

# BOC Group Life Assurance Company Limited

## ■ BestCare-Pro Critical Illness Plan

Comprehensive protection  
to safeguard your future



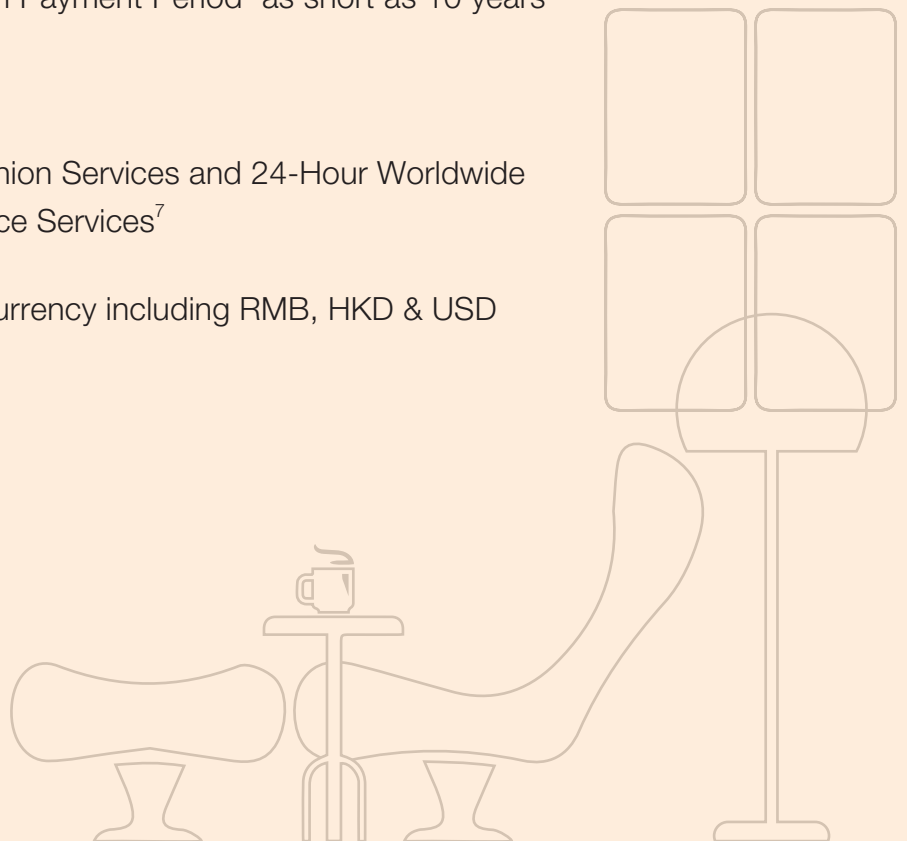
中銀人壽  
BOC LIFE

您的終身伙伴  
YOUR LIFE PARTNER

BOC Group Life Assurance Company Limited (“BOC Life”) offers the **“BestCare-Pro Critical Illness Plan”** (“the Plan”), with more than 100 types of illnesses including Major Illnesses, Minor Illnesses and Juvenile Illnesses covered. Common critical illnesses such as cancer, stroke and heart related illnesses are covered under the Plan. The Plan may help to reduce the impact of unpredictable critical illnesses and eases the financial worry of high medical expenditure. Among its highlights, the Plan provides multiple coverage, for Juvenile Illness Benefit and Minor Illness Benefit which may be claimed more than once with a maximum total payment equivalent to 80% of initial Sum Insured.

## Overview of BestCare-Pro Critical Illness Plan

- More than 100 types of illnesses including Major Illnesses, Minor Illnesses and Juvenile Illnesses covered
- Attaching with BestCare CI Multiple Claims Rider<sup>1,2</sup> for up to 5 extra claims on Major Illness Benefit<sup>3,4</sup>
- 3 options of Premium Payment Period<sup>5</sup> as short as 10 years
- Life Protection<sup>4,6</sup>
- Second Medical Opinion Services and 24-Hour Worldwide Emergency Assistance Services<sup>7</sup>
- 3 options of policy currency including RMB, HKD & USD





## Major Illness Benefit<sup>3,4</sup>

The Plan provides comprehensive major illness coverage with 55 Major Illnesses covered until the Insured reaches the age of 100. If the Insured is diagnosed by a Physician to be suffering from any one of the covered Major Illnesses during the coverage period, the Plan will pay the Major Illness Benefit<sup>3,4</sup> which is equivalent to the Sum Insured at the time of claim plus accumulated Annual Dividend<sup>8</sup> (non-guaranteed) (if any) and interest accrued thereon (if any) and Terminal Dividend<sup>8</sup> (non-guaranteed) (if any), less any indebtedness (if any) and any outstanding premiums (if any). For details and definitions of the Major Illnesses, please contact your Financial Consultants or refer to the policy documents and provisions issued by BOC Life.



