

# CHUBB®

PRODUCT BROCHURE

## Cardio Care Critical Illness Insurance Plan



# Accessible protection. Unlock greater coverage.

A Heart Attack or Stroke can happen without warning. Even after recovery, managing your health often becomes an ongoing journey. For those who have experienced such health challenges often understand more deeply than anyone else, yet regaining access to coverage can still feel out of reach.

But with **Chubb Cardio Care Critical Illness Insurance Plan** (the “**Plan**” or “**Chubb Cardio Care**”), you can now access a thoughtful solution tailored for individuals following a cardiovascular event. Through a simplified underwriting process, the Plan helps make securing the protection you need easier, without complicated applications or lengthy processes. It also introduces a first-in-market<sup>1</sup> feature that encourages you to stay healthy, allowing you to unlock additional coverage with no extra premiums. This gives you the opportunity to secure the level of protection that adapts to your needs.

Complemented by thoughtfully designed benefits and value-added services<sup>2</sup>, the Plan supports you as you move forward with greater confidence.



# Product Highlights

## Comprehensive health shield across different life stages



Coverage for 43 Minor Illnesses and Major Illnesses



Restore your protection to 100% after Minor Illness claims



Waivers of Premium for continuous coverage



Whole life protection for extra peace of mind



Designate a Successor Owner to ensure Policy continuity

### First-in-market

## Coverage Unlock Privilege to help broaden protection over time, including:



### First-in-market

Reimbursement for Self-Financed Drugs



### First-in-market

Extra 20% protection for appearance care surgery or treatment for side effects



### First-in-market

Extra 20% protection for Advanced Stage Cancer



Additional protection through Multiple Protection Major Illness Benefit

## One-stop value-added services that go beyond financial help



Chronic Disease Management Program



Multidisciplinary Team (MDT) consultations



Complimentary psychological counselling



Quick access to advanced drugs and medical equipment



Stand-by-your-side family support

# The Benefits



## Coverage for 43 Minor Illnesses and Major Illnesses

For those bearing health risk factors, staying attentive to your health often becomes part of everyday life. Recognising early warning signs and seeking timely treatment may help manage potential complications and support better outcomes. The Plan provides coverage from Minor Illnesses to Major Illnesses, offering protection across a wide spectrum of critical illnesses.

To bolster your safety net against the unexpected, **Chubb Cardio Care** also covers Intensive Care Unit<sup>3</sup> (“ICU”) stays under Major Illness Benefit. Even if the related condition is not formally defined as critical illness, coverage is still available if intensive care treatment is required.

### Minor Illness Benefit<sup>4</sup>

**30% of the Sum Assured for each Minor Illness claim**

- The maximum aggregate Minor Illness Benefits<sup>4</sup> payable is 90% of the Sum Assured

**15 Minor Illnesses for whole life coverage**

- Covers Minor Illnesses, including Carcinoma-In-Situ
  - (i) 1 claim for each Minor Illness
  - (ii) Maximum 2 claims for Carcinoma-In-Situ or Stage Ta of Specific Organs

### Major Illness Benefit

**100% of the Sum Assured, less any Minor Illness Benefits<sup>4</sup> paid or payable**

**28 Major Illnesses for whole life coverage**

- Covers Major Illnesses including Cancer
- Covers Intensive Care (120 Hours) with Complex Surgery<sup>3</sup>
- 1 claim per Policy

### Waivers of Premium for continuous coverage

#### Waiver of Premium on Minor Illness<sup>5</sup>

- If the Insured is Diagnosed with 1 of the Minor Illnesses, and Minor Illness Benefit<sup>4</sup> has been paid or becomes payable, we will waive the Premiums under the Policy for 24 months from the Premium Due Date

#### Waiver of Premium on Major Illness<sup>5</sup>

- If the Insured is Diagnosed with 1 of the Major Illnesses, and Major Illness Benefit has been paid or becomes payable, we will waive all future Premiums under the Policy

For covered illnesses and surgeries, please refer to “**Schedule of Coverage**” section in this product brochure. For the maximum limit of each benefit, please refer to “**Benefits Schedule**” section for details.

# The Benefits



## Restore your protection to 100% after Minor Illness claims

Everyone wants to be 100% protected all the time. The last thing anyone wants when making a claim is to discover that their “full coverage” is not quite as full as expected. Unfortunately, for some critical illness insurance products in the market, benefits like minor illness payouts can exhaust the available benefits, thereby reducing the payout and protection needed for the Insured at critical moments.

**Chubb Cardio Care** provides a Protection Revival Benefit<sup>6</sup>, an important feature that complements the critical illness coverage. If the Insured is Diagnosed with a Major Illness, the Protection Revival Benefit<sup>6</sup> will restore the aggregate amount of Minor Illness Benefit<sup>4</sup> paid for Minor Illness(es) for which the Insured has been Diagnosed at least 1 year before the date of initial Diagnosis of the Major Illness. The Major Illness Benefit can be restored to 100% of the Sum Assured, providing full protection for you against future uncertainties.



Other than basic coverage,  
what else would you wish your  
plan could do for you?

*“If there’s a treatment that could improve my chances, I want the freedom to choose it.”*

*“If recovery leaves lasting physical changes, I want support to regain my confidence.”*

*“If my condition becomes more serious in the future, I want additional support to face what comes next.”*

*“If I face another serious illness in the future, I want to know I still have some protection to rely on.”*

And as your health stabilises over time,  
you may have more choices in the protection  
available to you.

# The Benefits



**First-in-market<sup>1</sup>**

## Coverage Unlock Privilege<sup>7</sup> – unlocking more protection over time

As your health condition gradually stabilises, you may gain access to more benefits. **Chubb Cardio Care** is designed to support this progression by giving you the opportunity to increase the level of protection you deserve over time.

Prior to the relevant Policy Anniversary, you will receive an invitation for the Insured to undergo specified medical examinations. If the Insured's health condition meets the required criteria, the benefits below can be unlocked without additional premium, helping to provide more comprehensive protection for the future.

**Out-of-Pocket Items Benefit<sup>7,8</sup>**

**Appearance Care Benefit<sup>7,9</sup>**

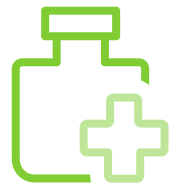
**Embrace Life Benefit<sup>7,10</sup>**

**Multiple Protection Major Illness Benefit<sup>7,11</sup>**

**Note:** For the avoidance of doubt, Coverage Unlock Privilege and any unlocked benefits are subject to the terms and conditions of the Policy, including provisions relating to lapse and reinstatement.



# The Benefits



**First-in-market<sup>1</sup>**

## Out-of-Pocket Items Benefit<sup>7,8</sup>

In Hong Kong, private healthcare costs are ranked the 2<sup>nd</sup> highest in the world<sup>(1)</sup>. Medical expenses can quickly add up, especially when facing a Major Illness that often requires ongoing treatment. While advances in medical technology and new drugs have improved treatment outcomes, essential medicines may not be fully covered by public healthcare or standard medical insurance. These out of pocket costs can add significant financial pressure during an already challenging time.

**Chubb Cardio Care** offers an Out-of-Pocket Items Benefit<sup>7,8</sup> to help ease this financial burden. If the Insured is Diagnosed with Cancer, we will reimburse you the Eligible Expenses<sup>12</sup> subsequently incurred on Self-Financed Drugs – up to 20% of the Sum Assured or USD 62,500 (whichever is lower), within 2 years from the date of the initial Diagnosis, and subject to the terms and conditions set out in the provisions.

Information source:  
(1) HKET, 2025, <https://wealth.hket.com/article/4052208>

**Note:** The above information is obtained from sources that Chubb Life believes to be reliable and is for reference only. However, Chubb Life has not independently verified the information. Chubb Life does not guarantee, represent or warrant the accuracy and completeness of the information and does not assume any responsibility or liability for the information. Chubb Life shall not be responsible or liable for any loss incurred by any person due to reliance on such information.



**First-in-market<sup>1</sup>**

## Appearance Care Benefit<sup>7,9</sup>

Cancer treatment can have a visible impact on appearance, particularly after surgery or skin grafting. It may also cause other side effects from the treatment itself. These challenges affect not only physical health, but also confidence, communication, and daily life.

