

# VCare Cancer Protector (For PRC Resident)

Providing you financial support  
against medical expenses for  
treatment and rehabilitation

CHUBB®

Chubb Life

## VCare Cancer Protector (For PRC Resident)



Cancer has been ranked as the first of 10 major killers during the past decade<sup>1</sup>. Nowadays, medical technologies have been advanced but medical costs are also increasing. VCare Cancer Protector is designed for individuals looking for medical protection against cancer. It relieves you of financial burden by reimbursing the medical expenses on cancer treatment and rehabilitation and providing a series of additional caring benefits.

### **Comprehensive Protection against Cancer**

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VCare Cancer Protector provides you comprehensive protection against cancer which include both cancer<sup>2</sup> and carcinoma-in-situ<sup>3</sup> (“Covered Cancer<sup>4</sup>”). It has two plan options for your selection. Upon diagnosis of a Covered Cancer, it provides cover of relevant medical expenses<sup>5</sup> relating to diagnostic benefit, hospitalisation and surgery, outpatient, reconstructive surgery benefit and monitoring benefit on reimbursement basis, up to a maximum of HK\$1,500,000 per Covered Cancer Limit<sup>6</sup> or HK\$4,500,000 per Lifetime Limit<sup>7</sup>. You can focus on necessary and proper treatment without worrying about the financial distress that cancer may bring.

### **A Series of Additional Benefits for Enhanced Protection**

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The battle with cancer can be frustrating during treatment. VCare Cancer Protector provides a series of additional benefits to cover the medical expense on ancillary services, psychological counselling, home nursing and medical appliances, addressing your physical and mental needs.

### **Other Benefits**

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Upon diagnosis of a Covered Cancer of the insured, premium of this plan will be waived for one year. Besides, a lump sum cash benefit will be payable.

In the event of the insured’s death, a compassionate death benefit will be paid to the beneficiary.

### **Guaranteed Renewal and Protection till Age 100**

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Regardless of your health conditions and claims history, VCare Cancer Protector is guaranteed renewable annually till age 100 of the insured. The premium, benefit schedule and terms and conditions may be determined by the Company at the time of renewal.

“Company” and “We” herein refers to Chubb Life Insurance Company Ltd. (Incorporated in Bermuda with Limited Liability).

## Benefit Schedule

Plan	Plan 1	Plan 2
Room Level for Hospital Confinement	Ward	Semi-private
Per Cover Cancer Limit (HK\$)	500,000	1,500,000
Lifetime Limit (HK\$)	1,500,000	4,500,000
Diagnostic Benefit	Full cover subject to per Covered Cancer Limit and per Lifetime Limit	
Hospitalisation and Surgery		
Outpatient		
Reconstructive Surgery Benefit		
Monitoring Benefit (up to 5 years after completion of active treatment)		
Ancillary Services (include Registered Chinese Medicine Practitioner, Registered Physiotherapist and Registered Dietician) - maximum amount (HK\$) per visit - maximum number of visits per Covered Cancer for each type of consultations (One visit per day for each type of the above consultations)	800 15	800 25
Psychological Counselling - maximum amount (HK\$) per visit - maximum number of visits per Covered Cancer (One visit per day shared by the insured and all immediate family members of the insured)	1,000 15	1,000 25
Home Nursing - maximum amount (HK\$) per day - maximum number of days per Covered Cancer	1,000 30	1,000 45
Medical Appliances (HK\$) per Covered Cancer	5,000	7,500
Waiver of Premium per Covered Cancer	Upon the first diagnosis and validated claim of the Covered Cancer, premium within one year from next premium due date will be waived.	
Cash Benefit (HK\$) per Covered Cancer	5,000	15,000
Compassionate Death Benefit (HK\$)	20,000	30,000

## VCare Cancer Protector at a Glance

Basic Information	
<b>Product Type</b>	Basic Plan / Rider <b>If you purchase this product as a rider, it must be attached to a basic plan issued by us.</b>
<b>Policy Type</b>	Non-participating policy. No cash value or loan value will be offered.
<b>Issue Age of the Insured</b>	15 days to 70 years old
<b>Policy Term</b>	Up to age 100 of the insured
<b>Renewability</b>	VCare Cancer Protector 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>Premium Payment Period</b>	Up to age 100 of the insured
<b>Premium Payment Mode</b>	Monthly / Quarterly / Semi-annual / Annual
<b>Premium Structure</b>	Premium will be adjusted according to insured's attained age upon renewal. The premiums in the Premium Table in this product brochure 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 adjust the premiums from time to time.
<b>Currency</b>	HK Dollar / US Dollar

