

主要產品風險

本文件僅旨在提供本產品的主要風險。請參閱計劃條款及細則以了解詳情及用語和定義。

居住地變更

若受保人遷居到香港境外的城市或國家，並擬永久或至少連續一百八十三(183)日居留該地，則你必須在其居住地變更後三十(30)日內通知我們。收到通知後，我們將立即終止保單，並將不計利息發還就不承保日子已繳交的保費。

終止保單

本計劃將在以下情況自動終止，以最先者為準 –

- (a) 我們賠償嚴重危疾保障；
- (b) 受保人身故；
- (c) 緊隨受保人八十五(85)歲生日之後的計劃週年日；及
- (d) 本計劃被取消或終止之日。

除非另有說明，否則本計劃的終止不應影響在終止之前產生的任何索償。在本計劃終止後支付或接受任何保費，不應對我們產生任何法律責任，但我們將退還任何該等保費，不計利息。

我們取消保單的權利

我們保留絕對權利隨時以不少於三十(30)日提早通知取消本計劃。我們將退還取消當日已繳交但保障仍未生效的保費，不計利息。

產品內容改動

我們保留在續保時更改計劃條款及細則之權利。如有任何改動，我們會於續保不少於三十(30)日前通知你。

保費調整風險

標準保費率並非保證，並有機會根據我們的索償、續保經驗、開支及任何適用的保障修訂而改動。因此，續保保費可能較現時展示的保費增加或減少。

信貸及償債能力風險

本計劃的賠償會受我們的信貸及償債能力風險所影響。假如我們宣佈無力償債，你可能損失本計劃的保障及任何已繳保費。

通脹風險

由於通脹有機會導致未來的生活及醫療費用增加，即使我們履行合約責任，本計劃的賠償金額仍有可能不足以應付受益人未來的需要。因此，在選擇保額時，你應考慮未來通脹帶來的影響。

主要不保事項

本計劃不會就直接或間接、全部或部分因以下任何一項引致的嚴重危疾賠償、嚴重手術程序或死亡及/或就以下情況作出賠償：

(a) 等候期：

- (i) 受保人患有的任何疾病的徵兆及/或症狀於保單生效日後九十(90)天內出現（直接由意外導致並且於意外發生九十(90)天內確診的疾病除外）；或
- (ii) 受保人進行的任何嚴重手術的起因及/或狀況於保單生效日後九十(90)天內出現（直接由意外導致並且於意外發生後九十(90)天內進行的手術除外）；

(b) 生存期：受保人未能由診斷患上嚴重危疾及/或嚴重手術程序完成的日期起計（除被診斷為處於重大醫療情況（嚴重危疾及手術程序定義內所定義），則以手術程序後於重症監護病房（嚴重危疾及手術程序定義內所定義）留醫的出院日期起計）存活最少十四(14)天；

(c) 投保前已有病症；

(d) 人類免疫力缺乏病毒及愛滋病：任何疾病、傷病、毒素或感染（直接由意外割傷或創傷引起的感染除外）。這包括感染任何人類免疫力缺乏病毒(HIV)及/或其任何相關疾病，包括愛滋病及/或其任何突變、衍生或變異，唯(1) 因輸血而感染愛滋病/人類免疫力缺乏病毒或(2) 因職業感染人體免疫力缺乏病毒（如於嚴重危疾及手術程序定義內所定義）除外；

(e) 毒品、自殺及非法活動：

- (i) 倚賴或過量服用毒品、酒精、麻醉品或類似藥物或物質或受其影響；
- (ii) 故意自殘身體；
- (iii) 企圖或威脅自殺，不論神智清醒與否；
- (iv) 參與非法活動；或
- (v) 違法或企圖違法或拒捕；

(f) 武裝部隊：參加任何武裝部隊或維和活動；

(g) 核、生物及化學活動：與核、生物及化學相關活動。這包括但不限於任何核燃料，或核燃料或核武器燃燒產生的核廢料造成的核裂變、核聚變、電離輻射或放射性污

染；或任何核、化學或生物恐怖主義行為，包括但不限於使用核、生物或化學武器及制劑；或

(h) 戰爭及恐怖主義：革命及戰爭（不論宣戰與否）、恐怖主義行為。

上述段落只供參考，有關全部及詳細不保事項，請參閱計劃條款及細則的「第 3 部份：不保事項」部分。

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 will terminate the policy immediately and 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 followings:-

- (a) when we pay the Major Critical Illness Benefit;
- (b) the death of the Insured Person;
- (c) the Plan Anniversary immediately following the eighty-fifth (85th) 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

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

(a) **Waiting period:**

- (i) the Insured Person suffers from any illness the sign(s) and/or symptom(s) of which are manifested within ninety (90) days following the Policy Effective Date (except for an illness caused directly by an Accident and diagnosed within ninety (90) days from the date of the Accident); or
- (ii) the Insured Person undergoes a surgery the cause(s) and/or condition(s) of which are manifested within ninety (90) days following the Policy Effective Date (except for a surgery caused directly by an Accident and undergone within ninety (90) days from the date of the Accident);

(b) **Survival Period:** the Insured Person fails to survive for at least fourteen (14) days from the date of diagnosis of the Major Critical Illness and/or the completion of the Major Surgical Procedure (except for the Major Medical Treatment (as defined in the **Definitions of Major Critical Illnesses and Surgical Procedures**), where the fourteen (14) -day survival period will commence from the date of discharge from the post-surgical care in the Intensive Care Unit (as defined in the **Definitions of Major Critical Illnesses and Surgical Procedures**));

(c) **Pre-existing Condition(s);**

(d) **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 Critical Illnesses and Surgical Procedures**);

(e) **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;

(f) **Armed forces:** participation in any armed force or peace-keeping activities;

(g) **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

(h) **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.