

Lifelong Promise • Lifelong Partner



## EasyCorp Group Medical Insurance

We provide comprehensive and flexible group medical protection for your employees, so that they can support the development of the company with peace of mind.

## Excellent Services by China Life (Overseas)

China Life (Overseas) is committed to provide high quality group insurance services, so that you and your employees work with peace of mind for the company.

1



### Issue Policy in One Day the Soonest

The policy may immediate effective in **one working day**\*, upon request by the company, after the application submission with all required documents, so that your employees can make claims soon.

2



### Issue Outpatient Benefit in One Day the Soonest

Insured employees follow only 3 steps for the soonest issue of outpatients benefit in **one working day**:

#### Step 1



Scan the QR code on the left for using the online claims service\*\*

#### Step 2



Upload a copy of the receipt issued by the doctor

#### Step 3



Input claims required information

Insured employees can view their policy information online quickly and easily, including claims progress and records, benefits table and network outpatient services. In addition, after completion of online claims, claims settlement by bank autopay can be convenient and quick **within 3 working days**.

3



### Comprehensive Outpatient Network

China Life (Overseas) medical card has a network of **2,800** general practitioners, specialists, physiotherapists, chiropractors, Chinese medicine practitioners, bonesetters and acupuncturists, located in Hong Kong, Kowloon and New Territories for cashless arrangement for medical services.

4



### Tailored Email or SMS Alert Service

**SMS or email alert services** will be effective once the Insured employees register their email address or phone number with us. Insured employees will receive email or SMS alerts for once we receive the applications and complete issue of benefit.

5



### Comprehensive Online Group Insurance Service

The employers can log in to our **online platform, mobile app, and WeChat mini program** for quick change of personnel and easily manage their accounts. The Insured employees can access our self-served platform for account enquiry, list of outpatient network, and status of benefit issued.

WeChat mini program



Chinalife

\* must pass "the Anti-Money Laundering and Counter Terrorist Financing" investigation

\*\* No official receipt from doctor is required for online submission of the applications of outpatient benefit less than HK\$ 2,000



## "EasyCorp" Group Medical Insurance

China Life (Overseas) understands the needs of your business. We are glad to present "EasyCorp" Group Medical Insurance ("EasyCorp"), which especially for start-ups and small and medium-sized enterprises. "EasyCorp" offers 3 plans for companies in different sizes and budgets. Each of plans includes hospitalization, supplementary major medical benefit, outpatient, life and accidental death benefits. Application and renewal procedure is simple and easy. "EasyCorp" is a one-stop group medical solution that provides your working team with a peace of mind.

### 4 Comprehensive Protections

**Hospitalization Benefits**



**Supplementary Major Medical Benefits**



**Outpatient Benefit**



**Life, Accidental Death and Dismemberment Benefit**

### 4 Product Features



Tailored group medical insurance for companies with 3 to 50 Insured employees



Extension of benefit to spouse and dependent(s)



24 hours worldwide protection



Simple and easy renewal procedure

### 2 Exclusive Services



Exception of reference letter to specialist outpatient



Life and accident protections are included

## Enrollment Terms

<b>Eligibility for company enrollment</b>	• Minimum 3 full-time employees working in company registered in Hong Kong	
<b>Eligibility for insured employees</b>	<ul style="list-style-type: none"> <li>• Must be Hong Kong or Macau identification card holders or with valid Hong Kong or Macau work permit</li> <li>• Same eligibilities apply to the spouses and unmarried children of the Insured employees</li> </ul>	
	Employee / Spouse	Unmarried Children
<b>First issue age</b>	Age 16 to 64	15 days to age 23, but it must be full-time students for age 19 to 23 unmarried children (dependent upon the Insured employee for support)
<b>Maximum age limit for the renewal</b>	Age 70	Up to age 25 for full-time students of unmarried children
<b>Outpatients benefit settlement</b>	• 100% settlement for network doctors or 80% of redemption for other outpatients doctors for your choices	
<b>Medical underwriting</b>	<b>3 to 10 full-time employees</b> Must complete and submit "Health Declaration Form" for underwriting	<b>More than 10 full-time employees</b> Complete and submit application
<b>Selection of doctors</b>	<ul style="list-style-type: none"> <li>• Selection of any doctors and hospitals</li> <li>• Enjoy cashless and free-of-payment service when using China Life (Overseas) medical card with 2,800 network doctors for selection</li> </ul>	
<b>Refer to specialists</b>	• Exception of reference letter to specialist outpatient	
<b>Additional benefits</b>	<ul style="list-style-type: none"> <li>• Maximum HKD300,000 life insurance protection</li> <li>• Maximum HKD300,000 Accidental Death and Dismemberment Benefit</li> <li>• Emergency Assistance Service<sup>#</sup></li> </ul>	

