



# ProtectU Insurance Plan

Protect Your Love



中銀人壽  
BOC LIFE

您的終身伙伴  
YOUR LIFE PARTNER



BOC Group Life Assurance Company Limited (“BOC Life”) understands that each individual customer may have different protection needs at different stages of life. Therefore, we offer you - **ProtectU Insurance Plan** (“the Plan”). In the unfortunate event that death or critical illness strikes, the Plan provides you and your beloved ones with financial support to ease the burden brought about by death and critical illness.



### Combination of protection plans at your choice

Based on your personal protection need, you can choose life protection solely or include additional critical illness coverage for a more comprehensive protection. Details of the coverage are as follows:

#### Life protection

In the unfortunate event that the Insured passes away while the policy is in force, the Plan will provide Death Benefit which is a lump sum payment of 100% of Sum Insured at claim less Indebtedness (if any) and outstanding premiums (if any). It is payable once only and policy will be terminated upon the payment of this benefit.

#### Critical illness protection<sup>^</sup>

Critical Illness protection in this Plan includes both Major Illness Benefit and Minor Illness Benefit.

- (i) Major Illness Benefit - covers Major Illnesses including Cancer, Stroke and Heart Attack. If the Insured is Diagnosed by a Physician to be suffering from any of the covered Major Illnesses during the coverage period, the Plan will provide a lump sum payment of 100% of Sum Insured at claim less Indebtedness (if any) and outstanding premiums (if any). It is payable once only and the policy will be terminated upon payment of this benefit.
- (ii) Minor Illness Benefit<sup>1,2</sup> - covers Minor Illnesses including Carcinoma-in-situ, Early Stage Cancer and Minor Interventions for Coronary Artery Disease. If the Insured is Diagnosed by a Physician to be suffering from any of the covered Minor Illnesses during the coverage period, the Plan will provide a lump sum payment of 20% of Initial Sum Insured less Indebtedness (if any) and outstanding premiums (if any). It is payable once only and Minor Illness Benefit will be terminated upon payment.

<sup>^</sup> For details of the definitions of the Major Illnesses and Minor Illnesses, please refer to the policy documents and provisions issued by BOC Life.





### Guaranteed premium unchanged for 10 years<sup>3</sup>

The premium is guaranteed unchanged for 10 years<sup>3</sup>. This allows you a better financial planning. Also there is guaranteed renewal until age 80<sup>3</sup> of the Insured, providing you with continuous protection.



### Basic eligibility requirements<sup>4</sup>



Benefit option	Life Protection + Critical Illness (Cancer + Stroke + Heart Attack)	Life Protection only
Issue age	Age 18 to 60	Age 18 to 60
Benefit term	To age 80 of the Insured (The premium is guaranteed unchanged for every 10 years)	To age 80 of the Insured (The premium is guaranteed unchanged for every 10 years)
Premium payment period		
Waiting period	90 days (Applicable to Major Illness Benefit and Minor Illness Benefit)	Not applicable
Policy currency	HKD	
Premium payment mode	Monthly / Annual	
Minimum Sum Insured	HK\$250,000	
Maximum Sum Insured	Subject to financial / medical underwriting	
Sum Insured upper limits for simplified underwriting <sup>5,6</sup>	HK\$2,000,000 (Age 18 - 50)	HK\$2,000,000 (Age 18 - 50)
	HK\$1,000,000 (Age 51 - 60)	HK\$1,500,000 (Age 51 - 60)
The aggregate Sum Insured amount of each Insured under all policies of this Plan, AlongPro Critical Illness Plan and iProtect 10 Years Insurance Plan shall not exceed HK\$2,500,000 for simplified underwriting <sup>5,6</sup>		

## Covered illnesses of critical illness benefit at a glance:

Major illnesses	<ol style="list-style-type: none"> <li>1. Cancer</li> <li>2. Heart Attack</li> <li>3. Stroke</li> </ol>
Minor illnesses	<ol style="list-style-type: none"> <li>1. Minor Interventions for Coronary Artery Disease</li> <li>2. Carcinoma-in-situ (Breast, Cervix Uteri, Colon or rectum, Fallopian Tube, Liver, Lung, Nasopharynx, Pancreas, Penis, Stomach or oesophagus, Testes, Urinary Tract, Uterus, Vagina)</li> <li>3. Early Stage Cancer (Ovary, Prostate, Thyroid)</li> </ol>