## Minor Illness Benefit<sup>9</sup>

The Plan protects you against 39 Minor Illnesses under Minor Illness Benefit<sup>9</sup>. If the Insured is diagnosed by a Physician to be suffering from any one of the covered Minor Illnesses during the coverage period, the Plan will pay the Minor Illness Benefit<sup>9</sup> which is equivalent to 20% of the initial Sum Insured. There are multiple claims allowed for Minor Illness Benefit<sup>9</sup> which shall be limited to maximum of two payments for Carcinoma-in-situ occurring in different covered organs and one payment for each of the other Minor Illnesses, and the maximum benefit amount for Juvenile Illness Benefit and / or Minor Illness Benefit in total is 80% of the initial Sum Insured. In any case, the maximum benefit amount (per illness per life) for all claims for Carcinoma-in-situ in aggregate or Minor Interventions for Coronary Artery Disease respectively is RMB300,000 (RMB policy) / HKD360,000 (HKD policy) / USD45,000 (USD policy); and the maximum benefit amount (per illness per life) for other Minor Illnesses is RMB200,000 (RMB policy) / HKD240,000 (HKD policy) / USD30,000 (USD policy) (which is subject to the deduction of all benefit amounts in respect of that Minor Illness paid or payable under any policies issued by BOC Life on the life of the Insured). Any indebtedness (if any) and any outstanding premiums (if any) will be deducted upon the payment of Minor Illness Benefit<sup>9</sup>. For details and definitions of the Minor Illnesses, please contact your Financial Consultants or refer to the policy documents and provisions issued by BOC Life.



## Juvenile Illness Benefit<sup>10</sup>

The Plan covers 9 Juvenile Illnesses under Juvenile Illness Benefit<sup>10</sup>. If the Insured is diagnosed by a Physician to be suffering from any one of the covered Juvenile Illnesses on or before attaining the age of 18, the Plan will pay the Juvenile Illness Benefit<sup>10</sup> which is equivalent to 20% of the initial Sum Insured. There are multiple claims allowed for Juvenile Illness Benefit<sup>10</sup> limited to one payment for each Juvenile Illness, and the maximum benefit amount for Juvenile Illness Benefit and / or Minor Illness Benefit in total is 80% of the initial Sum Insured. In any case, the maximum benefit amount (per illness per life) is RMB200,000 (RMB policy) / HKD240,000 (HKD policy) / USD30,000 (USD policy) (which is subject to the deduction of all benefit amounts in respect of that Juvenile Illness paid or payable under any policies issued by BOC Life on the life of the Insured). Any indebtedness (if any) and any outstanding premiums (if any) will be deducted upon the payment of Juvenile Illness Benefit<sup>10</sup>. For details and definitions of the Juvenile Illnesses, please contact your Financial Consultants or refer to the policy documents and provisions issued by BOC Life.



## Supplementary Riders<sup>11</sup> for Comprehensive Planning

To ensure further protection for you and your beloved ones, you may attach various types of supplementary riders<sup>11</sup> to meet your needs. Even if a claim for the Major Illness Benefit<sup>3,4</sup> is approved, other supplementary riders<sup>3</sup> (if any) will be kept in force to continue providing you the protection.

BestCare CI Multiple Claims Rider<sup>1,2</sup> is an optional supplementary rider specially designed for the Plan. With this optional supplementary rider, the Insured can have multiple coverage of Major Illness Benefit against 52 Major Illnesses until the age of 88, enjoying the peace of mind.

- Waiver of future premium of BestCare CI Multiple Claims Rider<sup>1,2</sup>

Once the Major Illness Benefit<sup>3,4</sup> under the Plan is paid, all future premiums of BestCare CI Multiple Claims Rider<sup>1,2</sup> will be waived from the premium due date immediately following the date of the diagnosis until the termination of this supplementary rider. Thus, the Insured can have less financial burden and focus on treatment.

- A maximum of six payments under Major Illness Benefit<sup>2,4</sup> with up to three Cancer claims<sup>12</sup>

Under BestCare CI Multiple Claims Rider<sup>1,2</sup>, the Insured is entitled to a maximum of five payments under Major Illness Benefit which shall equal 100% of the initial Sum Insured<sup>4</sup> of BestCare CI Multiple Claims Rider<sup>1,2</sup> for each claim. Together with the claim allowed under the Plan, the Insured can claim up to six times for Major Illness Benefit.

Among the six payments for Major Illness Benefit under the Plan and BestCare CI Multiple Claims Rider<sup>1,2</sup>, the Insured can receive up to a maximum of three payments under Major Illness Benefits for the Cancer group. After the first payment of the Major Illness Benefit for the Cancer group, no matter whether a different Cancer is diagnosed or the same Cancer recurs during the coverage period, the Insured can still be entitled to the second and third payments of Major Illness Benefit for the Cancer group under BestCare CI Multiple Claims Rider, subject to the formal policy documents and provisions issued by BOC Life.

**For details of all relevant supplementary riders, please contact your Financial Consultants.**



## Terminal Dividend<sup>8</sup>

Terminal Dividend<sup>8</sup> (if any) may be payable in any of the following situations which happens on or after the tenth Policy Anniversary: upon death of the Insured or upon surrender of the policy or upon payment of Maturity Benefit (if any) by BOC Life (whichever is earlier) or upon payment of the Major Illness Benefit<sup>3,4</sup> by BOC Life. Terminal Dividend<sup>8</sup> (if any) is non-guaranteed and may be changed from time to time by BOC Life. For details, please contact your Financial Consultants.