<sup>#</sup> In the event that the Insured is diagnosed with an illness or is injured in an accident outside Hong Kong, he or she will enjoy comprehensive coverage under the free Emergency Assistance Service. Emergency Assistance Service is provided by Inter Partner Assistance Hong Kong Limited. The provision of services is subject to the terms and conditions of the Inter Partner Assistance Hong Kong Limited. China Life (Overseas) reserves the right to amend the terms and conditions thereof from time to time without prior notice.

## Benefit Table<sup>1</sup>

1. Hospitalization Benefits		Maximum Limit per Insured Employee (HKD)		
		Plan 1	Plan 2	Plan 3
Ward Class		General Ward	General Ward	Semi-Private Room
1.1	<b>Room &amp; Board</b>			
	Max. limit per day	500	900	1,500
	Max. days per Disability	45	90	90
1.2	<b>Doctor's Visit Fee<sup>2</sup></b>			
	Max. limit per day	500	900	1,500
	Max. days per Disability	45	90	90
1.3	<b>Miscellaneous Hospital Services</b>			
	Max. reimbursement limit per Disability	6,000	11,000	20,000
1.4	<b>Surgeon's Fee<sup>3</sup> (Max. benefit limit)</b>			
	Complex procedures	30,000	50,000	70,000
	Major procedures	15,000	25,000	35,000
	Intermediate procedures	7,500	12,500	17,500
	Minor procedures	3,750	6,250	8,750
1.5	<b>Operating Theatre Charge (Max. benefit limit)</b>			
	Complex procedures	9,000	15,000	21,000
	Major procedures	4,500	7,500	10,500
	Intermediate procedures	2,025	3,375	4,725
	Minor procedures	900	1,500	2,100
1.6	<b>Anaesthetist Fee (Max. benefit limit)</b>			
	Complex procedures	9,000	15,000	21,000
	Major procedures	4,500	7,500	10,500
	Intermediate procedures	2,025	3,375	4,725
	Minor procedures	900	1,500	2,100
1.7	<b>Specialist's Fee</b>			
	Max. benefit limit per Disability	N/A	7,000	10,000
1.8	<b>Day Surgery Cash Allowance</b>			
	Max. benefit limit per Disability	N/A	N/A	1,500
1.9	<b>Intensive Care<sup>4</sup></b>			
	Max. benefit limit per day	N/A	3,150	5,250
	Max. days per Disability	N/A	15	15
1.10	<b>Private Nurse's Fee<sup>5</sup></b>			
	Max. benefit limit per day	N/A	450	750
	Max. days per Disability	N/A	60	60
1.11	<b>Pre-Hospitalization Outpatient<sup>6</sup></b>			
	Max. benefit limit per day		900	1,500
	Max. no. of consultation prior to Hospitalization	N/A	1	1
	Within days prior to Hospitalization		31	31
1.12	<b>Post-Hospitalization Outpatient<sup>7</sup> (per disability)</b>			
	Max. benefit limit per day	N/A	900	1,500
	Max. no. of consultation after discharge	N/A	3	3
	Within days immediately after discharge	N/A	90	90
1.13	<b>Government Hospital Cash Allowance<sup>8</sup> (Only applicable to General Ward of Government Hospitals)</b>			
	Max. benefit limit per day	N/A	450	750
	Max. days per Disability	N/A	90	90



