

Life Insurance

Lifelong Promise • Lifelong Partner



Joyful Care Critical Illness Insurance Plan

What if critical illness strikes while you are pursuing your goals? It not only impacts your health but also puts financial strain on you and your family.

Therefore, “Joyful Care Critical Illness Insurance Plan” (the “Plan”) is here to safeguard you and your loved ones, covering up to 176 disease conditions, and protecting you against the qualified non-covered disease conditions with affordable premiums. You can also convert the Plan to a designated whole-life critical illness plan for your changing protection needs at different stages of life.



Plan Features

**Covers up to
176 disease
conditions**



**Provides financial
support against
qualified non-covered
disease conditions**



**Enjoy substantial and
flexible protection at
affordable premiums**



**Guaranteed renewal and
level premium rate for
every 5 years**



**Convertible option
with no proof of
insurability required**



**Extend the love
to your children**





Covers up to 176 disease conditions

"Joyful Care Critical Illness Insurance Plan" safeguards your health with extensive cover against 88 special diseases, including early stage critical illnesses and juvenile diseases; as well as 88 critical illnesses, namely cancer, stroke, heart diseases, etc..



Special disease benefit¹

If the insured, who is the person covered by the Plan is unfortunately diagnosed with any of the covered special diseases, we will pay 20% of the original sum assured in advance as "special disease benefit". Under this benefit, each special disease can be claimed once only, while carcinoma-in-situ² can be claimed up to 2 times. The total benefit amount under "special disease benefit" is up to 100% of the original sum assured or HKD550,000/USD68,750, whichever is the lower.

We will reduce the sum assured of "Joyful Care Critical Illness Insurance Plan" in accordance with the total benefit payout under "special disease benefit" of the Plan. We will also lower your premiums according to the reduced sum assured.



Critical illness benefit³

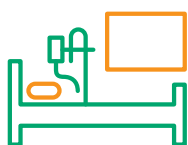
If the insured is unfortunately diagnosed with any covered critical illnesses, we will pay the "critical illness benefit", which is equivalent to 100% of the original sum assured and the Plan will be terminated.

For the details of the covered special diseases and covered critical illnesses, please refer to the "list of covered disease conditions".



Provides financial support against qualified non-covered disease conditions

New illness can occur anytime, and even common injuries or disease conditions can cause severe illnesses. That is why "Joyful Care Critical Illness Insurance Plan" plans ahead for you, providing financial support against non-covered disease conditions which meet the requirements.



Protection shelter benefit¹

If the insured is diagnosed with a non-covered special disease or non-covered critical illness while meeting the requirements below, we will pay 50% of the original sum assured in advance as "protection shelter benefit". This benefit will be paid once only and will be terminated after payout.

The disease conditions covered under the "protection shelter benefit" should satisfy the requirements below:

- 1) the insured survives more than 14 days starting from the diagnosis date (both dates inclusive); and
- 2) the insured is admitted in the intensive care unit ("ICU") at a hospital for a consecutive 7-day period or more due to such disease condition, and has been treated by using life-support equipment due to medical necessity (excluding intravenous injection and any monitoring equipment); and
- 3) the disease condition does not satisfy the definition of any covered special diseases or covered critical illnesses under the Plan.

We will reduce the sum assured of "Joyful Care Critical Illness Insurance Plan" in accordance with the total benefit payout for "protection shelter benefit" under the Plan. We will also lower your premiums according to the reduced sum assured.



Extra protection shelter benefit

If the insured received the “protection shelter benefit” for a qualified non-covered disease condition, and such disease condition is listed as an infectious disease⁴ by the Government of Hong Kong Special Administrative Region, such as coronavirus disease 2019 (“COVID-19”), an extra 25% of the original sum assured shall be paid out as “extra protection shelter benefit”, to ensure you the extra peace of mind.

“Extra protection shelter benefit” will be terminated after we paid “protection shelter benefit”, regardless if the paid disease condition meets the requirements of “protection shelter benefit” or not.



Enjoy substantial and flexible protection at affordable premiums

You can be under the aforesaid critical illness coverage and death benefit³ at affordable premiums. If the insured unfortunately passes away, we will pay the death benefit, which is equivalent to 100% of the original sum assured. The Plan will be terminated after the death benefit is paid.

Moreover, you can opt to enroll “Joyful Care Critical Illness Insurance Plan” as a basic plan or a rider to build your own health protection flexibly.

For the details of the benefits, please refer to the “benefit schedule”.



Guaranteed renewal and level premium rate for every 5 years

Once the insured is successfully enrolled into the Plan, premium rate is fixed during each 5-year benefit term regardless of any change of the insured’s health condition or any claim made. Meanwhile, we provide the insured with guaranteed renewal up to age 80 of the insured. We will determine the renewal premiums based on the insured’s age at the time of renewal.



Convertible option⁵ with no proof of insurability required

You can opt to convert the Plan to a whole-life critical illness plan at or before age 70 of the insured, without the need to provide any proof of insurability of the insured, so that you can adjust your health protection at different life stages easily.



