

# Swiss Care Critical Illness Insurance Plan

Product Brochure





Health is the most valuable asset of our lives, however factors such as work pressure, lack of time in doing exercise and unbalanced diet may affect our health. Life is full of uncertainties, the chance of suffering from critical illness is not uncommon, while sufferers of critical illness are becoming younger. It is important to plan ahead by having a suitable financial protection solution, so that when the misfortune happens, expenses such as medical bills and daily living can be better managed and the prime focus is to receive medical treatment for recovery.

Swiss Care Critical Illness Insurance Plan is designed to offer a budget-friendly protection solution with a wide range of critical illnesses coverage. This plan provides you an option to choose a premium renewable term to suit your financial planning need. In addition, you as a policyholder have an option to nominate a contingent policyholder. If you suffer from a specified disability, the nominated contingent policyholder will become the policyholder who can exercise all rights under your policy including making a claim.

**Life is full of uncertainties.  
Proper planning can help  
relieve the financial stress  
when suffering from a  
critical illness.**

# Product summary

## 1. Up to 82 critical illnesses covered

Provide coverages against 71 major critical illnesses and 11 early stage critical illnesses



## 2. Intensive Care Unit (ICU) benefit

ICU coverage against known/unknown diseases or injuries



## 3. Waiver of premiums

Your future premium will be waived if the total early stage critical illness and ICU benefit and major critical illness benefit paid and payable has reached 100% of the sum insured



## 4. Death benefit

120% of the sum insured (minus any previous claims and indebtedness) as the death benefit for your beneficiary



## 5. Nomination of contingent policyholder

- Assistance to navigate the claims process smoothly if the policyholder suffers from specified disability

When you suffer from specified disability, the contingent policyholder you nominated can become the policyholder and exercise all rights under your policy including making a claim



## 6. Affordable premium

Affordable premium with three options of premium renewable term to suit your financial planning need



<sup>^</sup> The statement we have made about this feature being 'first in market' is based on comparing it with other publicly available critical illness plans issued by Hong Kong's major life insurance companies for individual customers as at Oct 29, 2021.

## A) Product features

### Wide range of critical illness coverage – Up to 82 critical illnesses covered

Swiss Care Critical Illness Insurance Plan covers you up to 82 critical illnesses, including 71 major critical illnesses and 11 early stage critical illnesses. Please refer to section C for the list of covered critical illness.

### Major critical illness benefit<sup>1</sup>

If the life insured is diagnosed with one of the covered major critical illnesses, we will provide 100% of the sum insured in a lump sum payment, minus any advance payment<sup>2</sup> of early stage critical illness benefit, ICU benefit paid and/or payable and indebtedness which may be owing under the policy (if any) to the policyholder, which can help the life insured focus on the medical treatment by mitigating financial stress.

### Early stage critical illness benefit<sup>1,3,4</sup>

Early stage critical illness can become serious if it is not managed properly. This plan also provides immediate financial assistance against early stage critical illnesses. In case of the life insured being diagnosed with one of the covered early stage critical illnesses and no major critical illness benefit is paid and/or payable before, we will provide 10%-50% of the sum insured in a lump sum advance payment<sup>2</sup> to the policyholder. The maximum claim amount can be up to 100% of the sum insured in advance payment<sup>2</sup>. Please refer to section B for the details.

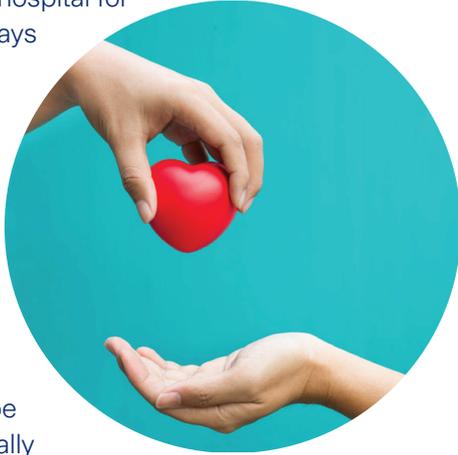
#### Remarks:

- 1) The sum of benefit of major critical benefit, early stage critical illness benefit and ICU benefit cannot exceed 100% of the sum insured throughout the policy term.
- 2) The advance payment referred to in this product brochure means the amount equivalent to a percentage of the sum insured that we pay in advance to the policyholder. If any advance payment has been made under the plan, we will reduce the death benefit and major critical illness benefit by the advance payment paid.
- 3) Any advance payments of early stage critical illness benefit will be payable one time only for each early stage critical illness throughout the policy term.
- 4) If the life insured fulfills both the claim requirements of early stage critical illness benefit and the ICU benefit from a single and same event, we will pay only the early stage critical illness benefit if the amount of ICU benefit payable is equal to or lower than the early stage critical illness benefit, and else we will pay only the ICU benefit if the amount of ICU benefit payable is higher than the early stage critical illness benefit. For the avoidance of doubt, either the early stage critical illness benefit or the ICU benefit will only be payable if the life insured fulfills both the claim requirements of early stage critical illness benefit and the ICU benefit from a single and same event.



