中國人壽 CHINA LIFE | 海外

Life Insurance

Lifelong Promise • Lifelong Partner

Savvy Life Lady Protection Plan

Customer Service Hotline
399 95519 www.chinalife.com.hk

To live a life of confidence and health, you require sufficient financial backup and comprehensive medical cover. Savvy Life Lady Protection Plan (the "Plan") provides critical illnesses benefit and female diseases benefit as well as extra benefits. Even with the unfortunate diagnosis of any of the covered illnesses, you will receive a lump-sum payment to relieve your financial pressure, allowing you to focus on your recovery.

Plan Features

Critical illness benefit

The Plan covers 63 critical illnesses including cancer and stroke. If the insured is diagnosed with any of the covered critical illnesses, an amount equal to 100% of the current sum assured (i.e. any adjustment of the sum assured is reflected and the claim payment (if any) made under the Plan and its rider (if any) is reduced) will be provided. The Plan will be terminated thereafter.

1	Accidental Head Injury resulting in Major Head Trauma	25	Elephantiasis
2	Acute Necrohemorrhagic Pancreatitis	26	Encephalitis
3	AIDS / HIV due to Blood Transfusion	27	End Stage Lung Disease
4	Alzheimer's Disease	28	Fulminant Hepatitis
5	Amputation of Feet due to Complication from Diabetes	29	Heart Attack
6	Amyotrophic Lateral Sclerosis	30	Heart Valve Surgery
7	Angioplasty	31	Loss of Independent Existence
8	Apallic Syndrome	32	Loss of Speech
9	Aplastic Anaemia	33	Major Burns
10	Bacterial Meningitis	34	Major Head Trauma
11	Benign Brain Tumour	35	Major Organ Transplantation
12	Blindness	36	Medullary Cystic Disease
13	Brain Damage	37	Motor Neurone Disease
14	Cancer	38	Multiple Sclerosis
15	Cardiomyopathy	39	Muscular Dystrophy
16	Chronic Adrenal Insufficiency (Addison's Disease)	40	Necrotising Fasciitis
17	Chronic and Irreversible Kidney Failure	41	Occupationally Acquired AIDS / HIV
18	Chronic Liver Disease	42	Other Serious Coronary Artery Disease
19	Chronic Relapsing Pancreatitis	43	Paralysis
20	Coma	44	Parkinson's Disease
21	Coronary Artery Disease Requiring Surgery	45	Pheochromocytoma
22	Deafness (Loss of Hearing)	46	Poliomyelitis
23	Dissecting Aortic Aneurysm	47	Primary Pulmonary Arterial Hypertension
24	Eisenmenger's Syndrome	48	Progressive Bulbar Palsy

49 Progressive Supranuclear Palsy	57 Spinal Muscular Atrophy
50 Severance of Limbs	58 Stroke
51 Severe Creutzfeld-Jacob Disease (CJD)	59 Surgery to Aorta
52 Severe Crohn's Disease	60 Systemic Lupus Erythematosus (S.L.E.) with Lupus Nephritis
53 Severe Infective Endocarditis	61 Systemic Scleroderma
54 Severe Myasthenia Gravis	62 Terminal Illness
55 Severe Rheumatoid Arthritis	63 Tuberculosis Meningitis
56 Severe Ulcerative Colitis	

Please refer to the policy documents for the definition of the covered critical illnesses.

Female disease benefit

The Plan provides you with a variety of coverage to suit your needs at different life stages. If the insured is diagnosed as suffering from the below carcinoma-in-situ, lupus nephritis or complications of pregnancy; or the fetus or infant of the insured is diagnosed with the below death of fetus and infant or congenital anomalies of infant, the Plan will provide female disease benefit, which is equivalent to 20% of the current sum assured. The female disease benefit is subject to a maximum amount of HKD240,000/USD30,000 for each insured.

Meanwhile, if the insured is covered under the Plan and its rider(s) and same plans underwritten by China Life (Overseas), the total claim payments payable for the female disease benefit will also be subject to this maximum limit. Female disease benefit will be terminated once the accumulated benefit payout(s) reaches this maximum limit.

