

「守護 168」危疾保障計劃



「守護168」危疾保障計劃

隨著社會發展和緊張的生活節奏，加上環境污染問題，都市人患上危疾的風險近年急劇增加。有見及此，富通保險誠意推出「守護168」危疾保障計劃。計劃涵蓋168種疾病¹，當中更特設**首創高達160%保額之呼吸系統疾病保障**^{2,3,12}、**保障還原利益**⁴、**多次癌症賠償**^{5,12}及**中風/嚴重心臟病發作賠償**^{6,12}。為您及您的家人提供一個最理想優越的危疾保障，即使不幸患病，也可輕鬆獲享最優質的治療。



三大首創

- ✓ 涵蓋168種疾病¹
- ✓ 呼吸系統疾病高達160%保額賠償^{2,3,12}
- ✓ 確診及理賠嚴重程度2或3之危疾後永久豁免保費⁷

五大優勢

- ✓ 理賠後可還原高達60%保額 可再次獲得最高100%原有保障⁴
- ✓ 為原有及新癌症提供高達300%保額的保障^{5,12} (新癌症之等候期只需一年)
- ✓ 為中風/嚴重心臟病發作提供高達200%保額的保障^{6,12}
- ✓ 長達首20年獲享額外最高60%保額賠償^{3,7,12,15}
- ✓ 為先天性疾病提供保障



周全保障 助您輕鬆應付醫療費用

涵蓋168種疾病

「守護168」危疾保障計劃涵蓋168種疾病¹，包括於投保時未獲發現的所有先天性危疾及兒童疾病，當中亦保障**38個器官/部位之常見原位癌**^{1,14}及**次級嚴重癌症**^{1,14}，為您及您的家人提供全方位保障。

危疾區分為嚴重程度1⁷、2及3級(3級為最嚴重級別)，倘若果受保人不幸確診患上任何一種受保的危疾，將分別獲得一筆過保額的20%、50%及100%作為生存賠償^{10,12,16,17}，以支付有關醫療費用。另外，本計劃亦為17種兒童疾病^{7,14}提供保障，為您及孩子倍添安心。

嚴重程度較輕之危疾 同享保障

嚴重程度較輕之危疾及兒童疾病如能及早獲得適當治療，治癒率會大大提升。因此本計劃特別涵蓋多種常見嚴重程度較輕之兒童疾病、危疾及手術，包括原位癌、次級嚴重心臟病發作、微創冠狀動脈搭橋手術、嚴重哮喘及自閉症等。

不同嚴重程度危疾及兒童疾病之生存賠償

嚴重程度	生存賠償(佔保額百分比) ¹⁰
兒童疾病	20%
1	20%
2	50%
3	100% (須扣除已給付的生存賠償金額)

一筆過支付身故賠償

若受保人不幸身故，我們亦將一筆過支付高達保額的100%作為身故賠償⁹，加上額外身故賠償³(如有)，以應付突如其來的經濟需要。

呼吸系統疾病高達 160% 保額賠償^{2,3,12}

隨著社會迅速發展，來自工廠、汽車、發電廠等等放出一氧化碳和硫化氫等嚴重污染空氣。懸浮粒子及污染物等問題直接威脅城市人健康，當中部份長期疾病如肺癌、哮喘等，不但醫療費用高昂，更有可能令病人喪失工作能力。因此，本計劃特別為各類嚴重或長期呼吸系統疾病提供保障，倘若受保人患上受保障的呼吸系統疾病，可獲高達 60% 保額之呼吸系統疾病額外賠償³。

投保年齡	呼吸系統疾病額外賠償 (「受保危疾賠償一覽表」內之生存賠償百分比) ^{3,12}
20 歲或以下	60% (於首 20 個保單年度內) 50% (於第 20 個保單年度後)
21 歲或以上	60% (於首 10 個保單年度內) 50% (於第 10 個保單年度後)

有關受保障之呼吸系統疾病，請參閱「計劃一覽表」受保人利益-呼吸系統疾病額外賠償部份。

為癌症提供高達 300% 保額之保障^{5,12}

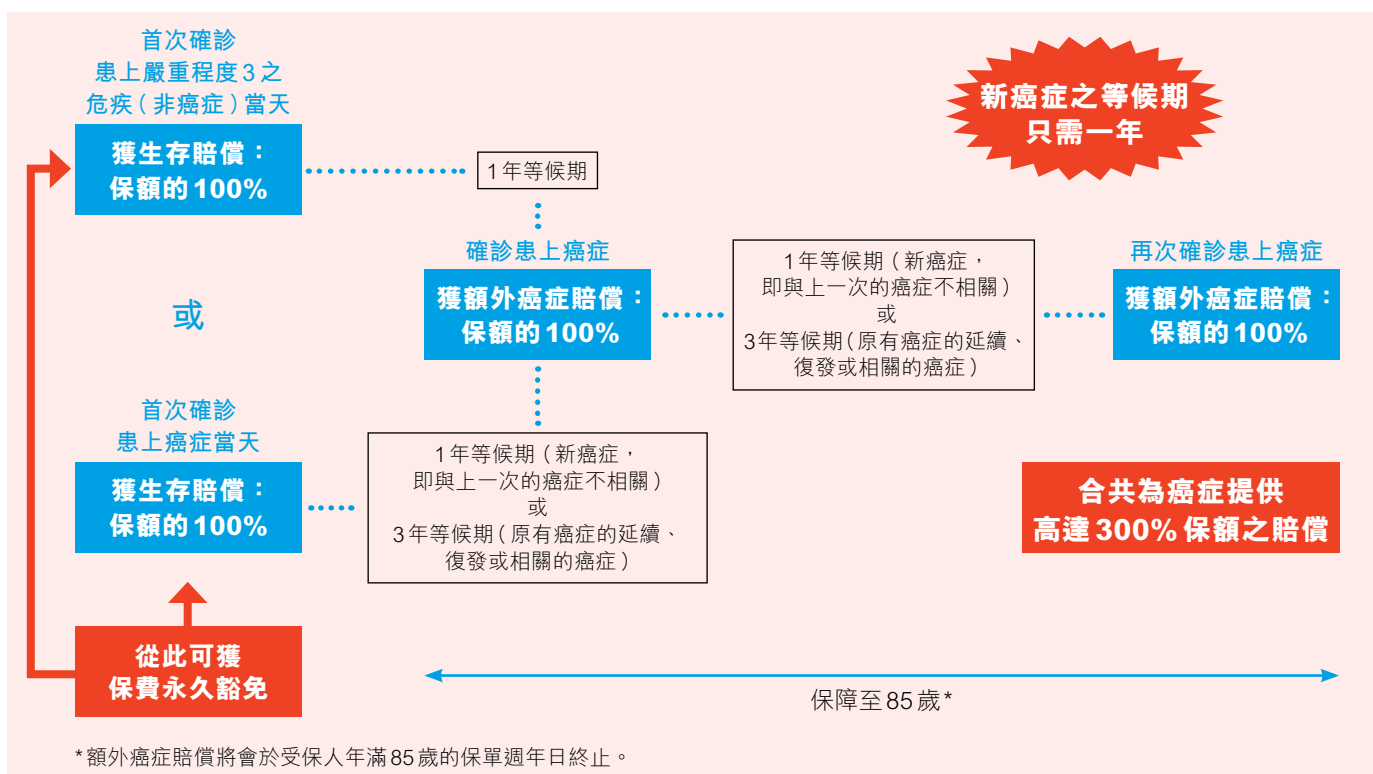
治療癌症的技術一日千里，但往往存在復發的可能。為給予受保人經濟支持對抗癌症，計劃為受保人提供高達 200% 保額的額外癌症賠償⁵，連同該計劃的首次生存賠償，提供合共高達 300% 保額的賠償⁵。不論是新癌症（與上一次的癌症不相關）或是原有癌症的延續、復發或相關的癌症，皆可受保於該額外癌症賠償。

額外癌症賠償⁵亦需要符合以下的等候期方可獲此賠償：

- (i) 受保人就嚴重程度 3 的危疾（非癌症）已獲生存賠償，有關危疾的診斷日期與其後的癌症診斷日期相距最少 1 年；及
- (ii) 其後確診的癌症與上一次的癌症不相關，兩次癌症之間的首次確診日期只須相距最少 1 年；及
- (iii) 其後確診的癌症是上一次癌症的延續、復發或相關的癌症，兩次癌症之間的首次確診日必須相距最少 3 年

**新癌症之
等候期
只需一年**

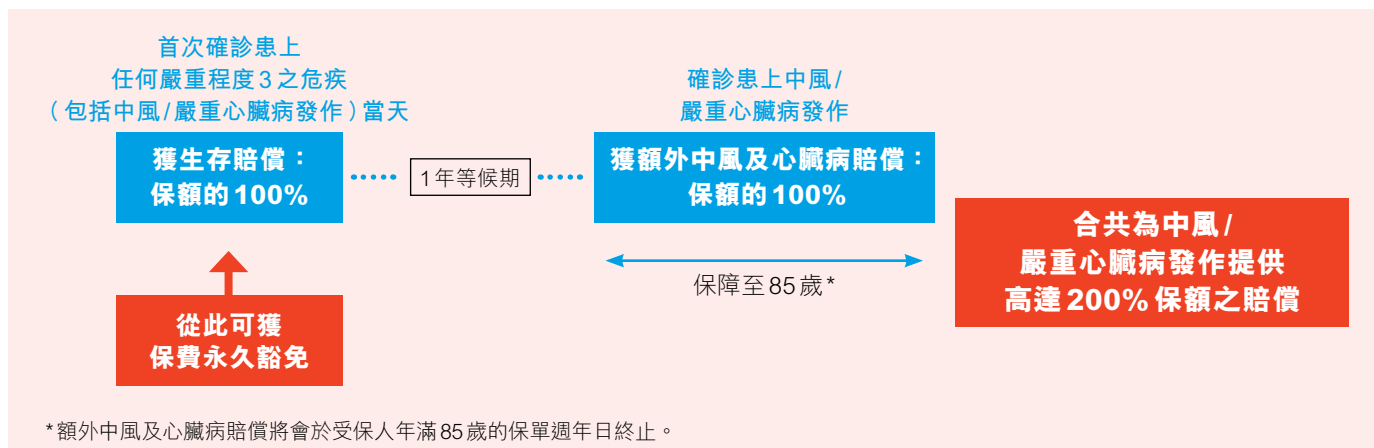
此外，該計劃特別就不同器官的原位癌提供多達 2 次賠償^{10,14}。即使面對不同境況，受保人也能獲得充裕保障，安心接受治療。詳情請參閱「守護 168」危疾保障計劃受保危疾賠償一覽表。



為中風/嚴重心臟病發作提供高達200%保額之保障^{6,12}

中風及心臟病是常見的都市疾病，心臟相關疾病更是三大殺手病之一[#]。為守護受保人的健康，本計劃特別為受保人就中風/嚴重心臟病發作提供高達200%保額之保障⁶（包括本計劃的首次生存賠償及100%保額的額外中風及心臟病賠償⁶），惟其後之中風/嚴重心臟病發作需符合最少1年的等候期。

[#]資料來源：香港衛生署衛生防護中心



長達首20年獲享額外最高60%保額賠償^{3,7,12}

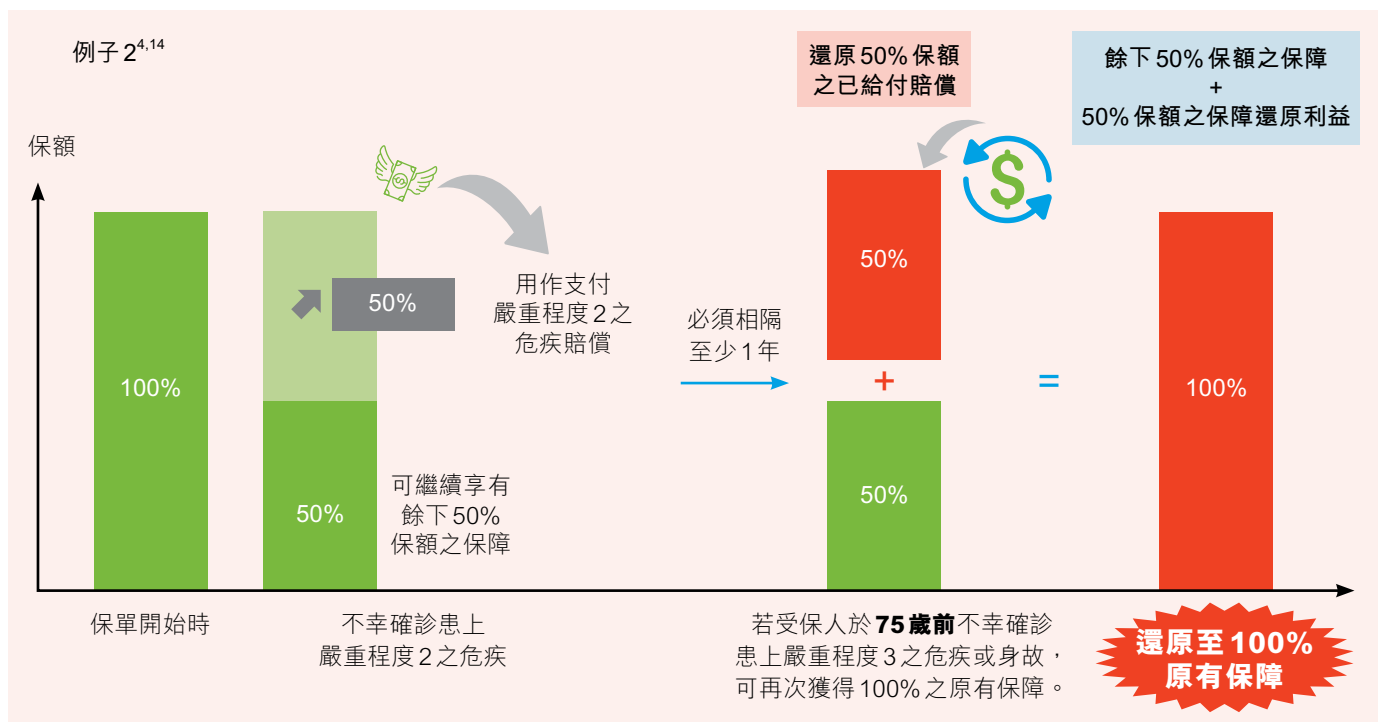
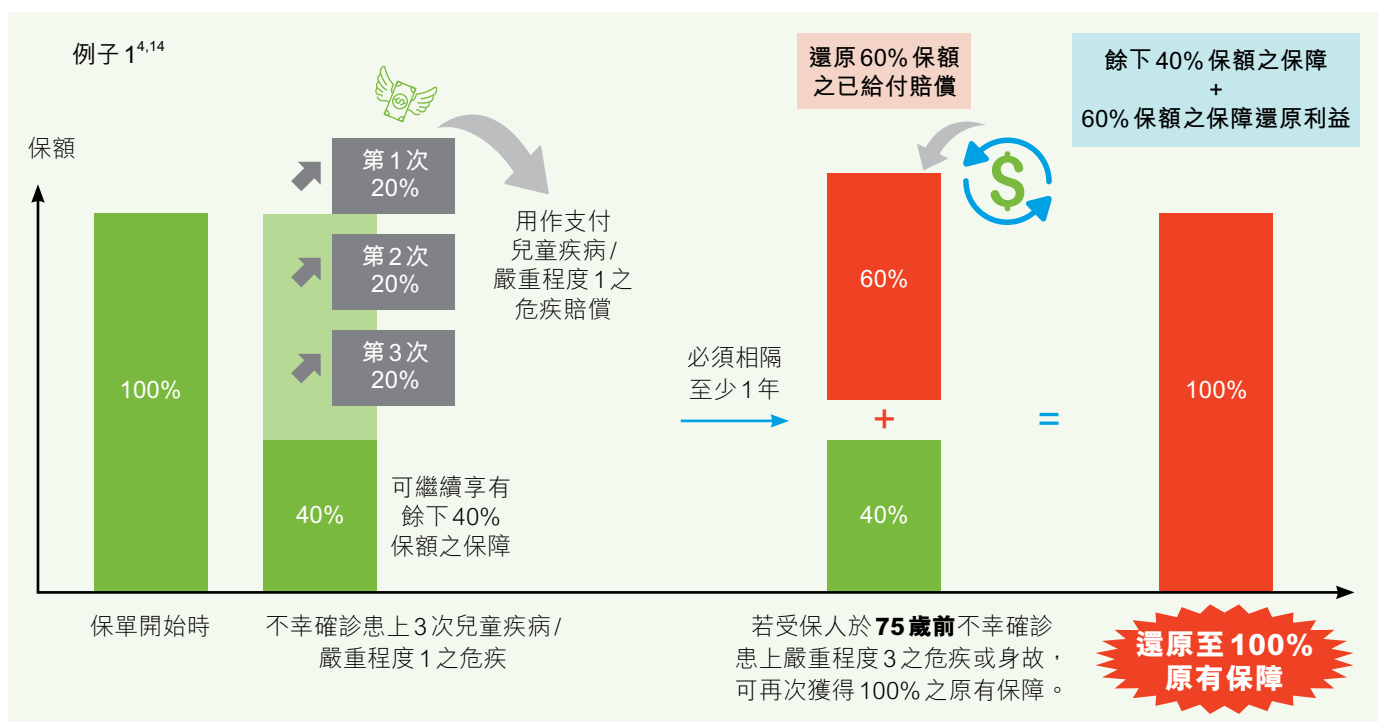
若受保人於首20個保單年度內（投保年齡為20歲或以下）或首10個保單年度內（投保年齡為21歲或以上）不幸身故及/或確診患上其中一項危疾或兒童疾病（呼吸系統疾病除外），我們將支付高達60%保額之額外身故賠償及/或額外生存賠償，助受保人減輕醫療負擔，安心接受治療。

