

# “CI Protector” Insurance Plan



**Health is our invaluable asset. However, an unexpected serious illness can result in serious financial burden to you. You should be prepared to cope with the unexpected. We sincerely introduce the “CI Protector” Insurance Plan which offers you protection against 46 dread diseases, with 2 different protection coverage for your selection. You can enjoy your brilliant future with your beloved ones without financial worries.**

## Product Features

### Different Protection Coverage for Individual Needs

“CI Protector” Insurance Plan can be purchased as a standalone plan (suitable for insured who aged 16-70 years) or attach to other life insurance plans (suitable for insured who aged 15 days-70 years). The plan offers 2 types of protection coverage to suit your needs. “10-Year Renewable CI Protector” protects you against dread diseases up to age 80 and the premium is adjusted every 10 years. Whereas for the “CI 100 Protector”, the premium is adjusted yearly. It offers you whole life protection up to age 100. It will be renewed automatically on the policy anniversary date upon your payment of premium throughout the protection period.

### Comprehensive Coverage for Peace of Mind

“CI Protector” Insurance Plan provides you with the coverage against 46 major illnesses. In addition to the most commonly seen diseases such as cancer, heart attack, paralysis, stroke and major burns, it also offers protection against other critical illnesses, including Encephalitis and Poliomyelitis, etc. The comprehensive coverage allows you to have a total peace of mind.

### Supplementary Living Benefit for Extra Financial Support

Other than the principal living benefit<sup>^</sup>, a supplementary living benefit<sup>^</sup> equals to 20% - 60% of the sum insured will be payable should the insured unfortunately suffer from any of the specified major illnesses. The extra benefit provides you better financial support during your recovery.

### Critical Illness and Life Protection All in One

Apart from offering coverage against 46 major illnesses, “CI Protector” Insurance Plan will offer a sum insured (less total claims amount paid) in the unfortunate event of death. It provides extra support to you, as well as your beloved family.

### Optional Benefits for Comprehensive Protection

You can enjoy an all-round protection coverage based on your needs by selecting from our range of optional benefits including medical, hospitalization, as well as accident insurance, at the time of application or at anytime afterwards.

Major Illnesses	Principal Living Benefit (As % of Sum Insured)	Supplementary Living Benefit (As % of Sum Insured)
<b>Heart Disease</b>		
- Coronary Artery Disease Requiring By-pass Surgery	100%	20%
- First Heart Attack	100%	20%
- Heart Valve Replacement	100%	20%
- Surgery to Aorta	100%	20%
- Cardiomyopathy	100%	—
- Angioplasty	10% *	—
<b>Cancer</b>		
- Cancer	100%	20%
- Cancer In-situ	10%	—
<b>Organ Disease / Failure</b>		
- Major Organ Transplant	100%	50%
- Kidney Failure	100%	20%
- Liver Failure	100%	20%
- Lung Failure	100%	20%
- Chronic Relapsing Pancreatitis	100%	—
- Fulminant Viral Hepatitis	100%	—
- Medullary Cystic Disease	100%	—
- Primary Pulmonary Arterial Hypertension	100%	—
<b>Brain Disease</b>		
- Stroke	100%	20%
- Encephalitis	100%	—
- Advanced Dementia	100%	—
- Parkinson's Disease	100%	—
- Benign Brain Tumour	100%	—
- Major Head Trauma	100%	—
- Bacterial Meningitis	100%	—
- Amyotrophic Lateral Sclerosis	100%	—
- Progressive Bulbar Palsy	100%	—
- Multiple Sclerosis	100%	—
- Coma	40% + 5% x 12 months	5% x 12 months
<b>Functional Disablement</b>		
- Blindness	100%	—
- Deafness (Age 2 or above)	100%	—
- Speech Loss	100%	—
- Loss of		
- One limb	50%	—
- Two or more limbs	100%	—
- Paralysis		
- One limb	50%	—
- Two or more limbs	100%	—
- Poliomyelitis	100%	—
- Intellectual Impairment due to Sickness and/or Injury (Age 4 – 25)	100%	—
- Muscular Dystrophy	100%	—
- Progressive Muscular Atrophy	100%	—
<b>AIDS</b>		
- AIDS Through Blood Transfusion	100%	—
- Occupational AIDS	100%	—