(1) Carcinoma-in-situ	Protection includes carcinoma-in-situ of breast, uterus, cervix uteri, fallopian tube(s), ovary/ovaries and vagina.
(2) Lupus nephritis	Protection against lupus nephritis at kidney.
(3) Complications of pregnancy (additional benefit)	Additional protection against pregnancy complications, including ectopic pregnancy, hydatidiform mole, disseminated intravascular coagulation, or postpartum psychosis.
(4) Death of fetus and infant (additional benefit)	Additional benefit in the unfortunate event of the death of the insured's fetus or infant.
(5) Congenital anomalies of infant (additional benefit)	Additional protection against congenital anomalies of newborn infants, including Down's syndrome, spina bifida (excluding spina bifida occulta), tetralogy of fallot, oesophageal atresia & oesophago tracheal fistula or hydrocephalus.

Please refer to point 4 "Limitation" of the "Important Information" section for the waiting period of the above benefits. For the definition of the above benefits, please refer to the policy documents.

If the female disease benefit is paid for carcinoma-in-situ and lupus nephritis, the sum assured of the Plan will be reduced after the claim is paid. For the female disease benefit paid for complications of pregnancy, death of fetus and infant or congenital anomalies of infant, the sum assured of the Plan will remain unchanged after the claim is paid.

Long-term savings and protection in one plan

(1) Cash coupons and non-guaranteed dividends[1]

On the 9th and 18th policy anniversary, you will receive cash coupons equivalent to 10% of the current sum assured to spend as you wish. In addition, you will receive a non-guaranteed dividend[1] (if any) at every policy anniversary while the policy is in force. You can opt to leave the cash coupons and/or non-guaranteed dividends (if any) in the policy to earn interest[1] until policy maturity, or withdraw[2] them or use them to pay future premiums (if applicable).

(2) Maturity benefit

With just 18 years of premium payment, you will enjoy protection until age 100 of the insured. At policy maturity, you will receive a maturity benefit which is equal to 100% of the current sum assured, plus the accumulated cash coupons and interest[1] (if any) and accumulated non-guaranteed dividends (if any) and interest[1] (if any), and less all indebtedness (if any). The Plan will be terminated thereafter.

(3) Life protection

If the insured passes away while the policy is in force, the beneficiary will receive a death benefit which is equal to 100% of the current sum assured, plus the accumulated cash coupons and interest[1] (if any) and accumulated non-guaranteed dividends (if any) and interest[1] (if any), and less all indebtedness (if any).

Other benefits

(1) Newborn infant bonus[3]	New baby brings joys to our lives. To celebrate the birth of your children, the Plan will provide a newborn infant bonus equal to 1.5% and 0.5% of the current sum assured on the respective birth of the insured first and second child.
(2) Female medical check-ups benefit[4]	Starting from the 3rd policy anniversary, the insured will be entitled to a biennial female medical check-up free of charge.
(3) Inflation indexation option	For better protection against inflation, the sum assured of the Plan may increase annually for up to 15 times before the insured attains his/her 60th birthday at an annual indexation rate determined by China Life (Overseas) where evidence of insurability is not required. Upon the increase of the sum assured, the premium, cash value and cash coupon(s) will be calculated with reference to the latest sum assured. The cumulative addition to the sum assured cannot exceed the initial sum assured. In addition, this option will be terminated if you do not exercise it for 2 consecutive years.
(4) Waiver of premium benefit rider	Before the insured attains his/her 60th birthday, if the insured is totally and permanently disabled[5], and thus is unable to work for 180 days or more as a result of sickness or accident, the premiums undue of the Plan will be waived while the policy remains effective.
(5) 24-hour worldwide emergency assistance service[4]	If the insured is diagnosed with an illness or is injured in an accident outside the country of residence, he/she can access comprehensive coverage under the free 24-hour worldwide emergency assistance service.
(6) Additional protection	To boost your protection, you may enroll in designated rider(s), such as accident, hospitalization and term life insurance, to fit your personal needs.

