

Embrace Care Critical Illness Protector

CHUBB®

Product Brief

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This Product Brief must be read in conjunction with the Policy Provision. You should not only rely on this material when responding to client's enquiry, you should read the Policy Provision for further details.

16 October, 2018

Chubb Life Insurance Company Ltd.

(Incorporated in Bermuda with Limited Liability)

**** IMPORTANT NOTE:** Pursuant to Guideline on Underwriting Long Term Insurance Business (other than Class C Business) (GL16), intermediaries should provide product and important information to customer(s) for he/she to make informed purchase decision.

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1. Importance of Critical Illness Protection

Critical Illness strikes us in a sudden which we cannot predict and not only the insured will be affected but also the insured's family will be under financial burden.

- In 2018, the most common illnesses that cause death in Hong Kong are Cancer, Heart Attack and Cerebrovascular disease (including Stroke)¹.
- In Hong Kong, 1 in every 4 males and 1 in every 5 females are diagnosed with Cancer of different type before age 75².



Diagnosed with major illness = Desperate? NO !

With the medical advancement nowadays, major illnesses are not incurable. The below data reflects there is a significant improvement in the survival rate of major illnesses:

Major Illnesses	Survival rate in 5 years ^{3 to 5}
Cancer	Breast Cancer : 91%
	Prostate Cancer : 99%
Heart Attack	61%
Stroke	59.3%

Though high survival rate, there is chance of recurrence !

Survival rate of major illness is improving with the medical advancement, but still the chance of recurrence cannot be ignored:

- Recurrence may happen even after surgical treatments.

Major Illnesses	Recurrence rate in 5 years ^{6 to 9}
Cancer	Liver Cancer : 61.5%
	Stage 3 of Colon Cancer : 50%
	Stage 2 of Colon Cancer : 20% to 30%
	Stage 1 of Colon Cancer : <10%
Heart Attack	42%
Stroke	25% to 35%

Medical technology keeps advancing at a rapid pace, the expenses for the latest medical technique can be very high and the most needed is available cash to support family living and fight against sickness when major illness strikes. As the life partner of customers, Chubb Life Insurance Company Ltd. ("Chubb Life") proudly presents **Embrace Care Critical Illness Protector** ("Embrace Care") which is a comprehensive critical illness plan for customers to have protection and benefit on multiple coverage, additional coverage and support for family needs.


Source :

1. Health facts of Hong Kong, Department of Health (2018 Edition), The Government of the Hong Kong Special Administrative Region.
2. Hong Kong Cancer Registry – Overview of Hong Kong Cancer Statistics of 2015.
3. Cancer Facts & Figures 2018-Five-Year Relative Survival Rates(%) for Local at Diagnosis, US, 2007-2013, American Cancer Society.
4. Heart Disease and Stroke Statistics – 2017 Update, American Heart Association (<https://www.ncbi.nlm.nih.gov/pmc/articles/PMC5408160/>) °
5. 《BMC Neurology》, 2013 (<https://bmcneurol.biomedcentral.com/articles/10.1186/1471-2377-13-133>).
6. School of Chinese Medicine, Hong Kong Baptist University.
7. Staging of Colon Cancer, Colorectal and Laparoscopic Surgery Center website (http://www.colorectal.com.hk/CLSC/tch/wiki/b-colon_cancer.php).
8. Survey of 2009, Hong Kong Public Hospital Cardiologists Association (www.sanofi.hk/l/hk/zh/download.jsp?file=8528C32A-279C-41E5-8581-C0B5D66879C3.pdf).
9. Preventing Another Stroke, National Stroke Association (in the US) (<http://www.stroke.org/we-can-help/survivors/stroke-recovery/first-steps-recovery/preventing-another-stroke>).

