

Hong Kong Life's Family Care Dread Disease Protection Plan safeguards your family by extending Cancer Benefit to your loved ones

Comprehensive protection provides customers and their family members with extra peace of mind against any unexpected events. Hong Kong Life innovates life insurance products by introducing "One Policy for Three Generations" to meet customers' family needs.

Following the Family Fortune Savings Insurance Plan launched last year, Hong Kong Life's Family Care Dread Disease Protection Plan safeguards customers' family by offering Family Cancer Benefit to the Policyowner's parents, spouse, and children (Covered Family Members). To help customers embrace a healthier life journey, the Plan also takes care of health issues beyond dread diseases by providing ICU Benefit and Health Checkup Service, etc.

Ms. Micky Cho, Chief Marketing Officer of Hong Kong Life, said: "Having a full protection for yourself and your family is an indispensable element of family planning. Following the Family Fortune Savings Insurance Plan launched last year, we continue to demonstrate the family protection approach by presenting Family Care Dread Disease Protection Plan to customers. The Plan extends the coverage to Policyowner's parent, spouse and children with Family Cancer Benefits which meets the health protection needs of customers and further safeguard their family members."

Key Features of Family Care Dread Disease Protection Plan :

- **Flexible Premium Payment Term¹ with Whole Life Protection**

The Plan provides 2 choices of Premium Payment Term¹, i.e. 10 years¹ and 20 years¹, with whole life protection until age 100 of the Life Insured.

- **Broad Cover for 118 Illnesses² without Worries**

The Plan covers 60 Major Dread Diseases² and 46 Early Stage Dread Diseases², as well as 12 Severe Juvenile Diseases² to safeguard your health comprehensively. If the Life Insured is diagnosed with covered Dread Diseases, the Dread Disease Benefit of the Plan will be paid. For details of covered Dread Diseases and benefit, please refer to List of Covered Dread Disease and Dread Disease Benefit Schedule.

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● **ICU Benefit³ to Extend Protection**

The Plan provides ICU Benefit³ which extends its coverage to health issues beyond dread diseases. If the Life Insured is required for a Qualified ICU Stay⁴ for a total of consecutive 3 days or more due to Sickness or Accident, a payment which is equal to 20% of Sum Assured, less Indebtedness (if any) will be paid as ICU Benefit³. Such benefit will only be paid once.

● **Family Cancer Benefit⁵ for Extra Peace of Mind**

The Plan specially offers Family Cancer Benefit⁵ to the Policyowner's parents, spouse and children (except the Life Insured). No medical examination and health questions are required for the Covered Family Members. If the parents, spouse or children is diagnosed with Cancer during the benefit term of the Family Cancer Benefit⁵, for each Covered Family Member, the Family Cancer Benefit⁵ of the Plan which is equal to up to 20% (applicable for 10 Years Premium Payment Term) or 40% (applicable for 20 Years Premium Payment Term) of Total Initial Annual Premium will be payable to the Policyowner. Family Cancer Benefit⁵ could be claimed a maximum of 4 times and in which a maximum of 1 time for each of the Covered Family Member, and limited to one payment for one spouse only. The policy value and coverage of the Life Insured will not be changed due to the claim of Family Cancer Benefit⁵.

Family Cancer Benefit ⁵	Parents	Spouse	Children
Maximum no. of Covered Family Members	2	1	No Limit
Benefit Term*	Before age 85 of Parents/Spouse		Before age 18 of Children
Benefit Amount	<p><u>Covered Family Members who are under age 66 on the date of endorsement:</u> 20% (applicable for 10 Years Premium Payment Term) / 40% (applicable for 20 Years Premium Payment Term) of the Total Initial Annual Premium</p> <p><u>Covered Family Members who are at or above age 66 on the date of endorsement:</u> 10% (applicable for 10 Years Premium Payment Term) / 20% (applicable for 20 Years Premium Payment Term) of the Total Initial Annual Premium (maximum of 4 times and in which a maximum of 1 time for each of the Covered Family Member, and limited to one payment for one spouse only)</p>		

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*The Family Cancer Benefit for each Covered Family Member will be effective 2 years after (i) the endorsement date of such Covered Family Member or (ii) date of any reinstatement, whichever is later.

Also, the Family Cancer Benefit⁵ provides conversion privilege to the Policyowner's children to suit their needs. Within 30 days of the Covered Family Member reaches age 18, if no Family Cancer Benefit⁵ has ever been paid for such Covered Family Member, such Covered Family Member may apply for a new permanent life plan as defined by Hong Kong Life from time to time for an amount up to 100% of Sum Assured of the Plan without further evidence of insurability, subject to the specific terms and conditions, and the then administrative rules as determined by Hong Kong Life from time to time.

