

CHUBB®

Medical Protection

Silver Hospital & Surgical Cash Benefit

Product Brochure





Safeguarding your family - ensuring a peace of mind in the golden years

The likelihood of needing hospital care increases significantly with age, making financial preparedness crucial. In Hong Kong, around 70% of inpatients were aged 45 or above in 2023⁽¹⁾. **Silver Hospital & Surgical Cash Benefit (the “Rider”)** provides lump sum financial assistance to subsidize the unexpected surgical or hospitalization expenses in your retirement. You may attach this Rider to the Silver Life Insurance Plan (“Basic Plan”) to enhance your protection coverage at every stage of life. The Rider offers Plan 1 and Plan 2 benefit levels, allowing you to select the level of coverage that best suits your budget and personal needs.

Product Highlights



Surgical Cash Benefit



Hospital Cash Benefit



Worldwide Coverage



**Hassle-free application
by answering just
one additional health
question**

Source:

(1) Census and Statistics Department, The Government of the Hong Kong Special Administrative Region (www.censtatd.gov.hk/en/EIndexbySubject.html?pcode=C0000015&scode=380)

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



The benefits



Surgical Cash Benefit¹

Catering to your surgical needs, we will pay you the Surgical Cash Benefit¹ in a lump sum if the Insured undergoes a surgical procedure due to a Disability², whether on Inpatient or Outpatient basis. Over 350 surgeries under 3 surgical procedure categories could be claimed for up to 2 times in each Rider Policy Year, provided that the severity of surgery is categorized as Intermediate and/or above under the Schedule of Surgical Procedures of this Rider. This offers you extra financial support during your recovery journey.

For the full list of all covered surgical procedures, you may refer to the Schedule of Surgical Procedures in the Rider provision for details.



Hospital Cash Benefit³

In the unfortunate event of hospitalization, having extra support for your unexpected expenses can help you focus on your well-being without extra stress. To this end, the Rider offers up to USD 100 daily cash as Hospital Cash Benefit³, depending on the plan level chosen, for up to 60 days per Confinement if the Insured is Confined in the Hospital as a result of a Disability².

Please refer to the Rider provision for the full list of the benefits and relevant terms, conditions and exclusions.



Worldwide coverage

The benefits of the Rider are payable even if the Insured is Confined in a Hospital located in mainland China⁴ or outside of Hong Kong, provided that the Hospital is approved or designated by us.



Hassle-free application by answering just one additional health question

Answer one additional health question on top of those for the Basic Plan, and no medical examination is required. With this streamlined application process, you can save valuable time on applying for this Rider.

Case Study



Gordon is a 60-year-old man who recently retired. He signs up for Silver Life Insurance Plan as Basic Plan with the **Silver Hospital & Surgical Cash Benefit (Plan 2)** as Rider.

This case illustrates how the Rider can provide crucial support to Gordon for Confinements and surgical procedures as a result of a Disability².

Age	65	72	75
Disability ² suffered by Gordon	He finds himself having a blurring sight and is diagnosed with Cataract after checking.	He suffered from Anterior Cruciate Ligament Tear during hiking.	He is diagnosed with lung cancer.
Required surgical procedure for the Treatment of the Disability ²	Phacoemulsification and implant of intraocular lens	Anterior cruciate ligament reconstruction	Lobectomy of lung
Surgery category	Intermediate	Major	Complex
Days of Confinement	0 Day	1 Day	7 Days
Benefit amount	Surgical Cash Benefit ¹ : USD 2,500	Surgical Cash Benefit ¹ : USD 5,000 Hospital Cash Benefit ³ : 1 day x USD 100 = USD 100	Surgical Cash Benefit ¹ : USD 10,000 Hospital Cash Benefit ³ : 7 days x USD 100 = USD 700

**Total benefit amount:
USD 18,300**

Note:
The above case is provided as an example for illustrative purposes only and purely fictional. Any relation to or reference to any actual person, party or event is purely coincidental. The nature of this case should not be interpreted as any comment on, or confirmation or extension of, insurance coverage for any past, present or future case. Furthermore, this 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 Rider. It is important to note that each actual case is unique.