### Remarks:

- Source from Centre for Health Protection, Department of Health (2006-2015).
- Cancer means a malignant tumour characterized by the uncontrolled growth and spread of malignant cells and the invasion of normal tissues. It should be confirmed by histological evidence of malignancy on a pathology report including leukaemia but excluding i) any lesions described as pre-malignant, non-invasive or carcinoma-in-situ; ii) any non melanoma skin cancer of AJCC stage I or below; iii) all tumours in the presence of any human immunodeficiency virus; or iv) Chronic Lymphocytic Leukaemia (CLL) at RAI Stage 0 or less.
- Carcinoma-in-situ means a focal autonomous new growth of carcinomatous cells which has not yet resulted in the invasion of normal tissues. "Invasion" means an infiltration and/or active destruction of tissue or surrounding tissue beyond the basement membrane. Diagnosis of carcinoma-in-situ must be supported by a histopathological biopsy report and confirmed by a registered specialist in the relevant field. Clinical or cytological diagnosis alone does not meet this standard. For Carcinoma-in-situ of Cervix Uteri, it must be at a grading of CIN III - which has been confirmed by histopathology as Carcinoma-in-situ. For Carcinoma-in-situ of Prostate Gland, it must be at a grading of Prostatic Intraepithelial Neoplasia (PIN III) - which has been confirmed by histopathology as Carcinoma-in-situ.
- For more than one Covered Cancer, the latest Covered Cancer will be considered as the single and same Covered Cancer as the immediately preceding Covered Cancer and will share the same per Covered Cancer Limit with the immediately preceding Covered Cancer for the purpose of calculating the benefits payable except:
  - The latest Covered Cancer and the immediately preceding Covered Cancer are of different histopathology, and the date of first diagnosis of the latest Covered Cancer and that of the preceding Covered Cancer are separated by at least one year;
  - The latest Covered Cancer and the immediately preceding Covered Cancer are of the same histopathology, and the latest Covered Cancer is not a recurrence or metastasis of the immediately preceding Covered Cancer, and the date of first diagnosis of the latest Covered Cancer and that of the immediately preceding Covered Cancer are separated by at least one year; or
  - The latest Covered Cancer and the immediately preceding Covered Cancer are of the same histopathology,
    - the latest Covered Cancer is a recurrence or metastasis of the immediately preceding Covered Cancer; and
    - the dates of first diagnosis of the preceding Covered Cancer and the latest Covered Cancer are separated by at least five years; and
    - the immediately preceding Covered Cancer has been once in complete remission within five years (such state is verified by a registered specialist and supported by clinical, imaging or other laboratory investigations).
- Excluding any confinement, surgery and/or medical treatment for which compensation or reimbursement is payable under any law, medical program, or insurance policy provided by any government, company or other insurer except to the extent that such charges are not reimbursed by such law, medical program or insurance policy.
- Per Covered Cancer Limit means the aggregate maximum amount of all benefits (applicable to diagnostic benefit, hospitalisation and surgery, outpatient, reconstructive surgery and monitoring benefit) paid and payable for one Covered Cancer under all in-force and terminated VCare Cancer Protector covering the same insured.
- Per Lifetime Limit means the aggregate maximum amount of all benefits (applicable to diagnostic benefit, hospitalisation and surgery, outpatient, reconstructive surgery benefit and monitoring benefit) paid and payable under all in-force and terminated VCare Cancer Protector covering the same insured.

## Premium Table

The below premiums are not guaranteed and only applicable to insured of standard risk class. Loadings may be applied subject to the underwriting decision. Renewal premium will be based on the prevailing premium rates at the time of renewal. The Company reserves the right to adjust the premiums from time to time.

Annual Premium of Basic Plan (HK\$)								
Attained age at nearest birthday	Male				Female			
	Non-Smoker		Smoker		Non-Smoker		Smoker	
	Plan 1	Plan 2	Plan 1	Plan 2	Plan 1	Plan 2	Plan 1	Plan 2
0	946	1,166	946	1,166	913	1,096	913	1,096
1	946	1,166	946	1,166	913	1,096	913	1,096
2	946	1,166	946	1,166	913	1,096	913	1,096
3	946	1,166	946	1,166	913	1,096	913	1,096
4	946	1,166	946	1,166	913	1,096	913	1,096
5	946	1,166	946	1,166	913	1,096	913	1,096
6	688	923	688	923	688	909	688	909
7	688	923	688	923	688	909	688	909
8	688	923	688	923	688	909	688	909
9	688	923	688	923	688	909	688	909
10	688	923	688	923	688	909	688	909
11	688	923	688	923	688	909	688	909
12	688	923	688	923	688	909	688	909
13	688	923	688	923	688	909	688	909
14	688	923	688	923	688	909	688	909
15	688	923	688	923	688	909	688	909
16	688	923	688	923	688	909	688	909
17	688	923	688	923	688	909	688	909
18	688	923	688	923	688	909	688	909
19	883	1,028	930	1,124	893	1,025	944	1,121
20	891	1,045	949	1,163	905	1,049	968	1,168
21	900	1,059	970	1,200	919	1,070	998	1,211
22	908	1,071	991	1,238	933	1,090	1,029	1,255
23	921	1,094	1,023	1,291	963	1,145	1,086	1,351
24	935	1,116	1,055	1,346	994	1,199	1,149	1,449
25	948	1,138	1,089	1,404	1,024	1,250	1,215	1,548
26	963	1,161	1,118	1,453	1,056	1,301	1,275	1,628
27	978	1,184	1,149	1,501	1,088	1,350	1,336	1,706
28	1,005	1,229	1,200	1,588	1,150	1,454	1,451	1,869
29	1,031	1,273	1,253	1,674	1,214	1,554	1,571	2,026
30	1,059	1,315	1,308	1,763	1,278	1,653	1,695	2,179
31	1,083	1,356	1,354	1,841	1,333	1,755	1,800	2,350
32	1,106	1,396	1,400	1,921	1,388	1,855	1,906	2,520
33	1,150	1,470	1,484	2,064	1,496	2,051	2,109	2,845
34	1,193	1,544	1,566	2,205	1,601	2,244	2,310	3,169
35	1,235	1,615	1,649	2,345	1,705	2,435	2,510	3,494
36	1,276	1,685	1,731	2,485	1,806	2,624	2,709	3,818
37	1,318	1,753	1,814	2,623	1,905	2,810	2,906	4,140
38	1,370	1,841	1,920	2,800	2,063	3,094	3,213	4,628
39	1,423	1,928	2,025	2,975	2,215	3,373	3,516	5,114
40	1,474	2,011	2,130	3,149	2,365	3,649	3,816	5,599
41	1,520	2,094	2,238	3,336	2,528	3,938	4,169	6,221
42	1,565	2,173	2,344	3,523	2,691	4,226	4,528	6,871
43	1,668	2,353	2,565	3,909	2,875	4,559	4,936	7,626
44	1,768	2,526	2,786	4,296	3,059	4,891	5,353	8,414
45	1,865	2,698	3,006	4,681	3,241	5,223	5,778	9,234
46	1,964	2,871	3,206	5,031	3,428	5,560	6,153	9,985
47	2,061	3,043	3,403	5,375	3,615	5,896	6,528	10,754
48	2,213	3,309	3,706	5,911	3,768	6,186	6,836	11,446
49	2,361	3,570	4,005	6,438	3,921	6,476	7,146	12,151
50	2,506	3,826	4,299	6,955	4,075	6,768	7,455	12,873

\* Only applicable to policy renewal.

