

Insurer:



Life Insurance  
BOC Group Life Assurance Company Limited  
Forever Wellbeing Whole Life Plan  
SmartGuard Critical Illness Plan

# PHEIC Infectious Disease Extra Benefit

Tracking the latest definitions of diseases



## Coverage for Side Effects of COVID-19 Vaccine

Nowadays, diseases are under rapid variation with unpredictable potency, threatening the global population!

In response to such protection gap, BOC Group Life Assurance Company Limited ("BOC Life") specially offers **PHEIC Infectious Disease Extra Benefit**<sup>1</sup> ("the Extra Benefit"). By tracking the latest definitions of diseases, you are assured that the relevant diseases will be covered once they are declared by the World Health Organization as Public Health Emergency of International Concern<sup>2</sup>, providing you with protection covering Novel Coronavirus Disease (COVID-19)<sup>3</sup> and the outbreak of other potential serious infectious diseases!

From 1 July 2021 till 31 December 2021, customers who have successfully applied for any of the designated critical illness insurance plans ("Applicable Plans") will be entitled to the Extra Benefit<sup>1</sup> for free on top of the original coverage of such Applicable Plan. The Extra Benefit<sup>1</sup> will be effective immediately with waiting period waived<sup>4</sup>.

### PHEIC Infectious Disease Extra Benefit<sup>1,5</sup>

<b>Applicable Plans</b>	<ul style="list-style-type: none"><li>• Forever Wellbeing Whole Life Plan</li><li>• SmartGuard Critical Illness Plan</li></ul>
<b>Eligible Insured</b>	The Insured of the Applicable Plans of which the policy is issued between 1 June 2021 and 31 December 2021 (both days inclusive)
<b>Designated Coverage Period</b>	1 July 2021 to 31 December 2021 (both days inclusive)

## Benefit Coverage (per life per Insured)<sup>6</sup>

### Benefit 1: Diagnosis Benefit

Within the Designated Coverage Period while the policy of the Applicable Plan is effective, if the Insured is diagnosed by a registered doctor as suffering from a disease, that is declared by the World Health Organization as a Public Health Emergency of International Concern<sup>2</sup> at that time or within 1 year after the diagnosis (“the Covered Disease”), a lump sum payment of HKD10,000 will be payable.

### Benefit 2: Intensive Care Unit Confinement Benefit<sup>7,8</sup>

Within the Designated Coverage Period while the policy of the Applicable Plan is effective, if the Insured is diagnosed by a registered doctor as suffering from the Covered Disease and is admitted to the Intensive Care Unit<sup>7</sup> of a Hospital<sup>9</sup> due to the Covered Disease, regardless of the length of stay, Intensive Care Unit Confinement Benefit being an additional 10% of the total premiums of the policy<sup>9</sup> (applicable to Forever Wellbeing Whole Life Plan), or an additional 10% of the Initial Sum Insured (applicable to SmartGuard Critical Illness Plan) will be payable, subject to a maximum of HKD100,000.

### Benefit 3: Novel Coronavirus Disease (COVID-19)<sup>3</sup> Vaccine Side Effect Cover

Within the Designated Coverage Period while the policy of the Applicable Plan is effective, if the Insured receives a Novel Coronavirus Disease (COVID-19)<sup>3</sup> vaccine authorized by the Hong Kong SAR Government and is admitted to a Hospital<sup>9</sup> due to an Adverse Event Following Immunization (“AEFI”)<sup>10</sup> within fourteen (14) days after receiving such vaccine, Novel Coronavirus Disease (COVID-19)<sup>3</sup> Vaccine Side Effect Cover of HKD1,000 hospital cash for each day of Hospital Confinement<sup>11</sup> will be payable, subject to a maximum of fifteen (15) days.

