

 FTLife 富通保險

All-in-One Critical Illness Protector



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Advanced medical technology means that many critical illnesses are now curable if detected in their early stages. For example, early detection of breast and prostate cancer may result in a recovery rate up to 90%*.

Helping our customers to safeguard their health is always a top priority to FTLife. Our All-in-One Critical Illness Protector (“This plan”) protects the insured at the early stages of various Major Illnesses, as well as 26 Less Severe Critical Illnesses. On the other hand, the “Global Advance Care” under this plan provides professional medical second opinion to the insured for free if there is suspicion of suffering from one of the specified diseases¹. Combined with “Major Illness Benefit” which provides up to 5 claims, this plan gives you extra peace of mind by a better critical illness protection.

Product Core Nature	Critical Illness Protection Plan (Pre-defined benefit amount)
Product Main Objective	Pay a pre-defined amount of living benefit upon confirming specific conditions or undergoing certain treatments

*Sources of Information: Hong Kong Economic Times and Metro Daily.

Advantages

- Comprehensive coverage for 49 Major Illnesses, we will pay 100% of the sum insured if any of these is diagnosed².
- Financial protection upon the diagnosis of 26 Less Severe Critical Illnesses.
- Provide up to 5 claims of “Major Illness Benefit” amounted to a total of 650% of the sum insured. Even when facing multiple occurrences of Major Illnesses⁵, the insured can be free from the worry of inadequate protection. Also, once the first claim of “Major Illness Benefit” is successfully made, the premium for this plan will be waived thereafter.
- Offer extra care against cancer, including protection for Carcinoma In Situ or Early Stage Cancer in designated organs, “Major Illness Benefit” for cancer³ and “Additional Cancer Treatment Benefit”.
- Innovative “Global Advance Care” provides professional medical second opinion to the insured for free when there is suspicion of suffering from specified diseases¹. This will help the insured to receive curative treatment as early as possible.

Features of All-in-One Critical Illness Protector

Comprehensive Protection against Critical Illnesses

All-in-One Critical Illness Protector offers protection against 49 Major Illnesses. Apart from the most common ones, such as Cancer, Heart Attack and Stroke, covered Major Illnesses⁴ also include Advanced Dementia and Parkinson’s disease. If the insured is diagnosed with the specified Major Illness, All-in-One Critical Illness Protector will provide advance payment equal to 100%^{2,7} of its sum insured from the basic plan of All-in-One Critical Illness Protector.

Timely Protection with Benefits for Less Severe Illnesses

Without timely and proper treatment, minor illness may develop to a critical one. This plan therefore provides protection against 26 Less Severe Critical Illnesses, such as Angioplasty, Carcinoma In Situ, Early Stage Cancer, Less Severe Heart Attack and Less Severe Burns.

An advance payment from the basic plan of All-in-One Critical Illness Protector will be paid if the insured is unfortunately diagnosed as having any of the specified Less Severe Critical Illnesses. This is equal to 20% or 50% of the sum insured of All-In-One Critical Illness Protector^{2,4,7}. If the insured is diagnosed as having multiple occurrences of different covered Less Severe Critical Illnesses, you will receive multiple amounts of

compensation until the total amount of the “Less Severe Critical Illness Benefit” you have received reaches 100% of the sum insured of All-in-One Critical Illness Protector.

Multiple Claims for “Major Illness Benefit” to Ease Your Mind

This plan provides multiple claims for “Major Illness Benefit” up to 5 times^{2,5,6,7}. These Major Illnesses are divided into 5 groups (please refer to the “List of Major Illnesses and Less Severe Critical Illnesses Covered under All-in-One Critical Illness Protector” on page 4). If the insured is diagnosed as having Cancer on a number of occasions, a maximum of 3 claims⁶ of “Major Illness Benefit” will be paid. If the insured is unfortunately diagnosed as having any Major Illness that fall into different groups, maximum of 5 claims of “Major Illness Benefit” will be paid. The amounts of “Major Illness Benefit” payments on the 4th and 5th occasions will rise to 150% and 200% of the sum insured of this plan respectively. The maximum total “Major Illness Benefit” could amount to 650% of the sum insured⁷ of this plan, this frees you from the worry of huge medical expenses in case of multiple Major Illnesses.