2. Product Overview


Major Breakthroughs

Multiple Protection Major Illness Benefit



Max. 4 times


Cancer, Heart Attack and Stroke
Multiple coverage up to 400%
Up to Age 100



Protection Revival Benefit


After benefit of Minor Illness Benefit and Protection Sharing Benefit paid, the Major Illness Benefit / Death Benefit remains at 100%


Protection Sharing Benefit




Cancer protection on insured's child up to 20%

Family Premium Waiver



 **First in Hong Kong***

If the owner or owner's spouse or owner's child is diagnosed with major illness or passes away, up to 36-month premium will be waived



Coverage on minor illness and major illness caused by Undetected Congenital Condition

* The Family Premium Waiver for waiving 36-month premium due to diagnosis of major illness on policyowner, policyowner's spouse or policyowner's child is first-in-Hong Kong feature based on available market information as of 30 September 2018.

Enhanced Protection

Angioplasty of Coronary
Carcinoma -in-situ

Max 2times each

Max. benefit for Minor Illness Benefit is 90% of sum assured



Max. protection benefit up to 640% of sum assured

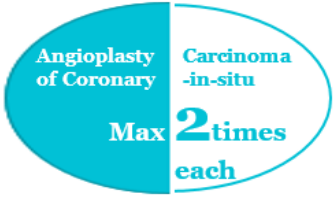

First 10 years

+

50%

Extra Coverage Benefit
Extra 50% of sum assured for the first 10 years

Highlighted product features

	<p>Minor Illness Benefit</p> <ul style="list-style-type: none">• Protection to 56 early stage illnesses, 8 juvenile illnesses and 5 special illnesses• Benefit is equal to 30% (Group 1) /50% (Group 2) of sum assured• All minor illnesses can be payable once except (a) Angioplasty, Atherectomy or Minimally Invasive Direct Coronary Artery Bypass Grafting for Coronary Arteries and (b) Carinoma-in-situ can be payable twice• Coverage on early stage illnesses, juvenile illnesses and special illnesses caused by undetected congenital condition• The aggregate amount of all Minor Illness Benefit and Protection Sharing Benefit is up to 90% of sum assured• The maximum benefit payable for (a) Angioplasty, Atherectomy or Minimally Invasive Direct Coronary Artery Bypass Grafting for Coronary Arteries and (b) Carinoma-in-situ is USD50,000 respectively for all Embrace Care policies under the same insured
	<p>Major Illness Benefit</p> <ul style="list-style-type: none">• Protection to 65 major illnesses (same as Super Care Critical Illness Protector (CIA))• Coverage on major illnesses caused by undetected congenital condition• Enhanced the definition of blindness, loss of hearing and loss of one eye and one limb to keep update with the medical advancement• Coverage up to age 100

Multiple Protection Major Illness Benefit



Max. 4 times



Longest Protection Period

Multiple Protection Major Illness Benefit




- **Max. additional 4 times protection** for **Cancer, Heart Attack and Stroke** which are the most common illnesses in Hong Kong
- **Up to 400% benefit** regardless of previous illness being paid under Major Illness Benefit
- **Coverage up to age 100**
- Protection on Cancer (**continuation, metastasis, recurrence of Cancer or new Cancer**), Heart Attack and Stroke
 - The waiting period between the dates of initial diagnosis of two major illness has to be at least 1 year, including the new cancer
 - In addition, the waiting period between the dates of initial diagnosis for continuation, metastasis or recurrence of Cancer and the previous Cancer has to be at least 3 years
- Worry-free for customers who are worried about recurrence of major illnesses
- Coverage on major illnesses caused by undetected congenital condition



NEW

Protection Sharing Benefit

- Protection to insured's child who got diagnosed with Cancer before the policy anniversary of reaching age 18
- Advance benefit of 20% of sum assured
- The aggregate amount of all Minor Illness Benefit and Protection Sharing Benefit is up to 90% of sum assured
- Insured's child is required to register and approved by the company
- **2-year waiting period**, if the Cancer of the insured's child is caused by any existing condition within or before the waiting period, the benefit will not be payable
- Extend the care to family members
- Coverage on Cancer caused by undetected congenital condition