## 3 Options of Premium Payment Period<sup>5</sup>

The Plan offers 3 options of premium payment period<sup>5</sup> of 10 years<sup>13</sup>, 15 years and 20 years to fulfil your financial need.



## Covered Illnesses at a Glance

### 6 Groups of Major Illnesses

#### 1. Cancer

- 1.1 Cancer

#### 2. Heart Related Illnesses

- 2.1 Cardiomyopathy
- 2.2 Coronary Artery Disease Surgery
- 2.3 Heart Attack
- 2.4 Heart Valve Surgery
- 2.5 Primary Pulmonary Arterial Hypertension
- 2.6 Surgery to Aorta
- 2.7 Infective Endocarditis
- 2.8 Eisenmenger's Syndrome

#### 3. Nervous System Related Illnesses

- 3.1 Alzheimer's Disease
- 3.2 Apallic Syndrome
- 3.3 Bacterial Meningitis
- 3.4 Benign Brain Tumour
- 3.5 Coma
- 3.6 Encephalitis
- 3.7 Major Head Trauma
- 3.8 Motor Neurone Disease
- 3.9 Multiple Sclerosis
- 3.10 Muscular Dystrophy
- 3.11 Necrotising Fasciitis
- 3.12 Paralysis
- 3.13 Parkinson's Disease
- 3.14 Poliomyelitis
- 3.15 Stroke
- 3.16 Amyotrophic Lateral Sclerosis
- 3.17 Creutzfeldt-Jacob Disease
- 3.18 Progressive Muscular Atrophy
- 3.19 Progressive Bulbar Palsy
- 3.20 Progressive Supranuclear Palsy
- 3.21 Severe Myasthenia Gravis

#### 4. Major Organs Related Illnesses

- 4.1 Chronic Liver Disease
- 4.2 End Stage Lung Disease
- 4.3 Fulminant Hepatitis
- 4.4 Kidney Failure
- 4.5 Major Organ Transplantation (on waiting list)
- 4.6 Medullary Cystic Disease
- 4.7 Chronic Relapsing Pancreatitis
- 4.8 Systemic Lupus Erythematosus with Lupus Nephritis

#### 5. Disability Related Illnesses

- 5.1 Blindness
- 5.2 Loss of Hearing
- 5.3 Loss of Limbs
- 5.4 Loss of Speech
- 5.5 Loss of Independent Existence  
(Coverage will cease after the Insured attains 65 years old)  
*(Not applicable to BestCare CI Multiple Claims Rider)*
- 5.6 Total and Permanent Disability  
(Coverage will start after the Insured attains 18 years old)  
*(Not applicable to BestCare CI Multiple Claims Rider)*

#### 6. Other Major Illnesses

- 6.1 Aplastic Anaemia
- 6.2 HIV due to Blood Transfusion
- 6.3 Major Burns
- 6.4 Occupationally Acquired HIV
- 6.5 Severe Rheumatoid Arthritis
- 6.6 Crohn's Disease
- 6.7 Ebola Hemorrhagic Fever
- 6.8 Elephantiasis
- 6.9 Systemic Sclerosis
- 6.10 Chronic Adrenal Insufficiency
- 6.11 Terminal Illness  
*(Not applicable to BestCare CI Multiple Claims Rider)*



## Covered Illnesses at a Glance

### 6 Groups of Minor Illnesses (Only applicable to BestCare-Pro Critical Illness Plan)

#### 1. Cancer

- 1.1 Carcinoma-in-situ  
(Breast, Cervix Uteri, Uterus, Fallopian Tube, Vagina, Testes, Colon or rectum, Lung, Stomach or oesophagus, Urinary tract, Penis, Nasopharynx, Liver, Pancreas)
- 1.2 Early Stage Cancer  
(Ovary, Prostate, Thyroid)

#### 2. Heart Related Illnesses

- 2.1 Minor Interventions for Coronary Artery Disease
- 2.2 Insertion of Cardiac Defibrillator
- 2.3 Insertion of Cardiac Pacemaker
- 2.4 Insertion of Vena-Cava Filter
- 2.5 Less Severe Cardiomyopathy
- 2.6 Percutaneous Heart Valve Surgery
- 2.7 Pericardectomy

#### 3. Nervous System Related Illnesses

- 3.1 Carotid Endarterectomy and Angioplasty and Stenting for Carotid Arteries
- 3.2 Cerebral Shunt Insertion
- 3.3 Early Stage Dementia including Early Stage Alzheimer's Disease
- 3.4 Endovascular Treatment for Cerebral Aneurysm
- 3.5 Less Severe Bacterial Meningitis
- 3.6 Less Severe Coma
- 3.7 Surgical removal of Pituitary Tumour
- 3.8 Less Severe Viral Encephalitis
- 3.9 Surgery for Subdural Haematoma

#### 4. Major Organs Related Illnesses

- 4.1 Biliary Tract Reconstruction Surgery
- 4.2 Chronic Lung Disease
- 4.3 Endovascular Treatment of Peripheral Arterial Disease
- 4.4 Hepatitis with Cirrhosis
- 4.5 Less Severe Kidney Disease
- 4.6 Less Severe Systemic Lupus Erythematosus
- 4.7 Liver Surgery

#### 5. Disability Related Illnesses

- 5.1 Facial Reconstructive Surgery for Injury and Burns due to Accident
- 5.2 Loss of Hearing in One Ear
- 5.3 Loss of Sight of One Eye
- 5.4 Loss of One Limb