Major Illnesses	Principal Living Benefit (As % of Sum Insured)	Supplementary Living Benefit (As % of Sum Insured)
<b>Others</b>		
- Major Burns	100%	20%
- Creutzfeldt-Jakob Disease (Mad Cow Disease)	100%	20%
- Ebola	100%	20%
- Severe Rheumatoid Arthritis	100%	—
- Elephantiasis	100%	—
- Terminal Illness	75%	—
- Total and Permanent Disability (Age 4 or above)	75%	—
- Severe Asthma (Age 0 – 25)	20%	—
- Death	100% of the Sum Insured, less the Principal Living Benefit already paid or payable	—

### Free Worldwide Emergency Assistance Services

When you enroll in the “CI Protector” Insurance Plan, you can enjoy 24-Hour Worldwide Emergency Assistance Services no matter where you are.

For more details of this plan, please call our customer service hotline at 2866 8898 or contact your consultant.

#### Note:

<sup>^</sup> The Living Benefit shall not cover any Major Illness suffered by the Insured which is treated or diagnosed or certified outside of Hong Kong, unless the Major Illness is treated, diagnosed and certified by a Grade 3A Hospital as classified by the government of the People's Republic of China.

\* The maximum benefit amount payable for Angioplasty for all policies and complementary policies of the same insured in our Company shall not exceed HK\$100,000 / US\$12,500.

#### Exclusions

We shall not pay any Living Benefit under this Policy if the Insured is diagnosed to have:

1. A major illness of which any sign or symptom first manifests or which is diagnosed within 60 days from the Plan Effective Date or the date of reinstatement, whichever is the later, but this clause does not cover any major illness resulted from injury;
2. Any 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 Definition of major illness provision
3. A major 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 Living Benefit shall not be payable if the major 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 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

You may cancel your policy and get back your premium paid within the earlier of 21 days after the delivery of the policy or the issue of a notice to you or your representative. Such notice should inform you of the availability of the policy and expiry date of the cooling-off period. Please refer to the cooling off initiative issued by the Hong Kong Federation of Insurers from time to time for reference. You have to tell us by giving a written notice if you determine to exercise your cooling off right. Such written notice must be signed by you and received directly by us at 27/F, Wing On Centre, 111 Connaught Road Central, Hong Kong.

### 2. Key Product Risks

#### i. Premium Adjustment

For “CI 100 Protector” as Standalone Plan / Rider - 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.

For “10-Year Renewable CI Protector” as Standalone Plan / Rider - We will adjust premiums every 10 years 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.

#### ii. Termination

We have the right to terminate the policy before the end of the protection period upon the earliest occurrence of the following circumstances:

“CI Protector” Insurance Plan / 10-Year Renewable CI Protector as a Basic Plan	“CI Protector” Insurance Plan / 10-Year Renewable CI Protector as a Rider (which will be attached to a basic plan)
<ul style="list-style-type: none"> <li>• If the aggregate total amount of principal living benefit amounting to 100% of the sum insured of the basic plan is paid or payable; or</li> <li>• non-payment of premiums on or before the end of the grace period of 31 days from its due date</li> </ul>	<ul style="list-style-type: none"> <li>• If the aggregate total amount of principal living benefit amounting to 100% of the sum insured of this complementary policy is paid or payable; or</li> <li>• non-payment of premiums on or before the end of the grace period of 31 days from its due date; or</li> <li>• the basic plan is cancelled or surrendered or terminated; or</li> <li>• the basic plan is converted into paid-up or extended (if applicable)</li> </ul>

### iii. 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.

### iv. Other Key Product Risks

- “CI Protector” Insurance Plan / 10-Year Renewable CI 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.

