

Prime protection offers the ultimate peace of mind to you

## At Ease

### Critical Illness Insurance Plan



# At Ease Critical Illness Insurance Plan Key Product Features

## Prime protection offers the ultimate peace of mind to you

With proper planning and diligent efforts, we can all accumulate wealth. However, life is unpredictable, illness can strike without warning and may require a substantial part of savings for treatment. The road to recovery may also result in a loss of income, disrupting the entire family's plans.

Although it is not possible to predict when an illness will occur, we can always prepare the best for your family. Medical technology continues to advance but it can be very costly. The "At Ease Critical Illness Insurance Plan" ("At Ease") offers you comprehensive coverage for critical illnesses, providing a lump-sum benefit payment of up to 100% sum assured when the insured is diagnosed with a covered illness or disease. What's more, the benefit will be upgraded up to 150% of the sum assured during the first 10 years. We also allow 2 additional claims if cancer strikes again, helping the insured to receive the most timely and appropriate treatment and recovery care.



## Illness Coverage



### Early Stage Critical Illness Benefit

**53** covered early stage critical illnesses



### Severe Child Disease Benefit

**14** covered severe child diseases

Maximum **20%** sum assured per claim, up to 3 claims in total



### Major Illness Benefit / Death Benefit

**72** covered major illnesses / death  
**100%** sum assured  
(less all benefits paid)



### Coverage Booster Benefit

pay together with Major Illness Benefit / Death Benefit  
**First 10** policy years:  
**50%** sum assured



### Multiple Benefit on Cancer

Cover recurrence, metastasis, continuation of cancer / new cancer

**100%** sum assured for each claim, up to 2 claims  
(Each diagnosis must be at least 1 or 3 years apart)

Maximum accumulated benefit:

**60%**

**150%**

**350%**

## Premium Waiver



### Owner Benefit

All future Basic Plan premiums due will be waived until the insured reached age 25 if the Policy Owner dies



### Premium Waiver Benefit

All future Basic Plan premiums due will be waived if the insured is diagnosed with a major illness

(These are benefits highlights only, all benefits are subject to other policy terms)



## Comprehensive Critical Illness Protection to Safeguard Your Health

### Unremitting Cover for 139 Diseases Up to Age 130<sup>+</sup>

At Ease offers the insured well-rounded critical illness protection against up to 139 covered illnesses or diseases until the age of 130<sup>+</sup>, including **72 major illnesses** (such as cancer, heart attack, stroke and dementia), **53 early stage critical illnesses** (such as carcinoma-in-situ) and **14 severe child diseases** (such as autism). In the event that the insured is diagnosed with a covered illness or disease, we will provide a lump-sum payment, giving you the flexibility to use it for treatment, recovery, family or other expenses. With such financial support, the insured would be able to focus on their recovery journey.

### First 10-year Coverage Upgrade to 150%

If the insured is diagnosed with a covered major illness or passes away within the first 10 policy years, in addition to the payment of Major Illness Benefit or Death Benefit, At Ease will provide a **one-off payment of Coverage Booster Benefit**, which is equivalent to 50% of the sum assured, to boost up coverage for you and the family.

### Waiver on All Premiums to Lighten the Burden

If the insured is unfortunately diagnosed with any of the covered major illnesses, it may place a heavy and long-term burden on family finances. In addition to providing a lump-sum benefit of Major Illness Benefit to ease the burden, At Ease also offers **Premium Waiver Benefit** allowing the insured continue to enjoy the coverage without having to pay the remaining premiums of At Ease.

For details of **Major Illness Benefit**, **Early Stage Critical Illness Benefit**, **Severe Child Disease Benefit**, **Coverage Booster Benefit** and **Premium Waiver Benefit**, please refer to the "Product Summary" and "Benefit Overview" sections.



## Back You Up in Every Way by a Cancer Safety Net

The number of newly diagnosed cancer cases in Hong Kong hit a record high in 2021, with an average of 105 people diagnosed with cancer each day<sup>#</sup>. Cancer has also been the top killer<sup>^</sup> over the years. The World Health Organization predicts that there will be over 35 million new cancer cases worldwide in 2050, a 77% increase from the estimation in 2022\*. Despite the fact that cancer treatments are becoming more advanced, the high incidence of cancer, the risk of recurrence and the high cost of treatment remain a concern of many of us.

After the payment of Major Illness Benefit (regardless of whether the relevant major illness is cancer), At Ease continues to protect the insured with **Multiple Benefit on Cancer**. In the event of recurrence, metastasis, continuation of a cancer, or a new cancer, At Ease will provide **2 additional coverages**, each claim with **100% of the sum assured** payable to help fight against cancer at different stage. **The total benefit amount for cancer can be up to 350% of the sum assured**. For details of **Multiple Benefit on Cancer**, please refer to the "Product Summary" and "Benefit Overview" sections.

<sup>+</sup> For the list of covered illnesses or diseases and the coverage period of individual illnesses or diseases, please refer to the "List of Covered Illnesses and Diseases".

<sup>#</sup> Hong Kong Cancer Registry, Hospital Authority (2021). *Detailed graph on the top 10 cancers in 2021*. Retrieved from <https://www3.ha.org.hk/cancereg/topten.html>

<sup>^</sup> Department of Health, Centre for Health Protection (2023). *Death Rates by Leading Causes of Death, 2001 - 2022*. Retrieved from <https://www.chp.gov.hk/en/statistics/data/10/27/117.html>

\* World Health Organization (2024, February 1). *Global cancer burden growing, amidst mounting need for services*. Retrieved from <https://www.who.int/news/item/01-02-2024-global-cancer-burden-growing-amidst-mounting-need-for-services>





## Dedicated to Looking After Your Loved Ones Together Protection Against Diseases from Congenital Conditions

Some congenital diseases can remain undetected for years until the child is getting older. At Ease provides coverage for illness or disease related to undetected congenital conditions<sup>1</sup>, always taking good care of your children.