Enrollment Terms

Plan type:	Critical illness plan
Issue age:	Age 16 to 60
Benefit term:	To age 100 of the insured
Premium payment term[6]:	18 years
Premium payment mode:	Annual, semi-annual, quarterly, monthly[7], annual and premium prepayment[8]
Policy currency:	HKD/USD
Minimum sum assured:	Below age 45: HKD120,000/USD15,000 Age 45 or above: HKD80,000/USD10,000

Benefit Schedule

Benefit item	Benefit	Benefit term (Insured's age)
Critical illness benefit	100% of the current sum assured	Up to age 100
Female disease benefit		
• Carcinoma-in-situ • Lupus nephritis • Complications of pregnancy (additional benefit) • Death of fetus and infant (additional benefit) • Congenital anomalies of infant (additional benefit)	• Benefit for each claim: 20% of the current sum assured • Maximum total benefit: HKD240,000 / USD30,000	Up to age 100
Other benefits		
Newborn infant bonus[3]	• First child: 1.5% of the current sum assured • Second child: 0.5% of the current sum assured	Up to age 100
Female medical check-ups benefit[4]	• Female medical check-up for free • Biennial	Up to age 100
Inflation indexation option	• Apply to increase the sum assured annually • Up to 15 times	Up to age 60
Death benefit	100% of the current sum assured + accumulated cash coupons and interest[1] (if any) + accumulated non-guaranteed dividends (if any) and interest[1] (if any) - all indebtedness (if any)	Up to age 100
Waiver of premium benefit rider	Applicable if the insured is totally and permanently disabled[5] and is unable to work for 180 days or more as a result of sickness or accident	Up to age 60
Other service		
24-hour worldwide emergency assistance service[4]	Included	Up to age 100

Notes:

1. The dividends and interest are not guaranteed. The actual benefits and/or returns may be lower or higher than estimates. China Life (Overseas) reserves the right to revise these from time to time. The actual amount of dividend is subject to the overall performance of China Life (Overseas)'s participating businesses, including investment returns and claims, etc. The prevailing accumulation interest rates of policy(ies) denominated in HKD and USD are 3.45% p.a. and 3.9% p.a. respectively.
2. You may withdraw the cash coupons and/or dividends at any time without any charge, however, the policy value, critical illnesses benefit and death benefit will be affected in case of withdrawal.
3. Each insured will only be entitled to 2 newborn infant bonus, and this benefit is only applicable to the infant of the insured who is born after 300 days from the policy effective date or the last date of reinstatement of the policy (whichever is later) while the policy is in force. The newborn infant bonus will be provided only after China Life (Overseas) has received the proof of birth of the newborn infant within 60 days from the date of birth of the infant.
4. Female medical check-up benefit and 24-hour worldwide emergency assistance service are provided by third party service provider. We shall not be liable for any matter in connection with the services. China Life (Overseas) reserves the right to amend the terms and conditions thereof from time to time without prior notice.
5. Totally and permanently disabled or total and permanently disability means the complete inability of the insured to engage in or continue to work for reward in any occupation, business or employment for a continuous period of at least 180 days as a result of sickness or an external and obvious accident event provided it is certificated by a registered medical practitioner recognized by the government. Please refer to relevant terms for the definition of "total disabled or total disability" in other special circumstances. Please refer to the "waiver of premium benefit rider" for the detailed terms and conditions of coverage and exclusions.
6. In addition to premiums, you have to pay policy fee of HKD200/USD25 (subject to policy currency) per year during the premium payment term.
7. If the required renewal premium is paid by you within the grace period, the policy shall continue to be in force. For details, please refer to the policy provisions issued by China Life (Overseas). If the policy is lapsed or surrendered early, the policy cash value received by you may be considerably less than the total amount of the premiums paid.
8. If you choose the annual and premium prepayment option, you can withdraw the unused prepaid premium (including interest, if any) at one time. China Life (Overseas) will charge 2% of the withdrawal amount, at a minimum amount of HKD100 / USD12.5. You can withdraw the unused prepaid premium once only. The interest rate of the prepaid premium is not guaranteed.

Important Information:

This product brochure is for reference only. It does not form a contract between China Life (Overseas) and anyone or any entity else. The detailed terms, conditions and exclusions of the Plan are subject to the relevant policy contract. You are reminded to review the policy contract and all relevant product materials and to seek independent professional advice if necessary. For a copy of the policy provisions, please contact China Life (Overseas) for enquiry.

You have the right to purchase the medical insurance product as a standalone plan instead of bundling with other type(s) of insurance product.