受保人更享有可轉換權益¹⁸，您可選擇從第19個保單週年日起（投保年齡為20歲或以下）或從第9個保單週年日起（投保年齡為21歲或以上）在毋須提供可保證明的情況下，把額外生存賠償及額外身故賠償轉換為我們指定提供的終身壽險或危疾保障終身壽險計劃。



理賠後可還原高達 60% 保額 可再次獲得最高 100% 原有保障⁴

本計劃特設保障還原利益⁴，讓您不用擔心過往的索償而減少現有的健康保障。若賠償了嚴重程度 1 或 2 之危疾及 / 或兒童疾病，於 1 年後可還原高達 60% 保額，可再次獲得最高 100% 原有保障。



保費永久豁免⁷ 繼續享用保障

於首次因嚴重程度2或3之危疾獲支付生存賠償後，於緊接的保單週年日起往後的基本計劃的保費可獲永久豁免⁷，受保人可免費享用保障至保單終止。

集保障與財富增值於一身

「守護168」危疾保障計劃內的保證現金價值會隨著保單年期不斷增長，再加上終期紅利¹¹，讓您獲得保障的同時，兼享財富增值。

「守護168」靈活配合您的理財需要，當您需要現金週轉而選擇退保時，您可獲得保證現金價值加上終期紅利¹¹（須扣除已給付之生存賠償）。本計劃更可於短至15個保單週年日達至保本效益（根據供款年期而定）。詳情請參閱計劃一覽表。

醫療禮賓服務⁸

專業團隊為您提供有關專科診症、醫生轉介和入住醫院等資料，並按網路醫生的轉介協助您入住網路醫院（包括12間香港私家醫院及90間連同頂級三甲醫院在內的國內優質醫院）。

靈活保費繳付年期 配合理財需要

該計劃提供5年、10年、15年、20年及25年保費繳付年期，而選擇5年繳付期之保單更可以選擇分1或3年預繳保費，助您以更低廉的成本提早完成保費供款，而預繳之保費亦可賺取利息¹³。



欲知「守護168」危疾保障計劃詳情，請聯絡您的理財顧問或致電客戶服務熱線 2866 8898。

計劃一覽表

基本資料		
投保年齡及保費繳付年期	保費繳付年期	投保年齡
	5年 ¹³ (設有1及3年之預繳保費選擇)	初生15日 - 65歲
	10年	初生15日 - 65歲
	15年	初生15日 - 60歲
	20年	初生15日 - 55歲
	25年	初生15日 - 50歲
保障期	至100歲	
保單貨幣	美元	
保費模式	月繳、半年繳、年繳	
最低保額	30,000美元 (以保單計算)	

受保人利益							
生存賠償 ^{10,12,16,17}	<p><u>兒童疾病</u>^{7,14} 如受保人於25歲的保單周年日前被診斷患上受保障之兒童疾病，將獲給付相等於保額的20%及額外生存賠償³(如有)</p> <p><u>嚴重程度1之危疾</u>^{7,14,15} 在受保人被診斷患上受保障的嚴重程度1之危疾，將獲給付相等於保額的20%及額外生存賠償³(如有)。若危疾屬於原位癌，就不同器官的原位癌，最多可獲2次生存賠償</p> <p><u>嚴重程度2之危疾</u>¹⁴ 在受保人被診斷患上受保障的嚴重程度2之危疾，將獲給付相等於保額的50%及額外生存賠償³(如有)</p> <p><u>嚴重程度3之危疾</u> 在受保人被首次診斷患上受保障的嚴重程度3之危疾，將獲給付相等於保額的100%加上額外生存賠償³(如有)及終期紅利¹¹(如有)(須扣除已給付的生存賠償(如有))</p>						
呼吸系統疾病額外賠償 ^{3,12}	<p>在確診患上嚴重程度3之危疾或之前，若受保人被診斷患上受保障的呼吸系統疾病，將獲給付相等於下表的生存賠償百分比作為呼吸系統疾病額外賠償：</p> <table border="1"> <thead> <tr> <th>投保年齡</th> <th>呼吸系統疾病額外賠償 (「受保危疾賠償一覽表」內之生存賠償百分比)^{3,12}</th> </tr> </thead> <tbody> <tr> <td>20歲或以下</td> <td>60% (於首20個保單年度內) 50% (於第20個保單年度後)</td> </tr> <tr> <td>21歲或以上</td> <td>60% (於首10個保單年度內) 50% (於第10個保單年度後)</td> </tr> </tbody> </table> <p>受保障的呼吸系統疾病包括：</p> <ol style="list-style-type: none"> 1. 肺原位癌 2. 慢性肺病 3. 慢性阻塞性肺病 4. 末期肺病 5. 肺癌 6. 主要器官移植(肺) 7. 主要器官移植(於器官移植輪候冊名單上)(肺) 8. 嚴重哮喘(保障至25歲) 9. 嚴重支氣管擴張 10. 嚴重肺氣腫 11. 嚴重肺纖維化 12. 單肺切除手術 	投保年齡	呼吸系統疾病額外賠償 (「受保危疾賠償一覽表」內之生存賠償百分比) ^{3,12}	20歲或以下	60% (於首20個保單年度內) 50% (於第20個保單年度後)	21歲或以上	60% (於首10個保單年度內) 50% (於第10個保單年度後)
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保障還原利益 ⁴	若賠償了嚴重程度1或2之危疾及/或兒童疾病，於1年後可還原高達60%保額，可再次獲得最高100%原有保障。						

額外癌症賠償 ^{5,12}	如受保人就嚴重程度3之危疾已獲生存賠償，並於其後被診斷患上癌症（不論是新癌症（與上一次癌症不相關）或是原有癌症的延續、復發或相關的癌症），我們將支付相等於保額100%的額外癌症賠償，最多賠償2次。																												
額外中風及心臟病賠償 ^{6,12}	如受保人就嚴重程度3之危疾已獲生存賠償，並於其後被診斷患上中風或嚴重心臟病發作，我們將支付相等於保額100%之額外中風及心臟病賠償，最多賠償1次。																												
額外身故賠償/額外生存賠償 ^{3,7,15}	如受保人於首20個保單年度內（投保年齡為20歲或以下）或首10個保單年度內（投保年齡為21歲或以上）不幸身故及/或確診患上其中一項危疾或兒童疾病（呼吸系統疾病除外），您將可獲得相等於保額60%之額外身故賠償及/或額外生存賠償（相等於保額60%之生存賠償）。																												
可轉換權益 ¹⁸	您可選擇從第19個保單周年日起（投保年齡為20歲或以下）或從第9個保單周年日起（投保年齡為21歲或以上）在毋須提供可保證明的情況下，把額外生存賠償及額外身故賠償轉換為我們指定提供的終身壽險或危疾保障終身壽險計劃。																												
身故賠償 ^{10,16}	<p>於支付第一次嚴重程度3之危疾賠償或之前</p> <p>保額之100% + 額外身故賠償（如有）+ 終期紅利¹¹（如有）- 已給付之生存賠償（如有）- 保單欠款（如有）</p> <p>於支付第一次嚴重程度3之危疾賠償後</p> <p>1,000美元</p>																												
保費豁免保障 ⁷	就嚴重程度2或3之危疾給付生存賠償後，我們將豁免所有於緊接的保單周年日起往後之基本計劃的應付保費																												
退保利益/期滿利益 ¹⁶ （適用於支付第一次嚴重程度3之危疾賠償或之前）	<p>保證現金價值 + 終期紅利¹¹（如有）- 已給付的生存賠償（如有）- 保單欠款（如有）</p> <p>保證現金價值只適用於就支付嚴重程度3之危疾的賠償前，並於保單退保或部分退保時派發（須扣除已支付之生存賠償）：</p> <p>(a) 於保單期滿時為保額的100%；及</p> <p>(b) 於緊隨受保人年滿85歲的保單週年日或之後為保額的90%；及</p> <p>(c) 於緊隨受保人年滿85歲的保單週年日前為以下較低者 (i) 保額的90%；及 (ii) 根據下表的已繳付保費總額之指定百分比：</p> <table border="1" data-bbox="448 1249 1153 1653"> <thead> <tr> <th rowspan="2">保單週年日</th> <th colspan="3">已繳付保費總額之指定百分比（不同供款年期）</th> </tr> <tr> <th>5/10年</th> <th>15/20年</th> <th>25年</th> </tr> </thead> <tbody> <tr> <td>1-4</td> <td colspan="3">不適用</td> </tr> <tr> <td>5-9</td> <td colspan="3">5%</td> </tr> <tr> <td>10-14</td> <td colspan="3">25%</td> </tr> <tr> <td>15-19</td> <td rowspan="3">100%</td> <td>50%</td> <td>50%</td> </tr> <tr> <td>20-22</td> <td rowspan="2">100%</td> <td>75%</td> </tr> <tr> <td>23或以後</td> <td>100%</td> </tr> </tbody> </table> <p>註：已繳付保費總額指已到期及已繳付之基本計劃保費總額並假設已繳付最後保費到期日之保費。</p>	保單週年日	已繳付保費總額之指定百分比（不同供款年期）			5/10年	15/20年	25年	1-4	不適用			5-9	5%			10-14	25%			15-19	100%	50%	50%	20-22	100%	75%	23或以後	100%
保單週年日	已繳付保費總額之指定百分比（不同供款年期）																												
	5/10年	15/20年	25年																										
1-4	不適用																												
5-9	5%																												
10-14	25%																												
15-19	100%	50%	50%																										
20-22		100%	75%																										
23或以後			100%																										
保單貸款/自動保費貸款	<p>您可在保單有效期內向本公司申請保單貸款，惟貸款金額由本公司釐定。如有任何欠繳之保費，該保單將可能執行自動保費貸款。當保單符合行使自動保費貸款之條件，本公司將自動以貸款方式繳付閣下應繳之保費。</p> <p>本公司對本保單下任何保單貸款及自動保費貸款均須收取利息，利率由本公司釐定，本公司保留不時調整利率的權利。閣下可以於保單貸款申請書或自動貸款通知書查閱現行利率。</p> <p>若貸款額及應繳之利息累積至相等於或多於此保單之淨現金價值總和（保證現金價值 - 已給付的生存賠償總額），保單將會自動被終止。如保單被自動終止，保單將再無價值，而閣下將失去於此計劃下之保障。</p>																												

「守護 168」危疾保障計劃受保危疾賠償一覽表

嚴重程度 3 之危疾 - 保額 100%

組別一：癌症			
1	癌症		
組別二：與肺和功能有關的疾病			
2	慢性阻塞性肺病	5	嚴重肺氣腫
3	末期肺病	6	嚴重肺纖維化
4	嚴重支氣管擴張		
組別三：與主要器官和功能有關的疾病			
7	慢性自體免疫性肝炎	13	囊腫性腎髓病
8	再發性慢性胰臟炎	14	嚴重克隆氏病
9	末期腎衰竭	15	嚴重類風濕關節炎
10	末期肝衰竭	16	嚴重潰瘍性結腸炎
11	暴發性病毒性肝炎	17	系統性紅斑狼瘡合併狼瘡腎炎
12	主要器官移植	18	系統性硬皮病
組別四：與心臟有關的疾病			
19	冠狀動脈繞道手術	24	原發性肺動脈高壓
20	艾森門格綜合症	25	嚴重心肌病
21	心臟瓣膜替換	26	嚴重心臟病發作
22	感染性心內膜炎	27	主動脈手術
23	其他嚴重的冠狀動脈疾病		
組別五：與神經系統相關的疾病			
28	年老癡呆	40	嚴重昏迷
29	肌萎縮性脊髓側索硬化	41	嚴重腦炎
30	植物人	42	嚴重的頭部創傷
31	良性腦腫瘤	43	嚴重肌肉營養不良症
32	克雅二氏病（瘋牛病）	44	嚴重重症肌無力症
33	偏癱	45	嚴重帕金森症
34	多發性硬化症	46	嚴重延髓性逐漸癱瘓
35	癱瘓（兩肢或以上）	47	嚴重進行性肌肉萎縮症
36	脊髓灰質炎	48	脊髓肌肉萎縮症
37	原發性側索硬化症	49	中風
38	進行性核上神經麻痺症	50	結核性腦膜炎
39	嚴重細菌性腦膜炎		
組別六：其他危疾			
51	糖尿病併發症引致切除雙足	61	醫療引致感染人類免疫力缺乏病毒
52	再生障礙性貧血	62	壞死性筋膜炎
53	慢性腎上腺功能不足	63	因職業感染人類免疫力缺乏病毒
54	伊波拉病毒	64	嗜鉻細胞瘤
55	象皮病	65	嚴重燒傷
56	因輸血感染人類免疫力缺乏病毒	66	末期疾病
57	不能獨立生活（保障至 65 歲）	67	完全及永久傷殘（保障由 4 歲至 75 歲）
58	喪失肢體（一肢）及單目失明（保障由 6 歲起）	68	失明
59	喪失說話能力	69	失聰（保障由 2 歲起）
60	喪失肢體（兩肢或以上）		