### Owner Benefit – Extended Cover for Your Children

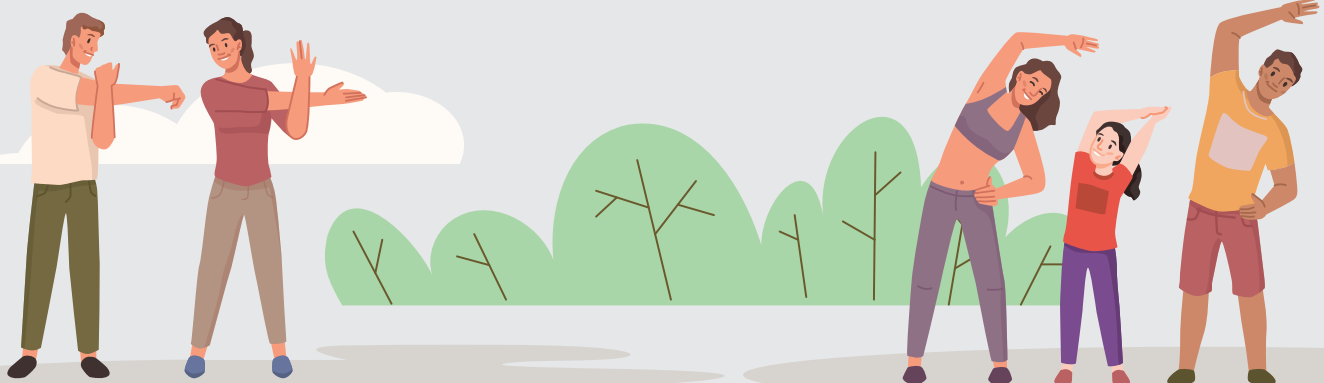
If you are the policy owner of your child's policy, At Ease takes a step further to protect your child. If you unfortunately pass away, the **Owner Benefit will waive the At Ease premiums** for your child's policy up to their 25<sup>th</sup> birthday, ensuring the continuity of their coverage. For details of the **Owner Benefit**, please refer to the "Product Summary" and "Benefit Overview" sections.

No medical examination is required for the policy owner at the time of application, and the child's policy will automatically enjoy the **Owner Benefit**.



## Potential Opportunities for Savings and Wealth Accumulation

At Ease is a participating insurance plan that provides **Guaranteed Cash Value** and **non-guaranteed Terminal Dividend** starting from the 3<sup>rd</sup> policy anniversary date, both of which will be paid under specified circumstances to enhance your protection. For details of the payment of Guaranteed Cash Value and non-guaranteed Terminal Dividend, please refer to the "Product Summary" and "Benefit Overview" sections.



# List of Covered Illnesses or Diseases

## Major Illness

(The coverage period of all covered major illnesses is up to the insured's age of 130 unless otherwise stated.)

Group 1: Cancer	Group 4: Illnesses Related to Major Organs and Functions
1. Cancer <sup>@</sup>	37. Chronic Relapsing Pancreatitis
Group 2: Illnesses Related to the Heart	38. End Stage Kidney Failure
2. Cardiomyopathy	39. End Stage Liver Failure
3. Coronary Artery Bypass Surgery	40. End Stage Lung Disease
4. Dissecting Aortic Aneurysm	41. Fulminant Viral Hepatitis
5. Eisenmenger's Syndrome	42. Haemolytic Streptococcal Gangrene
6. Heart Attack	43. Major Organ or Bone Marrow Transplantation
7. Heart Valve Surgery	44. Medullary Cystic Disease
8. Infective Endocarditis	45. Myelofibrosis
9. Other Serious Coronary Artery Diseases	46. Severe Bronchiectasis
10. Primary Pulmonary Hypertension	47. Severe Crohn's Disease
11. Surgery to Aorta	48. Severe Emphysema
Group 3: Illnesses Related to the Nervous System	49. Severe Pulmonary Fibrosis
12. Alzheimer's Disease / Irreversible Organic Degenerative Brain Disorders (Dementia)	50. Severe Rheumatoid Arthritis
13. Amyotrophic Lateral Sclerosis	51. Severe Ulcerative Colitis
14. Apallic Syndrome	52. Systemic Lupus Erythematosus with Lupus Nephritis
15. Bacterial Meningitis	53. Systemic Sclerosis
16. Benign Brain Tumor	Group 5: Other Illnesses
17. Coma	54. Aplastic Anaemia
18. Creutzfeldt-Jakob Disease (Mad Cow Disease)	55. Blindness
19. Encephalitis	56. Chronic Adrenal Insufficiency (Addison's Disease)
20. Hemiplegia	57. Ebola Hemorrhagic Fever
21. Major Head Trauma	58. Elephantiasis
22. Motor Neurone Disease	59. HIV Infection due to Assault
23. Multiple Sclerosis	60. HIV Infection through Blood Transfusion
24. Muscular Dystrophy	61. Loss of Capacity for Independent Living~
25. Myasthenia Gravis	62. Loss of Hearing
26. Optic Nerve Atrophy	63. Loss of One Limb and Sight of One Eye
27. Paralysis	64. Loss of Speech
28. Parkinson's Disease	65. Loss of Two or More Limbs
29. Poliomyelitis	66. Major Burns
30. Primary Lateral Sclerosis	67. Necrotizing Fasciitis
31. Progressive Bulbar Palsy	68. Occupationally Acquired HIV Infection
32. Progressive Muscular Atrophy	69. Pheochromocytoma
33. Progressive Supranuclear Palsy	70. Severe Psoriasis with Arthritis
34. Spinal Muscular Atrophy	71. Terminal Illness
35. Stroke	72. Total and Permanent Disability~
36. Tuberculosis Meningitis	

<sup>@</sup> The coverage period of Cancer is up to the insured's age of 130 under Major Illness Benefit. The coverage period of Cancer is up to the insured's age of 85 under Multiple Benefit on Cancer; in the case for prostate cancer, the coverage period is up to the insured's age of 75 only.

~ The coverage period of Loss of Capacity for Independent Living and Total and Permanent Disability will start from the insured's age of 16 to the age of 75.

## Early Stage Critical Illness

(The coverage period of all covered early stage critical illnesses is up to the insured's age of 130 unless otherwise stated.)

