

# HealthProtector Hospital & Surgical Plan

CHUBB®  
安達人壽



# HealthProtector Hospital & Surgical Plan



How will you protect your family in the event of an unexpected hospitalization?

Chubb Life's HealthProtector Hospital & Surgical Plan is here to help. The plan helps ease the financial burden that can occur from unexpected hospitalization as a result of accidents or illnesses. By choosing our HealthProtector Hospital & Surgical Plan, we at Chubb Life will help shoulder the cost of medical treatment giving you and your family peace of mind during what can be a difficult time.

## **Lifetime Protection with Comprehensive Coverage<sup>1</sup>**

The plan is suitable for individuals aged between 0 and 65, with protection up to the age of 100. You can enjoy comprehensive coverage including hospital expenses, surgical expenses, physician's fee, specialist's fee, post-hospital treatment, companion's bed, emergency accident out-patient treatment, accident dental treatment, death benefit, and even Top-Up Benefit.

## **Top-Up Benefit<sup>1</sup>**

Sometimes hospital and surgical expenses are so high they exceed even the basic coverage of your plan. With Top-Up Benefit, 80% of Eligible Expenses (as specified in the Benefit Schedule) in excess of the maximum benefit limits will be recoverable.

## **Death Benefit<sup>1</sup>**

Upon the death of the Insured, an amount will be paid as death benefit to the beneficiary regardless of the cause of death.

## **Emergency Accident Out-Patient Treatment and Accident Dental Treatment<sup>1</sup>**

In the event of an injury caused by an accident, we also provide benefits for treatment performed in the out-patient department of a hospital and for dental treatment in a dental clinic or hospital.

<sup>1</sup>"Chubb Life", the "Company", "we", or "our" herein refers to Chubb Life Insurance Company Ltd. (Incorporated in Bermuda with Limited Liability).

## Alternative Medical Advice Service<sup>2,3</sup>

The Insured is offered membership to Alternative Medical Advice Service. Once diagnosed with cancer, you can use this service to access independent medical advice provided by a panel of world-class specialists recommended by some of the leading medical institutions in the United States.

## Worldwide Emergency Assistance Services<sup>3</sup>

The Insured will enjoy membership to 24-hour Worldwide Emergency Assistance Services. With this membership you can travel anywhere in the world knowing your health and welfare needs are all taken care of.

## Flexible Premium Payment

You can choose to pay your premiums annually, semi-annually, quarterly or monthly.