**Chubb Cardio Care** recognizes that recovery may be complex and provides thoughtful care with the Appearance Care Benefit<sup>7,9</sup>, offering additional financial support equal to 20% of the Sum Assured where it is Medically Necessary for the Insured to undergo skin grafting and/or reconstructive surgery, and/or the Insured is Diagnosed with Stage 3 Severe Lymphoedema resulting from Cancer and its treatment, within 2 years from the date of the initial Cancer Diagnosis. This offers added support so you can focus on recovery.



**First-in-market<sup>1</sup>**

## Embrace Life Benefit<sup>7,10</sup>

Cancer can sometimes become more severe over time. When the illness reaches an advanced stage, it may involve complex medical decisions and major adjustments to daily life, often placing added pressure and strain on both the Insured and their loved ones.

With Embrace Life Benefit<sup>7,10</sup>, if Cancer progresses to Advanced Stage Cancer<sup>#</sup>, we will pay an extra lump sum equal to 20% of the Sum Assured. This extra financial support is designed to support your last wishes – whether to pursue further treatment, fulfil personal wishes, create special memories with loved ones or plan for your family's future – we'll be there to support you at this stage of life, on your own terms.

<sup>#</sup> Advanced Stage Cancer means pancreatic, lung or liver Cancer for which a Major Illness Benefit or Multiple Protection Major Illness Benefit is paid or becomes payable, and which subsequently progresses to Stage 4 within 24 months from the date of the initial Diagnosis of such Cancer.



## Multiple Protection Major Illness Benefit<sup>7,11</sup>

After experiencing a Major Illness, the possibility of future health events may remain a concern on your mind. Having continued protection in place can offer added reassurance as you move forward.

**Chubb Cardio Care** allows for an additional claim equivalent to 50% of the Sum Assured, if Cancer is Diagnosed after the Major Illness Benefit has been paid, helping to provide further financial support should your health needs continue.

# Other Benefits



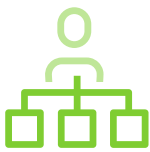
## Whole life protection for extra peace of mind

In the unfortunate event of the Insured's passing, **Chubb Cardio Care** provides a Death Benefit equal to 100% of the Total Basic Premiums Paid, less total amount of Sum Assured paid or payable under Minor Illness Benefit<sup>4</sup> and/or Major Illness Benefit, helping to ensure that financial protection remains in place for your loved ones.



## Provide long-term value for your future plans

In addition to comprehensive critical illness coverage, **Chubb Cardio Care** is a participating insurance plan that offers a guaranteed cash value and the potential for a non-guaranteed Terminal Dividend<sup>13</sup>. The Plan also provides flexible Premium payment terms of 8, 12, or 18 years, allowing you to align your coverage with your long-term financial planning.



## Designate a Successor Owner<sup>14</sup> to ensure Policy continuity

By naming a Successor Owner<sup>14</sup>, you can ensure a smooth handover of your Policy so that protection can continue without interruption. If the Owner passes away or becomes Mentally Incapacitated, the Successor Owner will become the new Owner of the Policy.



# One-stop value-added services<sup>2</sup> that go beyond financial help

A dedicated case management team — including a family doctor, registered nurses and medical professionals — will act as your single contact point and provide a range of **Chubb Care value-added services<sup>2</sup>**, offering comprehensive support for you and your family across Hong Kong, Macau and mainland China, accompanying you at every stage of your health journey.



## Chronic Disease Management Program\*

Through health check-up services, regular monitoring and professional guidance at a discounted price, empowering you to manage the health condition more effectively and unlock the relevant benefits under your Policy.



## Multidisciplinary Team (MDT) consultations\*

Coordination of different specialties to jointly review the Insured's condition and provide personalised treatment plan.



## Complimentary psychological counselling

Receive 2 complimentary psychological counselling sessions per Policy to help you and your family cope with stress, anxiety and other emotional challenges.



## Quick access to advanced drugs and medical equipment\*

Timely access to the right cancer treatments is essential. We provide quick access to advanced anti-cancer drugs and medical devices, as well as referrals for innovative therapies.



## Stand-by-your-side family support\*

Practical caregiving assistance, including home care, childcare, elderly care, pet care and post-discharge companion care for you and your family.

For more value added services and details, please refer to the **Chubb Care value-added services leaflet**.

SCAN FOR MORE DETAILS:



\* These services are not part of the complimentary value-added services and may incur additional cost to be settled directly with the third-party service provider. These services are provided by the third-party service provider and subject to relevant terms and conditions provided by the third-party service provider and its designated service provider(s).

# Case Study

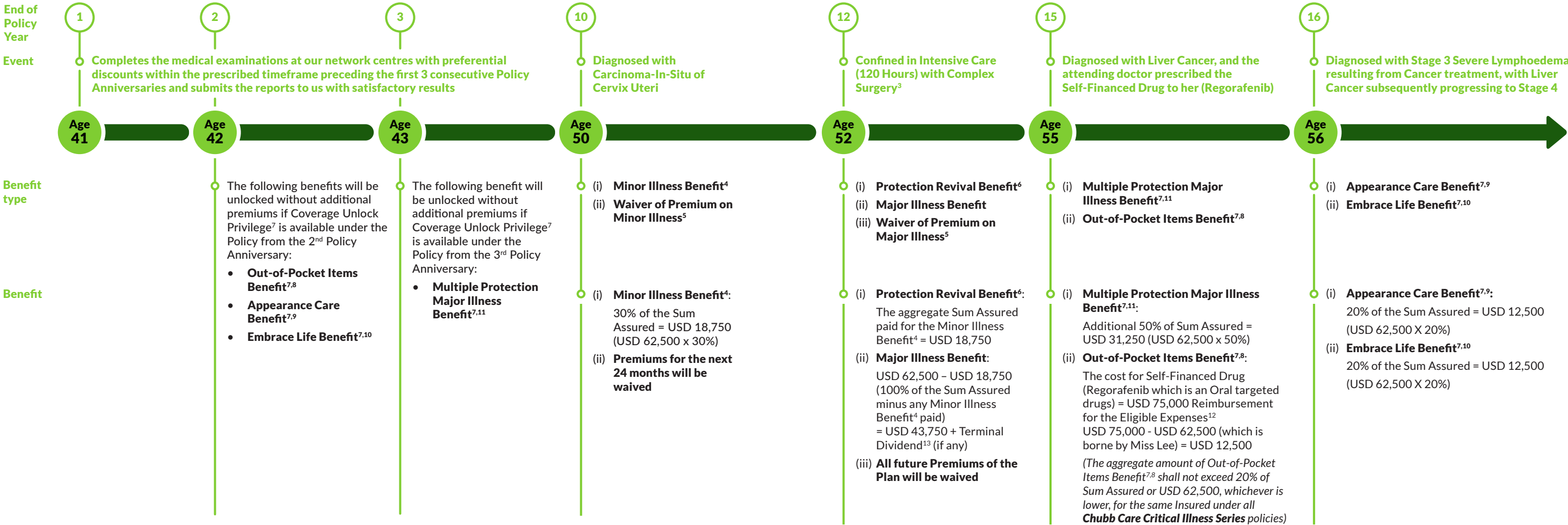
Miss Lee underwent a coronary angioplasty and recovered well following the procedure.

This experience highlighted the importance of critical illness protection, prompting her to explore insurance options to safeguard against future health risks. However, her applications to several insurers were declined due to her medical history.

Fortunately, she was eventually able to secure coverage under the **Chubb Cardio Care Critical Illness Insurance Plan**, which requires only a few underwriting questions and accepts applicants who have previously undergone coronary angioplasty, without imposing any premium loadings or exclusions related to her medical history.



**Owner and the Insured: Miss Lee (Age 40, non-smoker)**  
**Sum Assured: USD 62,500**  
**Premium Payment Period: 18 years**



**Notes:**

- Above case is purely fictional and is for illustrative purposes only. Any relation to or reference to any actual person, party or event is purely coincidental. The nature of the case herein (if any) should not be interpreted as any comment on, or confirmation or extension of, insurance coverage for any past, present or future case. Furthermore, the case should not be relied upon to predict the outcome of any actual case as all cases are evaluated on their own individual merits and subject to the actual terms and conditions of the relevant Policy. It is important to note that each actual case is unique. The figures shown above have been rounded to the nearest whole number. The actual benefit amount is subject to the actual terms and conditions of the Policy.
- Above case assumes that throughout the Policy term, all basic Premiums are paid in full when due and insurance levy is not included.
- Above case assumes that the requirements of a claim to be successful are fulfilled, including the definition of the respective covered illness and of the respective benefit, as well as the corresponding waiting period(s).
- Terminal Dividend is not guaranteed and depends on various factors including investment returns. Upon valid claim for Major Illness Benefit, Terminal Dividend (if any) payable will be determined based on the amount paid or payable for Major Illness Benefit.
- **Chubb Care Critical Illness Series** refers to **Chubb Every Care Critical Illness Insurance Plan, Chubb Cardio Care Critical Illness Insurance Plan, Chubb Cancer Care Critical Illness Insurance Plan** and **Chubb Diabetes Care Critical Illness Insurance Plan**.