● Extra Services for a Continuum of Health Care

Health Checkup Service⁶

During the first 10 Policy Years, the Plan provides one time of health checkup service to the Life Insured or Covered Family Members to enjoy every two consecutive Policy Years starting from the 2nd Policy Anniversary.

Second Medical Opinion from Overseas Expert Service⁷

If the Life Insured has been diagnosed with the dread disease covered by the service, through its professional medical network, the service enables the Life Insured to seek second medical opinion from overseas experts⁷.

● Life Protection and Flexible Settlement Option

Apart from Dread Disease Benefit, the Plan also offers whole life protection. If the Life Insured dies while the Plan is in force, the Total Death Benefit which is equal to 100% of Sum Assured, less Dread Disease Benefit⁸ already paid, plus Terminal Dividend (non-guaranteed)⁹ (if any), less Indebtedness (if any) will be paid to the Policy Beneficiary.

In addition, the Plan provides flexible Death Benefit Settlement Options¹⁰ instead of receiving the Death Benefit in a lump sum payment, Policyowner can designate other settlement options including Installment Payments (Fixed Amount) or Installment Payments (Fixed Period) while the Plan is in force and the Life Insured is alive to settle the Death Benefit to the Policy Beneficiary.

● Additional Return

The Plan not only provides Guaranteed Cash Value, a Terminal Dividend (non-guaranteed)⁹ may be payable on or after the end of 12th Policy Year upon the death of the Life Insured, when the Policy is surrendered by the Policyowner, the Major Dread Disease Benefit is fully paid or upon

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Policy Maturity, whichever is the earliest.

Client Incentive¹¹ : Up to 25% First Year Premium Discount

Promotion Period : From now till 31 December 2022

- Successful applications to the Family Care Dread Disease Protection Plan may enjoy up to 15% First Year Premium Discount. Designated client type may even enjoy up to 25% First Year Premium Discount.
- With successful applications of Family Care Dread Disease Protection Plan and Family Fortune Savings Insurance Plan submitted together, all policies of Family Care Dread Disease Protection Plan(s) may enjoy Extra 5% First Year Premium Discount.

Details of Family Care Dread Disease Protection Plan:

<https://www.hklife.com.hk/en/products/personal-insurance/medical-dread-disease-plan/family-care-dread-disease-protection-plan/index.html>

Terms and Conditions apply. For enquiries, please contact our Customer Service Hotline at 2290 2882 or visit Hong Kong Life website www.hklife.com.hk.

Dread Disease Insurance Family Care Dread Disease Protection Plan

 Flexible Premium Payment Term with Whole Life Protection	 Broad Cover for 118 Illnesses without Worries	 ICU Benefit to Extend Protection	 Family Cancer Benefit for Extra Peace of Mind
 Life Protection and Flexible Settlement Option	 Additional Return	 Extra Services for a Continuum of Health Care	 Simple Application



The life insurance plan is underwritten by Hong Kong Life Insurance Limited ("Hong Kong Life")

Hong Kong Life innovates life insurance products by introducing "One Policy for Three Generations" and continues to demonstrate the family protection approach by presenting Family Care Dread Disease Protection Plan.

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Note :

