



# Lady's Partner Plan



- A choice of 3 coverages available to suit your individual needs, flexible for you to choose the specific benefits that you need
- Comprehensive coverage to cater for the challenges during your different life stages
- Premium payment period limited to a short 20-year
- Can be attached to any life insurance plan to enhance your coverage, even the insured of the life policy is a man, i.e. one comprehensive plan can benefit the whole family
- Free medical check-up is offered under the Lady's Partner Health Care Program at the 1<sup>st</sup>, 3<sup>rd</sup>, 5<sup>th</sup>, 7<sup>th</sup> and 9<sup>th</sup> policy anniversaries after the effective date of this plan, enabling you to live a healthy life

## **Female Cover (Basic Coverage)**

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- Available to female aged between 16 - 60 years old
- Premium payable for 20 years with lifetime coverage
- Provides comprehensive coverage on female diseases & reconstructive surgery

## **Female Diseases Coverage**

Benefit is payable (subjected to maximum as indicated in the Schedule of Benefits) upon the diagnosis of one of the following female diseases

- Carcinoma-in-situ of breast, cervix uteri, uterus, ovary, fallopian tube or vagina<sup>1</sup>
- High-grade Squamous Intraepithelial Lesion with Severe Dysplasia
- Systemic Lupus Erythematosus (SLE)

## **Reconstructive Surgery Coverage**

It reimburses the surgical expenses reasonably and necessarily incurred (subjected to maximum as indicated in the Schedule of Benefits) under the following conditions before the insured is aged 65

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

- Major Plastic Surgery due to accidents
- Skin Transplantation due to accidental burns
- Free medical check-up is offered under the Lady Health Care Program<sup>2</sup> at the 1<sup>st</sup>, 3<sup>rd</sup>, 5<sup>th</sup>, 7<sup>th</sup> and 9<sup>th</sup> policy anniversaries after the effective date of this plan. Please contact our insurance consultants or Customer Service Center for more information on the Lady Health Care Program

### **Pregnancy Cover (Optional Coverage)**

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- Available to any female aged between 16 - 40 years old
- Premium payable for 20 years or up to age 45, whichever is earlier; benefits payable before the insured reaches 45 years old
- Provides comprehensive coverage on complication of Pregnancy and Congenital Anomalies, ensure that you and the newborn are well protected during this critical moment

#### **Complication of Pregnancy Coverage**

- Ectopic Pregnancy
- Disseminated Intravascular Coagulation
- Still Birth (death of the foetus of the insured on or after 28 weeks of pregnancy)
- Rubella in Pregnancy

#### **Congenital Anomalies Coverage**

- Down Syndromes
- Spina Bifida
- Tetralogy of Fallot
- Congenital Hydrocephalus
- Neonatal death (death of the newborn within 30 days of delivery)

### **Female Cover Plus (Optional Coverage)**

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- Available to any female aged between 16 - 40 years old
- Premium payable for 20 years with benefits expired when the insured reaches 65
- Benefits for surgical expenses payable for the following surgical operations after the insured reaches 45 years old
  - Hysterectomy
  - Dilatation and Curettage
- Osteoporosis Benefit payable when the insured is suffered from fragility fractures which lead to permanent disability.
- Upon the diagnosis of a covered cancer illness on the insured, Female Cover Plus will provide an advance payment which helps to meet the medical treatment expenses, without affecting the coverage of Female Cover
- After the Female Cover Plus is effective for 5 years, Compassionate Death Benefit is payable on the death of the spouse of the insured, to assist in catering for the final expenses that occur
- If there is no claim on the benefits in Female Cover, Pregnancy Cover and Female Cover Plus (except Lady Health Care Program and Compassionate Death Benefit for spouse), 5% of the Female Cover Plus sum assured will be paid at the 10<sup>th</sup> and 20<sup>th</sup> policy anniversaries of the effective date of the Female Cover Plus

## Schedule of Benefits

### Female Cover (Basic Coverage)

Insured Events	Benefit Payable
<b>A. Systemic Lupus Erythematosus</b>	<b>One claim only</b>
Systemic Lupus Erythematosus (SLE)	100% of the sum assured of Female Cover less the amount already paid under this Female Cover Benefit
<b>B. Pre-Cancerous Disease</b>	<b>One claim only</b>
Carcinoma-in-Situ of breast, cervix uteri, uterus, ovary, fallopian tube or vagina	100% of the sum assured of Female Cover less the amount already paid under this Female Cover Benefit, subject to a maximum of US\$30,000 or equivalent.
High-Grade Squamous Intraepithelial Lesion with Severe Dysplasia	
<b>C. Reconstructive Surgery</b>	<b>One claim only</b>
Major Plastic Surgery due to Accidents	Actual cost subject to the lesser of:  (a) Sum assured of Female Cover less the amount already paid under this Female Cover Benefit; or  (b) US\$50,000 or equivalent.  Reconstructive Surgery Benefit will expire at the policy anniversary on which the Insured's age is 65
Skin Transplantation due to Accidental Burning	
<b>D. Lady Health Care Program</b>	Free medical check-up at 1 <sup>st</sup> , 3 <sup>rd</sup> , 5 <sup>th</sup> , 7 <sup>th</sup> and 9 <sup>th</sup> policy anniversaries after the effective date of Lady's Partner Plan