## ICU benefit<sup>1,4,5,6</sup>

Unknown diseases may not be predictable, and they can be life threatening. If the life insured has stayed in Intensive Care Unit (ICU) of a hospital for three consecutive days or more regardless of known/unknown diseases or injuries, we will provide 25% of the sum insured in a lump sum advance payment<sup>2</sup> to the policyholder.



The ICU stay must be confirmed as medically necessary treatment by a registered medical practitioner. The ICU stay is not considered medically necessary if the life insured can be safely and adequately treated in any other facilities. In mainland China, hospital only includes hospital that is designated and accepted by us.

## Waiver of premiums<sup>7</sup>

If the sum of advance payment<sup>2</sup> for early stage critical illness benefit/ICU benefit and major critical illness benefit paid and payable reaches the 100% of the sum insured, we shall waive any future premiums payable under the policy in respect of the sum insured until the policy is terminated.

## Death benefit

In the unfortunate event of death of the life insured, we will provide 120% of the sum insured in a lump sum payment to the beneficiary, minus any major critical illness benefit, advance payment<sup>2</sup> of early stage critical illness benefit, ICU benefit paid and/or payable and indebtedness which may be owing under the policy (if any). This can help to relieve the financial burdens of your beloved ones during the difficult times.



### Remarks:

- 1) The sum of benefit of major critical benefit, early stage critical illness benefit and ICU benefit cannot exceed 100% of the sum insured throughout the policy term.
- 2) The advance payment referred to in this product brochure means the amount equivalent to a percentage of the sum insured that we pay in advance to the policyholder. If any advance payment has been made under the plan, we will reduce the death benefit and major critical illness benefit by the advance payment paid.
- 4) If the life insured fulfills both the claim requirements of early stage critical illness benefit and the ICU benefit from a single and same event, we will pay only the early stage critical illness benefit if the amount of ICU benefit payable is equal to or lower than the early stage critical illness benefit, and else we will pay only the ICU benefit if the amount of ICU benefit payable is higher than the early stage critical illness benefit. For the avoidance of doubt, either the early stage critical illness benefit or the ICU benefit will only be payable if the life insured fulfills both the claim requirements of early stage critical illness benefit and the ICU benefit from a single and same event.
- 5) The ICU stay must not be related to or must not arise as a direct or indirect result of: i) a cosmetic treatment performed on the life insured unless necessitated by injury caused by an accident and the life insured sustains the injury and the cosmetic treatment is approved by us in advance within 90 days of the accident; ii) the life insured's pregnancy, surrogacy, childbirth or termination of pregnancy, birth control, infertility or human assisted reproduction, or sterilization of either sexes; iii) mental disorder, psychological or psychiatric conditions, behavioral problems or personality disorder of the life insured; iv) stay primarily for physiotherapy or for the investigation of signs and/or symptoms with diagnostic imaging, laboratory investigation or other diagnostic procedures; or v) experimental and/or unconventional medical technology/procedure/therapy performed on the life insured; or novel drugs/medicines/stem cell therapy not yet approved by the government, relevant authorities and recognized medical association in the locality.
- 6) Any advance payments of ICU benefit will be payable one time only throughout the policy term.
- 7) The first premium to be waived shall be the next future premiums falling due after the sum of the benefits paid and payable reaches the 100% of sum insured, except any premiums due shall continue to be paid pending our approval of a claim hereunder.

## **Nomination of contingent policyholder – Assistance to navigate the claims process smoothly if the policyholder suffers from specified disability (First in market<sup>8</sup>)**

Imagine the policyholder suffers from a critical condition such as coma such that the policyholder is unconscious and not able to manage the policy for himself/herself, including making a claim for himself/herself where he/she is also the life insured.

As a caring company, this plan offers you as the policyholder an option to nominate a contingent policyholder. In case you suffer from a specified disability (specified disability means Terminal Illness/Coma/Loss of Independent Existence/Alcic Syndrome/Major Head Trauma/Paralysis), the contingent policyholder will become the new policyholder of this policy and he/she can exercise all rights under the policy including making any claim and managing the policy, after he/she submits relevant proof of the specified disability and subject to our approval. By assigning someone you trust as the contingent policyholder, the claim process and policy management can still be handled by the contingent policyholder. The policyholder can nominate a contingent policyholder when applying for this policy or after the policy is issued, subject to our approval. Unless and until the policyholder suffers from a specified disability the policyholder has the right to cancel the nomination of contingent policyholder and nominate another person to be the contingent policyholder, subject to our approval, by the written form and the administration rules prescribed by us, to suit your changing need if necessary.