嚴重程度 2 之危疾 - 保額 50%

組別一：癌症			
1	乳房原位癌的全乳房切除手術治療	2	次級嚴重前列腺惡性腫瘤的全前列腺切除手術治療
組別二：與肺和功能有關的疾病			
3	單肺切除手術		
組別三：與主要器官和功能有關的疾病			
4	慢性腎功能損害	5	肝炎引致肝硬化
組別四：與心臟有關的疾病			
6	心臟瓣膜替換（連永久裝置或取代假體）	8	主動脈瘤支架置入術
7	微創冠狀動脈搭橋手術 ¹⁴		
組別五：與神經系統相關的疾病			
9	腦動脈瘤的開顱手術治療	11	癱瘓（一肢）
10	昏迷 72 小時		
組別六：其他危疾			
12	因侵害而感染人類免疫力缺乏病毒	14	喪失肢體（一肢）
13	因器官移植而感染人類免疫力缺乏病毒	15	視神經萎縮

嚴重程度 1 之危疾 - 保額 20%

組別一：癌症¹⁴					
1	原位癌	2	次級嚴重癌症		
組別二：與肺和功能有關的疾病					
3	慢性肺病	4	粟粒性肺結核		
組別三：與主要器官和功能有關的疾病					
5	膽道系統重建手術	10	次級嚴重類風濕關節炎	15	局部肝臟手術
6	腸系膜動脈疾病之血管介入治療	11	次級嚴重硬皮病	16	植入靜脈過濾器
7	腎動脈疾病之血管介入治療	12	次級嚴重系統性紅斑狼瘡	17	單腎切除手術
8	次級嚴重克隆氏病	13	次級嚴重潰瘍性結腸炎	18	氣管造口術
9	次級嚴重腎衰竭	14	主要器官移植 （於器官移植輪候冊名單上）		
組別四：與心臟有關的疾病					
19	冠狀血管成形術 ¹⁵	23	次級嚴重心肌病	27	永久性植入心臟除纖顫器 ¹⁵
20	頸動脈手術	24	次級嚴重心臟病發作 ¹⁵	28	永久性植入心臟起搏器 ¹⁵
21	經血管內心臟瓣膜介入	25	次級嚴重感染性心內膜炎	29	繼發性肺動脈高壓
22	主動脈疾病的血管介入治療或主動脈瘤	26	心包切除術		
組別五：與神經系統相關的疾病					
30	植入大腦內分流器	38	次級嚴重頭部創傷	46	次級嚴重進行性肌肉萎縮
31	早期腦退化症（包括早期阿滋海默症） （保障由 6 歲起）	39	次級嚴重多發性硬化症	47	次級嚴重進行性核上神經麻痺症
32	腦動脈瘤的血管內介入手術治療	40	次級嚴重肌肉營養不良症	48	次級嚴重脊髓肌肉萎縮症
33	次級嚴重肌萎縮性脊髓側索硬化症	41	次級嚴重重症肌無力症	49	垂體瘤 ¹⁴
34	次級嚴重細菌性腦膜炎	42	次級嚴重帕金森症	50	腦硬膜下血腫手術
35	次級嚴重昏迷	43	次級嚴重脊髓灰質炎	51	結核性脊髓炎
36	次級嚴重克雅二氏病（瘋牛病）	44	次級嚴重原發性側索硬化症		
37	次級嚴重腦炎	45	次級嚴重延髓性逐漸癱瘓		

組別六：其他危疾

52	急性再生障礙性貧血	58	意外引致的臉部燒傷	64	因聲帶麻痺導致喪失說話能力
53	急性壞死及出血性胰腺炎	59	意外受傷所需的面容重建手術	65	骨質疏鬆症連骨折 ¹⁴ (保障至70歲)
54	因腎上腺腺瘤切除腎上腺	60	溶血性鏈球菌引致之壞疽	66	嚴重聽力受損 ¹⁵ (保障由2歲起)
55	糖尿病併發症引致切除單足	61	次級嚴重燒傷	67	皮膚移植
56	植入人工耳蝸手術 ¹⁵ (保障由6歲起)	62	次級嚴重象皮病		
57	糖尿病視網膜病變	63	單目失明 (保障由6歲起)		

兒童疾病 - 保額20% (保障至25歲)

1	自閉症	10	嚴重哮喘
2	出血性登革熱	11	嚴重癲癇
3	胰島素依賴型糖尿病	12	嚴重甲型血友病
4	因疾病及/或受傷導致智力缺陷 (保障由4歲起)	13	嚴重乙型血友病
5	兒童亨廷頓舞蹈症	14	斯蒂爾病
6	川崎病	15	第一型兒童脊髓肌萎縮
7	大理石骨病 (骨質石化病)	16	第二型兒童脊髓肌萎縮
8	成骨不全症第三型	17	威爾森病
9	風濕熱瓣膜病變		

原位癌及次級嚴重癌症¹⁴的受保器官

(i) 原位癌					
1	壺腹	12	喉	23	直腸
2	肛管	13	唇	24	腎盂
3	乳房	14	肝臟	25	小腸 (包括十二指腸、空腸及回腸)
4	子宮頸	15	肺	26	胃部
5	結腸	16	上頷竇	27	淚管
6	結膜	17	鼻咽	28	睪丸
7	子宮體	18	食道	29	輸尿管
8	肝外膽管	19	口腔	30	尿道
9	輸卵管	20	胰臟	31	膀胱
10	膽囊	21	陰莖	32	陰道
11	腎臟	22	咽 (包括舌、軟齶及懸雍垂)	33	外陰
(ii) 次級嚴重癌症					
1	卵巢惡性腫瘤	3	慢性淋巴性白血病	5	前列腺惡性腫瘤
2	甲狀腺惡性腫瘤	4	非惡性黑色素瘤類別的皮膚癌		

有關危疾及兒童疾病的詳細定義，請參考保單條款。

註：

- 有關危疾的保障範圍，請參閱「守護168」危疾保障計劃受保危疾賠償一覽表。
- 為呼吸系統疾病提供高達160%保額之保障包括100%保額的嚴重程度3之危疾生存賠償和首20個保單年度內（投保年齡為20歲或以下）/首10個保單年度內（投保年齡為21歲或以上）60%保額的呼吸系統疾病額外賠償。
- 受保人於首20個保單年度內（投保年齡為20歲或以下）或首10個保單年度內（投保年齡為21歲或以上），所有額外生存賠償、額外身故賠償及呼吸系統疾病額外賠償總額高達保額的60%。而於第20個保單年度後（投保年齡為20歲或以下）或第10個保單年度後（投保年齡為21歲或以上），呼吸系統疾病額外賠償總額則相等於保額的50%，惟在索償呼吸系統疾病額外賠償前，已支付的生存賠償總額需少於保額，如確診之呼吸系統疾病屬嚴重程度3，則須扣除所有已支付之額外生存賠償（如有）及呼吸系統疾病額外賠償（如有）。
- 如嚴重程度3之危疾的診斷日期或受保人身故日期發生於緊隨受保人75歲的保單週年日之前，保障還原利益將會連同嚴重程度3之危疾生存賠償或身故賠償一併支付。保障還原利益相等於嚴重程度1及2之危疾及/或兒童疾病之生存賠償總額（最高為保額的60%），惟該危疾的診斷日期與嚴重程度3之危疾的診斷日期或受保人身故日期相隔最少一年。
- 為癌症提供最高300%保額之保障包括首次就癌症支付的生存賠償及其後兩次額外癌症賠償。於其後的賠償，受保人需在每次癌症確診日後仍然生存最少14日及符合保單條款內的等候期。額外癌症賠償將會於受保人年滿85歲的保單週年日終止。當已支付的額外癌症賠償及額外中風及心臟病賠償的累積總額達保額的200%時，本保單將會終止。
- 為中風/嚴重心臟病發作提供最高200%保額之保障包括首次就中風/嚴重心臟病發作的生存賠償及其後一次額外中風及心臟病賠償。於其後的賠償，受保人需在每次中風及/或嚴重心臟病發作確診日後仍然生存最少14日及符合保單條款內的等候期，而其後的中風/嚴重心臟病發作與任何之前的賠償（如適用）必須屬於不同的中風/嚴重心臟病發作，方可獲額外中風及心臟病賠償。額外中風及心臟病賠償將會於受保人年滿85歲的保單週年日終止。當已支付的額外癌症賠償及額外中風及心臟病賠償的累積總額達保額的200%時，本保單將會終止。
- 無論就任何嚴重程度1之危疾或兒童疾病已支付任何生存賠償/額外生存賠償，所有基本計劃的全數保費仍需繳交。
- 「醫療禮賓服務」由Actuarial Insourcing Services Limited(AIS)提供。富通保險有限公司保留修改「醫療禮賓服務」條款之權利及將不會就第三方服務供應商所提供的服務負上任何責任。有關詳情可參閱服務單張的條款及細則。
- 於支付第一次嚴重程度3之危疾生存賠償或之前，身故賠償為保額之100% + 終期紅利（如有）- 已給付之生存賠償（如有）- 保單欠款（如有）。於支付第一次嚴重程度3之危疾生存賠償後，身故賠償為1,000美元。
- 嚴重程度1及2的每項危疾（原位癌除外）及每項兒童疾病最多可索償1次。而嚴重程度1及2之危疾及兒童疾病之最高生存賠償總額為保額的90%，而剩餘的10%保額將會於受保人身故或確診嚴重程度3之危疾時支付。就嚴重程度1及2之危疾及兒童疾病已給付的生存賠償金額將於本公司就嚴重程度3之危疾給付生存賠償或給付身故賠償時扣除。嚴重程度1及2之危疾及兒童疾病之保障將會於確診患上受保障的嚴重程度3之危疾後終止。
- 終期紅利並非保證。本保單必須已生效超過指定的保單年度後派發。本公司會考慮已支付的生存賠償總額（如有）及其超出本保單的保證現金價值金額後才決定終期紅利的金額。而新公佈的終期紅利會受不同因素影響，包括但不限於投資回報及市場波動，可能比上一次公佈時的金額增加或減少。終期紅利將會於以下最早發生的情況下支付：(i)身故；(ii)支付就嚴重程度3之危疾的生存賠償；(iii)保單退保；及(iv)保單期滿（受保人年齡已達100歲）。
- 如受保人被確診患上受保危疾或兒童疾病，在向本公司申請生存賠償、額外生存賠償、額外癌症賠償、額外中風及心臟病賠償及呼吸系統疾病額外賠償時必須仍然生存。
- 預繳保費選項只適用於選擇5年保費繳付期及年繳保費模式的保單。預繳之保費將會存入保費儲存戶口，已存於保費儲存戶口之款項會按當時本公司所給付之利率獲派利息（現時年利率為2厘，惟此利率並非保證）。如保費儲存戶口之款項不足以繳付保費，保單持有人需補回有關保費差額。
- 受保人在本公司的所有保單下，就每項兒童疾病及以下每項危疾的應付生存賠償之最高總限額為50,000美元：(i)原位癌；(ii)次級嚴重癌症；(iii)微創冠狀動脈搭橋手術；(iv)骨質疏鬆症連骨折；及(v)垂體瘤。
- 如該計劃就以下指定同一列表中的任何一項危疾已給付生存賠償/額外生存賠償，將不會就以下任何其餘的危疾再次給付任何生存賠償/額外生存賠償：
 - 冠狀血管成形術；(ii)次級嚴重心臟病發作；(iii)永久性植入心臟除纖顫器；及(iv)永久性植入心臟起搏器
 - 嚴重聽力受損；及(ii)植入人工耳蝸手術。
- 在基本計劃下，所有已支付的生存賠償及(i)期滿利益或(ii)身故賠償（視情況而定）的累積總額不得超過保額。除了就嚴重程度3之危疾已付生存賠償，於此情況下，所有已支付的生存賠償及身故賠償的累積總額不得超過保額另加1,000美元。於支付第一次嚴重程度3之危疾賠償後，退保利益/期滿利益將不適用。
- 倘若在同一事件中被確診患上多於一種危疾/兒童疾病，本公司將只支付該同一事件中賠償金額最高的一種危疾/兒童疾病，詳情請參閱保單條款。
- 可轉換權益只適用於投保年齡為55歲或以下。額外生存賠償及額外身故賠償將會於轉換後立即終止。新轉換的計劃保額等於保額的60%，減去已付的額外生存賠償（如有）及呼吸系統疾病額外賠償（如有）。可轉換權益將於第20個保單週年日（投保年齡為20歲或以下）或第10個保單週年日（投保年齡為21歲或以上）屆滿。
- 我們只賠償中華人民共和國政府評定為三級甲等的醫院或在由我們獲批准的醫院名單內的醫院所確診的危疾或兒童疾病。（只適用於非本港居民）。

既存症狀

若既存症狀在投保書上沒有被全面披露，則本公司將對任何直接或間接因該等既存症狀引致的索賠不予給付任何生存賠償、額外生存賠償、額外癌症賠償、額外中風及心臟病賠償、呼吸系統疾病額外賠償或保障還原利益。

既存症狀是指：

- 受保人在保單生效日期或任何復效日期（以較後者為準）前已存在的症狀，並已被建議接受或已接受醫學意見、診斷、照顧或治療；或
- 受保人在保單生效日期或任何復效日期（以較後者為準）起計之前5年內已存在的任何足以促使一個正常審慎的人尋求醫學意見、診斷、照顧或治療的病徵或症狀。