Extend the love to your children

We understand that you wish your children to be healthy. If you enroll into the Plan for your children, and you or your spouse is the insured of “Elite Care Critical Illness Insurance Plan”, your children will have additional protection before age 21.



Extended care for children benefit⁶

Critical illness may strike when you least expect it and even strike again after recovery. If the insured’s total benefit payout for “special disease benefit”, “critical illness benefit” and “protection shelter benefit” has reached 100% of the original sum assured, and he/she is diagnosed with cancer (including new cancers, cancer recurrence, metastasis and continuation of a previously covered cancer), heart attack or stroke before the 21st birthday, the insured’s father or mother can place a claim for “extended care for children benefit” under his/her “Elite Care Critical Illness Insurance Plan” when the insured meets the 14-day survival period and the respective waiting period.

The benefit amount is equal to the lowest of:

- 1) 80% of the original sum assured of "Joyful Care Critical Illness Insurance Plan" or "Joyful Care Critical Illness Rider" of the insured; or
- 2) 80% of the original sum assured of "Elite Care Critical Illness Insurance Plan" of the insured's father or mother; or
- 3) the family pool balance⁷ of "Elite Care Critical Illness Insurance Plan" of the insured's father or mother (if such plan belongs to a family group); or
- 4) the total amount of "multiple critical illness benefit" balance of "Elite Care Critical Illness Insurance Plan" of the insured's father or mother (if such plan does not belong to a family group).

We will reduce the total benefit amount of "multiple critical illness benefit" balance or the family pool balance (if applicable) under "Elite Care Critical Illness Insurance Plan" of the insured's father or mother in accordance with the total benefit payout under "extended care for children benefit".



Convertible option for children⁸

If the insured has not made any claim under the Plan and his/her father or mother is the insured of "Elite Care Critical Illness Insurance Plan", you can opt to convert the Plan to "Elite Care Critical Illness Insurance Plan" before the policy anniversary of the insured's age 21, without the need to provide any proof of insurability. Meanwhile, you can apply to include the insured into the family group of his/her father or mother's "Elite Care Critical Illness Insurance Plan", allowing the insured to enjoy "family sharing benefit" of which each family member can share their total benefit amount under "multiple critical illness benefit" ("family pool"⁷) until the insured reaches age 88.

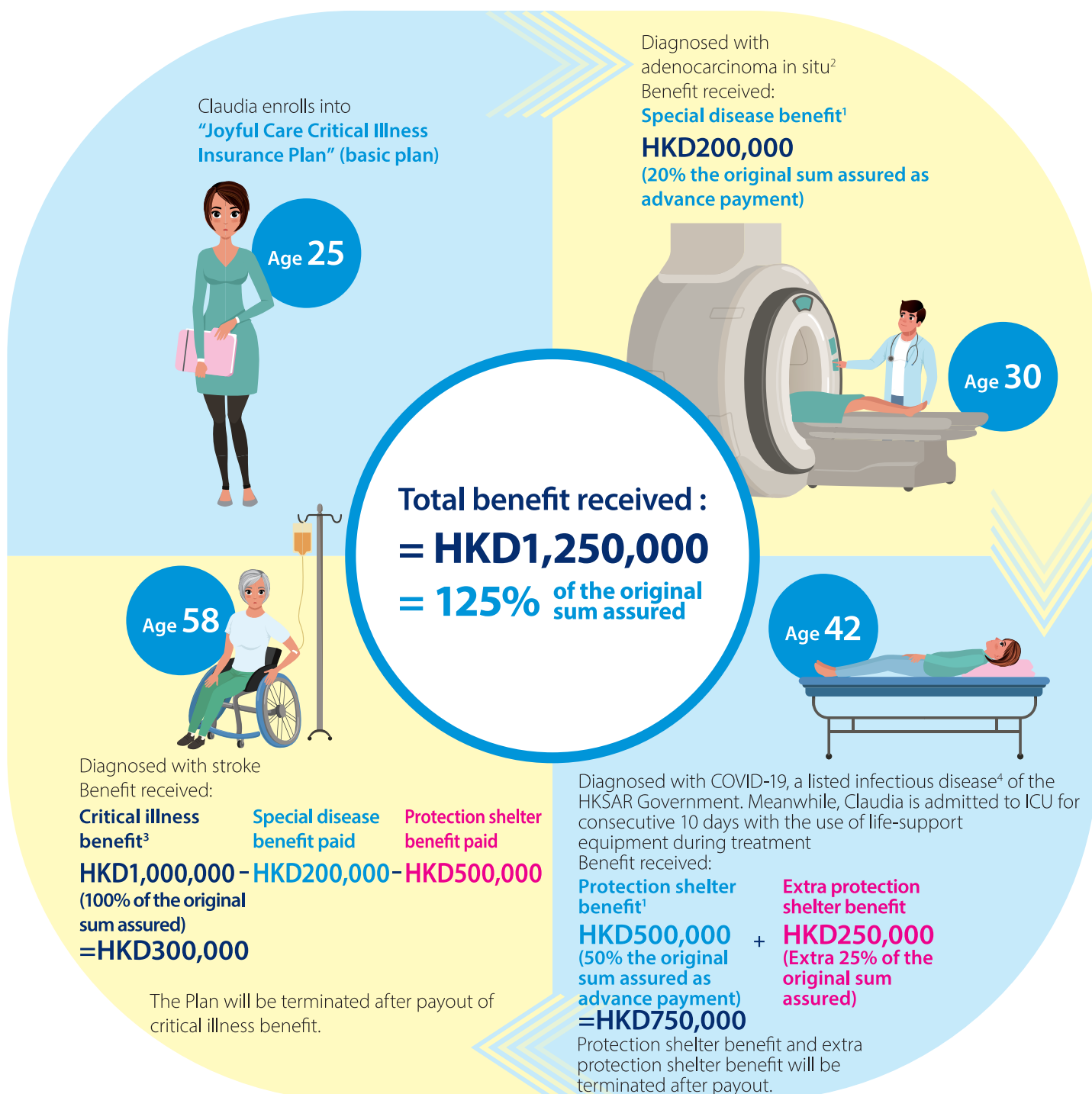
For the details of "Elite Care Critical Illness Insurance Plan", please refer to the related product brochure.