Annual Premium of Basic Plan (HK\$)								
Attained age at nearest birthday	Male				Female			
	Non-Smoker		Smoker		Non-Smoker		Smoker	
	Plan 1	Plan 2	Plan 1	Plan 2	Plan 1	Plan 2	Plan 1	Plan 2
51	2,680	4,131	4,629	7,536	4,231	7,098	7,736	13,480
52	2,855	4,440	4,961	8,121	4,388	7,433	8,015	14,089
53	3,110	4,889	5,448	8,978	4,481	7,626	8,170	14,411
54	3,369	5,344	5,936	9,838	4,576	7,823	8,323	14,736
55	3,631	5,805	6,428	10,704	4,673	8,023	8,476	15,065
56	3,898	6,275	6,915	11,564	4,769	8,228	8,620	15,379
57	4,168	6,753	7,404	12,429	4,866	8,434	8,763	15,695
58	4,555	7,435	8,113	13,678	5,024	8,728	9,018	16,174
59	4,948	8,128	8,823	14,931	5,180	9,024	9,270	16,651
60	5,345	8,830	9,534	16,188	5,339	9,325	9,521	17,131
61	5,766	9,534	10,313	17,429	5,530	9,558	9,830	17,474
62	6,195	10,246	11,101	18,671	5,724	9,791	10,143	17,814
63	6,749	11,171	12,121	20,295	5,931	10,051	10,474	18,198
64	7,314	12,106	13,154	21,919	6,144	10,316	10,810	18,584
65	7,890	13,054	14,200	23,543	6,363	10,586	11,153	18,973
66	8,476	14,014	15,260	25,166	6,588	10,861	11,501	19,366
67	9,075	14,988	16,334	26,794	6,819	11,143	11,858	19,764
68	9,739	16,068	17,521	28,593	7,114	11,510	12,323	20,310
69	10,419	17,170	18,729	30,405	7,418	11,884	12,798	20,863
70	11,119	18,296	19,961	32,236	7,730	12,268	13,283	21,421
71*	11,763	19,440	20,959	34,075	7,979	12,649	13,645	21,970
72*	12,415	20,606	21,951	35,926	8,231	13,039	14,009	22,523
73*	13,073	21,791	22,931	37,781	8,678	13,738	14,708	23,611
74*	13,741	23,000	23,909	39,653	9,126	14,444	15,403	24,695
75*	14,423	24,236	24,885	41,544	9,581	15,158	16,094	25,778
76*	15,094	25,464	25,955	43,618	10,036	15,874	16,864	26,986
77*	15,776	26,718	27,035	45,733	10,498	16,600	17,641	28,210
78*	16,151	27,450	27,569	46,940	10,955	17,336	18,411	29,446
79*	16,541	28,213	28,123	48,195	11,423	18,086	19,193	30,704
80*	16,948	29,009	28,700	49,506	11,899	18,854	19,990	31,988
81*	17,413	29,838	29,234	50,466	12,441	19,725	20,523	32,835
82*	17,900	30,708	29,791	51,471	13,003	20,625	21,049	33,673
83*	18,080	31,015	30,090	51,986	13,134	20,831	21,260	34,010
84*	18,261	31,326	30,391	52,506	13,266	21,040	21,474	34,351
85*	18,445	31,640	30,696	53,033	13,400	21,251	21,689	34,695
86*	18,630	31,958	31,004	53,564	13,535	21,465	21,906	35,043
87*	18,818	32,278	31,315	54,100	13,671	21,680	22,126	35,394
88*	19,006	32,601	31,629	54,641	13,809	21,898	22,349	35,749
89*	19,198	32,928	31,946	55,189	13,948	22,118	22,573	36,106
90*	19,390	33,258	32,266	55,741	14,088	22,339	22,799	36,468
91*	19,585	33,591	32,590	56,299	14,229	22,563	23,028	36,833
92*	19,781	33,928	32,916	56,863	14,371	22,789	23,259	37,201
93*	19,980	34,268	33,246	57,431	14,515	23,018	23,493	37,574
94*	20,180	34,611	33,579	58,006	14,661	23,249	23,728	37,950
95*	20,383	34,958	33,915	58,588	14,809	23,481	23,965	38,330
96*	20,588	35,308	34,255	59,174	14,958	23,716	24,205	38,714
97*	20,794	35,661	34,599	59,766	15,108	23,954	24,448	39,101
98*	21,003	36,019	34,945	60,365	15,259	24,194	24,693	39,493
99*	21,214	36,380	35,295	60,969	15,413	24,436	24,940	39,888

\* Only applicable to policy renewal.