- This plan is an insurance policy issued by us. The other insurance benefits are subject to the company’s credit risks.

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.

**富通保險有限公司**

於百慕達註冊成立之有限公司

**FTLife Insurance Company Limited**

A company incorporated in Bermuda with limited liabilities

AM0088/1701

## 「危疾無憂」保障計劃



健康就是財富，若一旦不幸身患危疾，將為您帶來龐大的醫療開支，因此，我們應及早計劃，方可輕鬆面對突如其來的轉變。我們誠意推出「危疾無憂」保障計劃，特設46種危疾保障，及兩種保障年期，為您及您的家人作好周全的準備。

### 計劃特點

#### 兩種保障年期 配合不同需要

「危疾無憂」保障計劃可獨立購買（適合16至70歲之受保人）或附加於其他人壽保障計劃（適合初生15日至70歲之受保人）。此外，計劃特設兩種保障年期，配合您不同的需要。「十年期危疾無憂」為您提供保障至80歲，而計劃之保費將於每10年調整；「危疾無憂百分百」之保費則於每年調整，並提供保障長達至100歲。只需於保障期內按時繳付保費，保單便會自動於保單週年日續保。

#### 嚴重疾病保障 盡應不時之需

「危疾無憂」保障計劃為您提供多達46種危疾保障，除常見的癌症、心臟病、癱瘓、中風及嚴重燒傷等病症外，還包括腦炎及小兒麻痺症等嚴重疾病，讓您獲得周全保障。

#### 額外賠償金額作經濟支援

如受保人不幸患上特定之嚴重疾病，除基本生存賠償<sup>^</sup>金額外，受保人更可獲發相等於保障額20% - 60%的額外生存賠償<sup>^</sup>金額，讓您可安心接受治療，免除後顧之憂。

#### 附設人壽保障 讓您倍感安心

除了提供多元化的嚴重疾病保障外，「危疾無憂」保障計劃更將保障範圍延展至相等於投保額的身故賠償（扣除已支付的賠償金額），讓您的家人同樣得到周全的照顧。

#### 附加保障選擇 照顧一應俱全

您可根據個人所需，在投保「危疾無憂」保障計劃時或其後，因應個人需要選擇其他附加保障，包括醫療、住院及意外等，擴大保障範圍。



嚴重疾病	基本生存賠償 (保障額的比率)	額外生存賠償 (保障額的比率)
<b>心臟病</b>		
- 冠狀動脈繞道手術	100%	20%
- 首次心臟病發作	100%	20%
- 心瓣替換	100%	20%
- 主動脈手術	100%	20%
- 心肌病	100%	—
- 血管矯形術	10%*	—
<b>癌症</b>		
- 癌病	100%	20%
- 原位癌	10%	—
<b>器官疾病 / 衰竭</b>		
- 主要器官移植	100%	50%
- 腎衰竭	100%	20%
- 肝衰竭	100%	20%
- 肺衰竭	100%	20%
- 再發性慢性胰臟炎	100%	—
- 暴發性病毒性肝炎	100%	—
- 囊腫性腎髓病	100%	—
- 原發性肺動脈高壓	100%	—
<b>腦病</b>		
- 中風	100%	20%
- 腦炎	100%	—
- 年老痴呆	100%	—
- 柏金遜病	100%	—
- 良性腦腫瘤	100%	—
- 頭部嚴重創傷	100%	—
- 細菌感染引致腦膜炎	100%	—
- 肌萎縮性脊髓側索硬化	100%	—
- 延髓性逐漸癱瘓	100%	—
- 多發性硬化	100%	—
- 昏迷	40% + 5% x 12個月	5% x 12個月
<b>功能障礙</b>		
- 雙目失明	100%	—
- 失聰 (2 歲或以上)	100%	—
- 喪失說話能力	100%	—
- 喪失		
- 一肢	50%	—
- 兩肢或以上	100%	—
- 癱瘓		
- 一肢	50%	—
- 兩肢或以上	100%	—
- 脊髓灰質炎 (小兒麻痺症)	100%	—
- 因疾病或意外導致 智力受損 (4 - 25 歲)	100%	—
- 肌營養不良症	100%	—
- 進行性肌肉萎縮	100%	—
<b>愛滋病</b>		
- 輸血引致愛滋病感染	100%	—
- 職業引致愛滋病感染	100%	—