In addition, all future premiums payable under this plan will be waived after the insured have made the first successful claim for “Major Illness Benefit”.



Total Financial Protection Against Cancer

All-in-One Critical Illness Protector offers comprehensive protection against cancer, including coverage for Carcinoma In Situ or Early Stage Cancer in designated organs and “Major Illness Benefit” for cancer³.

If the first claim of “Major Illness Benefit” under this plan is paid or payable for Cancer, an extra benefit⁸ on specified treatment expense(s) will be paid, subject to a maximum of 10% of sum insured of this plan or HK\$100,000 / US\$12,500, whichever is lower. This extra benefit will not reduce the sum insured of the basic plan nor this plan.

The specified treatments include:

1. Radiotherapy
2. Chemotherapy
3. Target therapy
4. Hormonal therapy
5. Reconstructive surgery
6. Surgical treatment of cancer

“Global Advance Care” for Free Medical Second Opinion

When sickness occurs, patients always want to seek various professional medical opinions to find out the most suitable treatment. This plan includes “Global Advance Care” that covers up to 167 specified illnesses¹. When there is suspicion of suffering from a specified illnesses¹, the insured can seek

professional medical second opinion from a world leading medical centre for free, without the need to wait for a critical illness claim to be approved. Please refer to the “Global Advance Care” Programme Document and “Global Advance Care” flyer for details.

Continuous Protection up to the Age of 80 or 100

This plan is suitable for age 15 days to 70 years⁹. It provides continuous critical illness protection up to age 80 or 100⁹. Different premium payment periods (including the choice of the shortest 15-year term)⁹ as well as flat or increasing premium options are available to suit your financial needs.

Various Combinations with Insurance Plan

All-in-One Critical Illness Protector is applicable to a wide range of insurance plans designated by us. You can freely build a comprehensive protection for your health as well as wealth.

Free Worldwide Emergency Assistance Services

After enrolling in All-in-One Critical Illness Protector, you will also enjoy 24-hour worldwide emergency assistance services wherever you are.

For details, please contact your financial consultant or call our Customer Service Hotline at 2866 8898 or Partnership Concierge Hotline at 3192 8333 (for FTLife Partnership enquiry only), or browse the company website at www.ftlife.com.hk.

The product information in this document does not contain the full terms of the plan and the full terms can be found in the policy document.

Notes:

1. Information and report(s) about the diagnosis of a suspected specified illness covered under “Global Advance Care” must be provided by a legally authorized and registered medical practitioner. The list of covered illnesses is subject to change from time to time, please refer to “Global Advance Care” Programme Document for details.
2. The benefits will be paid if the insured remain alive for at least 30 days after the date of diagnosis of the Major Illnesses. Payment amount for the first “Major Illness Benefit” will deduct the aggregate amount of compensation for Less Severe Critical Illnesses paid.
3. Please refer to the “List of Major Illnesses and Less Severe Critical Illnesses Covered under All-in-One Critical Illness Protector” for the details of coverage for Carcinoma In Situ or Early Stage Cancer in designated organs and “Major Illness Benefit” for cancer.
4. For the coverage of Major Illnesses and Less Severe Critical Illnesses, please refer to the “List of Major Illnesses and Less Severe Critical Illnesses Covered under All-in-One Critical Illness Protector”.
5. Multiple claims for “Major Illness Benefit” does not include Terminal Illness and Total and Permanent Disability. Benefit payment will be made once for Major Illnesses falling within the same group (excluding “Group 1 – Cancer”).
6. After receiving “Major Illness Benefit” from any group (except “Group 1 – Cancer”)², the date of the first diagnosis of the Major Illness of subsequent “Major Illness Benefit” claim must be at least 12 months after the date of diagnosis of the Major Illness of the immediately preceding “Major Illness Benefit” that has been paid.