1. The Policy will be terminated if the Policyowner cannot settle the premium payment before the end of the Grace Period during the Premium Payment Term, subject to the Automatic Premium Loan, Non-forfeiture Option and other relevant provisions of the Policy. For detailed terms and conditions, please refer to the policy document issued by Hong Kong Life. If the Policy is terminated before the Policy Maturity, the Total Surrender Value (if applicable) received by the Policyowner may be less than the Total Premiums Paid.
2. For the definition of covered Dread Disease, please refer to the policy document.
3. The aggregate amount of the ICU Benefit paid under the Plan and payable under other policies issued by Hong Kong Life in respect of the Life Insured's confinement in ICU within the meaning of the Qualified ICU Stay shall not exceed HKD400,000/ USD50,000 under any circumstances.
4. "Qualified ICU Stay" means a stay in an ICU of a Hospital where all of the following criteria must be met: (i) the stay in ICU of a Hospital must be a confinement in the ICU for a total of consecutive 3 days or more in one Hospital admission; (ii) the stay in ICU of a Hospital must be a confinement for Medically Necessary treatment or service as recommended and certified by a Registered Medical Practitioner; (iii) the Company will not consider the stay in ICU of a Hospital as Medically Necessary if the Life Insured can be safely and adequately treated in any other medical facility; and (iv) the stay in ICU of a Hospital must not be caused directly, or indirectly, wholly or partly, by any one of the following occurrences: (a) cosmetic treatment performed on the Life Insured unless necessitated by Injury caused by an Accident and the Life Insured sustains the Injury and the cosmetic treatment is approved by Hong Kong Life in advance within 90 days of the Accident; or (b) the Life Insured's pregnancy, surrogacy, childbirth or termination of pregnancy, birth control, infertility or human assisted reproduction, or sterilisation of either sexes; or (c) mental disorder, psychological or psychiatric conditions, behavioral problems or personality disorder of the Life Insured; or (d) stay in ICU of a Hospital primarily for physiotherapy or for the investigation of signs and/or symptoms with diagnostic imaging, laboratory investigation or other diagnostic procedures; or (e) experimental and/or unconventional medical technology /procedure /therapy performed on the Life Insured; or novel drugs/ medicines /stem cell therapy not yet approved by the government, relevant authorities and recognised medical association in the locality.
5. Family Cancer Benefit for each Policyowner's natural parents, spouse or natural children, except the Life Insured (Covered Family Members) is only available if such parents, spouse or children is accepted and approved by Hong Kong Life. The Family Cancer Benefit for each Covered Family Member will be effective 2 years after (i) the endorsement date of such Covered Family Member or (ii) date of any reinstatement, whichever is later. The aggregate amount of the Family Cancer Benefit paid under the Plan and the same benefits paid under other policies issued with Hong Kong Life in respect of each Covered Family Member shall not exceed HKD200,000/ USD25,000 (if the Covered Family Member is under the age of 66 on the date of endorsement) or HKD100,000/ USD12,500 (if the Covered Family Member is at or above the age of 66 on the date of endorsement). In addition, the payment of Family Cancer Benefit should be payable in the event of the Covered Family Member's survival of 14 days following the Diagnosis of a Cancer. For detailed terms and conditions, please refer to relevant form

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and the policy document issued by Hong Kong Life.

6. Health Checkup Service is provided by the third party service provider designated by Hong Kong Life. Such service is not part of the product features. The terms and conditions of the service will be issued together with the relevant service document. The availability of the service is not guaranteed. Hong Kong Life reserves the right to cancel or amend the said service at its sole discretion. In addition, Hong Kong Life will not be responsible for any services or opinions provided by the third party service provider. Hong Kong Life reserves the right of final decision in case of any dispute.
7. Second Medical Opinion from Overseas Expert Service is provided by third party service provider. Such service is not part of the product features. The availability of the service is not guaranteed. The details of the service will be provided along with the policy document or please refer to the company website of Hong Kong Life. Hong Kong Life reserves the right to cancel or amend the said service at its sole discretion. In addition, Hong Kong Life will not be responsible for any services or opinions provided by the third party service provider. Hong Kong Life reserves the right of final decision in case of any dispute.
8. Dread Disease Benefit includes Major Dread Disease Benefit, Early Stage Dread Disease Benefit, Severe Juvenile Disease Benefit and ICU Benefit.
9. Terminal Dividend is not guaranteed and may be changed from time to time. Past performance is not indicative of future performance. The actual amount payable may be higher or lower than those illustrated in the Insurance Proposal. Hong Kong Life reserves the right to change it from time to time.
10. Death Benefit Settlement Options are only applicable in the event of the death of the Life Insured after the Premium Payment Term and all premiums due have been paid, and subject to the terms and conditions, and the then administrative rules as determined by Hong Kong Life from time to time. For detailed terms and conditions, please refer to the policy document issued by Hong Kong Life.
11. Client incentive is subject to the terms and conditions of "Fortune Evergrow 2022" Client Promotion Incentive. For details about client promotion incentive, please refer to the follows:
General Client: www.hklife.com.hk/en/promotions/index-id-17.html
Corporate & Bank VIP: www.hklife.com.hk/en/promotions/index-id-18.html

About Hong Kong Life

Established in 2001, Hong Kong Life Insurance Limited ("Hong Kong Life") was founded by five local financial institutions including Asia Insurance Company Limited, Chong Hing Bank Limited, CMB Wing Lung Bank Limited, OCBC Wing Hang Bank Limited and Shanghai Commercial Bank Limited, which laid their foundations and have been serving people in Hong Kong for more than 50 years in average. Through our extensive network of around 150 distribution points comprising Chong Hing Bank, CMB Wing Lung Bank, OCBC Wing Hang and Shanghai Commercial Bank, we provide a comprehensive range of insurance services.

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