Annual Premium of Rider (HK\$)								
Attained age at nearest birthday	Male				Female			
	Non-Smoker		Smoker		Non-Smoker		Smoker	
	Plan 1	Plan 2	Plan 1	Plan 2	Plan 1	Plan 2	Plan 1	Plan 2
0	671	891	671	891	638	821	638	821
1	671	891	671	891	638	821	638	821
2	671	891	671	891	638	821	638	821
3	671	891	671	891	638	821	638	821
4	671	891	671	891	638	821	638	821
5	671	891	671	891	638	821	638	821
6	413	648	413	648	413	634	413	634
7	413	648	413	648	413	634	413	634
8	413	648	413	648	413	634	413	634
9	413	648	413	648	413	634	413	634
10	413	648	413	648	413	634	413	634
11	413	648	413	648	413	634	413	634
12	413	648	413	648	413	634	413	634
13	413	648	413	648	413	634	413	634
14	413	648	413	648	413	634	413	634
15	413	648	413	648	413	634	413	634
16	413	648	413	648	413	634	413	634
17	413	648	413	648	413	634	413	634
18	413	648	413	648	413	634	413	634
19	608	753	655	849	618	750	669	846
20	616	770	674	888	630	774	693	893
21	625	784	695	925	644	795	723	936
22	633	796	716	963	658	815	754	980
23	646	819	748	1,016	688	870	811	1,076
24	660	841	780	1,071	719	924	874	1,174
25	673	863	814	1,129	749	975	940	1,273
26	688	886	843	1,178	781	1,026	1,000	1,353
27	703	909	874	1,226	813	1,075	1,061	1,431
28	730	954	925	1,313	875	1,179	1,176	1,594
29	756	998	978	1,399	939	1,279	1,296	1,751
30	784	1,040	1,033	1,488	1,003	1,378	1,420	1,904
31	808	1,081	1,079	1,566	1,058	1,480	1,525	2,075
32	831	1,121	1,125	1,646	1,113	1,580	1,631	2,245
33	875	1,195	1,209	1,789	1,221	1,776	1,834	2,570
34	918	1,269	1,291	1,930	1,326	1,969	2,035	2,894
35	960	1,340	1,374	2,070	1,430	2,160	2,235	3,219
36	1,001	1,410	1,456	2,210	1,531	2,349	2,434	3,543
37	1,043	1,478	1,539	2,348	1,630	2,535	2,631	3,865
38	1,095	1,566	1,645	2,525	1,788	2,819	2,938	4,353
39	1,148	1,653	1,750	2,700	1,940	3,098	3,241	4,839
40	1,199	1,736	1,855	2,874	2,090	3,374	3,541	5,324
41	1,245	1,819	1,963	3,061	2,253	3,663	3,894	5,946
42	1,290	1,898	2,069	3,248	2,416	3,951	4,253	6,596
43	1,393	2,078	2,290	3,634	2,600	4,284	4,661	7,351
44	1,493	2,251	2,511	4,021	2,784	4,616	5,078	8,139
45	1,590	2,423	2,731	4,406	2,966	4,948	5,503	8,959
46	1,689	2,596	2,931	4,756	3,153	5,285	5,878	9,710
47	1,786	2,768	3,128	5,100	3,340	5,621	6,253	10,479
48	1,938	3,034	3,431	5,636	3,493	5,911	6,561	11,171
49	2,086	3,295	3,730	6,163	3,646	6,201	6,871	11,876
50	2,231	3,551	4,024	6,680	3,800	6,493	7,180	12,598

\* Only applicable to policy renewal.

Annual Premium of Rider (HK\$)								
Attained age at nearest birthday	Male				Female			
	Non-Smoker		Smoker		Non-Smoker		Smoker	
	Plan 1	Plan 2	Plan 1	Plan 2	Plan 1	Plan 2	Plan 1	Plan 2
51	2,405	3,856	4,354	7,261	3,956	6,823	7,461	13,205
52	2,580	4,165	4,686	7,846	4,113	7,158	7,740	13,814
53	2,835	4,614	5,173	8,703	4,206	7,351	7,895	14,136
54	3,094	5,069	5,661	9,563	4,301	7,548	8,048	14,461
55	3,356	5,530	6,153	10,429	4,398	7,748	8,201	14,790
56	3,623	6,000	6,640	11,289	4,494	7,953	8,345	15,104
57	3,893	6,478	7,129	12,154	4,591	8,159	8,488	15,420
58	4,280	7,160	7,838	13,403	4,749	8,453	8,743	15,899
59	4,673	7,853	8,548	14,656	4,905	8,749	8,995	16,376
60	5,070	8,555	9,259	15,913	5,064	9,050	9,246	16,856
61	5,491	9,259	10,038	17,154	5,255	9,283	9,555	17,199
62	5,920	9,971	10,826	18,396	5,449	9,516	9,868	17,539
63	6,474	10,896	11,846	20,020	5,656	9,776	10,199	17,923
64	7,039	11,831	12,879	21,644	5,869	10,041	10,535	18,309
65	7,615	12,779	13,925	23,268	6,088	10,311	10,878	18,698
66	8,201	13,739	14,985	24,891	6,313	10,586	11,226	19,091
67	8,800	14,713	16,059	26,519	6,544	10,868	11,583	19,489
68	9,464	15,793	17,246	28,318	6,839	11,235	12,048	20,035
69	10,144	16,895	18,454	30,130	7,143	11,609	12,523	20,588
70	10,844	18,021	19,686	31,961	7,455	11,993	13,008	21,146
71*	11,488	19,165	20,684	33,800	7,704	12,374	13,370	21,695
72*	12,140	20,331	21,676	35,651	7,956	12,764	13,734	22,248
73*	12,798	21,516	22,656	37,506	8,403	13,463	14,433	23,336
74*	13,466	22,725	23,634	39,378	8,851	14,169	15,128	24,420
75*	14,148	23,961	24,610	41,269	9,306	14,883	15,819	25,503
76*	14,819	25,189	25,680	43,343	9,761	15,599	16,589	26,711
77*	15,501	26,443	26,760	45,458	10,223	16,325	17,366	27,935
78*	15,876	27,175	27,294	46,665	10,680	17,061	18,136	29,171
79*	16,266	27,938	27,848	47,920	11,148	17,811	18,918	30,429
80*	16,673	28,734	28,425	49,231	11,624	18,579	19,715	31,713
81*	17,138	29,563	28,959	50,191	12,166	19,450	20,248	32,560
82*	17,625	30,433	29,516	51,196	12,728	20,350	20,774	33,398
83*	17,801	30,736	29,811	51,709	12,855	20,554	20,981	33,731
84*	17,979	31,044	30,109	52,226	12,984	20,759	21,191	34,069
85*	18,159	31,354	30,410	52,749	13,114	20,966	21,404	34,410
86*	18,340	31,668	30,714	53,276	13,245	21,176	21,618	34,754
87*	18,524	31,984	31,021	53,809	13,378	21,388	21,834	35,101
88*	18,709	32,304	31,331	54,346	13,511	21,601	22,053	35,453
89*	18,896	32,626	31,645	54,890	13,646	21,818	22,273	35,808
90*	19,085	32,953	31,961	55,439	13,783	22,036	22,495	36,165
91*	19,276	33,283	32,281	55,994	13,920	22,256	22,720	36,526
92*	19,469	33,615	32,604	56,554	14,059	22,479	22,948	36,891
93*	19,664	33,951	32,930	57,119	14,199	22,704	23,178	37,260
94*	19,860	34,291	33,259	57,690	14,341	22,931	23,409	37,633
95*	20,059	34,634	33,591	58,268	14,485	23,160	23,643	38,009
96*	20,259	34,980	33,928	58,850	14,630	23,391	23,879	38,389
97*	20,461	35,330	34,266	59,439	14,776	23,625	24,118	38,773
98*	20,666	35,684	34,609	60,034	14,924	23,861	24,359	39,160
99*	20,873	36,040	34,955	60,634	15,073	24,100	24,603	39,551