Please note that policyholder with existing enduring power of attorney will not be able to nominate any contingent policyholder. Further, nomination of contingent policyholder does not create any enduring power of attorney.

## **Guaranteed renewal with three options of premium renewable term**

The plan offers you three options of premium renewable term<sup>9</sup>: yearly, 5 years or 10 years. The policy is guaranteed renewed until the age of 80 (age next birthday) of the life insured without health underwriting at each policy renewal. The premium is guaranteed within the first premium renewable term, and the renewal premium is not guaranteed after the first premium renewable term. We reserve the right to review and adjust the premium rate from time to time according to factors such as expected future claims and expenses (please see “Premium adjustment” under section E below for more details).

## **Premium payment**

You may choose to pay your regular premium monthly or semi-annually or annually throughout the whole premium payment term. Premium is fixed within the first premium renewal term unless you request to reduce the sum insured or change the premium payment frequency subsequently. You may request to change your regular premium payment frequency by fulfilling the administrative requirement.

If the premium(s) is/are due but remain unpaid for 30 days, the policy will be lapsed and you will lose your valuable coverage under this policy. You may apply for reinstatement after the policy is lapsed, subject to our approval and acceptance. Please note that the premiums will not be reduced as a result of any advance payment<sup>2</sup> of early stage critical illness benefit and ICU benefit being paid and/or payable.

You may enjoy a premium rate discount within the premium payment term if the sum insured for the Swiss Care Critical Illness Insurance Plan reaches a certain amount, subject to our approval and acceptance. For details of the premium rate discount, please contact your licensed insurance intermediary.

### Remarks:

- 2) The advance payment referred to in this product brochure means the amount equivalent to a percentage of the sum insured that we pay in advance to the policyholder. If any advance payment has been made under the plan, we will reduce the death benefit and major critical illness benefit by the advance payment paid.
- 8) The statement we have made about this feature being ‘first in market’ is based on comparing it with other publicly available critical illness plans issued by Hong Kong’s major life insurance companies for individual customers as at Oct 29, 2021.
- 9) Premium renewable term will be renewed for another period same as the chosen premium renewable term to the policy expiry date as specified in the policy schedule. In case the life insured’s aged 81 (age next birthday) falls on the policy anniversary date, this policy will be covered up to the day before such date.

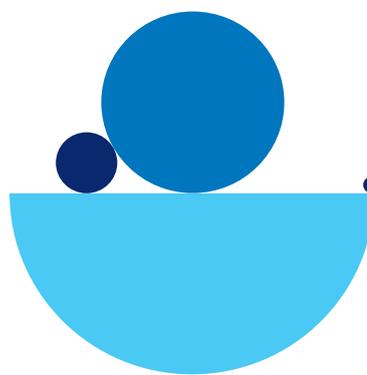
## B) Benefit summary

Type of benefits	Covered critical illness	Benefits <sup>1</sup> (Percentage of sum insured)	Policy term
Death benefit	-	120% of sum insured minus any major critical illness benefit, advance payment <sup>2</sup> of early stage critical illness benefits, ICU benefit paid and/or payable and indebtedness (if any), upon the death of life insured	Up to age <sup>10</sup> 81
Major critical illness benefit	69 major critical illnesses	100% of sum insured minus any advance payment <sup>2</sup> of early stage critical illness benefit, ICU benefit paid and/or payable and indebtedness (if any), upon the diagnosis of any covered major critical illnesses	Up to age <sup>10</sup> 81
	Loss of Independent Existence		Up to age <sup>10</sup> 65
	Severe Osteoporosis		Up to age <sup>10</sup> 70
Early stage critical illness benefit <sup>3,4</sup>	Cerebral Aneurysm Requiring Surgery	50% of sum insured	Up to age <sup>10</sup> 81
	<ul style="list-style-type: none"> <li>• Angioplasty and Other Invasive Treatments for Coronary Artery Disease/</li> <li>• Carcinoma-in-situ/</li> <li>• Biliary Tract Reconstruction Surgery/</li> <li>• Chronic Kidney Disease &amp; Surgical Removal of One Kidney/</li> <li>• Liver Surgery (partial hepatectomy)/</li> <li>• Major Organ Transplantation (on Waiting List)/</li> <li>• Surgical Removal of either Left or Right Lung/</li> <li>• Cardiac Pacemaker/Defibrillator Insertion/</li> <li>• Acute Aplastic Anaemia</li> </ul>	25% of sum insured  (Subject to a maximum aggregate amount of USD 50,000/HKD 400,000 per life insured per product for each early stage critical illness)	Up to age <sup>10</sup> 81
	• Early Stage Malignancy	10% of sum insured  (Subject to a maximum aggregate amount of USD 25,000/HKD 200,000 per life insured per product)	Up to age <sup>10</sup> 81