### Pregnancy Cover (Optional Coverage)

Insured Events	Benefit Payable
<b>A. Pregnancy Complication</b>	<b>One claim only</b>
Rubella In Pregnancy	100% of the sum assured of Pregnancy Cover less the amount already paid under this Pregnancy Cover Benefit
Disseminated Intravascular Coagulation	
Ectopic Pregnancy	
Still Birth	
<b>B. Congenital Anomalies</b>	<b>One claim only even twin or more births in one delivery</b>
Congenital Hydrocephalus	100% of the sum assured of Pregnancy Cover less the amount already paid under this Pregnancy Cover Benefit, subject to a maximum US\$30,000 or equivalent.
Down Syndromes	
Neonatal Death	
Spina Bifida	
Tetralogy of Fallot	

## Schedule of Benefits

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### Female Cover Plus (Optional Coverage)

Insured Events	Benefit Payable
<b>A. Cancer</b>	<b>One claim only</b>
Cancer	100% of the sum assured of Female Cover Plus less the amount already paid under this Female Cover Plus Benefit.
<b>B. Osteoporosis</b>	<b>One claim only</b>
Osteoporosis Leading to Permanent Disability	5% of the sum assured of Female Cover Plus less the amount already paid under this Female Cover Plus Benefit.
<b>C. Female Surgical Cover</b>	<b>One claim only</b>
Dilatation and Curettage	10% of sum assured of Female Cover Plus less the amount already paid under this Female Cover Plus Benefit.
Hysterectomy	
<b>D. Compassionate Death Benefit</b>	<b>One claim only</b>
Compassionate Death Benefit for Spouse	10% of sum assured of Female Cover Plus less the amount already paid under this Female Cover Plus Benefit.
<b>E. No Claim Bonus</b>	Pay 5% of the sum assured of Female Cover Plus at the 10 <sup>th</sup> and 20 <sup>th</sup> anniversaries of the effective date of this Female Cover Plus Benefit.

## More about Lady's Partner Plan

Basic Information				
<b>Product Type</b>	<b>This product is a rider and must be attached to our basic plan.</b>			
<b>Benefit Term, Premium Payment Term and Issue Age of the Insured</b>	<b>Benefit</b>	<b>Benefit Term</b>	<b>Premium Payment Term</b>	<b>Issue Age of the Insured</b>
	Basic Coverage - Female Cover	Up to age 100 of the insured	20 years	Age 16 - 60
	Optional Coverage - Pregnancy Cover	Up to age 45 of the insured	The earlier of (i) End of a 20-year premium payment term; and (ii) Up to age 45 of the insured.	Age 16 - 40
	Optional Coverage - Female Cover Plus	Up to age 65 of the insured	20 years	Age 16 - 40
<b>Renewability</b>	Lady's Partner Plan is guaranteed to be renewed on every policy anniversary as long as you pay the premium. We reserve the right to revise the premium rates at the time of such renewal.			
<b>Premium Payment Mode</b>	Monthly / quarterly / semi-annual / annual, following that of the basic plan to which Lady's Partner Plan is attached.			
<b>Premium Structure</b>	Premium rates for Lady's Partner Plan are not guaranteed but age increase of the insured will not lead to increase in premium rates. Please refer to the "Key Product Risks - Premium Adjustment" under the "Important Information" section in this product brochure for premium rate adjustment factors. You should also refer to the benefit illustration for the premium calculated based on the current premium rates. 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 / US Dollar, following that of the basic plan to which Lady's Partner Plan is attached.			

## More about Lady's Partner Plan

### Basic Information

#### Sum Assured

The amounts listed below are valid as at the date of this product brochure.