**Total payable amount: USD 150,000**  
(up to 2.4 times of the Sum Assured) + Terminal Dividend<sup>13</sup> (if any)

# Schedule of Coverage

## A. List of Minor Illnesses

| Minor Illnesses                                             |                                            |
|-------------------------------------------------------------|--------------------------------------------|
| 1. Adrenalectomy for Adrenal Adenoma                        | 9. Liver Surgery                           |
| 2. Amputation of One Foot due to Complication from Diabetes | 10. Moderately Severe Bacterial Meningitis |
| 3. Biliary Tract Reconstruction Surgery                     | 11. Moderately Severe Brain Damage         |
| 4. Carcinoma-In-Situ or Stage Ta of Specific Organs         | 12. Moderately Severe Burns                |
| 5. Diabetic Retinopathy                                     | 13. Moderately Severe Encephalitis         |
| 6. Early Stage Malignancy                                   | 14. Severance of One Limb                  |
| 7. Facial Burns due to Accident                             | 15. Surgery for Subdural Haematoma         |
| 8. Hepatitis with Cirrhosis                                 |                                            |

## B. List of Major Illnesses

| Minor Illnesses                                         |                                                     |
|---------------------------------------------------------|-----------------------------------------------------|
| 1. AIDS/HIV due to Blood Transfusion                    | 15. Fulminant Hepatitis                             |
| 2. AIDS/HIV due to Occupational Accident                | 16. Intensive Care (120 Hours) with Complex Surgery |
| 3. Amputation of Feet due to Complication from Diabetes | 17. Loss of One Eye and One Limb                    |
| 4. Bacterial Meningitis                                 | 18. Major Burns                                     |
| 5. Benign Brain Tumour                                  | 19. Major Head Trauma                               |
| 6. Blindness                                            | 20. Motor Neuron Disease                            |
| 7. Cancer                                               | 21. Multiple Sclerosis                              |
| 8. Chronic Adrenal Insufficiency (Addison's Disease)    | 22. Muscular Dystrophy                              |
| 9. Creutzfeldt-Jacob Disease (Mad Cow Disease)          | 23. Myasthenia Gravis                               |
| 10. Crohn's Disease                                     | 24. Necrotising Fasciitis (Flesh Eating Disease)    |
| 11. Ebola                                               | 25. Poliomyelitis                                   |
| 12. Elephantiasis                                       | 26. Progressive Supranuclear Palsy                  |
| 13. Encephalitis                                        | 27. Severance of Limbs                              |
| 14. End Stage Liver Disease                             | 28. Severe Ulcerative Colitis                       |

Please refer to the Policy provisions for details and definitions of the covered Illnesses.

## List of Complex Surgery

| Organ                       | Surgery                                                                      |
|-----------------------------|------------------------------------------------------------------------------|
| Adrenal Gland               | 1. Bilateral adrenalectomy, laparoscopic or retroperitoneoscopic             |
| Bladder, ureter and urethra | 2. Formation of ileal conduit, including ureteric implantation               |
|                             | 3. Radical/ total cystectomy, open or laparoscopic                           |
| Brain                       | 4. Cranial nerve decompression                                               |
|                             | 5. Decompression of trigeminal nerve root/ open trigeminal rhizotomy         |
|                             | 6. Excision of acoustic neuroma                                              |
|                             | 7. Excision of brain, including lobectomy                                    |
|                             | 8. Excision of brain tumour or brain abscess                                 |
|                             | 9. Excision of cranial nerve tumour                                          |
|                             | 10. Hemispherectomy                                                          |
| Ear                         | 11. Operation on cochlea and / or cochlear implant                           |
| Fracture/dislocation        | 12. Closed / open reduction of fracture of acetabulum with internal fixation |

| Organ                              | Surgery                                                                                                      |
|------------------------------------|--------------------------------------------------------------------------------------------------------------|
| Jejunum, ileum and large intestine | 13. Abdominoperineal resection, open or laparoscopic                                                         |
|                                    | 14. Anterior resection of rectum, open or laparoscopic                                                       |
|                                    | 15. Colectomy, open or laparoscopic                                                                          |
|                                    | 16. Low anterior resection of rectum, open or laparoscopic                                                   |
| Joint                              | 17. Arthrodesis of knee / hip                                                                                |
|                                    | 18. Excisional arthroplasty of hip / knee with local antibiotic delivery                                     |
|                                    | 19. Total hip replacement                                                                                    |
|                                    | 20. Total knee replacement                                                                                   |
|                                    | 21. Total shoulder replacement                                                                               |
| Kidney                             | 22. Kidney transplant                                                                                        |
|                                    | 23. Nephrectomy, partial/ lower pole                                                                         |
| Liver                              | 24. Liver transplantation                                                                                    |
|                                    | 25. Segmentectomy of liver, open or laparoscopic                                                             |
| Nose, mouth and pharynx            | 26. Functional endoscopic sinus surgery (FESS) bilateral                                                     |
| Oesophageal / stomach / duodenum   | 27. Oesophagectomy                                                                                           |
|                                    | 28. Total oesophagectomy and interposition of intestine                                                      |
|                                    | 29. Partial gastrectomy with anastomosis to oesophagus                                                       |
|                                    | 30. Proximal gastrectomy / radical gastrectomy / total gastrectomy +/- intestinal interposition              |
| Pancreas                           | 31. Pancreaticoduodenectomy (Whipple's Operation)                                                            |
| Pineal gland                       | 32. Total excision of pineal gland                                                                           |
| Pituitary Gland                    | 33. Operation of pituitary tumour                                                                            |
| Prostate                           | 34. Radical prostatectomy, open or laparoscopic                                                              |
| Respiratory system                 | 35. Laryngectomy +/- radical neck resection                                                                  |
|                                    | 36. Lobectomy of lung / pneumonectomy                                                                        |
| Spine                              | 37. Artificial cervical disc replacement                                                                     |
|                                    | 38. Anterior spinal fusion (excluding cervical / cervicothoracic/ C4/5 and C5/6 and locking plate)           |
|                                    | 39. Anterior spinal fusion with instrumentation                                                              |
|                                    | 40. Excision of intraspinal tumour, extradural or intradural                                                 |
|                                    | 41. Laminectomy with disectomy                                                                               |
|                                    | 42. Posterior spinal fusion, (excluding thoracic / cervico-thoracic / thoracolumbar / T5 to L1 / atlas-axis) |
|                                    | 43. Posterior spinal fusion with instrumentation                                                             |
|                                    | 44. Spinal fusion +/- foraminotomy +/- laminectomy +/- disectomy                                             |
|                                    | 45. Spine osteotomy                                                                                          |
|                                    | 46. Pelvic exenteration                                                                                      |
| Uterus                             | 47. Radical abdominal hysterectomy                                                                           |
| Vagina                             | 48. Radical vaginectomy                                                                                      |
| Vessels                            | 49. Intra-abdominal venous shunt/ spleno-renal shunt / portal-caval shunt                                    |

