

# Extra Benefits for Novel Coronavirus Disease

**NEW****Coverage for Side Effects of COVID-19 Vaccine**

In view of the continuous spread of the Novel Coronavirus, BOC Group Life Assurance Company Limited ("BOC Life") offers extra benefits for better protection, standing with you to fight against the epidemic.

From now till 30 June 2021, customers who have successfully applied for SmartGuard Critical Illness Plan ("the Plan") can enjoy **Extra Benefits for Novel Coronavirus Disease** ("the Extra Benefits")<sup>1</sup> for free on top of the original coverage of the Plan. The Extra Benefits will be effective immediately<sup>1</sup> with waiting period waived<sup>2</sup>.

## Benefits at a glance

### Extra Benefits for Novel Coronavirus Disease<sup>1</sup>

<b>Applicable Plan</b>	SmartGuard Critical Illness Plan
<b>Eligible Insured</b>	The Insured of the Plan which was or will be issued between 1 December 2020 and 30 June 2021 (both days inclusive)
<b>Designated Coverage Period</b>	<b>Benefit 1-3</b> : 1 January 2021 to 30 June 2021 (both days inclusive) <b>Benefit 4</b> : 18 February 2021 to 30 June 2021 (both days inclusive)
<b>Benefits Coverage (per life per Insured)<sup>3</sup></b>	<p><b>Benefit 1: Diagnosis Benefit</b>            If the Insured is diagnosed as suffering from Novel Coronavirus Disease (COVID-19)<sup>4</sup> by a registered doctor within the Designated Coverage Period, a lump sum payment of HKD10,000 will be payable.</p> <p><b>Benefit 2: Intensive Care Unit Confinement Benefit<sup>5,6</sup></b>            If (i) the Insured is diagnosed as suffering from Novel Coronavirus Disease (COVID-19)<sup>4</sup> by a registered doctor within the Designated Coverage Period, and (ii) is admitted to the Intensive Care Unit<sup>5</sup> of a Hospital<sup>6</sup> due to the mentioned disease, Intensive Care Unit Confinement Benefit being 10% of the Initial Sum Insured of the Plan will be payable, subject to a maximum of HKD50,000.</p> <p><b>Benefit 3: Death Benefit</b>            If (i) the Insured is diagnosed as suffering from Novel Coronavirus Disease (COVID-19)<sup>4</sup> by a registered doctor within the Designated Coverage Period, and (ii) the Insured passes away due to the mentioned disease, death benefit of an additional 50% of the Initial Sum Insured of the Plan will be payable, subject to a maximum of HKD250,000.</p> <p><b>Benefit 4: Novel Coronavirus Disease (COVID-19)<sup>4</sup> Vaccine Side Effect Cover</b>            Within the Designated Coverage Period, if the Insured receives a Novel Coronavirus Disease (COVID-19)<sup>4</sup> vaccine authorized by the Hong Kong SAR Government and is admitted to a Hospital<sup>6</sup> due to an Adverse Event Following Immunization ("AEFI")<sup>7</sup> within fourteen (14) days after receiving such vaccine, Novel Coronavirus Disease (COVID-19)<sup>4</sup> Vaccine Side Effect Cover of HKD1,000 hospital cash for each day of Hospital Confinement<sup>8</sup> will be payable, subject to a maximum of fifteen (15) days.</p>
<b>Waiting Period</b>	Waiting period of the Extra Benefits is waived <sup>2</sup>

## Plan details of SmartGuard Critical Illness Plan



or

[Click here](#)

### Enrol / Enquiry

**Please visit any branch of the following major insurance agency:**

Bank of China (Hong Kong) Limited (852) 3988 2388 [www.bochk.com](http://www.bochk.com)

#### Notes:

The Policy Owner is subject to the credit risk of BOC Life. If the Policy Owner discontinues and / or surrenders the insurance plan in the early policy years, the amount of the benefit he / she will get back may be considerably less than the amount of the premium he / she has paid. Past, current, projected and / or potential benefits and / or returns (e.g. bonuses, dividends, interests) presented in the product brochure are not guaranteed and are for illustrative purposes only. The actual future amounts of benefits and / or returns may be lower than or higher than the currently quoted benefits and / or returns.