\* Only applicable to policy renewal.

Annual Premium of Basic Plan (US\$)								
Attained age at nearest birthday	Male				Female			
	Non-Smoker		Smoker		Non-Smoker		Smoker	
	Plan 1	Plan 2	Plan 1	Plan 2	Plan 1	Plan 2	Plan 1	Plan 2
0	121	149	121	149	117	141	117	141
1	121	149	121	149	117	141	117	141
2	121	149	121	149	117	141	117	141
3	121	149	121	149	117	141	117	141
4	121	149	121	149	117	141	117	141
5	121	149	121	149	117	141	117	141
6	88	118	88	118	88	117	88	117
7	88	118	88	118	88	117	88	117
8	88	118	88	118	88	117	88	117
9	88	118	88	118	88	117	88	117
10	88	118	88	118	88	117	88	117
11	88	118	88	118	88	117	88	117
12	88	118	88	118	88	117	88	117
13	88	118	88	118	88	117	88	117
14	88	118	88	118	88	117	88	117
15	88	118	88	118	88	117	88	117
16	88	118	88	118	88	117	88	117
17	88	118	88	118	88	117	88	117
18	88	118	88	118	88	117	88	117
19	113	132	119	144	114	131	121	144
20	114	134	122	149	116	134	124	150
21	115	136	124	154	118	137	128	155
22	116	137	127	159	120	140	132	161
23	118	140	131	166	123	147	139	173
24	120	143	135	173	127	154	147	186
25	122	146	140	180	131	160	156	198
26	123	149	143	186	135	167	163	209
27	125	152	147	192	139	173	171	219
28	129	158	154	204	147	186	186	240
29	132	163	161	215	156	199	201	260
30	136	169	168	226	164	212	217	279
31	139	174	174	236	171	225	231	301
32	142	179	179	246	178	238	244	323
33	147	188	190	265	192	263	270	365
34	153	198	201	283	205	288	296	406
35	158	207	211	301	219	312	322	448
36	164	216	222	319	232	336	347	489
37	169	225	233	336	244	360	373	531
38	176	236	246	359	264	397	412	593
39	182	247	260	381	284	432	451	656
40	189	258	273	404	303	468	489	718
41	195	268	287	428	324	505	534	798
42	201	279	301	452	345	542	581	881
43	214	302	329	501	369	584	633	978
44	227	324	357	551	392	627	686	1,079
45	239	346	385	600	416	670	741	1,184
46	252	368	411	645	439	713	789	1,280
47	264	390	436	689	463	756	837	1,379
48	284	424	475	758	483	793	876	1,467
49	303	458	513	825	503	830	916	1,558
50	321	491	551	892	522	868	956	1,650

\* Only applicable to policy renewal.