Rider Benefit Schedule

Plan Level	Plan 1	Plan 2
Benefit	(in USD)	
Surgical Cash Benefit¹		
<ul style="list-style-type: none"> • Complex • Major • Intermediate 	5,000 2,500 1,250	10,000 5,000 2,500
Maximum 2 claims per Rider Policy Year		
Hospital Cash Benefit³		
<ul style="list-style-type: none"> • Daily Hospital Cash Amount 	50	100
Maximum 60 days per Confinement		

Limitations of claiming for the benefits:

- a. If the Insured undergoes 2 or more surgeries during the same Confinement or Treatment, we will only pay the Surgical Cash Benefit once, and we will only pay for the surgery which is categorized as more severe or complexed according to the Schedule of Surgical Procedures.
- b. If 2 or more Disabilities (including any related Disabilities or any complications arising therefrom) are treated by one single surgery, we will only pay the Surgical Cash Benefit once.
- c. For Confinement, surgery(ies) and/or Treatment performed in mainland China, if such Hospitals are not rated Class 3A in accordance with the Classification of Hospital as adopted by the Ministry of Health of mainland China or is not approved by us, no benefits under this Rider will be payable.
- d. For Confinement, surgery(ies) and/or Treatment performed outside Hong Kong or mainland China, if such Hospitals are not approved and designated by us, no benefits under this Rider will be payable.

More about the Rider

Product Type	Rider (attachable to Silver Life Insurance Plan only)
Product Nature	Hospital and surgical cash
Benefit Term, Renewability and Premium Payment Term	Non-guaranteed renewal to Age 85 of the Insured
Issue Age of the Insured	Age 50 - 70
Premium Payment Mode	Annual or monthly (follow the Premium payment mode of the Basic Plan)
Premium Structure	Unless otherwise specified, the Rider Premium is not guaranteed, and we reserve the right to revise or adjust the Rider Premium according to our applicable Rider Premium rate upon each Rider Anniversary, subject to other terms and conditions, if any, as set out in this Rider. Please refer to the Rider provision for details.
Currency	US Dollar (USD)
Area of Cover	Worldwide (except specifically restricted) <ul style="list-style-type: none">• If the Hospital is in mainland China⁴ (excluding Hong Kong, Macao Special Administrative Region and Taiwan for the purpose of this Rider), only Class 3A Hospital in mainland China is approved.• If the Hospital is located outside Hong Kong and mainland China⁴, it must be a Hospital approved and designated by us.

Remarks

1. While the Rider is in force, if the Insured undergoes surgery as a result of a Disability, whether on an Inpatient or Outpatient basis, and the severity of surgery is categorized as Intermediate and/or above under the Schedule of Surgical Procedures, and which, in the opinion of a Registered Medical Practitioner or a Registered Specialist, is Medically Necessary for Treatment of the Disability, we will pay you the Surgical Cash Benefit for such surgery in the lump sum amount stated in the Rider Benefit Schedule, subject to the maximum limit and maximum number of claims per Rider Policy Year as stated in the Rider Benefit Schedule.
2. "Disability" refers to any illness(es), disease(es), or Injury(ies) and shall include all illness(es), disease(es) or Injury(ies) arising from the same cause, including any complications arising therefrom. If the Insured suffers from more than one Disability resulting in a Confinement, such Disabilities will be treated as a single Disability for the purpose of benefit payments under this Rider while this Rider is in force. The Disability must be confirmed by a Registered Medical Practitioner or Registered Specialist with the supporting of the clinical and medical evidences.
3. While this Rider is in force, if the Insured is Confined in the Hospital as a result of a Disability, which, in the opinion of a Registered Medical Practitioner or a Registered Specialist, is Medically Necessary for the Treatment of the Disability, we will pay you the Hospital Cash Benefit for each day of Confinement in the lump sum amount as stated in the Rider Benefit Schedule, subject to the maximum limit and maximum number of days per Confinement as stated in the Rider Benefit Schedule.
4. For Confinement, surgery(ies) and/or Treatment performed in mainland China, if such mainland China Hospital is below Class 3A, no benefits under this Rider will be payable. The Owner and/or Insured is recommended to contact our Customer Service Center at +852 2894 9833 for enquiry before the Insured's admission to the Hospital.

Notes:

- "Age" refers to the Insured's age at the nearest birthday unless otherwise specified.
- "You" or "your" refers to the Owner of the Policy.
- Please note that we will deduct any Indebtedness before making any benefit payment under your Policy. Indebtedness means any amount owing by you to us under your Policy including but not limited to any outstanding Premium and any unpaid loans together with accrued interest.
- The Insured shall not be covered under more than one Rider of **Silver Hospital & Surgical Cash Benefit** issued by us.