# Benefits Schedule

| Benefit Type                                                                                                       |                                                              | Benefit                                                                                                                                                                                                                                                                                                                                                                                                                                                             | Benefit Period              | Details                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|--------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Minor Illness Benefit <sup>4</sup>                                                                                 | 15 Minor Illnesses                                           | <ul style="list-style-type: none"> <li>30% of the Sum Assured per Minor Illness claim</li> </ul>                                                                                                                                                                                                                                                                                                                                                                    | Whole life of the Insured   | <ul style="list-style-type: none"> <li>Payable if no Major Illness Benefit has been paid or becomes payable under the Policy</li> <li>1 claim for each Minor Illness (excluding Carcinoma-In-Situ or Stage Ta of Specific Organ(s))</li> <li>Up to 2 claims for Carcinoma-In-Situ or Stage Ta of Specific Organ(s) (1 claim for each organ with right and left components), subject to the aggregate limit of USD 50,000 under all <b>Chubb Care Critical Illness Series</b> policy(ies) for the same Insured; and</li> <li>Maximum aggregate Minor Illness Benefit<sup>4</sup> payable is 90% of Sum Assured per Policy</li> </ul>                                                                                |
| Major Illness Benefit                                                                                              | 27 Major Illnesses                                           | 100% of the Sum Assured; less<br>(i) any Minor Illness Benefits <sup>4</sup> paid or payable; plus                                                                                                                                                                                                                                                                                                                                                                  | Whole life of the Insured   | <ul style="list-style-type: none"> <li>1 claim per Policy</li> <li>While the Policy is in full force and effect, you can claim Major Illness Benefit when the Insured is Diagnosed with a relevant Major Illness as specified in the List of Major Illnesses and shall continuous to be alive for at least 14 days following the date of initial Diagnosis of such Major Illness</li> </ul>                                                                                                                                                                                                                                                                                                                        |
|                                                                                                                    | Intensive Care (120 Hours) with Complex Surgery <sup>3</sup> | (ii) any Protection Revival Benefit <sup>6</sup> payable; plus<br>(iii) Terminal Dividend <sup>13</sup> (if any); plus<br>(iv) any surplus of Premium paid                                                                                                                                                                                                                                                                                                          |                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| Protection Revival Benefit <sup>6</sup>                                                                            |                                                              | <ul style="list-style-type: none"> <li>The Major Illness Benefit can be restored to 100% of the Sum Assured, provided that at least 1 year must elapse between the date of initial Diagnosis of the Major Illness, and the date of initial Diagnosis of the last Minor Illness claimed under Minor Illness Benefit<sup>4</sup></li> <li>Equal to the aggregate Sum Assured that has been paid for the Minor Illness Benefit<sup>4</sup> under the Policy</li> </ul> | Up to Age 70 of the Insured | <ul style="list-style-type: none"> <li>1 claim per Policy</li> <li>While the Policy is in full force and effect, if any claim(s) of Minor Illness Benefit(s)<sup>4</sup> has/have been paid, you can claim Protection Revival Benefit<sup>6</sup> at the same time when you submit a valid claim of Major Illness Benefit</li> </ul>                                                                                                                                                                                                                                                                                                                                                                               |
| Death Benefit                                                                                                      |                                                              | 100% of the Total Basic Premiums Paid less total amount of Sum Assured paid or payable under Minor Illness Benefit <sup>4</sup> and/or Major Illness Benefit                                                                                                                                                                                                                                                                                                        | Whole life of the Insured   | <ul style="list-style-type: none"> <li>Policy will be terminated when Death Benefit has been paid</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| Waiver of Premium on Minor Illness <sup>5</sup>                                                                    |                                                              | <ul style="list-style-type: none"> <li>Waive the Premiums of the Plan for 24 months</li> </ul>                                                                                                                                                                                                                                                                                                                                                                      | Whole life of the Insured   | <ul style="list-style-type: none"> <li>Diagnosed with any Minor Illness and Minor Illness Benefit<sup>4</sup> has been paid or becomes payable for such Minor Illnesses</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| Waiver of Premium on Major Illness <sup>5</sup>                                                                    |                                                              | <ul style="list-style-type: none"> <li>Waive all future Premiums of the Plan</li> </ul>                                                                                                                                                                                                                                                                                                                                                                             | Whole life of the Insured   | <ul style="list-style-type: none"> <li>Diagnosed with any Major Illness, and Major Illness Benefit has been paid or becomes payable for such Major Illnesses</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| Only applicable if Coverage Unlock Privilege <sup>7</sup> is available from the 2 <sup>nd</sup> Policy Anniversary |                                                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| Out-of-Pocket Items Benefit <sup>7,8</sup>                                                                         | <ul style="list-style-type: none"> <li>Cancer</li> </ul>     | Reimbursement of the Eligible Expenses <sup>12</sup> for Self-Financed Drugs. The aggregate amount payable under all <b>Chubb Care Critical Illness Series</b> policy(ies) for the same Insured shall not exceed 20% of the Sum Assured or USD 62,500 (whichever is lower)                                                                                                                                                                                          | Up to Age 85 of the Insured | <ul style="list-style-type: none"> <li>The Eligible Expense<sup>12</sup> is incurred within 2 years from the date of the initial Diagnosis of such Cancer; and</li> <li>You must have paid the first USD 62,500 of Eligible Expenses<sup>12</sup> in aggregate in respect of Cancer for which the Major Illness Benefit or Multiple Protection Major Illness Benefit<sup>7,11</sup> is paid or becomes payable before we reimburse you any Eligible Expenses<sup>12</sup> in excess; and</li> <li>If you claim the Out-of-Pocket Items Benefit<sup>7,8</sup> in respect of Self-Financed Drugs, you must submit satisfactory proof of prescription at 3-monthly intervals unless otherwise agreed by us</li> </ul> |
| Appearance Care Benefit <sup>7,9</sup>                                                                             | <ul style="list-style-type: none"> <li>Cancer</li> </ul>     | <ul style="list-style-type: none"> <li>Extra 20% of the Sum Assured</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                      | Up to Age 85 of the Insured | <ul style="list-style-type: none"> <li>1 claim per Policy</li> <li>Applicable if Major Illness Benefit or Multiple Protection Major Illness Benefit<sup>7,11</sup> is paid or becomes payable for Cancer, and it is deemed Medically Necessary for the Insured to undergo skin grafting and/or reconstructive surgery, and/or the Insured is Diagnosed with Stage 3 Severe Lymphoedema resulting from Cancer and its treatment within 2 years from the date of the initial Diagnosis of Cancer</li> </ul>                                                                                                                                                                                                          |
| Embrace Life Benefit <sup>7,10</sup>                                                                               | <ul style="list-style-type: none"> <li>Cancer</li> </ul>     | <ul style="list-style-type: none"> <li>Extra 20% of the Sum Assured</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                      | Up to Age 85 of the Insured | <ul style="list-style-type: none"> <li>1 claim per Policy</li> <li>Applicable if a Major Illness Benefit or Multiple Protection Major Illness Benefit<sup>7,11</sup> is paid or becomes payable in respect of Cancer for the Insured and such Cancer subsequently progresses to Advanced Stage Cancer</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                   |
| Only applicable if Coverage Unlock Privilege <sup>7</sup> is available from the 3 <sup>rd</sup> Policy Anniversary |                                                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| Multiple Protection Major Illness Benefit <sup>7,11</sup>                                                          | <ul style="list-style-type: none"> <li>Cancer</li> </ul>     | <ul style="list-style-type: none"> <li>50% of the Sum Assured</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                            | Up to Age 85 of the Insured | <ul style="list-style-type: none"> <li>1 claim per Policy</li> <li>If the requirements for unlocking the Out-of-Pocket Items Benefit<sup>7,8</sup>, Appearance Care Benefit<sup>7,9</sup> and Embrace Life Benefit<sup>7,10</sup> are not satisfied, the Multiple Protection Major Illness Benefit<sup>7,11</sup> will not be unlocked under the Policy</li> </ul>                                                                                                                                                                                                                                                                                                                                                 |