Type of benefits	Covered critical illness	Benefits <sup>1</sup> (Percentage of sum insured)	Policy term
ICU benefit <sup>4,5,6</sup>	The life insured must stay in an Intensive Care Unit of a hospital for a consecutive three days or more and diagnosed a known/unknown disease or injuries	25% of sum insured  (Subject to a maximum aggregate amount of USD 50,000/HKD 400,000 per life insured per product)	Up to age <sup>10</sup> 81

## Remarks:

- 1) The sum of benefit of major critical benefit, early stage critical illness benefit and ICU benefit cannot exceed 100% of the sum insured throughout the policy term.
- 2) The advance payment referred to in this product brochure means the amount equivalent to a percentage of the sum insured that we pay in advance to the policyholder. If any advance payment has been made under the plan, we will reduce the death benefit and major critical illness benefit by the advance payment paid.
- 3) Any advance payments of early stage critical illness benefit will be payable one time only for each early stage critical illness throughout the policy term.
- 4) If the life insured fulfills both the claim requirements of early stage critical illness benefit and the ICU benefit from a single and same event, we will pay only the early stage critical illness benefit if the amount of ICU benefit payable is equal to or lower than the early stage critical illness benefit, and else we will pay only the ICU benefit if the amount of ICU benefit payable is higher than the early stage critical illness benefit. For the avoidance of doubt, either the early stage critical illness benefit or the ICU benefit will only be payable if the life insured fulfills both the claim requirements of early stage critical illness benefit and the ICU benefit from a single and same event.
- 5) The ICU stay must not be related to or must not arise as a direct or indirect result of: i) a cosmetic treatment performed on the life insured unless necessitated by injury caused by an accident and the life insured sustains the injury and the cosmetic treatment is approved by us in advance within 90 days of the accident; ii) the life insured's pregnancy, surrogacy, childbirth or termination of pregnancy, birth control, infertility or human assisted reproduction, or sterilization of either sexes; iii) mental disorder, psychological or psychiatric conditions, behavioral problems or personality disorder of the life insured; iv) stay primarily for physiotherapy or for the investigation of signs and/or symptoms with diagnostic imaging, laboratory investigation or other diagnostic procedures; or v) experimental and/or unconventional medical technology/ procedure/therapy performed on the life insured; or novel drugs/medicines/stem cell therapy not yet approved by the government, relevant authorities and recognized medical association in the locality.
- 6) Any advance payments of ICU benefit will be payable one time only throughout the policy term.
- 10) The age referred to in this document is the age of the life insured on his/her next birthday unless otherwise specified.



## Illustrative example

# 1

Peter is a young professional, married with no children. He would like to have critical illness protection with affordable premium to protect himself and his wife, so Peter purchases Swiss Care Critical Illness Insurance Plan and nominates his wife Kitty as the contingent policyholder.



Policyholder and life insured	Mr Peter Lee
Age next birthday of life insured and smoking status	40, non-smoker
Contingent policyholder and beneficiary	Ms Kitty Wong
Sum insured	HKD 2,000,000
Premium renewable term and payment mode	10 years, annually
	
10 <sup>th</sup> Policy year: Peter is diagnosed with Angioplasty and Other Invasive Treatments for Coronary Artery Disease.	The early stage critical illness benefit payable is HKD 400,000.  (the early stage critical illness benefit is calculated based on 25% of sum insured, and subject to a maximum aggregate amount of HKD 400,000 per life insured per product for each early stage critical illness.)
15 <sup>th</sup> Policy year: Unfortunately, Peter suffers from Coma. <i>His wife, Kitty Wong submits the relevant proof to us and she as a nominated contingent policyholder meets the requirements in triggering the policy ownership change. After our approval, Kitty becomes the policyholder of this policy and helps Peter in managing the claim payment effectively and efficiently.</i>	Major critical illness benefit payable is HKD 1,600,000.  It is calculated based on 100% of sum insured minus HKD 400,000 advance payment <sup>2</sup> of Angioplasty and Other Invasive Treatments for Coronary Artery Disease.  <i>Waiver of premiums</i> <i>Since the sum of early stage critical illness benefit and major critical illness benefit reaches the 100% of sum insured, the future premium of this policy would be waived and the policy is still kept in-force.</i>
20 <sup>th</sup> Policy year: Peter passes away.	Death benefit payable is HKD 400,000.  It is calculated based on 120% of sum insured (that is HKD 2,400,000) minus HKD 400,000 of early stage critical illness benefit and HKD 1,600,000 major critical illness benefit paid previously.
In above case, Peter just pays premium HKD 233,200 <sup>^</sup> for the 1 <sup>st</sup> -15 <sup>th</sup> year of this plan, the 16 <sup>th</sup> -20 <sup>th</sup> year premiums are waived while the major critical illness benefit, advance payment <sup>2</sup> of early stage critical illness benefit paid and payable reach 100% of sum insured until the end of the plan. Total benefit paid under this policy is HKD 2,400,000.	
	