 <p>Protection Revival Benefit</p> <p>Longest Protection Period</p>	<p>Protection Revival Benefit</p> <ul style="list-style-type: none"> • When the insured is diagnosed with major illness or passes away, Protection Revival Benefit will <u>restore the paid amount of Minor Illness Benefit and Protection Sharing Benefit</u> • Restore the Major Illness Benefit or death benefit back to <u>max. 100% of sum assured</u> • Coverage up to age 100 • At least 1 year between (1) any minor illness where the insured has been diagnosed and/or any Cancer where the insured's child has been diagnosed and (2) the date of initial diagnosis of the major illness of the insured or the date of the insured's death (as the case may be) • Comprehensive support during difficult times
 <p>Family Premium Waiver</p> <p>First in Hong Kong (Premium Waiver for Family Major Illness)</p>	<p>Family Premium Waiver</p> <ul style="list-style-type: none"> • If the policyowner or policyowner's spouse or policyowner's child is <u>diagnosed with major illness or passes away, maximum 36-month premium of Embrace Care will be waived</u> starting from the date of initial diagnosis or date of death • Ease the financial burden of family • Coverage on major illnesses caused by undetected congenital condition
 <p>First 10 years</p> <p>+ 50%</p>	<p>Extra Coverage Benefit</p> <ul style="list-style-type: none"> • Extra 50% of sum assured will be paid if any Major Illness Benefit or Life Insurance Proceeds is paid in the first 10 policy years • Customers can have better protection with budgeted premium in the first 10 policy years

*Please refer to the following pages and policy provision for more details of the product features and its terms and conditions.

3. Key Target Segment

Age 25 to 45

- Have basic understanding of critical illness product and looking for comprehensive critical illness product with protection on minor and major illnesses
- Concern on Cancer, Heart Attack and Stroke
- Looking for a critical illness product with protection on different stages illnesses including early stage and multiple protection
- Customers who have higher affordability and are looking for enhanced protection

Customer with family or pre-retiree

- Looking for comprehensive critical illness protection for self and family
- Understand the importance of critical illness protection that it can provide financial protection and maintain living standard at difficult times and avoid disturbing other ongoing saving plans

Young Adults

- Financially independent and looking for their first critical illness protection
- Avoid to be the burden of parents
- Lower premium at young age

Just Married or Young Parents

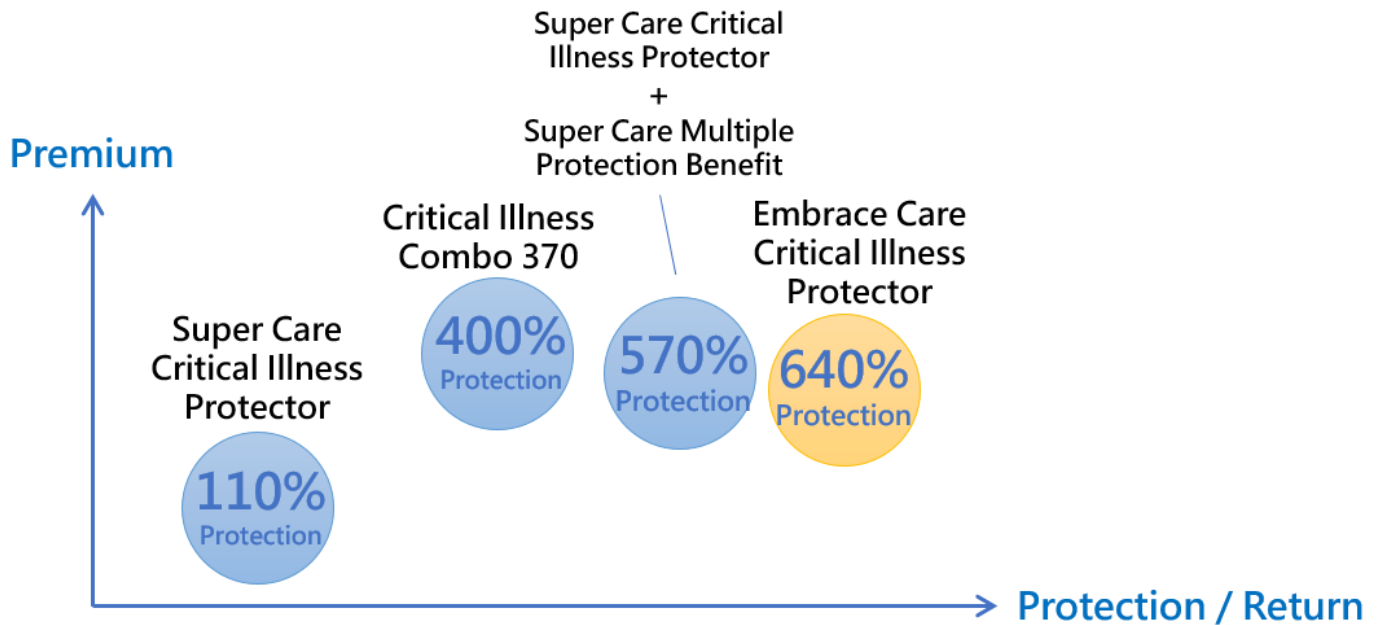
- Protection for their beloved
- Ensure there will still be income at difficult times and will not affect family

