

Super Care Early Stage Illness Benefit



Medical technology is very advanced nowadays. With early diagnosis and timely treatment, the chance of recovery from a critical illness is much higher. However, medical treatments can be very costly, placing heavy financial burden on the patients and their loved ones. Chubb Life's Super Care Early Stage Illness Benefit (the "Rider") provides financial assistance if the insured is diagnosed with any one of the 120 covered specific illnesses (being 55 Early Stage Illnesses and 65 Major Illnesses), supporting the insured and his/her loved ones on the road to recovery.

Comprehensive Protection against Early Stage Illnesses and Major Illnesses

Early Stage Illness Benefit

If the insured is diagnosed with any one of the 55 covered Early Stage Illnesses (Table A) while the Rider is in force, an Early Stage Illness Benefit of up to 100% of the Sum Assured of the Rider will be payable^{1,2,3}. This lump-sum payment can help reduce financial pressure.

Major Illness Benefit

The Rider also offers protection against 65 covered Major Illnesses (Table B). A Major Illness Benefit equivalent to 100% of the Sum Assured of the Rider will be payable if the insured is diagnosed with any one of the covered Major Illnesses while the Rider is in force^{1,2,3}.

Options to Meet Specific Needs

The Rider offers two benefit options to meet unique protection needs:

Basic Option

This option offers protection against 120 specific illnesses up to age⁴ 85 of the insured while the Rider is in force.

Enhanced Option

This option offers protection against 120 specific illnesses up to age 100 of the insured. If the insured survives at age 100 and the Rider remains in force at that time, a Maturity Benefit^{2,3} equivalent to 100% of the Sum Assured of the Rider will be payable. If the insured passes away on or before age 100, the beneficiary will receive a death benefit^{2,3,5} equivalent to 100% of the Sum Assured of the Rider.

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

A Total Critical Illness Solution against 137 Specific Illnesses

The Rider is specifically designed to pair up with Super Care Critical Illness Protector (“Super Care Protector”)⁶ to offer a total critical illness solution to the insured.

Super Care Protector and the Rider jointly cover 137 specific illnesses, providing comprehensive protection. They particularly focus on early treatment of cancer and diseases of the heart, both being two of the top 10 killer diseases in Hong Kong⁷.

With Super Care Protector and the Rider, the insured will enjoy extensive protection against Carcinoma-In-Situ, which can potentially develop into cancer. Common surgical treatments for illnesses related to the heart (such as Angioplasty, Insertion of Cardiac Defibrillator and Insertion of Cardiac Pacemaker) are also covered.

Apart from pairing up with Super Care Protector, the Rider can also be attached to most of Chubb Life’s basic plans, enhancing the insurance coverage already enjoyed by the insured.



Table A - List of Early Stage Illnesses^{a, b}

Early Stage Illnesses	
1. Acute Necrohemorrhagic Pancreatitis	29. Major Organ Transplantation (on Waitlist)
2. Adrenalectomy for Adrenal Adenoma	30. Minimally Invasive Surgery to Aorta
3. Amputation of One Foot due to Complication from Diabetes	31. Moderately Loss of Independent Existence ^b
4. Angioplasty and Stenting for Carotid Arteries	32. Moderately Severe Alzheimer's Disease
5. Aortic Aneurysm	33. Moderately Severe Aplastic Anaemia
6. Biliary Tract Reconstruction Surgery	34. Moderately Severe Bacterial Meningitis
7. Carcinoma-In-Situ of Specific Organs ^c	35. Moderately Severe Brain Damage ^b
8. Carotid Artery Surgery	36. Moderately Severe Burns
9. Cerebral Aneurysm or Arteriovenous Malformation Requiring Surgery	37. Moderately Severe Coma
10. Cerebral Shunt Insertion	38. Moderately Severe Crohn's Disease
11. Chronic Lung Disease	39. Moderately Severe Encephalitis
12. Cochlear Implant Surgery	40. Moderately Severe Infective Endocarditis
13. Diabetic Retinopathy	41. Moderately Severe Muscular Dystrophy ^b
14. Early Cardiomyopathy	42. Moderately Severe Paralysis
15. Early Motor Neuron Disease	43. Moderately Severe Parkinson's Disease
16. Early Progressive Bulbar Palsy	44. Moderately Severe Pheochromocytoma
17. Early Progressive Supranuclear Palsy	45. Moderately Severe Poliomyelitis
18. Early Renal Failure	46. Moderately Severe Ulcerative Colitis
19. Early Stage Malignancy ^c	47. Optic Nerve Atrophy with Low Vision
20. Facial Burns due to Accident	48. Percutaneous Heart Valve Surgery
21. Hepatitis with Cirrhosis	49. Pericardiectomy
22. Insertion of a Vena-cava Filter	50. Secondary Pulmonary Hypertension
23. Insertion of Cardiac Defibrillator ^c	51. Severance of One Limb
24. Insertion of Cardiac Pacemaker ^c	52. Surgery for Subdural Haematoma
25. Less Severe Systemic Lupus Erythematosus (S.L.E.)	53. Surgical Removal of One Kidney
26. Liver Surgery	54. Surgical Removal of One Lung
27. Loss of Sight in One Eye	55. Surgical Removal of Pituitary Tumour
28. Loss of Speech due to Vocal Cord Paralysis	