嚴重疾病	基本生存賠償 (保障額的比率)	額外生存賠償 (保障額的比率)
<b>其他</b>		
- 嚴重燒傷	100%	20%
- 瘋牛症	100%	20%
- 伊波拉病毒	100%	20%
- 嚴重類風濕關節炎	100%	—
- 象皮病	100%	—
- 末期疾病	75%	—
- 完全及永久性傷殘 (4 歲或以上)	75%	—
- 嚴重哮喘 (0 - 25 歲)	20%	—
- 死亡	已支付賠償後之保障額餘數	

### 免費環球緊急支援服務

您只要投保「危疾無憂」保障計劃，無論您身在何地，都可享有 24 小時免費環球緊急支援服務，獲得即時支援。

欲知詳情，請致電客戶服務熱線：2866 8898 或與您的顧問聯絡。

註：

^ 本附加保單的保障範圍不包括受保人在香港境外被診斷或治療或證明的任何嚴重疾病，惟由獲中華人民共和國政府評定為三級甲等的醫院所診斷、治療及證明的嚴重疾病除外。

\* 受保人在本公司所有保單及附加保單契約下之血管矯形術賠償總額不得超過港元 \$100,000 / 美元 \$12,500。

### 不保項目

如受保人被診斷患有以下病症，我們不會給付本保單內的生存賠償：

1. 在保單生效日或復效日起計 60 天內 (以較遲者為準) 被診斷或首次出現症狀的嚴重疾病，但因受傷而造成的嚴重疾病除外；
2. 除在「嚴重疾病之定義」條款所指的因輸血或職業引致感染到的後天性免疫缺乏症候群 (愛滋病) 外，任何人體免疫力缺乏病毒 (HIV) 及/或人體免疫力缺乏病毒的相關疾病，包括後天性免疫缺乏症候群 (愛滋病) 及/或與其有關的任何的突變、衍生或變異；
3. 除肌營養不良外，任何直接或間接因先天或遺傳導致、加劇或與之有關聯的嚴重疾病，而該嚴重疾病在受保人年滿 18 歲之前已顯現或被診斷出來。

除此之外，不論直接或間接，完全或部份，自願或非自願，因下列情況導致或引起的嚴重疾病，我們均不給付生存賠償：

1. 不論當時神智是否清醒，受保人自致的受傷，包括自殺或任何企圖自致的受傷；
2. 因服用酒精、毒藥、藥物、麻醉藥 (毒品) 或鎮靜劑所致，或受到其影響下所造成之意外，惟經醫生處方者除外；
3. 吸入氣體，惟因職業所需而遇上不可避免的災難除外；
4. 抵觸或試圖抵觸法律之行為、或參與打鬥或聚眾毆打、或拒捕；
5. 已宣戰或未經宣戰的戰爭、革命或任何軍事行動；
6. 在已宣戰或未經宣戰的戰爭或軍事行動或恢復社會秩序時執行陸軍、海軍或空軍服務；
7. 進入、離開、駕駛、乘坐或以任何方式身處於空中交通工具，惟以乘客身份購票乘坐有固定的航班及固定飛行路線的商營客機除外；
8. 受保人以職業運動員身份參加體育運動。