1. The Plan is underwritten by China Life Insurance (Overseas) Company Limited ("China Life (Overseas)", the "Company" or "us/we/our"). China Life (Overseas) is responsible for the features, underwriting and benefit payments under the Plan. You should fully understand all of the risks involved in this Plan and consider whether this Plan is affordable and suitable to you before making your application.

2. China Life (Overseas) shall make the final decisions on the underwriting and claims. You are required to declare all requisite information that would affect our underwriting decisions. We have the right to declare the policy void due to any misrepresentation or fraud. We shall rely on your submitted information to assess whether to accept or decline your application, and shall refund any premium and premium levy (if any) paid without interest for declined cases.

3. Exclusions – any claims directly or indirectly caused by or resulting from the following conditions will not be covered: (1) any illness suffered within 60 days from the policy effective date or the last date of reinstatement of the policy, whichever is later; (2) congenital or pre-existing conditions before applying for the policy (except Muscular Dystrophy); (3) any illness caused by Human Immunodeficiency Virus (HIV), including Acquired Immunodeficiency Syndrome (AIDS) and/or any mutations, derivations or variations (except AIDS / HIV due to Blood Transfusion and Occupationally Acquired AIDS / HIV); (4) any illness or surgery caused by self-inflicted injuries or suicide, whether sane or not; and (5) war, act of hostility (declared or not), civil war, riots, civil commotion, strike or activities of terrorism.

   For the "waiver of premium benefit rider", any totally and permanently disability directly or indirectly caused by or resulting from the following conditions will not be covered: (1) intentional self-injury or suicide (whether sane or not), intoxication by alcohol or insanity; (2) war, hostilities or warlike operations (whether war be declared of not), civil war, rebellion or riots; or (3) flying or other aerial activity except as a passenger in a routine flight on a licensed public air service.

   In addition, the information stated in this product brochure is for reference only. Please refer to the "general provisions" and "benefit provisions" for the detailed terms and conditions of exclusions and limitations such as incontestability, suicide and fraud, etc.

4. Limitation - limitation of the Plan includes:
   a) Coverage of specific items will be effective on the following dates:

Items	Effective date (after the policy commences)
Death benefit (except death due to suicide)	Immediate
Covered critical illnesses and female diseases (carcinoma-in-situ and lupus nephritis)	60 days
Female diseases (complications of pregnancy, death of fetus and infant and congenital anomalies of infant)	300 days
Newborn infant bonus	300 days
Female medical check-ups benefit	3rd policy anniversary

   b) When the policy is in force, in the event the insured is diagnosed by a registered medical practitioner as suffering from more than one of the covered illnesses, the maximum claim amount payable to the insured shall not exceed the sum assured of the Plan.

5. For "critical illness benefit", "female disease benefit" and "newborn infant bonus", the benefit amount will be paid to the insured alive. If the insured who is still alive has not reached age 18, the related benefit will be paid to the policyholder subject to the related terms and conditions.

6. Non-payment of premium / automatic premium loan - You should pay premium(s) on time according to the selected premium payment term. If the due premium(s) remains unpaid upon the expiry of the grace period, an automatic premium loan will be taken out against the policy to settle the unpaid premium automatically. All premium loans are interest-bearing and calculated at a rate (as stated on China Life (Overseas)'s website www.chinalife.com.hk) to be declared by us from time to time. Interest accrued shall become a part of the indebtedness. When the loan balance is equal to or exceeds the guaranteed cash value of the basic plan of the policy, the policy will be lapsed and you will lose the related benefits and suffer a financial loss. Under these circumstances, the surrender value of the policy will be deducted to repay the outstanding loan balance (including interest), and the remaining value will be refunded to you.

7. Dividend philosophy - Policyholders of Participating Insurance Plans can enjoy the potential surplus arising from the long term operation of the participating fund via a form of non-guaranteed dividend in addition to the guaranteed benefits. Your premiums will usually be allocated into a relevant participating fund and will be invested in a variety of asset classes according to our investment strategy. We will manage the relevant participating fund in a prudent manner and aim to ensure a fair distribution of surplus and risks between policyholders and shareholders, and among different groups of policyholders.

