

KEY PRODUCT RISKS

This document is intended to provide a brief summary of the key product risks only. Please refer to the Plan 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 shall have the right to re-underwrite this Plan, which may result in an extra loading applied to your policy or even policy termination. In case of policy termination, we will refund premium(s) paid for the period in which no cover will be in place without interest.

Termination

This Plan shall be automatically terminated at the earliest occurrence of the following:-

- (a) when all four (4) Multiple Cover Benefits have been paid;
- (b) the death of the Insured Person;
- (c) the Plan Anniversary immediately following the one-hundredth (100th) birthday of the Insured Person; and
- (d) the date on which this Plan is cancelled or terminated.

Termination of this Plan 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 Plan shall not create any liability upon us but we will refund any such premium without interest.

Our Right to Cancel the Plan

We reserve the absolute right to cancel this Plan 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 Plan Terms and Conditions upon Renewal by giving you prior notice of at least thirty (30) days.

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

Inflation Risk

Due to inflation, the costs of living and medical treatments may rise and the amount of benefit payable may become insufficient to meet the Beneficiaries' future needs even if our full contractual obligations are met. You are advised to consider the likely impact of future inflation when choosing a Sum Insured.

KEY EXCLUSIONS

Please refer to the Plan Terms and Conditions for details and for meanings of capitalised terms.

No benefit will be payable under the Plan for Major Critical Illness, Major Surgical Procedure, Early Stage Critical Illness, Early Stage Critical Illness Surgical Procedure or death caused by or arising from directly or indirectly, wholly or partly, any of the following events and/or in the following circumstances:

- (a) **Waiting period:** the Insured Person dies or suffers from any illness, the sign(s) and/or symptom(s) of or undergoes a surgery, the cause(s) and/or condition(s) which; have been manifested within ninety (90) days following the Policy Effective Date (except for an illness or surgery caused directly by an Accident and diagnosed within ninety (90) days from the date of the Accident);
- (b) **Pre-existing Condition(s);**
- (c) **HIV and AIDS:** any illness, disease, ptomaines or infection (except infection which directly results from an accidental cut or wound). This includes infection with any Human Immunodeficiency Virus (HIV) and/or any HIV-related illness including AIDS and/or any mutations, derivations or variations thereof, except for (1) AIDS/HIV due to Blood Transfusion or (2) Occupationally Acquired HIV (as defined in the **Definitions of Major and Early Stage Critical Illnesses and Surgical Procedures**);
- (d) **Drugs, suicide and illegal activities:**
 - (i) dependence, overdose or influence of drugs, alcohol, narcotics or similar drugs or agents;
 - (ii) intentional self-inflicted injuries;
 - (iii) attempted suicide or threatened suicide, while sane or insane;
 - (iv) illegal activity; or
 - (v) violation or attempted violation of the law, or resistance to arrest;
- (e) **Armed forces:** participation in any armed force or peace-keeping activities;
- (f) **Nuclear, biological, and chemical activities:** nuclear, biological, and chemical related activities. This includes, but is not limited to, nuclear fission, nuclear fusion, ionizing radiation or contamination by radioactivity from any nuclear fuel, nuclear waste resulting from combustion of nuclear fuels or nuclear weapons, or any act of nuclear, chemical or biological terrorism, including but not limited to the use of nuclear, biological or chemical weapons and agents; or
- (g) **War and terrorism:** revolutions and war (declared or undeclared), acts of terrorism.

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

KEY PRODUCT INFORMATION

Please refer to the Plan Terms and Conditions for details and for meanings of capitalised terms.

What are covered under Multiple Cover Benefit

Each claim for a subsequent Major Critical Illnesses or Major Surgical Procedure (excluding Supplementary Coverages) must satisfy the definition as specified in the **Definitions of Major and Early Stage Critical Illnesses and Surgical Procedures**; and in the case of

- (a) a subsequent Heart Attack following any preceding Heart Attack claim(s) that we have paid, demonstrates fresh diagnostic findings evidencing occurrence and diagnosis of a new event;
- (b) a subsequent Stroke following any preceding Stroke claim(s) that we have paid, demonstrates fresh diagnostic findings evidencing occurrence and diagnosis of a new event and of new or increased neurological functional impairment;
- (c) a subsequent Cancer following any preceding Cancer claim(s) that we have paid, is:
 - (i) any Cancer that has reappeared, metastasised, continued without remission, or a new primary Cancer, that is diagnosed after your preceding Cancer claim; and
 - (ii) the Cancer exists at, or after the end of the Multiple Cover Benefit Waiting Period; and
 - (iii) the Insured Person has received Active Treatment for it in the 12 months immediately prior (except for a new primary cancer).