Enrollment Terms

	Joyful Care Critical Illness Insurance Plan (Basic plan)	Joyful Care Critical Illness Insurance Rider (Rider)
Plan type	Critical illness plan	
Issue age	15 days to age 70	
Benefit term	Up to age 80 of the insured	When the first of these happens: • Benefit term of the basic plan to which this Plan is attached; • Up to age 80 of the insured
Premium payment term⁹	Up to age 79 of the insured	When the first of these happens: • Benefit term of the basic plan to which this Plan is attached; • Up to age 79 of the insured
Premium payment mode	Annual, semi-annual, quarterly or monthly ¹⁰	
Policy currency	HKD / USD	
Minimum sum assured	HKD400,000 / USD50,000	
Renewal	Guaranteed renewal of every 5 years	

Case 1: Adult policy

Claudia (female non-smoker) would like to have a comprehensive critical illness coverage at affordable premiums. At age 25, she enrolls into "Joyful Care Critical Illness Insurance Plan" (basic plan) with the original sum assured of HKD1,000,000.



The figures in the above case are rounded to the nearest whole number and for illustrative purpose only.

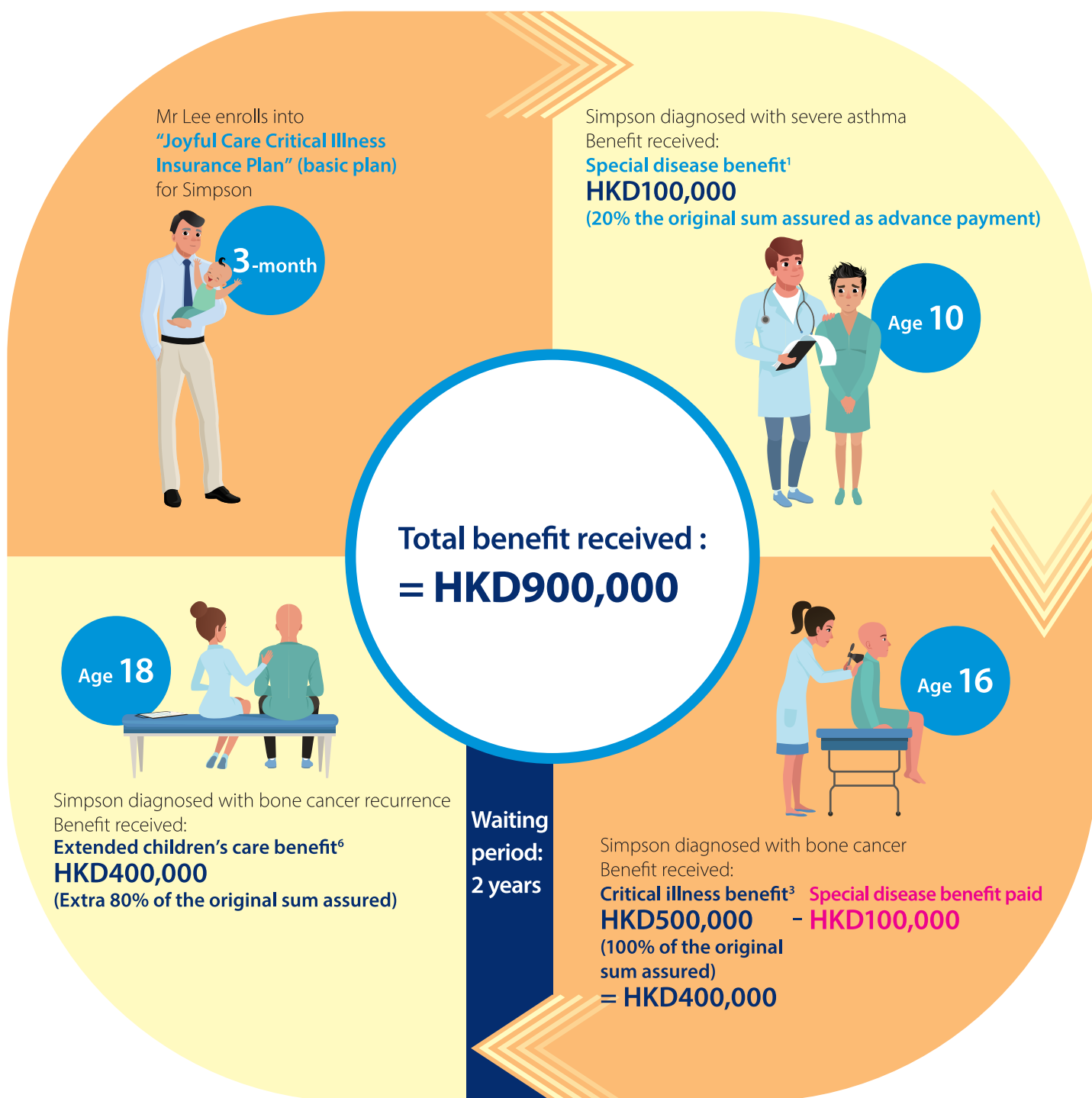
The above case is based on the following assumptions:

- all premiums exclude levy; and
- the above example assumes that there is no withdrawal and no indebtedness throughout the benefit term and that all premiums are paid in full when due.

Case 2: Juvenile policy

Mr Lee enrolls into "Joyful Care Critical Illness Insurance Plan" (basic plan) for his 3-month-old son, Simpson with the original sum assured of HKD500,000. Meanwhile, he registered Simpson under the "Elite Care Critical Illness Insurance Plan" of which he is the insured, so that Simpson can be covered under the "extended care for children benefit"⁶. The original sum assured of Mr Lee's "Elite Care Critical Illness Insurance Plan" is HKD1,000,000.

Simpson places a claim under the Plan due to diagnosis of different covered disease conditions at age 10 and age 16 separately and the total benefit has reached 100% of the original sum assured. At age 18, Simpson is diagnosed with bone cancer recurrence. Despite the total benefit payout under his Plan has reached the maximum limit, Mr Lee can place a claim under his own "Elite Care Critical Illness Insurance Plan"'s "extended care for children benefit". Since the amount of extra 80% of the original sum assured under Simpson's is lower than that of Mr Lee's "Elite Care Critical Illness Insurance Plan", China Life (Overseas) will pay out a benefit of HKD400,000. We will reduce the total benefit amount of "multiple critical illness benefit" balance under Mr Lee's "Elite Care Critical Illness Insurance Plan" in accordance with the total benefit payout under "extended care for children benefit".



The figures in the above case are rounded to the nearest whole number and for illustrative purpose only.

The above case is based on the following assumptions:

- all premiums exclude levy; and
- the above example assumes that there is no withdrawal and no indebtedness throughout the benefit term and that all premiums are paid in full when due.

List of Covered Disease Conditions

A. Special disease

Group 1: Carcinoma-in-situ²

1. Carcinoma-in-situ

Group 2: Early Malignancies

2. Early Malignancies

Group 3: Heart and related disease

- | | |
|---|---|
| 3. Angioplasty | 13. Less Severe Cardiomyopathy |
| 4. Carotid Endarterectomy and Angioplasty and Stenting for Carotid Arteries | 14. Less Severe Heart Disease |
| 5. Coronary Angioplasty | 15. Less Severe Infective Endocarditis |
| 6. Endovascular Treatments of Aortic Disease or Aortic Aneurysm | 16. Less Severe Primary Pulmonary Arterial Hypertension |
| 7. Endovascular Treatment of Peripheral Arterial Disease | 17. Minimally Invasive Direct Coronary Artery By-pass |
| 8. Insertion of a Vena-cava filter | 18. Pericardectomy |
| 9. Insertion of Cardiac Defibrillator | 19. Rheumatic Fever with Valvular Impairment* |
| 10. Insertion of Cardiac Pacemaker | 20. Secondary Pulmonary Hypertension |
| 11. Kawasaki Disease* | 21. Transmyocardial Laser Revascularisation |
| 12. Less Invasive Treatments of Heart Valve Disease | |

