

Super Care
Multiple Protection Benefit

CHUBB®

Chubb Life

Super Care Multiple Protection Benefit



Unexpected situations may arise at any time and all of us need to be prepared for them. Chubb Life's Super Care Multiple Protection Benefit (the "Rider") is a rider specially designed for Super Care Critical Illness Protector (the "Basic Plan"), providing an enhanced protection against critical illnesses. In addition to the Major Illness Benefit entitled under the Basic Plan, the Rider provides protection for a maximum of four claims up to age¹ 85 of the insured for 62 Multiple Protection Major Illnesses, with the benefit amount payable increasing for each subsequent valid claim. A Compassionate Death Benefit upon the death of the insured will also be offered. Moreover, once the Major Illness Benefit under the Basic Plan has been paid, future premiums of the Rider will be waived.

Enhanced Protection against 62 Multiple Protection Major Illnesses

The Basic Plan and the Rider altogether accept up to a total of five claims for 62 critical illnesses. After the Major Illness Benefit under the Basic Plan has been paid, the Rider will continue² to provide the insured with protection of up to four

additional claims on Multiple Protection Major Illnesses³ up to age 85⁴ of the insured while the Rider is in force.

The Multiple Protection Major Illnesses are categorized into five groups as specified in Table 2. The Basic Plan together with the Rider allows one claim for each of Groups B, C, D and E⁵. As for Group A, this group is specifically for cancer, a critical illness that can come back (i.e. recurrence) even after treatment. To better protect the insured against cancer, the Basic Plan together with the Rider allows a maximum of three claims for this group⁶.

For more details, please refer to the example of "How Super Care Multiple Protection Benefit can complement Super Care Critical Illness Protector to fulfill specific protection needs" in this product brochure.

Step-up Benefit for Peace of Mind

For enhanced protection, the benefit amount under the Rider increases with each subsequent valid claim, giving the insured further support for treatment, medication and living expense:

The "Company", "we", or "our" herein refers to Chubb Life Insurance Company Ltd. (Incorporated in Bermuda with Limited Liability).



Table 1

Valid Claim under Super Care Multiple Protection Benefit	Benefit Amount ⁷ (as Percentage of the Sum Assured of Super Care Multiple Protection Benefit)
1 st valid claim	100%
2 nd valid claim	110%
3 rd valid claim	120%
4 th valid claim	130%

Ease Your Financial Burden with Premium Waiver

We understand that the financial burden of contracting critical illnesses can be huge. If the Major Illness Benefit has been paid under the Basic Plan, all future premiums under the Rider will be waived, and the Rider will remain in force until age 85 of the insured without extra financial burden.

Care for the Family

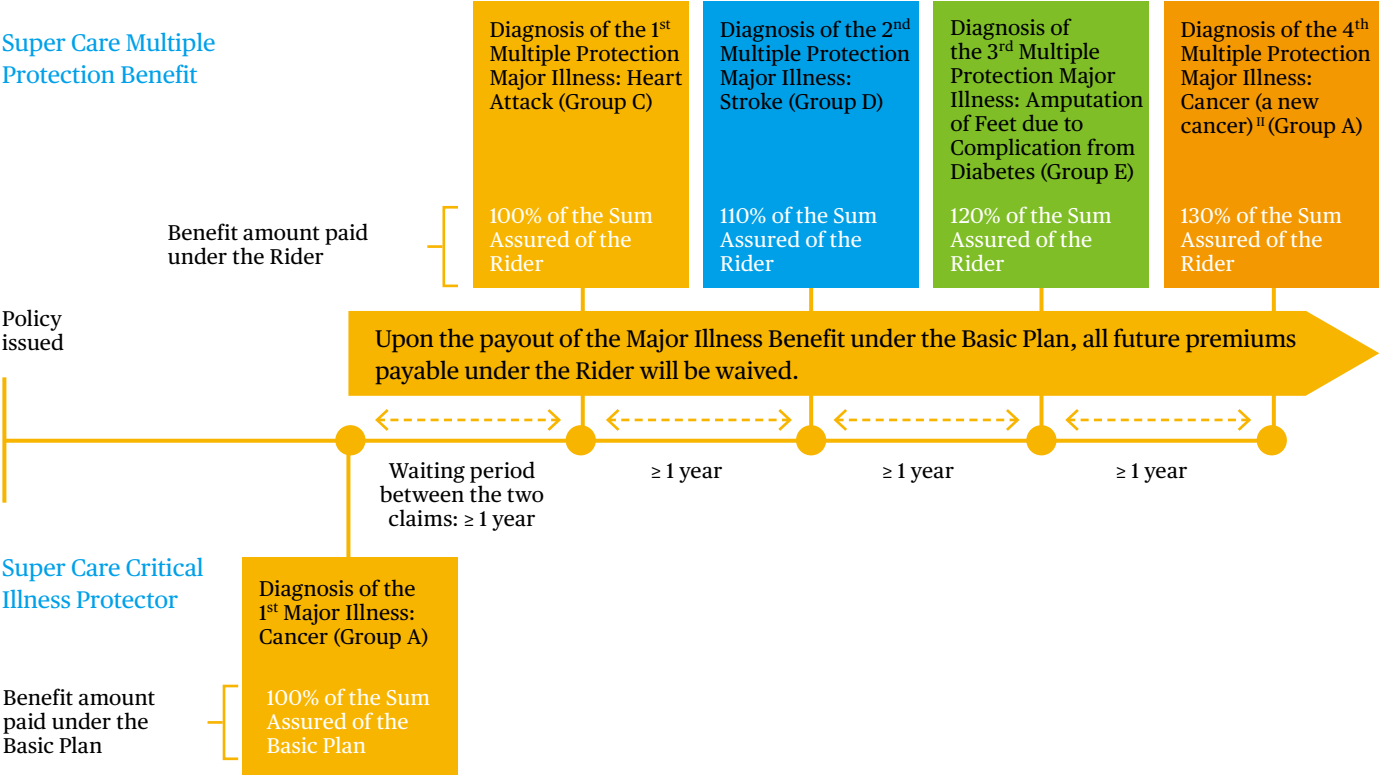
If the insured passes away while the Rider is in force, the Rider will provide a Compassionate Death Benefit of HK\$10,000/US\$1,250 (depending on the policy currency) to the beneficiary.