#### 6. Other Minor Illnesses

- 6.1 Cochlear Implant Surgery
- 6.2 Diabetic Retinopathy
- 6.3 Osteoporosis with Fractures  
(Coverage will cease after the Insured attains 70 years of age)
- 6.4 Surgical Removal of One Lung
- 6.5 Less Severe Burns to Body due to Accident
- 6.6 Surgical Removal of One Kidney
- 6.7 Severe Polyarticular Gouty Arthritis
- 6.8 Severe Endometriosis with surgical treatment
- 6.9 Severe Sleep Apnea
- 6.10 Less Severe Aplastic Anaemia





## Covered Illnesses at a Glance

### Juvenile Illnesses (Only applicable to BestCare-Pro Critical Illness Plan)

1. Kawasaki Disease
2. Rheumatic Fever with Valvular Impairment
3. Juvenile Severe Epilepsy
4. Dengue Haemorrhagic Fever
5. Intellectual Impairment due to Sickness and / or Accidental Bodily Injury
6. Severe Asthma
7. Severe Haemophilia
8. Systemic Juvenile Rheumatoid Arthritis
9. Insulin Dependent Diabetes Mellitus



## Basic Eligibility Requirements

	<b>BestCare-Pro Critical Illness Plan</b>		<b>BestCare CI Multiple Claims Rider</b>
Coverage Period	Up to age 100 of the Insured		Up to age 88 <sup>1</sup> of the Insured
Premium Payment Period	10 years <sup>13</sup>	15 years	20 years
Issue Age	Age 0 (starting from 15 days after birth) to age 65	Age 0 (starting from 15 days after birth) to age 60	Age 0 (starting from 15 days after birth) to age 55
Minimum Sum Insured	RMB65,000 (RMB policy) / HKD78,000 (HKD policy) / USD10,000 (USD policy)		
Policy Currency	RMB / HKD / USD		
Premium Payment Mode	Annual / Semi-annual / Quarterly / Monthly		

**Act now!**

Please contact your Financial Consultants for details of the Plan.



Enquiry Hotline: (852) 2860 0688



Website: [www.boclif.com.hk](http://www.boclif.com.hk)

## Investment Strategy, Philosophy in Deciding Dividends and Fulfilment Ratio of Dividends:

BOC Life invests globally in various types of assets, in order to achieve the advantages of diversification in investment portfolio. The assets supporting the policies under the Plan mainly consist of the following:

	Mix
Fixed income instruments or interest-bearing securities	60%-80%
Growth assets	20%-40%

Fixed income instruments or interest-bearing securities include but not limited to government and corporate bonds, etc.

- BOC Life primarily invests in investment-grade bonds, together with a small portion of high-yield bonds and emerging-market bonds to further improve yield.
- Under normal circumstances, the major markets invested by BOC Life are North America, the Chinese mainland, Hong Kong China and other Asian developed countries.

Growth assets include but not limited to listed equity, private equity, mutual funds, properties investment, etc. BOC Life invests in diversified growth assets, which aims to achieve a higher long term return over fixed income investments.

With the aim of achieving our long term investment target, BOC Life, at our sole discretion, reserves the right to adjust the aforementioned asset allocation when there are material changes in market outlook and condition, or engage in other financial arrangements including but not limited to reinsurance arrangement. BOC Life aims at investing in assets denominated in policy's currency. If the currency by which the assets are denominated is not the same as policy currency, BOC Life may use derivatives to manage the impact of currency risk.

For the latest Investment Strategy, please refer to BOC Life website [www.boclife.com.hk](http://www.boclife.com.hk).

## Philosophy in Deciding Dividends:

Participating insurance plans provide policy owners an opportunity to receive a share of profits attributable to the participating life insurance business of BOC Life by means of dividends, with the potential prospect of long-term rates of return. To accomplish the purpose, we invest in a wide range of asset portfolios that are prudently chosen by BOC Life to balance the risk. In general, the asset portfolios mainly consist of fixed income securities and equity investments.

The actual amount of dividends is determined by the stipulated surplus sharing approach in BOC Life's policy, which is based on the past experience of BOC Life and the long-term expectation of the participating life insurance business in the future. Dividends amount mainly depends on the overall performance of the participating life insurance business of BOC Life, taking into account factors including investment returns, claim experience, persistency and operating expense. The actual amount of dividends payable is recommended by our Appointed Actuary according to the aforementioned company's policy and approved by the Board of Directors of BOC Life.

Annual dividends paid can be left with the company and accumulate with interest. The interest rate (Dividends Accumulation Rate) is determined based on market conditions and expected investment return of BOC Life.

In light of the above factors, dividends and Dividend Accumulation Rate are not guaranteed and may be higher or lower than the values illustrated in the benefit illustration provided at point of sale.

You may browse the following website, [www.boclife.com.hk/ps](http://www.boclife.com.hk/ps), to understand BOC Life's philosophy in deciding dividends as well as dividend history for reference purposes. Please note that past performance of dividend is not an indicator for its future performance.