Group 4: Neurological system and related disease

- | | |
|--|---|
| 22. Autism* | 35. Less Severe Primary Lateral Sclerosis |
| 23. Cerebral Arteriovenous Malformation Requiring Surgery | 36. Less Severe Progressive Bulbar Palsy |
| 24. Cerebral Shunt Insertion | 37. Less Severe Spinal Muscular Atrophy |
| 25. Early Stage Dementia including Early Stage Alzheimer's Disease | 38. Less Severe Ulcerative Colitis |
| 26. Endovascular Treatment for Cerebral Aneurysm | 39. Less Severe Viral Encephalitis |
| 27. Intellectual Impairment due to Sickness or Injury* | 40. Moderately Severe Creutzfeldt Jacob Disease |
| 28. Less Severe Amyotrophic Lateral Sclerosis | 41. Moderately Severe Paralysis |
| 29. Less Severe Bacterial Meningitis | 42. Severe Epilepsy |
| 30. Less Severe Coma | 43. Severe Psychiatric Illness |
| 31. Less Severe Major Head Trauma | 44. Surgery for Subdural Haematoma |
| 32. Less Severe Motor Neurone Disease | 45. Surgical Removal of Pituitary Tumour |
| 33. Less Severe Parkinson's Disease | 46. Temporal Arteritis or Cranial Arteritis |
| 34. Less Severe Poliomyelitis | 47. Type I or Type II Juvenile Spinal Amyotrophy* |

Group 5: Major organs failure and related disease

- | | |
|--|---|
| 48. Acute Aplastic Anaemia | 55. Liver Surgery |
| 49. Biliary Tract Reconstruction Surgery | 56. Major Organ Transplantation (on Waiting List) |
| 50. Chronic Lung Disease | 57. Military Tuberculosis |
| 51. Early Renal Failure | 58. Severe Asthma* |
| 52. Hepatitis with Cirrhosis | 59. Surgical Removal of One Kidney |
| 53. Less Severe Kidney Disease | 60. Surgical Removal of One Lung |
| 54. Less Severe Systemic Lupus Erythematosus | |

Group 6: Other special diseases

61. Adrenalectomy for Adrenal Adenoma	75. Less Severe Total and Permanent Disability
62. Cochlear Implant Surgery	76. Loss of Hearing in One Ear
63. Dengue Haemorrhagic Fever*	77. Loss of One Limb
64. Diabetic Retinopathy	78. Loss of Sight of One Eye
65. Early Elephantiasis	79. Marble Bone Disease (Osteopetrosis)
66. Facial Burns due to Accident	80. Osteogenesis Imperfecta*
67. Facial Reconstructive Surgery for Injury due to Accident	81. Osteoporosis with Fractures [#]
68. Insulin Dependent Diabetes Mellitus*	82. Psoriasis with arthritis
69. Juvenile Huntington Disease	83. Severe Central or Mixed Sleep Apnoea
70. Less Severe Burns to Body due to Accident	84. Severe Haemophilia*
71. Less Severe Crohn's Disease	85. Severe Obstructive Sleep Apnoea
72. Less severe Loss of Independent Existence	86. Still's Disease*
73. Less Severe Myasthenia Gravis	87. Systemic Juvenile Rheumatoid Arthritis*
74. Less Severe Rheumatoid Arthritis	88. Wilson's Disease*

Notes:

*Only applicable if the insured is aged 17 or below.

[#]The coverage is available up to age 70 of the insured.

B. Critical illness

Group 1: Cancer

1. Cancer

Group 2: Heart and related disease

2. Cardiomyopathy

3. Coronary Artery Angioplasty – Triple Vessel

4. Coronary Artery Disease Requiring Surgery

5. Dissecting Aortic Aneurysm

6. Eisenmenger's Syndrome

7. Heart Attack

8. Heart Valve Surgery

9. Other Serious Coronary Artery Disease

10. Primary Pulmonary Arterial Hypertension

11. Severe Infective Endocarditis

12. Surgery to Aorta

Group 3: Neurological system and related disease

13. Alzheimer's Disease

14. Amyotrophic Lateral Sclerosis

15. Apallic Syndrome

16. Bacterial Meningitis

17. Benign Brain Tumour

18. Brain Damage

19. Cerebral Aneurysm or Arteriovenous Malformation Requiring Surgery

20. Coma

21. Encephalitis

22. Hemiplegia

23. Major Head Trauma

24. Motor Neurone Disease

25. Multiple Sclerosis

26. Muscular Dystrophy

27. Paralysis

28. Parkinson's Disease

29. Poliomyelitis

30. Primary Lateral Sclerosis

31. Progressive Bulbar Palsy

32. Progressive Muscular Atrophy

33. Progressive Supranuclear Palsy

34. Severe Creutzfeld-Jacob Disease (CJD)

35. Severe Type I Juvenile Spinal Amyotrophy*

36. Severe Type II Juvenile Spinal Amyotrophy*

37. Spinal Muscular Atrophy

38. Stroke

39. Tuberculosis Meningitis

Group 4: Major organs failure and related disease

40. Acute Necrohemorrhagic Pancreatitis	49. Fulminant Hepatitis
41. Aplastic Anaemia	50. Major Organ Transplantation
42. Chronic and Irreversible Kidney Failure	51. Medullary Cystic Disease
43. Chronic Auto-immune Hepatitis	52. Myelofibrosis
44. Chronic Liver Disease	53. Severe Bronchiectasis
45. Chronic Obstructive Lung Disease	54. Severe Emphysema
46. Chronic Relapsing Pancreatitis	55. Severe Ulcerative Colitis
47. Chronic Respiratory Failure	56. Systemic Lupus Erythematosus (S.L.E.) with Lupus Nephritis
48. End Stage Lung Disease	57. Systemic Scleroderma