Best gift for kids

4. Internal Product Positioning




“Critical Illness Combo 370” and “Super Care Critical Illness Protector” launched in 2017 and 2013 respectively. In 2018, “**Embrace Care Critical Illness Protector**” launches with enhanced protection coverage and innovative product features, providing comprehensive protection to our customers.



The following is the internal product positioning :



The following is the product comparison table :

Plan name	Embrace Care Critical Illness Protector	Critical Illness Combo 370	Super Care Critical Illness Protector^
Basic Information			
Launch Date	October 16, 2018	April 27, 2017	January 9, 2013
Issue age*	10-pay : 15 days to age 65 20-pay: 15 days to age 60 25-pay: 15 days to age 55	8 / 12-pay : 15 days to age 65 22-pay : 15days to age 55	3 / 8 / 12-pay: 15 days to age 65 18-pay : 15days to age 60 22-pay : 15 days to age 55
Premium Payment Period	10 / 20 / 25	8 / 12 / 22	3 / 8 / 12 / 18 / 22
Coverage Period	Up to age 100	Up to age 100	Up to age 100
Policy Currency	USD	USD / HKD	USD / HKD
Payment Mode	Annual / Semi-annual / Quarterly / Monthly	Annual / Semi-annual / Quarterly / Monthly	Annual / Semi-annual / Quarterly / Monthly
Saving			
Cash Value	Available	Available	Available
Terminal Dividend	Available	Available	Available
Coverage			
Minor Illness Benefit / Early Stage Illness, Juvenile Illness and Special Illness coverage	<ul style="list-style-type: none"> Number of covered illnesses : 69 Max. number of claim : Max. 2 claims for Angioplasty for Coronary Arteries and Carinoma-in-situ respectively, 1 claim for other illnesses Benefit amount : 30% / 50% of sum assured (Max. benefit amount is 90% of sum assured; USD50,000 for Angioplasty for Coronary Arteries and Carinoma-in-situ respectively) + Terminal Dividend (if any) 	<ul style="list-style-type: none"> Number of covered illnesses : 69 Max. number of claim : 2 Benefit amount : 30% / 50% of sum assured (Max. benefit amount is USD40,000 / HKD312,000) + Terminal Dividend (if any) 	<ul style="list-style-type: none"> Number of covered illnesses : 17 Max number of claim : 3 (Max. 2 claims for Angioplasty for Coronary Arteries and Carinoma-in-situ respectively, 1 claim for other illnesses) Benefit amount : 20% / 25% of sum assured (Max. benefit amount is USD30,000 / HKD240,000 per illness) + Terminal Dividend (if any) Can choose to attach Super Care Early Stage Illness Benefit (ESCI)