   As dividends are mainly affected by the overall performance of the participating business, in order to alleviate the volatility of achieved gains and losses and the future uncertainties, in particular, future investment returns, we may take moderate smoothing measures to achieve relatively more stable dividends and strive to meet policyholders' reasonable expectation. We will maintain a fair distribution method or sharing ratio, and appropriate grouping to ensure policyholders are treated fairly, and to ensure policyholders' benefit expectation and rights are protected.

   The current dividend projection is not guaranteed. We will review and declare the dividend at least once a year. When determining the dividend, we will consider the overall performance of all relevant policies on factors including but not limited to past experience as well as future prospect of investment returns, claims and surrenders:

   Investment return – including the interest income, dividend income, investment outlook and changes to asset values.

   Claims – including the costs of providing death benefit as well as other benefits under the product(s).

   Surrenders – including policy termination, partial surrenders and the corresponding experience and impact.

   If there are any changes in the actual dividends against the illustration or to the projected future dividends, such changes will be reflected in the policy anniversary statement.

   The declaration of actual dividends is recommended by the Appointed Actuary and is subject to the approval of the Board (including one or more Independent Non-Executive Director(s)).

   For products that are associated with an element of non-guaranteed accumulation interest rate, the Company will consider past investment experience as well as future expected return and other related factors when determining this non-guaranteed interest rate. If there are changes from market, expectation or policyholder behavior, the Company may apply reasonable adjustments to the non-guaranteed interest rate.

8. Investment strategy - Our investment philosophy aims at containing volatility and providing long term stable return. Meanwhile, in order to control and diversify risks, maintain adequate liquidity, and achieve higher potential returns for policyholders under an acceptable risk appetite, we will invest in a wide range of asset classes with consideration of the status of assets and liabilities. The target asset mix may also differ between different participating products. We will actively manage the investment portfolio and adjust the asset mix in response to the external market conditions.

   Currently, our investments include bonds and other fixed income assets, such as government and corporate bonds and other fixed income instruments, to support the guaranteed liability payment. To enhance the potential performance of the investment portfolio, the Company will invest in equity-type assets and other investment instruments such as private funds, mutual funds and direct/indirect investment in properties or commercial institutions. Subject to our investment policy, we may also utilize derivatives to manage risks and enhance returns, or use security lending to improve returns. The investment portfolio will be diversified across different geographic regions and /or industries.

   China Life (Overseas)'s current investment strategy on this participating and / or providing interest on accumulation plans are is as follows:

Asset type	Target asset mix (%)
Bonds and other fixed income instruments	50% to 90%
Equity-type investment and other investments	10% to 50%

   Please refer to China Life (Overseas)'s website www.chinalife.com.hk/products/dividend-philosophy-and-investment-strategy for dividend history, dividend philosophy, investment strategy, as well as the fulfillment ratio of China Life (Overseas).

9. Maturity benefit – When the policy matures, if the total benefit payout of "female disease benefit" (calculated based on the claim on carcinoma-in-situ and lupus nephritis) and "critical illnesses benefit" under the Plan has not reached 100% of the original sum assured, China Life (Overseas) will pay maturity benefit, which is equal to 100% of the current sum assured, plus the accumulated cash coupons and interest (if any) and accumulated non-guaranteed dividends (if any) and interest (if any), and less all indebtedness (if any).

10. Surrender value – Surrender value – When you surrender, if the total benefit payout of "female disease benefit" (calculated based on the claim on carcinoma-in-situ and lupus nephritis) and "critical illnesses benefit" under the Plan has not reached 100% of the original sum assured, China Life (Overseas) will pay surrender value, which is equal to the guaranteed cash value, plus the accumulated cash coupons and interest (if any) and accumulated non-guaranteed dividends (if any) and interest (if any), and less all indebtedness (if any).

11. Cooling-off right - You have the right to cancel the policy within the cooling-off period and obtain a refund of any premiums and premium levy (if any) paid provided that no claim has been made under it. You must submit a written notice signed by you to China Life (Overseas) at 22/F, CLI Building, 313 Hennessy Road, Wan Chai, Hong Kong within 21 calendar days after the delivery of the policy or Notice of Policy Issuance (telling you about the availability of the policy and the expiry date of the cooling-off period) to you or your representative, whichever is earlier.