Group 5: Other critical illnesses

58. AIDS / HIV due to Blood Transfusion	74. Pheochromocytoma
59. Blindness	75. Severance of Limbs
60. Chronic Adrenal Insufficiency (Addison's Disease)	76. Severe Crohn's Disease
61. Deafness (Loss of Hearing)	77. Severe Diabetic Retinopathy
62. Ebola	78. Severe Myasthenia Gravis
63. Elephantiasis	79. Severe Osteogenesis Imperfecta*
64. Hemolysis Streptococcus Gangrene	80. Severe Osteogenesis with Fractures#
65. HIV Infection due to Assault	81. Severe Psoriasis with arthritis
66. Loss of Independent Existence	82. Severe Pulmonary Fibrosis
67. Loss of One Limb and Sight of One Eye	83. Severe Rheumatoid Arthritis
68. Loss of Speech	84. Severe Still's Disease*
69. Major Burns	85. Severe Systemic Juvenile Rheumatoid Arthritis*
70. Necrotising Fasciitis	86. Severe Wilson's Disease*
71. Occupationally Acquired AIDS / HIV	87. Terminal Illness
72. Optic Nerve Atrophy	88. Total and Permanent Disability
73. Permanent Tracheostomy	

Notes:

*Only applicable if the insured is aged 17 or below.

#The coverage is available up to age 70 of the insured.

Benefit Schedule

Benefit type	Maximum number of claims	Maximum benefit amount (% of the original sum assured)	Benefit term (age of the insured)	
Special disease benefit ¹				
Carcinoma-in-situ ²	2 (must be different organs)	- Maximum: 100% advance payment of the original sum assured (subject to a maximum limit of HKD550,000 / USD68,750 per life) - Each special disease: 20% advance payment of the original sum assured	Up to age 80	
Kawasaki Disease	1 (per each special disease)		Only applicable for age 17 or below	
Rheumatic Fever with Valvular Impairment				
Autism				
Intellectual Impairment due to Sickness or Injury				
Type I or Type II Juvenile Spinal Amyotrophy				
Severe Asthma				
Dengue Haemorrhagic Fever				
Insulin Dependent Diabetes Mellitus				
Osteogenesis Imperfecta				
Severe Haemophilia				
Still's Disease				
Systemic Juvenile Rheumatoid Arthritis				
Wilson's Disease				
Osteoporosis with Fractures				Up to age 70
Other special diseases				Up to age 80
Critical illness benefit ³				
Severe Type I Juvenile Spinal Amyotrophy	1	100% of the original sum assured	Only applicable for age 17 or below	
Severe Type II Juvenile Spinal Amyotrophy				
Severe Osteogenesis Imperfecta				
Severe Still's Disease				
Severe Systemic Juvenile Rheumatoid Arthritis				
Severe Wilson's Disease				
Severe Osteoporosis with Fractures			Up to age 70	
Other critical illnesses			Up to age 80	
Protection shelter benefit ¹	1	50% advance payment of the original sum assured	Up to age 80	
Extra protection shelter benefit	1	Extra 25% of the original sum assured	Up to age 80	
Death benefit ³	1	100% of the original sum assured	Up to age 80	

Extended care for children benefit⁶

Cancer	When the total benefit payout of "multiple critical illness benefit" reaches extra 320% of the original sum assured or the family pool ⁷ balance becomes zero under the insured's father or mother's "Elite Care Critical Illness Insurance Plan", whichever is earlier	Each claim: 80% of the original sum assured of the insured's Plan; or 80% of the original sum assured of the insured's parent's "Elite Care Critical Illness Insurance Plan"; or the family pool balance of the insured's parent's "Elite Care Critical Illness Insurance Plan"; or the total amount of "multiple critical illness benefit" balance of the insured's parent's "Elite Care Critical Illness Insurance Plan", whichever is the lowest	Up to age 21 of the insured or age 88 of the insured's parent, whichever is earlier
Heart attack			
Stroke			

Other services

a) 24-hour worldwide emergency assistance service ¹¹	Included	Up to age 80
b) Medical second opinion service ¹¹	Included	Up to age 80
c) Navigator service ¹¹	Included	Up to age 80

Remarks:

- The total benefit amount under "special disease benefit" and "protection shelter benefit" is up to 100% of the original sum assured.
- The maximum number of claims for carcinoma-in-situ is 2 times. The second claim of a carcinoma-in-situ must be for a different organ from the first claim. If carcinoma-in-situ occurs in paired organs, including breast, fallopian tube, lung, ovary and testis, the left part and the right part of these organs are regarded as the same organ.
- When China Life (Overseas) pays out "critical illness benefit" or "death benefit", all paid "special disease benefit" (if any) and/or "protection shelter benefit" (if any), and all indebtedness (if any) will be deducted.
- Infectious disease refers to any of the prevailing infectious diseases listed in Schedule 1 of the Prevention and Control of Disease Ordinance (Cap. 599 of the Laws of Hong Kong).
- If the policyholder has settled all due premiums and no claim for "special disease benefit", "critical illness benefit", "protection shelter benefit" and "extra protection shelter benefit" has been made, the policyholder can submit a written request of converting the Plan to a designated whole-life critical illness plan to China Life (Overseas) when the attained age of the insured is 70 or below, without proof of insurability required, yet the request is subject to the prevailing terms and conditions.
- Extended care for children benefit
 - To enjoy "extended care for children benefit", the policyholder must successfully register the insured into the "Elite Care Critical Illness Insurance Plan" of which his/her father or mother as the insured before the policy effective date of the insured's "Joyful Care Critical Illness Insurance Plan" or "Joyful Care Critical Illness Rider".
 - The critical illness the insured places a claim for "extended care for children benefit" should also satisfy the waiting period requirements below:
 - At least 1 year between the dates of diagnosis (both dates inclusive) of such diagnosed cancer, heart attack or stroke and immediately preceding previous illness of the insured;
 - such new cancer diagnosed by a specialist is caused by different malignant cells origin from any previous illness of the insured which is a cancer;
 - such cancer diagnosed by a specialist as a persistent cancer continued from the previous illness of the insured which is a cancer, at least 2 years are required between the diagnosis dates of the 2 cancers stated above (both dates inclusive). Provided that such cancer is a persistent cancer, the insured is required to have received or have been receiving medically necessary and active treatment by a specialist during this 2-year waiting period as stated above (both dates inclusive);
 - such heart attack is a new and separate heart attack compared with any previous illness of the insured paid under the Plan which is heart attack with confirmation by a specialist, at least 1-year is required between the diagnosis dates of the 2 heart attacks stated above (both dates inclusive), also such diagnosis must fulfil the heart attack under the definition of critical illnesses in the benefit provisions with supporting evidence of new diagnosis; and
 - such stroke is a new and separate stroke compared with any previous illness of the insured paid under the Plan which is stroke with confirmation by a specialist, at least 1-year is required between the date of diagnosis of the 2 strokes stated above (both dates inclusive), also such diagnosis must fulfil the stroke under the definition of critical illnesses in the benefit provisions with supporting evidence of new diagnosis.
- "Previous illness" refers to any of the followings, whichever is later:
 - the critical illness(es) that the insured claimed for "critical illness benefit" under the Plan; or
 - the critical illness(es) that the insured claimed for "extend care for children benefit" under the insured's father or mother's "Elite Care Critical Illness Insurance Plan".
- "Extended care for children benefit" will be terminated upon the earliest occurrence of any of the followings :
 - the birthday which the insured reaches age 21;
 - the policy anniversary which the insured's father or mother who is the insured of an "Elite Care Critical Illness Insurance Plan" Policy reaches 88 years old;
 - the total benefit payout of "multiple critical illness benefit" and "extended care for children benefit" of the insured's father or mother's "Elite Care Critical Illness Insurance Plan" has reached extra 320% of the original sum assured (if this "Elite Care Critical Illness Insurance Plan" does not belong to a family group); or
 - the family pool balance of the insured's father or mother's "Elite Care Critical Illness Insurance Plan" becomes zero (if this "Elite Care Critical Illness Insurance Plan" belongs to a family group)..
- Family pool/family pool balance under "Elite Care Critical Illness Insurance Plan" will be adjusted in accordance with the conditions below. Family pool balance may become zero in some circumstances.
 - any family member of a family group successfully include a child born after policy effective date into the group;
 - any family member of a family group exercise "convertible option for children" under "Joyful Care Critical Illness Insurance Plan";

- c) any family member of a family group passes away;
 - d) the policy anniversary of any family member of a family group reaches age 88 ;
 - e) any family member of a family group successfully applied to leave the family group; or
 - f) any family member of a family group is lapsed, surrendered or terminated.
8. The insured's father or mother has enrolled into "Elite Care Critical Illness Insurance Plan" as the insured and the policy is still in force on or before the policy effective date of the insured's "Joyful Care Critical Illness Insurance Plan". Hence, the parent must successfully register the insured under his/her "Elite Care Critical Illness Insurance Plan" through application form or written request accepted by China Life (Overseas) and obtain China Life (Overseas)'s confirmation. To exercise "convertible option for children", China Life (Overseas) must still accept new "Elite Care Critical Illness Insurance Plan" policy application. At the same time, the Insured is in Immediate family relationship with all family members in the family group of the father or mother of the insured and China Life (Overseas) is satisfied with the insurable interest and all the family members of the family group of the insured's parent have not placed any claims under their "Elite Care Critical Illness Insurance Plan".
9. When the Plan is taken as a basic plan, you have to pay policy fee of HKD200/USD25 (subject to policy currency) per year during premium payment term in addition to premiums.
10. 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 (if any) received by you may be considerably less than the total amount of the premium paid.
11. 24-hour worldwide emergency assistance service, second medical opinion and navigator service are provided by third party service providers. China Life (Overseas) 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.

