

CHUBB®

Medical Protection

Silver Cancer Protector

Product Brochure





Securing your future with one simple move

While life protection provides essential security, adding cancer coverage takes your health safeguarding to the next level. **Silver Cancer Protector (the “Rider”)** complements your basic life coverage by offering comprehensive support for cancer-related needs. From diagnostic tests to surgical and medical treatments, it ensures you’re well-equipped to face health challenges confidently.

What’s more, the expenses of Chinese Medicine, Physiotherapy, Dietician and more will be reimbursed under this Rider, offering a more comprehensive range of treatment options and support your journey toward recovery. You may attach this Rider to the Silver Life Insurance Plan (“Basic Plan”) to subsidize the unforeseen medical expenses in your retirement, giving yourself and your loved ones with added peace of mind.

Product Highlights



Comprehensive protection against cancer



Protections from diagnosis to recovery



Worldwide coverage



Hassle-free application by answering just one additional health question



Guaranteed renewal till Age 100



Value-added services

What is the importance of having cancer protection?

Cancer is a prevalent health threat in Hong Kong. It can affect anyone unexpectedly and without warning

In 2021

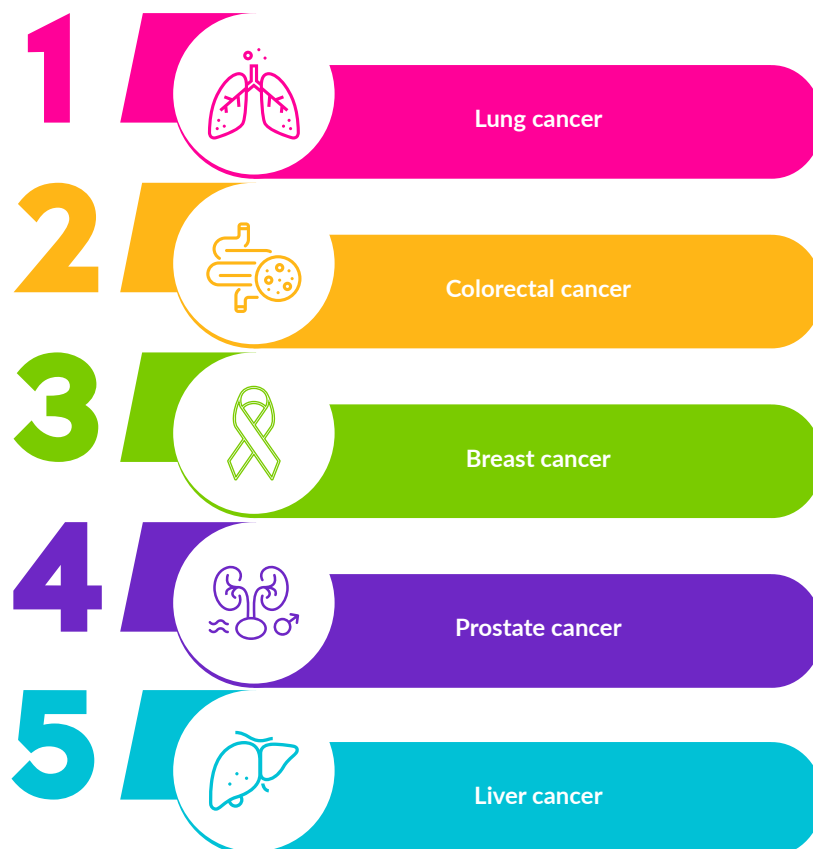
38,462

newly diagnosed cancer cases⁽¹⁾

15,108

recorded deaths⁽¹⁾

The Top 5 cancers diagnosed for both genders combined in order were⁽¹⁾:



Senior people are more susceptible to cancer



is the median age at cancer diagnosis for men⁽¹⁾



is the median age at cancer diagnosis for women⁽¹⁾



Nearly 1 in 4 people will attain cancer before the age of 75⁽¹⁾

Source:

(1) Latest cancer statistics by Hong Kong Anti-Cancer Society (www.hkacs.org.hk/en/medicalnews.php?id=213)



The benefits



Comprehensive protection against cancer

It is crucial to have the diagnosis and treatment as early as possible to get the best recovery outcomes. This Rider is designed to provide the Insured with comprehensive protection against both Cancer¹ and Carcinoma-in-situ² (collectively “Covered Cancer³”). To suit the individualized protection priorities of silver age, we offer 2 different plan levels – Plan 1 and Plan 2, allowing you to select the level of coverage that best suits your budget and personal needs.