Plan name	Embrace Care Critical Illness Protector	Critical Illness Combo 370	Super Care Critical Illness Protector^
Major Illness Benefit	<ul style="list-style-type: none"> Number of covered illnesses : 65 Max. number of claim : 1 Benefit Amount : 100% of sum assured – Any paid Minor Illness Benefit and Protection Sharing Benefit (if any) + Terminal Dividend (if any) + Extra Coverage Benefit (if any) + Protection Revival Benefit (if any) 	<ul style="list-style-type: none"> Number of covered illnesses : 65 Max. number of claim : 1 Benefit Amount : 100% of sum assured – Any paid Early Stage, Juvenile, Special Illness Benefit (if any) + Terminal Dividend (if any) + Extra Coverage Benefit (if any) 	<ul style="list-style-type: none"> Number of covered illnesses : 65 Max. number of claim : 1 Benefit Amount : 100% of sum assured – Any paid Early Stage and Special Illness Benefit + Terminal Dividend (if any)
Extra Coverage Benefit	 <ul style="list-style-type: none"> Additional benefit for Major Illness Benefit or Life Insurance Proceeds payable in the first 10 policy years : 50% of sum assured 	<ul style="list-style-type: none"> Additional benefit for Major Illness Benefit or Life Insurance Proceeds in the first 10 policy years Benefit amount : <ul style="list-style-type: none"> For insured age 22 or below at Policy Date : 60% of sum assured For insured age above age 22 at Policy Date : 30% of sum assured 	<ul style="list-style-type: none"> Not applicable
Multiple Protection Major Illness Benefit	 <ul style="list-style-type: none"> Number of covered illnesses : 3 (Cancer, Heart Attack and Stroke) Max. number of max. claim : 4 Benefit amount : 100% of sum assured each, in total 400% of sum assured Effective after Major Illness Benefit paid <div style="border: 1px solid orange; padding: 5px; margin-top: 10px;">  <p>No limitation on “Loss of Independent Existence, Terminal Illness and Total and Permanent Disability”</p> </div>	<ul style="list-style-type: none"> Number of covered illnesses : 3 (Cancer, Heart Attack and Stroke) Max. number of claim : 2 Benefit amount : first claim is 110% of sum assured, second claim is 130% of sum assured Effective after Major Illness Benefit paid (Except “<u>Loss of Independent Existence, Terminal Illness and Total and Permanent Disability</u>”) 	<ul style="list-style-type: none"> Not applicable under basic plan Can choose to attach Super Care Multiple Protection Benefit (MCI)

Plan name	Embrace Care Critical Illness Protector	Critical Illness Combo 370	Super Care Critical Illness Protector^
Protection Revival Benefit 	<ul style="list-style-type: none"> Restore benefit amount paid for Minor Illness Benefit and Protection Revival Benefit Payable once Max. is 90% of sum assured 1-year waiting period Coverage up to age 100 	Not applicable	Not applicable
Protection Sharing Benefit 	<ul style="list-style-type: none"> Coverage on cancer of insured'child (before the policy anniversary on which the age of the insured's child is 18) once 20% of sum assured (share the max. limit with Minor Illness Benefit — 90% of sum assured) Registration and company's approval is required for insured'child 2-year waiting period Payable once 	Not applicable	Not applicable
Additional Benefit	Not applicable	Not applicable	<ul style="list-style-type: none"> Number of covered illnesses : 2 (Thyroid Cancer or Prostate Cancer) Benefit amount: 10% of sum assured
Life Insurance Proceeds	<ul style="list-style-type: none"> 100% of sum assured – any paid Major Illness Benefit, Minor Illness Benefit and Protection Sharing Benefit (if any) + Terminal Dividend (if any) + Extra Coverage Benefit (if any) + Protection Revival Benefit (if any) 	<ul style="list-style-type: none"> 100% of sum assured – any paid Early Stage Illness, Juvenile Illness and Special Illness Benefit – any paid Major Illness Benefit + Terminal Dividend (if any) + Extra Coverage Benefit (if any) 	<ul style="list-style-type: none"> 100% of sum assured – any paid Early Stage Illness and Special Illnesses Benefit – any paid Major Illness Benefit + Terminal Dividend (if any)
Compassionate Death Benefit	<ul style="list-style-type: none"> 5% of sum assured · provided that : <ol style="list-style-type: none"> Major Illness Benefit has been paid; and Life Insurance Proceeds is payable 	<ul style="list-style-type: none"> 5% of sum assured · provided that : <ol style="list-style-type: none"> Major Illness Benefit has been paid; and Life Insurance Proceeds is payable 	Not applicable

