

Extra Benefits for Novel Coronavirus Disease

Extra protection.
Together, we fight against the epidemic

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 29 December 2019 till 30 June 2020, customers who successfully apply for the specified critical illness insurance plans ("Applicable Plans") can enjoy **Extra Benefits for Novel Coronavirus Disease** ("the Extra Benefits")¹ for free on top of the original coverage of the Applicable Plans. The Extra Benefits will be effective immediately¹ with waiting period waived².

Benefits at a glance

Extra Benefits for Novel Coronavirus Disease¹

Applicable Plans	<ul style="list-style-type: none"> • SmartGuard Critical Illness Plan • BestCare-Pro Critical Illness Plan
Eligible Insured	The Insureds of the Applicable Plans of which the policy is issued between 29 December 2019 and 30 June 2020 (both days inclusive)
Designated Coverage Period	21 February 2020 to 30 June 2020 (both days inclusive)
Benefits Coverage (per life per Insured)³	<p>1. Diagnosis Benefit If the Insured is diagnosed as suffering from Novel Coronavirus Disease (COVID-19)⁴ by a registered doctor within the Designated Coverage Period, a lump sum payment of HKD10,000 will be payable.</p> <p>2. Intensive Care Unit Confinement Benefit^{5,6} If (i) the Insured is diagnosed as suffering from Novel Coronavirus Disease (COVID-19)⁴ by a registered doctor within the Designated Coverage Period, and (ii) is admitted to the Intensive Care Unit⁵ of a Hospital⁶ due to the mentioned disease, Intensive Care Unit Confinement Benefit being 10% of the Initial Sum Insured of the Applicable Plan will be payable, subject to a maximum of HKD50,000.</p> <p>3. Death Benefit If (i) the Insured is diagnosed as suffering from Novel Coronavirus Disease (COVID-19)⁴ 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 Applicable Plan will be payable, subject to a maximum of HKD250,000.</p>
Waiting Period	Waiting period of the Extra Benefits is waived ²

About the Applicable Plans

SmartGuard Critical Illness Plan



or

[Click here](#)


BestCare-Pro Critical Illness Plan



or

[Click here](#)


Please visit any branch of the following major insurance agent banks:

Bank of China (Hong Kong) Limited	(852) 3988 2388	www.bochk.com
Chiyu Banking Corporation Limited	(852) 2843 2773	www.chiyubank.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

1. Extra Benefits for Novel Coronavirus Disease ("the Extra Benefits") are underwritten and provided by BOC Life with no extra premium to the Applicable Plans, upon successful approval and issuance of policy of the Applicable Plans between 29 December 2019 and 30 June 2020 (both days inclusive).
2. Waiver of waiting period is only applicable to the Extra Benefits.
3. 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 Applicable Plans 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, the Insured can no longer claim the same benefit under the Applicable Plans.
4. "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 government or any other governments that quarantine is required for the confirmed case.
5. "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.
6. "Hospital" refers to a legally constituted establishment operating pursuant to the laws of the country / region in which it is based which:
 - i operates primarily for providing medical treatment and care of injury on an in-patient basis;
 - ii has facilities for Diagnosis and major surgery;
 - iii has 24-hour nursing services; and
 - iv 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.
7. The policy of the Applicable Plans must remain effective during the Designated Coverage Period. If the policy is terminated for whatever reason, the Extra Benefits will be terminated simultaneously.
8. 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.
9. 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:
 - i any Pre-existing Condition (diagnosis of Novel Coronavirus Disease (COVID-19) before the effective date of the policy or before 21 February 2020, whichever is later); or
 - ii terrorist attack using biochemical weapons of any kind.
10. The Extra Benefits will automatically be terminated upon the earliest occurrence of any of the following:
 - i 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
 - ii when the policy of the Applicable Plan lapse, is cancelled or surrendered; or
 - iii when the Insured passes away.
11. 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.

12. In case of any dispute, the decision of BOC Life shall be final.
13. Upon the approval of the Applicable Plans, 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 Applicable Plans.
14. The content of this promotion material is only related to the Extra Benefits. For details of the Applicable Plans, please refer to the relevant product brochures.
15. Should there be any discrepancy between the Chinese and English versions of this promotion material, the English version shall prevail.

Important Notes:

- The Extra Benefits, the Applicable Plans and the supplementary rider(s) (if any) are underwritten by BOC Life. Bank of China (Hong Kong) Limited ("BOCHK") and Chiyu Banking Corporation Limited ("Chiyu Bank") are the major insurance agencies 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. FA2855)
- BOC Life reserves the right to decide at its sole discretion to accept or decline any application for the Applicable Plans according to the information provided by the proposed Insured and the applicant at the time of application.
- The Applicable Plans 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 and Chiyu Bank are the appointed insurance agencies of BOC Life for distribution of life insurance products. The life insurance product is a product of BOC Life but not BOCHK and Chiyu Bank.
- 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 or Chiyu Bank and the customer out of the selling process or processing of the related transaction, BOCHK or Chiyu Bank 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.

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 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 Applicable Plans. For enquiry, please contact the branch staff of the major insurance agencies.

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