### Sample premium table



Non-smoker



Hong Kong resident



Sum Insured: HK\$500,000



Premium payment mode: Annual

### Annual premium amount (HKD)

Issue Age	Life Protection + Critical Illness (Cancer + Stroke + Heart Attack)	Life Protection only	Issue Age	Life Protection + Critical Illness (Cancer + Stroke + Heart Attack)	Life Protection only
18	823	293	40	2,694	534
19	823	293	41	2,838	585
20	823	293	42	2,983	639
21	823	293	43	3,128	699
22	823	293	44	3,273	762
23	823	293	45	3,418	832
24	823	293	46	3,600	913
25	823	293	47	3,783	1,004
26	919	296	48	3,966	1,102
27	1,015	301	49	4,149	1,209
28	1,111	308	50	4,332	1,326
29	1,206	317	51	4,532	1,474
30	1,302	328	52	4,733	1,643
31	1,439	338	53	4,934	1,833
32	1,577	350	54	5,135	2,049
33	1,714	363	55	5,336	2,302
34	1,851	379	56	5,685	2,484
35	1,988	397	57	6,034	2,693
36	2,129	421	58	6,382	2,934
37	2,270	447	59	6,731	3,224
38	2,411	473	60	7,079	3,561
39	2,553	503			

Female applicant

Note: The figures in the above sample premium table are rounded up to the nearest whole number.



## Annual premium amount (HKD)

Issue Age	Life Protection + Critical Illness (Cancer + Stroke + Heart Attack)	Life Protection only	Issue Age	Life Protection + Critical Illness (Cancer + Stroke + Heart Attack)	Life Protection only
18	602	324	40	1,699	843
19	602	324	41	1,921	948
20	602	324	42	2,143	1,054
21	602	324	43	2,366	1,159
22	602	324	44	2,588	1,264
23	602	324	45	2,810	1,369
24	602	324	46	3,147	1,436
25	602	324	47	3,484	1,503
26	642	333	48	3,822	1,570
27	681	342	49	4,159	1,638
28	720	352	50	4,496	1,705
29	759	361	51	5,052	1,973
30	799	371	52	5,608	2,241
31	870	395	53	6,163	2,509
32	941	418	54	6,719	2,777
33	1,013	442	55	7,275	3,046
34	1,084	466	56	8,091	3,424
35	1,155	490	57	8,908	3,803
36	1,264	561	58	9,725	4,182
37	1,373	631	59	10,542	4,560
38	1,482	702	60	11,359	4,939
39	1,590	773			

Note: The figures in the above sample premium table are rounded up to the nearest whole number.

## Act Now!

Please contact your Financial Consultants for details of the Plan.



**Enquiry Hotline:**  
(852) 2860 0688



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



**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.**

**Other Key Risks:**

- Key Exclusions (applicable to critical illness protection only):
  - (a) No Major Illness Benefit or Minor Illness Benefit will be payable under the policy for any Major Illness or Minor 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 sterilization;
    - (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. Under the policy, 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, ionizing 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 Minor Illness Benefit or Major Illness Benefit will be payable under the policy for any Minor Illness or Major Illness, the symptoms or conditions of which or the Diagnosis of which first appeared or occurred within ninety (90) 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 shall not apply to any Minor Illness or Major Illness caused by an Accident.
- The premium payable at the time of renewal is calculated based on the following factors (if applicable), including but not limited to the Sum Insured, gender, issue age, attained 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 the time of renewal. 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 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 reaches the Maturity Date; or
  - (iv) Premium due on the policy remains unpaid after the end of the Grace Period, the policy will be terminated on the date on which the Premium is first due and unpaid; or
  - (v) BOC Life's payment of Major Illness Benefit is paid (if applicable).
- The actual rate of inflation may be higher than expected, therefore the amount you receive may be less in real terms.

**Remarks:**

1. In any case, total benefit for all claims in aggregate for either Carcinoma-in-situ or Minor Interventions for Coronary Artery Disease is HK\$360,000 (per illness category per Insured). For Early Stage Cancer, the total benefit for all claims in aggregate is HK\$240,000 (per illness category per Insured) (which is subject to the deduction of all Minor Illness Benefit paid or payable under any policies issued by BOC Life on the life of the Insured).
2. After the Minor Illness Benefit is paid, the Sum Insured of the policy shall be reduced immediately by the amount of the Minor Illness Benefit. The premium payable will be reduced accordingly on the next premium due date.
3. The Maturity Date of the policy is the Policy Anniversary on or immediately following the Insured's eightieth (80<sup>th</sup>) birthday. Subject to all terms and conditions of the policy, the policy is automatically renewed on each Policy Anniversary for a further term of one (1) year upon payment of the premium in accordance with the clause of Premium Adjustment. If the Insured is aged seventy-nine (79) at the time of renewal, it will be renewed up to the Maturity Date only. Subject to the premium reduction after payment of the Minor Illness Benefit by BOC Life (if applicable), the premium of the policy is guaranteed to remain unchanged for the first ten (10) years from the Policy Date. The premium will be adjusted every ten (10) Policy Years commencing from the tenth (10<sup>th</sup>) Policy Anniversary and will remain unchanged for such period of ten (10) years until the next premium adjustment date, or a shorter period where the policy is terminated within such ten (10) years' period. The adjusted premium will be determined in accordance with the age and risk class of the Insured and the premium rate then in effect on the date of adjustment, whereas BOC Life reserves the right to change the premium rate at its absolute discretion.
4. The Plan is only available to the holders of Hong Kong Identity Card, People's Republic of China Resident Identity Card / Passport or Macao Resident Identity Card, subject to the relevant requirements on nationality and residency of the applicants and the Insured as determined by BOC Life from time to time.