不保事項

除了身故賠償及額外身故賠償外，我們不會保障下列任何一項或由下列任何一項引致的任何危疾或兒童疾病：

- 在保單生效日期或復效日期（以較後者為準）起計60日內首次出現或被診斷有任何病徵或症狀的危疾或兒童疾病，但因受傷而造成的危疾或兒童疾病除外；或
- 除條款所指的因(i)輸血；(ii)職業；(iii)侵害；或(iv)器官移植引致感染到的人類免疫力缺乏病毒(HIV)外，任何人類免疫力缺乏病毒(HIV)及/或人類免疫力缺乏病毒的相關疾病，包括後天性免疫缺乏症候群（愛滋病）及/或與其有關的任何的突變、衍生或變異；或
- 不論當時神智是否清醒，受保人自致的受傷，包括自殺或任何企圖自殺；或
- 服用酒精、毒藥、藥物、毒品或鎮靜劑或受其影響，惟經醫生處方者除外；或
- 抵觸或試圖抵觸法律之行為、或參與打鬥或聚眾毆打、或拒捕；或
- 已宣戰或未經宣戰的戰爭、革命或任何軍事行動；或
- 在已宣戰或未經宣戰的戰爭或軍事行動或恢復社會秩序時執行陸軍、海軍或空軍服務；或
- 駕駛、乘坐或以任何方式身處於空中交通工具，惟以乘客身份購票或機組人員乘坐有固定的航班及固定飛行路線的商營客機除外。

重要提示

1. 冷靜期權益

閣下可于保單發出後21天內，或本公司向閣下或閣下的代表發出通知書後的21天內，以較先者為準，取消已購買的保單及取回已繳之保費金額。通知書應說明保單已備妥，並列明冷靜期的屆滿日期。請參閱香港保險業聯會就冷靜期權益不時發出的最新指引。如閣下決定行使冷靜期權益，閣下需以書面知會本公司有關取消保單的決定。該通知必須由閣下簽署及直接送達本公司（地址：香港干諾道中111號永安中心27樓）。

2. 主要產品風險

i. 非保證利益

終期紅利不獲保證。本公司將定期檢討紅利，而實際終期紅利可能與利益說明表所示不同。

ii. 保費調整

「守護168」危疾保障計劃的保費於保障期內將不會根據受保人已屆的年齡而調整，惟保費率*並非保證，本公司保留不時審閱及調整的權利。

* 保費率會因以下因素而影響，包括但不限於過去及預期的理賠、投資回報、退保和支出費用。本公司將于續保前不少於30日預先以書面通知閣下有關於保費金額。

iii. 保單終止

在下列情況下，本公司有權在保障期結束前終止閣下的計劃：

- 保單保證現金價值不足以行使自動保費貸款以繳付未繳之保費；或
- 如閣下已向本公司申請貸款，而貸款額及應繳之利息累積至相等於或多於此保單扣除所有已付的生存賠償之保證現金價值；或
- 已付或應付的生存賠償的累積總金額相等於計劃的保額，而同時我們於額外癌症賠償及額外中風及心臟病賠償的責任隨著我們支付了200%保額之額外癌症賠償及額外中風及心臟病賠償而終止；或
- 已付或應付的生存賠償的累積總金額相等於計劃的保額，而同時我們於額外癌症賠償及額外中風及心臟病賠償的責任隨著已屆受保人85歲生日當天的保單周年日（如受保人85歲生日當天正是保單周年日）或緊接其後的保單周年日而終止。

iv. 通脹風險

當閣下查閱利益說明表的各項價值時，請注意由於通貨膨脹，未來生活的成本可能會比現時較高。在該等情況下，即使本公司完成所有其保單下的合同義務，閣下可能獲得比實質價值少。

v. 其他主要產品風險

- 此計劃是為尋求長線保障的人士而設，並不適合尋求短期回報的人士。若提早退保，可取回的利益可能會大幅度少於已繳付的保費，即可能會因此承受重大損失。
- 「守護168」危疾保障計劃以美元為保單貨幣。若閣下以保單貨幣以外的其他貨幣支付保費，本公司會以其參考市場匯率後不時決定的當時的匯率，將有關保費兌換為保單貨幣。本公司將以港元或應閣下要求以保單貨幣發放所有本保單應付的款項。若本公司以保單貨幣以外的其他貨幣向閣下發放款項，該等款項亦將按本公司參考市場匯率後不時決定的當時的匯率兌換。因此，兌換貨幣會受外幣匯兌風險影響。
- 「守護168」危疾保障計劃是由本公司發出的保單，閣下的保單利益受本公司的信貸風險影響。

3. 紅利的理念

- 保單持有人繳付之保費將投資於支援產品組別的投资組合，產品組別則按照我們的投資政策而定。我們會透過宣佈的紅利，讓保單持有人分享產品組別的財務表現。宣佈的紅利或會受各種因素過去的表現及其未來前景所影響，這些因素包括但不限於：
 - a) 投資回報：包括本產品相關資產所賺取的利息及市場價格變動。投資回報會因應產品的利息回報（利息收入及利率前景）以及各類市場風險包括信貸利差及違約風險、股票價格波動及保單貨幣與相關資產貨幣幣值差額之波動而受影響。
 - b) 退保：包括全數退保及部分退保，或保單失效，以及其對本產品相關投資的影響。
 - c) 理賠：包括產品所提供的身故賠償以及其他保障利益的成本。

d) 支出費用：包括與保單直接有關的費用（例如：傭金、核保費、續發及收取保費的費用）以及分配至產品組別的間接開支（例如：一般行政費）。

- 未來投資表現是不可預測的，而我們的目標是派發較為穩定的紅利。為減低保單期內派息率的短期波動，我們可能會在較長時間內攤分某個特定年份的財務收益和虧損。
- 在取得委任精算師的意見及擁有獨立非執行董事的風險與投資委員會檢討過後，董事會將最少每年檢討和厘定紅利一次。宣佈的紅利可能與相關產品資料（例如保單銷售說明檔）所提供的有所不同。如實際紅利與說明不同、或預計未來紅利會有變化，這些變更將反映在保單週年報表和保障摘要之內。

4. 投資理念、政策及策略理念

- 我們的投資政策旨在達成長遠投資的目標業績，並把投資回報的波動性減至最低；同時控制及分散風險，保持充足的流動性，以及因應負債情況管理資產。
- 我們目前就此產品之長期目標資產配置如下：

目標資產組合	
固定收入類別證券 (投資級別及非投資級別)	股權類型資產
25%-50%	50%-75%

- 投資工具包括現金、存款、美國國債、投資級別及非投資級別的公司債券、未評級債券、上市公司股票、交易所買賣基金、非上市的私人投資及/或其他結構性產品。投資資產以美元計價為主。基於對市場的長期展望及資產負債狀況，公司可決定以衍生性金融產品及其他對沖工具管理投資風險。但必須留意，對沖過後，殘餘投資風險可能依然存在。
- 資產組合的目標是在投資組合規模容許下，分散投資於不同地理區域和行業。我們會透過直接投資與保單相同貨幣的資產或使用貨幣對沖工具減輕保單的貨幣風險。資產組合均由投資專業人士悉心管理，並密切監察投資表現。
- 投資策略可能因投資展望和經濟前景而有所改變。如投資策略有任何變化，我們會就任何重大改變、改變的理據及對保單持有人的影響，通知保單持有人。

閣下可以瀏覽本公司的網站 www.ftlife.com.hk 以瞭解更多本公司的紅利派發紀錄。請注意，紅利派發紀錄並非本公司產品未來業績的指標。

此文件乃資料摘要，僅供參考之用，絕不構成財務、投資、稅務或任何形式的意見。如有需要，請向獨立專業人士尋求建議。請參閱計劃的條款及細則以獲取更多資料。

此文件只適宜於香港分發，不應被詮釋為在香港以外地區提供本公司的任何產品，或就其作出要約或招攬。如在香港境外之任何司法管轄區的法律下提供或出售或遊說購買任何富通保險有限公司的產品屬違法，富通保險有限公司在此聲明無意在该司法管轄區提供或出售或遊說購買該產品。

非保單的立約人（包括但不限於受保人及受益人）不享有執行保單任何條款的權利。《合約（第三者權利）條例》不適用於保單及以保單為依據而簽發的任何文件。

富通保險有限公司

於百慕達註冊成立之有限公司

FTLife Insurance Company Limited

A company incorporated in Bermuda with limited liabilities

壽險計劃保單產品宣傳單張附錄 -

I. 海外賬戶稅收合規法案

根據美國《海外賬戶稅收合規法案》(FATCA) [《海外賬戶稅收合規法案》]，海外金融機構 (FFI) (「海外金融機構」) 必須向美國稅務局 (IRS) (「美國稅務局」) 報告關於在美國境外持有該外國金融機構賬戶的美國人士的若干資料，並獲得其同意由海外金融機構將有關資料轉移至美國稅務局。如有海外金融機構不簽署或不同意遵守其與美國稅務局就《海外賬戶稅收合規法案》簽訂的協議 (「海外金融機構協議」) 及/或未獲豁免此安排 (稱為「非參與協議的海外金融機構」)，則其所有來自美國 (初期包括股息、利息及某些衍生金融工具繳款) 的「可預扣款項」(其定義與《海外賬戶稅收合規法案》所定義者相同) 將面臨百分之三十的預扣稅 (「海外賬戶稅收合規法案」預扣稅)。

美國和香港已正式簽訂一項跨政府協議 (IGA) (「跨政府協議」)，以促進香港各金融機構遵守《海外賬戶稅收合規法案》，並為香港各海外金融機構營造一個框架，以利用簡易盡職審查程序，(一) 識別美國身份標記、(二) 向其美國保單持有人尋求同意作出披露，及 (三) 向美國稅務局報告該等保單持有人的相關稅務資料。

《海外賬戶稅收合規法案》適用於富通保險有限公司 (「本公司」) 及此保單。本公司是參與協議的海外金融機構。本公司致力於遵守《海外賬戶稅收合規法案》。故此，本公司要求閣下：

- (i) 向本公司提供若干資料，包括 (如適用) 閣下的美國身份識別資料 (如姓名、地址、美國聯邦納稅人識別號碼等)；及
- (ii) 同意本公司向美國稅務局報告此等資料和閣下的賬戶資料 (如賬戶餘額、利息、紅利收入和提取的款項)。

如果閣下未能履行該等責任 (稱為「不合規賬戶持有人」)，本公司必須向美國稅務局報告包括賬戶結餘、收支總額和該等拒絕披露資料的美國賬戶數目的「綜合資料」。

本公司在某些情況下可能必須將《海外賬戶稅收合規法案》預扣稅強制加於其從閣下的保單所作出的付款或保單所收到的款項。目前，本公司只在下列情況可能必須採取上述行動：

- (i) 如果香港稅務局未能與美國稅務局根據跨政府協議 (及香港和美國簽訂的相關稅務資料交換協定) 交換資料，則本公司可能必須從閣下的保單所收到的可預扣款項扣減和扣起《海外賬戶稅收合規法案》預扣稅，並將該預扣稅匯至美國稅務局；及
- (ii) 如果閣下 (或任何其他賬戶持有人) 是一間非參與協議的海外金融機構，則本公司可能必須從閣下的保單所收到的可預扣款項扣減和扣起《海外賬戶稅收合規法案》預扣稅，並將該預扣稅匯至美國稅務局。

就《海外賬戶稅收合規法案》可能對閣下的保單可能帶來的影響，閣下應該尋求獨立專業意見。

II. 共同匯報標準

香港已設立了法律架構實施自動交換財務帳戶資料 (「自動交換資料」)，以容許稅務機構之間交換財務資料。作為法例下的一間申報財務機構，本公司須收集並向香港特別行政區稅務局申報保單持有人及受益人的若干資料，讓稅務局得以與保單持有人及受益人作為稅務居民或所屬的該等已與香港簽訂了自動交換資料協議的其他司法管轄區的稅務機構交換該等資料。如有保單持有人或受益人未能按要求提供所需資料，本公司保留權利採取其認為必須之行動以履行其在法例下的責任。

“HealthCare 168” Critical Illness Protector



“HealthCare 168” Critical Illness Protector

As society continues to develop, the pace of life becomes ever more hectic. Environmental pollution also increases the risk of citizens contracting critical illnesses dramatically. Thus, FTLife brings you the “HealthCare 168” Critical Illness Protector. The plan covers 168 illnesses¹, supplemented by the **coverage up to 160% of the Sum Insured^{2,3,12} on Respiratory Diseases** of which is the **First in the Market, Protection Reset Benefit⁴, multiple claims for Cancer^{5,12} and Stroke / Severe Heart Attack^{6,12}**. It provides you and your family with comprehensive critical illness protection, even though in the unfortunate event of illness, you can be sure to receive the best treatment.



3 Major Innovations

- ✓ Full coverage against 168 illnesses¹
- ✓ Coverage up to 160% of the Sum Insured on respiratory diseases^{2,3,12}
- ✓ All future premiums will be waived after diagnosis and claims of Severity Level 2 or 3 Critical Illnesses⁷

5 Major Advantages

- ✓ Reset maximum 60% of the Sum Insured after claims and may get back up to 100% of the original protection⁴
- ✓ Up to 300% of the Sum Insured coverage for preceding and new cancer^{5,12}
(Only 1-Year Waiting Period for New Cancer)
- ✓ Up to 200% of the Sum Insured coverage for stroke / severe heart attack^{6,12}
- ✓ Additional benefit of maximum 60% of the Sum Insured and up to first 20 years^{3,7,12,15}
- ✓ Coverage against congenital diseases



Comprehensive protection allows you to cope with medical expenses without stress

Full coverage against 168 illnesses

“HealthCare 168” Critical Illness Protector covers 168 illnesses¹, including all congenital Critical Illnesses and Juvenile Illnesses which have not been detected at policy issue. It also covers **common Carcinoma In Situ^{1,14} and Less Severe Malignancy^{1,14} in up to 38 organs**, providing you and your family with comprehensive protection.

The illnesses are classified into Severity Levels 1^{7,2} and 3 (with Severity Level 3 representing the most severe group). If the insured is diagnosed with any covered Critical Illnesses, Living Benefit amounting to 20%, 50% and 100% of the Sum Insured^{10,12,16,17} respectively will be paid out in a lump sum for settlement of relevant medical expenses. The plan also covers 17 Juvenile Illnesses^{7,14} for providing peace of mind.

Protection against Critical Illnesses with lower Severity Levels

The cure rate will be greatly improved if proper treatment is given to less severe Critical Illnesses and Juvenile Illnesses at

an earlier stage. Therefore some common Juvenile Illnesses, Critical Illnesses and operations of lower Severity Level such as Carcinoma In Situ, Less Severe Heart Attack, Minimally Invasive Direct Coronary Artery By-pass, Severe Asthma and Autism are also covered by this plan.

