

Chubb MyGolden Cancer Protection Plus

Secure a critical illness protection against
unexpected long-term health issues

CHUBB®
安達人壽



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Chubb MyGolden Cancer Protection Plus

Life expectancy has increased with the passage of time. But something that also rose with life expectancy is the cases of long-term health issues among the middle-aged population. Our new Chubb MyGolden Cancer Protection Plus (“MyGolden”) can offset some of the treatment costs for Cancer and some common elderly diseases such as Alzheimer’s Disease and Parkinson’s Disease. With quicker and easier access, you can focus on your recovery, not your finances, should a critical illness strike.



Concerning your health condition¹

MyGolden is available to those even with existing medical conditions - such as high blood pressure, high blood sugar and high blood cholesterol.



Major Illness Benefit^{3,4,6,8}

During the lifetime of the Insured and while the Policy is in force, we will pay the Major Illness Benefit if the Insured is diagnosed with a Major Illness before the Age of 85, the Policy will forthwith be terminated on the date of initial diagnosis of the relevant Major illness. If the Insured is diagnosed with Cancer, Loss of Hearing, Loss of Speech, Major Burns, Rheumatoid Arthritis or Vegetative State, we will pay a lump sum payment of up to 100% of the Sum Assured. If the Insured is diagnosed with Alzheimer’s Disease or Parkinson’s Disease, we will pay a lump sum payment of up to 100% of the Sum Assured, plus 20% of the Sum Assured, which shall be paid as follow: 5% of the Sum Assured shall be paid in each subsequent year after termination of the Policy, until the total amount reaches 20% of the Sum Assured. In other words, up to 120% of the Sum Assured will be payable if the Insured is diagnosed with Alzheimer’s Disease or Parkinson’s Disease.



Minor Illness Benefit^{2,4,6,7,8}

A Minor Illness Benefit of up to 30% of the Sum Assured will be payable if the Insured is diagnosed with any one of the 2 covered Minor Illnesses, Carcinoma-In-Situ or Stage Ta of Specific Organs⁵ or Cochlear Implant Surgery, provided that no Major Illness Benefit has been paid or becomes payable under the Policy, before the Age of 85.



Accidental Bone Fracture Benefit^{4,6,7}

An Accidental Bone Fracture Benefit of US\$625 will be payable if the Insured is diagnosed with Accidental Bone Fracture, provided that no Major Illness Benefit has been paid or becomes payable under the Policy, before the Age of 85.



Death Benefit⁶

A Death Benefit of up to 100% of the Sum Assured will be payable upon the Insured's death, provided that no Major Illness Benefit has been paid or becomes payable under the Policy.

Benefits Schedule

Benefit Items	Benefit Limit	Maximum number of claims per Policy
<p>Major Illness Benefit^{3,4,6,8}</p> <p>Covered Major Illness refers to:</p> <ol style="list-style-type: none"> 1. Alzheimer's Disease 2. Cancer 3. Loss of Hearing 4. Loss of Speech 5. Major Burns 6. Parkinson's Disease 7. Rheumatoid Arthritis 8. Vegetative State 	<p>100% of Sum Assured</p> <p>- less</p> <p>any Minor Illness Benefit and/or Accidental Bone Fracture Benefit paid or becomes payable</p> <p>+ plus</p> <p>If the Insured is diagnosed with Alzheimer's Disease or Parkinson's Disease, 20% of the Sum Assured, which shall be paid as follow: 5% of the Sum Assured shall be payable in each subsequent year after termination of the Policy, until the total amount reaches 20% of the Sum Assured.</p>	<p>1</p>
<p>Minor Illness Benefit^{2,4,6,7,8}</p> <p>Covered Minor Illness refers to:</p> <ol style="list-style-type: none"> 1. Carcinoma-In-Situ or Stage Ta of Specific Organs⁵ 2. Cochlear Implant Surgery 	<p>Up to 30% of Sum Assured</p>	<p>1</p>
<p>Accidental Bone Fracture Benefit^{4,6,7}</p>	<p>US\$625</p>	<p>1</p>
<p>Death Benefit⁶</p>	<p>100% of Sum Assured</p> <p>- less</p> <p>any Minor Illness Benefit and/or Accidental Bone Fracture Benefit paid or becomes payable</p>	<p>Not applicable</p>