## Benefit Schedule

Benefits (HK\$)	Supreme (Private)	Deluxe (Semi-private)	Standard (Ward-bed)
<b>Hospital Expenses</b>			
<ul style="list-style-type: none"> <li>• <b>Daily Room and Board*</b> (Maximum limit per day) (Maximum 180 days per year)</li> </ul>	\$ 2,650	\$ 1,280	\$ 640
<ul style="list-style-type: none"> <li>• <b>Miscellaneous Expenses*</b> (Maximum limit per disability)</li> </ul>	\$ 18,000	\$ 12,000	\$ 7,500
<ul style="list-style-type: none"> <li>• <b>Supplement for Intensive Care</b> (Maximum limit per disability) (Maximum 10 days per year)</li> </ul>	\$ 30,000	\$ 20,000	\$ 15,000
<ul style="list-style-type: none"> <li>• <b>Home Nursing</b> (Maximum limit per day) (Maximum 31 days per year)</li> </ul>	\$ 1,000	\$ 600	\$ 180
<b>Surgical Expenses*</b> (Maximum limit per disability, subject to Surgical Schedule)			
<ul style="list-style-type: none"> <li>• <b>Surgeon's Fee</b> (including operation and after care) <ul style="list-style-type: none"> <li>- Complex Operation</li> <li>- Major Operation</li> <li>- Intermediate Operation</li> <li>- Minor Operation</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>\$ 80,000</li> <li>\$ 60,000</li> <li>\$ 30,400</li> <li>\$ 16,000</li> </ul>	<ul style="list-style-type: none"> <li>\$ 55,000</li> <li>\$ 41,250</li> <li>\$ 20,900</li> <li>\$ 11,000</li> </ul>	<ul style="list-style-type: none"> <li>\$ 36,000</li> <li>\$ 27,000</li> <li>\$ 13,680</li> <li>\$ 7,200</li> </ul>
<ul style="list-style-type: none"> <li>• <b>Anaesthetist's Fee</b> <ul style="list-style-type: none"> <li>- Complex Operation</li> <li>- Major Operation</li> <li>- Intermediate Operation</li> <li>- Minor Operation</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>\$ 28,000</li> <li>\$ 21,000</li> <li>\$ 10,640</li> <li>\$ 5,600</li> </ul>	<ul style="list-style-type: none"> <li>\$ 19,250</li> <li>\$ 14,440</li> <li>\$ 7,320</li> <li>\$ 3,850</li> </ul>	<ul style="list-style-type: none"> <li>\$ 12,600</li> <li>\$ 9,450</li> <li>\$ 4,790</li> <li>\$ 2,520</li> </ul>
<ul style="list-style-type: none"> <li>• <b>Operation Theatre Fee</b> <ul style="list-style-type: none"> <li>- Complex Operation</li> <li>- Major Operation</li> <li>- Intermediate Operation</li> <li>- Minor Operation</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>\$ 28,000</li> <li>\$ 21,000</li> <li>\$ 10,640</li> <li>\$ 5,600</li> </ul>	<ul style="list-style-type: none"> <li>\$ 19,250</li> <li>\$ 14,440</li> <li>\$ 7,320</li> <li>\$ 3,850</li> </ul>	<ul style="list-style-type: none"> <li>\$ 12,600</li> <li>\$ 9,450</li> <li>\$ 4,790</li> <li>\$ 2,520</li> </ul>

## Benefit Schedule (Continue)

Benefits (HK\$)	Supreme (Private)	Deluxe (Semi-private)	Standard (Ward-bed)
<b>Physician's Fee*</b> (Maximum limit per day) (Maximum 180 days per year)	\$ 2,650	\$ 1,280	\$ 640
<b>Specialist's Fee</b> (Maximum limit per disability)	\$ 8,000	\$ 5,000	\$ 3,000
<b>Post-Hospital Treatment</b> (Maximum limit per disability) (Within 31 days after discharge from hospital)	\$ 3,000	\$ 2,000	\$ 1,000
<b>Companion's Bed*</b> (Maximum limit per day) (Maximum 60 days per year)	\$ 400	\$ 250	\$ 150
<b>Emergency Accident Out-Patient Treatment</b> (Maximum limit per disability)	\$ 15,000	\$ 10,000	\$ 5,000
<b>Accident Dental Treatment</b> (Maximum limit per disability) (Within 31 days after accident)	\$ 4,000	\$ 3,000	\$ 2,000
<b>Death Benefit</b>	\$ 60,000	\$ 45,000	\$ 30,000
<b>Overall Limit per Disability</b>	\$ 1,283,000	\$ 684,900	\$ 369,680
<b>Overall Annual Limit</b> (Applicable from the anniversary of the policy at which the Insured is of age 75)	\$ 650,000	\$ 300,000	\$ 150,000
<b>Top-Up Benefit#</b> (Maximum limit per disability) (80% of unrecoverable Eligible Expenses* per disability)	\$ 300,000	\$ 150,000	\$ 75,000
<b>Alternative Medical Advice Service</b>	Applicable		
<b>Worldwide Emergency Assistance Services</b>	Applicable		

\*Eligible Expenses for Top-Up Benefit. # Top-Up Benefit is not applicable starting from the anniversary of the policy at which the Insured is of age 75.