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 contract, 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 levy (if any) paid without interest for declined cases.
3. This is a non-participating life insurance plan and therefore dividends are not applicable to the Plan.
4. Exclusions - if any claims of the insured directly or indirectly caused by or resulting from the following conditions will not be covered (excluding death benefit):
 - (a) when the Plan is taken as a basic plan:
 - (i) any illness commences and manifests itself within 90 days from the policy effective date (except by accident);
 - (ii) congenital or pre-existing conditions before the policy effective date (except autism);
 - (b) when the Plan is taken as a rider:
 - (i) any illness commences and manifests itself within 90 days from the rider effective date or the last date of reinstatement of the rider, whichever is later (except accident);
 - (ii) congenital or pre-existing conditions before the rider effective date or the last date of reinstatement of the rider, whichever is later (except autism);
 - (c) infection of any disease caused by human immunodeficiency virus (HIV), including Acquired Immunodeficiency Syndrome (AIDS) or AIDS-related complex (except number 58, number 65 and number 71 of "critical illnesses");
 - (d) disease or surgery which is caused by suicide or self-inflicted injuries (whether sane or not);
 - (e) drug-taking other than prescribed by a registered medical practitioner, abuse of alcohol or the taking of poison;
 - (f) war, act of hostility (whether war declared or not), civil war, rebellion, civil commotion, strike or activities of terrorism.

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

5. 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)
(i) Item (iii), (iv) and (v) due to accidental injury	Immediate
(ii) Death benefit (except death due to suicide)	Immediate
(iii) Covered special diseases and critical illnesses	90 days
(iv) Disease conditions qualified for protection shelter benefit	90 days
(v) Disease conditions qualified for extra protection shelter benefit	90 days

b) When the policy is in force, if the insured is diagnosed with more than one covered special diseases and/or covered critical illnesses and/or disease conditions qualified for "protection shelter benefit" and/or "extended care for children benefit" by a registered medical practitioner, China Life (Overseas) will pay one of the benefits only (whichever is the highest).

c) "Medically necessary" means that the medical services is necessary medically:

- the costs of the treatments on the respective diagnosis is normal and usual;
- delivered according to standards of good medical practice;
- the diagnosis or treatments are medically necessary;
- is not just for the convenience of the insured, the related registered Western medical practitioners, registered Chinese medical practitioners, physiotherapists, anesthetists or other medical services providers;
- is the most appropriate treatment which is safe and effective for the condition of the insured; and
- the confinement is not just for diagnostic scanning purpose, imaging examination or physiotherapy.

6. The benefit amount of "special disease benefit", "critical illness benefit", "protection shelter benefit" and "extra protection shelter benefit" will be paid to the policyholder alive, while the benefit amount of "extended care for children benefit" will be paid to the policyholder alive of the "Elite Care Critical Illness Insurance Plan" of the insured's father or mother, or the executor/ administrator of the policyholder's estate subject to the related terms and conditions.

7. Non-payment of premium - You should pay premium(s) on time according to the selected premium payment term. If the due premium remains unpaid upon the expiration of the grace period, the policy will be lapsed in accordance to the "grace period" clause under the "general provisions", 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.
8. 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.
9. 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.
10. Claims procedure - If you would file a claim, you must submit completed designated form(s) with relevant proof within 90 days from the first treatment date for any covered disease condition or the date of death of the insured to China Life (Overseas). We reserve the rights to require the insured to receive check-up or to have the submitted diagnosis proof reviewed by a designated doctor and we will bear the related costs incurred. 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.

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.

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.

Premium adjustment, benefit adjustment and renewal:

China Life (Overseas) reserves the right to review and adjust the premium rates on every 5 policy anniversaries. 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) 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.

Policy termination:

The Plan will be terminated when the first of these happens:

- a) the policy is lapsed or surrendered; or
- b) the death benefit is paid; or
- c) the critical illness benefit is paid; or
- d) the total amount paid for special disease benefit and protection shelter benefit has reached 100% of the original sum assured; or
- e) upon the policy anniversary when the insured has reached age 80; or
- f) no premium payment is settled after policy payment is due for 31 days; or
- g) when China Life (Overseas) grants acceptance of the policyholder's application of "convertible option" or "convertible option for children"; or
- h) if the Plan is taken as a rider, the basic plan it attached is lapsed, surrendered or matured.

If the Plan is taken out as a basic plan, all attached rider(s) will be terminated simultaneously if the policy is terminated. After the cooling-off period, in case the Plan terminates within the policy year, no premium will be refunded, no matter any claim is made in that policy year.

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 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 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, Wan Chai, Hong Kong

Email : info@chinalife.com.hk

Customer Service Hotline : 399 95519

Website : www.chinalife.com.hk