

KEY PRODUCT RISKS

This document is intended to provide a brief summary of the key product risks only. Please refer to the Rider Terms and Conditions for details and for meanings of capitalised terms.

Change of Residency

You must inform us within thirty (30) days of a change of residency of the Insured Person to a city or country outside of Hong Kong that is proposed to last permanently or for one-hundred-and-eighty-three (183) consecutive days or more. Upon notification, we will terminate the Rider immediately and refund premium(s) paid for the period in which no cover will be in place without interest.

Termination

This Rider shall be automatically terminated at the earliest occurrence of the followings: -

- (a) the death of the Insured Person;
- (b) the date on which this Rider is cancelled or terminated;
- (c) the date on which the Basic Policy is cancelled or terminated.

Termination of this Rider shall be without prejudice to any claim arising prior to such termination unless otherwise stated. The payment or acceptance of any premium hereunder subsequent to termination of this Rider shall not create any liability upon us but we will refund any such premium without interest.

Our Right to Cancel the Rider

We reserve the absolute right to cancel this Rider anytime by giving you at least thirty (30) days prior notice. The unearned portion of the premium at the date of cancellation shall be refunded without interest.

Product Feature Revision

We reserve the right to revise the Rider Terms and Conditions upon Rider Renewal by giving at least thirty (30) days' advance notice to you.

Premium Adjustment Risk

Standard Premium rates are not guaranteed and are subject to change based on our emerging experience in relation to claims, persistency and expenses and any change in the benefit structure. Therefore, Renewal premiums may be higher or lower than the premium currently reflected.

Credit and Solvency Risk

The payment of benefits under this Rider is subject to our credit and solvency risk. In the event of our insolvency, you may lose the coverage stipulated in this Rider in addition to any premiums you have paid.

BowtiePoint Program

The BowtiePoint Program, is acquired in conjunction with this Rider, and you may request to use your BowtiePoint to redeem Benefits provided by our Partners. You shall use the Benefits at your own risk and we shall not be responsible for any claims, losses, costs, expenses or damages of whatever nature resulting from the redemption or use of such Benefits. For any matters relating to the BowtiePoint Program, please refer to the Terms and Conditions of the BowtiePoint Program for details and for meanings of capitalised terms.

KEY EXCLUSIONS

No benefit will be payable under the Rider for expenses caused directly or indirectly, wholly or partly by any of the following events and/or in the following circumstances:

(a) Waiting period:

- (i) unless the Basic Policy and this Rider are issued on the same date, the Insured Person uses a Medical Package and the cause(s) and/or condition(s) of which are manifested within one hundred and eighty (180) days following the Rider Effective Date;
- (ii) the Insured Person uses a Health Screening Benefit or Wellness Services Benefit within ninety (90) days following the Rider Effective Date;

(b) Exclusions under the Basic Policy: any of the exclusions under the Basic Policy apply, including any case-based exclusion applied by us at the inception of the Basic Policy.

The above paragraphs are for reference only. You should refer to "Part 3: What is not covered" in the Rider Terms and Conditions for the complete list and details of exclusions.