More about Chubb MyGolden Cancer Protection Plus

Basic Information	
Product Nature	Critical illness protection insurance plan
Product Type	Basic plan
Policy Term and Premium Payment Term	Up to Age 85 of the Insured
Issue Age of the Insured	Age 40 - 65
Premium Payment Term	Monthly/quarterly/semi-annual/annual
Premium Structure & Renewability	<p>While this Policy is in effect and upon the end of every 5 Policy Years, you may renew the Policy without providing evidence of insurability by paying the Premium in effect on the date of renewal. The Age of the Insured does not affect the Premium within the 5-year period. At renewal, the Premium will be adjusted based on the attained Age of the Insured according to our applicable rate. In the event the period from the date of renewal to the Benefit Expiry Date is shorter than 5 Policy Years, the Premium will be adjusted based on the attained Age of the Insured on each Policy Anniversary up to the Policy Anniversary immediately prior to the Benefit Expiry Date.</p> <p><i>*Note: Premiums are not guaranteed. You should refer to the benefit illustration for the Premium calculated based on the current scale of premium rates. Please also refer to the "Key Product Risks - Premium Adjustment" under the "Important Information" section in this product brochure for Premium adjustment factors.</i></p> <p>Unless otherwise specified, the Premium is not guaranteed, and we reserve the right to revise or adjust the Premium according to our applicable premium rate upon each Policy Anniversary, subject to other terms and conditions, if any, as set out in the Policy.</p>
Currency	US Dollars
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: US\$ 75,000 ▪ Maximum amount: US\$ 1,500,000

Remarks

1. The issue age of the Insured must be between Age 40 to 65 and meet the underwriting requirements at policy issue. The Company reserves the right to decline any applications of MyGolden if the information provided by the proposed Insured and/or the proposed policyowner during application is insufficient or does not meet our underwriting requirements.
2. Minor Illness Benefit is 30% of the Sum Assured. The aggregate amount of Minor Illness Benefit payable under the Policy and all other MyGolden policies issued by the Company for the same Insured shall not exceed US\$50,000.
3. The Policy will forthwith be terminated on the date of initial diagnosis of the relevant Major Illness for which the Major Illness Benefit has been paid or becomes payable. We will fully discharge our responsibilities in respect of the Major Illness Benefit after we have paid it in accordance with the policy provision. For the avoidance of doubt, you must continue to pay the Premium of the Basic Plan until the claim is approved by us. Following our approval, any surplus of Premium paid for the period after the date of initial diagnosis of the relevant Major Illness will be refunded to you without any interest. If the Insured is diagnosed with Alzheimer's Disease or Parkinson's Disease, and if the Insured dies before 120% of Sum Assured under the Policy has been fully paid, the remaining payment of the Major Illness Benefit shall be paid in one lump sum to the Beneficiary(ies) and no Death Benefit will be paid under the Policy.
4. The Minor Illness Benefit, Major Illness Benefit (except where the Insured is diagnosed with Alzheimer's Disease or Parkinson's Disease) and/or Accidental Bone Fracture Benefit (where applicable) will be paid to you in one lump sum if you are living at the time of receipt of the claim. If you are the Insured and if you are not living at the time when the claim is received by us, we will pay the Minor Illness Benefit, Major Illness Benefit and/or Accidental Bone Fracture Benefit (where applicable) to the Beneficiary(ies) after the claim has been approved. For the avoidance of doubt, the aggregate amount of all benefits paid or payable under the Policy will not:
 - (i) exceed 120% of the Sum Assured if the Insured is diagnosed with Alzheimer's Disease or Parkinson's Disease, or
 - (ii) exceed 100% of the Sum Assured if the Insured is diagnosed with a Major Illness Benefit (except Alzheimer's Disease or Parkinson's Disease).
5. Specific Organs means Breast, Cervix Uteri, Colon and rectum, Corpus Uteri, Fallopian tube, Liver, Lung, Nasopharynx, Penis, Stomach and esophagus, Testicles, Urinary bladder and tract or Vaginary or Vulva.
6. Payment of the Major Illness Benefit, Minor Illness Benefit, Accidental Bone Fracture Benefit and Death Benefit is subject to the Company's receipt of notice and proof of claim. Please refer to "Claims" under the "Important Information" section in this product brochure for more details.
7. Sum Assured and Premiums will not be changed as a result of payment of any Minor Illness Benefit and/or Accidental Bone Fracture Benefit (if applicable).
8. Cover for Major Illness Benefit and Minor Illness Benefit will take effect after the Waiting Period. Please also refer to the "Waiting Period" under the "Important Information" section in this product brochure for the definition of Waiting Period.
9. Please note that we will deduct any outstanding indebtedness (including outstanding Premium) together with accrued interest before making any benefit payment under the Policy.
10. In this product brochure, "Age" refers to the Insured's age at the nearest birthday unless otherwise specified. "You" or "your" refers to the Owner of the Policy.