Table 2 - List of Multiple Protection Major Illnesses

Group A (Cancer)	
1. Cancer	2. Cerebral Metastasis
Group B (Illnesses related to major organs and functions)	
3. Aplastic Anaemia	9. Myelofibrosis
4. End Stage Liver Disease	10. Pheochromocytoma
5. End Stage Lung Disease	11. Progressive Systemic Sclerosis
6. Fulminant Hepatitis	12. Renal Failure
7. Major Organ Transplant	13. Systemic Lupus Erythematosus
8. Medullary Cystic Disease	
Group C (Illnesses related to the heart)	
14. Coronary Artery Bypass Surgery	19. Idiopathic Dilated Cardiomyopathy
15. Dissecting Aortic Aneurysm	20. Infective Endocarditis
16. Eisenmenger's Syndrome	21. Other Serious Coronary Artery Disease
17. Heart Attack	22. Primary Pulmonary Arterial Hypertension
18. Heart Valve and Structural Surgery	23. Surgery to Aorta
Group D (Illnesses related to the nervous system)	
24. Alzheimer's Disease	35. Multiple Sclerosis
25. Bacterial Meningitis	36. Muscular Dystrophy
26. Benign Brain Tumour	37. Myasthenia Gravis
27. Brain Surgery	38. Paralysis
28. Coma	39. Parkinson's Disease
29. Encephalitis	40. Poliomyelitis
30. Hemiplegia	41. Progressive Bulbar Palsy
31. Loss of Speech	42. Progressive Supranuclear Palsy
32. Major Head Trauma	43. Stroke
33. Meningeal Tuberculosis	44. Vegetative State
34. Motor Neuron Disease	
Group E (Other major illnesses)	
45. AIDS/HIV due to Blood Transfusion	54. Elephantiasis
46. AIDS/HIV due to Occupational Accident	55. Loss of Hearing
47. Amputation of Feet due to Complication from Diabetes	56. Loss of One Eye and One Limb
48. Blindness	57. Major Burns
49. Chronic Adrenal Insufficiency (Addison's Disease)	58. Necrotising Fasciitis (Flesh Eating Disease)
50. Chronic Relapsing Pancreatitis	59. Rheumatoid Arthritis
51. Crohn's Disease	60. Severance of Limbs
52. Creutzfeldt-Jacob Disease (Mad Cow Disease)	61. Severe Osteoporosis
53. Ebola	62. Severe Ulcerative Colitis

Example^I

How Super Care Multiple Protection Benefit can complement Super Care Critical Illness Protector to fulfill specific protection needs:



I. The example is purely fictional and is for illustrative purposes only.
II. This new cancer is not a recurrence of the previous cancer claimed under the Basic Plan, and thus the 5-year Cancer-free Period⁸ requirement does not apply, and the 4th claim is eligible as long as the date of its initial diagnosis is pre-dated by that of the previous claim by at least one year³.



More about Super Care Multiple Protection Benefit

Basic Information	
Product Type	This product is a rider and must be attached to our Super Care Critical Illness Protector.
Policy Term and Premium Payment Term	Up to age 85 of the insured
Issue Age of the Insured	Age 0 (15 days) - 65
Premium Payment Mode	Monthly / quarterly / semi-annual / annual, following that of the Basic Plan to which the Rider is attached.
Premium Structure	Premium rates for the Rider 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.
Currency	HK Dollar / US Dollar, following that of the Basic Plan to which the Rider is attached.
Sum Assured	<p>The amounts listed below are valid as at the date of this product brochure.</p> <ul style="list-style-type: none"> • Minimum amount: HK\$117,000 / US\$15,000 • Maximum amount: Up to one time of the Sum Assured of the Basic Plan to which the Rider is attached, but also subject to the maximum limit determined by the Company.