## Risk Disclosure of RMB and USD Insurance:

RMB and USD policies are subject to exchange rate risk. The exchange rate between RMB and HKD or USD and HKD may rise as well as fall. Therefore, if calculated in HKD, premiums, fees and charges (where applicable), account value / surrender value and other benefits payable under RMB or USD policy will vary with the exchange rate. The exchange rate between RMB and HKD or USD and HKD will be the market-based prevailing exchange rate determined by BOC Life from time to time, which may not be the same as the spot rate of banks. The fluctuation in exchange rate may result in losses if a customer chooses to pay premiums in HKD, or requests the insurer to pay the account value / surrender value or other benefits payable in HKD, for RMB or USD policy. **RMB Conversion Limitation Risk** -

RMB Insurance are subject to exchange rate fluctuations which may provide both opportunities and risks. The fluctuation in the exchange rate of RMB may result in losses in the event that the customer converts RMB into HKD or other foreign currencies. (Only applicable to Individual Customers) RMB is currently not fully freely convertible. Individual customers can be offered CNH rate to conduct conversion of RMB through bank accounts and may occasionally not be able to do so fully or immediately, for which it is subject to the RMB position of the banks and their commercial decisions at that moment. Customers should consider and understand the possible impact on their liquidity of RMB funds in advance. (Only applicable to Corporate Customers) RMB is currently not fully freely convertible. Corporate

customers that intend to conduct conversion of RMB through banks may occasionally not be able to do so fully or immediately, for which it is subject to the RMB position of the banks and their commercial decisions at that moment. Customers should consider and understand the possible impact on their liquidity of RMB funds in advance.

## Other Key Risks:

- Key Exclusions:
  - (a) No Major Illness Benefit, Minor Illness Benefit or Juvenile Illness Benefit will be payable under the Plan, and no Major Illness Benefit will be payable under BestCare CI Multiple Claims Rider (as the case may be) for any Major Illness, Minor Illness or Juvenile Illness 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;
    - (ii) Congenital deformities or anomalies, infertility or sterilisation;
    - (iii) Drug-taking other than under the direction of a Physician, abuse of alcohol or the taking of poison;
    - (iv) Disease of or infection with any Human Immunodeficiency Virus (HIV) and / or any HIV-related illness including Acquired Immune Deficiency Syndrome (AIDS) and / or any mutations, derivations or variations thereof, except HIV due to Blood Transfusion or Occupationally Acquired HIV as defined under the Plan and BestCare CI Multiple Claims Rider. Under the Plan and BestCare CI Multiple Claims Rider, the definition of AIDS shall be that used by the World Health Organization in 1987, as may be revised by the World Health Organization from time to time;
    - (v) Nuclear fission, nuclear fusion, ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuels or nuclear weapons material;
    - (vi) War or hostilities (whether war be declared or not), civil commotion, rebellion, revolution, riot, strikes, terrorist or warlike activities;
    - (vii) Participation in any armed force or peace keeping activities;
    - (viii) An act of any person acting on their own or on behalf of or in connection with any group or organisation to influence by force any group, corporation or government by terrorism, kidnapping or attempted kidnapping, attack, assault, or any other violent means;
    - (ix) An intentional self-inflicted act;
    - (x) Violation or attempted violation of the law or resistance to arrest or participation in any brawl or affray; or
    - (xi) Professional sports, racing of any kind, underwater activities involving the use of breathing apparatus, aerial flights (including bungee-jumping, hang-gliding, ballooning, parachuting and sky-diving) other than as a crew member or as a fare-paying passenger on a licensed carrying commercial aircraft operating in a regular scheduled route or any hazardous activities or sports unless agreed by special endorsement.
  - (b) No Major Illness Benefit, Minor Illness Benefit or Juvenile Illness Benefit will be payable under the Plan for any Major Illness, Minor Illness or Juvenile Illness, the symptoms or conditions of which or the Diagnosis of which first appeared or occurred within a waiting period of ninety days immediately following the Policy Issue Date or the date of endorsement or the effective date of last reinstatement, whichever is the latest. This Clause (b) shall not apply to any Major Illness, Minor Illness or Juvenile Illness caused by an Accident.
  - (c) No Major Illness Benefit is payable under BestCare CI Multiple Claims Rider for any Major Illness, the symptoms or conditions of which or the Diagnosis of which first appeared or occurred within a waiting period of ninety days immediately following the effective date of BestCare CI Multiple Claims Rider or the date of endorsement or the effective date of last reinstatement, whichever is the latest. This Clause (c) shall not apply to any Major Illness caused by an Accident.
- The premium payable of the Plan at the time of application and renewal is calculated based on the following factors (if applicable), including but not limited to the Sum Insured, gender, issue age, smoking habit, premium payment term, underwriting class, risk class and residency, and is not guaranteed. BOC Life reserves the right to review and adjust the premium payable at any time. Factors leading to such adjustment include but not limited to emergence of difference between actual experience and current expectation.
- The Policy Owner should pay premium on time during the premium payment term. It may result in lapse or termination of the policy if the required amount (such as premium) is not made before expiry of the grace period (if applicable) as prescribed by BOC Life. Nevertheless, it is subject to the automatic premium loan (if applicable) (BOC Life will advance the premium due from the non-forfeiture value as an automatic premium loan) and non-forfeiture provisions (if applicable). If the policy is terminated or lapsed due to non-payment of premium, the surrender value

received by the Policy Owner may be less than the total premiums paid and the Policy Owner will lose the insurance protection provided by the policy.

