中國人壽 CHINA LIFE | 海外

Life Insurance

Lifelong Promise • Lifelong Partner

Comfort Accident and Disability Protection Plan

Customer Service Hotline
399 95519 www.chinalife.com.hk

Accidents can never be predicted. Comfort Accident and Disability Protection Plan (the "Plan") provides sufficient financial support to help you and your family to overcome unexpected financial hardships with ease.

Plan Features

Accidental death benefit

In case the insured suffers from accidental injury and passes away from the accidental injury within 180 days from the date of accident, the Plan will pay an amount equivalent to 100% of the sum assured as accidental death benefit to relieve your family's financial burden.

If the accident happens while the insured is travelling on public conveyance[1] as a fare-paying passenger and the insured passes away from the accidental injury within 180 days from the date of accident, the benefit amount payable will be 200% of the sum assured. In case the accident occurs while the insured is travelling on a public air conveyance[2] as a fare-paying passenger, the benefit amount payable will be increased to 300% of the sum assured.

Accidental total and permanent disability benefit

Should the insured suffer from total and permanent disability[3] as a result of an accident and is diagnosed by a registered medical practitioner within 180 days from the date of accident, the Plan will provide the accidental total and permanent disability benefit, giving you and your family financial support at a time of need.

Accidental burn benefit and compassionate death benefit

In the unfortunate event that the insured suffers from third degree burns[4] in an accident, the benefit amount payable will be 50% of the sum assured. The Plan will also provide the beneficiary with a compassionate death benefit in case the insured passes away due to any cause other than an accident while the policy is in force. The policy will be terminated after the accidental burn benefit or compassionate death benefit has been paid.

24-hour worldwide emergency assistance service[5]

If the insured is diagnosed with an illness or is injured in an accident outside the country of residence, he/she will access comprehensive coverage under the free 24-hour worldwide emergency assistance service.

Easy enrollment and guaranteed renewal

You can enroll into the Plan by answering a few simple questions. The Plan is yearly renewable and provides guaranteed renewal up to 5 years.

Benefit Schedule

	Items	% of sum assured
1	Accidental death benefit (excluding accidents when travelling on public conveyance[1] and public air conveyance[2])	100%
2	Accidental death as passenger on public conveyance[1] (excluding any public air conveyance[2]) benefit	200%
3	Accidental death as passenger on public air conveyance[2] benefit	300%
4	Accidental total and permanent disability benefit	100%
5	Accidental burn benefit	50%
6	Compassionate death benefit	HKD1,000

The policy will be terminated if any of the above benefits is payable.

Enrollment Terms

Issue / Renewal age:	15 days to age 60
Benefit term:	To the policy anniversary immediately following the insured's 65th birthday or the end of the 5-year period guaranteed renewal right, whichever is earlier
Premium payment term:	Payable every year throughout the benefit term
Premium payment mode:	Annual[6]
Policy currency:	HKD
Minimum sum assured:	HKD500,000

Notes:

1. Public conveyance means any bus, school bus, minibus, coach, taxi, ferry, hovercraft, hydrofoil, ship, train, tram, underground train or other means of mechanically propelled conveyance provided and operated by a carrier officially licensed for the regular transportation of fare-paying passengers, or any other officially licensed airport limousine operating on fixed routes and schedules. Public conveyance does not include any public air conveyance.
2. Public air conveyance means any fixed-wing aircraft or helicopter provided and operated by an airline or an air charter company which is officially licensed for the regular transportation of fare-paying passengers and operating only in established commercial airports or licensed commercial heliports. Chartered carriers, private carriers or any carriers which are operated primarily for sight-seeing service and amusement of the passengers are excluded.
3. Total and permanent disability means as a result of accidental injury and commencing within 180 days from the date of 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.
4. "Third degree burns" means a burn involving the damage or destruction of the full depth of skin (including epidermis, dermis and down to subcutaneous tissue). The area for third degree burn damage should cover at least 2% for head or 10% for body (excluding head) of total body surface area as measured by the rule of nines or the lund and browder body surface chart.
5. 24-hour worldwide emergency assistance service is provided by third party service provider. We will not guarantee the service quality and shall not be liable for any matter in connection with the services. China Life (Overseas) reserves the right to amend the terms and conditions thereof from time to time without prior notice.
6. 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 provisions, 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 illnesses suffered within 90 days from the policy effective date (only applicable to "compassionate death benefit" under the benefit table); (3) congenital illnesses or intrinsic illnesses existed before applying for this policy; (4) any complications resulting from the infection of Human Immunodeficiency Virus (HIV), including Acquired Immune Deficiency Syndrome (AIDS) and/or any mutations, derivations or variations; (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; (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, riots, civil commotion, strike or activities of terrorism; (9) 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); (10) taking of drugs, abuse of alcohol or the taking of poison; (11) inhaling poisonous gas except from unavoidable hazard incident; (12) 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 (13) 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 addition, the information stated in this product brochure is for reference only. Please refer to the "general provisions" and "benefit provisions" for the exact terms and conditions and limitations such as incontestability, suicide and fraud etc. or all exclusions.

5. Limitation of benefit – if the insured is eligible to more than one benefits in the benefit table 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 - In addition, 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 issuing such notice by the insured. China Life (Overseas) shall refund the premium paid without interest on a pro-rata basis for the remaining period of insurance.

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 projected benefits and/or returns may be insufficient to meet your future needs even if China Life (Overseas) fulfills 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 65th birthday; or (b) the death of the insured; or (c) any of the benefits stated in the benefit schedule has 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 policy is lapsed or surrendered.

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. 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 or contact our customer service hotline at 399 95519 or visit IA's website at 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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China Life Insurance (Overseas) Company Limited (incorporated in the People's Republic of China with limited liability)

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