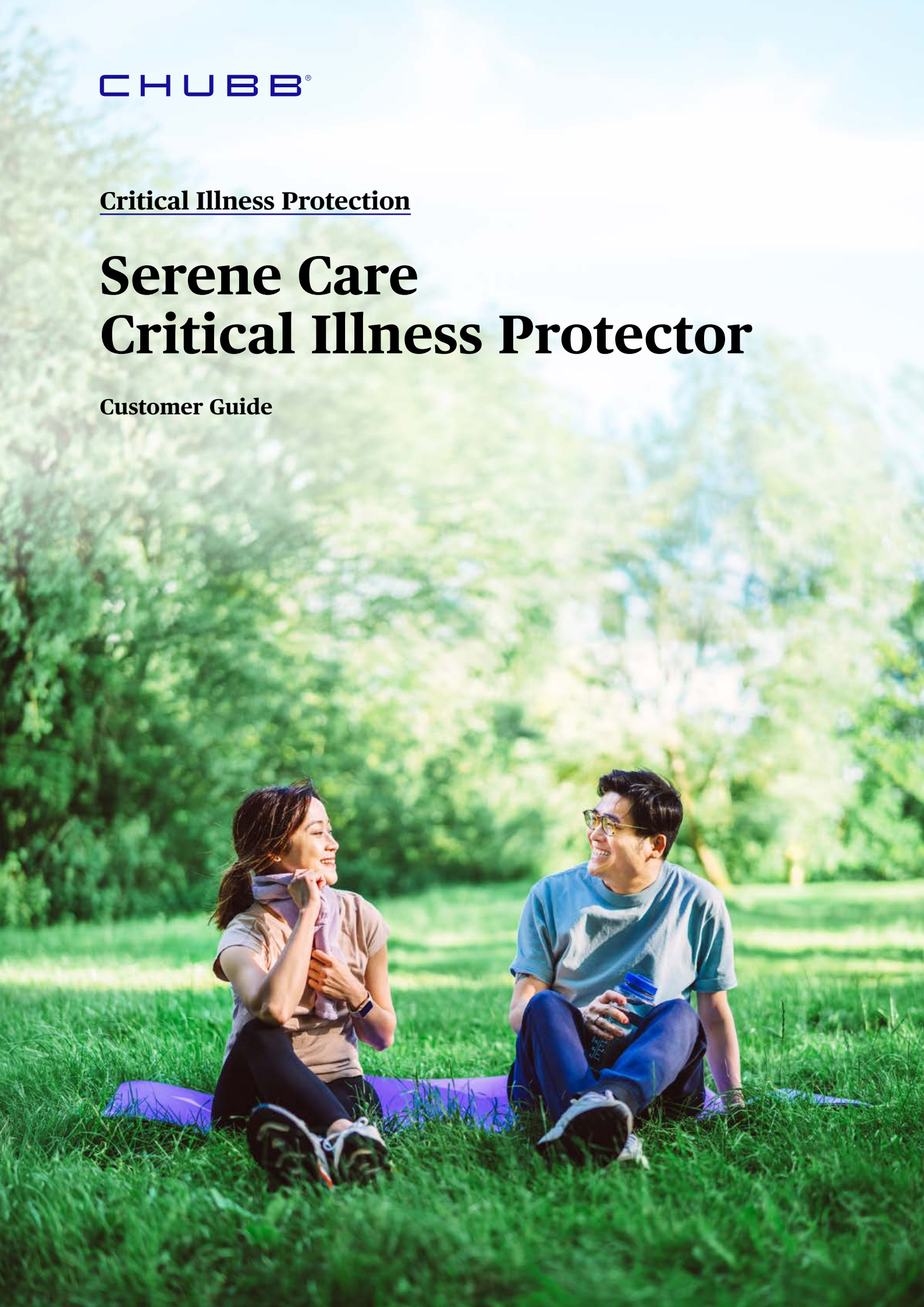


CHUBB®

Critical Illness Protection

Serene Care Critical Illness Protector

Customer Guide



Serene Care Critical Illness Protector Customer Guide

Introduction

Thank you for choosing **Serene Care Critical Illness Protector** (“Serene Care”). **Serene Care** is designed to meet your needs with core critical illness coverage at an affordable premium. Please refer to the product brochure and Policy provision for further details.

On top of that, we provide value-added services to give you extra assurance when you need further medical information or assistance. Whenever and wherever you are, you can rest assured that you’ll be taken care of. In this customer guide (“Customer Guide”), you will find the key information about the services available to you.