#### Terms and conditions:

- Extra Benefits for Novel Coronavirus Disease ("the Extra Benefits") are underwritten and provided by BOC Life with no extra premium to the Plan, upon successful approval and issuance of policy of the Plan between 1 December 2020 and 30 June 2021 (both days inclusive).
  - Waiver of waiting period is only applicable to the Extra Benefits.
  - Each Insured can only claim each benefit under the Extra Benefits once, even if the Insured is insured by more than one policy of the Plan or such other plan(s) issued by BOC Life. If a benefit under the Extra Benefits has been paid or become payable under the iProtect 10 Years Insurance Plan or BestCare-Pro Critical Illness Plan, the Insured can no longer claim the Extra Benefits under the Plan. However, if the PHEIC Infectious Disease Extra Benefit has been paid or become payable in respect of Novel Coronavirus Disease (COVID-19) under Forever Wellbeing Whole Life Plan, the Insured can still claim the Extra Benefits under the Plan.
  - "Novel Coronavirus Disease (COVID-19)" refers to the new strain of coronavirus disease currently named by the World Health Organization ("WHO") as "COVID-19", which is announced by Hong Kong SAR Government or any other governments that quarantine is required for the confirmed case.
  - "Intensive Care Unit" refers to a unit within a Hospital which is designated as an intensive care unit by the Hospital and operates on a 24-hour basis solely for the treatment of in-patients in critical conditions and is equipped for continuous monitoring of cardiopulmonary function of such patients.
  - "Hospital" refers to a legally constituted establishment operating pursuant to the laws of the country / region in which it is based which:
    - operates primarily for providing medical treatment and care of injury on an in-patient basis;
    - has facilities for Diagnosis and major surgery;
    - has 24-hour nursing services; and
    - has at least one (1) Physician in residence."Hospital" does not include a rest or convalescent home, or similar establishment or a place for alcoholics or drug addicts.
  - According to the WHO, "Adverse Event Following Immunization" ("AEFI") means:
    - any untoward medical occurrence which follows immunization and which does not necessarily have a causal relationship with the usage of the vaccine. The adverse event may be any unfavorable or unintended sign, abnormal laboratory finding, symptom or disease.
    - There are five categories of AEFI:
      - Vaccine product-related reaction
      - Vaccine quality defect-related reaction
      - Immunization error-related reaction
      - Immunization anxiety-related reaction
      - Coincidental event
    - AEFI can be also classified into one of the following categories:
      - Allergic reaction
      - Local reaction
      - Systemic reaction
      - Neurological disorders
- Source: WHO website (accessed in Feb 2021)  
<https://vaccine-safety-training.org/classification-of-aefis.html>
- "Hospital Confinement" means the admission of the Insured as an in-patient in a Hospital, provided that the Insured continuously stays as an in-patient in the Hospital for a minimum of six (6) hours thereafter prior to his / her discharge therefrom. Hospital Confinement must be Medically Necessary.
  - Each benefit of the Extra Benefits described in the "Benefits at a glance" above shall form part of these Terms and Conditions as if they are repeated here in full.
  - The policy of the Plan must remain effective during the Designated Coverage Period. If the policy is terminated for whatever reason, the Extra Benefits will be terminated simultaneously.
  - Major exclusions:

No benefits will be payable under the Extra Benefits for any claims resulting from, or related to, or caused or contributed directly or indirectly, wholly or partly, by any of the followings:

    - any Pre-existing Condition (diagnosis of Novel Coronavirus Disease (COVID-19) or circumstances applicable to Benefit 4 having arisen before the effective date of the policy or before the start of the Designated Coverage Period, whichever is later); or
    - terrorist attack using biochemical weapons of any kind.
  - The Extra Benefits will automatically be terminated upon the earliest occurrence of any of the following:
    - the end of the Designated Coverage Period if the Insured has not been diagnosed as suffering from Novel Coronavirus Disease (COVID-19) by a registered doctor or circumstances applicable to Benefit 4 have not arisen; or
    - when the policy of the Plan lapse, is cancelled or surrendered; or
    - when the Insured passes away.
  - BOC Life reserves the right to amend, suspend or terminate the Extra Benefits and to amend the relevant terms and conditions at any time at its sole discretion without prior notice.
  - In case of any dispute, the decision of BOC Life shall be final.
  - Upon the approval of the Plan, these terms and conditions of the Extra Benefits will become an endorsement of the relevant policy and will form part of the policy provisions of the Plan.
  - The content of this promotion material is only related to the Extra Benefits. For details of the Plan, please refer to the relevant product brochure, benefit illustration and provisions.
  - Should there be any discrepancy between the Chinese and English versions of this promotion material, the English version shall prevail.

**Medically Necessary:**

Medically Necessary means in respect of confinement, treatment, procedure, supplies or other medical services, such confinement, treatment, procedure, supplies or other medical services which are, in BOC Life's opinion:

- (i) required for, appropriate and consistent with the symptoms and findings or Diagnosis and treatment of the covered illness;
- (ii) in accordance with generally accepted medical practice and not of an experimental or investigative nature;
- (iii) not for the convenience of the Insured, the Policy Owner, the Physician or any other person; and
- (iv) not able to be omitted without adversely affecting the Insured's medical condition.

**Claim submission:**

The Insured must fill in the relevant claim form(s) and submit other required document(s) at the time of claim. For details, please contact BOC Life at 2860 0655.

**Important Notes:**

- The Extra Benefits, the Plan and the supplementary rider(s) (if any) are underwritten by BOC Life. Bank of China (Hong Kong) Limited ("BOCHK") is the major insurance agency appointed by BOC Life.
- BOC Life is authorised and regulated by Insurance Authority to carry on long term business in the Hong Kong Special Administrative Region of the People's Republic of China ("Hong Kong").
- BOCHK is granted an insurance agency licence under the Insurance Ordinance (Cap. 41 of the Laws of Hong Kong) by Insurance Authority in Hong Kong. (insurance agency licence no. of BOCHK is FA2855)
- BOC Life reserves the right to decide at its sole discretion to accept or decline any application for the Extra Benefits, the Plan and the supplementary rider(s) (if any) according to the information provided by the proposed Insured and the applicant at the time of application.
- The Extra Benefits, the Plan and the supplementary rider(s) (if any) are subject to the formal policy documents and provisions issued by BOC Life. Please refer to the relevant policy documents and provisions for details of the insured items and coverage, provisions and exclusions.
- BOCHK is the appointed insurance agency of BOC Life for distribution of life insurance products. The life insurance product is a product of BOC Life but not BOCHK.
- In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between BOCHK and the customer out of the selling process or processing of the related transaction, BOCHK is required to enter into a Financial Dispute Resolution Scheme process with the customer; however any dispute over the contractual terms of the insurance product should be resolved between directly BOC Life and the customer.
- BOC Life reserves the right to amend, suspend or terminate the Extra Benefits, the Plan and the supplementary rider(s) (if any) at any time and to amend the relevant terms and conditions. In case of dispute(s), the decision of BOC Life shall be final.

**Important Notice:**

**You have an option to purchase the Plan as a standalone critical illness insurance plan instead of bundling with other type(s) of insurance product.**

**The product information does not contain the full terms of the policy and the full terms can be found in the policy documents.**

This promotion material is for reference only and is intended to be distributed in Hong Kong only. It shall not be construed as an offer to sell or a solicitation of an offer or recommendation to purchase or sale or provision of any products of BOC Life outside Hong Kong. Please refer to the sales documents, including product brochure, benefit illustration and policy documents and provisions issued by BOC Life for details (including but not limited to the insured items and coverage, detailed terms, key risks, conditions, exclusions, policy costs and fees) of the Plan. For enquiry, please contact the branch staff of the major insurance agencies.

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