### Remarks:

- <sup>^</sup> This premium assumes that the premium will not increase within 15 policy year (except the renewal premium increase on attained age changed on 11<sup>th</sup>-15<sup>th</sup> policy year) and not included levy.
- <sup>2</sup> The advance payment referred to in this product brochure means the amount equivalent to a percentage of the sum insured that we pay in advance to the policyholder. If any advance payment has been made under the plan, we will reduce the death benefit and major critical illness benefit by the advance payment paid.

## Illustrative example

## 2



Ben is married and with a child aged<sup>10</sup> 10 named David. Ben purchases the Swiss Care Critical Illness Insurance Plan for David as the life insured, Ben also nominates his wife Amy Lee as the contingent policyholder.

Policyholder	Mr Ben Chan
Life insured	Mr David Chan
Age next birthday of life insured	10
Contingent policyholder	Ms Amy Lee
Sum insured	HKD 1,200,000
Premium renewable term and payment mode	5 years, annually
5 <sup>th</sup> Policy year: David Chan suffers from an unknown disease and he stays in the ICU of a hospital for three consecutive days.	
The ICU benefit payable is HKD 300,000. It is calculated based on 25% of sum insured, subject to a maximum payment of HKD 400,000 throughout the policy term per life insured per product.	
7 <sup>th</sup> Policy year: Ben Chan suffers from Coma due to a traffic accident.	
No benefit is paid because Ben is the policyholder and not the life insured.  <i>His wife, Amy submits the relevant proof to us and she as a nominated contingent policyholder meets the requirements in triggering the policy ownership change. After our approval, Amy becomes the policyholder of this policy and helps Ben in managing the policy properly for the benefit of David.</i>	

## Remarks:

10) The age referred to in this document is the age of the life insured on his/her next birthday unless otherwise specified.

The above examples are hypothetical and are for illustrative purposes only.

## C) List of covered critical illness

### Major critical illnesses at a glance

<b>Group 1</b>	<b>Cancer</b>	29	Benign Brain Tumor
1	Cancer	30	Coma
2	Cerebral Metastasis	31	Creutzfeld-Jacob Disease
<b>Group 2</b>	<b>Critical Illnesses related to Major Organs and Functions</b>	32	Total Deafness
3	Acute Necrohemorrhagic Pancreatitis	33	Encephalitis
4	Aplastic Anaemia	34	Hemiplegia
5	Chronic Relapsing Pancreatitis	35	Major Head Trauma
6	End Stage Liver Failure	36	Meningeal Tuberculosis
7	End Stage Lung Disease	37	Multiple Sclerosis
8	Fulminant Hepatitis	38	Muscular Dystrophy
9	Kidney Failure	39	Paralysis
10	Major Organ Transplant	40	Parkinson's Disease
11	Medullary Cystic Disease	41	Poliomyelitis
12	Crohn's Disease	42	Primary Lateral Sclerosis
13	Systemic Lupus Erythematosus (SLE)	43	Progressive Bulbar Palsy (PBP)
14	Systemic Scleroderma	44	Progressive Muscular Atrophy
15	Ulcerative Colitis	45	Progressive Supranuclear Palsy
<b>Group 3</b>	<b>Critical Illnesses related to the Heart</b>	46	Spinal Muscular Atrophy
16	Cardiomyopathy	47	Stroke
17	Dissecting Aortic Aneurysm	48	Total Blindness
18	Eisenmenger's Syndrome	<b>Group 5</b>	<b>Other Major Critical Illnesses</b>
19	Heart Attack	49	AIDS due to Blood Transfusion
20	Infective Endocarditis	50	Chronic Adrenal Insufficiency (Addison's Disease)
21	Primary Pulmonary Arterial Hypertension	51	Diabetic Complications
22	Heart Valve Replacement/Repair	52	Ebola
23	Surgery for Disease of the Aorta	53	Elephantiasis
24	Surgery to Coronary Arteries with By-Pass Grafts	54	Haemolytic Streptococcal Gangrene
<b>Group 4</b>	<b>Critical Illnesses related to the Nervous System</b>	55	HIV Acquired due to Assault
25	Alzheimer's Disease/Irreversible Organic Degenerative Brain Disorder	56	Loss of Limbs
26	Amyotrophic Lateral Sclerosis (ALS)	57	Loss of One Limb and One Eye
27	Apallic Syndrome	58	Loss of Speech
28	Bacterial Meningitis	59	Major Burns