After receiving “Major Illness Benefit” for “Group 1 – Cancer”,

- (i) if the Cancer of the subsequent Cancer claim is a recurrence of the Cancer of any preceding Cancer claim(s) for which benefit has been paid, the Cancer of the subsequent Cancer claim shall be covered only if it is first diagnosed after a “5-year Cancer-free Waiting Period”; or
 - (ii) if the Cancer of the subsequent Cancer claim is not a recurrence of the Cancer of any preceding Cancer claim(s) for which benefit has been paid, the Cancer of the subsequent Cancer claim shall be covered only if it is first diagnosed at least 12 months after the date of the first diagnosis of the Cancer of the immediate preceding Cancer claim for which benefit has been paid; or
 - (iii) if the diagnosis of the Major Illness of subsequent “Major Illness Benefit” claim is the Major Organ Transplant from Group 2, a “5-year Cancer-free Waiting Period” is required from the immediately preceding “Major Illness Benefit” claim made from Group 1 before the subsequent “Major Illness Benefit” shall be paid; or
 - (iv) if the subsequent claim of “Major Illness Benefit” is for the Major Illness from Group 2, 3, 4 or 5, except the Major Organ Transplant from Group 2, the date of the first diagnosis of the Major Illness of subsequent “Major Illness Benefit” claim must be at least 12 months after the date of diagnosis of the Major Illness of the immediately preceding “Major Illness Benefit” that has been paid.
7. After “Major Illness Benefit” and “Less Severe Critical Illness Benefit” are paid, sum insured of this plan itself will not be changed. Sum insured of the basic plan which this plan is attached to will be reduced in accordance with the amount paid out but the aggregate reduction amount should not be greater than the sum insured of this plan. Premium, cash value, dividend and cash coupons (if any) of the basic plan in the future will also be adjusted accordingly.
 8. “Additional Cancer Treatment Benefit” is only applicable if the first claim of “Major Illness Benefit” is paid for Cancer. Even if the insured is covered by more than one critical illness policy from us, the total amount of “Additional Cancer Treatment Benefit” will not exceed HK\$100,000 / US\$12,500.

Premium Type	Premium Payment Period	Issue Age	Coverage Period
Flat Premium	15 years	15 days – 60 years old	Up to age 80
	18 years	15 days – 55 years old	
	25 years	15 days – 50 years old	
	Up to age 79	15 days – 70 years old	
Increasing Premium	Up to age 79	15 days – 70 years old	Up to age 80 (if attached to a plan other than designated term life insurance plans)
	Up to age 99	15 days – 70 years old	Up to age 100 (if attached to a designated term life insurance plan)
			* Once the first claim of the “Major Illness Benefit” is paid, this plan will be terminated when the insured reaches age 85.

List of Major Illnesses and Less Severe Critical Illnesses Covered under All-in-One Critical Illness Protector