Important Information

The Rider is attached to your Basic Plan and is made part of your Policy. This product brochure is for general reference only and is not part of the Policy. Please refer to the Basic Plan provision and the Rider provision for the definitions of capitalized terms. This product brochure provides an overview of the key features of this Rider and should be read along with other materials which cover additional information about this Rider. Such materials include, but are not limited to, Basic Plan provision and Rider provision that contain exact terms and conditions, benefit illustrations (if any), Policy documents and other relevant marketing materials, which are all available upon request. You might also consider seeking independent professional advice if needed.

Silver Hospital & Surgical Cash Benefit is a daily hospital cash and surgical cash product to cover medical expenses.

Key Product Risks

The following information helps you better understand the key product risks associated with this Rider that you may need to pay attention to before application.

- **Premium Payment Term**
You should only apply for this Rider if you intend to pay the Rider Premium for the whole of the Rider Premium payment term. Should you cease paying Rider Premiums early, you may lose your insurance coverage and the Rider Premiums paid under this product.
- **Premium Adjustment**
The Company reserves the right to review and adjust the Rider Premium rates based on our expectation and experience on claims. The Company will give prior written notice of any adjustment in Rider Premium rates.
- **Credit Risk**
This product is issued and underwritten by the Company. Your Rider is therefore subject to the credit risk of the Company. If the Company is unable to satisfy the financial obligation of the Rider, you may lose your insurance coverage and the Rider 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.

Rider Termination

- a. Your Rider and its coverage will be automatically terminated on the occurrence of the earliest of the following:
 - (i) Lapse of this Rider; or
 - (ii) if the Basic Plan is fully paid-up when the Automatic Premium Loan is in effect, but the Rider Premium is still outstanding upon expiry of the Grace Period of Rider; or
 - (iii) the Insured's death; or
 - (iv) the Benefit Expiry Date; or
 - (v) if the Basic Plan lapses, or is terminated, surrendered, matured or ceased to be in force; or
 - (vi) cancellation of the Rider.
- b. Unless renewed, any coverage or benefits under this Rider during the period of coverage shall terminate at 00:00 hours on the last day of the period of coverage except that if an Insured is Confined in a Hospital due to the covered surgical procedure(s) at the time of such termination, then the time of termination of cover may, subject to our approval, be extended until the Insured is discharged from Hospital. Outstanding Rider Premium for such extended period of coverage shall be repaid by you before receiving any claim payment made by us.
- c. Termination of this Rider shall be without prejudice to any claim arising prior to such termination. The payment or acceptance of any Rider Premium hereunder subsequent to termination of this Rider shall not create any liability on the part of the Company except refund of such Rider Premium, if any.
- d. Where this Rider is terminated during a Policy Year, no part of the Rider Premium will be refunded, irrespective of whether a claim has been made in that Policy Year.

You may cancel this Rider 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

No benefits will be payable under this Rider if the Disability, surgery, Treatment and/or Confinement is/are directly or indirectly resulting from, arising out of, or in connection with any of the following:

- a. Pre-existing Condition;
- b. Congenital Condition;
- c. pregnancy and complication thereof, child birth (including surgical delivery), infertility, miscarriage, abortion, congenital anomalies, sterilization, pre-natal and post-natal care and conditions arising from surgical, mechanical or chemical contraceptive methods of birth control;
- d. declared or undeclared war, invasions, acts of foreign enemies, civil commotion, revolution, military service, insurrection or usurped power, any warlike operations, terrorism or terroristic activities;
- e. actual or attempted violation of the law, resistance to arrest, drug or alcohol abuse, suicide, intentionally self-inflicted injuries while sane or insane, or sexually transmitted diseases;
- f. Injuries caused by those Hazardous Sports and Aviation Activities;
- g. trans-gender surgery, cosmetic or plastic surgery or any elective surgery unless it is Medically Necessary;
- h. dental care and Treatment unless Treatment necessitated by Injuries;
- i. general checkup or health tests not incidental or for medical certificates, employment or travel, or diagnosis of an Insured's illness or Injury or any Treatment which is not Medically Necessary;
- j. vaccination and immunization injections;
- k. convalescence, custodial or rest care, Treatment in sanitarium or functional disorders of the mind;
- l. Treatment for tonsils, adenoid, hernia of a disease particular to the female generative organs unless the Treatment for such diseases is received after the Waiting Period of such diseases;
- m. infection with Human Immunodeficiency Virus (HIV), Acquired Immune Deficiency Syndrome (AIDS), AIDS related complex (ARC) or any opportunistic infections and/or malignant neoplasm (tumor) found in the presence of HIV, AIDS, or ARC;
- n. Confinement and/or surgery and/or Treatment performed in mainland China to a Hospital classified as below Class 3A as defined by the State Council Ministry of Health of the mainland China;
- o. Confinement and/or surgery and/or Treatment performed outside Hong Kong or mainland China in a Hospital not approved and designated by us;
- p. any skin surgical procedures (except lymph node biopsy, excision of tumor of malignant melanoma and skin grafting);
- q. any condition or illness which existed or was existing or the cause or signs or symptoms of which existed or was existing within the Waiting Period.