- BOC Life may terminate the policy before the maturity date if any one of the following events occurs:
  - (i) the death of the Insured; or
  - (ii) BOC Life approves the Policy Owner's written request for surrender; or
  - (iii) the policy lapses after the end of the grace period; or
  - (iv) the non-forfeiture value is less than zero (if applicable); or
  - (v) after Major Illness Benefit is paid, the Plan shall be terminated if all rider(s) attached to the Plan, except "Waiver of Premium Rider" (if any) or "Payor's Death or Disability Rider" (if any), have been terminated.
- The actual rate of inflation may be higher than expected, therefore the amount you receive may be less in real terms.

#### Remarks:

1. The BestCare CI Multiple Claims Rider will be terminated on the Policy Anniversary on or immediately following the Insured's 88<sup>th</sup> birthday or upon the fifth payment of the Major Illness Benefit under BestCare CI Multiple Claims Rider (whichever is earlier). Please refer to the policy documents and provisions issued by BOC Life for other situations leading to termination of the BestCare CI Multiple Claims Rider.
2. The Major Illness Benefit under the basic plan of the Plan shall not be paid more than the number of Major Illness Benefit as shown on the Policy Information Sheet during the Insured's lifetime regardless of the number of occurrences of Major Illness, recurrence of Major Illness or frequency of treatment. Under all circumstances, BOC Life will only pay either the Death Benefit or Major Illness Benefit in respect of the Insured. If the Insured is diagnosed with a major illness after the first payment of the Major Illness Benefit under the Plan, BOC Life will pay the Major Illness Benefit which is equal to 100% of the Sum Insured of BestCare CI Multiple Claims Rider and up to five times in total under BestCare CI Multiple Claims Rider subject to all of the following conditions:
  - (a) All Major Illness Benefits paid under the Plan and the BestCare CI Multiple Claims Rider shall fall within different Major Illness groups (Except Cancer group):
    - The Insured is entitled to at most three Cancer claims in total (including the Plan and BestCare CI Multiple Claims Rider); and
  - (b) For each claim, the date of first diagnosis of the subsequent Major Illness must be subject to at least a waiting period of one year after the diagnosis of the immediately preceding Major Illness for which Major Illness Benefit has been paid (except if such Major Illness Benefit for the immediately preceding Major Illness has been paid for Total and Permanent Disability or Cancer under the Plan or the BestCare CI Multiple Claims Rider); and
  - (c) If Major Illness Benefit under the Plan has been paid for Total and Permanent Disability, and if the Insured further claims for Major Illness Benefit, the date of first diagnosis of the subsequent major illness must be subject to at least a waiting period of five years after the diagnosis of Total and Permanent Disability for which Major Illness Benefit has been paid; and
  - (d) If at least one Major Illness Benefit under the Plan or the BestCare CI Multiple Claims Rider has been paid for Cancer, and if the Insured further claims for Major Illness Benefit for Cancer, then the date of first diagnosis of such Cancer must be after a 5-year Cancer-free Period from the immediately preceding Cancer; and
  - (e) If at least one Major Illness Benefit under the Plan or the BestCare CI Multiple Claims Rider has been paid for Cancer, and if the Insured claims for Major Illness Benefit for the below Major Illnesses, then the date of first diagnosis of such Major Illness must be subject to at least a waiting period of five years after the date of first diagnosis of the immediately preceding Cancer:
    - (i) Any Major Illness from the Major Organs Related Illnesses group; or
    - (ii) Coma; and
  - (f) For each claim, the Insured must have survived for at least 30 days from the date of first diagnosis of the relevant illness.

For details and definitions of the above-mentioned Major Illnesses, Major Illness groups and 5-year Cancer-free Period, please refer to the policy documents and provisions issued by BOC Life. For the maximum Sum Insured amount limit per life, please contact your Financial Consultants.

3. If at the time of the submission of the claim of Major Illness Benefit, the Insured is suffering from Terminal Illness / Loss of Independent Existence / Total Permanent Disability (as the case may be) and concurrently diagnosed by a Physician to be suffering from other Major Illness, then any Major Illness Benefit paid thereunder shall for all purposes be regarded as having been paid for such other Major Illness, unless the Terminal Illness / Loss of Independent Existence / Total Permanent Disability (as the case may be) is diagnosed prior to the diagnosis of such other Major Illness. Upon approval of a claim for the Major Illness Benefit,

the Sum Insured and Guaranteed Cash Value of the Plan will be reduced to zero as of the date of first Diagnosis of the Major Illness; all benefits of the Plan will be terminated as of the date of first Diagnosis of the Major Illness; no further Annual Dividend shall be payable to the policy as of the date of first Diagnosis of the Major Illness; and the premium payable for the Plan shall be reduced to zero on its next due date. Other supplementary riders (if any) will be kept in force and premium is payable when due, except the following situations: (i) If "Waiver of Premium Rider" (if any) or "Payor's Death or Disability Rider" (if any) is the only remaining supplementary rider attached to the Plan, the rider together with the Plan shall be terminated; (ii) The premium payable for BestCare CI Multiple Claims Rider (if applicable) will be waived under its own benefit. Please refer to the policy documents and provisions issued by BOC Life for other situations leading to termination of the Plan.