## More about HealthProtector Hospital & Surgical Plan

Basic Information	
<b>Product Type</b>	Basic plan
<b>Policy Term and Premium Payment Term</b>	Up to age 100 of the insured
<b>Renewability</b>	HealthProtector Hospital & Surgical Plan is guaranteed to be renewed annually as long as you pay the premium. We reserve the right to revise the premium rates, Benefit Schedule and terms and conditions at the time of such renewal.
<b>Issue Age of the Insured</b>	Age 0 (15 days) - 65
<b>Premium Payment Mode</b>	Monthly / quarterly / semi-annual / annual
<b>Premium Structure</b>	After HealthProtector Hospital & Surgical Plan is issued, premium will be adjusted annually based on the premium rate (which generally will increase as the age of the insured increases) applicable to the insured at that time. Note: The premium rates of this product are not guaranteed. Please refer to the “Key Product Risks - Premium Adjustment” under the “Important Information” section in this product brochure for premium rate adjustment factors. The Company reserves the right to review and adjust the premium rates from time to time upon prior written notice to policyowners.
<b>Currency</b>	HK Dollar (HK\$)

### Remarks:

- Benefit payment is subject to the maximum limit (including the Overall Limit per Disability and Overall Annual Limit) specified in the Benefit Schedule in this product brochure.
- For definition of ‘cancer’, please see the policy document for details.
- Currently, these services are arranged through a third-party service provider and are not part of the policy or benefit item under the policy provisions of HealthProtector Hospital & Surgical Plan. Both the Company and the third-party service provider reserve the right to terminate or vary the services in their sole discretion without further notice. We shall not be responsible for any act or failure to act on the part of the third-party service provider.

# Important Information

**This product brochure is for general reference only and is not part of the policy. It provides an overview of the key features of this product and should be read along with other materials which cover additional information about this product. Such materials include, but not limited to, policy provisions that contain exact terms and conditions, benefit illustrations (if any) and other policy documents and other relevant marketing materials, which are all available upon request. You might also consider seeking independent professional advice if needed.**

HealthProtector Hospital & Surgical Plan is designed for individuals looking for long-term financial planning to meet their needs for financial protection against adversities and preparation for health care needs.

## **Key Product Risks**

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The following information helps you better understand the key product risks associated with this product that you may need to pay attention before application.

- **Premium Payment Term**  
You should only apply for this product if you intend to pay the premium for the whole of the premium payment term. Should you cease paying premiums early, your policy may be terminated and you may lose your insurance coverage and the premiums paid.

- **Premium Adjustment**  
The Company reserves the right to review and adjust the premium rates of this product based on our expectation and experience on claims. The Company will give prior written notice of any adjustment in premium rates.
- **Credit Risk**  
This product is issued and underwritten by the Company. Your policy is therefore subject to the credit risk of the Company. If the Company is unable to satisfy the financial obligation of the policy, you may lose your insurance coverage and the premiums paid.
- **Exchange Rate Risk**  
For the policy denominated in currencies other than local currency, you are subject to exchange rate risk. The political and economic environment can affect the currency exchange rate significantly. Exchange rate fluctuates and is determined by the Company from time to time. Any transaction in foreign currencies involves risk. You should take exchange rate risk into consideration when deciding the policy currency.
- **Inflation Risk**  
Please note that the medical costs in the future are likely to be higher than they are today due to inflation. Hence, the benefit amounts and the premium rates of this product may be adjusted in the future to reflect the inflation.

## **Termination**

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HealthProtector Hospital & Surgical Plan and its coverage will be terminated automatically on the occurrence of the earliest of the following:

- Lapse or termination of the policy;
- The insured's death;
- The expiry date of HealthProtector Hospital & Surgical Plan, i.e. the policy anniversary on which the insured reaches the age of 100; or
- Upon your written request for cancellation of HealthProtector Hospital & Surgical Plan.

You may cancel the policy by submitting the form prescribed by us. You may contact your licensed insurance intermediary or contact our Customer Service Center at +852 2894 9833 to get a copy of the form.