Living Benefits for Critical Illnesses and Juvenile Illnesses on different Severity Levels

Severity Level	Living Benefit (as a % of the Sum Insured) ¹⁰
Juvenile Illnesses	20%
1	20%
2	50%
3	100% (less Living Benefit previously paid)

Death Benefit in a lump sum payment

In the unfortunate event of death of the insured, Death Benefit will be paid in a lump sum up to 100% of the Sum Insured⁹ plus Additional Death Benefit³ (if any), to help you cope with sudden financial needs.

Coverage up to 160% of the Sum Insured on respiratory diseases^{2,3,12}

With society’s rapid pace of development, carbon monoxide and hydrogen sulfide emitted by factories, traffic and power stations produce severe air pollution. Suspended particles and pollutants directly threaten the health of citizens, while some long-term illnesses such as Lung Cancer or Asthma not only involve expensive medical costs, but may also cause people losing the ability to work. Therefore the plan covers various types of serious or long-term respiratory diseases. If the insured is diagnosed with a covered respiratory disease, Additional Benefit on Respiratory Disease³ of up to 60% of the Sum Insured will be paid out.

Issue Age	Additional Benefit on Respiratory Disease (as a % of Living Benefit listed in the “Overview of Covered Critical Illness Benefits”) ^{3,12}
Age 20 or below	60% (within the first 20 policy years) 50% (after the 20 th policy year)
Age 21 or above	60% (within the first 10 policy years) 50% (after the 10 th policy year)

For details of covered respiratory diseases, please refer to “At a glance table”: Benefits for the Insured – “Additional Benefit on Respiratory Disease” section.

Up to 300% of the Sum Insured coverage for Cancer^{5,12}

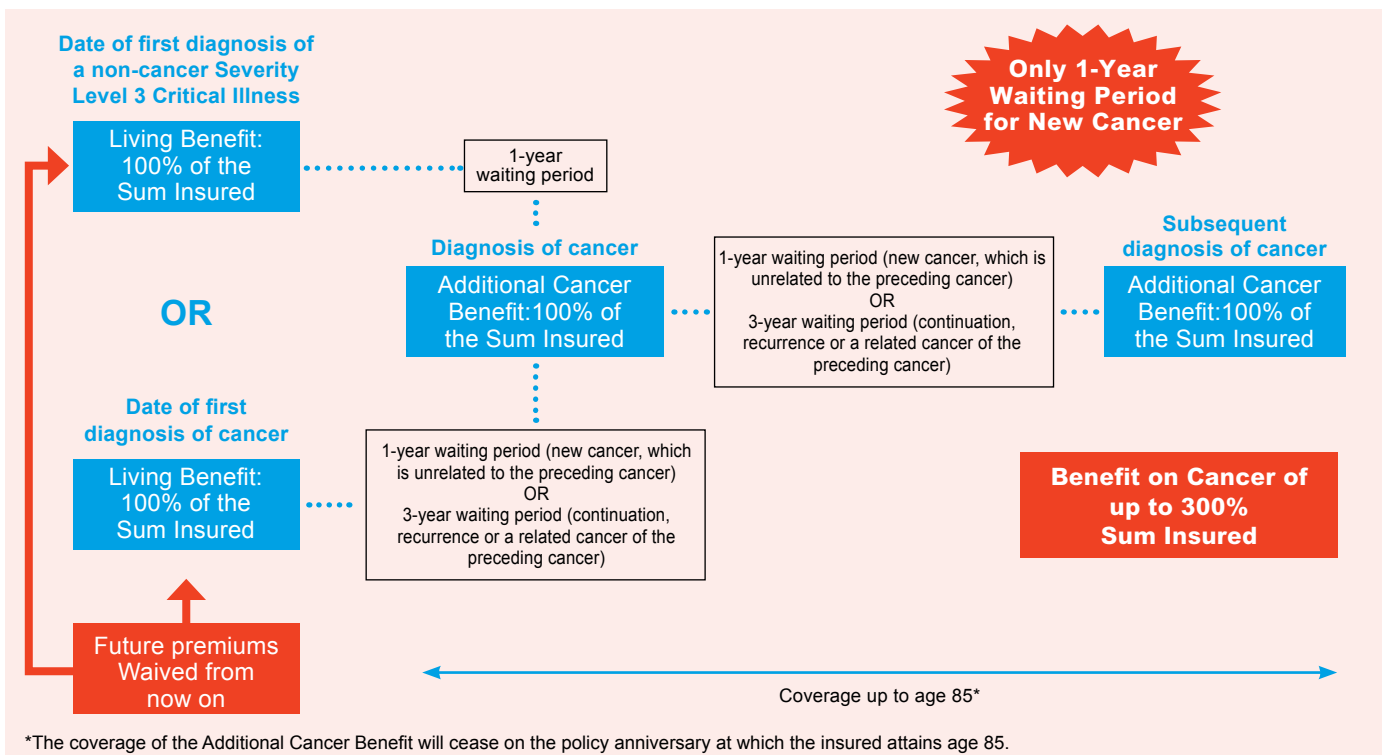
Cancer treatment is advancing rapidly but there is always the possibility of recurrence. In order to offer financial assistance to the insured in fighting cancer, up to 200% of the Sum Insured of Additional Cancer Benefit⁵ will be paid together with the first Living Benefit, hence the total **benefits up to 300% of the Sum Insured⁵** will be provided. Whether it is a new cancer (unrelated to the preceding cancer) or it is a continuation, recurrence or a related cancer of the preceding cancer can be covered under this Additional Cancer Benefit.

Only 1-Year Waiting Period for New Cancer

Additional Cancer Benefit⁵ shall be paid subject to below waiting period requirements:

- (i) Subsequent to the claim of Living Benefit from a non-cancer Severity Level 3 Critical Illness, the subsequent cancer has to be diagnosed at least 1 year from the date of diagnosis of the related Critical Illness; and
- (ii) If the subsequent cancer is unrelated to the preceding Cancer, the period between the diagnosis dates of the two Cancers has to be at least 1 year apart; and
- (iii) If the subsequent Cancer is a continuation, recurrence or a related Cancer of the preceding Cancer, the period between the diagnosis dates of the two Cancers has to be at least 3 years apart

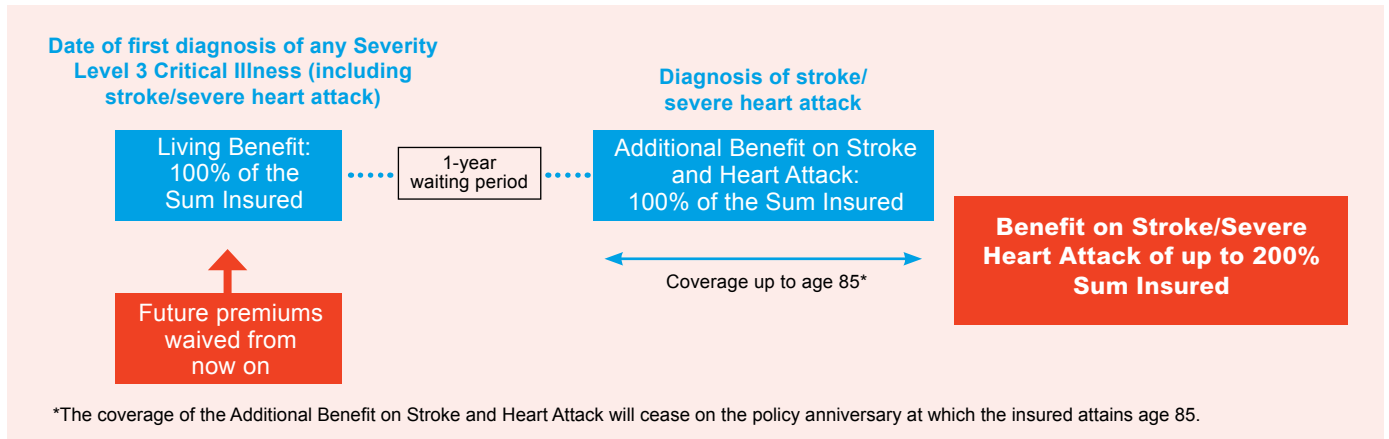
The plan also pays Living Benefit for Carcinoma In Situ in different organs^{10,14} with maximum 2 times. The insured can receive ample coverage and undergo treatment with peace of mind even facing different conditions. For details, please refer to “HealthCare 168” Critical Illness Protector: Overview of Covered Critical Illness Benefits.



Up to 200% of the Sum Insured coverage for Stroke / Severe Heart Attack^{6,12}

Stroke and heart disease are common urban diseases, and heart-related disease is one of the three major killer diseases[#]. In order to protect the insured's health, the plan provides the insured with benefit on Stroke / Severe Heart Attack of up to 200% of the Sum Insured⁶ (including the first Living Benefit claim of the plan and 100% Sum Insured⁶ of Additional Benefit on Stroke and Heart Attack). The subsequent Stroke/Severe Heart Attack should meet a minimum of 1-year waiting period.

[#]Source: Center for Health Protection, Hong Kong Department of Health



Additional benefit of maximum 60% of the Sum Insured for up to first 20 years^{3,7,12}

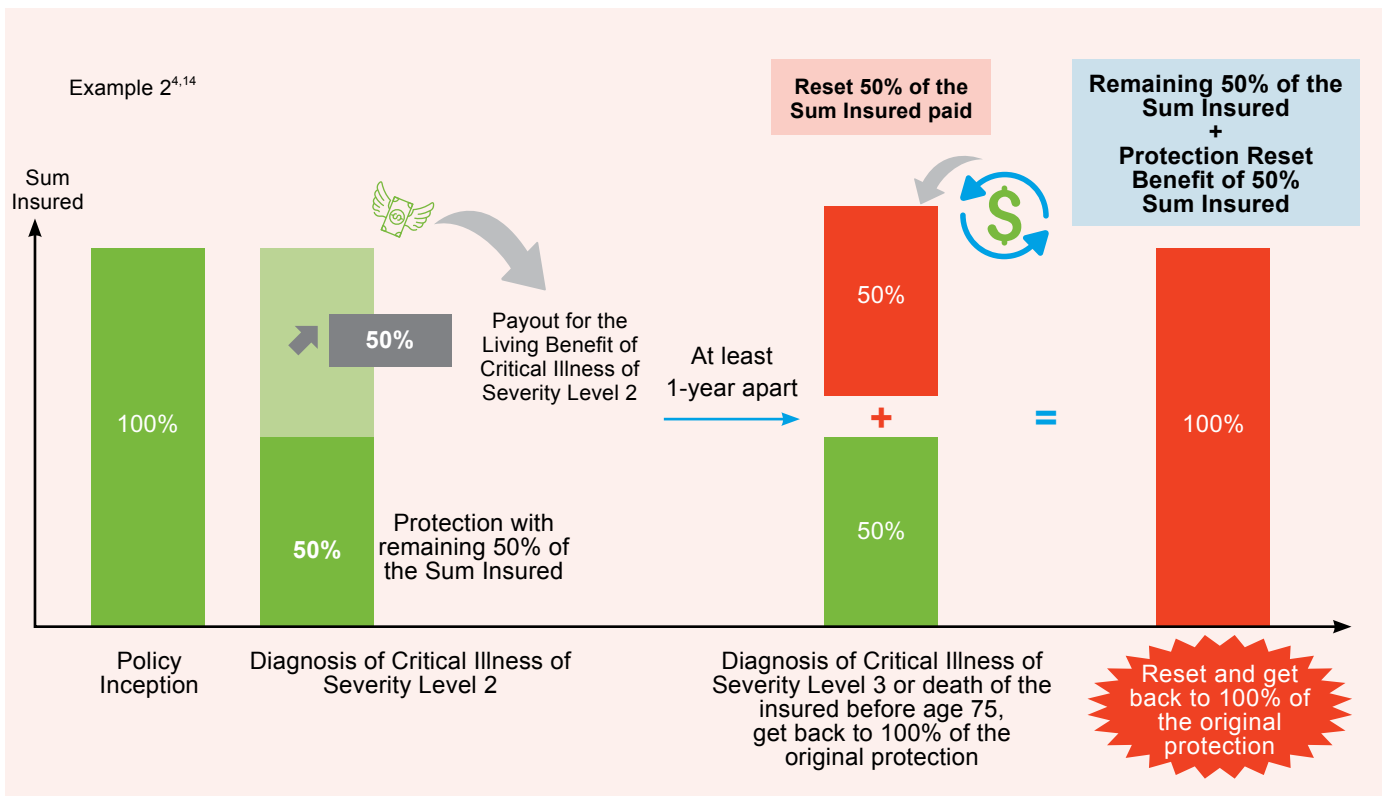
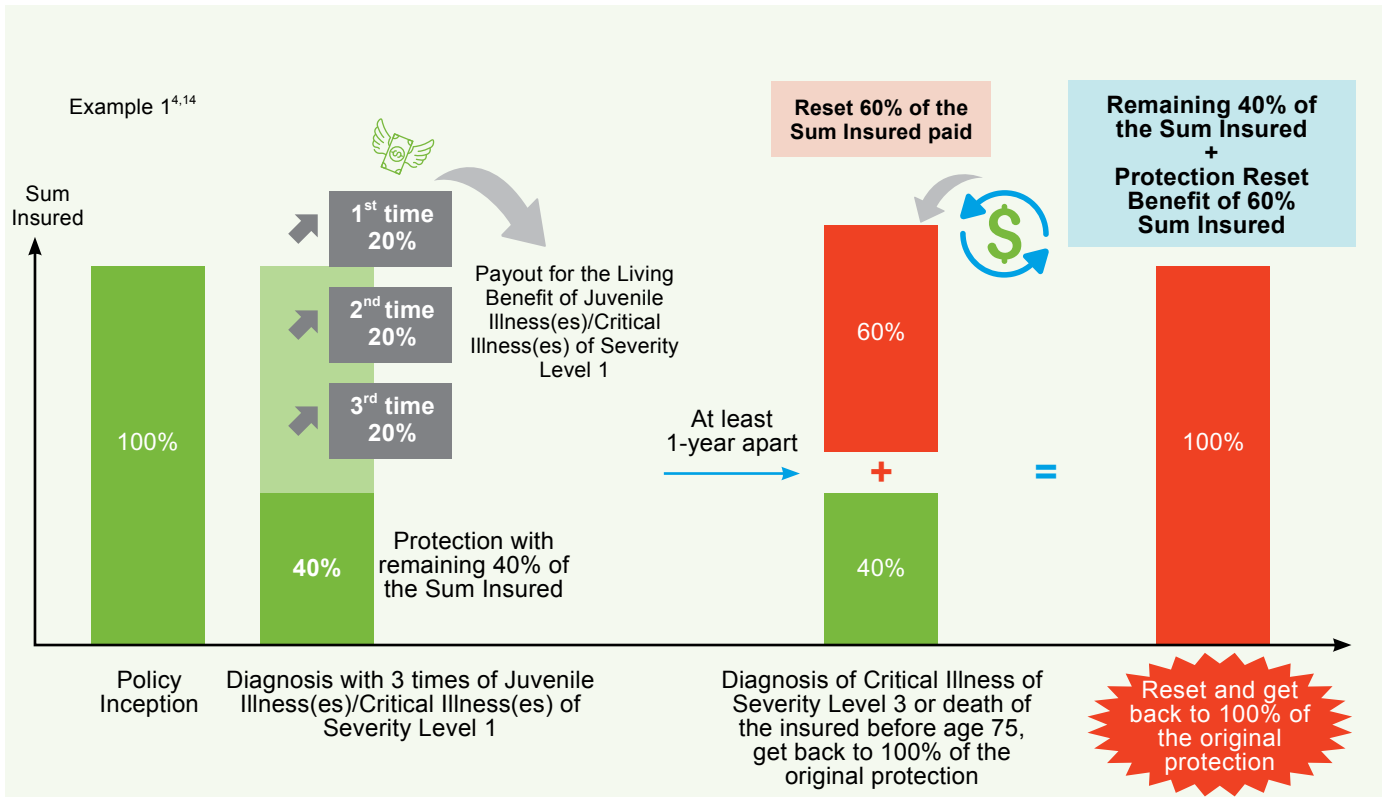
In the unfortunate event of death of the insured and/or the insured is diagnosed with one of the Critical Illnesses or Juvenile Illnesses (other than respiratory diseases) within the first 20 policy years (issue age 20 or below) or within the first 10 policy years (issue age 21 or above), Additional Death Benefit and/or Additional Living Benefit will be paid up to 60% of the Sum Insured, helping to relieve the insured's medical burden and to enable them to undergo treatment with peace of mind.