Protections from diagnosis to recovery

We understand the battle with cancer often involves a prolonged and complicated process, all-rounded support is vital. To this end, this Rider offers continuous supports throughout the Insured’s every phase of the recovery path. The coverage extends up to a maximum of USD 130,000 Per Covered Cancer Limit⁴ and a maximum of USD 400,000 per Lifetime Limit⁵, depending on the plan level chosen. If the Insured is diagnosed as suffering from a Covered Cancer³, we will reimburse you the eligible medical expenses with the following benefits, subject to the applicable maximum limits:



Diagnostic benefit

A wide range of consultations, Diagnostic Procedures And Investigations, regardless on an Inpatient or an Outpatient basis, recommended by a Registered Medical Practitioner to directly identify the existence, nature, or extent of a Covered Cancer³, including without limitation, laboratory tests, X-rays, CT scans, MRI scans, and PET scans are covered.



Hospitalization and surgical benefit

Hospitalization charges incurred by the Insured under Confinement as an Inpatient during Active Treatment⁶ or Palliative Treatment⁷ for a Covered Cancer³, including but are not limited to the expenses on room and board (including the intensive care unit), doctor's visits, surgical procedures (including Anaesthetist's charges and operating theatre charges), Radiotherapy, Chemotherapy, Targeted Therapy, Immunotherapy, Hormonal Therapy as well as nursing charges are payable.



Outpatient benefit

Outpatient expenses for a Covered Cancer³, including but not limited to the consultation fees and medical expenses incurred for Radiotherapy, Chemotherapy, Targeted Therapy, Immunotherapy, Hormonal Therapy, and surgery are payable.

The benefits



Reconstructive Surgery benefit

Hospitalization charges when the Insured is under Confinement as an Inpatient for Reconstructive Surgery due to a Covered Cancer³ as recommended by Registered Medical Practitioner or Registered Specialist, such charges include but are not limited to the room and board (including the intensive care unit), doctor's visits and surgical fees (including Anaesthetist's charges and operating theatre charges), costs of implants as well as nursing charges are payable.



Monitoring benefit

The charges in respect of the consultations, Diagnostic Procedures And Investigations as recommended by the attending Registered Medical Practitioner or Registered Specialist to monitor the response and progress of the Insured's recovery progress after completion of Active Treatment⁶ for a Covered Cancer³, regardless on an Inpatient or Outpatient basis, are covered. Also, we will pay this benefit for a maximum of 5 years from the date of completion of the Active Treatment⁶.



Ancillary services benefit⁸

The medical expenses of the designated professional consultation services including Chinese medical consultation, physiotherapy, or dietician consultation are covered.

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



Worldwide coverage

The benefit of the Rider is payable even if the Insured is confined to a Hospital located outside Hong Kong and mainland China⁹, provided that the Hospital is approved and 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 applying for this Rider.



Guaranteed renewal till Age 100

Regardless of the Insured's health conditions and claims history, the Rider is guaranteed renewable annually till Age 100 of the Insured.

Value-added services¹⁰



24/7 Hotline

Our hotline is at your service 24 hours a day, 7 days a week.



Alternative Medical Advice Service

Once diagnosed with designated critical illness, the Insured can use this service to access independent medical advice provided by a panel of world-class medical professionals recommended by some of the leading medical institutions.



Worldwide Emergency Assistance Services

The Insured can travel anywhere in the world, knowing that his or her health and welfare needs are all taken care of.



Cashless Hospitalization Arrangement¹¹

The Insured can enjoy cashless hospitalization at designated Hospitals in Hong Kong, Macau and mainland China. We will pay the Hospital and surgical expenses directly on behalf of the Insured, subject to the pre-approved limit, so that the Insured can save the hassle of paying deposits and settling Hospital bills.