60	Occupationally Acquired HIV	66	Severe Myasthenia Gravis
61	Severe Rheumatoid Arthritis	67	Systemic Sclerosis
62	Severe Osteoporosis	68	Chronic Auto-immune Hepatitis
63	Terminal Illness	69	Pheochromocytoma
64	Necrotising Fasciitis	70	Severe Pulmonary Fibrosis
65	Other Serious Coronary Artery Disease	71	Loss of Independent Existence

### Early stage critical illnesses at a glance

1	Angioplasty and Other Invasive Treatments for Coronary Artery Disease	7	Liver Surgery (partial hepatectomy)
2	Carcinoma-in-situ	8	Major Organ Transplantation (on Waiting List)
3	Cerebral Aneurysm Requiring Surgery	9	Surgical Removal of either Left or Right Lung
4	Early Stage Malignancy	10	Cardiac Pacemaker/Defibrillator Insertion
5	Biliary Tract Reconstruction Surgery	11	Acute Aplastic Anaemia
6	Chronic Kidney Disease & Surgical Removal of One Kidney		

#### Remarks:

- Cover for Cancer under major critical illnesses do not include Tumor of the Thyroid (at TNM classification T1N0M0 or a lower stage); Tumor of the Prostate (at TNM classification T1a or T1b or T1c or a lower stage); Chronic Lymphocytic Leukaemia classified as less than RAI stage III; Skin Cancer (except Malignant Melanoma); any Cancer where HIV infection is also present; and any pre-malignant or non-invasive Cancer or Carcinoma-in-situ, or as having either borderline malignancy or low malignant potential.
- Early Stage Malignancy shall mean the presence of one of the following early malignant conditions: (a) Tumor of the Thyroid classified as T1N0M0 according to the TNM classification; (b) Tumor of the Prostate classified as T1a or T1b or T1c according to the TNM classification system; (c) Chronic Lymphocytic Leukaemia classified as RAI Stage I or II; or (d) Non-melanoma Skin Cancer.
- Please refer to the policy provisions for the definitions of covered critical illnesses.



## D) Product information

Issue age	1-71 (age next birthday)	
Product type	Critical illness protection	
Plan type	Basic plan	
Premium renewable term <sup>9</sup>	Yearly/5 years/10 years	
Policy term	Up to the life insured's age of 81 (age next birthday)	
Policy currency	HKD/USD	
Minimum sum insured	Age band <sup>10</sup>	Minimum sum insured
	Age 1-35	HKD 1,000,000/USD 125,000
	Age 36-45	HKD 800,000/USD 100,000
	Age 46-71	HKD 400,000/USD 50,000
Payment mode	Monthly/Semi-annually/Annually	

Remarks:

- 9) Premium renewable term will be renewed for another period same as the chosen premium renewable term to the policy expiry date as specified in the policy schedule. In case the life insured's aged 81 (age next birthday) falls on the policy anniversary date, this policy will be covered up to the day before such date.
- 10) The age referred to in this document is the age of the life insured on his/her next birthday unless otherwise specified.



## E) Important information

### Exclusions

No major critical illness benefit or early stage critical illness benefit or ICU benefit shall be payable for any claims, directly or indirectly, caused by or arising from any of the following occurrences:

1. The critical illness existed before the policy issue date or the policy reinstatement date, whichever is the latest;
2. Any pre-existing conditions from which the life insured has been suffering from;
3. The life insured is diagnosed with a critical illness by a registered medical practitioner, or has shown any signs or symptoms of any critical illness, disease or physical condition which may be the cause or triggering condition of a critical illness within the waiting period of 90 days from the policy issue date or the policy reinstatement date, whichever is the latest (except when a critical illness is caused by an accident);
4. Suicide, attempted suicide or self-inflicted injuries, whether sane or insane;
5. Any Acquired Immune Deficiency Syndrome (AIDS), AIDS-related complex or infection by Human Immunodeficiency Virus (HIV), except for AIDS due to Blood Transfusion or HIV Acquired due to Assault or Occupationally Acquired HIV;
6. Any congenital or inherited disorder or developmental condition (only applicable if the disorder gives rise to signs or symptoms or was diagnosed before the life insured reaches age nine (age next birthday) of the life insured);
7. Narcotics used by the life insured unless it is taken as prescribed by a registered medical practitioner, or the life insured's abusive use of drugs and/or alcohol;
8. Violation or attempted violation of the law or participation in fight, affray or resistance to arrest;
9. War, whether declared or undeclared, revolution or any war like operations;
10. Entering, exiting, operation, being transported, or in any way engaging in air travel except as a fare paying passenger in any aircraft operated by a commercial passenger airline on a regular scheduled passenger trip over its established passenger route.