The insured also can enjoy the Convertibility Privilege¹⁸. Starting from the 19th policy anniversary (Issue age 20 or below) or starting from the 9th policy anniversary (Issue age 21 or above), you may convert the Additional Living Benefit and Additional Death Benefit into a designated whole life or whole life with critical illness protection insurance plan offered by us without provision of further evidence of the insured's insurability.



Reset maximum 60% of the Sum Insured after claims and may get back up to 100% of the original protection⁴

This plan offers Protection Reset Benefit⁴ that allows you to clear your mind of worries about the reduction of your existing health protection by previous claims. After payment of Severity Level 1 or 2 Critical Illness(es) and/or Juvenile Illness(es) claims, protection can be reset up to 60% Sum Insured after 1 year and will get back up to 100% original protection again.



All future premiums will be waived⁷ with continuing protection

All future premiums payable under this basic plan will be waived⁷ from the policy anniversary immediately after the Living Benefit for Severity Level 2 or 3 Critical Illnesses has been paid. The insured can enjoy free protection up to the termination of the policy.

Protection and wealth accumulation rolled into one

“HealthCare 168” Critical Illness Protector provides Guaranteed Cash Value which will increase as the policy year passes, together with the Terminal Dividend¹¹, giving you comprehensive protection and at the same time growing your wealth.

“HealthCare 168” Critical Illness Protector is flexible with your financial needs. You will receive Guaranteed Cash Value plus Terminal Dividend¹¹ (less Living Benefit previously paid) upon policy surrender when you are in a financial strait. This plan can achieve early capital protection at the 15th policy anniversary (depends on the premium payment term). For details, please refer to “At a glance table”.

Medical Concierge Service⁸

The professional team provides information regarding specialist consultation, doctor referral and hospitalization, and helps you get access to a network hospital (including 12 private hospitals in Hong Kong and 90 top-graded hospitals (include Top Tier 3A hospitals) in Mainland China) upon a network doctor’s referral.

Flexible premium payment period for your financial needs

The plan offers premium payment period of 5, 10, 15, 20 and 25 years. For policies with 5-year premium payment period, you may choose the premium prepayment option as short as 1-year or 3-year, thereby enjoying a lower cost by paying up the plan earlier with the interest earned on the prepaid premiums¹³.

Please call our customer service hotline on 2866 8898, or contact your consultant for details of the “**HealthCare168**” Critical Illness Protector.



At a glance table

Basic Details		
Issue age and premium payment period	Premium payment period	Issue age
	5 years ¹³ (with 1-year or 3-year prepayment option)	15 days - 65 years of age
	10 years	15 days - 65 years of age
	15 years	15 days - 60 years of age
	20 years	15 days - 55 years of age
	25 years	15 days - 50 years of age
Coverage period	Up to 100 years old	
Policy currency	US dollars	
Premium modes	Monthly payment, semi-annual payment, annual payment	
Minimum Sum Insured	US\$30,000 (count by each policy)	

Benefits for the Insured																			
Living Benefit ^{10,12, 16,17}	<p><u>Juvenile Illnesses</u>^{7,14} If the insured is diagnosed with a qualifying Juvenile Illness before the policy anniversary immediately following the insured's age 25, 20% of the Sum Insured plus Additional Living Benefit³ (if any) will be paid</p> <p><u>Critical Illnesses of Severity Level 1</u>^{7,14,15} If the insured is diagnosed with a qualifying Critical Illness of Severity Level 1, 20% of the Sum Insured plus Additional Living Benefit³ (if any) will be paid If the Critical Illness is Carcinoma In Situ, Living Benefit can be paid for Carcinoma In Situ in different organs with maximum 2 times</p> <p><u>Critical Illnesses of Severity Level 2</u>¹⁴ If the insured is diagnosed with a qualifying Critical Illness of Severity Level 2, 50% of the Sum Insured plus Additional Living Benefit³ (if any) will be paid</p> <p><u>Critical Illnesses of Severity Level 3</u> If the insured is diagnosed with a qualifying Critical Illness of Severity Level 3, 100% of the Sum Insured plus Additional Living Benefit³ (if any) plus Terminal Dividend¹¹(if any) less Living Benefit previously paid (if any) will be paid</p>																		
Additional Benefit on Respiratory Disease ^{3,12}	<p>If the insured is diagnosed with a covered respiratory disease before or upon the diagnosis of Critical Illness of Severity Level 3, Additional Benefit on Respiratory Disease equivalent to the percentage of Living Benefit listed in the table below will be paid:</p> <table border="1"> <thead> <tr> <th>Issue Age</th> <th>Additional Benefit on Respiratory Disease (as a % of Living Benefit listed in the "Overview of Covered Critical Illness Benefits")^{3,12}</th> </tr> </thead> <tbody> <tr> <td>Age 20 or below</td> <td>60% (within the first 20 policy years) 50% (after the 20th policy year)</td> </tr> <tr> <td>Age 21 or above</td> <td>60% (within the first 10 policy years) 50% (after the 10th policy year)</td> </tr> </tbody> </table> <p>Covered respiratory diseases include:</p> <table border="0"> <tr> <td>1. Carcinoma In Situ of the Lung</td> <td>7. Major Organ Transplant on Waiting List (Lung)</td> </tr> <tr> <td>2. Chronic Lung Disease</td> <td>8. Severe Asthma (Coverage up to Age 25)</td> </tr> <tr> <td>3. Chronic Obstructive Lung Disease</td> <td>9. Severe Bronchiectasis</td> </tr> <tr> <td>4. End Stage Lung Disease</td> <td>10. Severe Emphysema</td> </tr> <tr> <td>5. Lung Cancer</td> <td>11. Severe Pulmonary Fibrosis</td> </tr> <tr> <td>6. Major Organ Transplant (Lung)</td> <td>12. Surgical Removal of a Lung</td> </tr> </table>	Issue Age	Additional Benefit on Respiratory Disease (as a % of Living Benefit listed in the "Overview of Covered Critical Illness Benefits") ^{3,12}	Age 20 or below	60% (within the first 20 policy years) 50% (after the 20 th policy year)	Age 21 or above	60% (within the first 10 policy years) 50% (after the 10 th policy year)	1. Carcinoma In Situ of the Lung	7. Major Organ Transplant on Waiting List (Lung)	2. Chronic Lung Disease	8. Severe Asthma (Coverage up to Age 25)	3. Chronic Obstructive Lung Disease	9. Severe Bronchiectasis	4. End Stage Lung Disease	10. Severe Emphysema	5. Lung Cancer	11. Severe Pulmonary Fibrosis	6. Major Organ Transplant (Lung)	12. Surgical Removal of a Lung
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Protection Reset Benefit ⁴	After payment of Severity Level 1 or 2 Critical Illness(es) and/or Juvenile Illness(es) claims, protection can be reset up to 60% Sum Insured after 1 year and will get back up to 100% original protection again.																		

Additional Cancer Benefit^{5,12}	<p>After the payment of Living Benefit of Severity Level 3 Critical Illness, if the insured is diagnosed with Cancer (whether it is a new Cancer (unrelated to the Preceding Cancer) or a continuation, recurrence or a related Cancer of the preceding Cancer), we will pay an Additional Cancer Benefit equal to 100% of the Sum Insured up to maximum 2 times</p>																												
Additional Benefit on Stroke and Heart Attack^{6,12}	<p>After the payment of Living Benefit of Severity Level 3 Critical Illness, if the insured is diagnosed with Stroke or Severe Heart Attack, we will pay an Additional Benefit on Stroke and Heart Attack equal to 100% of the Sum Insured up to maximum 1 time.</p>																												
Additional Death Benefit / Additional Living Benefit^{3,7,15}	<p>If the insured dies and/or is diagnosed with one of the Critical Illnesses or Juvenile Illnesses (other than respiratory diseases) within the first 20 policy years (issue age 20 or below) or within the first 10 policy years (issue age 21 or above), Additional Death Benefit equal to 60% of the Sum Insured and/or Additional Living Benefit (equal to 60% of Living Benefit) will be paid out.</p>																												
Convertibility Privilege¹⁸	<p>Starting from the 19th policy anniversary (Issue age 20 or below) or starting from the 9th policy anniversary (Issue age 21 or above), you may convert the Additional Living Benefit and Additional Death Benefit into a designated whole life or whole life with critical illness protection insurance plan offered by us without provision of further evidence of the insured's insurability.</p>																												
Death Benefit^{10,16}	<p><u>On or before the first Living Benefit claim of Severity Level 3 Critical Illness</u> 100% of the Sum Insured + Additional Death Benefit (if any) + Terminal Dividend¹¹ (if any) - Living Benefit previously paid (if any) - Indebtedness (if any) <u>After the first Living Benefit claim of Severity Level 3 Critical Illness</u> USD1,000</p>																												
Waiver of Premium Benefit⁷	<p>All future premiums payable under this basic plan will be waived from the policy anniversary immediately after the payment of Living Benefit for Severity Level 2 or 3 Critical Illnesses</p>																												
Surrender Benefit / Maturity Benefit¹⁶ (Applicable on or before the first Living Benefit claim of Severity Level 3 Critical Illness)	<p>Guaranteed Cash Value + Terminal Dividend¹¹ (if any) - Living Benefit previously paid (if any) - Indebtedness (if any)</p> <p>Guaranteed Cash Value is applicable before Severity Level 3 Critical Illness claim is paid and will be provided upon policy surrender or partial surrender (less Living Benefit previously paid):</p> <p>(a) 100% of the Sum Insured upon policy maturity; and</p> <p>(b) 90% of the Sum Insured on or after the policy anniversary immediately following insured's 85th birthday; and</p> <p>(c) The lower of (i) 90% of the Sum Insured; and (ii) a percentage of total premiums paid listed in the table below before the policy anniversary immediately following insured's 85th birthday:</p> <table border="1" data-bbox="443 1234 1150 1675"> <thead> <tr> <th rowspan="2">Policy Anniversary</th> <th colspan="3">A Percentage of Total Premiums Paid (Different Premium Payment Period)</th> </tr> <tr> <th>5/10 Years</th> <th>15/20 Years</th> <th>25 Years</th> </tr> </thead> <tbody> <tr> <td>1-4</td> <td colspan="3">Not Applicable</td> </tr> <tr> <td>5-9</td> <td colspan="3">5%</td> </tr> <tr> <td>10-14</td> <td colspan="3">25%</td> </tr> <tr> <td>15-19</td> <td rowspan="3">100%</td> <td>50%</td> <td>50%</td> </tr> <tr> <td>20-22</td> <td rowspan="2">100%</td> <td>75%</td> </tr> <tr> <td>23 or above</td> <td>100%</td> </tr> </tbody> </table> <p>Note: Total premiums paid means the total amount of premium(s) due and paid for the basic plan and assumes that premiums have been paid up to the last premium due date.</p>	Policy Anniversary	A Percentage of Total Premiums Paid (Different Premium Payment Period)			5/10 Years	15/20 Years	25 Years	1-4	Not Applicable			5-9	5%			10-14	25%			15-19	100%	50%	50%	20-22	100%	75%	23 or above	100%
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10-14	25%																												
15-19	100%	50%	50%																										
20-22		100%	75%																										
23 or above			100%																										
Policy loan / automatic premium loan	<p>You may consider applying for a policy loan while still keeping the policy in force. The amount of the loan will be subject to our discretion. The policy may be subject to an automatic premium loan if there is any non-payment of premiums. Whenever the automatic premium loan is applicable, we will automatically advance the premium due as a loan.</p> <p>Any policy loan and automatic premium loan on this policy will bear interest at a rate determined by the company and the company has the right to change the interest rate from time to time. You may refer to Policy Loan form or Automatic Premium Loan Notice for current interest rate.</p> <p>The policy will automatically be terminated if at any time the loan balance with interest equals or exceeds the sum of cash value (Guaranteed Cash Value - total Living Benefit previously paid) under the policy. If the policy is terminated automatically, the policy will become valueless and you will lose your insurance protection under the policy.</p>																												

“HealthCare168” Critical Illness Protector: Overview of Covered Critical Illness Benefits