Notes:

- a. Early Stage Illness Benefit is payable according to the definition specified in the policy provisions. Please also refer to Remark 2 in this product brochure for more details on the payment conditions and benefit limitations.
- b. Under the Rider, protection for Early Stage Illnesses is up to age 85 of the insured for Basic Option, and up to age 100 of the insured for Enhanced Option, except for the following Early Stage Illnesses:
- Protection for Moderately Loss of Independent Existence begins at age 15 and is up to age 75 of the insured
 - Protection for Moderately Severe Brain Damage and Moderately Severe Muscular Dystrophy begins at age 5 of the insured
- The amount of Early Stage Illness Benefit is equivalent to 100% of the Sum Assured of the Rider.
- c. The total benefit amount payable for each of the following Early Stage Illnesses for the same insured under the Rider and all other Super Care Early Stage Illness Benefit issued by Chubb Life shall not exceed HK\$240,000/US\$30,000 for Hong Kong Dollar-denominated and US Dollar-denominated policies respectively:
- Carcinoma-In-Situ of Specific Organs
 - Early Stage Malignancy
 - Insertion of Cardiac Defibrillator
 - Insertion of Cardiac Pacemaker

Table B - List of Major Illnesses^{d, e}

Major Illnesses	
1. AIDS/HIV due to Blood Transfusion	34. Loss of Speech
2. AIDS/HIV due to Occupational Accident	35. Major Burns
3. Alzheimer's Disease	36. Major Head Trauma
4. Amputation of Feet due to Complication from Diabetes	37. Major Organ Transplant
5. Aplastic Anaemia	38. Medullary Cystic Disease
6. Bacterial Meningitis	39. Meningeal Tuberculosis
7. Benign Brain Tumour	40. Motor Neuron Disease
8. Blindness	41. Multiple Sclerosis
9. Brain Surgery	42. Muscular Dystrophy
10. Cancer	43. Myasthenia Gravis
11. Cerebral Metastasis	44. Myelofibrosis
12. Chronic Adrenal Insufficiency (Addison's Disease)	45. Necrotising Fasciitis (Flesh Eating Disease)
13. Chronic Relapsing Pancreatitis	46. Other Serious Coronary Artery Disease
14. Coma	47. Paralysis
15. Coronary Artery Bypass Surgery	48. Parkinson's Disease
16. Creutzfeldt-Jacob Disease (Mad Cow Disease)	49. Pheochromocytoma
17. Crohn's Disease	50. Poliomyelitis
18. Dissecting Aortic Aneurysm	51. Primary Pulmonary Arterial Hypertension
19. Ebola	52. Progressive Bulbar Palsy
20. Eisenmenger's Syndrome	53. Progressive Supranuclear Palsy
21. Elephantiasis	54. Progressive Systemic Sclerosis
22. Encephalitis	55. Renal Failure
23. End Stage Liver Disease	56. Rheumatoid Arthritis
24. End Stage Lung Disease	57. Severance of Limbs
25. Fulminant Hepatitis	58. Severe Osteoporosis ^e
26. Heart Attack	59. Severe Ulcerative Colitis
27. Heart Valve and Structural Surgery	60. Stroke
28. Hemiplegia	61. Surgery to Aorta
29. Idiopathic Dilated Cardiomyopathy	62. Systemic Lupus Erythematosus
30. Infective Endocarditis	63. Terminal Illness
31. Loss of Hearing	64. Total and Permanent Disability ^e
32. Loss of Independent Existence ^e	65. Vegetative State
33. Loss of One Eye and One Limb	