Group 1: Cancer	Group 4: Illnesses Related to Major Organs and Functions
<ol style="list-style-type: none"> <li>1. Carcinoma-in-situ</li> <li>2. Less Severe Malignancy</li> </ol>	<ol style="list-style-type: none"> <li>31. Adrenalectomy for Adrenal Adenoma</li> <li>32. Biliary Tract Reconstruction Surgery</li> <li>33. Chronic Lung Disease</li> <li>34. Hepatitis with Cirrhosis</li> <li>35. Less Severe Renal Failure</li> <li>36. Less Severe Systemic Lupus Erythematosus</li> <li>37. Liver Surgery</li> <li>38. Major Organ Transplant (on Waiting List)</li> <li>39. Surgical Insertion of Vena-cava Filter</li> <li>40. Surgical Removal of One Kidney</li> <li>41. Surgical Removal of One Lung</li> </ol>
Group 2: Illnesses Related to the Heart	Group 5: Other Illnesses
<ol style="list-style-type: none"> <li>3. Angioplasty and Other Invasive Treatments for Coronary Artery Disease</li> <li>4. Carotid Artery Surgery</li> <li>5. Endovascular Heart Valve Intervention</li> <li>6. Endovascular Treatment of Aortic Disease or Aortic Aneurysm</li> <li>7. Endovascular Treatment of Peripheral Arterial Disease</li> <li>8. Less Severe Cardiomyopathy</li> <li>9. Less Severe Heart Attack</li> <li>10. Less Severe Infective Endocarditis</li> <li>11. Minimally Invasive Direct Coronary Artery By-pass</li> <li>12. Pericardectomy</li> <li>13. Permanent Insertion of Cardiac Defibrillator</li> <li>14. Permanent Insertion of Cardiac Pacemaker</li> </ol>	<ol style="list-style-type: none"> <li>42. Acute Aplastic Anaemia</li> <li>43. Cochlear Implant Surgery</li> <li>44. Diabetic Retinopathy</li> <li>45. Facial Burns due to Accident</li> <li>46. Facial Reconstructive Surgery for Injury due to Accident</li> <li>47. Less Severe Burns to Body due to Accident</li> <li>48. Loss of Hearing in One Ear</li> <li>49. Loss of One Limb</li> <li>50. Loss of Sight in One Eye</li> <li>51. Myelitis</li> <li>52. Osteoporosis with Fractures<sup>&amp;</sup></li> <li>53. Surgical Removal of Pituitary Tumour</li> </ol>
Group 3: Illnesses Related to the Nervous System	
<ol style="list-style-type: none"> <li>15. Cerebral Aneurysm Requiring Craniotomy</li> <li>16. Cerebral Shunt Insertion</li> <li>17. Early Stage Dementia including Early Stage Alzheimer's Disease</li> <li>18. Endovascular Treatment for Cerebral Aneurysm</li> <li>19. Less Severe Bacterial Meningitis</li> <li>20. Less Severe Coma</li> <li>21. Less Severe Creutzfeldt-Jakob Disease</li> <li>22. Less Severe Encephalitis</li> <li>23. Less Severe Head Trauma</li> <li>24. Less Severe Muscular Dystrophy</li> <li>25. Less Severe Myasthenia Gravis</li> <li>26. Less Severe Parkinson's Disease</li> <li>27. Miliary Tuberculosis</li> <li>28. Paralysis of One Limb</li> <li>29. Severe Psychiatric Illness</li> <li>30. Surgery for Subdural Haematoma</li> </ol>	

<sup>&</sup> The coverage period of Osteoporosis with Fractures is up to the insured's age of 70.

## Severe Child Disease

(The coverage period of all covered severe child diseases is up to the insured's age of 18.)

<ol style="list-style-type: none"> <li>1. Autism</li> <li>2. Dengue Haemorrhagic Fever</li> <li>3. Insulin Dependent Diabetes Mellitus</li> <li>4. Intellectual Impairment due to Sickness or Injury</li> <li>5. Juvenile Huntington Disease</li> <li>6. Kawasaki Disease</li> <li>7. Marble Bone Disease (Osteopetrosis)</li> </ol>	<ol style="list-style-type: none"> <li>8. Osteogenesis Imperfecta - Type III</li> <li>9. Rheumatic Fever with Valvular Impairment</li> <li>10. Severe Asthma</li> <li>11. Severe Haemophilia (Haemophilia A and Haemophilia B)</li> <li>12. Still's Disease</li> <li>13. Type I Juvenile Spinal Amyotrophy</li> <li>14. Wilson's Disease</li> </ol>
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### Notes :

- For definition of all the covered illnesses and diseases under At Ease, please refer to the policy provisions.
- The diagnosis and severity of medical conditions of all the illnesses and diseases covered must be supported by histopathology and/or other appropriate test results and investigations, and all medical treatments and surgeries must be confirmed as medically necessary by a specialist. For definition of "medically necessary", please refer to the "Important Notes" section.

# Example 1

(The following example is hypothetical and is for illustrative purpose only.)

Philip has already entered the workforce for several years, and understands the importance of making better planning against the unexpected. He plans to purchase a critical illness insurance product before starting a family, so that the livelihood of himself and his future family will not be disturbed even if he is suffering from illness.

The insured and policy owner: Philip,  
28-years-old, male, non-smoker





## Philip

Age 28	<p>Philip purchased At Ease <b>USD300,000 sum assured</b>, 20-year premium payment period <b>USD6,636 annual premium</b></p>
Age 37	<p>Philip was diagnosed with cancer (Nasopharyngeal cancer) <b>A lump-sum benefit equal to 150% sum assured (i.e. USD450,000); plus Terminal Dividend (USD633):</b></p> <ul style="list-style-type: none"><li>• <b>Major Illness Benefit:</b> 100% sum assured (i.e. <b>USD300,000</b>), plus Terminal Dividend (<b>USD633</b>)</li><li>• <b>Coverage Booster Benefit:</b> 50% sum assured (first 10 policy years)</li></ul> <p><b>Premium Waiver Benefit:</b> premiums for the remaining 10 years were waived</p> <p>Suffering from major illness when striving for the best at your career will seriously upset all the plannings. The lump-sum payment of Major Illness Benefit can serve as emergency funds for surgical treatments and provide immediate support for various family expenses, alleviating the burden on family members. In addition, Coverage Booster Benefit can offer enhanced protection and support, while premium waiver further reduces the financial burden from sickness.</p>
Age 70	<p>Philip was diagnosed with cancer (Liver cancer) <b>Multiple Benefit on Cancer:</b> 100% sum assured (i.e. <b>USD300,000</b>)</p> <p>Philip needed not worry about suffering from cancer after retiring and having no income. A lump-sum payment helped him cover the high costs of cancer treatment and the expenses during retirement.</p>
Age 73	<p>Philip's liver cancer recurred <b>Multiple Benefit on Cancer:</b> 100% sum assured (i.e. <b>USD300,000</b>)</p> <p>Cancer recurrence is not uncommon. After a waiting period of 3 years, Philip received another lump-sum payment. He used this amount to arrange for his stay in a high-quality nursing home. At the same time, the <b>Multiple Benefit on Cancer</b> was paid twice, and the policy would be automatically terminated.</p>
<p>The <b>total benefit amount claimed</b> by Philip was <b>USD1,050,000 plus Terminal Dividend (USD633)</b> under the policy, and the <b>total premium paid</b> of the policy was <b>USD66,360</b>.</p>	