For avoidance of doubt, we do not cover Subsequent Cancer if it is your first Cancer claim. Any first Cancer claim under this benefit shall remain subject to Section 2.2.3 (b) and (d) in the Plan Terms and Conditions.

What are not covered under Multiple Cover Benefit

We will not pay a Multiple Cover Benefit for:

- (a) the same Major Critical Illness or Major Surgical Procedure for which a Major Critical Illness Benefit or Multiple Cover Benefit has already been paid (except for Heart Attack, Stroke and Cancer);
- (b) a Major Critical Illness or Major Surgical Procedure which, in our opinion (as confirmed by a Registered Medical Specialist acceptable to us):
 - (i) is a complication of;
 - (ii) arises in connection with;
 - (iii) results from; or
 - (iv) is a treatment fora condition for which a Major Critical Illness Benefit or Multiple Cover Benefit has already been paid (except for Subsequent Cancer)

- (c) any subsequent Coronary Artery By-Pass Grafts or Other Serious Coronary Artery Disease, if Major Critical Illness Benefit or Multiple Cover Benefit has already been paid for Heart Attack;
- (d) any Major Critical Illness diagnosed (except for Subsequent Cancer) or Major Surgical Procedure performed during the Multiple Cover Benefit Waiting Period; or
- (e) any Major Critical Illness diagnosed or Major Critical Illness Surgical Procedure performed, if on the Policy Effective Date or the last Plan Anniversary (if this Plan has been Renewed), the Age of the Insured Person exceeds eighty-five (85).

What are covered under Early Stage Critical Illness Benefit

Each claim for an Early Stage Critical Illness or Early Stage Critical Illness Surgical must satisfy the definition as specified in the **Definitions of Major and Early Stage Critical Illnesses and Surgical Procedures**.

In respect of each Early Stage Critical Illness or Early Stage Critical Illness Surgical Procedure, this benefit shall be payable only once, except in the case of

- (a) Carcinoma-in-situ, to be eligible for the second claim, the Carcinoma-in-situ must be occurring in a specific organ that is different from the organ of the first claim;
- (b) Angioplasty and other Invasive Treatments for Coronary Artery, to be eligible for the second claim, the treatment must be performed on a location of stenosis in major coronary artery where no stenosis of greater than fifty percent (50%) was identified in the medical examination relating to the first claim

for which up to two (2) Early Stage Critical Illness Benefit can be paid in respect of each of the Early Stage Critical Illness or Early Stage Critical Illness Surgical Procedure stated in (a) or (b) above (as applicable) when the requirements stated in (a) or (b) above (as applicable) is satisfied, provided that the subsequent Early Stage Critical Illness is diagnosed after the Early Stage Critical Illness Benefit Waiting Period.

If any subsequent Major Critical Illness is diagnosed within the Early Stage Critical Illness Benefit Waiting Period, and which the Early Stage Critical Illness Benefit has been paid or become payable, the Major Critical Illness Benefit will be reduced accordingly. We will pay the remaining balance of the Sum Insured for the Major Critical Illness Benefit. In other words, we will pay an aggregate amount equivalent to one hundred percent (100%) of the Sum Insured under this Policy in respect of that particular set of claims for Early Stage Critical Illness Benefit and Major Critical Illness Benefit.

What are not covered under Early Stage Critical Illness Benefit

- (a) The same Early Stage Critical Illness or Early Stage Surgical Procedure for which an Early Stage Critical Illness Benefit has already been paid (except for Carcinoma-in-situ and Angioplasty and other Invasive Treatments for Coronary Artery);
- (b) a Major Critical Illness Benefit that has been paid or is payable;
- (c) any Early Stage Critical Illness diagnosed or Early Stage Critical Illness Surgical Procedure performed during the Early Stage Critical Illness Benefit Waiting Period; or

- (d) any Early Stage Critical Illness diagnosed or Early Stage Critical Illness Surgical Procedure performed, if on the Policy Effective Date or the last Plan Anniversary (if this Plan has been Renewed), the Age of the Insured Person exceeds eighty-five (85).

The above paragraphs are for reference only. You should refer to “Part 2: What is covered” in the Plan Terms and Conditions for the details.