

Life Insurance

Lifelong Promise • Lifelong Partner



## Caring Accident Medical Insurance Plan

Customer Service Hotline

**399 95519** [www.chinalife.com.hk](http://www.chinalife.com.hk)

Regular exercise is part of a healthy life while hiking or running is fun and enjoyable. However, accidents can never be predicted. Caring Accident Medical Insurance Plan (the "Plan") provides sufficient financial support, helping you and your family overcome unexpected financial hardships with ease.



## Plan Features

### Accidental hospitalization medical expenses benefit<sup>1</sup>

If the insured is hospitalized due to an accidental injury, he/she will receive an accidental hospitalization medical expenses benefit of up to HKD35,000 per accident. The Plan will reimburse the actual medical expenses<sup>1</sup> incurred by the insured, such as surgical expenses, X-ray expenses, hospital charges, nursing treatments and ambulance hire expenses etc.

### Hiking or running race double accidental hospitalization medical expenses benefit<sup>2</sup>

If the insured suffers from accidental injury when participating in hiking or running race<sup>2</sup> and hospitalization is required, he/she will receive a hiking or running race double accidental hospitalization medical expenses benefit<sup>2</sup> of up to HKD35,000 per accident, offering extra protection for those who love sports and healthy living.

### Accidental extended medical expenses benefit<sup>3</sup>

#### Outpatient expenses benefit

The Plan will reimburse the outpatient medical expenses incurred if the insured undergoes treatment as a result of accidental injury. Please refer to the "benefit schedule" for details.

#### Chinese medicine practitioner bone-setting expenses, Chinese medicine practitioner acupuncture expenses, physiotherapy expenses and chiropractic expenses benefit

The Plan will reimburse the Chinese medicine practitioner bone-setting, Chinese medicine practitioner acupuncture, physiotherapy and chiropractic expenses incurred if the insured undergoes treatment as a result of accidental injury. Please refer to the "benefit schedule" for details.

### Accidental total and permanent disability benefit<sup>4</sup>

If the insured suffers from total and permanent disability as a result of an accidental injury, the Plan will provide an accidental total and permanent disability benefit which is equal to 100% of the sum assured, giving you and your family financial support at a time of need. The policy will then be terminated.

### Accidental death benefit

If the insured suffers from accidental injury and passes away from the accidental injury within 180 days from the date of occurrence of the accidental injury, the beneficiary will receive an accidental death benefit which is equal to 100% of the the sum assured to relieve your family's financial burden.

### Compassionate death benefit

In the event that the insured passes away due to any cause other than an accident, the beneficiary will receive a compassionate death benefit, which is up to HKD10,000 or equal to 101% of the accumulated premium due and paid, whichever is higher.

### Coverage without geographical limitation

The Plan is available to people from Mainland China, Hong Kong, Macau and Singapore. There is no geographic limitation on the coverage, so the Plan is suitable to those who love hiking or running races.

## Enrollment Terms

<b>Issue age:</b>	Age 18 to 60	
<b>Benefit term:</b>	Yearly renewable and guaranteed renewal for 5 years, up to the policy anniversary immediately following the insured's 65 <sup>th</sup> birthday	
<b>Premium payment term:</b>	Payable every year or every month throughout the benefit term	
<b>Premium payment mode:</b>	Annual or monthly <sup>5</sup>	
<b>Policy currency:</b>	HKD	
	<b>Plan 1 (HKD)</b>	<b>Plan 2 (HKD)</b>
<b>Sum assured:</b>	500,000	1,000,000
<b>Monthly premium*:</b>	119.97	174.96
<b>Annual premium*:</b>	1,379	2,011

\* All premiums exclude levy and are rounded to the nearest 2 decimal places or whole number (if applicable).

## Benefit Schedule

Items	Plan 1 (HKD)	Plan 2 (HKD)
Accidental death benefit	500,000	1,000,000
Accidental total and permanent disability benefit	500,000	1,000,000
Accidental hospitalization medical expenses benefit <sup>1</sup> (per accident)	25,000	35,000
Hiking or running race <sup>2</sup> double accidental hospitalization medical expenses benefit <sup>1,2</sup> (per accident)	25,000	35,000
Accidental extended medical expenses benefit <sup>3</sup>		
<u>Outpatient expenses benefit</u>		
- Maximum benefit amount per day per accident	350	350
- Maximum no. of claims per accident	3 times	3 times
- Maximum benefit amount per policy year	2,500	3,500
<u>Chinese medicine practitioner bone-setting expenses, Chinese medicine practitioner acupuncture expenses, physiotherapy expenses and chiropractic expenses benefit</u>		
- Chinese medicine practitioner bone-setting expenses and Chinese medicine practitioner acupuncture expenses (maximum benefit amount per day per accident)	100	100
- Physiotherapy expenses and chiropractic expenses (maximum benefit amount per day per accident)	350	350
- Maximum no. of claims per accident	3 times	3 times
- Maximum benefit amount per policy year	2,500	3,500
Compassionate death benefit	HKD5,000 or 101% of accumulated premium due and paid (whichever is higher)	HKD10,000 or 101% of accumulated premium due and paid (whichever is higher)

