

## KEY PRODUCT RISKS

This document is intended to provide a brief summary of the key product risks only. Please refer to the Plan Terms and Conditions for details and for meanings of capitalised terms.

### **Change of Residency**

You must inform us within thirty (30) days of a change of residency of the Insured Person to a city or country outside of Hong Kong that is proposed to last permanently or for one-hundred-and-eighty-three (183) consecutive days or more. Upon notification, we shall have the right to re-underwrite this Plan, which may result in an extra loading applied to your policy or even policy termination. In case of policy termination, we will refund premium(s) paid for the period in which no cover will be in place without interest.

### **Termination**

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

- (a) when we pay the Major Critical Illness Benefit;
- (b) the death of the Insured Person;
- (c) the Plan Anniversary immediately following the one-hundredth (100<sup>th</sup>) birthday of the Insured Person; and
- (d) the date on which this Plan is cancelled or terminated.

Termination of this Plan shall be without prejudice to any claim arising prior to such termination unless otherwise stated. The payment or acceptance of any premium hereunder subsequent to termination of this Plan shall not create any liability upon us but we will refund any such premium without interest.

### **Our Right to Cancel the Plan**

We reserve the absolute right to cancel this Plan anytime by giving you at least thirty (30) days prior notice. The unearned portion of the premium at the date of cancellation shall be refunded without interest.

### **Product Feature Revision**

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

### **Premium Adjustment Risk**

Standard Premium rates are not guaranteed and are subject to change based on our emerging experience in relation to claims, persistency and expenses and any change in the benefit structure. Therefore, Renewal premiums may be higher or lower than the premium currently reflected.

### **Credit and Solvency Risk**

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

### **Inflation Risk**

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

## KEY EXCLUSIONS

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

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

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

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