4. In the event that the Insured passes away or is diagnosed by a Physician to be suffering from one of the covered Major Illnesses at the age before 180 days, the benefit amount payable in respect of the Death Benefit or Major Illness Benefit (as the case may be) shall be paid as set out in the following table less any indebtedness (if any) and any outstanding premiums (if any):

Age at Diagnosis / Death	Benefit Amount
Below 180 days	20% of the Sum Insured at the time of claim or total premiums paid (whichever is higher)
180 days or above	100% of the Sum Insured at the time of claim

5. The policy will be terminated if the Policy Owner cannot pay the premium payable before the end of the grace period during the premium payment period. Nevertheless, it is subject to the automatic premium loan (BOC Life will advance the premium due from the non-forfeiture value as an automatic premium loan) and non-forfeiture provisions. For details of the provisions, please refer to the policy documents and provisions issued by BOC Life. If the policy is terminated or surrendered, the policy value received by the Policy Owner may be less than the total premiums paid.
6. The Death Benefit of the Plan is equivalent to the Sum Insured at the time of claim plus accumulated Annual Dividend (non-guaranteed) (if any) and interest accrued thereon (if any), Terminal Dividend (non-guaranteed) (if any), less all indebtedness and any outstanding premiums payable (if any). The Plan will be terminated upon the payment of the Death Benefit.
7. Second Medical Opinion Services and 24-Hour Worldwide Emergency Assistance Services are provided by Inter Partner Assistance Hong Kong Limited in accordance with the Conditions for Services pursuant to "Second Medical Opinion Services Endorsement" and "Life Insurance Supplementary Emergency Assistance Services and Benefits" respectively. These services are not guaranteed for renewal and BOC Life reserves the right to withhold or amend the said services at its sole discretion. The Insured can use Second Medical Opinion Services in respect of Major Illness once under the Plan during the coverage period, no matter whether or not a supplementary rider (including BestCare CI Multiple Claims Rider) is attached thereto.
8. The Plan is a participating policy. Nevertheless, Annual Dividend (if any) and its annual interest rate for dividend accumulation and Terminal Dividend (if any) are not guaranteed and may be changed from time to time. Past performance of the Annual Dividend is not indicative of future performance. The actual amount received may be higher or lower than the estimated amount. BOC Life reserves the right to change them from time to time. If Policy Owner chooses to withdraw Annual Dividend (if any) and / or interest accumulated (if any), the Annual Dividend (if any) and / or interest (if any) withdrawn will no longer be accumulated as a part of the Total Cash Value, Total Death Benefit and Total Major Illness Benefit. The Maturity Benefit, surrender value, Major Illness Benefit and Death Benefit of the policy will be reduced accordingly. Annual Dividend accruing on the 1<sup>st</sup> Policy Anniversary (if any) shall be credited after the 2<sup>nd</sup> Policy Year's premium has been paid in full. Terminal Dividend (if any) may be payable in any of the following situations which happen on or after the 10<sup>th</sup> Policy Anniversary: upon the death of the Insured or surrender of the policy or upon BOC Life's payment of the Major Illness Benefit or upon BOC Life's payment of Maturity Benefit (if any). Terminal Dividend is not applicable to payment of Major Illness Benefit under BestCare CI Multiple Claims Rider (if any). For details, please refer to the illustration summaries of the proposal and contact your Financial Consultants.
9. After the payment of the Minor Illness Benefit, the Sum Insured of the Plan will be reduced immediately by the amount of Minor Illness Benefit being paid. Death Benefit, Major Illness Benefit, Guaranteed Cash Value and premium payable for the Plan thereafter will be adjusted according to the decrease in the Sum Insured.
10. After the payment of the Juvenile Illness Benefit, the Sum Insured of the Plan will be reduced immediately by the amount of Juvenile Illness Benefit being paid. Death Benefit, Major Illness Benefit, Guaranteed Cash Value and premium payable for the Plan thereafter will be adjusted according to the decrease in the Sum Insured.

11. Supplementary riders are subject to issue age. Such premiums may be changed from time to time. For details, please contact your Financial Consultants.
12. The aggregate number of Major Illness Benefit paid under the Plan and BestCare CI Multiple Claims Rider (if any) for Cancer shall be up to a maximum of three times. Any eligible Cancer claims for Major Illness Benefit under BestCare CI Multiple Claims Rider shall be subject to satisfaction of all the conditions of Remark No.2(b) - (f). For details and definitions of Cancer and Cancer group, please refer to the policy documents and provisions issued by BOC Life.
13. Premium Deposit Account is available to the policy with premium payment period of 10 years and premium payable made in annual mode. If the insured (1) passes away or (2) is diagnosed to suffer from major illness, the Premium Deposit Account balance (if any) together with the (1) Death Benefit or (2) Major Illness Benefit (as the case may be) will be payable to the (1) beneficiary or (2) Policy Owner (as the case may be).

#### **Incontestability**

This incontestability provision is only applicable to the Death Benefit under the policy except for non-payment of premiums or for fraud:

- (i) The validity of the policy shall not be contestable by BOC Life after it has been in force during the lifetime of the Insured for two (2) years from the Policy Issue Date or date of any reinstatement, whichever is later;
- (ii) The validity of any increase in Sum Insured shall not be contestable after it has been in force during the lifetime of the Insured for two (2) years from the effective date of such increase.