1. Hospitalization Benefits (Cont.)		Maximum Limit per Insured Employee (HKD)		
		Plan 1	Plan 2	Plan 3
Ward Class		General Ward	General Ward	Semi-Private Room
1.14	Second Reimbursement Allowance <sup>9</sup>			
	Max. benefit limit per day	N/A	450	750
	Max. days per Disability	N/A	21	21
1.15	Top-up Overseas Accidental Medical Expenses Benefit <sup>10</sup>			
	Max. limit per Disability	100%	100%	100%
	Max. benefit limit per Disability	200,000	400,000	600,000
2. Supplementary Major Medical Benefit <sup>11</sup>		Plan 1	Plan 2	Plan 3
	Max. benefit limit per Disability	N/A	90,000	150,000
	Deductible	N/A	0	0
	Reimbursement ratio	N/A	80%	80%
3. Life Protection, Accidental Death and Dismemberment Benefit		Plan 1	Plan 2	Plan 3
3.1	Life Protection	100,000	200,000	300,000
3.2	Accidental Death and Dismemberment Benefit	100,000	200,000	300,000
4. Outpatient Benefits		Plan 1	Plan 2	Plan 3
100% reimbursement for using China Life (Overseas) Medical card in network General Practitioners, Specialists, Chinese Medicine Practitioners, Physiotherapy/Chiropractors.		Medical Network	Medical Network	Medical Network/ Selected Doctors
4.1	Registered General Practitioner Fee			
	Benefit amount per visit	Full	Full	Full / 350
	Reimbursement ratio	100%	100%	100% / 80%
	Max. visits per Policy Year	12	20	20
4.2	Specialist's Outpatient Fee			
	Benefit amount per visit	Full	Full	Full / 700
	Reimbursement ratio	100%	100%	100% / 80%
	Max. visits per Policy Year	6	10	10
4.3	Chinese Medicine Practitioner, Bonesetters and Acupuncturist's Fee			
	Benefit amount per visit	Full	Full	Full / 280
	Reimbursement ratio	100%	100%	100% / 80%
	Max. visits per Policy Year	6	10	10
4.4	Outpatient Physiotherapy/Chiropractor <sup>12</sup>			
	Benefit amount per visit	N/A	Full	Full / 500
	Reimbursement ratio	N/A	100%	100% / 80%
	Max. visits per Policy Year	N/A	10	10
Max. visits (items 1 - 4)		20	30	30
4.5	X-Ray & Laboratory Tests Fee <sup>12</sup>			
	Max. Benefit limit per visit	600	1,500	3,000
	Reimbursement ratio	80%	80%	80%
4.6	Prescription Medicine Fee <sup>13</sup>			
	Max. Benefit limit per Policy Year	N/A	N/A	3,000
	Reimbursement ratio	N/A	N/A	80%

4. Outpatient Benefits (Cont.)	Plan 1	Plan 2	Plan 3
<b>4.7 Outpatient Surgery Treatment</b>			
Max. Benefit limit per Policy Year	N/A	N/A	8,750
Reimbursement ratio	N/A	N/A	80%
<b>4.8 Vaccination<sup>14</sup> (Flu only)</b>			
Max. Benefit limit per Policy Year	N/A	N/A	150
Reimbursement ratio	N/A	N/A	100%