## 重要提示

### 1. 冷靜期權益

閣下可於保單發出後21天內，或本公司向閣下或閣下的代表發出通知書後的21天內，以較先者為準，取消已購買的保單及取回已繳之保費金額。通知書應說明保單已備妥，並列明冷靜期的屆滿日期。請參閱香港保險業聯會就冷靜期權益不時發出的最新指引。如閣下決定行使冷靜期權益，閣下需以書面知會本公司有關取消保單的決定。該通知必須由閣下簽署及直接送達本公司（地址：香港干諾道中111號永安中心27樓）。

### 2. 主要產品風險

#### i. 保費調整

「危疾無憂百分百」的基本計劃/附加契約 - 保費將根據受保人已屆的年齡而於每年調整，而保費率\*將由本公司於續約時釐定。

「十年期危疾無憂」的基本計劃/附加契約 - 保費將每十年根據受保人已屆的年齡調整，而保費率\*將由本公司於續約時釐定。

\* 保費率會因以下因素而影響，包括但不限於過去的索償紀錄、利率、持續率和費用。

本公司將於續保前不少於30日預先以書面通知閣下有關於保費金額。

#### ii. 保單終止

在下列情況下最早發生時，本公司有權在保障期滿日前終止閣下的計劃：

「危疾無憂百分百」/ 「十年期危疾無憂」 為基本計劃	「危疾無憂百分百」/ 「十年期危疾無憂」 為附加契約 (附加於基本計劃)
<ul style="list-style-type: none"><li>已付或應付的基本生存的累積賠償總額達此基本計劃保額的100%；或</li><li>應繳之保費在31日的寬限期結束當日仍然未繳清</li></ul>	<ul style="list-style-type: none"><li>已付或應付的基本生存的累積賠償總額達附加保單保額的100%；或</li><li>應繳之保費在31日的寬限期結束當日仍然未繳清；或</li><li>基本計劃已被取消或退保或終止；或</li><li>基本計劃被轉換為清繳保險或展期保險（如適用）</li></ul>

#### iii. 通脹風險

當閣下查閱利益說明表的各項價值時，請注意由於通貨膨脹，未來生活的成本可能會比現時較高。在該等情況下，即使本公司完成所有其保單下的合同義務，閣下可能獲得比實質價值少。

#### iv. 其他主要產品風險

- 「危疾無憂百分百」/「十年期危疾無憂」以美元或港元為保單貨幣。閣下可選擇以港元或保單貨幣支付保費。閣下可於投保時指定保單貨幣，但保單一經發出，閣下便不能更改保單貨幣。

若閣下以保單貨幣以外的其他貨幣支付保費，本公司會以其參考市場匯率後不時決定的當時的匯率，將有關保費兌換為保單貨幣。本公司將以港元或應閣下要求以保單貨幣發放所有本保單應付的款項。若本公司以保單貨幣以外的其他貨幣向閣下發

放款項，該等款項亦將按本公司參考市場匯率後不時決定的當時的匯率兌換。兌換貨幣存在外幣匯兌風險。

- 「危疾無憂百分百」/「十年期危疾無憂」是由本公司發出的保單，閣下的保單利益受本公司的信貸風險影響。

此文件乃資料摘要，僅供參考之用，絕不構成財務、投資、稅務或任何形式的意見。如有需要，請向獨立專業人士尋求建議。請參閱計劃的條款及細則以獲取更多資料。

此文件只適宜於香港分發，不應被詮釋為在香港以外地區提供本公司的任何產品，或就其作出要約或招攬。如在香港境外之任何司法管轄區的法律下提供或出售或游說購買任何富通保險有限公司的產品屬違法，富通保險有限公司在此聲明無意在該司法管轄區提供或出售或游說購買該產品。

非保單的立約人（包括但不限於受保人及受益人）不享有執行保單任何條款的權利。《合約（第三者權利）條例》不適用於保單及以保單為依據而簽發的任何文件。

## 富通保險有限公司

於百慕達註冊成立之有限公司

## FTLife Insurance Company Limited

A company incorporated in Bermuda with limited liabilities

AM0088/1701