Notes:

d. Major Illness Benefit is payable according to the definition specified in the policy provisions. Please also refer to Remark 2 in this product brochure for more details on the payment conditions and benefit limitations.

e. Under the Rider, protection against Major Illnesses is up to age 85 of the insured for Basic Option, and up to age 100 of the insured for Enhanced Option, except for the following Major Illnesses:

- Protection for Loss of Independent Existence is up to age 75 of the insured

- Protection for Severe Osteoporosis is up to age 65 of the insured

- Protection for Total and Permanent Disability begins from age 16 and is up to age 65 of the insured

The amount of Major Illness Benefit is equivalent to 100% of the Sum Assured of the Rider.

More about Super Care Early Stage Illness Benefit

Basic Information			
Product Type	This product is a rider and must be attached to our Super Care Critical Illness Protector.		
Policy Term and Premium Payment Term	Plan Option	Plan Code	Policy Term and Premium Payment Term
	Basic Option	ESPL, ECPL, ESPR and ECPR	Up to age 85 of the insured
	Enhanced Option	ESSL, ECSL, ESSR and ECSR	Up to age 100 of the insured
Renewability	<p>Only applicable to ESPR, ECPR, ESSR and ECSR.</p> <p>ESPR, ECPR, ESSR and ECSR will be automatically renewed every five years without evidence of insurability on the insured as long as you pay the premium. We reserve the right to revise the premium rates at the time of such renewal.</p>		
Issue Age of the Insured	Age 0 (15 days) to 65		
Premium Payment Mode	Monthly / quarterly / semi-annual / annual, following that of the basic plan to which the Rider is attached.		
Premium Structure	Two options of premium structure are available under the Rider:		
	Plan Code	Premium Structure	
	ESPL, ECPL, ESSL and ECSL	<p>Premium rates for the Rider are not guaranteed but age increase of the insured will not lead to increase in premium rates. You should refer to the benefit illustration for the premium calculated based on the current scale of premium rates. Please also refer to the “Key Product Risks - Premium Adjustment” under the “Important Information” section in this product brochure for premium rate adjustment factors.</p>	
ESPR, ECPR, ESSR and ECSR	<p>After the Rider is issued, premium will be adjusted every 5 years based on the premium rate (which generally will increase as the age of the insured increases) applicable to the insured at that time.</p> <p>Premium rates are not guaranteed. You should refer to the benefit illustration for the premium calculated based on the current scale of premium rates. Please also refer to the “Key Product Risks - Premium Adjustment” under the “Important Information” section in this product brochure for premium rate adjustment factors.</p>		
The Company reserves the right to review and adjust the premium rates from time to time upon prior written notice to policyowners.			
Currency	HK Dollar / US Dollar, following that of the basic plan to which the Rider is attached.		
Sum Assured	<p>The amounts listed below are valid as at the date of this product brochure.</p> <ul style="list-style-type: none"> • Minimum amount: HK\$78,000 / US\$10,000 • Maximum amount: Individual consideration, subject to the maximum limit determined by the Company. 		



Remarks:

1. The payment of Early Stage Illness Benefit and/or Major Illness Benefit is subject to the followings:
 - Early Stage Illness Benefit is payable for a maximum of one time for each covered Early Stage Illness under the Rider. The amount of Early Stage Illness Benefit is equivalent to 100% of the Sum Assured of the Rider;
 - The total benefit amount payable for each of the following Early Stage Illnesses for the same insured under the Rider and all other Super Care Early Stage Illness Benefit issued by Chubb Life shall not exceed HK\$240,000/US\$30,000 for Hong Kong Dollar-denominated and US Dollar-denominated policies respectively: Carcinoma-In-Situ of Specific Organs, Early Stage Malignancy, Insertion of Cardiac Defibrillator and Insertion of Cardiac Pacemaker; and
 - For Basic Option, the insured shall continue to be alive for at least 14 days following the date of the initial diagnosis of the relevant Early Stage Illness and Major Illness.
2. The aggregate of all benefits paid or payable under the Rider shall not exceed 100% of the Sum Assured of the Rider. Any Early Stage Illness Benefit(s) paid or payable may as a result reduce the actual amount of subsequent benefit(s) payable under the Rider. When the total benefits paid or payable under the Rider has reached 100% of the Sum Assured of the Rider, the Rider will be terminated.
3. Please note that we will deduct any outstanding premiums and loans together with accrued interest before making any benefit payment under the policy to which the Rider is attached.
4. In this product brochure, "age" refers to the age at the nearest birthday.
5. If the insured is of age less than one at the date of issue of the Rider and dies before the 1st anniversary of the Rider while the Rider is in force, the death benefit will be 30% of the difference of (a) and (b), where (a) is 100% of the Sum Assured of the Rider and (b) is the benefit amount of Early Stage Illness Benefit paid or payable (if any).
6. Please contact our insurance consultants or Customer Service Center for more information on Super Care Protector.
7. Source: The Centre for Health Protection, the Department of Health(2015).

Important Information

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

Super Care Early Stage Illness Benefit is designed for individuals looking for long-term financial planning to meet their needs for financial protection against adversities and preparation for health care needs.

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. Should you cease paying premiums early, you may lose your insurance coverage and the premiums paid under this product.

- **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.
- **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 Rider and its coverage will be terminated automatically on the occurrence of the earliest of the following:

- Lapse of the Rider when the premium for the Rider is not paid by the end of the grace period;
- If the policy to which the Rider is attached has been converted to a reduced paid-up insurance or extended term insurance due to non-payment of premium (if applicable), or surrendered, expired, lapsed, cancelled or terminated;
- The insured's death;
- When the total benefits paid or payable under the Rider has reached 100% of the Sum Assured of the Rider;
- The expiry date of the Rider, i.e. the anniversary of the effective date of the Rider on which the insured reaches the age of 85 (for Basic Option) or the age of 100 (for Enhanced Option); or
- Upon your written request for cancellation of the Rider.

You may cancel the 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 the Early Stage Illness Benefit and the Major Illness Benefit if the relevant illness is a direct or indirect consequence of any of the following:
 - Attempted suicide or self-inflicted injury;
 - Military activities;
 - AIDS (except where such virus is due to medical misadventure or AIDS/HIV due to Blood Transfusion or AIDS/HIV due to Occupational Accident);
 - Pre-existing conditions;
 - Influence of drugs, alcohol or narcotics; or
 - Congenital conditions;

- No benefits will be payable under the Early Stage Illness Benefit and the Major Illness Benefit for any illness which existed or was existing, or the cause or signs or symptoms of which existed or was existing within 60 days from the date of issue of the policy to which the Rider is attached, the date of issue of the Rider, the date of issue of the latest endorsement (if applicable), or the date of last reinstatement of the policy to which the Rider is attached, whichever is the latest.
- For Enhanced Option Only
If the insured commits suicide, while sane or insane, within two years of the date of issue of the policy to which the Rider is attached, the date of issue of the Rider, or the date of last reinstatement of the policy to which the Rider is attached, whichever is the latest, the insurance coverage will end and we will refund the total amount of premiums you paid without any interest, less any amount paid to you by the Company under the Rider and any unpaid loan together with accrued interest.

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 certified by a 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 disability, and medically necessary shall be construed accordingly; and
- not experimental in nature.

Claims

We must be notified in writing within 60 days from the date after the initial diagnosis of the illness. Failure to do so may invalidate a claim unless it can be shown that it was not reasonably possible to give such notice and that notice was given as soon as was reasonably possible. Admission of any claim will be subject to the proof as required to be provided by you or the insured within 180 days from the date of the initial diagnosis.

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.

Disclosure

In the event of material misrepresentation, fraud or non-disclosure, we will contest the policy and all the monies paid to us under the policy will be forfeited.

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.

Your Future. Insured.

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