# More about the Plan

| Product Type                                      | Basic plan                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                      |                          |         |             |             |             |           |             |         |          |  |
|---------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------|--------------------------|---------|-------------|-------------|-------------|-----------|-------------|---------|----------|--|
| Product Nature                                    | Critical illness protection insurance plan (with savings element)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                      |                          |         |             |             |             |           |             |         |          |  |
| Policy Term                                       | Whole life                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                      |                          |         |             |             |             |           |             |         |          |  |
| Premium Payment Term and Issue Age of the Insured | <table><tr><th>Premium payment term</th><th>Issue Age of the Insured</th></tr><tr><td>8 years</td><td>Age 18 – 65</td></tr><tr><td>12 years</td><td>Age 18 – 65</td></tr><tr><td>18 years</td><td>Age 18 – 62</td></tr></table>                                                                                                                                                                                                                                                                                                                                                                                                                                                  | Premium payment term | Issue Age of the Insured | 8 years | Age 18 – 65 | 12 years    | Age 18 – 65 | 18 years  | Age 18 – 62 |         |          |  |
| Premium payment term                              | Issue Age of the Insured                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                      |                          |         |             |             |             |           |             |         |          |  |
| 8 years                                           | Age 18 – 65                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                      |                          |         |             |             |             |           |             |         |          |  |
| 12 years                                          | Age 18 – 65                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                      |                          |         |             |             |             |           |             |         |          |  |
| 18 years                                          | Age 18 – 62                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                      |                          |         |             |             |             |           |             |         |          |  |
| Premium Payment Mode                              | Monthly / quarterly / semi-annual / annual                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                      |                          |         |             |             |             |           |             |         |          |  |
| Premium Structure                                 | Premium rates are not guaranteed, and the Company reserves the right to review and adjust the Premium rates from time to time upon prior written notice to the Owner. Please refer to the “Key Product Risks – Premium Adjustment” under the “Important Information” section in this product brochure for Premium adjustment factors. You should also refer to the benefit illustration for the Premium calculated based on the current Premium rates.                                                                                                                                                                                                                           |                      |                          |         |             |             |             |           |             |         |          |  |
| Currency                                          | US dollars (USD)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                      |                          |         |             |             |             |           |             |         |          |  |
| Sum Assured                                       | <p>The amounts listed below are valid as at the date of this product brochure.</p> <ul style="list-style-type: none"><li>• Minimum amount: USD 15,000</li><li>• Maximum amount: USD 62,500</li></ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                      |                          |         |             |             |             |           |             |         |          |  |
| Surrender Value / Partial Surrender Value         | <p>Surrender Value or Partial Surrender Value are equal to:</p> <p>(i) any Cash Value<sup>15</sup>; plus</p> <p>(ii) Terminal Dividend<sup>13</sup> (if any); less</p> <p>(iii) any Minor Illness Benefit<sup>4</sup> paid or payable upon Policy surrender or upon Policy partial surrender</p> <p>For item (i) to (iii), the calculation will be made in proportion to the most recently reduced part of Sum Assured.</p>                                                                                                                                                                                                                                                      |                      |                          |         |             |             |             |           |             |         |          |  |
| Policy Fee                                        | <table><tr><th>Premium payment mode</th><th>Policy fee</th></tr><tr><td>Annual</td><td>USD 25</td></tr><tr><td>Semi-annual</td><td>USD 15</td></tr><tr><td>Quarterly</td><td>USD 8.5</td></tr><tr><td>Monthly</td><td>USD 2.75</td></tr></table>                                                                                                                                                                                                                                                                                                                                                                                                                                 | Premium payment mode | Policy fee               | Annual  | USD 25      | Semi-annual | USD 15      | Quarterly | USD 8.5     | Monthly | USD 2.75 |  |
| Premium payment mode                              | Policy fee                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                      |                          |         |             |             |             |           |             |         |          |  |
| Annual                                            | USD 25                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                      |                          |         |             |             |             |           |             |         |          |  |
| Semi-annual                                       | USD 15                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                      |                          |         |             |             |             |           |             |         |          |  |
| Quarterly                                         | USD 8.5                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                      |                          |         |             |             |             |           |             |         |          |  |
| Monthly                                           | USD 2.75                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                      |                          |         |             |             |             |           |             |         |          |  |
|                                                   | Policy fee is fixed and will be collected together with the Premium.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                      |                          |         |             |             |             |           |             |         |          |  |
| Life Insurance Proceeds                           | <p>The Life Insurance Proceeds is equal to:</p> <p>(i) Death Benefit; plus</p> <p>(ii) Terminal Dividend<sup>13</sup> (if any); plus</p> <p>(iii) Benefits from riders (if any); plus</p> <p>(iv) Surplus of Premium paid for the period after the date of death of the Insured (if any)</p> <p>whereas the amount of Death Benefit payable under the Basic Plan is equal to 100% of the Total Basic Premiums Paid less total amount of Sum Assured paid or payable under Minor Illness Benefit<sup>4</sup> and/or Major Illness Benefit.</p> <p>For the avoidance of doubt, no benefit will be paid if the amount of Life Insurance Proceeds is equal to or less than zero.</p> |                      |                          |         |             |             |             |           |             |         |          |  |

# Remarks

- 1. It is based on a comparison with other participating critical illness protection plans offered by Composite and Long-Term Businesses as identified in the Register of Authorized Insurers by Insurance Authority as of 10 July 2026.
- 2. The value-added services are provided by and arranged through a third-party service provider which is an independent contractor and is not our agent, broker, representative or employee. Such value-added services do not form part of the Policy. Both the Company and the third-party service provider reserve the right to terminate or vary any part or all of the services at their sole discretion without notice. We shall not be responsible for the availability, quality and standard of the value-added services, nor be responsible for any acts and omissions of the third-party service provider. We make no representation, warranty or undertaking as to any value-added services offered, provided or procured by the third-party service provider. Your Policy must be in force when using the services. For details, please refer to the **"Chubb Care" value-added services leaflet** and the respective terms and conditions applicable to the services.
- 3. The stays in ICU must be confirmed as "Qualified ICU Stay", which means a stay in an ICU where all of the following criteria must be met:
  - a. the stay in ICU must be confirmed as Medically Necessary by a Registered Medical Practitioner;
  - b. the stay in ICU must not be related to or must not arise as a direct or indirect result of:
    - (i) a cosmetic treatment performed on the Insured unless it is necessitated by Injury and it is performed within 90 days of the Accident;
    - (ii) the Insured's pregnancy, surrogacy, childbirth or termination of pregnancy, birth control, infertility or human assisted reproduction, or sterilization of either sexes;
    - (iii) mental disorder, psychological or psychiatric conditions, behavioral problems or personality disorder of the Insured;
    - (iv) primarily for physiotherapy or for the investigation of signs and/or symptoms with diagnostic imaging, laboratory investigation or other diagnostic procedures; or
    - (v) 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 recognized medical association in the locality.

For Intensive Care (120 Hours) with Complex Surgery, if the Qualified ICU Stay is with the use of Invasive Life Support both for 120 or more consecutive hours, and with the actual undergoing of a Complex Surgery during the same Hospital admission and is directly or indirectly arising from or in connection with any other Major Illness, the benefit payable under the Policy shall be limited to the Major Illness Benefit for that Major Illness. For the avoidance of doubt, in such event, no Major Illness Benefit for Intensive Care (120 Hours) with Complex Surgery shall be payable.

- 4. You can make 1 claim for each Minor Illness but up to 2 claims for Carcinoma-In-Situ or Stage Ta of Specific Organ(s) subject to a limit of USD 50,000 for all **Chubb Care Critical Illness Series** policies for the same Insured.

To be eligible for a 2<sup>nd</sup> claim, the following conditions must be met:

- (i) For each Organ Group for Carcinoma-In-Situ or Stage Ta of Specific Organ, Minor Illness Benefit will only be payable once.
- (ii) To be eligible for a 2<sup>nd</sup> claim for Carcinoma-In-Situ or Stage Ta of Specific Organ, a different Organ Group must be affected.

Any Minor Illness Benefit paid or payable will reduce the subsequent benefit(s) payable under Major Illness Benefit, Death Benefit and Surrender Value. For the avoidance of doubt, payment of any Minor Illness Benefit will not change the Sum Assured or the Premium payable for the Basic Plan.

- 5. During the lifetime of the Insured and while the Policy is in full force and effect, the following Waivers of Premium apply:
  - (i) **Waiver of Premium on Minor Illness:**  
If the Insured is Diagnosed with any Minor Illness, and Minor Illness Benefit has been paid or becomes payable for such Minor Illnesses, we will waive the Premiums of this Basic Plan for 24 months from the Premiums Due Date immediately following the date of initial Diagnosis (or the date of initial Diagnosis if the Premium Due Date falls on the same date).  
If the Insured is subsequently Diagnosed with Minor Illness, and Minor Illness Benefit has been paid or becomes payable for such Minor Illnesses, the newly approved Waiver of Premium on Minor Illness that overlaps with the period of the earlier Waiver of Premium on Minor Illness in effect will supersede that earlier Waiver of Premium on Minor Illness.
  - (ii) **Waiver of Premium on Major Illness:**  
If the Insured is Diagnosed with any Major Illnesses, and Major Illness Benefit has been paid or becomes payable for such Major Illness, all future Premiums of this Basic Plan will be waived from the Premiums Due Date immediately following the date of initial Diagnosis (or the date of initial Diagnosis if the Premium Due Date falls on the same date).