#### Basic Coverage - Female Cover

- Minimum amount: HK\$78,000 / US\$10,000
- Maximum amount: A ratio of the sum assured of the basic plan to which Lady's Partner Plan is attached, subject to a maximum limit. Both the ratio and the maximum limit are determined by the Company

#### Optional Coverage - Pregnancy Cover

- Minimum amount: HK\$78,000 / US\$10,000
- Maximum amount: A ratio of the sum assured of the basic plan to which Lady's Partner Plan is attached, subject to a maximum limit. Both the ratio and the maximum limit are determined by the Company

#### Optional Coverage - Female Cover Plus

- Minimum amount: HK\$78,000 / US\$10,000
- Maximum amount: A ratio of the sum assured of the basic plan to which Lady's Partner Plan is attached, subject to a maximum limit. Both the ratio and the maximum limit are determined by the Company

#### Remarks:

1. Carcinoma-in-situ means a new growth of cancer cells on breast, cervix uteri, uterus, ovary, fallopian tube or vagina which has not yet penetrated the basement membrane or invaded the stroma.
2. Lady Health Care Program is arranged through a third-party service provider. Both the Company and the third-party service provider reserve the right to vary the examination items of this program 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.**

Lady's Partner 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, you may lose your insurance coverage and the premiums paid under this product.
- **Premium Adjustment**  
The Company reserves the right to review and adjust the premium rates of this product based on our expectation

and experience of a series of factors including but not limited to investment returns, claims, policy surrenders and expenses. 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 cost of living in the future is likely to be higher than it is today due to inflation. Hence, the insurance coverage planned today may not be sufficient to meet your future needs.

### Termination

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Lady's Partner Plan and its coverage will be terminated automatically on the occurrence of the earliest of the following:



- If the policy (to which Lady's Partner Plan is attached) has been converted to a reduced paid-up insurance or extended term insurance due to non-payment of premium (if applicable), or surrendered, expired, lapsed, cancelled or terminated;
- The insured's death;
- Upon your written request for cancellation of Lady's Partner Plan;
- If 100% of the sum assured of Basic Coverage of Lady's Partner Plan has been paid; or
- The expiry date of the Basic Coverage of Lady's Partner Plan, i.e the anniversary of the policy (to which Lady's Partner Plan is attached) on which the insured reaches the age of 100.

You may cancel your Lady's Partner Plan 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

#### For Lady's Partner Plan (applicable to Basic Coverage and both Optional Coverages)

- No benefits will be payable if death, illnesses or injuries is a direct or indirect, voluntary or involuntary, consequence of any of the following:
  - Suicide or intentionally self-inflicted injury whether sane or insane;
  - All pre-existing conditions;

- 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, or sexually transmitted diseases;
- Being under the influence of drugs, alcohol or narcotics not prescribed by a registered medical practitioner; or
- 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.

#### For Basic Coverage - Female Cover

- For Carcinoma-in-situ, High-grade Squamous Intraepithelial Lesion with Severe Dysplasia, or SLE, no benefits will be payable if
  - Such diseases have manifested and commenced before Lady's Partner Plan has been in force for more than 90 days after the date of issue, effective date of endorsement or date of reinstatement of Lady's Partner Plan, whichever is the latest; or
  - The insured dies within 30 days after the diagnosis of such diseases.
- For reconstructive surgery, no benefits will be payable if the insured dies within 30 days after the occurrence of the accident resulting in the reconstructive surgery.

#### For Optional Coverage - Pregnancy Cover

- For Pregnancy Complication, no benefits will be payable if
  - The first diagnosis of the relevant illness is made within one year after the date of issue, the effective date of endorsement, or the date of reinstatement of Pregnancy Cover, whichever is the latest; or
  - The insured dies within 30 days after the diagnosis of the relevant illness.
- For Congenital Anomalies, no benefits will be payable if the insured's baby is born within one year after the date of issue, the effective date of endorsement or date of reinstatement of Pregnancy Cover, whichever is the latest.

#### For Optional Coverage - Female Cover Plus

- No benefits will be payable if the following occurs within 90 days from the date of issue, the effective date of endorsement or date of reinstatement of Female Cover Plus, whichever is the latest:
  - The first diagnosis of Cancer;
  - Permanent Disability due to Osteoporosis; or
  - The first manifesting of the underlying disease that results in the operations of Hysterectomy or Dilatation and Curettage.

## **Product Limitation**

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- When the insured is entitled to benefits payable under another medical insurance policy or to be reimbursed through any other means, the benefits under Reconstructive Surgery under Basic Coverage shall be limited to the lesser of:
  - (i) The balance of expenses not covered by benefits payable under another medical insurance policy or any other means;
  - (ii) The maximum benefit specified in the Schedule of Benefits in this product brochure.

## **Claims**

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We must be notified in writing within 60 days from the date after the first diagnosis of the disease or the insured event under Lady's Partner Plan. Failure to do so may invalidate a claim unless it was not reasonably possible to give such

notice and notice was given as soon as was reasonably possible. Admission of any claim will be subject to such proof as we may reasonably require as being given to us within 180 days from the date of insured event.

The claimant should submit a claim to us in the form prescribed by us and shall at his/her own expense provide to us all necessary information, documents, medical evidence as we may from time to time require in connection with the claim. 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 and all the monies paid to us under the policy will be forfeited.

## **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.