Remarks:

1. In this product brochure, “age” refers to the age at the nearest birthday.
2. The Rider will automatically be terminated if a Major Illness Benefit claim for Total and Permanent Disability (as defined under the Basic Plan) is paid under the Basic Plan.
3. To be eligible for the Multiple Protection Major Illness Benefit under the Rider,
 - (i) the insured shall continue to be alive for at least 14 days following the date of the initial diagnosis of the relevant Multiple Protection Major Illness;
 - (ii) the date of the initial diagnosis of the immediately preceding Major Illness Benefit under the Basic Plan or Multiple Protection Major Illness Benefit claim under the Rider shall pre-date the date of the initial diagnosis of the current Multiple Protection Major Illness Benefit claim by at least one year;
 - (iii) in addition to (i) and (ii) above, if the current claim is for an illness in Group A and this illness is a recurrence (as hereinafter defined) of an illness in Group A for which a Major Illness Benefit under the Basic Plan or Multiple Protection Major Illness Benefit under the Rider has been paid, then, in relation to the illness of this previous claim, there must have been a 5-year Cancer-free Period⁸ prior to the date of the initial diagnosis of the relevant illness of the current claim. An illness in Group A is considered to be a recurrence of the illness of that previous claim if it is caused by the same malignant cells or metastasis of the preceding illness; and
 - (iv) in addition to (i) and (ii) above, if the current claim is for a Multiple Protection Major Illness in Group B and prior to the current claim, one or more Major Illness Benefit under the Basic Plan or Multiple Protection Major Illness Benefit(s) under the Rider have been paid for illness(es) in Group A, then, in relation to each of the illness(es) of these previous claim(s), there must have been a 5-year Cancer-free Period⁸ prior to the date of the initial diagnosis of the relevant illness of the current claim.
4. The benefit period for all Multiple Protection Major Illnesses covered under the Rider is up to the age of 85, except for Severe Osteoporosis which is up to the age of 65.
5. If the Major Illness Benefit under the Basic Plan has been paid for an illness that falls under Group B, C, D or E, no Multiple Protection Major Illness Benefit will be payable for the corresponding group under the Rider.
6. If the Major Illness Benefit under the Basic Plan has been paid for an illness that falls under Group A, then a maximum of two claims can be made for the Multiple Protection Major Illness Benefit under the Rider.
7. Please note that we will deduct any outstanding premiums and loans together with accrued interest before making any benefit payment under the policy to which the Rider is attached.
8. The 5-year Cancer-free Period means a continuous cancer-free (that is free from the relevant preceding illness(es) in Group A) period of at least 5 years starting from the date of completion of all treatments (including any surgery, chemotherapy, radiation therapy, immunotherapy, monoclonal antibody therapy and other conventional cancer treatments that have been used as prescribed by the insured’s treating specialist(s)) in respect of the relevant preceding illness(es) in Group A. The “cancer-free” state aforementioned must be demonstrated by clinical, radiological, histological and laboratory evidence and certified by the insured’s treating specialist(s).



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.

Super Care Multiple Protection Benefit 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

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

The Rider and its coverage will be terminated automatically on the occurrence of the earliest of the following:

- Lapse of the Rider when the premium for the Rider is not paid by the end of the grace period;
- If the policy to which the Rider 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 for any reason other than paying the Major Illness Benefit (for which the relevant Major Illness is not Total and Permanent Disability) under the Basic Plan;
- The insured's death;
- Upon the date of the initial diagnosis of the relevant illness of the 4th valid Multiple Protection Major Illness Benefit claim;
- If a Major Illness Benefit claim for Total and Permanent Disability is paid under the Basic Plan;

- The expiry date of the Rider, i.e. the anniversary of the effective date of the Rider on which the insured reaches the age of 85; or
- Upon your written request for cancellation of the Rider.

You may cancel the Rider 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

- No benefits will be payable under the Multiple Protection Major Illness Benefit if the relevant illness is a direct or indirect consequence of any of the following:
 - Attempted suicide or self-inflicted injury;
 - Military activities;
 - AIDS (except where such virus is due to medical misadventure or AIDS/HIV due to Blood Transfusion or AIDS/HIV due to Occupational Accident);

- Pre-existing conditions;
- Influence of drugs, alcohol or narcotics;
- Congenital conditions;
- Skin cancers (except malignant melanomas); or
- Pre-malignant tumours, polyps or Carcinoma-In-Situ of any organ.
- No benefits will be payable under the Multiple Protection Major Illness Benefit for any illness which existed or was existing, or the cause or signs or symptoms of which existed or was existing within 60 days from the date of issue of the policy to which the Rider is attached, the date of issue of the latest endorsement (if applicable) or the date of last reinstatement of the policy to which the Rider is attached, whichever is the latest.

Medically Necessary

Any operative procedure, treatment and surgery to be received by the insured in relation to the covered illnesses

under this product must be certified by a specialist or registered medical practitioner, as the case may be, as Medically Necessary.

“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.

Claims

We must be notified in writing within 60 days from the date after the initial diagnosis of the illness in the event of any claim other than the claim for compassionate death benefit and

failure to do so may invalidate a claim unless it can be shown that it was not 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 within 180 days from the date of the initial diagnosis.

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.

Disclosure

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

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 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.