	Major Illness	Less Severe Critical Illness [#]
Group 1 - Cancer	1) Cancer	1) Carcinoma In Situ and Early Stage Cancer ^{**^} 2) Less Severe Malignancy [^]
Group 2 - Illnesses Related to Major Organs and Functions	2) Chronic Relapsing Pancreatitis 3) Crohn's Disease 4) Fulminant Viral Hepatitis 5) Kidney Failure 6) Liver Failure 7) Lung Failure 8) Major Organ Transplant 9) Medullary Cystic Disease 10) Severe Rheumatoid Arthritis 11) Severe Ulcerative Colitis 12) Systemic Lupus Erythematosus with Lupus Nephritis	3) Major Organ Transplant (on waiting list) [^] 4) Less Severe Crohn's Disease [^] 5) Chronic Kidney Impairment [^] 6) Less Severe Ulcerative Colitis [^] 7) Less Severe Systemic Lupus Erythematosus [^]
Group 3 - Illnesses Related to the Heart	13) Cardiomyopathy 14) Coronary Artery Disease Requiring By-pass Surgery 15) Heart Attack 16) Heart Valve Surgery 17) Kawasaki Disease 18) Primary Pulmonary Arterial Hypertension 19) Surgery to Aorta	8) Less Severe Cardiomyopathy [^] 9) Angioplasty ^{**^} 10) Endovascular Heart Valve Intervention [^] 11) Less Severe Heart Attack [^] 12) Minimally Invasive Direct Coronary Artery By-pass ^{**^} 13) Pericardiectomy [^] 14) Stent Graft Surgery of Aortic Aneurysm ^{^^}
Group 4 - Illnesses Related to the Nervous System	20) Advanced Dementia 21) Amyotrophic Lateral Sclerosis 22) Bacterial Meningitis 23) Benign Brain Tumour 24) Chronic Adrenal Insufficiency (Addison's Disease) 25) Coma 26) Creutzfeldt-Jakob Disease (Mad Cow Disease) 27) Encephalitis 28) Major Head Trauma 29) Multiple Sclerosis 30) Muscular Dystrophy 31) Paralysis of Two or More Limbs 32) Parkinson's Disease 33) Poliomyelitis 34) Progressive Bulbar Palsy 35) Progressive Muscular Atrophy 36) Severe Myasthenia Gravis 37) Stroke	15) Less Severe Head Trauma [^] 16) Less Severe Myasthenia Gravis [^] 17) Pituitary Adenoma ^{**^} 18) Adrenalectomy for Adrenal Adenoma [^] 19) Less Severe Coma [^] 20) Paralysis of One Limb ^{^^} 21) Loss of One Limb ^{^^} 22) Less Severe Parkinson's Disease [^] 23) Cerebral Aneurysm Requiring Surgery [^]
Group 5 Other Major Illnesses	38) Blindness 39) Deafness 40) Ebola 41) Elephantiasis 42) HIV Infection through Blood Transfusion 43) Loss of Two or More Limbs 44) Major Burns 45) Necrotising Fasciitis 46) Occupationally Acquired HIV Infection 47) Speech Loss	24) Severe Asthma [^] 25) Severe Hearing Loss [^] 26) Less Severe Burns [^]
Others (only applicable to the first claim of "Major Illness Benefit")	48) Terminal Illness 49) Total and Permanent Disability	-

- * When the insured makes a claim for Angioplasty, the benefits paid for Less Severe Heart Attack (if any) will be deducted, and vice versa (that is, when the insured makes a claim for Less Severe Heart Attack, the "Less Severe Critical Illness Benefit" paid for Angioplasty (if any) will be deducted).
- * For Angioplasty, the maximum amount of payment per insured is HK\$240,000 / US\$30,000 even if the insured is covered under more than 1 critical illness policy issued by us. Only 1 claim can be made under each policy.
- ** For the above 3 illnesses, the maximum amount of payment per insured is HK\$240,000 / US\$30,000 even if the insured is covered under more than 1 critical illness policy issued by us. Regarding these 3 illnesses, only 1 claim can be made under each policy.
- # For each of the Less Severe Critical Illnesses, a maximum of 1 claim can be made under each policy.
- ^ For each of the Less Severe Critical Illnesses, "Less Severe Critical Illness Benefit" is equal to 20% of the sum insured of this plan.
- ^^ For each of the Less Severe Critical Illnesses, "Less Severe Critical Illness Benefit" is equal to 50% of the sum insured of this plan.

Exclusions

We will not pay any benefit arising directly or indirectly from a Pre-existing Condition if such condition was not fully disclosed in the application.

Pre-existing Condition is the existence of any sign or symptom within a five-year period immediately preceding the policy effective date or the date of any reinstatement (whichever is later) which would have caused an ordinary prudent person to seek medical advice, diagnosis, care or treatment; or a condition of the insured for which medical advice, diagnosis, care or treatment was recommended or received before the policy effective date or the date of any reinstatement (whichever is later).