# Example 2

(The following example is hypothetical and is for illustrative purpose only.)

Parents always worry about their children, no matter how old their children become. Parents all hope to see their children grow up healthy and happy. That's why Helen, as a new mother, has decided to purchase her newborn son Marco an At Ease Critical Illness Insurance Plan.

With an average premium of about USD2.6 per day, Helen can provide lifelong critical illness protection for her beloved child. In the unfortunate event of a sudden illness, there will be sufficient coverage.

The insured: Marco (Helen's son),  
0-year-old, male, non-smoker



## Marco

Age 0	Helen purchased At Ease for her son <b>USD100,000 sum assured</b> , 25-year premium payment period <b>USD921 annual premium</b>
Age 5	Marco was diagnosed with severe asthma. <b>Severe Child Disease Benefit</b> : 20% sum assured ( <b>i.e. USD20,000</b> ) The lump-sum payment enabled Marco to receive appropriate treatment and avoided further deterioration. Helen was very much relieved. Moreover, the policy premiums would not increase due to Marco's health condition.
Age 16	Helen passed away accidentally at the age of 46, <b>Owner Benefit</b> was then approved. From the date of death of Helen, Owner Benefit would waive the premium payments due until the policy year that Marco reached the age of 25 (a total of 8 years' premiums). At the policy year that Marco reached the age of 26, the premium payment period of the policy came to an end, and Marco needed not to make any further premium payments while still enjoying lifelong coverage.
Age 55	Marco was diagnosed with endovascular treatment of aortic disease or aortic aneurysm. <b>Early Stage Critical Illness Benefit</b> : 20% sum assured ( <b>i.e. USD20,000</b> ) Marco needed to rest for a few weeks after the surgery, as the breadwinner of the family, his recovery has resulted in a decrease in family income. Fortunately, the Early Stage Critical Illness Benefit was able to provide a temporary relief, alleviating the pressure on providing support to his family.
Age 89	Marco was diagnosed with heart attack. <b>Major Illness Benefit</b> : 100% sum assured deduct all prior claims of Early Stage Critical Illness Benefit and Severe Child Disease Benefit ( <b>i.e. USD100,000 - 20,000 - 20,000 = USD60,000</b> ); <b>plus Terminal Dividend (USD1,267,311)</b> As Marco was in his old age, the recovery process might be prolonged. A lump-sum payment allowed him to choose the suitable treatment, acquire medical equipment or hire private nurse.
The <b>total benefit amount claimed</b> by Marco was <b>USD100,000 plus Terminal Dividend (USD1,267,311)</b> under the policy, and the <b>total premium paid</b> of the policy was <b>USD15,657</b> .	

The above examples assume that:

- the relevant illnesses are not excluded from the coverage of At Ease and have fulfilled the relevant requirements and conditions as set out in the policy provisions;
- no other claim has been paid and / or becomes payable under the policy;
- no withdrawals, policy loans or reductions of the initial sum assured are made throughout the term of the policy;
- all premiums are paid in full when due; and
- the current scale of non-guaranteed Terminal Dividend remains unchanged (The projected values and benefits in the example are calculated based on the Company's current scale determined under current assumed investment return and are not guaranteed. They are provided solely for reference purposes and the actual amount payable may change from time to time with the values being higher or lower than those illustrated.).

# Product Summary

Plan Information				
Product Nature	Critical illness protection			
Plan Type	Basic plan			
Premium Payment Period	10 Years	15 Years	20 Years	25 Years
Issue Age (Age at last birthday)	15 Days – Age 65	15 Days – Age 60	15 Days – Age 55	15 Days – Age 50
Payment Mode	Annual / Monthly			
Premium Structure	Level, premium is not guaranteed to remain unchanged (For premium adjustment factors, please refer to “Key Product Risks” section.)			
Benefit Term	Up to age 130 of the insured (For the specific benefit term of individual benefits, please refer to the Benefit Overview.)			
Policy Currency	USD			
Minimum Sum Assured at Policy Application	USD10,000			

Premium Prepayment <sup>2</sup> (Optional)	
Prepayment Option	You can prepay the premium for at least 1 year, and at most the premiums for the whole premium payment period
Premium Deposit Interest Rate (p.a.)	3.0% (non-guaranteed)

## Benefits

For the coverage term, claimable amount, benefit limit and the maximum number of claims of Major Illness Benefit, Early Stage Critical Illness Benefit, Severe Child Disease Benefit, Coverage Booster Benefit, Multiple Benefit on Cancer, Premium Waiver Benefit, Owner Benefit and Death Benefit, please refer to the "Benefit Overview" section. For the claims procedures, exclusions and other policy terms of At Ease, please refer to the "Important Notes" section.

