



## Additional Benefits and Policy Administration Service for “Coronavirus Disease 2019 (COVID-19)”#

### Additional Benefits

From now till 30 September 2020, existing clients or any new clients with successful applications for any Insurance Plan(s) of Hong Kong Life Insurance Limited (“Hong Kong Life”) submitted within the Promotion Period, Hong Kong Life will provide Free Additional Hospital Income Benefit and Additional Death Benefit if the Life Insured is diagnosed as suffering from Coronavirus Disease 2019 (COVID-19).

	New Clients	Existing Clients
Promotion Period	From now till 30 June 2020 (Application Signing and Submission Date) (Both Dates Inclusive)	N/A
Eligibility	With successful applications submitted for any Insurance Plan(s) of Hong Kong Life	With any inforce policy issued by Hong Kong Life
Additional Benefits	<b>Free Additional Hospital Income Benefit</b> HKD1,000 per day of confinement (Maximum 30 days, with the maximum amount of HKD30,000) (Benefit term till 30 September 2020)	
	<b>Additional Death Benefit</b> HKD100,000 (Benefit term till 30 September 2020)	

### Simplified Claim Services

Hong Kong Life will provide simplified claims services to equip customers with better protection with ease and convenience.

Claim Services	<b>One-day Speedy Claims Service</b> Upon submission of all required documents, claims regarding Coronavirus Disease 2019 (COVID-19) will be processed with priority and will be completed within one working day <sup>^</sup>
	<b>Claims Collection Service</b> Collection service of claims documents is also provided on request
	<b>Wavier of Waiting Period, Physician’s Statement in Claim Form and deadline for Claim Submission</b>

### Enhanced Policy Administration Services

Hong Kong Life will launch a few measures to enhance policy administration services that allow customers to handle their insurance policies with flexibility and convenience.

Policy Administration Services	<b>Extension of Cooling-off Period to 60 Calendar Days</b>
	<b>Extension of Renewal Premium Grace Period to 90 Calendar Days</b> Upon successful approval, the grace period of the renewal premiums will be extended from 31 calendar days to 90 calendar days (counting from the premium due date) for the policies with premium due date between 1 January 2020 to 30 June 2020 to keep the policy in force during this period.
	<b>Wavier of 6-Months Overdue Premium Interest in Policy Reinstatement</b> In case of policy lapse due to unpaid premium within the renewal premium grace period, for policies with its premium payment due date between 1 January and 30 June 2020, the relevant overdue premium interest will be waived for 6 months when the policyowner applies for policy reinstatement.

Please refer to the Terms and Conditions of Additional Benefits and Policy Administration Service for “Coronavirus Disease 2019 (COVID-19)”.

# Definition of Coronavirus Disease 2019 (COVID-19): the meaning ascribed to such term by the World Health Organization from time to time. The diagnosis of Coronavirus Disease 2019 (COVID-19) must be supported by the relevant medical examination report(s). Clinical diagnosis only or probable / highly suspected case does not fulfill the eligibility of this promotion. Any diagnosis of suffering from Coronavirus Disease 2019 (COVID-19) or symptoms for Coronavirus Disease 2019 (COVID-19) has been manifested and commenced before 29 Jan 2020 or the effective date of the respective insurance plan (whichever is later) shall not be covered.

<sup>^</sup> Only applicable for the “Free Additional Hospital Income Benefit”

**Terms and Conditions of Additional Benefits and Policy Administration Service for “Coronavirus Disease 2019 (COVID-19)”:**