Adjustment of Rider Premium and Revision of Terms and Conditions

A renewal notice will be sent to you prior to the next Rider Anniversary. Such notice shall specify the adjusted Rider Premium amount (if any), and include the revised terms and conditions (if any) which will take effect on the next Rider Anniversary. Please refer to the Rider provision for details.

Renewal of Rider

We have the right not to renew the Rider before the next Rider Anniversary by giving you prior written notice. In this case, the Rider will be terminated at the next Rider Anniversary and our liability under this Rider will be discharged.

Product Limitation

Benefits under the Rider are payable only if the Treatments, medical procedures or medical services received by the insured are Medically Necessary.

“Medically Necessary” means a medical service which is:

- (i) consistent with the diagnosis and customary western medical treatment for the condition;
- (ii) in accordance with standards of good medical practice;
- (iii) not for the convenience of the Insured or the Registered Medical Practitioner;
- (iv) for which the charges are fair and reasonable for such Disability, and medically necessary shall be construed accordingly; and
- (v) not experimental in nature.

Waiting Period

“Waiting Period” means the first 90 days from the Date of Issue of Rider or the date of last reinstatement of the Rider or the date of last reinstatement of the Policy or date of any subsequent endorsement, whichever is the latest.

Claims

- a. You or the claimant must notify us in writing within 60 days from the date of discharge from the Hospital of the Insured and/or date of surgery / Treatment of the Insured (as the case may be) in the event of any claim under this Rider. A fully completed claim form and all relevant proof of claim must be provided to us by your or the claimant’s own expense within 180 days from the date of discharge from the Hospital of the Insured, or date of surgery / Treatment of the Insured. Such proof includes:
 - (i) all necessary information, documents and medical evidence required by us in connection with the claim; and
 - (ii) a confirmed diagnosis of the Disability by a Registered Medical Practitioner or a Registered Specialist acceptable to us and supported by clinical, radiological, histological and laboratory evidence as requested by us. The original documentation and receipts must be submitted.

- b. If the notice of claim, and documents are not submitted to us within the time specified, we have the right to reject the claim unless it can be shown that it was not reasonably possible to give such documents to us and that the documents were given as soon as reasonably possible.
- c. Any of our medical advisors shall be allowed to examine the Insured in the manner and at any time we may require at our cost.
- d. If we shall disclaim liability to you for any reason, in no case shall we be liable in respect of such claim after the expiration of 12 months from the date of such disclaimer unless the claim is subject of pending court action.

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.

Disclosure

If we determine that the Insured would not have been eligible for insurance coverage under the Rider if the correct information of the Insured had been known to us at the time the Rider was originally issued, we will terminate the Rider, and our liability will be limited to a refund of the total Rider Premium(s) paid to us without any interest, less any amount which has been paid to you by us under the Rider.

Collection of Premium Levy by Insurance Authority

The Insurance Authority started collecting levy on insurance premiums from policyowners for policies issued in Hong Kong since January 1, 2018. For details of the levy and its collection arrangement, please visit our Company website at life.chubb.com/hk or contact our Customer Service Center at +852 2894 9833. In the event that we refund your premiums, whether in full or in part, e.g. upon cancellation of your policy during the cooling-off period, the proportionate levy paid by you will also be refunded accordingly.

Every Way of Life — Chubb Insured.

CHUBB®

Contact Us

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311 Gloucester Road, Causeway Bay,
Hong Kong

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This product brochure is intended as a general reference and does not form part of the Policy. Please refer to the Policy documents for the exact terms and conditions. It is intended to be distributed in Hong Kong only and shall not be construed as an offer to sell or solicitation to buy or provision of any of our products outside Hong Kong.

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