5. Simplified underwriting is subject to the relevant requirements in accordance with the prevailing underwriting rules and guidelines of BOC Life, as well as the Sum Insured upper limits for simplified underwriting stipulated in the table above. Customers not fulfilling the relevant simplified underwriting requirements must undergo full underwriting when applying for a new policy.
6. If the application for a new policy of this Plan is made under simplified underwriting, the Sum Insured of other existing policies of the same Insured under this Plan, AlongPro Critical Illness Plan and iProtect 10 Years Insurance Plan will be counted in the above upper limits for simplified underwriting, even though such existing policies might have been issued after full underwriting.

#### **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 or Major Illness. If the claim is not made within that period, BOC Life will not be liable to pay the Minor 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 test BOC Life within six (6) months after it receives the written notice of claim to confirm the occurrence of the Minor Illness or Major Illness (as the case may be).

#### **Incontestability:**

This incontestability provision is only applicable to the Death Benefit under the policy. The validity of the policy shall not be contestable after the policy has been in force for two (2) years from the Policy Issue Date or date of any reinstatement, whichever is later, and during the lifetime of the Insured, except for non-payment of premiums or fraud. For the avoidance of doubt, this incontestability provision shall not limit BOC Life's rights to render the entire policy null and void at any time before the death of the Insured in accordance with the clause of Fraud, misrepresentation or material non-disclosure or as otherwise permitted by laws in case of any fraud, misrepresentation or non-disclosure of any material fact.

#### **Mis-statement of age and/or sex:**

The policy is issued in accordance with the Insured's age, sex or other facts relating to the Insured as shown in the policy Specifications. Subject to BOC Life's rights in the case of fraud, if the Insured's age, sex and/or other relevant facts has/have 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 Insured's correct age, sex and facts relating to the Insured. 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 the Insured's correct age, sex and/or other correct facts relating to the Insured had been known to BOC Life, and the Insured would not have been eligible for the policy, BOC Life may in its absolute discretion, terminate the policy and its liability will be limited to a refund of the premiums paid (without interest).

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

Policy Owner should declare to the best of the knowledge and belief that all the statement 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.

#### **Cancellation rights and refund of premium(s) and levy within cooling-off period: :**

Policy Owner has the right to cancel the policy / application form and obtain a refund of any premium(s) and the levy paid, which are collected by BOC Life on behalf of the Insurance Authority according to the relevant requirements, less any difference caused by exchange rate fluctuation, where applicable, by giving a written notice to BOC Life. Policy Owner understands that to exercise this right, the notice of cancellation 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 the Cooling-off Period. Policy Owner understands that the Cooling-off Period is the period of **21 calendar days** immediately following either the day of the delivery of the policy or the Cooling-off Notice to the Policy Owner or the representative nominated by the Policy Owner (whichever is the earlier). Policy Owner understands that BOC Life will indicate the last day of the Cooling-off period in the Cooling-off Notice and text message issued to the Policy Owner (if applicable), if the last day of the Cooling-off Period as indicated in the Cooling-off Notice and the text message (if applicable) is not a working day, the period shall include the next working day. Policy Owner understands that the Cooling-off Notice is a notice that will be sent to the Policy Owner or the nominated representative of the Policy Owner by BOC Life to notify the Policy Owner of the Cooling-off Period around the time the policy is delivered. In addition, the Policy Owner understands that no refund of premium(s) and the levy can be made if a claim payment under the policy has been made to the Policy Owner prior to the request for the cancellation.

#### **Cancellation of policy:**

After the cooling-off period, the Policy Owner can request cancellation of the policy to BOC Life by giving thirty (30) days prior and on or before the Maturity Date provided that no Death Benefit or Major Illness Benefit (if any) has been paid or become payable under the policy by giving BOC Life a written notice with the original policy contact. The cancellation right shall also apply after the terms and benefits have been renewed upon expiry of its first (or subsequent) Policy Year. The surrender shall take effect on the date specified in such notice or, if no date is specified by the notice, a date determined by BOC Life. Upon surrender, the policy shall be terminated and BOC Life shall have no further liability under the policy.

#### **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 is a life / critical illness insurance plan that is 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 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 and Minor Illnesses, please refer to the policy documents and provisions issued by BOC Life.
- The Plan is 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 plan base on your personal need to choose life protection solely or include additional critical illness coverage 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 your Financial Consultants.

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