Critical Illness Case Management¹²

The Insured may contact our hotline or email us to initiate case management services when they require assistance. Our Case Manager will provide comprehensive support, including:


- Providing assistance in evaluating the Insured's health conditions if he/she has been diagnosed with a designated critical illness by a Registered Medical Practitioner;
- Assisting to consider health management options based on the advice of medical professionals;
- Referring any ancillary services if needed and offering emotional support to you and/or the Insured; and
- Offering continuous support throughout the Insured's case, from pre-treatment to post-recovery.

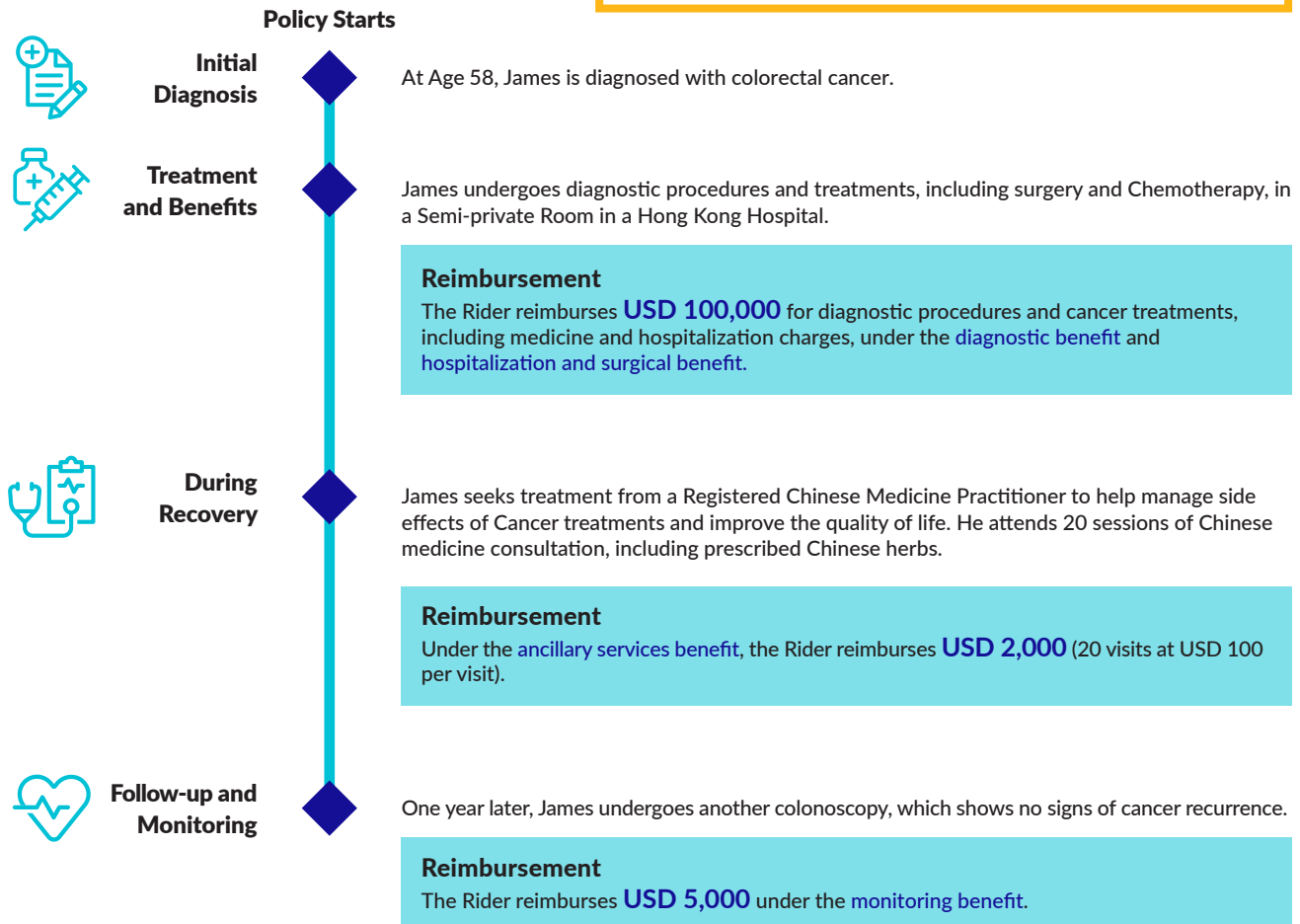
For details of the value-added services, please refer to the **Silver Cancer Protector Customer Guide**.