### Termination

Your policy will be automatically terminated on the earliest of the following:

- (i) The death of the life insured;
- (ii) The lapse or surrender of the policy;
- (iii) Failure to pay premium by the end of the grace period of 30 calendar days after its due date; or
- (iv) The policy expiry date as specified in the policy schedule.

Upon termination as a result of (i), the 120% of sum insured for death benefit minus any major critical illness benefit, advance payment<sup>2</sup> of early stage critical illness benefit, ICU benefit paid and/or payable and indebtedness which may be owing under the policy (if any) will be paid to the beneficiary(ies) as death benefit.

Upon termination as a result of (ii), (iii) or (iv) above, no benefit shall be paid and no premium shall be refunded by us.

You may terminate, or not to renew (if applicable) the policy by providing written notice to us. You can obtain the appropriate form by calling our Customer Care Hotline +852 2968 2383 or by visiting our customer service center.

Remarks:

- 2) The advance payment referred to in this product brochure means the amount equivalent to a percentage of the sum insured that we pay in advance to the policyholder. If any advance payment has been made under the plan, we will reduce the death benefit and major critical illness benefit by the advance payment paid.

## Key risks

### 1. Inflation risk

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.

### 2. Credit risk

Swiss Care Critical Illness Insurance Plan is an insurance policy issued by us. Therefore, the benefits payable under the policy are subject to our credit risks. If we are unable to satisfy the financial obligation of the policy, you may lose your premium paid and benefits.

### 3. Currency conversion and exchange rate risk

We may at our discretion accept any premium payment in currencies other than the policy currency. If it is the case, we will convert the premium paid by you into the policy currency.

The currency conversion will be conducted at a prevailing exchange rate reasonably determined by us in good faith and a commercially reasonable manner with reference to the market rates on the transaction date and is therefore subject to foreign exchange risks. Please refer to [www.zurich.com.hk](http://www.zurich.com.hk) for the prevailing exchange rates.

### 4. Premium adjustment

When you renew this policy, the renewal premium that we will charge you will be based on the premium rate applicable to the life insured according to his attained age on the date of renewal of this policy and the sum insured without health underwriting at each policy renewal. The premium is guaranteed within the first premium renewable term, and the renewal premium is not guaranteed after the first premium renewable term. Zurich reserves the right to review and adjust the premium rates from time to time according to factors such as i) increase in administration and other costs, which we reasonably incur; and/or ii) the cost of additional charges, levies or taxes which apply to policy or to us as a whole; and/or iii) any additional cost associated with changes to legislative or regulatory requirements; and/or iv) expectation in long term critical illness claims; and/or v) increases in any underlying expenses, including reinsurance charges; and/or vi) the impact of medical advance in the treatment and/or cure of applicable mortality and morbidity risks.

## Claim procedure

If you wish to make a claim, you must send us the appropriate claim forms and relevant proof with immediate notice in case of death of the life insured or within 90 days from the date after the diagnosis of critical illness and/or surgery or stayed in Intensive Care Unit (ICU) of a hospital for a consecutive three days or more. You can obtain the appropriate claim form from your licensed insurance intermediary, by calling our Customer Care Hotline +852 2968 2383, download the forms from Zurich website [www.zurich.com.hk](http://www.zurich.com.hk), or by visiting our customer service center.

## Important documents

Your licensed insurance intermediary will explain and give you the following documents before you make an application for a Swiss Care Critical Illness Insurance Plan:

- (i) the product brochure of Swiss Care Critical Illness Insurance Plan;
- (ii) a personalized illustration document, which demonstrates the summary of the Swiss Care Critical Illness Insurance Plan you selected.

## Application

To apply for a Swiss Care Critical Illness Insurance Plan, you must send us a completed application form, a signed illustration document together with all required documents and your initial premium. Zurich Life Insurance (Hong Kong) Limited ("Zurich") reserves the right to reject any application in accordance with Zurich's underwriting requirements. If an application is rejected, Zurich will return the premium and levy (if any) paid by you without any interest.

## Cooling-off period

The cooling-off period is a period during which you may cancel the policy and obtain a refund of any premium and levy (if any) paid by you, within 21 calendar days immediately following either the day of delivery of the policy or the cooling-off notice to you or your nominated representative (whichever is the earlier). Such notice should inform you of the availability of the policy and expiry date of the cooling-off period.