Plan name	Embrace Care Critical Illness Protector	Critical Illness Combo 370	Super Care Critical Illness Protector^
Family Premium Waiver	<ul style="list-style-type: none"> If policyowner or policyowner's spouse or policyowner's child got diagnosed with major illness or passes away, premium of up to 36 months will be waived Registration and company's approval is required for insured' child 2-year waiting period Payable once 	Not applicable	Not applicable
Undetected congenital condition	Covered	Not applicable	Not applicable
Family Protection and Travel for treatment [†]	Not applicable	<ul style="list-style-type: none"> Effective after Major Illness Benefit or Multiple Protection Major Illness Benefit paid 	Not applicable
Other			
Premium Rate	Premium rate is based on the issue age of insured and will not increase due to increase of age. Premium rate is not guaranteed, Chubb Life Insurance Company Ltd. reserves the right to review and adjust the premium rate	Premium rate is based on the issue age of insured and will not increase due to increase of age. Premium rate is not guaranteed, Chubb Life Insurance Company Ltd. reserves the right to review and adjust the premium rate	Premium rate is based on the issue age of insured and will not increase due to increase of age. Premium rate is not guaranteed, Chubb Life Insurance Company Ltd. reserves the right to review and adjust the premium rate
Residential loading for Mainland China (PRC) residents	Not applicable	Not applicable	Not applicable
Waiting period	60 days	60 days	60 days
Policy Loan	Applicable	Applicable	Applicable

Plan name	Embrace Care Critical Illness Protector	Critical Illness Combo 370	Super Care Critical Illness Protector [^]
Target Customers			
Target Customers	<ul style="list-style-type: none"> Looking for comprehensive critical illness protection for self and family Concern on Cancer, Heart Attack and Stroke Looking for a plan which provides coverage on illnesses in different stages including early stage and multiple protection Higher affordability for enhanced benefit 	<ul style="list-style-type: none"> Looking for a critical illness plan with coverage on early stage and multiple protection Would like to pay up all premium in limited period Looking for enhanced protection 	<ul style="list-style-type: none"> Concern on early stage and special illness and multiple coverage critical illness plan Would like to have the flexibility to attach Super Care Early Stage Illness Benefit (ESCI) and / or Super Care Multiple Protection Benefit (MCI)

[^] Super Care Critical Illness Protector can attach to Super Care Early Stage Illness Benefit (ESCI) and / or Super Care Multiple Protection Benefit (MCI) to enhance the protection

* Age nearest birthday

+ Family Protection and Travel for treatment is provided by Inter Partner Assistance Hong Kong Ltd. (IPA) . Chubb Life Insurance Company Ltd. reserves the right to revise the terms and condition or cancel this service.

Remarks :

The above comparison is for reference only, please refer to the policy provision and the material of the products for terms and conditions.