#### Note :

- Items listed in the benefit table will be reimbursed based on the actual expenses. The reimbursement will not exceed the maximum limits on the Benefit table.
- Doctor's Visit Fee includes the actual cost of a doctor's patrol during hospitalization, but except for (a) more than one consultation or treatment within any 24-hour period; (b) any surgery or care for pregnancy, childbirth or abortion; (c) Medical services resulting from the surgical procedures for injuries; and (d) any physical therapy, imaging test or any other purely diagnostic use.
- Surgeon's Fee : If more than one operation is required for the same surgery, all relevant surgical reimbursement shall not exceed the maximum level of surgical reimbursement as defined for the same surgery.
- Intensive Care : This reimbursement will replace any general bed and care expenses derived from the treatment.
- Private Nurse's Fee : The actual cost of the insured's private care in the hospital with proof by doctor.
- Pre-Hospitalization Outpatient : The actual cost of medicine consultation by a registered Western doctor at clinic or hospital outpatient within 31 days prior to hospitalization.
- Post-Hospitalization Outpatient : The actual cost of receiving the same disability for outpatient visits within 90 days of discharge from the same disability of hospitalization for reimbursement.
- Government Hospital Cash Allowance : This reimbursement will replace any daily ward and dietary expenses derived from the treatment.
- Secondary Reimbursement Allowance : If reimbursement has been obtained from other insurance companies, we will compensate for the second reimbursement amount by multiplying the daily reimbursement limit specified in the benefit table by the number of hospitalization days, but the number of hospitalization days cannot exceed the benefit table and the maximum number of days of reimbursement for each disability.
- Top-up Overseas Accidental Medical Expenses Benefit : Applicable to overseas (excluding mainland China and Macau) hospitalizations for accidental injuries
- The calculation of Supplementary Major Medical Benefit :  

$$\text{Qualified Expenses} \times \text{Room Level (if applicable)} - \text{Deductible} \times \text{Claim ratio}$$

- Qualified Expenses : The actual expense for each disability covered by the in-patient medical benefit coverage, less any amount of imbursement paid by other insurance companies, exclusions of this plan is not included.
- Adjustment for Room Level Charges :

Qualified Room Level	Actual Room Level	% for room level adjustment
General Ward	Semi-Private or 2-bedded Room	50%
General Ward	Private or 1-bedded Room	25%
Semi-Private or 2-bedded Room	Private or 1-bedded Room	50%

- Deductible : The insured shall bear the cost amount specify in deductible.
  - Claim Ratio : Reimbursement ratio listed on the benefit table.
  - The maximum amount of reimbursement for supplementary medical benefit shall not exceed the listed maximum amount on benefit table.
- Doctor's referral letter is required.
  - Prescription Medicine : The actual cost of the required medicine for the treatment of the disease and injury is purchased in the registered pharmacy by prescription issued by a registered Western medicine practitioners due to insured disabilities or injuries.
  - Vaccination : The actual cost for vaccination will be reimbursed and the maximum reimbursement for each dose of vaccine will be based on the maximum amount per year stated on the benefit table.

## Rate Table

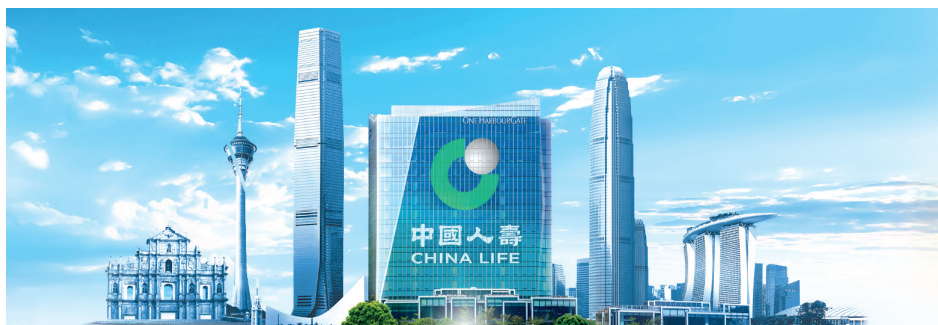
### Hospitalization Benefit

Hospitalization Benefit (HKD)	Age	Plan 1	Plan 2	Plan 3
<b>Children</b>	0 – 25	1,055	2,125	3,196
<b>Insured Employees and Spouses</b>	18 – 24	617	1,239	1,855
	25 – 29	775	1,560	2,332
	30 – 34	885	1,780	2,665
	35 – 39	1,072	2,159	3,232
	40 – 44	1,412	2,839	4,251
	45 – 49	1,802	3,624	5,426
	50 – 54	2,229	4,483	6,711
	55 – 59	2,797	5,623	8,422
	60 – 64	3,412	6,863	10,274