We shall not pay any benefit under this plan if the insured is diagnosed to have:-

1. A Major Illness or Less Severe Critical Illness of which any sign or symptom first manifests or which is diagnosed within 60 days from the policy effective date or the date of reinstatement, whichever is the later, but this clause does not cover any Major Illness or Less Severe Critical Illness resulted from injury;
2. A Human Immunodeficiency Virus (HIV) and / or HIV-related illness including Acquired Immune Deficiency Syndrome (AIDS) and/or any mutations, derivation or variations thereof, other than those acquired through blood transfusion or through occupation as defined in the policy provision;
3. A Major Illness or Less Severe Critical Illness caused or aggravated by or associated with, whether directly or indirectly, a congenital or inherited disorder (except "Muscular Dystrophy") which has manifested or been diagnosed before the insured attains age 18.

In addition, the benefit shall not be payable if the Major Illness or Less Severe Critical Illness is directly or indirectly, wholly or partly, voluntarily or involuntarily caused by or resulting from any of the following occurrences:

1. Self-inflicted injury, including suicide or any attempt to do so, while sane or insane;
2. Consumption of or being under the influence of alcohol, poison, medication, drugs or sedatives unless prescribed by a registered medical practitioner;
3. Inhaling gas except from hazard incidental to occupation;
4. Violation or attempted violation of the law or participation in fight or affray or resistance to arrest;
5. War, whether declared or undeclared, revolution or any warlike operations;
6. Engaging in services in armed forces in times of declared or undeclared war or while under orders for warlike operations or restoration of public order;
7. Entering, exiting, operating, being transported, or in any way engaging in air travel except as a fare paying passenger in any aircraft operated by a commercial passenger airline on a regular scheduled passenger trip over its established passenger route;
8. Engaging in a sport in a professional capacity.

Disclosure of Important Information

1. Cooling Off Right

If you wish to exercise your cooling-off right, you can cancel the policy and obtain a refund of premium and levy paid by giving a written notice to us. Such notice must be signed by you and submitted to our office at 7/F, NEO, 123 Hoi Bun Road, Kwun Tong, Kowloon within 21 calendar days immediately following the day of delivery of the policy or the Cooling-off Notice to you or your nominated representative (whichever is the earlier). The Cooling-off Notice should inform you of the availability of the policy and expiry date of the cooling-off period.

2. Key Product Risks

i. Premium Adjustment

For flat premium, premiums will not change with the attained age of the insured throughout the protection period but the premium rates* are not guaranteed. We reserve the right to review and revise them at any time.

For increasing premium, we will adjust premiums yearly according to the attained age of the insured and at a rate* to be determined by us at the time of renewal.

*Rate(s) are determined based on factors including but not limited to the actual experience of claims, interest rate, persistency and expense.

We will issue a written notice to inform you the premium amount at least 30 days in advance of premium renewal. Should you disagree on such adjustment with a written notice to us, the plan shall be automatically terminated on the next premium due date following the date of the above written notice.

ii. Non-payment of Premium

If there is any non-payment of premiums at the end of the grace period of 31 days from its due date, the policy will automatically be terminated and you will lose your insurance protection under the policy.

iii. Termination

We have the right to terminate the plan before the end of coverage period under the following circumstances:

1. Non-payment of premiums at the end of the grace period of 31 days from its due date; or
2. The basic plan is cancelled or surrendered or terminated; or
3. The basic plan is converted into paid-up or extended term insurance plan (if applicable); or
4. The maximum amount of the "Major Illness Benefit" under this plan has been paid or is payable; or
5. The first claim of "Major Illness Benefit" under this plan has been paid or is payable for Terminal Illness or Total and Permanent Disability; or
6. The aggregate amount of "Less Severe Critical Illness Benefit" amounting to 100% of sum insured of this plan has been paid or is payable.

The key items of policy termination are listed above. Please refer to the policy provisions for the full list of policy termination.