Annual Premium of Basic Plan (US\$)								
Attained age at nearest birthday	Male				Female			
	Non-Smoker		Smoker		Non-Smoker		Smoker	
	Plan 1	Plan 2	Plan 1	Plan 2	Plan 1	Plan 2	Plan 1	Plan 2
51	344	530	593	966	542	910	992	1,728
52	366	569	636	1,041	563	953	1,028	1,806
53	399	627	698	1,151	574	978	1,047	1,848
54	432	685	761	1,261	587	1,003	1,067	1,889
55	466	744	824	1,372	599	1,029	1,087	1,931
56	500	804	887	1,483	611	1,055	1,105	1,972
57	534	866	949	1,593	624	1,081	1,123	2,012
58	584	953	1,040	1,754	644	1,119	1,156	2,074
59	634	1,042	1,131	1,914	664	1,157	1,188	2,135
60	685	1,132	1,222	2,075	684	1,196	1,221	2,196
61	739	1,222	1,322	2,234	709	1,225	1,260	2,240
62	794	1,314	1,423	2,394	734	1,255	1,300	2,284
63	865	1,432	1,554	2,602	760	1,289	1,343	2,333
64	938	1,552	1,686	2,810	788	1,323	1,386	2,383
65	1,012	1,674	1,821	3,018	816	1,357	1,430	2,432
66	1,087	1,797	1,956	3,226	845	1,392	1,474	2,483
67	1,163	1,922	2,094	3,435	874	1,429	1,520	2,534
68	1,249	2,060	2,246	3,666	912	1,476	1,580	2,604
69	1,336	2,201	2,401	3,898	951	1,524	1,641	2,675
70	1,426	2,346	2,559	4,133	991	1,573	1,703	2,746
71*	1,508	2,492	2,687	4,369	1,023	1,622	1,749	2,817
72*	1,592	2,642	2,814	4,606	1,055	1,672	1,796	2,888
73*	1,676	2,794	2,940	4,844	1,113	1,761	1,886	3,027
74*	1,762	2,949	3,065	5,084	1,170	1,852	1,975	3,166
75*	1,849	3,107	3,190	5,326	1,228	1,943	2,063	3,305
76*	1,935	3,265	3,328	5,592	1,287	2,035	2,162	3,460
77*	2,023	3,425	3,466	5,863	1,346	2,128	2,262	3,617
78*	2,071	3,519	3,534	6,018	1,404	2,223	2,360	3,775
79*	2,121	3,617	3,606	6,179	1,464	2,319	2,461	3,936
80*	2,173	3,719	3,679	6,347	1,526	2,417	2,563	4,101
81*	2,232	3,825	3,748	6,470	1,595	2,529	2,631	4,210
82*	2,295	3,937	3,819	6,599	1,667	2,644	2,699	4,317
83*	2,318	3,976	3,858	6,665	1,684	2,671	2,726	4,360
84*	2,341	4,016	3,896	6,732	1,701	2,697	2,753	4,404
85*	2,365	4,056	3,935	6,799	1,718	2,724	2,781	4,448
86*	2,388	4,097	3,975	6,867	1,735	2,752	2,808	4,493
87*	2,413	4,138	4,015	6,936	1,753	2,779	2,837	4,538
88*	2,437	4,180	4,055	7,005	1,770	2,807	2,865	4,583
89*	2,461	4,222	4,096	7,076	1,788	2,836	2,894	4,629
90*	2,486	4,264	4,137	7,146	1,806	2,864	2,923	4,675
91*	2,511	4,307	4,178	7,218	1,824	2,893	2,952	4,722
92*	2,536	4,350	4,220	7,290	1,842	2,922	2,982	4,769
93*	2,562	4,393	4,262	7,363	1,861	2,951	3,012	4,817
94*	2,587	4,437	4,305	7,437	1,880	2,981	3,042	4,865
95*	2,613	4,482	4,348	7,511	1,899	3,010	3,072	4,914
96*	2,639	4,527	4,392	7,586	1,918	3,041	3,103	4,963
97*	2,666	4,572	4,436	7,662	1,937	3,071	3,134	5,013
98*	2,693	4,618	4,480	7,739	1,956	3,102	3,166	5,063
99*	2,720	4,664	4,525	7,817	1,976	3,133	3,197	5,114

\* Only applicable to policy renewal.

Annual Premium of Rider (US\$)								
Attained age at nearest birthday	Male				Female			
	Non-Smoker		Smoker		Non-Smoker		Smoker	
	Plan 1	Plan 2	Plan 1	Plan 2	Plan 1	Plan 2	Plan 1	Plan 2
0	86	114	86	114	82	105	82	105
1	86	114	86	114	82	105	82	105
2	86	114	86	114	82	105	82	105
3	86	114	86	114	82	105	82	105
4	86	114	86	114	82	105	82	105
5	86	114	86	114	82	105	82	105
6	53	83	53	83	53	81	53	81
7	53	83	53	83	53	81	53	81
8	53	83	53	83	53	81	53	81
9	53	83	53	83	53	81	53	81
10	53	83	53	83	53	81	53	81
11	53	83	53	83	53	81	53	81
12	53	83	53	83	53	81	53	81
13	53	83	53	83	53	81	53	81
14	53	83	53	83	53	81	53	81
15	53	83	53	83	53	81	53	81
16	53	83	53	83	53	81	53	81
17	53	83	53	83	53	81	53	81
18	53	83	53	83	53	81	53	81
19	78	97	84	109	79	96	86	108
20	79	99	86	114	81	99	89	114
21	80	101	89	119	83	102	93	120
22	81	102	92	123	84	104	97	126
23	83	105	96	130	88	112	104	138
24	85	108	100	137	92	118	112	151
25	86	111	104	145	96	125	121	163
26	88	114	108	151	100	132	128	173
27	90	117	112	157	104	138	136	183
28	94	122	119	168	112	151	151	204
29	97	128	125	179	120	164	166	224
30	101	133	132	191	129	177	182	244
31	104	139	138	201	136	190	196	266
32	107	144	144	211	143	203	209	288
33	112	153	155	229	157	228	235	329
34	118	163	166	247	170	252	261	371
35	123	172	176	265	183	277	287	413
36	128	181	187	283	196	301	312	454
37	134	189	197	301	209	325	337	496
38	140	201	211	324	229	361	377	558
39	147	212	224	346	249	397	416	620
40	154	223	238	368	268	433	454	683
41	160	233	252	392	289	470	499	762
42	165	243	265	416	310	507	545	846
43	179	266	294	466	333	549	598	942
44	191	289	322	516	357	592	651	1,043
45	204	311	350	565	380	634	706	1,149
46	217	333	376	610	404	678	754	1,245
47	229	355	401	654	428	721	802	1,343
48	248	389	440	723	448	758	841	1,432
49	267	422	478	790	467	795	881	1,523
50	286	455	516	856	487	832	921	1,615

\* Only applicable to policy renewal.

