Quadriceps tendon rupture
- Hamstring tear
- Ligament tear (ankle and knee joint)

Note:

Runner Guard does not cover the following related to the respective tendon rupture or ligament tear:

Achilles tendon rupture	<ul style="list-style-type: none"> <li>• Acute or chronic tendinopathy, calcaneal bursitis and/or calcaneal apophysitis</li> <li>• Rupture due to pre-existing achilles tendonitis</li> </ul>
Patellar tendon rupture	<ul style="list-style-type: none"> <li>• Acute or chronic tendinopathy</li> <li>• Rupture due to pre-existing patellar tendonitis</li> </ul>
Quadriceps tendon rupture	<ul style="list-style-type: none"> <li>• Acute or Chronic tendinopathy</li> <li>• Rupture due to pre-existing quadriceps tendonitis</li> <li>• Rupture due to systemic illness</li> </ul>
Hamstring tear	<ul style="list-style-type: none"> <li>• Acute or chronic tendinopathy</li> <li>• Tear due to pre-existing hamstring injury</li> </ul>
Ligament tear (at ankle or knee joint)	<ul style="list-style-type: none"> <li>• Ligament tears other than ankle and knee joint</li> </ul>

4c. What are the specific **bone fractures** that are covered by Runner Guard?

Runner Guard covers the following bone fractures:

- Ankle, fibula, tibia, femur, patella, pelvis (ilium, ischium and pubis), vertebra, ribs, sternum, wrist (Scaphoid, trapezium, trapezoid, capitate, hamate, pisiform, triquetrum and lunate), ulna, radius, humerus, scapula, clavicle, facial (mandible, maxilla, inferior nasal concha, lacrmal, nasal, palatine, zygomatic and vomer) and skull

Note:

Runner Guard does not cover the following bone fractures:

- Fractures in palm, fingers, sole, or toes
- Fractures in the presence of underlying condition of osteoporosis, osteomalacia, bone tumours
- Fractures described in radiologist report as Fatigue, stress, hairline, avulsion/chips or micro-fractures
- Fracture at the same site of a prior fracture in previous medical history

4d. How about in the case of multiple **bone fractures**?

In case of multiple fractures, only one fracture will be payable.



4e.	<p>What are the specific <b>dislocations of joints</b> that are covered by Runner Guard?</p> <p>Runner Guard covers the following dislocation of joints:</p> <ul style="list-style-type: none"> <li>• Spine, hip, knee, wrist, elbow, ankle, shoulder blade</li> </ul>
4f.	<p>How about if the <b>dislocation of joint involves bone fracture</b> that is caused by the same accident?</p> <p>Where both bone fracture and dislocation of joint are caused by the same accident, only one claim shall be made for bone fracture.</p>
4g.	<p>If the insured survives from a <b>cardiac arrest</b>, does it mean he/she will automatically be paid for the benefit?</p> <p>Diagnosis of cardiac arrest must be confirmed by a registered medical practitioner in the appropriate medical specialty or who is a cardiologist.</p>
4h.	<p>How is the definition of <b>coma</b> different than the one in our existing critical illness protection products?</p> <p>It is similar to the definition of “Less Severe Coma” in our existing critical illness protection products, in which the insured sustained a state of unconsciousness, and he/she has no response to external stimuli for at least 48 hours and life support measures are necessary to sustain life.</p>
4i.	<p>How is <b>exertional heat stroke</b> different than normal heat stroke?</p> <p>Exertional heat stroke refers to an episode of syncope or collapse that is exercise associated during the actual run in the running event.</p> <p>In order for this benefit to be payable, the insured must be confined in a hospital for a minimum of 24 hours which is medically necessary. In addition, the diagnosis must be supported by evidence of all of the following:</p> <ul style="list-style-type: none"> <li>• Body temperature is recorded as 105°F (40.5°C) or higher;</li> <li>• Altered mental state with signs of either disorientation, irrational behaviour, agitation, confusion, seizure or coma; and</li> <li>• Diagnosis of exertional heart stroke by a Registered Medical Practitioner.</li> </ul>
4j.	<p>What are the specific <b>animal attacks</b> in causing injuries or losses to the insured that are covered by Runner Guard and what are not?</p> <p>Runner Guard covers certain losses and injuries that involves an unprovoked attack by the following animals:</p> <ul style="list-style-type: none"> <li>• wild boar, porcupine, dog, snake, cattle or monkey</li> </ul> <p>Runner Guard does not cover any loss or injury that relates to the followings:</p> <ul style="list-style-type: none"> <li>• provoked animal attacks</li> <li>• Attacks by animals that are not covered in this policy (e.g. insects, bees or wasps)</li> </ul>