For the avoidance of doubt, any Premium of the Basic Plan due shall continue to be paid before 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 Minor Illness or Major Illness (as the case maybe) will be refunded without any interest.

6. While the Policy is in full force and effect, if any claim(s) of Minor Illness Benefit(s) has/have been paid under the Basic Plan, you can claim Protection Revival Benefit at the same time when you submit a valid claim of Major Illness Benefit, provided that at least 1 year must elapse between the date of initial Diagnosis of the Major Illness, and the date of initial Diagnosis of the last Minor Illness claimed under Minor Illness Benefit. We will pay the Protection Revival Benefit only once under the Policy. The amount of Protection Revival Benefit is equal to the aggregate Sum Assured that has been paid for the Minor Illness Benefit under the Policy.
7. During the lifetime of the Insured and while the Policy is in full force and effect, you are required to provide medical reports of the Insured at your own cost, provided that the relevant medical examinations are conducted within the prescribed timeframe: (i) preceding the 1<sup>st</sup> and the 2<sup>nd</sup> Policy Anniversaries to unlock for the Out-of-Pocket Items Benefit, Appearance Care Benefit and Embrace Life Benefit; and (ii) preceding each of the first 3 consecutive Policy Anniversaries to unlock for the Multiple Protection Major Illness Benefit. All relevant medical reports are required to be received by us within 30 days prior to the 2<sup>nd</sup> Policy Anniversary to unlock for the Out-of-Pocket Items Benefit, Appearance Care Benefit and Embrace Life Benefit, and within 30 days prior to the 3<sup>rd</sup> Policy Anniversary to unlock for the Multiple Protection Major Illness Benefit.

Upon our assessment that all relevant reports have been submitted to our satisfaction, the Out-of-Pocket Items Benefit, Appearance Care Benefit, Embrace Life Benefit and Multiple Protection Major Illness Benefit respectively will be unlocked from the corresponding Policy Anniversary. We will issue an endorsement to you to confirm the relevant benefits have become effective.

If the relevant medical reports do not meet our satisfaction, we will deny the Coverage Unlock Privilege, meaning that the applicable benefits will remain inapplicable under this Policy, and the Coverage Unlock Privilege will automatically cease.

If the requirements set out to unlock for the Out-of-Pocket Items Benefit, Appearance Care Benefit and Embrace Life Benefit are not satisfied, the Multiple Protection Major Illness Benefit will not be unlocked under the Policy, regardless of whether the relevant reports have been submitted to our satisfaction within 30 days prior to the 3<sup>rd</sup> Policy Anniversary. For the avoidance of doubt, we have the discretion to approve or deny the Coverage Unlock Privilege. The Company may require the Insured to undergo additional medical examination, and/or be examined by a Registered Medical Practitioner appointed by the Company at your own cost.

8. Subject to the provisions of Coverage Unlock Privilege, applicable only during the lifetime of the Insured and while the Policy is in full force and effect, and we have issued an endorsement confirming the Out-of-Pocket Items Benefit is in effect, if a Major Illness Benefit or Multiple Protection Major Illness Benefit is paid or becomes payable for Cancer, and it is deemed Medically Necessary by the Insured's attending Registered Oncologist or relevant Registered Specialist in Hong Kong, or by the Insured's attending Registered Oncologist or relevant Registered Specialist in a Hospital in mainland China or on the list of hospitals in mainland China approved and designated by us (as the case may be), for the Insured to be prescribed Self-Financed Drugs in the course of medical treatment for such Cancer, we will reimburse you the Eligible Expenses incurred for such Self-Financed Drugs, subject to the satisfaction of all of the following conditions:
- (i) The Eligible Expense is incurred within 2 years from the date of the initial Diagnosis of such Cancer;
  - (ii) You must have paid the first USD 62,500 of Eligible Expenses in aggregate in respect of such Cancer for which the Major Illness Benefit or Multiple Protection Major Illness Benefit is paid or becomes payable before we reimburse you any Eligible Expenses in excess; and
  - (iii) If you claim the Out-of-Pocket Items Benefit in respect of Self-Financed Drugs, you must submit satisfactory proof of prescription at three-monthly intervals unless otherwise agreed by us. Where the Out-of-Pocket Items Benefit has been paid in respect of Self-Financed Drugs and we do not subsequently receive any proof of prescription as required by us, you shall no longer be eligible to make any further claims under the Out-of-Pocket Items Benefit.

The aggregate amount of Out-of-Pocket Items Benefit payable under all **Chubb Care Critical Illness Series** policy(ies) issued by the Company for the same Insured shall not exceed 20% of the Sum Assured or USD 62,500, whichever is lower.

For the avoidance of doubt, we have the discretion to approve or deny the Coverage Unlock Privilege. The Company may require the Insured to undergo additional medical examination, and/or be examined by a Registered Medical Practitioner appointed by us at your own cost.

9. Subject to the provisions of Coverage Unlock Privilege, applicable only during the lifetime of the Insured and while the Policy is in full force and effect, and we have issued an endorsement confirming the Appearance Care Benefit is in effect, you can claim Appearance Care Benefit if Major Illness Benefit or Multiple Protection Major Illness Benefit is paid or becomes payable for Cancer, and it is deemed Medically Necessary for the Insured to undergo skin grafting and/or reconstructive surgery and/or the Insured is Diagnosed with Stage 3 Severe Lymphoedema resulting from Cancer and its treatment within 2 years from the date of the initial Diagnosis of Cancer. We will pay Appearance Care Benefit only once under the Policy.

For the avoidance of doubt, we have the discretion to approve or deny the Coverage Unlock Privilege. The Company may require the Insured to undergo additional medical examination, and/or be examined by a Registered Medical Practitioner appointed by us at your own cost.

10. Subject to the provisions of Coverage Unlock Privilege, applicable only during the lifetime of the Insured and while the Policy is in full force and effect, and we have issued an endorsement confirming the Embrace Life Benefit is in effect, you can claim Embrace Life Benefit if Major Illness Benefit or Multiple Protection Major Illness Benefit is paid or becomes payable in respect of Cancer for the Insured and such Cancer subsequently progresses to Advanced Stage Cancer as specified in the provisions. We will pay Embrace Life Benefit only once under the Policy.

For the avoidance of doubt, we have the discretion to approve or deny the Coverage Unlock Privilege. The Company may require the Insured to undergo additional medical examination, and/or be examined by a Registered Medical Practitioner appointed by us at your own cost.

11. Subject to the provisions of Coverage Unlock Privilege, applicable only during the lifetime of the Insured and while the Policy is in full force and effect, and we have issued an endorsement confirming the Multiple Protection Major Illness Benefit is in effect, you can claim Multiple Protection Major Illness Benefit when the Insured is subsequently Diagnosed with Cancer after the Major Illness Benefit has been paid or become payable. We will pay Multiple Protection Major Illness Benefit only once under the Policy, subject to the satisfaction of all of the following conditions:

- (i) following the date of initial Diagnosis of such Cancer, the Insured shall continue to be alive for at least 14 days;
- (ii) the date of initial Diagnosis of the immediately preceding Major Illness for which the Major Illness Benefit has been paid or become payable and the date of initial Diagnosis of the subsequent Major Illness which is entitled to Multiple Protection Major Illness Benefit must be separated by at least 1 year; and
- (iii) if the current claim is for Cancer and this Cancer is a Recurrence of Cancer, metastasis or continuation of relevant preceding Cancer for which a Major Illness Benefit has been paid or become payable, then, the date of initial Diagnosis of the relevant preceding Cancer claim and the date of initial Diagnosis of the current Cancer claim must be separated by at least 3 years. "Date of initial Diagnosis" for Recurrence of Cancer, metastasis or continuation of relevant preceding Cancer means the date of the medical report confirming the Recurrence of Cancer, metastasis or continuation of relevant preceding Cancer (as the case may be) supported by confirmatory result from medical investigation by a Registered Specialist.

For the avoidance of doubt, we have the discretion to approve or deny the Coverage Unlock Privilege. The Company may require the Insured to undergo additional medical examination, and/or be examined by a Registered Medical Practitioner appointed by us at your own cost.