Case Study



James (non-smoker) is a senior engineer who is married with 2 children. At the Age of 55, he purchased the Silver Life Insurance Plan as the Basic Plan with the **Silver Cancer Protector (Plan 2)** as the Rider.

 This case illustrates how the **Silver Cancer Protector** can aid James through diagnosis, treatment, and recovery, providing him with financial relief and support that he needs.



Total reimbursement amount:
USD 107,000

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

While the Rider is in force, if the Insured is diagnosed as suffering from a Covered Cancer³, we shall reimburse the Reasonable and Customary and Medically Necessary expenses incurred, subject to the following limits.

Plan Level	Plan 1	Plan 2
Room level for Hospital Confinement	Ward	Semi-private
Per Covered Cancer Limit ⁴ (in USD)	65,000	130,000
Lifetime Limit ⁵ (in USD)	200,000	400,000
<ul style="list-style-type: none"> ● Diagnostic benefit 	Full cover subject to Per Covered Cancer Limit ⁴ and Lifetime Limit ⁵	
<ul style="list-style-type: none"> ● Hospitalization and surgical benefit 		
<ul style="list-style-type: none"> ● Outpatient benefit <ul style="list-style-type: none"> a) Consultation fees and medical expenses incurred during Active Treatment⁶ and Palliative Treatment⁷ for a Covered Cancer³ on an Outpatient basis, including but not limited to, Radiotherapy, Chemotherapy, Targeted Therapy, Immunotherapy, Hormonal Therapy, and surgery; b) Pre- and Post-Active Treatment⁶ Consultation(s) <ul style="list-style-type: none"> (i) consultation(s) within 60 days after the date of first diagnosis of Covered Cancer³ but before commencement of the Active Treatment⁶; and/or (ii) follow-up consultation(s) within 60 days from the date of completion of Active Treatment⁶, provided that such consultation(s) are directly related to and as a result of the condition arising from the Active Treatment⁶; and/or c) Anti-nausea drugs, anti-rejection drugs, anti-vertigo drugs and anti-anodyne drugs for Active Treatment⁶ or Palliative Treatment⁷ of a Covered Cancer³ prescribed by a Registered Medical Practitioner or Registered Specialist. 		

Plan Level	Plan 1	Plan 2
<ul style="list-style-type: none"> Reconstructive Surgery benefit The treatment of face or the breast(s) which is/are defective or damaged due to Covered Cancer³ will be covered. 	Full cover subject to Per Covered Cancer Limit ⁴ and Lifetime Limit ⁵	
<ul style="list-style-type: none"> Monitoring benefit Maximum of 5 years from the date of completion of Active Treatment⁶ 		
<ul style="list-style-type: none"> Ancillary services benefit⁸ (include Registered Chinese Medicine Practitioner, Registered Physiotherapist and Registered Dietician) <ul style="list-style-type: none"> maximum amount per visit (in USD) maximum number of visits per Covered Cancer³ for each type of consultation 1 visit per day for each type of the above 	<p>100</p> <p>15</p>	<p>100</p> <p>25</p>

More about the Rider

Product Type	Rider (attachable to Silver Life Insurance Plan only)
Product Nature	Medical protection insurance plan (Reimbursement)
Benefit Term, Renewability and Premium Payment Term	Guaranteed renewal to Age 100 of the Insured
Issue Age of the Insured	Age 50 - 70
Premium Payment Mode	Annual or monthly (follow the Premium payment mode of 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 China⁹ (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 China⁹, it must be a Hospital approved and designated by us.