5. Enhancement of Critical Illness Definitions

- Newly added Minor Illness – ‘Loss of Hearing in One Ear’
- Delete Minor Illness - ‘Optic Nerve Atrophy with Low Vision’
 - ➔ Since the updated definitions of ‘Blindness’ and ‘Loss of One Eye in One Eye’ have already covered ‘Optic Nerve Atrophy with Low Vision’, hence this definition is deleted.
- Below definitions are updated :

	Embrace Care Critical Illness Protector	Critical Illness Combo 370	Enhanced Definition
Blindness	<p>The irreversible loss of sight in both eyes (aided or unaided), where any one of the following conditions is met:</p> <ol style="list-style-type: none"> The best corrected visual acuity in both eyes must be less than 6/60 or 20/200 using a Snellen Chart or equivalent test; or the best corrected visual field in both eyes must be twenty (20) degrees or less. <p>The diagnosis must be made by a Registered Specialist in ophthalmology.</p>	Total, permanent and irreversible loss of all vision in both eyes.	Clear definition with quantitative measurement on claim criteria.
Loss of Hearing	<p>Bilateral and irreversible loss of at least eighty (80) decibels in all frequencies of hearing for all sounds (aided or unaided) of both ears as a result of acute sickness or accident.</p> <p>The diagnosis must be supported by medical evidence certified by a Registered Specialist and to include audiometric and sound - threshold test.</p>	Total and irreversible loss of hearing in both ears.	Clear definition with quantitative measurement on claim criteria.
Loss of One eye and One Limb	<p>The Insured has sustained both of the following:</p> <ol style="list-style-type: none"> Irreversible loss of sight in one (1) eye (aided or unaided), where any one of the following conditions is met: <ol style="list-style-type: none"> the best corrected visual acuity in one eye must be less than 6/60 or 20/200 using a Snellen Chart or equivalent test; or 	Total and irrecoverable loss of sight of one eye and total and irrecoverable severance or loss of use of one limb.	Updated the definition of ‘Loss of One Eye’ and aligned the measurement with the definition of ‘blindness’.

	Embrace Care Critical Illness Protector	Critical Illness Combo 370	Enhanced Definition
	<p>(ii) the best corrected visual field in one eye must be twenty (20) degrees or less.</p> <p>The diagnosis must be made by a Registered Specialist in ophthalmology;</p> <p>and</p> <p>b. Total and irreversible severance of one limb at or above the wrist or ankle.</p>		
Loss of Hearing in One Ear	<p>Bilateral and irreversible loss of at least eighty (80) decibels in all frequencies of hearing for all sounds (aided or unaided) of one ear as a result of acute sickness or accident.</p> <p>The diagnosis must be supported by medical evidence certified by a Registered Specialist and to include audiometric and sound - threshold test.</p>	Not applicable	Newly added definition and aligned the measurement with the definition of 'Loss of Hearing'.
Loss of Sight in One Eye	<p>The irreversible loss of sight in one (1) eye (aided or unaided), where any one of the following conditions is met:</p> <p>a. the best corrected visual acuity in one eye must be less than 6/60 or 20/200 using a Snellen Chart or equivalent test; or</p> <p>b. the best corrected visual field in one eye must be twenty (20) degrees or less.</p> <p>The diagnosis must be made by a Registered Specialist in ophthalmology.</p>	Total, permanent and irrecoverable loss of sight of one (1) eye as a result of illness or injury. The blindness must be clinically confirmed by a Registered Specialist in ophthalmology. The blindness must not be correctable by aides or surgical procedures.	Clear definition with quantitative measurement on claim criteria and aligned the measurement with the definition of 'blindness'.