<b>Major Illness Benefit<sup>3</sup></b>	If the insured is diagnosed with a covered major illness within the coverage period of that major illness, we shall pay the Major Illness Benefit.
<b>Early Stage Critical Illness Benefit<sup>3</sup></b>	If the insured is diagnosed with a covered early stage critical illness within the coverage period of that early stage critical illness, provided that the Major Illness Benefit has not been paid under the policy, we shall pay the Early Stage Critical Illness Benefit <sup>4</sup> .
<b>Severe Child Disease Benefit<sup>3</sup></b>	If the insured is diagnosed with a covered severe child disease within the coverage period of that severe child disease, provided that the Major Illness Benefit has not been paid under the policy, we shall pay the Severe Child Disease Benefit <sup>4</sup> .
<b>Coverage Booster Benefit</b>	If the Major Illness Benefit or Death Benefit becomes payable and the date of diagnosis of the major illness or date of death of the insured is within the first 10 policy years, Coverage Booster Benefit shall be paid together with Major Illness Benefit or Death Benefit.
<b>Multiple Benefit on Cancer</b>	<p>After Major Illness Benefit has been paid, we shall pay the Multiple Benefit on Cancer if the insured is subsequently diagnosed with cancer before the insured's age of 85 and has survived for at least 14 days from the date of diagnosis of such cancer and has fulfilled the following waiting period requirements.</p> <p><b><u>For 1-year-waiting-period scenario</u></b></p> <p>In the event that the insured is subsequently diagnosed with cancer and:</p> <ul style="list-style-type: none"> <li>i) the paid Major Illness Benefit is not related to cancer and Multiple Benefit on Cancer was never claimed; or</li> <li>ii) it is unrelated to any previously diagnosed cancer for which Major Illness Benefit or Multiple Benefit on Cancer has been paid under the Basic Plan ("Preceding Cancer"),</li> </ul> <p>the date of diagnosis of the subsequent cancer must be at least 1 year after whichever is the later of the date of diagnosis relevant to the paid Major Illness Benefit or the date of diagnosis relevant to the paid Multiple Benefit on Cancer.</p> <p><b><u>For 3-year-waiting-period scenario</u></b></p> <p>In the event that the insured is subsequently diagnosed with cancer and:</p> <ul style="list-style-type: none"> <li>i) it is a recurrent or metastatic cancer related to the Preceding Cancer; or</li> <li>ii) it is a continuation of the Preceding Cancer,</li> </ul> <p>the date of diagnosis of subsequent cancer must be at least 3 years after the date of diagnosis of the relevant Preceding Cancer.</p>



Premium Waiver Benefit	<p>If the Major Illness Benefit has been paid under the policy and the policy has not been fully paid-up on the date of diagnosis of the relevant major illness, the Basic Plan premiums due after the date of diagnosis will be waived.</p> <p>For avoidance of doubt, your continuous obligation to pay the Basic Plan premiums under the policy shall not be affected until we approve the claim of Major Illness Benefit.</p>
Owner Benefit	<p>If the policy owner dies while the policy is in effect, we shall waive the Basic Plan premiums due immediately following the date of death of the policy owner until (i) the premium end date or (ii) the insured's age of 25, whichever is earlier, subject to the following conditions:</p> <ul style="list-style-type: none"> <li>i) the policy owner is below the attained age of 50 at the policy issue date, policy commencement date, effective date of change of policy owner or reinstatement date of the policy, whichever is the latest;</li> <li>ii) the death of the policy owner occurs before the insured's age of 18 and the policy owner's age of 75; and</li> <li>iii) the death of the policy owner occurs at least 2 years from the policy issue date, policy commencement date, effective date of change of policy owner or reinstatement date of the policy, whichever is the latest.</li> </ul>
Death Benefit	<p>If the insured dies, provided that the Major Illness Benefit has not been paid under the policy, we will pay the Death Benefit to the beneficiary<sup>5</sup>.</p>
Surrender Benefit	<p>If the policy owner surrenders the policy, provided that the Major Illness Benefit has not been paid under the policy, we will pay the Surrender Benefit and the amount is<sup>6</sup>:</p> <ul style="list-style-type: none"> <li>i) Guaranteed Cash Value at the effective date of surrender; plus</li> <li>ii) Terminal Dividend (if any); less</li> <li>iii) all prior claim(s) of Early Stage Critical Illness Benefit and Severe Child Disease Benefit; less</li> <li>iv) indebtedness of the policy (if any).</li> </ul>
Maturity Value	<p>If the insured is alive on the benefit end date, provided that the Major Illness Benefit has not been paid under the policy, we will pay the Maturity Value and the amount is:</p> <ul style="list-style-type: none"> <li>i) Guaranteed Cash Value as at the benefit end date; plus</li> <li>ii) Terminal Dividend (if any); less</li> <li>iii) all prior claim(s) of Early Stage Critical Illness Benefit and Severe Child Disease Benefit; less</li> <li>iv) indebtedness of the policy (if any).</li> </ul>

# Benefit Overview

Benefit	Benefit Term (subject to other policy terms)	Benefit payable <sup>7</sup>	Maximum number of claims
Death Benefit	Up to age 130	i) 100% Sum Assured; plus ii) Terminal Dividend (if any); less iii) all prior claim(s) of Early Stage Critical Illness Benefit and Severe Child Disease Benefit	1 time
Major Illness Benefit – 72 major illnesses	Up to age 130+		
Coverage Booster Benefit (shall be paid together with the Major Illness Benefit or Death Benefit)	First 10 policy years	50% Sum Assured	1 time
Early Stage Critical Illness Benefit – 53 early stage critical illnesses	Up to age 130+	20% Sum Assured per early stage critical illness (aggregate claimable amount for each of the early stage critical illnesses is subject to a cap of USD50,000 for At Ease policy and all policies of the Company for the same insured)	Up to 3 times in total for Early Stage Critical Illness Benefit and Severe Child Disease Benefit (payable once for each early stage critical illness and severe child disease, except Carcinoma-in-situ of different covered organs, which is payable up to 2 times)
<ul style="list-style-type: none"> <li>• Angioplasty and Other Invasive Treatments for Coronary Artery Disease;</li> <li>• Carcinoma-in-situ;</li> <li>• Diabetic Retinopathy;</li> <li>• Endovascular Treatment of Peripheral Arterial Disease;</li> <li>• Less Severe Malignancy;</li> <li>• Minimally Invasive Direct Coronary Artery By-pass; or</li> <li>• Osteoporosis with Fractures</li> </ul>			
• Other 46 early stage critical illnesses	Up to age 130+	20% Sum Assured per early stage critical illness	
Severe Child Disease Benefit – 14 severe child diseases	Up to age 18	20% Sum Assured per severe child disease (aggregate claimable amount for each of the severe child diseases is subject to a cap of USD50,000 for At Ease policy and all policies of the Company for the same insured)	
Multiple Benefit on Cancer	Up to age 85+	100% Sum Assured	Up to 2 times
Premium Waiver Benefit	Until premium end date	All Basic Plan premiums due after the date of diagnosis in respect of the major illness will be waived	
Owner Benefit	Until (i) premium end date, (ii) 25 <sup>th</sup> birthday of the insured or (iii) the diagnosis date relevant to the Major Illness Benefit, whichever is earlier	Basic Plan premiums due after the death of policy owner will be waived until the end of premium payment period	

<sup>+</sup> For the coverage period of individual illnesses or diseases, please refer to the "List of Covered Illnesses and Diseases".

