

Additional protection

Female Benefit

Who is eligible for this Benefit?

Provided that the Life Insured is female and her Insurance Age[^] is within the issue age range of the Basic Plan* and is between 19 and 60, you can opt for the Supplementary Benefit at an additional premium.

What does it cover?

- This Benefit provides protection for Female Diseases, Pregnancy Complications and Congenital Anomalies as set out in the table below.
- Female Diseases include Carcinoma-in-situ and Systemic Lupus Erythematosus.
- Pregnancy Complications covers some common complications that arise from pregnancy.
- Congenital Anomalies covers common congenital diseases of the Child of Life Insured such as Down's Syndrome.
- The Protection Amount for each coverage is 25% of the sum insured of the Basic Plan subject to a maximum of HKD240,000/USD30,000.
- The sum insured of the Policy will not be affected as a result of the payment of any benefit under this Supplementary Benefit.

Coverage	Covered illness
Female Disease <i>(coverage until the age of 65[^] of the Life Insured)</i>	<ul style="list-style-type: none"> • Carcinoma-in-situ (breast, cervix uteri, vagina, ovary, fallopian tube or uterus) • Systemic Lupus Erythematosus with Lupus Nephritis
Pregnancy Complications <i>(coverage until the age of 45[^] of the Life Insured)</i>	<ul style="list-style-type: none"> • Disseminated Intravascular Coagulation • Choriocarcinoma and Hydatidiform Mole • Ectopic Pregnancy
Congenital Anomalies <i>(coverage until the age of 45[^] of the Life Insured)</i>	<ul style="list-style-type: none"> • Down's Syndrome • Spina Bifida • Tetralogy of Fallot • Anorectal Atresia • Tricho-oesophageal Fistula/Oesophageal Atresia • Patent Ductus Arteriosus • Cleft Palate, Cleft Lip and Palate • Absence of Two limbs • Transposition of Great Vessels • Congenital Hydrocephalus • Muscular Dystrophy • Neonatal Death of the Child

What is the premium payment period?

- The premium payment period is up to the age of 65[^] of the Life Insured. You should pay the premium for the entire premium payment period. Any delay or missing of the payment of premiums due may lead to policy lapse and the amount, if any, you get back may be significantly less than what you have paid.

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How is the premium of this Benefit determined?

- The premium is determined according to the Insurance Age[^] of Life Insured and the Protection Amount.
- The premium may increase with the Insurance Age[^] of the Life Insured at any Policy Anniversary. A notice of such premium adjustment will be sent to the Policyholder no less than 30 days prior to it taking effect.

What doesn't it cover?

- (1) "Female Disease" does not include:
 - (i) Any pre-existing condition from which the Life Insured was suffering prior to the Issue Date of the Policy or the effective date of this Benefit or the effective date of last reinstatement, whichever is the latest; or
 - (ii) Any illness contracted by the Life Insured within the first 60 days following the Issue Date of the Policy or the effective date of this Benefit or the effective date of last reinstatement, whichever is the latest; or
 - (iii) Any Human Immunodeficiency Virus (HIV) or any HIV-related illness including Acquired Immune Deficiency Syndrome (AIDS) or any mutations, derivation or variations thereof.
- (2) No benefit will be paid for Pregnancy Complications or Congenital Anomalies arising within 300 days after the Issue Date of the Policy or the effective date of this Benefit or the effective date of last reinstatement, whichever is later.
- (3) No benefit will be paid for Pregnancy Complications or Congenital Anomalies resulting from fertility treatment, including in-vitro fertilisation.
- (4) No benefit will be paid for Female Disease if the Life Insured survives less than 30 days after the Life Insured has been first diagnosed as suffering from a Female Disease.
- (5) No benefit will be paid for Pregnancy Complications if the Life Insured survives less than 30 days after the Life Insured has been first diagnosed as suffering from a Pregnancy Complication.
- (6) No benefit will be paid for Congenital Anomalies if the Child survives less than 30 days after birth except Neonatal death of the Child.
- (7) No benefit will be paid for attempted suicide or self-inflicted illness or injury while sane or insane.
- (8) No benefit will be paid for wilful misuse of drugs, poison and/or alcohol.

When will this Supplementary Benefit terminate?

- This Benefit will automatically terminate from the earliest of the following dates and the premium for this Benefit shall cease to be payable:
 - (1) the time the Policy terminates, lapses, or whenever applicable, expires, is surrendered, is converted to reduced paid-up insurance or is converted to extended term insurance;
 - (2) when 100% of the Protection Amount of the Female Benefit has been paid for each of the three coverage; and
 - (3) on the Policy Anniversary at which the Insurance Age[^] of the Life Insured is 65.

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Important notes

- A claim has to be submitted within 90 days after the Life Insured becoming aware of suffering from a Female Disease, Pregnancy Complication or her Child is suffering from a Congenital Anomaly.
- Only one claim is payable under each of the three coverage.
- The Life Insured should not be insured by more than one Female Benefit with the Company.
- Female Benefit may only be taken in conjunction with Major Illness Benefit.
- The Company may discontinue this Benefit by serving written notice to you no less than 30 days prior to effecting such discontinuance.
- Inflation risk — cost of living is likely to be higher in the future than it is today due to inflation, therefore you may receive less from the Policy in real term in the future even if the Company meets all of its contractual obligations.
- Premium Adjustment Risk — Premium may be adjusted at any Policy Anniversary. Any change in premium rate at the time of adjustment is based on factors including but not limited to actual claims experiences, outlook of future claims experiences, expenses incurred, etc. A notice of such premium adjustment will be sent to the Policyholder no less than 30 days prior to it taking effect.
- The information shown is intended as a general summary. You should read this factsheet in conjunction with the respective product brochure of Basic Plan and illustration. Please refer to the provisions of this Supplementary Benefit for the detailed terms and conditions.

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[^] Insurance Age means age at next birthday of the Life Insured.

^{*} Please refer to the product brochure of the Basic Plan for the issue age range.

[^] The Policy Anniversary at which the Life Insured reaches the specified age based on age at next birthday.

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The Company is authorised and regulated by the Insurance Authority (IA) to carry on long-term insurance business in the Hong Kong SAR.

Female Benefit is an optional Supplementary Benefit underwritten by the Company.

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