Important Information

This product brochure is for general reference only and is not part of the Policy. Please refer to the Policy provisions for the definitions of capitalised terms. This product brochure 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.

Chubb MyGolden Cancer Protection Plus 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, 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 of a series of factors which may include 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

This Policy and its coverage will be terminated automatically on the occurrence of the earliest of the following:

- Lapse of the Policy;
- The benefit expiry date, i.e. the Policy Anniversary of the Basic Plan on which the Age of the Insured is 85;
- The date of initial diagnosis of the relevant Major illness for which the Major Illness Benefit has been paid or become payable;

- The Insured's death; or
- Our receipt of your written request for cancellation of the Policy.

You may cancel the Policy by submitting the form prescribed by us. You may 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 Major Illness Benefit, Minor Illness Benefit and Accidental Bone Fracture Benefit if the relevant illness is a direct or indirect consequence of any of the following:

- Attempted suicide or intentionally self-inflicted injury while sane or insane;
- Declared or undeclared war, invasion, acts of foreign enemies, civil commotion, revolution, military service, insurrection or usurped power or any warlike operations, terrorism or terroristic activities;
- Presence of the Acquired Immune Deficiency Syndrome (AIDS) virus (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 Condition unless the Pre-existing Condition of the Insured has been declared to us prior to Date of Issue and we have agreed to cover such Pre-existing Condition;
- Congenital Condition;
- Being under the Influence of drugs, alcohol or narcotics not prescribed by a Registered Medical Practitioner;
- Any premalignant tumours, polyps or carcinoma-in-situ of any organ (except Carcinoma-In-Situ or Stage Ta of Specific Organs); or

- 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.

Suicide Exclusion

If the Insured commits suicide, while sane or insane, within 1 year of the Date of Issue or the date of last reinstatement of the Policy, whichever is later, the insurance coverage will end and we will refund the total amount of Premiums paid without any interest, less any amount paid to you by the Company under the Policy.

Medically Necessary

Any operative procedure, treatment and surgery to be received by the Insured in relation to the covered illness(es) under Chubb MyGolden Cancer Protection Plus must be certified as Medically Necessary by a Registered Specialist or Registered Medical Practitioner.

“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 illness and /or disability, and medically necessary shall be construed accordingly; and
- not experimental in nature.

Waiting Period

Waiting period means the first 60 days from the Date of Issue of the Policy or the date of issue of the latest endorsement (if applicable) or the date of last reinstatement of the Policy, whichever is the latest. We will not pay any benefit(s) if the Insured (i) experiences symptom(s) or sign(s) for (even if the Insured has not consulted a Registered Medical Practitioner), or (ii) receives treatment, medication or investigation for, or (iii) is diagnosed with, any covered illness(es) within the Waiting Period of the Policy. No Waiting Period is required for Accidental Bone Fracture Benefit.

Claims

We must be notified in writing within 60 days from the date of the initial diagnosis of the covered illness(es) or within 180 days from the date of death of the Insured. Failure to do so may invalidate a claim unless it can be shown that in the circumstances 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 such proof as we may reasonably require being given to us within 180 days from the date of the initial diagnosis of the covered illness(es) or the date of death of the Insured.

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 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

If your Policy was obtained by material misrepresentation or non-disclosure, your Policy will be treated as void from inception, and our liability will be limited to a refund of the total Premium(s) paid to us without any interest, less any amount which has been paid to you by us under the Policy and any unpaid loans together with accrued interest.

If your Policy was obtained by fraudulent misrepresentation or fraudulent non-disclosure, your Policy will be treated as void from inception and we will forfeit all the monies paid to us under the Policy.

Cooling-off Period

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 35/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 Insurance 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.

Your Future. Insured.

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Contact Us

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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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