## **Key Exclusions**

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- If the insured commits suicide, while sane or insane, within two years of the date of issue or any subsequent date of reinstatement of the policy, whichever is later, the insurance coverage will end and we will refund the total amount of premiums you paid without any interest, less any amount paid to you by the Company under the policy and any unpaid loan together with accrued interest.

- No benefits will be payable if the treatment and/or hospital confinement is a direct or indirect consequence of any of the following:

- All pre-existing conditions;
- Any congenital condition which has manifested;
- Care or treatment for which payment is not required or is waived or is recoverable from a third party or under any other insurance including (without limitation) Employee's Compensation Insurance;
- Pregnancy and complications thereof, child birth (including surgical delivery), infertility, miscarriage, abortion, congenital anomalies, sterilization, pre-natal and post-natal care and conditions arising from surgical, mechanical or chemical contraceptive methods of birth control or treatment pertaining to infertility;
- Declared or undeclared war, invasion, acts of foreign enemies, civil commotion, revolution, military service, insurrection or usurped power or any warlike operations;
- Actual or attempted violation of the law, resistance to arrest, drug or alcohol abuse, suicide, self-inflicted injuries, or sexually transmitted diseases;

- Geriatric, psychogeriatric or psychiatric condition, including but not confined to psychosis, neurosis, anxiety, anorexia nervosa, schizophrenia, behavioral disorder, etc;

- Injuries caused by hazardous sports and aviation;

- Cosmetic or plastic surgery or any elective surgery;

- Eyeglasses and refraction or hearing aids, and prescriptions therefor except as necessitated by injuries from accident wholly occurring during the period of coverage;

- Dental care and treatment unless treatment necessitated by injuries from accident as payable under Accident Dental Treatment Benefit;

- Installation of new dentures or bridges to replace natural teeth;

- General checkup or health tests not incidental or for medical certificates, employment or travel, or diagnosis of an insured's sickness or injury or any treatment which is not medically necessary;

- Vaccination and immunization injections;

- Convalescence, custodial or rest care, treatment in sanitarium or functional disorders of the mind;

- Room, board, home nursing care or special hospital services not in accordance with the diagnosis and treatment of disability for which hospital confinement is required;
- Infection with Human Immunodeficiency Virus (HIV), Acquired Immune Deficiency Syndrome (AIDS), AIDS Related Complex (ARC) or any opportunistic infections and/or malignant neoplasm (tumor) found in the presence of HIV, AIDS or ARC;
- Disabilities arising from nuclear weapon material, ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel. Solely for the purpose of this exclusion, combustion shall include any self-sustaining process of nuclear fission; or
- Prostheses, corrective devices and medical appliances which are not surgically required.
- No benefit will be payable for any condition or illness which existed or was existing or the cause or signs or symptoms of which existed or was existing within the waiting period. "Waiting period" is the first 30 days from the date of issue of the policy or the date of reinstatement of the policy, whichever is later. For the following illnesses, the waiting period will be the first 120 days from the date of issue of the policy or the date of reinstatement of the policy, whichever is the latest:

illness of tonsils, adenoid, hernia or a disease particular to the female generative organs.

No waiting period will be required if hospitalization is due to accident.

### **Revision of Benefits**

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We reserve the right to revise the benefits payable under HealthProtector Hospital & Surgical Plan to keep the level of benefits in line with the changing medical costs. The premium of HealthProtector Hospital & Surgical Plan will be adjusted accordingly. We shall notify you the changes in writing at least 30 days prior to the policy anniversary.