Remarks

1. "Cancer" means a malignant tumour characterized by the uncontrolled growth and spread of malignant cells and the invasion of normal tissues. The cancer should be confirmed by histological evidence of malignancy on a pathology report. This includes leukaemia, but excludes any of the following:
 - a. Any lesions described as pre-malignant, non-invasive or carcinoma-in-situ;
 - b. Any non-melanoma skin cancer of AJCC stage I or below;
 - c. All tumours in the presence of any human immunodeficiency virus; or
 - d. Chronic Lymphocytic Leukaemia (CLL) at RAI Stage 0 or less.
2. "Carcinoma-in-situ" means a focal autonomous new growth of carcinomatous cells which has not yet resulted in the invasion of normal tissues. "Invasion" means an infiltration and/or active destruction of tissue or surrounding tissue beyond the basement membrane. The diagnosis of Carcinoma-in-situ must always be supported by a histopathological biopsy report and confirmed by a Registered Specialist in the relevant field. Clinical or cytological diagnosis alone does not meet this standard. For Carcinoma-in-situ of Cervix Uteri, it must be at a grading of CIN III – which has been confirmed by histopathology as Carcinoma-in-situ. For Carcinoma-in-situ of Prostate Gland, it must be at a grading of Prostatic Intraepithelial Neoplasia (PIN III) – which has been confirmed by histopathology as Carcinoma-in-situ.
3. "Covered Cancer" means Carcinoma-in-situ and/or Cancer.
4. "Per Covered Cancer Limit" means the maximum total amount in respect of one Covered Cancer per Insured paid and payable cumulatively under the diagnostic benefit, hospitalization and surgical benefit, outpatient benefit, Reconstructive Surgery benefit and monitoring benefit of this Rider, irrespective whether any limits of any benefit items stated in the Rider Benefit Schedule have been reached. If the Insured is covered under more than one **Silver Cancer Protector** policies, this Per Covered Cancer Limit shall apply across all these policies, whether or not these policies are in force or terminated. The Per Covered Cancer Limit is shown on the Rider Benefit Schedule of this product brochure.
5. "Lifetime Limit" means the maximum total benefit amount paid and payable per Insured cumulatively under the diagnostic benefit, hospitalization and surgical benefit, outpatient benefit, Reconstructive Surgery benefit and monitoring benefit of this Rider, irrespective whether any limits of any benefit items stated in the Rider Benefit Schedule have been reached. If the Insured is covered under more than one **Silver Cancer Protector** policies, this Lifetime Limit will apply across all of these policies, whether or not such policies are in force or terminated. The Lifetime Limit is shown on the Rider Benefit Schedule of this product brochure.
6. "Active Treatment" means any Medically Necessary therapeutic intervention for Covered Cancer (including any complications) suffered by the Insured with the aim of extending the length of the Insured's survival including but not limited to Radiotherapy, Chemotherapy, Targeted Therapy, Immunotherapy and Hormonal Therapy.
7. "Palliative Treatment" means Medically Necessary treatment intended only to improve the quality of the Insured's life in the case of a life threatening Covered Cancer by relieving pain or alleviating the symptoms of tumour compression without any attempt to cure the Covered Cancer.
8. Physiotherapy or dietician consultation has to be recommended in writing by the Insured's attending Registered Medical Practitioner or Registered Specialist.
9. For Confinement and/or surgery 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 for enquiry at +852 2894 9833 before the Insured's admission to the Hospital.
10. These services are arranged through third-party service provider(s) which are independent contractors and are not our agents. These services are not part of the Rider or benefit item under the Rider provision of **Silver Cancer Protector**. Both the Company and the third-party service provider(s) reserve the right to terminate or vary part or all of the services at their sole discretion without further notice. We shall not be responsible for any act or failure to act on the part of the third-party service provider(s). We make no representation, warranty or undertaking as to any service offered, provided or procured by the third-party service provider(s). For details, please refer to the respective terms and conditions applicable to the services. Your Rider must be in force when using the services. Unless otherwise specified, we only cover the costs for the administrative support of the above services for the Insured. All the actual costs of the services (if any) referred to or arranged for the Insured shall be borne by you. In other words, you may be asked to provide payments when you use the services.
11. Under this cashless hospitalization arrangement, we will directly pay the Insured's eligible medical expenses to the designated Hospitals subject to the pre-approved limit. The cashless hospitalization is an administrative arrangement and is not part of the product features or benefits nor part of the Rider or benefit item under the terms and conditions of Rider. We may in our absolute discretion vary or terminate part or all of the cashless hospitalization arrangement anytime without giving you prior notice. You will need to apply for this arrangement by submitting a form prescribed by us each time before the Insured is admitted to Hospital. Any such application must be approved by us. If the medical expenses are more than the eligible claim limit, the Owner will have to pay the shortfall to us within 21 days from the date of the shortfall notice, failing which the shortfall amount will be automatically charged to the designated credit card provided during the application of cashless hospitalization arrangement or will be recovered by us through any other means as we deem fit and appropriate. For details of this arrangement, please refer to the terms and conditions and **Silver Cancer Protector** Customer Guide. The approval of pre-authorization from the Company shall not be deemed as an admission of the Company's liability to pay and/ or reimburse the Owner and/ or the Insured under the Rider or a waiver of any breach of the terms and conditions of the Rider, if any.