12. Eligible Expenses refer to reasonable and customary charges incurred for Medically Necessary treatment, supplies or medical services rendered in respect of Cancer for which the Major Illness Benefit or Multiple Protection Major Illness Benefit is paid or becomes payable.

Reasonable and customary refers to a fee or expense which:

- (i) is actually charged for Medically Necessary treatment, supplies or medical services;
- (ii) does not exceed the average level of charges for similar treatment, supplies or medical services in the location where the expenses are incurred, as reasonably determined by the Company in utmost good faith; and
- (iii) does not include charges that would not have been made if no insurance existed.

13. The Policy being a participating insurance plan is eligible to share in our divisible surplus in the form of non-guaranteed Terminal Dividend. Terminal Dividend will be paid when Life Insurance Proceeds, Partial Surrender Value, Surrender Value or Major Illness Benefit becomes payable. The amount of Terminal Dividend payable will be determined by us based on the Sum Assured at the time of payment. The amount of Terminal Dividend payable upon the death of the Insured may be different from other events stated in Policy provisions. Upon partial surrender of the Policy, Terminal Dividend, if any, will be adjusted accordingly. If any Major Illness Benefit has been paid or become payable, Terminal Dividend of the Basic Plan will become zero.
14. Written application for the designation of a Successor Owner should be made by the Owner. When the Owner is changed or a new Successor Owner is named, any prior designation of Successor Owner will be cancelled. Neither of these actions would change the Beneficiary on our record. The Successor Owner must notify us in writing within 60 days from the date when the Owner becomes Mentally Incapacitated. All relevant proof as required by us must be provided at the Successor Owner's own expense within 180 days from the date of the initial Diagnosis. All rights of ownership in your Policy will be passed to the Successor Owner after the Owner dies or is Mentally Incapacitated upon our approval of the request. Please refer to the Policy provisions for details.
15. The Policy provides Cash Value which is equal to the guaranteed cash value of the Basic Plan. The guaranteed cash value of the Basic Plan will be used to determine the amount of Partial Surrender Value and Surrender Value. If any Major Illness Benefit has been paid or become payable, Cash Value of the Basic Plan will become zero.

**Notes:**

- We will offset or deduct any loan and Indebtedness before making any benefit payment under all **Chubb Care Critical Illness Series** policies.
- "Indebtedness" means any amount owing by you to us under your Policy including but not limited to any outstanding Premium and any unpaid loan together with accrued interest.
- In this product brochure, "Age" refers to age at the nearest birthday unless otherwise specified.
- "You" or "your" refers to the Owner of the Policy.

# Important Information

The product information of this product brochure does not contain the full terms and conditions of the Policy and for general reference only and is not part of the Policy. Please refer to the Policy provisions for the definitions of capitalized terms. This product brochure provides an overview of the key features of this product, details of charges, exclusions and compensation payment conditions, as well as complete terms and conditions should be read along with other materials which cover additional information about this product before making application. Such materials include, but are not limited to, Policy provisions 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. The Plan may serve as standalone plan(s) without bundling with other type(s) of insurance product.

**Chubb Cardio Care Critical Illness Insurance Plan** is a long-term participating life-insurance policy with a savings element. It is designed for individuals looking for long-term financial planning to meet their needs for financial protection against adversities, preparation for health care needs and saving up for the future. Early surrender of this product may result in significant losses that the Surrender Value may be less than the total Premiums paid.

## Dividend Philosophy and Investment Philosophy, Policy and Strategy

### Dividend Philosophy

Participating insurance plans are designed to be held long term. Through the Policy dividends declaration, the Owners can share the divisible surplus (if any) of the participating insurance plans. We aim to ensure a fair sharing of profits between Owners and shareholders, and among different groups of Owners.

We will review and determine the amounts of dividends at least once per year, and a smoothing process is applied when the actual dividends are determined. The dividends declared may be higher or lower than those illustrated in any product information provided. The dividend review would be approved by the Chairman of the Board, one Independent Non-Executive Director and the Appointed Actuary of the Company. In case of any change in the actual dividends against the illustration or should there be a change in the projected future dividends, such change will be reflected in the Policy annual statement and benefit illustration.

To determine the Policy dividends, we may consider the past experience and future outlook of various factors such as:

- **Investment returns:** include both interest income and change in market value of the assets supporting the policies. The investment returns could also be subject to market risks such as change in interest rate, credit quality and default, equity price movement, as well as currency price of the backing assets against your Policy currency etc.
- **Claims:** include the cost of providing Death Benefit and other Insured benefits under the Policies.

- **Surrenders:** include Policy surrenders and withdrawals; and the corresponding impact on investment.
- **Expenses:** include both direct expenses which are directly related to the policies, such as commission, underwriting, issuance and Premium collection expense etc., as well as indirect expenses such as general overhead costs allocated to the policies.

### Investment Philosophy, Policy and Strategy

The investment Policy of the Company is formulated with the objective to achieve targeted long-term investment results, taking into account risk control and diversification, liquidity and relationship between assets/liabilities.

Our current long-term target asset mix attributed to **Chubb Cardio Care** is as follows:

| Asset Class                              | Target Asset Mix (%) |
|------------------------------------------|----------------------|
| Bonds and other fixed income instruments | 40% - 60%            |
| Equity-like assets                       | 40% - 60%            |

The bonds and other fixed income instruments predominantly include government and corporate bonds (both investment grade and non-investment grade). Equity-like assets may include both listed equity, mutual fund and private equity. Investment assets are predominantly denominated in U.S. dollars and Hong Kong dollars, and are mainly invested in the United States and Asia. Derivatives may be used to manage our investment risk exposures.

We will pool the investment from participating products together for actual investment and the participating policyholders will participate in a share of the returns from the pool of investment with reference to the target asset mix. Actual investments would depend on market opportunities at the time of purchase. Therefore, the actual asset mix may differ from the target.

The investment strategy may be subject to change depending on the market conditions and economic outlook. In case there are any material changes in the investment strategy, we will inform our Owners for the changes, reasons for the changes and the impact to the Owners.



Please click [here](#) or scan the QR code to learn more about fulfillment ratios of participating insurance plans. Please note that fulfillment ratios should not be taken as indicator of the future performance of this product.

## 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. If you do not pay the Premium by the relevant Premium Due Date, we allow a Grace Period of 31 days from the relevant Premium Due Date for payment of each Premium except when any waiver of Premium has been approved by us. All insurance coverage shall remain in full force and effect during the Grace Period. If we have not received the relevant Premium by the end of the Grace Period, all coverage will automatically lapse on the Grace Period expiry date if it has no Surrender Value that has built up in the Policy. You will lose your insurance coverage and even the Premiums paid as a result.

The Automatic Premium Loan available under your Policy is intended to keep your Policy in force for as long as possible during non-payment of Premium if there is not enough Surrender Value that has built up in the Policy, the Policy will end and the Insured will not be covered. However, you should be aware that the loan interest rate is determined by us from time to time which may fluctuate. Automatic Premium Loan would be treated as part of Policy loan, which will lead to a reduction in benefits payable under the Policy. Please refer to the Policy provisions for the exact terms and conditions.

- 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 including but not limited to investment returns, claims, Policy surrenders and expenses. The Company will give prior written notice of any adjustment in Premium rates.

- Liquidity Risk / Early Surrender**

If you have any unexpected liquidity needs, you may surrender the Policy for its Surrender Value (if any). You are reminded that if your Policy is surrendered in early years, the Surrender Value payable may be less than the Premiums paid by you.

- Market Risk**

The non-guaranteed benefits of this product are based on the Company's Terminal Dividend scales, which are not guaranteed and are determined by the Company from time to time and based on the Company's experiences and expectation of a series of factors including but not limited to investment returns, claims, Policy surrenders and expenses. The actual amount of non-guaranteed benefits payable may be higher or lower than the amount illustrated in any product information provided to you.