This provision shall not apply to any riders granting disability, accidental or any benefits attached to the policy.

#### **Misstatement of age and / or sex**

The policy is issued in accordance with the age and sex shown in the Policy Specifications. Subject to BOC Life's rights in the case of fraud, if the Insured's age has been understated or sex has been misstated, the amount payable and every benefit accruing under the policy shall be such as the premiums paid would have purchased on the basis of the correct age and sex. If the Insured's age has been overstated or sex has been misstated and as a result of which excess premium has been paid, any excess premium paid shall be refunded. If at the Insured's correct age or sex, the policy:

- (i) would not have been issued; or
  - (ii) would have terminated at an earlier date,
- the only amount payable by BOC Life for the period that coverage would not have been in force will be the premiums paid for that period.

#### **Medically necessary**

It 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.

#### **Notice and proof of claims**

A claim must be made whilst the policy is in force and within ninety (90) days of the Insured becoming aware that he is suffering from a Minor Illness, Juvenile Illness or Major Illness. If the claim is not made within that period, BOC Life will not be liable to pay the Minor Illness Benefit, Juvenile Illness Benefit or Major Illness Benefit (as the case may be) unless it is shown that it was not reasonably possible to make such a claim, and that the claim was made as soon as was reasonably possible. Written proof of loss, such as the necessary information, documents, medical evidence and reports signed by a Physician approved by BOC Life, which it requires the Policy Owner to provide at his expense, must be received by BOC Life within six (6) months after it receives the written notice of claim. BOC Life reserves the right to require the Insured to undergo an examination or other reasonable and appropriate tests to confirm the occurrence of the Minor Illness, Juvenile Illness or Major Illness (as the case may be).

#### **Fraud, misrepresentation or material non-disclosure**

Policy Owner should declare to the best of the knowledge and belief that all the statements and answers are full, complete and true. In case of any fraud, misrepresentation or non-disclosure of any material fact in the Application (if any) or declaration on which the policy is based or in relation to any other matter affecting the policy or BOC Life's risk or in connection with the making of any claim under the policy, BOC Life shall have the sole and absolute discretion to render the policy null and void and all claims hereunder shall be forfeited. Unless there is fraud, any premiums paid by the Policy Owner shall be refundable to him in such circumstances.

#### **Cooling-off period**

Policy Owner has the right to cancel the policy and obtain a refund of any premium(s) and the levy and / or charges (if any) paid, which are collected by BOC Life on behalf of the government or the regulatory authority (including but not limited to the Insurance Authority) according to the relevant requirements, less any difference caused by exchange rate fluctuation, where applicable, by giving written notice. Such notice must be signed by the Policy Owner and received directly by BOC Life's Principal Office at 13/F, 1111 King's Road, Taikoo Shing, Hong Kong within 21 calendar days after the delivery of the policy or issue of a Notice to the Policy Owner or the representative of the Policy Owner, whichever is the earlier. The Policy Owner understands that BOC Life will notify the Policy Owner of the Cooling-off Period via a Notice and / or text message. If the last day of the Cooling-off Period as indicated in the Notice and / or the text message is not a working day, it will fall on the next working day. No refund can be made if a claim has been admitted.

#### **Cancellation of policy**

After the cooling-off period, while the policy is in force and provided that the policy has accrued Guaranteed Cash Value, the Policy Owner may request surrender of the policy to BOC Life for its surrender value. BOC Life reserves the right to defer payment of the surrender value for a period not exceeding six (6) months from the date of surrender. The Policy Owner's request for surrender must be submitted in writing on BOC Life's prescribed form to its Hong Kong office. Upon surrender and payment of such surrender value, the policy shall terminate and BOC Life shall have no further liability under the policy.

(Only applicable to BestCare CI Multiple Claims Rider)

The Policy Owner may terminate BestCare CI Multiple Claims Rider before the next premium due date by notice in writing to BOC Life provided that such notice is duly received by BOC Life before the next premium due date in order to terminate BestCare CI Multiple Claims Rider.

#### **Levy collection arrangement:**

Insurance companies collect levies from policy owners on behalf of the Insurance Authority according to relevant requirement. For your convenience, levy will be collected together with the premium via the same manner (including automatic premium loan (if applicable)) whenever BOC Life collects premium from you.

#### **Important Notes:**

- The Plan and the supplementary rider(s) (if any) are underwritten 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").
- BOC Life reserves the right to decide at its sole discretion to accept or decline any application for 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.
- For details of the definitions of the Major Illnesses, Minor Illnesses and Juvenile Illnesses, please refer to the policy documents and provisions issued by BOC Life.
- 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.
- BOC Life reserves the right to amend, suspend or terminate the Plan at any time and to amend the relevant terms and conditions. In case of dispute(s), the decision of BOC Life shall be final.

Should there be any discrepancy between the Chinese and English versions of this promotion material, the English version shall prevail.

#### **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 detailed terms, conditions, exclusions, policy costs and fees) of the Plan and the supplementary rider(s) (if any). For enquiry, please contact your Financial Consultants.

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