Supplementary Major Medical Benefit	Age	Plan 1	Plan 2	Plan 3
<b>Children</b>	0 – 25	-	557	950
<b>Insured Employees and Spouses</b>	18 – 24	-	313	544
	25 – 29	-	395	688
	30 – 34	-	453	787
	35 – 39	-	545	947
	40 – 44	-	711	1,235
	45 – 49	-	900	1,563
	50 – 54	-	1,095	1,904
	55 – 59	-	1,344	2,337
	60 – 64	-	1,582	2,749

## Outpatient Benefit

Outpatient Benefit	Age	Plan 1	Plan 2	Plan 3
<b>Children</b>	0 – 25	2,184	3,090	5,560
<b>Insured Employees and Spouses</b>	18 – 24	1,097	1,564	2,804
	25 – 29	1,239	1,767	3,166
	30 – 34	1,409	2,009	3,600
	35 – 39	1,602	2,286	4,096
	40 – 44	1,874	2,672	4,789
	45 – 49	2,193	3,127	5,604
	50 – 54	2,642	3,767	6,751
	55 – 59	3,149	4,490	8,046
	60 – 64	4,091	5,833	10,455



## Application Procedure

Please submit the following completed and signed documents:

1. Application form
2. Copy of Business Registration Certificates
3. Information of proposed Insured employees
4. Health Declaration of proposed Insured employees (applicable to company with less than 10 full time employees)
5. Medical claims record of the past 3 years (if any)
6. First year premium
7. Authorization letter or resolution of the board
8. A copy of the ID of the authorized person

## About China Life Insurance (Overseas) Company Limited

China Life Insurance (Overseas) Company Limited ("China Life (Overseas)") is a wholly-owned subsidiary of China Life Insurance (Group) Company, China's largest financial insurance corporation. For 16 consecutive years, China Life, the parent company, has joined the ranks of Fortune Global 500 companies, and ranked 42 in 2018, with a brand value exceeding RMB 325.3 billion<sup>1</sup>.

China Life (Overseas) currently has presence in Hong Kong, Macau, Singapore and Indonesia. The Hong Kong branch was established in 1984, the Macau branch opened in 1989, while China Life Trustees Limited was set up in 1995. In recent years, the company successfully expanded its footprint into Southeast Asia, establishing a Singapore subsidiary as well as the Indonesia subsidiary in 2015 and 2018, respectively. As of 2018, China Life (Overseas) had a total premium income exceeding HKD49 billion. With a total asset value exceeding HKD340 billion<sup>2</sup>, the business covers three main categories, including life insurance, investment, and provident fund services, providing customers with professional, high-quality products and services.

China Life (Overseas) is assigned an "A1" insurance financial strength rating by Moody's<sup>3</sup>, and an "A" long-term local currency issuer credit rating and insurer financial strength rating by Standard & Poor's<sup>4</sup>.

1. Source: 'Top 500 Most Valuable Chinese Brands' 2018 by World Brand Lab

2. As of 31 December, 2018

3. As of 16 August, 2018

4. As of 29 November, 2018

## Important Information:

This product brochure is for reference only. Please refer to the Policy documents for the complete definitions of the capitalised terms, as well as all the terms and conditions of this product. You are reminded to review all of the relevant product materials provided to you and to seek independent professional advice if necessary.