12. This service is not part of the product features or benefits nor part of the Rider or benefit item under the terms and conditions of Rider. In our absolute discretion, we may vary or terminate this service at any time without giving you prior notice. Please refer to the **Silver Cancer Protector** Customer Guide for details. Your Rider must be in force when using the services. We are not a medical institution and shall not give any medical advice to you and the Insured. Please seek independent professional advice if necessary. Unless otherwise specified, we only cover the costs for the administrative support of the above services for the Insured. All the actual costs of the services (if any) referred to or arranged for the Insured shall be borne by you. In other words, you may be asked to provide payments when you use the services.

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 Cancer Protector** 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 Cancer Protector is designed for individuals looking for medical protection for cancer treatment.

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. This 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 or matured or ceased to be in force; or
 - (vi) the accumulated benefit paid or payable under the diagnostic benefit, hospitalization and surgical benefit, outpatient benefit, Reconstructive Surgery benefit and monitoring benefit of this Rider provision has reached 100% of the Lifetime Limit as defined; or
 - (vii) 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 a Covered Cancer at the time of such termination, then the time of termination of cover may, subject to our approval, be extended until (i) the Insured is discharged from Hospital or (ii) the relevant Per Covered Cancer Limit is exhausted or (iii) the Lifetime limit is exhausted, whichever shall first occur. 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 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 this Rider if the Covered Cancer and/or the Confinement, surgery, treatment and/or charges incurred is/are directly or indirectly resulting from, arising out of, or in connection with any of the following:

- a. the Covered Cancer existed before the Date of Issue of Rider, or before the date of last reinstatement of the Policy, or date of last reinstatement of the Rider, or before the date of issue of any subsequent endorsement, whichever is the latest;
- b. the Insured suffers from any Pre-existing Condition which may be the cause or triggering condition of a Covered Cancer;
- c. the Insured is diagnosed by a Registered Medical Practitioner or Registered Specialist with a Covered Cancer or the Insured has shown signs or symptoms of any illness, disease or physical condition which may be the cause or triggering condition of a Covered Cancer within the Waiting Period; or
- d. the Confinement, treatment, surgery and/or charges incurred relate to or arise as a direct or indirect result of or in connection with:
 - (i) routine physical examinations or health check-ups not related to the Covered Cancer (whether with or without any positive finding(s)) on the Insured;
 - (ii) treatment or tests carried out in relation to the Insured's Covered Cancer not consistent with customary medical treatment or diagnosis;
 - (iii) vaccination and immunisation injections received by the Insured for the prevention of a Covered Cancer;
 - (iv) narcotics used by the Insured unless prescribed by a Registered Medical Practitioner;
 - (v) treatment or tests performed on the Insured that is/are related to Acquired Immune Deficiency Syndrome (AIDS), any Human Immunodeficiency Virus or any related or associated condition or AIDS Related Complex;
 - (vi) mental disorder, psychological or psychiatric conditions, behavioural problems or personality disorder;
 - (vii) any congenital or inherited Covered Cancer (only applicable if the disorder gives rise to signs or symptoms or was diagnosed before the Insured reaches age 12) of the Insured;
 - (viii) any services primarily for physiotherapy or for the investigation of signs and/or symptoms with diagnostic imaging, laboratory investigation or other diagnostic procedures unless they are covered by diagnostic benefit under the Rider;
 - (ix) any treatment, investigation, services or supplies which are not Medically Necessary or any charges which exceed the Reasonable and Customary Charges;
 - (x) non-medical services, including but not limited to guest meals, radio, telephone, photocopy, taxes, personal items, medical report charges and the like;
 - (xi) experimental and/or unconventional medical technology / procedure / therapy performed on the Insured; or novel drugs / medicines; stem cell therapy; or other treatments not yet approved by relevant authorities and recognized medical association in the locality;
 - (xii) 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;
 - (xiii) genetic testing undertaken to test for a genetic predisposition to Covered Cancer;
 - (xiv) any form of treatment undergone without a definite diagnosis of the presence of a Covered Cancer in the Insured's body;
 - (xv) over-the-counter medication and nutrient supplement not prescribed by a Registered Medical Practitioner, and any of the following traditional Chinese medicines: cordyceps sinensis, seahorse, bezoar, amber, ganoderma, antelope horn, antler, agate, musk, saffron, bird's nest and ginseng; or
 - (xvi) any activity or disease which falls under the exclusion(s) as shown on any endorsement issued by us; or
- e. Confinement and/or surgery and/or treatment performed in Mainland China to a Hospital classified as below Class 3A as defined by the Ministry of Health of mainland China;
- f. Confinement and/or surgery and/or treatment performed outside Hong Kong or mainland China in a Hospital not approved and designated by us.
- g. any Confinement, surgery and/or treatment for which compensation or reimbursement is payable under any law, medical program, or insurance policy provided by any government, company or other insurer except to the extent that such charges are not reimbursed by such law, medical program or insurance policy.

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

This Rider is guaranteed renewable annually up to the Benefit Expiry Date. While this Rider is in force and at each Rider Anniversary, you may renew the Rider without providing evidence of insurability, by paying the Rider Premium on or before the next Rider Premium Due Date, subject to the terms and conditions of this Rider and provided that the Company is still offering this Rider at the time of renewal.

Product Limitation

1. The Rider will only cover the Medically Necessary expenses related to the diagnosis and treatments of the Covered Cancer, and such charges must be Reasonable and Customary.

“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 Covered Cancer, and medically necessary shall be construed accordingly; and
- (v) not experimental in nature.

“Reasonable and Customary” means, in relation to a charge for medical service, such level which does not exceed the general range of charges being charged by the relevant service providers in the locality where the charge is incurred for similar treatment, services or supplies to individuals with similar conditions, e.g. of the same sex and similar Age, for a similar disability, as determined by the Company. The Reasonable and Customary charges shall not in any event exceed the actual charges incurred.

2. If the Insured is Confined in a ward class of a Hospital higher than the entitled ward class under this Rider as specified in the Rider Benefit Schedule of this product brochure, whether voluntarily or involuntarily, any benefits payable under the diagnostic benefit, hospitalization and surgical benefit, outpatient benefit, Reconstructive Surgery benefit and monitoring benefit of this Rider is subject to the following Adjustment Factor:

Entitled ward class as specified in the Rider Benefit Schedule	Actual ward class occupied by the Insured during the period of Confinement	Adjustment Factor
Ward	Semi-private Room	50%
Ward	Standard Private Room or above	25%
Semi-private Room	Standard Private Room or above	50%

3. If the Hospital is in mainland China (excluding Hong Kong, Macao Special Administrative Region and Taiwan for the purpose of this Rider), only Class 3A Hospital is approved. If the Hospital is located outside Hong Kong and mainland China, it must be a hospital approved and designated by us.

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 initial diagnosis of a Covered Cancer under this Rider. 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 from the date of the initial diagnosis. 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 Covered Cancer by a Registered Medical Practitioner or 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 disclaim liability to you for any reason, we will not be liable in respect of such claim after the expiration of 12 months from the date of such disclaimer unless the claim is the 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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