You have to notify Zurich by giving a written notice. Such notice must be signed by you and received directly by Zurich.

## Suicide clause

If the life insured, whether sane or insane, commits suicide within one (1) year from the policy issue date or the reinstatement date, whichever is later, our liability under the policy will be limited to the refund of total premiums paid (without interest) and less any major critical illness benefit, advance payment<sup>2</sup> of early stage critical illness benefit and ICU benefit paid and/or payable and indebtedness (if any) of the policy.

## Borrowing powers

Swiss Care Critical Illness Insurance Plan does not provide any cash value for policy loans and has no borrowing powers.

## Important information about the Insurance Authority Levy

From January 2018, the Insurance Authority ("IA") requires all Hong Kong policyholders to pay a levy on their insurance premiums. The purpose of the levy is to finance the IA, and it is calculated as a percentage of the premium paid. The levy collected by the IA will be imposed on this policy at the applicable rate.

For more information on levy, please visit our website at <http://www.zurich.com.hk/ia-levy> or webpage of the Insurance Authority at [www.ia.org.hk/en](http://www.ia.org.hk/en).

## Complaints and enquiries

If you are dissatisfied with our service, you have the right to complain by contacting us. If you have any enquiries, you can also contact us.

## Governing law

Swiss Care Critical Illness Insurance Plan shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.

## Responsibility

We accept full responsibility for the accuracy of the information contained in the product brochure and confirm, having made all reasonable enquiries, that to the best of our knowledge and belief there are no other facts the omission of which would make any statement misleading.

The information given in the product brochure is for reference only and indicative of the key features of Swiss Care Critical Illness Insurance Plan. For the details of the terms and conditions, please refer to the policy provisions. You are also advised to seek professional advice for your own circumstances.

## Authorization

Swiss Care Critical Illness Insurance Plan is issued by Zurich, which is subject to the prudential regulation of the Insurance Authority.

## Termination right due to regulatory exposure

If you move to another country during the lifecycle of your policy, you must notify us of such planned change prior to such change but no later than within 30 days of such change. Please note that you may no longer be eligible to make payments into your policy. The local laws and regulations of the jurisdiction to which you move may affect our ability to continue to service your policy in accordance with the policy provisions. Therefore, we reserve all rights to take any steps that we deem appropriate, including the right to cancel the policy.

### Remarks:

2) The advance payment referred to in this product brochure means the amount equivalent to a percentage of the sum insured that we pay in advance to the policyholder. If any advance payment has been made under the plan, we will reduce the death benefit and major critical illness benefit by the advance payment paid.



## About Zurich

Zurich Insurance Group (Zurich) is a leading multi-line insurer that serves its customers in global and local markets. With about 55,000 employees, it provides a wide range of property and casualty, and life insurance products and services in more than 215 countries and territories. Zurich's customers include individuals, small businesses, and mid-sized and large companies, as well as multinational corporations. The Group is headquartered in Zurich, Switzerland, where it was founded in 1872. The holding company, Zurich Insurance Group Ltd (ZURN), is listed on the SIX Swiss Exchange and has a level I American Depositary Receipt (ZURVY) program, which is traded over-the-counter on OTCQX. Further information about Zurich is available at [www.zurich.com](http://www.zurich.com).

Zurich Insurance (Hong Kong) is part of the Zurich Insurance Group, with its presence in Hong Kong dating back to 1961. Since then, we have been dedicated to serving the Hong Kong community with a full range of flexible general insurance and life insurance solutions for individuals, as well as commercial and corporate customers – attending to all their insurance, protection and investment needs.

At Zurich Life Insurance (Hong Kong), we protect our customers by providing appropriate health protection and financial protection products. We work closely with our trusted partners to help customers and their loved ones achieve their financial aspirations, look farther, and accelerate towards a brighter future. Further information about Zurich in Hong Kong is available at [www.zurich.com.hk](http://www.zurich.com.hk).



This plan is a critical illness insurance plan that without any savings element. All premiums paid for the insurance and related costs. The information in this document is intended as a general summary for your reference only and does not constitute any part of the insurance contract, or any 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. For full terms and conditions and exclusions, please refer to the policy provisions which shall prevail in case of inconsistency. In the event of any discrepancy between the English and Chinese versions, the English version shall prevail. Zurich Life Insurance (Hong Kong) Limited reserves the right of final approval and decision on all matters.

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Any person who is not a party to the policy (including but not limited to the life insured and the beneficiary) has no rights to enforce any terms of the policy. The Contracts (Rights of Third Parties) Ordinance (Cap. 623 of the Laws of Hong Kong) does not apply to the policy nor any document issued pursuant to the policy.

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