### Notes:

- The Plan will reimburse the actual medical expenses which are reasonable and customary incurred as a result of hospitalization due to accidental injury suffered by the insured, subject to the maximum benefit amount per accident. The cost of dental treatment is excluded unless such cost is necessarily incurred due to the necessary dental treatment for the sound and natural teeth of the insured and is caused by an accident (excluding denture and related expenses).
- (a) Running race means the insured participates in a running race with a participation proof issued by the organizer of the race. Participation proof includes but not limited to race qualification proof or number bib etc.  
(b) Hiking means activities on foot that is taken place in outdoor environments and distance is measured in kilometres.  
(c) If the insured is entitled to the accidental hospitalization medical expenses benefit and the first day of accidental hospital confinement fulfils the following conditions, the hiking or running race double accidental hospitalization medical expenses benefit will be offered:
  - The insured is hospitalized due to an accidental injury caused by participating in a running race, and the first day of accidental hospital confinement must be within 24 hours from the official race specified completion time of the insured; or
  - The insured is hospitalized due to an accidental injury caused by hiking on Sundays or statutory holidays in the Hong Kong Special Administrative Region, and the first day of accidental hospital confinement is on Sundays or statutory holidays in the Hong Kong Special Administrative Region.
- The amount claimed in accidental extended medical expenses benefit will be deducted from the accidental hospitalization medical expenses benefit of the same accident (if applicable).
- Total and permanent disability means as a result of accidental injury and commencing within 180 days from the date of the accident, the insured has sustained a total and permanent disability. After 12 calendar months of continuous total disability, the insured is still completely unable to engage in any work, occupation or profession for compensation, wages or profit.
- If the required renewal premium is paid by you within the grace period, the policy shall continue to be in force. For details, please refer to the policy provisions issued by China Life (Overseas).

## Important Information:

This product brochure is for reference only. It does not form a contract between China Life (Overseas) and anyone or any entity else. The detailed terms, conditions and exclusions of the Plan are subject to the relevant policy contract. You are reminded to review the policy contract and all relevant product materials and to seek independent professional advice if necessary. For a copy of the policy contract, please contact China Life (Overseas) for enquiry.

1. The Plan is underwritten by China Life Insurance (Overseas) Company Limited ("China Life (Overseas)", the "Company" or "us/we/our"). China Life (Overseas) is responsible for the features, underwriting and benefit payments under the Plan. You should fully understand all of the risks involved in this Plan and consider whether this Plan is affordable and suitable to you before making your application.
2. China Life (Overseas) shall make the final decisions on the underwriting and claims. We shall rely on your submitted information to assess whether to accept or decline your application, and shall refund any premium and levy (if any) paid without interest for declined cases.
3. This is a non-participating life insurance plan and therefore dividends are not available to the Plan.
4. Exclusions – The policy shall not cover any claims if the Insured is engaged in any of the following activities or if the consequences directly or indirectly caused by any of the following events occur to the insured: (1) any pre-existing conditions of the insured; (2) any acts or activities that violate the laws of Hong Kong or the laws of the place where the insured stays; (3) any injury caused by accident within 2 days (both dates inclusive) after the policy is effected; (4) congenital illnesses or intrinsic illnesses existed before applying for this policy; (5) self-inflicted injuries or suicide (whether sane or not) (not applicable to "compassionate death benefit" under the benefit table); (6) participating in hunting, mountaineering, motor racing, horse racing, ice-skiing, skiing, scuba-diving, hang-gliding, parachuting, boxing or any other competitions, or participating in professional competitions of any sports (except running race); (7) engaging in service in the forces, police or warlike operations, or performing duty of any kind in aircrafts; (8) war, act of hostility (whether war declared or not), civil war, rebellion, civil commotion or activities of terrorism; (9) riots or strike, unless these events happen when the insured is in overseas (for the avoidance of doubt, regardless of the insured is in overseas or not, this policy will not provide coverage on situations that the insured is being arrested or resisting an arrest or avoiding an arrest due to violation of law); (10) contamination resulting from nuclear weapons, ionizing radiation, nuclear fuel or waste produced from the combustion of nuclear fuel (the said nuclear combustion shall include any self-sustaining process of nuclear fission); (11) taking of drugs, abuse of alcohol or the taking of poison; (12) inhaling poisonous gas except from hazard incident; (13) entering, departing from, driving or flying on or being situated by any means in an aerial vehicle except as a fare-paying passenger of a scheduled flight of a scheduled route on a commercial aircraft of an airline; or; (14) the insured's employment status, occupation, job duty or other tasks with remuneration is categorized as high risk category and not covered under this policy, and an accident occurs during execution of the job, occupation and task.