1. The Policy is underwritten by China Life Insurance (Overseas) Company Limited ("China Life (Overseas)" or "us/we/our"). China Life (Overseas) is responsible for the features, underwriting and benefit payments under the Policy. You should fully understand all of the risks involved in this product and consider whether this product is affordable and suitable to you before making your application.
2. China Life (Overseas) shall make the final decisions on the underwriting and claims. We shall rely on your submitted information to assess whether to accept or decline your application, and shall refund any Premium paid without interest for declined cases.
3. The Plan is a non-participating life insurance plan and therefore dividends are not available to the Plan.
4. **Exclusions** – China Life (Overseas) shall not pay any benefits in relation to or arising from the following expenses: (1) Room and Board fees which is not related to the treatment of the disease. Non-medical expenses such as companion bed or seats, extra bed, private nurse, guest tray or charges for personal consumables, etc. Other expenses for organ, procurement or use of special braces, appliances, wheel chairs, medical accessories, walking frame, crutches or any other similar equipment; (2) Pre-existing condition; (3) Expenses in respect of eye refraction correction that is not caused by accident, including but not limited to myopia, hyperopia, astigmatism, presbyopia, strabismus, eye examination, eyeglasses, contact lens, hearing test or aids, etc.; Expenses in respect of prostheses, cosmetic or plastic surgery; (4) All dental care include but not limited to annual oral check-up, teeth cleaning, tooth fillings, tooth braces, orthodontic, etc. (Except for any dental surgery other than dental operation necessitated by damage to sound natural teeth as a result of injury in an accident and gum infection or treatment under the benefit table); (5) Injury, illness, sickness or disease directly or indirectly resulting from or consequent upon war or any act of war, declared or undeclared, invasion, strike, riot, revolution insurrection, acts of terrorism or participating in military service or police force; (6) Psychiatric conditions or mental illness including but not limited to psychoses, neurosis, or insanity, neurasthenia, anorexia, insomnia, etc.; (7) Any medical expenses related to pregnancy (including antenatal & postnatal care), miscarriage, childbirth (including vaginal delivery and caesarian section), abortion, birth control, contraception or infertility, sterilization and any complication there from or all relevant treatment, except explicitly stated on the benefit table; (8) Self-inflicted injury, suicide (whether sane or insane), intoxication, psychoses or wilful misuse of drugs (including the taking of narcotics); (9) Injury due to committing or participating in an illegal activity; (10) Congenital anomalies, which is medical abnormalities existing at the time of birth or neonatal physical abnormalities which become apparent within 12 years of birth, including but not limited to genetic disease or deformities existing at the time of birth such as cleft lip or palate,

clubfoot, birthmark, abnormal bone or muscles, cerebral palsy etc.; or developmental problem including but not limited to flat foot, undescended testis.; Baby Jaundice; (11) Medical expenses for periodic, routine and regular medical examination or rest cures; (12) Expenses for inoculation or vaccination; (13) Medical expenses arising from sexual dysfunction, venereal disease or their sequelae; AIDS (Acquired Immune Deficiency Syndrome) and/or ARC (AIDS Related Complex) and its complications; (14) Insured is entitled to benefits payable under Employees' Compensation Ordinance or other insurance plans. For the balance of expenses not covered by the Ordinance or other insurance plans will be paid by the us subject to the terms of exclusions and conditions of this policy and will not exceed the maximum limit of cover as specified in the benefit table; (15) Participating or engaging in dangerous activities, including but not limited to Bungee-jumping, Glide-Kite, Glider, Parachuting, Torrent Rafting, Diving with the use of breathing apparatus, Mountaineering, Rock Climbing, etc; (16) Any charges for accommodation, nursing and services received in health hydros, nature cure clinics, convalescent or rehabilitation home, rest home, home for aged or similar establishments; (17) Alternative treatment including but not limited to moxibustion therapy, massage therapy, Tui Nai, hypnotism, aromatherapy, naturopathy, yoga activities, podiatry, speech therapy, occupational therapy or dietitian consultation, etc; (18) Experimental procedure and / or treatment not yet approved by us; (19) All health supplements including but not limited to healthcare product such as lingzhi, ginseng, seallow's nest, commercial healthcare pack, nutrient herbs and tonic; (20) Treatment of preventive and recuperative nature; (21) Treatment related to weight control; (22) Fees in relation to provision of medical reports.

In addition, the information stated herein is for reference only. Please refer to the General Provisions for the exact terms and conditions and limitations such as incontestability, suicide and fraud etc. or all exclusions.

5. **Limitation** – Please refer to the Benefit Provision for the exact terms and conditions or all exclusions.
6. **Non-Payment of Premium** – You should pay Premium(s) on time according to the selected Premium payment schedule. If the due Premium remains unpaid upon the expiry of the Grace Period, the Policy will be lapsed in accordance to the "Grace Period" clause under the General Provision, and you will lose the related insurance coverage and suffer a financial loss. If an insured event occurs during the Grace Period, China Life (Overseas) shall still be responsible for the insurance coverage but any outstanding Premium for the Policy year wherein the insured event occurs shall be deducted from any amount which may be payable under the Policy.
7. **Cooling-off Right** – Cooling-off Right - You have the right to cancel the Policy within the Cooling-off Period and obtain a refund of any Premiums paid by giving written notice to us provided that you have not made any claims under the Policy. Such notice must be signed by you and submitted to China Life (Overseas) at 22/F, CLI Building, 313 Hennessy Road, Wan Chai, Hong Kong within 21 days after the delivery of the Policy or issue of a Notice to you or your representative informing you that the Policy is available, whichever is earlier.