Annual Premium of Rider (US\$)								
Attained age at nearest birthday	Male				Female			
	Non-Smoker		Smoker		Non-Smoker		Smoker	
	Plan 1	Plan 2	Plan 1	Plan 2	Plan 1	Plan 2	Plan 1	Plan 2
51	308	494	558	931	507	875	957	1,693
52	331	534	601	1,006	527	918	992	1,771
53	363	592	663	1,116	539	942	1,012	1,812
54	397	650	726	1,226	551	968	1,032	1,854
55	430	709	789	1,337	564	993	1,051	1,896
56	464	769	851	1,447	576	1,020	1,070	1,936
57	499	831	914	1,558	589	1,046	1,088	1,977
58	549	918	1,005	1,718	609	1,084	1,121	2,038
59	599	1,007	1,096	1,879	629	1,122	1,153	2,099
60	650	1,097	1,187	2,040	649	1,160	1,185	2,161
61	704	1,187	1,287	2,199	674	1,190	1,225	2,205
62	759	1,278	1,388	2,358	699	1,220	1,265	2,249
63	830	1,397	1,519	2,567	725	1,253	1,308	2,298
64	902	1,517	1,651	2,775	752	1,287	1,351	2,347
65	976	1,638	1,785	2,983	781	1,322	1,395	2,397
66	1,051	1,761	1,921	3,191	809	1,357	1,439	2,448
67	1,128	1,886	2,059	3,400	839	1,393	1,485	2,499
68	1,213	2,025	2,211	3,631	877	1,440	1,545	2,569
69	1,301	2,166	2,366	3,863	916	1,488	1,606	2,639
70	1,390	2,310	2,524	4,098	956	1,538	1,668	2,711
71*	1,473	2,457	2,652	4,333	988	1,586	1,714	2,781
72*	1,556	2,607	2,779	4,571	1,020	1,636	1,761	2,852
73*	1,641	2,758	2,905	4,808	1,077	1,726	1,850	2,992
74*	1,726	2,913	3,030	5,048	1,135	1,817	1,939	3,131
75*	1,814	3,072	3,155	5,291	1,193	1,908	2,028	3,270
76*	1,900	3,229	3,292	5,557	1,251	2,000	2,127	3,424
77*	1,987	3,390	3,431	5,828	1,311	2,093	2,226	3,581
78*	2,035	3,484	3,499	5,983	1,369	2,187	2,325	3,740
79*	2,085	3,582	3,570	6,144	1,429	2,283	2,425	3,901
80*	2,138	3,684	3,644	6,312	1,490	2,382	2,528	4,066
81*	2,197	3,790	3,713	6,435	1,560	2,494	2,596	4,174
82*	2,260	3,902	3,784	6,564	1,632	2,609	2,663	4,282
83*	2,282	3,941	3,822	6,629	1,648	2,635	2,690	4,324
84*	2,305	3,980	3,860	6,696	1,665	2,661	2,717	4,368
85*	2,328	4,020	3,899	6,763	1,681	2,688	2,744	4,412
86*	2,351	4,060	3,938	6,830	1,698	2,715	2,772	4,456
87*	2,375	4,101	3,977	6,899	1,715	2,742	2,799	4,500
88*	2,399	4,142	4,017	6,967	1,732	2,769	2,827	4,545
89*	2,423	4,183	4,057	7,037	1,749	2,797	2,856	4,591
90*	2,447	4,225	4,098	7,108	1,767	2,825	2,884	4,637
91*	2,471	4,267	4,139	7,179	1,785	2,853	2,913	4,683
92*	2,496	4,310	4,180	7,251	1,802	2,882	2,942	4,730
93*	2,521	4,353	4,222	7,323	1,820	2,911	2,972	4,777
94*	2,546	4,396	4,264	7,396	1,839	2,940	3,001	4,825
95*	2,572	4,440	4,307	7,470	1,857	2,969	3,031	4,873
96*	2,597	4,485	4,350	7,545	1,876	2,999	3,061	4,922
97*	2,623	4,529	4,393	7,620	1,894	3,029	3,092	4,971
98*	2,649	4,575	4,437	7,697	1,913	3,059	3,123	5,021
99*	2,676	4,621	4,481	7,774	1,932	3,090	3,154	5,071

\* Only applicable to policy renewal.

## Important Information

**This product brochure is for general reference only and is not part of 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 the product. Such materials include but not limited to policy contract that contains exact terms and conditions, benefit illustrations (if any) and policy documents and other relevant marketing materials, which are all available upon request. You might also consider seeking independent professional advice if needed.**

VCare Cancer Protector is designed for individuals looking for medical protection against cancer.

### Key Product Risks

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- **Non-payment of premium**  
You should pay premium on time. If a premium is not paid by the end of the prescribed grace period, it will lead to policy lapse and you will lose the insurance coverage.
- **Premium Adjustment**  
Based on the expectation and experience on claims of all similar products to VCare Cancer Protector, the Company reserves the right to review and adjust the premium for a certain group of insured lives with a similar risk profile at each renewal from time to time. The Company shall notify changes to you in writing at least 30 days prior to the policy anniversary.
- **Credit Risk**  
This insurance plan is issued and underwritten by the Company. You are subject to the credit risk of the

Company. If the Company is unable to satisfy the financial obligation of the plan, you may lose the premium paid and the insurance coverage.

- **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 cost in the future is likely to be higher than it is today due to inflation. The benefit and premium of this plan may be adjusted in the future due to the medical inflation.