Subject to the terms and benefits of this plan, we will guarantee to renew this plan for one policy year (without further evidence of insurability from the insured person) on each policy anniversary on the condition you pay the premium at the prevailing premium rate at the time of the plan's renewal.

iv. Inflation Risk

When you review the values shown in the benefit illustrations, please note that the cost of living in the future is likely to be higher than it is today due to inflation. In that case you will receive less in real terms even if we meet all of our contractual obligations under the policy.

v. Eligible "Medically Necessary" Claims

Claims for illnesses covered by the Plan must comply with the principle of "Medically Necessary".

"Medically Necessary"

It refers to medical services, medical treatment and Hospital confinement which are necessary for the care or treatment of the illness involved and must be widely accepted professionally in Hong Kong as effective, appropriate and essential based upon recognized standards of the health care specialty involved. The Company reserves the right to adjust the relevant claims based on the above principle. For more details of the "Medically Necessary" principle, please refer to the policy provisions.

vi. Other Key Product Risks

- All-in-One Critical Illness Protector is issued either in US dollar or HK dollar. Premiums shall be paid either in HK dollars or in policy currency. You can specify the policy currency at the time of application. Policy currency cannot be altered once the policy has been issued.

The premiums received by us in a currency different from your policy currency will be converted to the policy currency at the prevailing exchange rate determined by us from time to time with reference to market rates. All monies payable under your Policy will be paid in Hong Kong dollars, or in the policy currency upon your request. The amount payable by us in a currency different from your policy currency will be converted at the prevailing exchange rate determined by us from time to time with reference to market rates. Therefore it may be subject to foreign exchange risks in the process of currency conversion.

- All-in-One Critical Illness Protector is an insurance policy issued by us. The insurance benefits are subject to the company's credit risks.

3. Claim Procedure

You must notify us by submitting the appropriate forms and relevant proof within 90 days of the date of the first unequivocal diagnosis of such critical illness if you wish to make a claim. You can get the appropriate claim forms from your financial consultant or call the FTLife customer service hotline on 2866 8898.

The information in this document is intended as a general summary for your reference only and does not constitute financial, investment or taxation advice or advice of whatsoever kind. You are recommended to seek professional advice from your independent advisors if you find it necessary. Please refer to the policy provision for the full terms and conditions.

This document is intended to be distributed in Hong Kong only and shall not be construed as an offer to sell or a solicitation to buy or provision of any of our products outside Hong Kong. FTLife Insurance Company Limited hereby declares that it has no intention to offer to sell, to solicit to buy or to provide any of its products in any jurisdiction other than Hong Kong in which such offer to sell or solicitation to buy or provision of any product of FTLife Insurance Company Limited is illegal under the laws of that jurisdiction.

A person who is not a party to the policy (including but not limited to the insured and the beneficiary) has no right to enforce any terms of the policy. The Contracts (Rights of Third Parties) Ordinance does not apply to the policy nor any document issued pursuant to the policy.

FTLife scoops prestigious industry accolades

Bloomberg Businessweek/Chinese Edition "Financial Institution Awards 2020"



Outstanding Performance
Insurance - Medical Care

Medical Care –
Outstanding Award



Outstanding Performance
Insurance - Integrated Marketing (Product)

Integrated Marketing (Product) –
Outstanding Award



Outstanding Performance
Insurance - Training and Development Achievement (Agency Force)

Training and Development Achievement
(Agency Force) – Outstanding Award

2020 "Benchmark" Wealth Management Awards



INTERMEDIARY SUPPORT
BEST-IN-CLASS

Intermediary Support –
Best in Class



WHOLE-LIFE INSURANCE
BEST-IN-CLASS

Whole-Life Insurance –
Best in Class



VOLUNTARY HEALTH INSURANCE SCHEME
OUTSTANDING ACHIEVER

Voluntary Health Insurance Scheme (VHIS) –
Outstanding Achiever

Metro Finance "GBA Insurance Awards 2019 – Hong Kong Region"



Outstanding Savings Product Award



Outstanding Marketing Strategies Award –
Integrated Marketing (Life Insurance)



Outstanding Online Platform Award
(Life Insurance)

"Capital Weekly" PROchoice Life Insurance Award



"Hong Kong Business" Outstanding Enterprises Awards – Life Insurance