5a.	<p>How about in the event that the insured sustains <b>multiple losses or injuries</b> that are covered by Runner Guard due to the <u>same accident</u>?</p> <p>In the event that the insured sustains more than one covered loss (whether it is covered under Running Injury Benefit or Wild Nature Benefit) due to the same accident, only 1 loss with the largest benefit amount will be payable for the same accident.</p>									
5b.	<p>How about in the event that the insured sustains <b>multiple losses or injuries</b> that are covered by Runner Guard due to <u>multiple accidents</u> within the chosen cover period?</p> <p>Regardless of the number of accidents and covered losses sustained by the insured, the total benefit amount(s) paid under the Runner Guard policy shall not exceed 100% of the sum assured. Once the total benefit amount(s) paid under the policy reached 100%, the policy will be automatically terminated.</p>									
5c.	<p>How about in the event that the insured is covered by <b>multiple policies</b> of Runner Guard?</p> <p>Only 1 Runner Guard policy is applicable on the same cover period.</p>									
6.	<p>Under what conditions a Runner Guard policy shall be <b>terminated</b>?</p> <p>Runner Guard policy will be automatically terminated on the earliest of the following:</p> <ul style="list-style-type: none"> <li>• the insured passes away;</li> <li>• cancellation of the Runner Guard policy by the Company;</li> <li>• the end of the Period of Insurance as shown on the Certificate of Insurance;</li> <li>• the payment of any benefit under Running Injury Benefit or Wild Nature Benefit results in the total benefit amount(s) paid under the policy reaching 100% of the sum assured.</li> </ul>									
7a.	<p>Does Runner Guard offer various options of <b>plan levels</b> or <b>cover periods</b>?</p> <p>Runner Guard consists of the following two plan levels:</p> <table border="1" data-bbox="188 1272 1254 1384"> <thead> <tr> <th>Plan Level</th> <th>Sum Assured</th> <th>Insured's Age</th> </tr> </thead> <tbody> <tr> <td>Plan A</td> <td>500,000</td> <td>Age 18 – 70</td> </tr> <tr> <td>Plan B</td> <td>1,000,000</td> <td>Age 18 – 55</td> </tr> </tbody> </table> <p>And each plan level consists of the following four cover period options to choose from:</p> <ul style="list-style-type: none"> <li>• 1 day / 3 days / 30 days / 90 days</li> </ul> <p><u>Note:</u> Runner Guard does not allow plan change.</p>	Plan Level	Sum Assured	Insured's Age	Plan A	500,000	Age 18 – 70	Plan B	1,000,000	Age 18 – 55
Plan Level	Sum Assured	Insured's Age								
Plan A	500,000	Age 18 – 70								
Plan B	1,000,000	Age 18 – 55								
7b.	<p>Now I want to obtain a Runner Guard policy for a particular covered running event, which <b>cover period</b> option shall I choose if the covered running event requires participants to complete within 24-hours but across two days?</p> <p>3-days option will be the best cover period option to covers on such particular event, among all options which are offered by Runner Guard.</p>									