### Termination

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If VCare Cancer Protector is purchased as a basic plan, it will be automatically terminated on the occurrence of the earliest of the following:

- lapse;
- the insured's death;
- accumulated benefit paid or payable has reached 100% of the Lifetime Limit;
- the expiry date of this basic plan; or
- your written request for cancellation.

If VCare Cancer Protector is purchased as a rider, it will be automatically terminated on the occurrence of the earliest of the following:

- if the policy has been converted to a reduced paid-up or extended term insurance, surrendered, expired, lapsed, cancelled or terminated for whatever reason;
- the insured's death;
- accumulated benefit paid or payable has reached 100% of the Lifetime Limit;
- the expiry date of this rider; or
- your written request for cancellation

You may cancel your VCare Cancer Protector 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 whichever is later; the coverage will end.

No benefits will be payable if the Covered Cancer and/or the confinement, treatment and/or charges incurred is/are a direct or indirect consequence of any of the following:

- the Covered Cancer existed before the date of issue of this plan, or before the date of issue of last reinstatement, or before the date of issue of any subsequent endorsement, whichever is the latest;
- the insured suffers from any pre-existing condition, which may be the cause or triggering condition to a Covered Cancer;
- the insured is diagnosed by a registered specialist with a Covered Cancer or the insured has shown signs or symptoms of any illness, disease or physical condition which may be the cause or triggering condition of a Covered Cancer within the first 90 days from the date of issue of this plan, or the date of last reinstatement or date of issue of any subsequent endorsement, whichever is the latest; or
- the confinement, treatment and/or charges incurred relates to or arises as a direct or indirect result of:
  - routine physical examinations or health check-ups not related to the Covered Cancer (whether with or without any positive findings) on the insured;
  - treatment or tests carried out in relation to the insured's Covered Cancer not consistent with customary medical treatment or diagnosis;
  - vaccination and immunisation injections received by the insured for the prevention of a Covered Cancer;
  - narcotics used by the insured unless taken as prescribed by a registered medical practitioner;
  - treatment or tests performed on the insured that relate to Acquired Immune Deficiency Syndrome (AIDS), any Human Immunodeficiency Virus or any related or associated condition or AIDS related complex;
  - mental disorder, psychological or psychiatric conditions, behavioural problems or personality disorder unless such occurrence is covered by psychological counselling;
  - any congenital or inherited Covered Cancer (only applicable if the disorder gives rise to signs or symptoms or was diagnosed before the insured reaches age 12) of the insured;
  - any services primarily for physiotherapy or for the investigation of signs and/or symptoms with diagnostic imaging, laboratory investigation or other diagnostic procedures unless they are covered by diagnostic benefit;
  - any treatment, investigation, services or supplies which are not medically necessary or any charges which exceed the reasonable and customary charges;
  - non-medical services, including but not limited to guest meals, radio, telephone, photocopy, taxes, personal items, medical report charges and the like;

- experimental and/or unconventional medical technology / procedure / therapy performed on the insured; or novel drugs / medicines / stem cell therapy not yet approved by the government, relevant authorities and recognised medical association in the locality;
- war, hostilities (whether war is declared or not), rebellion, insurrection, riot, civil commotion, terrorist act, nuclear contamination, biological contamination or chemical contamination;
- genetic testing undertaken to test for a genetic predisposition to Covered Cancer;
- any form of treatment undergone without a definite diagnosis of the presence of a Covered Cancer in the insured's body;
- over-the-counter medication and nutrient supplement not prescribed by a registered medical practitioner, and any of the following traditional Chinese medicines: cordyceps sinensis, seahorse, bezoar, amber, ganoderma, antelope horn, antler, agate, musk, saffron, bird's nest and ginseng; or
- any activity or disease which falls under the exclusion(s) as shown on any endorsement issued by the Company.

### **Revision of Benefits**

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The Company shall from time to time, revise the benefits payable and the related terms and conditions under VCare Cancer Protector and the Premium of VCare Cancer Protector will be adjusted. We shall notify changes to you in writing at least 30 days prior to the policy anniversary.

### **Product Limitation**

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1. The plan will only cover the medically necessary expenses related to the diagnosis and treatments of the Covered Cancer, and such charges must be reasonable and customary.

“Medically necessary” means the medical services are:

- consistent with the diagnosis and customary 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;
- not experimental in nature; and
- provided on the basis of such services or treatments cannot be safely provided without hospital admission in the case of confinement.

“Reasonable and customary charges” means charges for treatment, medical services and/or supplies received by the insured must be medically necessary and do not exceed the usual level of charges for such treatment, medical services and/or supplies in the locality where the expense is incurred. We reserve the right to determine whether the charges for treatment, medical services and supplies are regarded as reasonable and customary charges with reference to but not limited to a combination of our global experience and any relevant publication or information made available, such as the schedule of fees published by the government, relevant authorities and recognised medical association in the locality where the expense is incurred.

2. If the insured's confinement is of a higher level than he/she is entitled as specified in the benefit schedule, whether voluntarily or involuntarily, the benefit payable during the period of confinement will be reduced by multiplying by the following adjustment factor:

- For an upgrade from semi-private level to private level or above: 50%
- For an upgrade from ward level to semi-private level: 50%
- For an upgrade from ward level to private level or above: 25%

## Claims

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We must be notified in writing within 30 days from the date after the first diagnosis of the covered cancer 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; and if applicable, such proof for medically necessary expenses must be provided by you or the insured within 30 days from the date such expense was incurred.

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.

**Cooling-off Period** (if VCare Cancer Protector is issued as a rider, cooling-off period is not applicable to VCare Cancer Protector which is attached to a policy after policy issuance)

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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 this plan, we will refund the total amount of premiums without any interest in the original currency paid by you provided that no claims have been made.

## 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)

📞 2894 9833

## 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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