Remarks:

1. The exclusion of At Ease does not include existing but undetected "congenital disease", benefits will be payable if the diagnosed illness or disease is a covered illness or disease, and all the claims requirements have been fulfilled.
2. The prepaid premiums and interest will be deposited into your Premium Deposit Account. We will deduct the premium from this account directly when it is due. Withdrawal can be made at any time at your own discretion. However, if you withdraw any amount from the Premium Deposit Account or surrender the Policy or the Policy is lapsed due to non-payment of premium within the first 3 policy years, a withdrawal charge will be imposed on the withdrawal amount. For other terms of withdrawal charge and premium prepayment, please refer to the benefit illustration.
3. If two or more covered illnesses or diseases (including the major illness, early stage critical illness and severe child disease as listed in the "List of Covered Illnesses or Diseases") arising from a single and same incident are diagnosed, only one covered illness or disease can be selected for claim submission under the policy.
4. Any Early Stage Critical Illness Benefit and/or Severe Child Disease Benefit paid will not result in a reduction in the sum assured and premiums but will reduce the claimable amount of Major Illness Benefit or Death Benefit of At Ease in future.
5. In the event that there is any information or documents showing that the insured is no longer alive while we are processing the claim of the Major Illness Benefit, Early Stage Critical Illness Benefit or Severe Child Disease Benefit, we shall proceed the claim as a Death Benefit claim.
6. You may request to partially surrender the policy by reducing the sum assured in our prescribed form, provided that no Major Illness Benefit, Early Stage Critical Illness Benefit or Severe Child Disease Benefit has been paid under the policy. If such request is accepted by us, the partial surrender value shall be equal to:
  - i) Guaranteed Cash Value at the effective date of partial surrender; plus
  - ii) Terminal Dividend (if any); less
  - iii) indebtedness of the policy (if any),
 whereas i) and ii) above will be first reduced in proportion to the reduced sum assured for the calculation of the partial surrender value.  
 Upon the date the partial surrender becomes effective, Basic Plan premiums and the sum assured will be reduced. All the benefit amounts under the policy will be adjusted and the Company's liability under the policy shall be proportionally discharged.
7. The indebtedness of the policy (if any) must be deducted from the relevant amount.

## Important Notes

This product brochure is published by China Pacific Life Insurance (H.K.) Company Limited. In this product brochure, the expressions “we”, “us”, “our”, “CPIC Life (HK)” or “the Company” refer to China Pacific Life Insurance (H.K.) Company Limited and the expressions “you” or “your” refer to the policy owner. “At Ease” or “the Basic Plan” refer to “At Ease Critical Illness Insurance Plan”.

At Ease is underwritten by CPIC Life (HK). This product brochure is intended to be distributed in Hong Kong only and shall not be construed as an offer to sell or solicitation to buy or provision of any of our products outside Hong Kong.

This product brochure does not constitute any contract between the Company and any person. For detailed terms, conditions and exclusions of At Ease, please refer to the relevant policy provisions which can be provided upon your request.

### i) Cooling-off Period

If the Company directly receives your request to cancel the policy in a written notice signed by you and the returned policy (if applicable) within 21 calendar days immediately following either the day of the delivery of the policy or the cooling-off notice to you or your nominated representative (whichever is earlier), and provided that no claim payment under the policy has been made, the Company shall cancel the policy and refund the premium(s) paid by you without interest.

### ii) Grace Period

You will have a period of 30 days (“Grace Period”) after the date the premium is due to pay the premium due. If any premium due remains unpaid at the end of the Grace Period, the policy will cease to be in force subject to the “NON-FORFEITURE PROVISIONS” of the policy provisions.

### iii) Automatic Premium Loan

If the net cash value of the policy is equal to or greater than the amount of the relevant unpaid premium, you will automatically be deemed to have used the policy to request a policy loan to pay such premium (“Automatic Premium Loan”). Provided that the net cash value remains sufficient, unless requested otherwise by you, Automatic Premium Loan shall continue to be made for payment of any subsequent overdue premium(s). If the net cash value is greater than zero but lower than the amount of the relevant unpaid premium, it will be applied towards the policy for a shorter coverage period until the net cash value is completely utilized. Afterwards, the policy will be terminated.

### iv) Suicide Exclusion

If the insured commits suicide, whether sane or insane, within 1 year after the latest of the policy commencement date; the policy issue date, or the reinstatement date, the Company’s liability under the policy will be limited to a refund of all premiums paid, without interest, less any amount paid by us and any indebtedness under the policy. In the case of reinstatement, the refund of all premiums paid will be calculated from the reinstatement date.

### v) Obligation of Disclosure

You and the insured under the policy have an obligation to disclose accurately and completely every fact which is material to our assessment of the risk and underwriting decision. Failure to disclose, or misrepresentation of, a material fact and/or fraud will give us the right to contest the validity of the policy, determine that the policy shall be void from inception and deny any claims.

### vi) Medically Necessary

The diagnosis and severity of medical conditions of all the illnesses and diseases covered under At Ease must be supported by histopathology and/or other appropriate test results and investigations, and all medical treatments and surgeries must be confirmed as medically necessary by a specialist, and medically necessary means a medical service, medical treatment and/or hospital confinement which is:

- (i) consistent with the diagnosis and customary medical treatment for a particular illness or disease;

- (ii) in accordance with generally accepted standards of medical practice in the prudent professional judgment of a registered medical practitioner; and
- (iii) not for the convenience of the insured or the registered medical practitioner.