### **Product Limitation**

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- Benefits under HealthProtector Hospital & Surgical Plan are payable only if the treatments, medical procedures or medical services received by the insured are Medically Necessary (except for Death Benefit). "Medically Necessary" means a medical service which is:
  - consistent with the diagnosis and customary western medical treatment for the condition;
  - in accordance with standards of good medical practice;
  - not for the convenience of the insured or the registered medical practitioner;
  - for which the charges are fair and

reasonable for such disability, and medically necessary shall be construed accordingly; and

- not experimental in nature.
- When the insured is entitled to benefits payable under another insurance policy or reimbursed through any other means, the benefits under HealthProtector Hospital & Surgical Plan shall be limited to the lesser of
  - (i) The balance of expenses not covered by benefits payable under another insurance policy or any other means; or
  - (ii) The maximum limits of each benefit as specified in the Benefit Schedule in this product brochure.
- Top-Up Benefit only covers 'Eligible Expenses' which include expenses incurred for 'Daily Room & Board', 'Miscellaneous Expenses', 'Surgeon's Fee', 'Anaesthetist's Fee', 'Operation Theatre Fee', 'Physician's Fee' and 'Companion's Bed'. Top-Up Benefit will terminate on the policy anniversary at which the insured is of the age 75. In addition, if the actual class of ward during confinement is above the class entitled under HealthProtector Hospital & Surgical Plan, the Top-Up Benefit will not be paid. For avoidance of doubt, the classification of wards by each hospital is for reference only. The Company reserves our right not to pay the Top-Up Benefit in the event that the classification of ward by the hospital exceeds, in our view, the level of normal classifications.



## **Claims**

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We must be notified in writing within 20 days from the date of admission to hospital in the event of any claim other than the claim for death benefit and failure to do so may invalidate a claim unless it can be shown that the circumstances have not been reasonably possible to give such notice and that notice was given as soon as was reasonably possible. Admission of any claim will be subject to the proof as required to be provided by you or the insured.

If period of hospital confinement stay is longer than 30 days, the claims should be submitted to us monthly.

You should provide the proof to us within 30 days from the date of leaving the hospital. The original documentation and receipts together with a fully completed claim form must be submitted. The cost incurred in providing such proof and medical examination shall be borne by you. You may contact your licensed insurance intermediary or contact our Customer Service Center at +852 2894 9833 to get a copy of the form, or you can download it from our Company website at [life.chubb.com/hk](http://life.chubb.com/hk).

## **Disclosure**

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In the event of material misrepresentation, fraud or non-disclosure, we will contest the policy.

## **Cooling-off Period**

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If you are not satisfied with your policy, you have the right to cancel it by submitting a signed notice and return the policy document (if any) to Chubb Life Insurance Company Ltd. at 33/F Chubb Tower, Windsor House, 311 Gloucester Road, Causeway Bay, Hong Kong within a period of 21 calendar days immediately following either the day of delivery of the policy or a notice informing you or your nominated representative about the availability of the policy and the expiry date of the cooling-off period, whichever is earlier. If the last day of the 21-calendar day period is not a working day, the cooling-off period shall include the next working day. Upon such cancellation of the policy, we will refund the total amount of premiums you paid without any interest, less any amount paid to you by the Company under the policy, in the original currency paid by you subject to any fluctuation of exchange rate upon cancellation, provided that the amount refunded will not exceed the total amount you paid in the original currency under the policy.

## **Collection of Premium Levy by Insurance Authority**

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The Insurance Authority started collecting levy on insurance premiums from policyowners for policies issued in Hong Kong since January 1, 2018. For details of the levy and its collection

arrangement, please visit our Company website at [life.chubb.com/hk](http://life.chubb.com/hk) or contact our Customer Service Center at +852 2894 9833. In the event that we refund your premiums, whether in full or in part, e.g. upon cancellation of your policy during the cooling-off period, the proportionate levy paid by you will also be refunded accordingly.

## Contact Us

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Chubb Life Insurance Company Ltd.  
(Incorporated in Bermuda with Limited Liability)

22/F, Chubb Tower, Windsor House,  
311 Gloucester Road, Causeway Bay,  
Hong Kong

 [life.chubb.com/hk](https://life.chubb.com/hk)

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# Chubb. Insured.<sup>SM</sup>

This product brochure is intended as a general reference and does not form part of the policy. Please refer to the policy documents for the exact terms and conditions. It 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.

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