1. The Promotion Period for new clients is from 29 January to 30 June 2020 (both dates inclusive) (“Promotion Period”).
2. To be eligible for the promotion, for new client, the signing date and submission date of the application for any Insurance Plan(s) of Hong Kong Life must fall within the Promotion Period; for existing client, the client should hold an inforce policy issued by Hong Kong Life on or before 30 June 2020 (except for new client) (collectively known as “Eligible Client”).
3. From 29 January to 30 September 2020, if the Life Insured of inforce policy issued by Hong Kong Life, which is held by an Eligible Client (“Life Insured”) is diagnosed as suffering from Coronavirus Disease 2019 (COVID-19) and confined on the recommendation of a registered medical practitioner as a resident in-patient in Hong Kong public hospitals, a Free Additional Hospital Income Benefit will be paid in addition to original benefits. The Free Additional Hospital Income Benefit will not be applicable if the Life Insured is confined in non-public hospitals or hospitals outside Hong Kong.
4. The Free Additional Hospital Income Benefit of HKD1,000 will be paid per Life Insured per day of confinement, maximum 30 days, with the maximum amount of HKD30,000.
5. From 29 January to 30 September 2020, in the event of the death of the Life Insured due to Coronavirus Disease 2019 (COVID-19), an Additional Death Benefit of HKD100,000 will be paid in addition to original benefits.
6. The Free Additional Hospital Income Benefit and Additional Death Benefit will be paid per Life Insured. If the Life Insured is Life Insured of more than one policy, the Free Additional Hospital Income Benefit and Additional Death Benefit will be paid once respectively.
7. The Free Additional Hospital Income Benefit and Additional Death Benefit will only be applicable for policy which is inforce during confinement or in the event of the death of the Life Insured.
8. For the requirements and required documents for claim of the Free Additional Hospital Income Benefit and Additional Death Benefit, please refer to relevant endorsement.
9. If the Life Insured is diagnosed as suffering from Coronavirus Disease 2019 (COVID-19), the relevant claims will be entitled to waiver of waiting period, Physician’s Statement in Claim Form (while claims document such as discharge summary must be provided by the Life Insured as supporting for confirmed diagnosis) and deadline for claim submission. Collection service of claims documents is also provided on request. Upon submission of all required documents, claims regarding Coronavirus Disease 2019 (COVID-19) will be processed with priority and will be completed within one working day (only applicable for the Free Additional Hospital Income Benefit).
10. Extension of cooling-off period is applicable to new policies issued between 29 January and 30 June 2020.
11. If the policyowner intends to apply for extension of renewal premium grace period, the policyowner should submit a written request by filling in the relevant form within 60 calendar days from the premium due date. Hong Kong Life will approve on a case by case basis. In the event of claims within the grace period for renewal premium, Hong Kong Life will still pay the claims according to the policy terms given the policyowner settles the unpaid premium within the grace period. Otherwise, such unpaid premium will be deducted from the claim amounts. For policies with non-annual payment mode, the extended grace period will be 90 calendar days counting from the earliest premium due date.
12. The Life Insured should provide valid health supporting documents to confirm the insurability with the application of policy reinstatement. The 6-months overdue premium interest which could be waived will be counted from the relevant premium due date.
13. Hong Kong Life reserves the right to change or terminate the promotion and amend any terms and conditions of the promotion at any time without giving prior notice to client or reason therefor.
14. Client should refer to the website of Hong Kong Life ([www.hklife.com.hk](http://www.hklife.com.hk)), the policy, proposal, product leaflet and any other relevant documents of Hong Kong Life’s life insurance plans for relevant product information, contents, terms and conditions. This promotional leaflet describes the details of the promotion only; it does not refer to any coverage, exclusions, risk disclosure, contents nor terms and conditions of the Eligible Life Insurance Plan(s). Client should read, fully understand and accept the coverage, exclusions, risk disclosure, contents, terms and conditions of the policies and proposals before applying for any Eligible Life Insurance Plan(s) inclusive of the promotion.
15. This promotion and its related terms and conditions are applicable within the Hong Kong Special Administrative Region only and governed by the law of Hong Kong.
16. If there is any discrepancy or inconsistency between the English version and the Chinese version of this promotional leaflet, the English version shall prevail.
17. Hong Kong Life reserves the right of final decision in case of any dispute.

For enquiries on plan details and relevant endorsement, please call Hong Kong Life Customer Services Hotline at 2290 2882.

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