For avoidance of doubt, experimental, screening and preventive services or supplies are not considered medically necessary.

### vii) Key Exclusions

#### Applicable to Major Illness Benefit, Coverage Booster Benefit, Early Stage Critical Illness Benefit, Severe Child Disease Benefit, Multiple Benefit on Cancer and Premium Waiver Benefit

The Company will not pay the (i) Major Illness Benefit, (ii) Coverage Booster Benefit, (iii) Early Stage Critical Illness Benefit, (iv) Severe Child Disease Benefit, (v) Multiple Benefit on Cancer or (vi) Premium Waiver Benefit, as the case may be, if the claim is related to or arisen from below reasons:

- (i) the illness or diagnosis and/or surgery or treatment is resulting directly or indirectly from any Pre-existing Condition (as defined below);
- (ii) a sign or symptom has appeared, a condition has occurred, an illness or disease has been diagnosed and/or a surgery or treatment has been performed within 90 days of the latest of the policy commencement date, policy issue date or reinstatement date. This 90-day waiting period does not apply if that particular sign or symptom, condition, illness or diagnosis and/or surgery or treatment is solely and directly caused by an accident;
- (iii) the illness or diagnosis and/or surgery or treatment is resulting directly or indirectly from the insured’s suicide, attempted suicide or self-inflicted injuries while sane or insane;
- (iv) the illness or diagnosis and/or surgery or treatment is resulting directly or indirectly from Acquired Immune Deficiency Syndrome (AIDS), AIDS-related complex or infection by Human Immunodeficiency Virus (HIV), except for HIV Infection due to Assault, HIV Infection through Blood Transfusion and Occupationally Acquired HIV Infection as defined under the policy provisions;
- (v) the illness or diagnosis and/or surgery or treatment is resulting directly or indirectly from any narcotics used by the insured unless taken as prescribed by a registered medical practitioner, or the insured’s abuse of drugs and/or alcohol; or
- (vi) war (whether declared or not), criminal event, rebellion, insurrection, riot or civil commotion.

“Pre-existing Condition” shall mean any condition or illness which: (i) has existed or was existing or (ii) the cause or the signs or symptoms of which has existed or was existing or (iii) the insured has suffered or was suffering from, prior to the latest of the policy commencement date, policy issue date or reinstatement date.

#### Applicable to Owner Benefit

No Premium(s) shall be waived by us under the Owner Benefit if the death of the policy owner is related to or arise as a direct or indirect result of the followings:

- (i) assault, murder, riot, civil commotion, strikes or terrorist activities;
- (ii) war whether declared or undeclared or any act thereof, invasion or any warlike operations;
- (iii) suicide or attempted suicide or self-inflicted injuries while sane or insane;
- (iv) violation or attempted violation of the law or resistance to arrest or participation in any brawl or affray;
- (v) engaging in or taking part in driving or riding in any kind of race, professional sports, underwater activities involving the use of breathing apparatus, or flying or other aerial activity except as a fare-paying passenger in a commercial aircraft;
- (vi) accident occurring while or because the policy owner is affected by alcohol or any drug;
- (vii) poison, gas or fumes whether voluntarily or involuntarily taken; or
- (viii) childbirth, pregnancy, miscarriage or abortion.

**viii) Terminal Dividend**

Terminal Dividend is an one-time non-guaranteed dividend and is only payable upon the occurrence of the events specified in the policy provisions. The amount of Terminal Dividend is determined in accordance with the dividend rate declared by us annually. All the projected amount payable in future may be increased or decreased each time when it is determined and declared by us.

**ix) Premium Adjustment**

Premium rates of the Basic Plan are not guaranteed. We reserve the right to adjust the premium rate of the Basic Plan at any policy anniversary date for any class of the insured with a similar risk profile due to factors including but not limited to investment returns, claims experience, policy persistency and operating expenses. We shall provide written notice to you prior to any adjustment.

**x) Claims**

For making claims, you must submit the required form and proof of claim. For details of eligibility of claim, notice of claim and proof of claim, please refer to policy provisions. To obtain relevant forms and/or inquire about the claims procedures, please refer to the Company's website [hklife.cpic.com.cn](http://hklife.cpic.com.cn) or refer to your licensed Insurance Intermediary or contact our Customer Service Hotline at (852) 3169 5500 (Hong Kong) or 95500 (Mainland).

If the diagnosis, surgery, procedure, treatment or any other medical service is received by the insured in a hospital in Mainland China, it must be a hospital on the list of designated hospitals in Mainland China published by us in order to be eligible to claim the relevant benefit under the policy. The Company shall make publicly available such list by means as we think fit and reserves the right to revise it from time to time without giving prior notice. You may refer to the Company's website [hklife.cpic.com.cn](http://hklife.cpic.com.cn) for retrieval of the most current list.

**xi) Policy Termination**

At Ease shall automatically be terminated on the occurrence of the earliest of the following:

- (i) the end of Grace Period if the policy lapses pursuant to "GRACE PERIOD" provision of the policy provisions;
- (ii) the death of the insured;
- (iii) the amount of indebtedness exceeds the amount of the Guaranteed Cash Value less all prior claim(s) of Early Stage Critical Illness Benefit and Severe Child Disease Benefit;
- (iv) the date on which Major Illness Benefit is paid (if the date of diagnosis relevant to the paid Major Illness Benefit is later than the policy anniversary date on or immediately following the 85<sup>th</sup> birthday of the insured);
- (v) the policy anniversary date on or immediately following the 85<sup>th</sup> birthday of the insured (if Major Illness Benefit has been paid and the date of diagnosis relevant to the paid Major Illness Benefit is on or before the policy anniversary date on or immediately following the 85<sup>th</sup> birthday of the insured);
- (vi) Multiple Benefit on Cancer has been paid twice;
- (vii) the surrender of the policy; or
- (viii) the maturity of the policy.

For the termination condition of respective benefits, please refer to policy provisions.

Termination of policy or respective benefits will not affect any rights, claim or benefit arising under the policy or respective benefit prior to date of termination unless otherwise stated in policy provisions.