Overview

Here is an overview of the services that you may enjoy:

Service	How do I use this service?
Alternative Medical Advice Service^{(1),(2)}	<p>Once diagnosed with designated critical illness, you or the Insured can use this service to access independent medical advice provided by a panel of world-class professionals recommended by some of the leading medical institutions.</p> <p>Contact us at: (852) 2603 9472</p> <p>For details of this service, please refer to the terms and conditions of “Alternative Medical Advice Service”.</p>
Critical Illness Case Management⁽²⁾	<p>The Insured may contact our hotline or email us to initiate case management services when assistance is needed. Our case managers will provide comprehensive support, including:</p> <ul style="list-style-type: none"> ▪ Providing assistance in evaluating the Insured’s health conditions if he / she has been diagnosed with a covered illness⁽³⁾ by a Registered Medical Practitioner; ▪ Assisting to consider health management options based on the advice of medical professionals; ▪ Referring any ancillary services if needed and offering emotional support to you and / or the Insured; and ▪ Offering continuous support throughout the Insured’s case, from pre-treatment to post-recovery. <p>Contact us at: (852) 2894 9833 Email: pre-auth.HKLife@chubb.com</p>

Designated critical illnesses for Alternative Medical Advice Service⁽⁴⁾

1. AIDS due to Blood Transfusion
2. AIDS due to Occupational Accident
3. Alzheimer's Disease
4. Aplastic Anaemia
5. Bacterial Meningitis
6. Benign Brain Tumour
7. Blindness
8. Cancer
9. Chronic Adrenal Insufficiency (Addison's Disease)
10. Chronic Relapsing Pancreatitis
11. Coma
12. Coronary Artery Bypass Surgery
13. Elephantiasis
14. Encephalitis
15. End Stage Lung Disease
16. End Stage Liver Disease
17. Fulminant Hepatitis
18. Heart Attack - of specified severity
19. Heart Valve and Structural Surgery
20. Loss of Hearing
21. Loss of Speech
22. Major Burns
23. Major Organ Transplant
24. Medullary Cystic Disease
25. Motor Neuron Disease
26. Multiple Sclerosis
27. Muscular Dystrophy
28. Myasthenia Gravis
29. Paralysis
30. Parkinson's Disease
31. Poliomyelitis
32. Primary Pulmonary Arterial Hypertension
33. Renal Failure
34. Severance of Limbs
35. Stroke - of specified severity
36. Surgery to Aorta
37. Terminal Illness
38. Vegetative State
39. Amputation of Feet due to Complication from Diabetes
40. Major Head Trauma
41. Necrotising Fasciitis (Flesh Eating Disease)
42. Rheumatoid Arthritis
43. Creutzfeldt-Jacob Disease (Mad Cow Disease)
44. Severe Asthma
45. Angioplasty
46. Carcinoma-in-situ (Breast, Cervix Uteri, Prostate Gland, Testicles)
47. Idiopathic Dilated Cardiomyopathy - of specified severity
48. Lupus Nephritis - of specified severity
49. Severe Osteoporosis - of specified severity
50. Progressive Systemic Sclerosis
51. Aortic Dissection

Note: Alternative Medical Advice Service is value-added service offered under **Serene Care**. The list above includes the designated critical illnesses covered by the service for all applicable policies from the Company. It does not imply our any admission of liability for any benefit claim. Your insurance coverage will depend on the benefit items under your Policy. For details, please refer to the provision of your Policy.

Remarks

- (1) Alternative Medical Advice Service is arranged through third-party service provider which is independent contractor and is not our agent. The service is not part of the Policy or benefit item under the Policy provision. Both the Company and the third-party service provider reserve the right to terminate or vary part or all of the service in their sole discretion without further notice. We shall not be responsible for any act or failure to act on the part of the third-party service provider. We make no representation, warranty or undertaking as to any service offered, provided or procured by the third-party service provider. For details, please refer to the respective terms and conditions applicable to the services.
- (2) The Policy must be in force when using the services. We are not a medical institution and shall not make any medical advice to you and the Insured. Please seek independent professional advice if necessary. Unless otherwise specified, we only cover the costs for the administrative support of these services for the Insured. All the actual costs of the services (if any) referred to or arranged for the Insured shall be borne by you. In other words, you may be asked to provide payments when you use the services.
- (3) Please refer to the "Schedule of coverage" section in the product brochure for the full list of covered illnesses.
- (4) We reserve the right to review and revise the eligible designated critical illnesses from time to time without prior notice.


Every Way of Life

CHUBB®

Contact Us

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 life.chubb.com/hk

 2894 9833

This Customer Guide is for general reference only and is not part of the Policy. Please refer to the Policy provision for the definitions of capitalised terms. This Customer Guide provides an overview of the value-added services of the plan and should be read along with other materials which cover additional information about the plan. Such materials include, but are not limited to, product brochure which contains the key product features and key product risks, Policy provision that contain exact terms and conditions, benefit illustrations (if any), Policy documents and other relevant marketing materials, which are all available upon request. You might also consider seeking independent professional advice if needed.

This Customer Guide is intended to be distributed in Hong Kong only and shall not be construed as an offer to sell or solicitation or persuasion to buy or provision of any of insurance products outside Hong Kong.

“we”, “our”, “us” or “the Company” herein refers to Chubb Life Insurance Hong Kong Limited.

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