8a.	<p>Does gender or smoking habit or occupation affect the <b>premium</b> calculation of Runner Guard?</p> <p>Runner Guard does not consider gender, smoking habit or occupation on its premium calculation.</p> <p><u>Note:</u> LifeStyle discount is not applicable to Runner Guard policies.</p>				
8b.	<p>How many times does the policyholder need to pay the <b>premium</b> for the Runner Guard policy?</p> <p>A one-off premium payment is required at the application.</p>				
9a.	<p>When is the earliest and the latest time to <b>apply</b> for a Runner Guard policy?</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 20%; padding: 5px;">At the earliest</td> <td style="padding: 5px;"> <p>180 days prior to the first day of the designated cover period as selected by the applicant. (For the avoidance of doubt, the calculation of the 180 days shall also include the first day of the designated cover period as selected by the applicant)</p> <p>Upon a successful application, the policy will become effective on the first day of the designated cover period as selected by the applicant.</p> </td> </tr> <tr> <td style="padding: 5px;">At the latest</td> <td style="padding: 5px;"> <p>On the same day of the covered event(s) that the insured participates in, before the official starting time of the actual run. Upon a successful application, the policy will become effective immediately.</p> </td> </tr> </table>	At the earliest	<p>180 days prior to the first day of the designated cover period as selected by the applicant. (For the avoidance of doubt, the calculation of the 180 days shall also include the first day of the designated cover period as selected by the applicant)</p> <p>Upon a successful application, the policy will become effective on the first day of the designated cover period as selected by the applicant.</p>	At the latest	<p>On the same day of the covered event(s) that the insured participates in, before the official starting time of the actual run. Upon a successful application, the policy will become effective immediately.</p>
At the earliest	<p>180 days prior to the first day of the designated cover period as selected by the applicant. (For the avoidance of doubt, the calculation of the 180 days shall also include the first day of the designated cover period as selected by the applicant)</p> <p>Upon a successful application, the policy will become effective on the first day of the designated cover period as selected by the applicant.</p>				
At the latest	<p>On the same day of the covered event(s) that the insured participates in, before the official starting time of the actual run. Upon a successful application, the policy will become effective immediately.</p>				
9b.	<p>Upon a successful <b>application</b>, may the customer cancel the policy?</p> <p>Upon a successful application, the customer will not be allowed to cancel the policy.</p>				
9c.	<p>How do I know if the <b>application</b> is successful?</p> <p>Upon a successful application, a confirmation email together with the certificate of insurance attached will be sent to the applicant.</p>				
10.	<p>Understand that there is a <b>self-declaration</b> at the end of the application. What is it about?</p> <p>The self-declaration is as follow:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="padding: 5px;"> <p>I confirm that I will not be participating in any Covered Running Activity* against any medical advice given by a registered practitioner of western medicine or Chinese medicine, a physiotherapist or a chiropractor within the past six months prior to the application date.</p> <p>* Covered Running Activity means running, including cross country running, marathons, road running and trail running, but not including any multi-discipline sport with running as one of the elements.</p> </td> </tr> </table> <p>The declaration is to ensure that the applicant is physically suitable to participate the running events before applying for a Runner Guard policy.</p>	<p>I confirm that I will not be participating in any Covered Running Activity* against any medical advice given by a registered practitioner of western medicine or Chinese medicine, a physiotherapist or a chiropractor within the past six months prior to the application date.</p> <p>* Covered Running Activity means running, including cross country running, marathons, road running and trail running, but not including any multi-discipline sport with running as one of the elements.</p>			
<p>I confirm that I will not be participating in any Covered Running Activity* against any medical advice given by a registered practitioner of western medicine or Chinese medicine, a physiotherapist or a chiropractor within the past six months prior to the application date.</p> <p>* Covered Running Activity means running, including cross country running, marathons, road running and trail running, but not including any multi-discipline sport with running as one of the elements.</p>					



11. Can a Runner Guard policy cover **family and friends** other than the insured?

A Runner Guard policy will only cover the insured alone (which is the same as the policyholder for this product). No family or friends will be covered unless they obtain a Runner Guard policy individually themselves.

12. What are the documents required in filing a **claim**?

Required claims documents	
<ul style="list-style-type: none"> <li>• Proof of participation, including but not limited to registration payment receipt of the Covered Run</li> <li>• Claim form</li> </ul>	
Claims due to:	Required claims documents
Running Injury Benefit/ Wild Nature Benefit	(i) Copies of any receipts (ii) Copies of discharge summary, referral letters, medical report (including laboratory, x-ray, ultrasound, MRI, CT); and (iii) Any other information which we may reasonably require to consider the claim.
Death	(i) Original or certified true copies of death certificate; (ii) Copy of Beneficiary's ID card; and (iii) Any other information which we may reasonably require to consider the claim.

Remarks:  
The above items list out the basic required documents only. The Company may require additional document to process the claim.