## Waiting Period

Waiting period of the Extra Benefit is waived<sup>4</sup>

## 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 herein 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. PHEIC Infectious Disease Extra Benefit (“the Extra Benefit”) is underwritten and provided by BOC Life with no extra premium, subject to successful approval and issuance of a policy of the Applicable Plans within the Designated Coverage Period.
2. The World Health Organization considers some pandemics to be so serious, unusual or unexpected that they constitute an international public health risk that will potentially require an immediate coordinated international response, labelled a Public Health Emergency of International Concern (“PHEIC”). Ebola, poliovirus, H1N1 swine flu and COVID-19 are all examples. For details, please visit <https://www.who.int/ihr/procedures/pheic/en/>. For the avoidance of doubt, once the relevant disease is no longer regarded as a PHEIC by the World Health Organization, we will cease to provide any benefit for the relevant disease from then on.
3. “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.
4. Waiver of waiting period is only applicable to the Extra Benefit.
5. The entire contents of the “PHEIC Infectious Disease Extra Benefit” table above shall form part of these Terms and Conditions as if they are repeated here in full.

6. Each Insured can only claim each benefit under the Extra Benefit once per life and subject to the per life limit of each benefit under the Extra Benefit, even if the Insured is insured by more than one policy of the Applicable Plans and/or SmartViva Flexi VHIS and/or ProtectU Insurance Plan and/or iProtect 10 Years Insurance Plan and/or BestCare-Pro Critical Illness Plan issued by BOC Life.
  7. "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.
  8. "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) registered doctor in residence.

"Hospital" does not include a rest or convalescent home, or similar establishment or a place for alcoholics or drug addicts.
  9. For the definition of "the total premiums of the policy", please refer to the product brochure of Forever Wellbeing Whole Life Plan.
  10. According to the World Health Organization, "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: World Health Organization website (accessed in Feb 2021) <https://vaccine-safety-training.org/classification-of-aefis.html>
  11. "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.
  12. The policy of the Applicable Plan must remain effective during the Designated Coverage Period. If the policy is terminated for whatever reason, the Extra Benefit will be terminated simultaneously.
  13. Major exclusions:
 

No benefits will be payable under the Extra Benefit 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 (being diagnosed as suffering from the Covered Disease or circumstances applicable to Benefit 3 having arisen before the effective date of the policy or before the start of the Designated Coverage Period, whichever is later); or
    - ii. terrorist attack using biochemical weapons of any kind.
  14. The Extra Benefit 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 the Covered Disease or circumstances applicable to Benefit 3 have not arisen; or
    - ii. when the policy of the Applicable Plan lapses, is cancelled or surrendered; or
    - iii. when the Insured passes away.

[Only applicable to Benefit 1 and Benefit 2] Within the Designated Coverage Period while the policy of the Applicable Plan is effective, if the Insured is diagnosed by a registered doctor as suffering from a disease, that is declared by the World Health Organization as a Public Health Emergency of International Concern within 1 year after the diagnosis, even the Extra Benefit is terminated, the diagnosis will still be eligible for claim payment under the Extra Benefit.
  15. BOC Life reserves the right to amend, suspend or terminate the Extra Benefit and to amend the relevant terms and conditions at any time at its sole discretion without prior notice.
  16. In case of any dispute, the decision of BOC Life shall be final.
  17. Upon the approval of the Applicable Plan, these terms and conditions of the Extra Benefit will become an endorsement of the relevant policy and will form part of the policy provisions of the Applicable Plan.
  18. The content of this promotion material is only related to the Extra Benefit. For details of the Applicable Plans, please refer to the relevant product brochures, benefit illustrations and provisions.
  19. Should there be any discrepancy between the Chinese and English versions of this promotion material, the English version shall prevail.
- 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:**
- 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 Benefit, the Applicable Plans 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 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 Benefit, the Applicable Plans 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 Benefit, the Applicable Plans 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 Benefit, the Applicable Plans 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 Forever Wellbeing Whole Life Plan as a standalone life insurance plan with critical illness coverage, instead of bundling with other type(s) of insurance product.**

**You have an option to purchase SmartGuard Critical Illness 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(ies) 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 brochures, benefit illustrations and policy documents and provisions issued by BOC Life for details (including but not limited to 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 agency.

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