In point 9 of the exclusions, "overseas" means the places outside the issuing state that is stated in the insured's identity document which is used for policy application of this policy. For the holder of People's Republic of China passport (excluding Hong Kong Special Administrative Region passport and Macao Special Administrative Region passport) or People's Republic of China resident identity card, "overseas" means places outside People's Republic of China (excluding Hong Kong, Macau and Taiwan); for the holder of Hong Kong Special Administrative Region passport or Hong Kong identity card, "overseas" means places outside Hong Kong Special Administrative Region; for the holder of Macao Special Administrative Region passport or Macao Special Administrative Region resident identity card, "overseas" means places outside Macao Special Administrative Region; for the holder of Singapore passport or Singapore National Registration Identity Card, "overseas" means places outside Singapore.

In addition, the information stated in this product brochure is for reference only. Please refer to the "general provisions" and "benefit provisions" for the detailed terms, conditions and exclusions of the Plan such as incontestability, suicide and fraud etc. or all exclusions.

5. Limitation of benefit – if the insured is eligible to "accidental death benefit", "accidental total and permanent disability benefit" and "compassionate death benefit" more than one benefits in the claim of the same accident, only the proceeds in the highest amount will be payable by China Life (Overseas).

6. Non-payment of premium - You should pay premiums on time according to the selected premium payment term. If the due premium remains unpaid upon the expiry of the grace period, the policy will be terminated in accordance to the clauses as stated on the "grace period and lapse of policy" section of the "general provisions" and you will lose the coverage. If an insured event occurs during the grace period, China Life (Overseas) shall still be responsible for the insurance coverage but any outstanding premium for the policy year wherein the insured event occurs shall be deducted from any amount which may be payable under the policy.
7. Cooling-off right - You have the right to cancel the policy within the cooling-off period and obtain a refund of any premiums and premium levy (if any) paid provided that no claim has been made under it. You must submit a written notice signed by you to China Life (Overseas) at 22/F, CLI Building, 313 Hennessy Road, Wan Chai, Hong Kong within 21 calendar days after the delivery of the policy or Notice of Policy Issuance (telling you about the availability of the policy and the expiry date of the cooling-off period) to you or your representative, whichever is earlier.
8. Change of occupation - The insured must immediately notify China Life (Overseas) in writing of any change in his/her employment status, occupation, job duty or other tasks with remuneration. If the employment status, occupation, job duty or other tasks with remuneration of the insured is categorized as high risk category and not covered under this policy, the policy shall be terminated from the date of change of his/her employment status, occupation, job duty or other tasks with remuneration. China Life (Overseas) will refund the premium paid without interest on a pro-rata basis for the remaining period of insurance from the date of change of his/her employment status, occupation, job duty or other tasks with remuneration. If the insured does not notify China Life (Overseas) in writing of any change in his/her employment status, occupation, job duty or other tasks with remuneration, this policy shall not cover any claims arising after the change of his/her employment status, occupation, job duty or other tasks with remuneration.

### What are the key product risks?

#### Credit risk:

The Plan is a life insurance policy issued by China Life (Overseas). Any premium paid will become part of our assets and our financial strength will affect our ability to meet our contractual obligations to you under the policy. Therefore, you are subject to our credit risk.

#### Inflation risk:

The cost of living in the future may be higher than expected due to the effects of inflation. Therefore, your current planned benefits and/or returns may be insufficient to meet your future needs even if we fulfill all of our contractual terms and obligations.

#### Policy termination:

The policy will be terminated upon the occurrence of any of the following events (whichever is earlier): (a) the policy anniversary immediately following the insured's 65<sup>th</sup> birthday; or (b) the death of the insured; or (c) one of these benefits: "accidental total and permanent disability benefit", "accidental death benefit" or "compassionate death benefit" has been paid; or (d) the due premium has not been paid within 31 days after the premium due date; or (e) the policy is terminated due to the circumstances as set out in clause 8 "change of occupation" under "Important Information" section; or (f) the lapse or surrender of the policy.

After the cooling-off period, if the policy is terminated within the policy year, China Life (Overseas) will not refund any premium irrespective of whether any payment of claim is made in that policy year.

#### Premium adjustment and renewal:

China Life (Overseas) has the absolute right and discretion to adjust the renewal premium payable under the policy at the end of each coverage period. Factors leading to premium adjustment may include but are not limited to the experience in claims, policy surrender, investment return, and expenses incurred by and/or in relation to this product.

Effective from 1 January 2018, all policyholders are required to pay a levy on each premium payment made for both new and in-force policies to the Insurance Authority (the "IA"). For levy details, please visit our website at [www.chinalife.com.hk](http://www.chinalife.com.hk) or contact our customer service hotline at 399 95519 or visit IA's website at [www.ia.org.hk](http://www.ia.org.hk).

This product brochure is for distribution in Hong Kong only and shall not be construed as any provision of or offer to sell or solicitation to buy any insurance product outside Hong Kong. China Life (Overseas) does not provide or offer to sell any insurance product outside Hong Kong. The above information is for reference only. The detailed terms, conditions and exclusions of the Plan are subject to the terms and conditions of the policy contract of the Plan. For a copy of the terms and conditions of the policy contract, please contact China Life (Overseas) for enquiry.

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