- 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

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

- a) lapse of the Policy;
- b) surrender of the Policy;
- c) if no benefit has been unlocked in accordance with Coverage Unlock Privilege, upon the date of initial Diagnosis of the Major Illness for which the claim of Major Illness Benefit has been paid or become payable;
- d) if we have issued an endorsement confirming Out-of-Pocket Items Benefit, Appearance Care Benefit and Embrace Life Benefit (if applicable) are in effect, upon the date on which the Out-of-Pocket Items Benefit, Appearance Care Benefit and Embrace Life Benefit (if applicable) have been paid and terminated;
- e) if we have issued an endorsement confirming Out-of-Pocket Items Benefit, Appearance Care Benefit, Embrace Life Benefit and the Multiple Protection Major Illness Benefit (if applicable) are in effect, (i) upon the date of initial Diagnosis of the relevant Major Illness for which the claim of Multiple Protection Major Illness Benefit (if applicable) has been paid or become payable and terminated or (ii) upon the date on which the Out-of-Pocket Items Benefit, Appearance Care Benefit and Embrace Life Benefit (if applicable) have been paid and terminated, whichever is later;
- f) if the claim of Major Illness Benefit has been paid or become payable on or before the Insured reaches Age 85, upon the date on which the Policy Anniversary is on or immediately following the Insured's 85<sup>th</sup> birthday;
- g) the Insured's death;
- h) our receipt of your written request for cancellation of the Policy; or
- i) the unpaid loan together with accrued interest exceeding the Cash Value.

You may surrender your Policy 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

We will not pay the Life Insurance Proceeds 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. Instead, the coverage of the Policy will be terminated and we will only pay to you 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 Indebtedness.

Except for Death Benefit as specified in Policy provisions, no benefits will be payable if the relevant Illness is a direct or indirect consequence of any of the following:

- a) attempted suicide or intentionally self-inflicted Injury while sane or insane;
- b) 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;
- c) the 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 as defined in the Policy provisions);
- d) Pre-existing Condition other than for Pre-existing Condition(s) of the Insured declared to the Company prior to Date of Issue and the Company has agreed to cover the Pre-existing Condition;
- e) being under the influence of drugs, alcohol or narcotics not prescribed by a Registered Medical Practitioner;
- f) any premalignant tumours, polyps or carcinoma-in-situ of any organ (except the Illnesses defined in the Policy provisions);
- g) any congenital condition which was Diagnosed or for which the signs or symptoms were evident within the Waiting Period; or
- h) any condition, Illness or Injury which existed or was existing, or the cause or signs or symptoms of which existed or were existing or evident, or which the Insured suffered or was suffering from, within the Waiting Period.

Medically Necessary

Any operative procedure, treatment and surgery to be received by the Insured in relation to the covered illnesses under this product must be performed by a Registered Specialist or Registered Medical Practitioner, as the case may be, as Medically Necessary.

“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.

Pre-existing Condition(s)

“Pre-existing Condition” refers to any of the below conditions happened prior to the Date of Issue of the Policy or the date of last reinstatement of the Policy or the date of issue of any subsequent endorsement, whichever is the latest, unless the condition, Illness, or Injury has been notified to and accepted by us:

- any congenital condition which was Diagnosed or for which the signs or symptoms were evident; or
- any condition, Illness or Injury which existed or was existing, or the cause or signs or symptoms of which existed or were existing or evident, or which the Insured suffered or was suffering from.

Claims

We must be notified in writing within 60 days from the date of initial Diagnosis of the illness or the date of the event occurring Out-of-Pocket Items Benefit, Appearance Care Benefit and Embrace Life Benefit (as the case may be) or from the date of death of Owner under the Basic Plan. A fully completed claim form and all relevant proof of claim must be provided to us at your or the claimant’s own expense within 180 days of the Insured’s initial Diagnosis or the date of the event occurring the death of Owner, Out-of-Pocket Items Benefit, Appearance Care Benefit and Embrace Life Benefit. For details, please refer to the Policy provisions.

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

In the event of material misrepresentation, fraud or non-disclosure, your Policy will be treated as void from inception and all the monies paid to us under the Policy will be forfeited.

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 Hong Kong Limited 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 Premium Levy by Insurance Authority

The Insurance Authority started collecting levy on insurance premiums from Owners 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.

U.S. Foreign Account Tax Compliance Act

Under the U.S. Foreign Account Tax Compliance Act ("FATCA"), a foreign financial institution ("FFI") is required to report to the U.S. Internal Revenue Service ("IRS") certain information on U.S. persons that hold accounts with that FFI outside the U.S. and to obtain their consent to the FFI passing that information to the IRS. An FFI which does not sign or agree to comply with the requirements of an agreement with the IRS ("FFI Agreement") in respect of FATCA and/or who is not otherwise exempt from doing so (referred to as a "nonparticipating FFI") will face a 30% withholding tax ("FATCA Withholding Tax") on all "withholdable payments" (as defined under FATCA) derived from U.S. sources (initially including dividends, interest and certain derivative payments).

The U.S. and Hong Kong have signed an inter-governmental agreement ("IGA") to facilitate compliance by FFIs in Hong Kong with FATCA and which creates a framework for Hong Kong FFIs to rely on streamlined due diligence procedures to (i) identify U.S. indicia, (ii) seek consent for disclosure from its U.S. policyholders and (iii) report relevant tax information of those policyholders to the IRS.

FATCA applies to Chubb Life Insurance Hong Kong Limited (the "Company") and this Product. The Company is a participating FFI. The Company is committed to complying with FATCA. To do so, the Company requires you to:

- (i) provide to the Company certain information and documentation including, as applicable, your U.S. identification details (e.g. name, address, the US federal taxpayer identifying numbers, etc); and
- (ii) consent to the Company reporting this information and documentation and your account information (such as account balances, interest and dividend income and withdrawals) to the IRS.

If you fail to comply with these obligations (being a "Non-Compliant Accountholder"), the Company is required to report "aggregate information" of account balances, payment amounts and number of non-consenting US accounts to IRS.

The Company could, in certain circumstances, be required to impose FATCA Withholding Tax on payments made to, or which it makes from, your Policy. Currently the only circumstances in which the Company may be required to do so are:

- (i) if the Inland Revenue Department of Hong Kong fails to exchange information with the IRS under IGA (and the relevant tax information exchange agreement between Hong Kong and the U.S.), in which case the Company may be required to deduct and withhold FATCA Withholding Tax on withholdable payments made to your Policy and remit this to the IRS; and
- (ii) if you are (or any other account holder is) a nonparticipating FFI, in which case the Company may be required to deduct and withhold FATCA Withholding Tax on withholdable payments made to your Policy and remit this to the IRS.

You should seek independent professional advice on the impact FATCA may have on you or your Policy.

## Automatic Exchange of Financial Account Information

Automatic Exchange of Financial Account Information ("AEOI") is an arrangement that involves the transmission of financial account information from Hong Kong to an overseas tax jurisdiction with which Hong Kong has entered into an AEOI agreement. In Hong Kong, the relevant legislative framework for implementation of AEOI is laid down in the Inland Revenue Ordinance.

The Inland Revenue (Amendment) (No. 3) Ordinance 2016 requires financial institutions in Hong Kong, to identify and report information relating to financial accounts held by customers that are tax residents of reportable jurisdictions to the Hong Kong Inland Revenue Department ("IRD").

Chubb Life Insurance Hong Kong Limited ("Chubb") must comply with the following requirements of Inland Revenue Ordinance to facilitate the IRD automatically exchanging certain financial account information as provided for thereunder:

- (i) to identify certain accounts as "non-excluded financial accounts" ("NEFAs");
- (ii) to identify the jurisdiction(s) in which NEFA-holding individuals and certain NEFA-holding entities reside for tax purposes;
- (iii) to determine the status of certain NEFA-holding entities as "passive NFEs" and identify the jurisdiction(s) in which their "controlling persons" reside for tax purposes;
- (iv) to collect certain information on NEFAs ("Required Information"); and
- (v) to furnish certain Required Information to the IRD (collectively, the "AEOI requirements").

In order to comply with the AEOI requirement, from January 1, 2017, Chubb requires account holders (including individual, entities and controlling person) for all new accounts to complete and provide us with a self-certification for tax residence. As for pre-existing accounts, if Chubb has doubt about the tax residence of an account holder (including individual, entities and controlling person), it may require the account holder to provide a self-certification for tax residence.

As a financial institution, Chubb cannot provide you with any tax advice. If you have any doubts about your tax residence status and the impact of AEOI on your Policy, you should seek independent professional advice.

It is an offence under section 80(2E) of the Inland Revenue Ordinance if any person, in making a self-certification, makes a statement that is misleading, false or incorrect in a material particular AND knows, or is reckless as to whether, the statement is misleading, false or incorrect in a material particular. A person who commits the offence is liable on conviction to a fine at level 3 (i.e. HKD 10,000).

# Every Way of Life

CHUBB®

## Contact Us

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