12. Cancellation right - You have the right to send a policy cancellation request to China Life (Overseas) at any time after the cooling-off period. You must complete and sign the relevant form and submit that to China Life (Overseas) at 22/F, CLI Building, 313 Hennessy Road, Wan Chai, Hong Kong. China Life (Overseas) will pay you the surrender value (if any) and the policy will be terminated thereafter. Should you have the relevant form, please contact your financial consultant or call China Life (Overseas) customer service hotline: 399 95519.

13. Claims procedure – If you would file a claim, you must submit completed designated form(s) with relevant proof to China Life (Overseas) within 90 days from the date when the insured is diagnosed as suffering from any of the illnesses covered under this policy and has received the first treatment, or the date of death of the insured. You can obtain the claims forms from your financial consultant, by calling China Life (Overseas) customer service hotline: 399 95519 or by visiting any China Life (Overseas) customer service centre.

What are the key product risks?

Credit risk:
The Plan 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, you are subject to our credit risk.

Early surrender risk:
The savings component of the Plan is subject to risks and possible losses. Should you surrender the policy early, you may receive an amount considerably less than the total amount of premiums paid.

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 take exchange rate risk into consideration when deciding the policy currency.

The policy currency of the Plan offers HKD and USD. Currency exchange rate can go up and down. If the policy currency is USD but calculated in HKD, the calculation is subject to the exchange rate. There is a risk that you could lose a substantial portion of total value of the policy or benefit if the policy currency depreciates substantially against your local currency.

Inflation risk:
The cost of living in the future may be higher than expected due to the effects of inflation. Therefore, your current projected benefits and/or returns may be insufficient to meet your future needs even if China Life (Overseas) fulfills all of our contractual terms and obligations.

Liquidity and withdrawal risk:
You are obliged to hold the policy and pay the premium(s) for the designated period of time. If you terminate the policy prior to the policy maturity date, you may suffer a financial loss. In case you make partial withdrawals from the policy, your policy value, death benefit and other policy benefits will be affected, and you may need to pay the relevant handling fee or charges (if any).

Premium adjustment, benefit adjustment and renewal:
China Life (Overseas) reserves the right to review and adjust the premium rates on each policy anniversary. Factors leading to premium adjustment include but not limited to the experience in claims, policy surrender, investment return, expenses and medical cost incurred by and/or in relation to the Plan.

In addition, China Life (Overseas) reserves the right to review the terms and conditions and/or benefit schedule of the Plan from time to time. China Life (Overseas) will provide you a written notice 30 days before any revision, amendment or modification by ordinary post to your last known address in China Life (Overseas)'s records. In the event you disagree with such revision, you must provide a written request to China Life (Overseas) at any time within 30 days after such revision takes effect and the Plan shall automatically terminate on the premium due date following China Life (Overseas)'s receipt of such notice.

Non-guaranteed benefit:
The Plan consists of non-guaranteed benefits and/or returns. The actual amounts of benefits and/or returns in the future may be different from the benefits and/or returns which project on the product materials. The product materials are for illustrative purposes only.

Policy termination:
The policy will be terminated if (a) the policy is lapsed or surrendered; or (b) the Company has paid the maturity benefit; or (c) the Company has paid the death benefit in full; or (d) the critical illnesses benefit is paid; or (e) the due premium has not been paid within 31 days after the premium due date, and the policy has no remaining guaranteed cash value; or (f) the indebtedness of the policy is equal to or exceeds the guaranteed cash value of the policy.

The "waiver of premium benefit rider" will be terminated when the first of these happens: (a) if the Plan matures, lapses, expires, is surrendered or converted to paid-up insurance; or (b) on the policy expiry date as stated on the policy information page; or (c) on the insured 60th birthday; or (d) any due premium of the Plan remains unpaid upon expiry of the grace period.

Effective from 1 January 2018, all policyholders are required to pay a levy on each premium payment made for both new and in-force policies to the Insurance Authority (the "IA"). For premium levy details, please visit our website at www.chinalife.com.hk or contact our customer service hotline at 399 95519 or visit IA's website at www.ia.org.hk.

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 (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 policy provisions, please contact China Life (Overseas) for enquiry.

中國人壽 CHINA LIFE | 海外

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C264_202112