Severity Level 3 Critical Illnesses - 100% of Sum Insured

Group 1 - Cancer			
1	Cancer		
Group 2 - Illnesses Related to the Lungs and Functions			
2	Chronic Obstructive Lung Disease	5	Severe Emphysema
3	End Stage Lung Disease	6	Severe Pulmonary Fibrosis
4	Severe Bronchiectasis		
Group 3 - Illnesses Related to Major Organs and Functions			
7	Chronic Auto-immune Hepatitis	13	Medullary Cystic Disease
8	Chronic Relapsing Pancreatitis	14	Severe Crohn's Disease
9	End Stage Kidney Failure	15	Severe Rheumatoid Arthritis
10	End Stage Liver Failure	16	Severe Ulcerative Colitis
11	Fulminant Viral Hepatitis	17	Systemic Lupus Erythematosus with Lupus Nephritis
12	Major Organ Transplant	18	Systemic Scleroderma
Group 4 - Illnesses Related to the Heart			
19	Coronary Artery Disease Requiring By-pass Surgery	24	Primary Pulmonary Hypertension
20	Eisenmenger's Syndrome	25	Severe Cardiomyopathy
21	Heart Valve Surgery	26	Severe Heart Attack
22	Infective Endocarditis	27	Surgery to Aorta
23	Other Serious Coronary Artery Diseases		
Group 5 - Illnesses Related to the Nervous System			
28	Advanced Dementia	40	Severe Coma
29	Amyotrophic Lateral Sclerosis	41	Severe Encephalitis
30	Apallic Syndrome	42	Severe Head Trauma
31	Benign Brain Tumour	43	Severe Muscular Dystrophy
32	Creutzfeldt-Jakob Disease (Mad Cow Disease)	44	Severe Myasthenia Gravis
33	Hemiplegia	45	Severe Parkinson's Disease
34	Multiple Sclerosis	46	Severe Progressive Bulbar Palsy
35	Paralysis of Two or More Limbs	47	Severe Progressive Muscular Atrophy
36	Poliomyelitis	48	Spinal Muscular Atrophy
37	Primary Lateral Sclerosis	49	Stroke
38	Progressive Supranuclear Palsy	50	Tuberculosis Meningitis
39	Severe Bacterial Meningitis		
Group 6 - Other Critical Illnesses			
51	Amputation of Feet due to Complication from Diabetes Mellitus	61	Medically Acquired HIV Infection
52	Aplastic Anaemia	62	Necrotizing Fasciitis
53	Chronic Adrenal Insufficiency	63	Occupationally Acquired HIV Infection
54	Ebola	64	Pheochromocytoma
55	Elephantiasis	65	Severe Burns
56	HIV Infection Through Blood Transfusion	66	Terminal Illness
57	Loss of Independent Existence (Coverage up to Age 65)	67	Total and Permanent Disability (Covered from Age 4 to Age 75)
58	Loss of One Limb And Sight Of One Eye (Covered from above Age 6)	68	Total Blindness
59	Loss of Speech	69	Total Deafness (Covered from Age 2)
60	Loss of Two or More Limbs		

Severity Level 2 Critical Illnesses - 50% of Sum Insured

Group 1 - Cancer			
1	Carcinoma In Situ of the Breast with Mastectomy	2	Less Severe Malignancy of Prostate with Prostatectomy
Group 2 - Illnesses Related to the Lungs and Functions			
3	Surgical Removal of a Lung		
Group 3 - Illnesses Related to Major Organs and Functions			
4	Chronic Kidney Impairment	5	Hepatitis with Cirrhosis
Group 4 - Illnesses Related to the Heart			
6	Heart Valve Replacement (with Permanent Device or Prosthesis)	8	Stent Graft Surgery of Aortic Aneurysm
7	Minimally Invasive Direct Coronary Artery By-pass ¹⁴		
Group 5 - Illnesses Related to the Nervous System			
9	Cerebral Aneurysm Requiring Craniotomy	11	Paralysis of One Limb
10	Coma for 72 Hours		
Group 6 - Other Critical Illnesses			
12	HIV Infection due to Assault	14	Loss of One Limb
13	HIV Infection due to Organ Transplant	15	Optic Nerve Atrophy

Severity Level 1 Critical Illnesses - 20% of Sum Insured

Group 1 - Cancer ¹⁴					
1	Carcinoma In Situ	2	Less Severe Malignancy		
Group 2 - Illnesses Related to the Lungs and Functions					
3	Chronic Lung Disease	4	Miliary Tuberculosis		
Group 3 - Illnesses Related to Major Organs and Functions					
5	Biliary Tract Reconstruction Surgery	10	Less Severe Rheumatoid Arthritis	15	Partial Hepatectomy
6	Endovascular Treatment of Mesenteric Artery Disease	11	Less Severe Scleroderma	16	Surgical Insertion of Vena-cava Filter
7	Endovascular Treatment of Renal Artery Disease	12	Less Severe Systemic Lupus Erythematosus	17	Surgical Removal of One Kidney
8	Less Severe Crohn's Disease	13	Less Severe Ulcerative Colitis	18	Tracheostomy
9	Less Severe Renal Failure	14	Major Organ Transplant on Waiting list		
Group 4 - Illnesses Related to the Heart					
19	Angioplasty ¹⁵	23	Less Severe Cardiomyopathy	27	Permanent Insertion of Cardiac Defibrillator ¹⁵
20	Carotid Artery Surgery	24	Less Severe Heart Attack ¹⁵	28	Permanent Insertion of Cardiac Pacemaker ¹⁵
21	Endovascular Heart Valve Intervention	25	Less Severe Infective Endocarditis	29	Secondary Pulmonary Hypertension
22	Endovascular Treatments of Aortic Disease or Aortic Aneurysm	26	Pericardiectomy		
Group 5 - Illnesses Related to the Nervous System					
30	Cerebral Shunt Insertion	38	Less Severe Head Trauma	46	Less Severe Progressive Muscular Atrophy
31	Early Stage Dementia including Early Stage Alzheimer's Disease (Covered from above Age 6)	39	Less Severe Multiple Sclerosis	47	Less Severe Progressive Supranuclear Palsy
32	Endovascular Treatment for Cerebral Aneurysm	40	Less Severe Muscular Dystrophy	48	Less Severe Spinal Muscular Atrophy
33	Less Severe Amyotrophic Lateral Sclerosis	41	Less Severe Myasthenia Gravis	49	Pituitary Adenoma ¹⁴
34	Less Severe Bacterial Meningitis	42	Less Severe Parkinson's Disease	50	Surgery for Subdural Haematoma
35	Less Severe Coma	43	Less Severe Poliomyelitis	51	Tuberculous Myelitis
36	Less Severe Creutzfeldt-Jakob Disease (Mad Cow Disease)	44	Less Severe Primary Lateral Sclerosis		
37	Less Severe Encephalitis	45	Less Severe Progressive Bulbar Palsy		

Group 6 - Other Critical Illnesses					
52	Acute Aplastic Anaemia	58	Facial Burns due to Accident	64	Loss of Speech due to Vocal Cord Paralysis
53	Acute Necrohemorrhagic Pancreatitis	59	Facial Reconstructive Surgery for Injury due to Accident	65	Osteoporosis with Fracture ¹⁴ (Coverage up to Age 70)
54	Adrenalectomy for Adrenal Adenoma	60	Hemolysis Streptococcus Gangrene	66	Severe Hearing Loss ¹⁵ (Covered from Age 2)
55	Amputation of One Foot due to Complication from Diabetes	61	Less Severe Burns	67	Skin Transplantation
56	Cochlear Implant ¹⁵ (Covered from above Age 6)	62	Less Severe Elephantiasis		
57	Diabetic Retinopathy	63	Loss of Sight in One Eye (Covered from above Age 6)		

Juvenile Illnesses - 20% of Sum Insured (Coverage up to Age 25)

1	Autism	10	Severe Asthma
2	Dengue Haemorrhagic Fever	11	Severe Epilepsy
3	Insulin Dependent Diabetes Mellitus	12	Severe Haemophilia A
4	Intellectual Impairment due to Sickness and / or Accidental Bodily Injury (Covered from Age 4)	13	Severe Haemophilia B
5	Juvenile Huntington Disease	14	Still's Disease
6	Kawasaki Disease	15	Type I Juvenile Spinal Amyotrophy
7	Marble Bone Disease (Osteopetrosis)	16	Type II Juvenile Spinal Amyotrophy
8	Osteogenesis Imperfecta – Type III	17	Wilson's Disease
9	Rheumatic Fever with Valvular Involvement		

Carcinoma In Situ and Less Severe Malignancy¹⁴ Covered Organs

(i) Carcinoma In Situ					
1	Ampulla of Vater	12	Larynx	23	Rectum
2	Anal canal	13	Lip	24	Renal pelvis
3	Breast	14	Liver	25	Small intestine (including duodenum, jejunum and ileum)
4	Cervix Uteri	15	Lung	26	Stomach
5	Colon	16	Maxillary sinus	27	Tear duct
6	Conjunctiva	17	Nasopharynx	28	Testicles
7	Corpus uteri	18	Oesophagus	29	Ureter
8	Extra-hepatic bile duct	19	Oral cavity	30	Urethra
9	Fallopian Tube	20	Pancreas	31	Urinary Bladder
10	Gallbladder	21	Penis	32	Vagina
11	Kidney	22	Pharynx (including tongue, soft palate and uvula)	33	Vulva
(ii) Less Severe Malignancy					
1	Tumors of the Ovary	3	Chronic Lymphocytic Leukaemia	5	Tumors of the Prostate
2	Tumors of the Thyroid	4	Non Melanoma Skin Cancer		

For details of definition of Critical Illnesses and Juvenile Illnesses, please refer to the policy provisions.

Remarks:

- For details of the scope of Critical Illness coverage, please refer to the "HealthCare 168" Critical Illness Protector: Overview of Covered Critical Illness Benefits.
- Coverage up to 160% of the Sum Insured on respiratory diseases, including 100% of the Sum Insured of the Living Benefit of Severity Level 3 Critical Illness and 60% of the Sum Insured of the Additional Benefit on Respiratory Disease within the first 20 policy years (issue age 20 or below) / within the first 10 policy years (issue age 21 or above).
- The aggregate total amount of all Additional Living Benefit, Additional Death Benefit and Additional Benefit on Respiratory Disease is up to 60% of the Sum Insured within the first 20 policy years (issue age 20 or below) or within the first 10 policy years (issue age 21 or above). Additional Benefit on Respiratory Disease will be equal to 50% of the Sum Insured after the 20th policy year (issue age 20 or below) / after the 10th policy year (issue age 21 or above) subject to the aggregate total amount of Living Benefit previously paid which has to be less than the Sum Insured before claiming the Additional Benefit on Respiratory Disease, and if the insured is diagnosed with a respiratory disease of Severity Level 3 Critical Illness, the Additional Benefit on Respiratory Disease will be paid out after deduction of Additional Living Benefit (if any) and Additional Benefit on Respiratory Disease (if any) previously paid.
- The Protection Reset Benefit is payable together with the Death Benefit or Living Benefit of Severity Level 3 Critical Illness if the date of diagnosis of the Severity Level 3 Critical Illness or the date of death of the insured is before the policy anniversary immediately following the insured's age 75. Protection Reset Benefit is equal to the total amount of Living Benefit paid for Severity Level 1 and 2 Critical Illness(es) and/or Juvenile Illness(es) (up to 60% Sum Insured) of which the date of diagnosis of such illness(es) is at least 1 year before the date of diagnosis of the Severity Level 3 Critical Illness or the date of death of the insured.
- Up to 300% of the Sum Insured coverage for Cancer includes the first Living Benefit on Cancer and subsequent 2 claims of Additional Cancer Benefit. For the subsequent claims, the insured must survive for at least 14 days from the date of diagnosis of Cancer and meet the waiting period requirement listed in the policy provisions. The coverage of the Additional Cancer Benefit will cease on the policy anniversary at which the insured attains age 85. The policy will be terminated when the aggregate total amount of Additional Cancer Benefit and Additional Benefit on Stroke and Heart Attack paid reaches 200% of the Sum Insured.
- Up to 200% Sum Insured coverage for Stroke / Severe Heart Attack includes the first Living Benefit on Stroke / Severe Heart Attack and a subsequent claim of Additional Benefit on Stroke and Heart Attack. For the subsequent claim, the insured must survive for at least 14 days from the date of diagnosis of Stroke / Severe Heart Attack and meet the waiting period requirement listed in the policy provisions. The subsequent claim on Stroke/Severe Heart Attack must be a Separate Stroke/Severe Heart Attack from any of the previous claim (if applicable) such that Additional Benefit on Stroke and Heart Attack will be paid. The coverage of the Additional Benefit on Stroke and Heart Attack will cease on the policy anniversary at which the insured attains age 85. The policy will be terminated when the aggregate total amount of Additional Cancer Benefit and Additional Benefit on Stroke and Heart Attack paid reaches 200% of the Sum Insured.
- Irrespective of any Living Benefit/Additional Living Benefit paid for any Critical Illness(es) of Severity Level 1 or Juvenile Illness(es), the full premiums under this basic plan continue to be payable.
- Medical Concierge Service is provided by Actuarial Insourcing Services Limited (AIS). FTLife Insurance Company Limited reserves the right to change the terms and conditions of Medical Concierge Service and assumes no responsibility of the services provided by the third party service provider. For details, please refer to the terms and conditions of the service flyer.
- On or before the first Living Benefit claim of Severity Level 3 Critical Illness, the Death Benefit equals to 100% of the Sum Insured, plus Terminal Dividend (if any) less Living Benefit previously paid (if any) less Indebtedness (if any). After the first Living Benefit claim of Severity Level 3 Critical Illness, the Death Benefit equals to USD 1,000.
- We will pay benefit once only for each Severity Level 1 and 2 Critical Illnesses (other than Carcinoma In Situ) and Juvenile Illnesses. Total amount of all Living Benefit paid for the Critical Illness(es) of Severity Level 1 and 2 and Juvenile Illness(es) equals to 90% of the Sum Insured, and the residual 10% of Sum Insured will be paid upon the death of the insured or in the event of diagnosis of Severity Level 3 Critical Illnesses. Living Benefit of Severity Level 3 Critical Illness or Death Benefit will be paid after deduction of Living Benefit of Severity Level 1 and 2 Critical Illnesses and Juvenile Illnesses previously paid. Coverage on Severity Level 1 and 2 Critical Illnesses and Juvenile Illnesses will cease upon the diagnosis of a qualifying Severity Level 3 Critical Illness.
- Terminal Dividend is not guaranteed and will be payable after this policy has been in force for a specified number of policy years. FTLife will consider the total amount of Living Benefits paid (if any) and the amount that exceeds the Guaranteed Cash Value of the policy before determining the amount of the Terminal Dividend. Newly announced Terminal Dividend are influenced by a number of factors, including but not limited to investment returns and market fluctuations, and the amount may be higher or lower than the amount previously announced. Terminal Dividend will be paid upon the earliest of the followings: (i) death; (ii) payment of the Living Benefit of Severity Level 3 Critical Illness; (iii) policy surrender; and (iv) maturity when the insured attains age 100.
- If the insured is diagnosed with a qualifying Critical Illness or Juvenile Illness, we will pay a Living Benefit, Additional Living Benefit, Additional Cancer

Benefit, Additional Benefit on Stroke and Heart Attack and Additional Benefit on Respiratory Disease provided that the insured is alive when you apply to us for the benefit claim.