To apply for policy surrender, you must submit the required form. To obtain relevant forms, please refer to your licensed Insurance Intermediary or contact our Customer Service Hotline at (852) 3169 5500 (Hong Kong) or 95500 (Mainland). Policy surrender is subject to other terms, please refer to policy provisions for details.

**xii) Collection of Premium Levy by Insurance Authority ("IA")**

Effective from 1 January 2018, all policy owners are required to pay a levy on their premium to IA through insurance company. For details, please visit IA's website [www.ia.org.hk](http://www.ia.org.hk).



## Key Product Risks

### Non-Guaranteed Benefits

The total return of At Ease consists of Guaranteed Cash Value and non-guaranteed Terminal Dividend. The actual amount of non-guaranteed benefits payable may be different from those illustrated in the benefit illustration. At Ease may make certain portion of its investment in growth assets. Returns of growth assets are generally more volatile than bonds and other fixed income assets. Please read carefully the target asset allocation of the product disclosed in this product brochure which may affect the dividend payable. If you wish to learn more about our investment strategy, asset allocations and dividend philosophy, please read the "Participating Policy" section.

### Risk of Non-Payment of Premium

We recommend you to pay all premium(s) on time, otherwise you may receive an amount considerably less than the total amount of premiums paid. If any premium remains unpaid at the end of Grace Period, we will apply "Automatic Premium Loan" automatically. Please refer to point ii) and iii) of "Important Notes" section for details. If the net cash value of the policy is completely utilized, the policy will be automatically terminated and you will lose your coverage.

### Risk of Early Surrender / Partial Surrender

We recommend you to carefully consider your financial capability, cash flow and liquidity needs before making any purchase decision. The return you may get back upon early surrender of the policy may be substantially less than the amount you expected and even less than the total premiums you have paid, resulting in significant loss. Partial surrender of the policy will lower the benefits payable under the policy and the ability to reach your financial goals.

### Inflation Risk

If the actual rate of inflation in future is higher than expected, the purchasing power of the amount you receive from the policy may be lower than expected.

### Credit Risk

At Ease is subject to the credit risk of CPIC Life (HK). If CPIC Life (HK) defaults on its obligations in respect of the policy, you may lose the premiums paid and benefits.

### Currency Risk

**Foreign Exchange Rate Risk** - Currency exchange rate may rise as well as fall. Any transactions involving foreign currencies are subject to currency risk. The exchange rate between foreign currency and HKD will be the market-based prevailing exchange rate determined by CPIC Life (HK) from time to time, which may not be the same as the spot rate of banks. If the policy currency is denominated in a currency other than HKD, the fluctuation in the exchange rate may result in losses if a customer chooses to pay premiums in HKD, or requests to receive surrender value or other policy entitlements payable in HKD.

## Participating Policy

### Investment Strategy

Our investment philosophy aims to provide you with stable returns, protect your interest and reasonable expectations on risks, minimize volatility in investment returns, manage risk and asset-liability matching effectively and maintain reasonably adequate liquidity. We will regularly review our long-term investment strategy. If there is any material change, we will make timely disclosure on the respective changes in dividends, accumulation interest rate, etc. and the impacts.

### Asset Allocations

Currently, the target asset allocation of At Ease is as follows:

Asset Class	Target Asset Mix
Bonds and other fixed income assets	60% - 100%
Growth assets	0% - 40%

The assets predominantly consist of fixed income assets with solid credit ratings and long-term prospects issued by government and corporate entities. Growth assets might include equity type investments and alternative investments.

### Currency Strategy

For bond or other fixed income assets, we aim to match reasonably well with the underlying policy currency to minimize currency risk. For growth assets, currency risk exposure will depend on our investment philosophy, policy and the geographic location of the underlying investment. We may use currency derivatives to manage the impact of currency risk.

### Dividend and Bonus Philosophy

Participating policy provides policy owners an opportunity to receive a share of profits attributable to the participating life insurance business of CPIC Life (HK) by means of dividends. The actual amount of dividends is determined by the stipulated surplus sharing approach in our policy, which is based on our past experience and the long-term expectation of the participating life insurance business in the future. Dividend amount mainly depends on the overall performance of the participating life insurance business of the Company, taking into account factors including but not limited to investment returns, claims experience, policy persistency and operating expenses. The actual amount of dividends payable is recommended by our appointed actuary according to the Company's policy and approved by the board of directors.

Please refer to the following webpage to find out more about our dividend management philosophy and dividend history.

English : [https://hklife.cpic.com.cn/dividend\\_philosophy.html#en](https://hklife.cpic.com.cn/dividend_philosophy.html#en)

Traditional Chinese : [https://hklife.cpic.com.cn/dividend\\_philosophy.html#tc](https://hklife.cpic.com.cn/dividend_philosophy.html#tc)

Simplified Chinese : [https://hklife.cpic.com.cn/dividend\\_philosophy.html#sc](https://hklife.cpic.com.cn/dividend_philosophy.html#sc)

Please note that past performance of dividend is not an indicator for its future performance.

## China Pacific Life Insurance (H.K.) Company Limited

### Customer Service Centre:

Room 1802, 18/F Lee Garden One, 33 Hysan Avenue,  
Causeway Bay, Hong Kong

**Customer Service Email:** [wecare@cpiclife.com.hk](mailto:wecare@cpiclife.com.hk)

**Website:** [hklife.cpic.com.cn](http://hklife.cpic.com.cn)

### Customer Service Hotline:

Hong Kong: (852) 3169 5500  
Mainland: 95500

### Service Hours:

Mon-Fri 9:00am – 6:00pm, Sat, Sun & Public Holidays Closed

### More about China Pacific Life Insurance (H.K.) Company Limited

China Pacific Life Insurance (H.K.) Company Limited ("CPIC Life (HK)" or "the Company") is a wholly-owned subsidiary of China Pacific Life Insurance Co., Ltd., with a vision "to be the best customer experience life insurance company in Hong Kong". CPIC Life (HK) is committed to providing customers with comprehensive life insurance and wealth management products to meet the customers' needs at different stages of life. The Company persists in customer orientation and consistently upgrades the Golden Triangle system of products and services centring on 3 core needs of customers: health protection, wealth management and retirement and offers the brand image of "Responsible, Intelligent and Caring" CPIC service to the customers.