## What are the key product risks?

### Credit Risk:

This product is a life insurance Policy issued by China Life (Overseas). Any Premium paid will become part of our assets and our financial strength will affect our ability to meet our contractual obligations to you under the Policy. Therefore this product is subject to our credit risk.

### Exchange Rate and Currency Risks:

Any Policy with foreign currencies involves risks, such as potential changes in political or economic conditions that may substantially affect the price or liquidity of a currency. The fluctuations in exchange rates may also cause financial losses to you during currency conversions. You should consider the potential currency and exchange rate risks.

### Inflation Risk:

The cost of living in the future may be higher than expected due to the effects of inflation. Therefore, your current planned benefits and/or returns may be insufficient to meet your future needs even if we fulfill all of our contractual terms and obligations.

### Policy Termination:

If (a) the date on which the policy is terminated; (b) the date of the expiration of the period for which the last premium payment is made on account of the Insured's insurance; (c) the date on which the Insured enters full-time military, naval or air service; (d) the policy anniversary at which the Insured attains or has attained the age of 70. If the case of child of the Insured, when he/she attains or has attained the age of 19 years (except where he/she is a full-time student dependent upon the Insured member for support), or the age of 25 years (where he is a full-time student dependent upon the Insured member for support); (e) the date communicated to the policyholder by us as the date of the policy ceases on account of war, or an act of war, such date being determined at the discretion of us; (f) the date on which the Insured shall cease to be a member. Cessation of active service by an Insured Member (or cessation of membership in good standing in the case of associations) shall be deemed to constitute the termination of his/her coverage under the policy, except that while an Insured member is temporarily on part-time employment or is absent for whatever reasons, his/her coverage under the policy shall be

deemed to continue until premium payments for such Insured member are discontinued, but not for a period longer than 24 months from the date of cessation of active service; (g) in the case of Insured dis the dependent of the insured member, the date when the dependent ceases to fulfill the conditions that had permitted him to become insured as a dependent; or (h) the date specified by us that benefits shall termination due to the member's failure to pay shortfall amounts within a reasonable period of time as deemed by us; the policy will be terminated.

In addition, the information stated herein is for reference only. Please refer to the General Provisions for the exact terms and conditions and limitations such as incontestability, suicide and fraud etc. or all exclusions.

### Premium Adjustment and Renewal:

China Life (Overseas) has the absolute right and discretion to adjust the renewal premium payable under the Policy at the end of each Coverage Period (that is every year). Factors leading to premium adjustment may include but are not limited to the experience in claims, policy surrender, investment return, and expenses incurred by and/or in relation to this product.

This product brochure is for reference only and contains descriptions of the key features of this product. For all the terms and conditions and exclusions of this product, please refer to the policy documents of this product. In the event of any ambiguity or inconsistency between the terms of this brochure and the policy documents, the Chinese version of the policy documents shall prevail.

This product brochure is for distribution in Hong Kong only and shall not be construed as any provision of or offer to sell or solicitation to buy any insurance product outside Hong Kong. China Life Insurance (Overseas) Company Limited ("China Life (Overseas)") does not provide or offer to sell any insurance product outside Hong Kong. The above information is for reference only. The detailed terms, conditions and exclusions of the Plan are subject to the terms and conditions of the policy contract of the Plan. For a copy of the terms and conditions of the policy contract, please contact China Life (Overseas) for enquiry.

## China life Insurance (Overseas) Company Limited



Address: 22/F, CLI Building, 313 Hennessy Road Wanchai, Hong Kong

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Group Insurance Service Hotline: 3999 5500

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