- The premium prepayment option is only applicable to policies with 5-year premium payment period and annual premium payment mode. Prepaid premium will be credited to your premium deposit account and accumulate at the prevailing interest rate offered at that time (the current interest rate offered is 2% per annum, but is not guaranteed). If the amount in the premium deposit account is not sufficient to pay the premium, the policy owner is required to make up the difference.
- The maximum total amount of Living Benefit payable for each of the Juvenile Illnesses and each of the following Critical Illnesses of (i) Carcinoma In Situ; (ii) Less Severe Malignancy; (iii) Minimally Invasive Direct Coronary Artery By-pass; (iv) Osteoporosis with Fracture; and (v) Pituitary Adenoma under all policies of the insured in the Company is USD50,000.
- Living benefit/Additional Living Benefit will be payable for only one of the following Critical Illnesses specified in the same list and not more than once under this plan:
 - Angioplasty; (ii) Less Severe Heart Attack; (iii) Permanent Insertion of Cardiac Defibrillator; and (iv) Permanent Insertion of Cardiac Pacemaker
 - Severe Hearing Loss; and (ii) Cochlear Implant.
- The aggregate total amount of all Living Benefits plus (i) Maturity Benefit or (ii) Death Benefit (as the case maybe) paid under the basic plan shall not exceed the Sum Insured. Except the Living Benefit for Severity Level 3 Critical Illness has been paid, the aggregate total amount of all Living Benefits paid plus Death Benefit paid shall not exceed the Sum Insured plus USD1,000. Surrender Benefit / Maturity Benefit will not be applicable after the first Living Benefit claim of Severity Level 3 Critical Illness.
- In the case that more than one Critical Illness(es)/Juvenile Illness(es) are diagnosed in the same event, we will only pay the benefit relating to one of those Critical Illness(es)/Juvenile Illness(es) for which the highest benefit amount is payable. For details, please refer to the policy provisions.
- The Convertibility Privilege is only applicable to Issue Age of 55 or below. Upon conversion, the Additional Living Benefit and Additional Death Benefit shall be ceased immediately. The sum insured of the new converted plan will equal to 60% of Sum Insured less the total amount of Additional Living Benefit paid (if any) and Additional Benefit on Respiratory Disease paid (if any). The Convertibility Privilege will be expired upon the 20th Policy Anniversary (Issue age 20 or below) or the 10th Policy Anniversary (Issue age 21 or above).
- We will pay the benefit only if the Critical Illness or Juvenile Illness is diagnosed in a Grade 3A Hospital as classified by the government of the People's Republic of China or in a Hospital which is in the list of approved hospitals as determined by us (applicable to non-Hong Kong residents only).

Pre-existing Condition

The Company will not pay any Living Benefit, Additional Living Benefit, Additional Cancer Benefit, Additional Benefit on Stroke and Heart Attack, Additional Benefit on Respiratory Disease or Protection Reset Benefit under this Policy arising directly or indirectly from a Pre-existing Condition if such condition was not fully disclosed in the Application.

Pre-existing Condition is the existence of: (1) a condition of the Insured for which medical advice, diagnosis, care or treatment was recommended or received before the Policy Effective Date or the date of any reinstatement (whichever is later); or (2) any sign or symptom within a five-year period immediately preceding the Policy Effective Date or the date of any reinstatement (whichever is later) which would have caused an ordinary prudent person to seek medical advice, diagnosis, care or treatment.

Key Exclusions

Except for the Death Benefit and Additional Death Benefit, we will not cover any of the following events or conditions that result in any of the Critical Illnesses or Juvenile Illnesses:

- a Critical Illness or Juvenile Illness of which any sign or symptom first manifests or which is diagnosed within 60 days from the Policy Effective Date or the date of reinstatement, whichever is later, but this clause does not cover any Critical Illness or Juvenile Illness resulted from Injury; or
- a Human Immunodeficiency Virus (HIV) and/or HIV-related illness including Acquired Immune Deficiency Syndrome (AIDS) and/or any mutations, derivation or variations thereof, other than those acquired (i) through blood transfusion; (ii) through occupation; (iii) due to assault; or (iv) due to organ transplant as defined in provisions; or
- self-inflicted injury, including suicide or any attempt to do so, while sane or insane; or
- consumption of or being under the influence of alcohol, poison, medication, drugs or sedatives unless prescribed by a Medical Practitioner; or
- violation or attempted violation of the law or participation in fight or affray or resistance to arrest; or
- war, whether declared or undeclared, revolution or any warlike operations; or
- engaging in services in armed forces in times of declared or undeclared war or while under orders for warlike operations or restoration of public order; or
- operating, being transported, or in any way engaging in air travel except as a fare paying passenger or cabin crew in any aircraft operated by a commercial passenger airline on a regular scheduled passenger trip over its established passenger route.

Disclosure of Important Information

1. Cooling Off Right

You may cancel your policy and get back your premium paid within the earlier of 21 days after the delivery of the policy or the issue of a notice to you or your representative. Such notice should inform you of the availability of the policy and expiry date of the cooling-off period. Please refer to the cooling off initiative issued by the Hong Kong Federation of Insurers from time to time for reference. You have to tell us by giving a written notice if you decide to exercise your cooling off right. Such written notice must be signed by you and received directly by us at 27/F, Wing On Centre, 111 Connaught Road Central, Hong Kong.

2. Key Product Risks

i. Non-Guaranteed Benefits

Terminal dividend is not guaranteed. We will review the dividend regularly and the actual terminal dividend can be different from those shown in benefit illustration.

ii. Premium Adjustment

For "HealthCare 168" Critical Illness Protector, premiums will not change with the attained age of the insured throughout the premium payment period but the premium rates* are not guaranteed. We reserve the right to review and revise them at any time.

*Rate(s) are determined based on factors including but not limited to the actual experience of claims, investment return, persistency and expense might also lead to premium adjustment. We will issue a written notice to inform you the premium amount at least 30 days in advance of premium renewal.

iii. Termination

We have the right to terminate the policy before the policy's maturity date under the following circumstances:

- non-payment of premiums with insufficient guaranteed cash value under the policy for automatic premium loan; or
- the loan balance with interest equals or exceeds the guaranteed cash value less the total amount of living benefit already paid under the policy if you have a loan with us; or
- the aggregate total amount of Living Benefit amounting to the Sum Insured of the plan is paid or payable and our liabilities regarding Additional Cancer Benefit and Additional Benefit on Stroke and Heart Attack are ceased upon the aggregate total payment of Additional Cancer Benefit and Additional Benefit on Stroke and Heart Attack (if any) amounting to 200% of the Sum Insured of the basic plan is made by us; or
- the aggregate total amount of Living Benefit amounting to the Sum Insured of the plan is paid or payable and our liability regarding Additional Cancer Benefit and Additional Benefit on Stroke and Heart Attack are ceased upon the Policy Anniversary on the Insured's 85th birthday (in case the Policy Anniversary falls on the same date as the Insured's 85th birthday) or immediately following the Insured's 85th birthday.

iv. Inflation Risk

When you review the values shown in the benefit illustrations, please note that the cost of living in the future is likely to be higher than it is today due to inflation. In that case you will receive less in real terms even if we meet all of our contractual obligations under the policy.

v. Other Key Product Risks

- This plan is designed for individuals who look for long-term savings, it is not suitable for people who look for short-term gains. Early surrender of your policy could result in significant losses, in that case you may get back considerably less than the total of premiums paid.
- "HealthCare 168" Critical Illness Protector is issued in US dollar. The premiums received by us in a currency different from your policy currency will be converted to the policy currency at the prevailing exchange rate determined by us from time to time with reference to market rates. All monies payable under your policy will be paid in Hong Kong dollars, or in the policy currency upon your request. The amount payable by us in a currency different from your policy currency will be converted at the prevailing exchange rate determined by us from time to time with reference to market rates. Therefore it may be subject to foreign exchange risks in the process of currency conversion.
- "HealthCare 168" Critical Illness Protector is an insurance policy issued by us. The insurance benefits are subject to our company's credit risks.

3. Dividend Philosophy

- Premium income received from the policy owner is invested in an investment portfolio to support the product groups determined by us according to the investment policy. The policy owners participate in the financial performance of the Product Group through the policy dividend declaration. The policy dividend declaration may be affected by both past experience and future outlook for all the factors including, but not limited to, the following:
 - a) Investment returns: include both interest earnings and any changes in the market value of the asset allocated to this product. Investment returns could be affected by fluctuations in interest income (both interest earnings and outlook of interest rate) and various market risks, including credit spread and default risk, fluctuations in equity price and currency price of the asset against the policy currency.

- b) Surrender: include policy surrender, partial surrender and policy lapse experience; and the corresponding impact on investments.
 - c) Claims: include the cost of providing the death benefit and other insured benefits under the product.
 - d) Expense: include both expenses directly related to the policy (e.g. commission, underwriting, issue and premium collection expense) and indirect expenses allocated to the product group (e.g. general administrative costs).
- Future investment performances are unpredictable and we aim to provide a more stable dividend payment. We may spread out the gain and losses in the financial performance in a particular year over a longer period of time aim to smooth out the short-term volatility of dividend rates over the course of the policy term.
 - The Board, having regard to the advice of the Appointed Actuary and reviewed by Risk and Investment Committee which must include one independent non-executive director, will review and determine the dividend rate at least once per year. The declared dividend rate may be different from those illustrated in the relevant product information provided, e.g. benefit illustrations. In case of any change in the actual dividend rate against the illustration or should there be a change in the projected future dividend rates, such change will be reflected in the policy anniversary statement and the benefit summary.

4. Investment Philosophy, Policy and Strategy

- Our investment policy aims to achieve the targeted long-term investment results and minimizes volatility in investment returns over time. It also aims to control and diversify risk exposures, maintain adequate liquidity and manage the assets with respect to the liabilities.
- Our current long-term target asset allocation attributed to this product is as follows:

Target Asset Mix	
Fixed income type securities (investment grade and noninvestment grade)	Equity-like assets
25%-50%	50%-75%
- Investment instruments include cash, deposits, U.S. treasury, investment grade and non-investment grade corporate bonds, unrated bonds, listed equities, exchange traded funds, unlisted private investments and/or other structured products. Investment assets are predominantly denominated in U.S. dollars. Derivatives and other hedging instruments may be used to manage investment risk at the Company's decision based on its long term market view and asset-liability positions. It should be noted that residual investment risk may still exist after hedging.
- The asset portfolio also targets to provide diversification across different geographic regions and industries to the extent the size of portfolio can support. Currency exposure of the underlying policies is mitigated by closely matching either through direct investments in the same currency denomination or the use of currency hedging instruments. Furthermore, the asset portfolio is actively managed by investment professionals to closely monitor the investment performance.
- The investment strategy may be subject to change depending on the investment views and economic outlook. In case of any changes in the investment strategy, we will inform our policyholders for any material changes, rationale for the change and any impact to the policyholders.

You may browse www.ftlife.com.hk to understand better the company's dividend history. Please note that dividend history is not indicative of future performance of our products.

The information in this document is intended as a general summary for your reference only and does not constitute financial, investment or taxation advice or advice of whatsoever kind. You are recommended to seek professional advice from your independent advisors if you find it necessary. Please refer to the policy provision for the full terms and conditions.

This document is intended to be distributed in Hong Kong only and shall not be construed as an offer to sell or a solicitation to buy or provision of any of our products outside Hong Kong. FTLife Insurance Company Limited hereby declares that it has no intention to offer to sell, to solicit to buy or to provide any of its products in any jurisdiction other than Hong Kong in which such offer to sell or solicitation to buy or provision of any product of FTLife Insurance Company Limited is illegal under the laws of that jurisdiction.

A person who is not a party to the policy (including but not limited to the insured and the beneficiary) has no right to enforce any terms of the policy. The Contracts (Rights of Third Parties) Ordinance does not apply to the policy nor any document issued pursuant to the policy.

富通保險有限公司

於百慕達註冊成立之有限公司

FTLife Insurance Company Limited

A company incorporated in Bermuda with limited liabilities

Insurance Policy Product Brochure Addendum -

I. Foreign Account Tax Compliance Act

Under the U.S. Foreign Account Tax Compliance Act (“FATCA”), a foreign financial institution (“FFI”) is required to report to the U.S. Internal Revenue Service (“IRS”) certain information on U.S. persons that hold accounts with that FFI outside the U.S. and to obtain their consent to the FFI passing that information to the IRS. An FFI which does not sign or agree to comply with the requirements of an agreement with the IRS (“FFI Agreement”) in respect of FATCA and/or who is not otherwise exempt from doing so (referred to as a “nonparticipating FFI”) will face a 30% withholding tax (“FATCA Withholding Tax”) on all “withholdable payments” (as defined under FATCA) derived from U.S. sources (initially including dividends, interest and certain derivative payments).

The U.S. and Hong Kong have agreed an inter-governmental agreement (“IGA”) to facilitate compliance by FFIs in Hong Kong with FATCA and which creates a framework for Hong Kong FFIs to rely on streamlined due diligence procedures to (i) identify U.S. indicia, (ii) seek consent for disclosure from its U.S. policyholders and (iii) report relevant tax information of those policyholders to the IRS.

FATCA applies to FTLife Insurance Company Limited (the “Company”) and this Policy. The Company is a participating FFI. The Company is committed to complying with FATCA. To do so, the Company requires you to:

- (i) provide to the Company certain information including, as applicable, your U.S. identification details (e.g. name, address, the US federal taxpayer identifying numbers, etc.); and
- (ii) consent to the Company reporting this information and your account information (such as account balances, interest and dividend income and withdrawals) to the IRS.

If you fail to comply with these obligations (being a “Non-Compliant Accountholder”), the Company is required to report “aggregate information” of account balances, payment amounts and number of non-consenting US accounts to IRS.

The Company could, in certain circumstances, be required to impose FATCA Withholding Tax on payments made to, or which it makes from, your policy. Currently the only circumstances in which the Company may be required to do so are:

- (i) if the Inland Revenue Department of Hong Kong fails to exchange information with the IRS under IGA (and the relevant tax information exchange agreement between Hong Kong and the U.S.), in which case the Company may be required to deduct and withhold FATCA Withholding Tax on withholdable payments made to your policy and remit this to the IRS; and
- (ii) if you are (or any other account holder is) a nonparticipating FFI, in which case the Company may be required to deduct and withhold FATCA Withholding Tax on withholdable payments made to your policy and remit this to the IRS.

You should seek independent professional advice on the impact FATCA may have on you or your policy.

II. Common Reporting Standard

Hong Kong has put in place a framework implementing the Automatic Exchange of Financial Account Information (“AEoI”) which allows for the exchange of financial information among tax authorities. The Company, as a reporting financial institution under the law, is required to collect and provide certain information of policyholders and beneficiaries to the Inland Revenue Department of the Hong Kong Special Administrative Region which exchanges such information with tax authorities of another jurisdiction or jurisdictions which has/have signed an AEoI agreement with Hong Kong and of which the policyholders and beneficiaries may be resident for tax purposes. Where a policyholder or beneficiary fails to provide any requested information, the Company reserves the right to take any action as it deems necessary in order for it to comply with the law.