	Embrace Care Critical Illness Protector	Critical Illness Combo 370	Enhanced Definition
Diabetic Retinopathy	<p>Advanced changes to the retinal blood vessels as a consequence of diabetes mellitus.</p> <p>All of the following criteria must be met:</p> <ol style="list-style-type: none"> Presence of diabetes mellitus at the time of diagnosis of Diabetic Retinopathy; Visual acuity of both eyes is 6/18 or worse using Snellen eye chart; Actual undergoing of treatment such as laser treatment to alleviate the visual impairment; and The diagnosis of Diabetic Retinopathy, the severity of visual impairment and the medical necessity of treatment must be confirmed by a Registered Specialist in ophthalmology. 	<p>Advanced changes to the retinal blood vessels as a consequence of diabetes mellitus.</p> <p>All of the following criteria must be met:</p> <ol style="list-style-type: none"> Presence of diabetes mellitus at the time of diagnosis of Diabetic Retinopathy; Visual acuity of both eyes is 20/200 (6/60) or worse using Snellen eye chart; Actual undergoing of treatment such as laser treatment to alleviate the visual impairment; and The diagnosis of Diabetic Retinopathy, the severity of visual impairment and the medical necessity of treatment must be confirmed by a Registered Specialist in ophthalmology. 	Relaxed definition.

6. Product Description

Basic Information			
Product Name (Eng)	Embrace Care Critical Illness Protector		
Product Name (Chi)	安心守護危疾保障計劃		
Premium Payment Period / Product Code	Product Code		
	Premium Payment Period	Hong Kong and Non-PRC Resident	PRC Resident
	10	CID10	CCD10
	20	CID20	CCD20
	25	CID25	CCD25
Launch Date	16 October 2018		
Product Type	Limited pay Critical Illness Plan		
Participating / Non-Participating	Participating		
Basic Plan / Rider	Basic Plan		
Policy Currency	USD		
Issue Age (age nearest birthday)	10-pay : 15 days to age 65 20-pay : 15 days to age 60 25-pay : 15 days to age 55		
Benefit Term	To age 100		
Termination	<p>This Policy and the coverage under this Policy shall be automatically terminated on the occurrence of the earliest of the following:</p> <ol style="list-style-type: none"> lapse or surrender of the Policy; upon the date of initial diagnosis of the relevant Major Illness for which fourth (4th) claim of Multiple Protection Major Illness Benefit has been paid or become payable; the Insured's death; the Maturity Date; your written request for cancellation; or termination of the Policy due to unpaid loan. <p>Please refer to the policy provision for details.</p>		
Minimum Sum Assured (SA)	USD15,000		

Basic Information																						
Maximum Sum Assured (SA)	<ul style="list-style-type: none"> • 150% of Sum Assured used to calculate per life accumulation for CI • 100% of Sum Assured used to calculate per life accumulation for Life • The “Extra Coverage Benefit” will not be counted into the calculation • According to the existing Total Critical Illness Sum Assured per Insured* 																					
	<table border="1"> <thead> <tr> <th>Age</th> <th>0-4</th> <th>5-17</th> <th colspan="2">18 or above</th> </tr> </thead> <tbody> <tr> <td>Hong Kong Resident / Non-PRC Resident</td> <td colspan="2">USD300,000</td> <td colspan="2">USD1,500,000</td> </tr> <tr> <td rowspan="3">PRC Resident</td> <td colspan="2" rowspan="3">USD300,000</td> <td>Housewife</td> <td>USD300,000</td> </tr> <tr> <td>Occupational Class (1) +</td> <td>USD800,000</td> </tr> <tr> <td>Occupational Class (2/3/4) / Retiree / Unemployed</td> <td>USD100,000</td> </tr> </tbody> </table> <p>* Including all Sum Assured of Chubb Life’s Critical Illness Product per Insured + For non-selected cities residents, the Total Critical Illness Sum Assured per Insured is USD 400,000</p> <ul style="list-style-type: none"> • Please refer to “Underwriting Guideline”, “Underwriting Manual for International Business” and “New Business (NB) Operations Manual for PRC Business” for details 				Age	0-4	5-17	18 or above		Hong Kong Resident / Non-PRC Resident	USD300,000		USD1,500,000		PRC Resident	USD300,000		Housewife	USD300,000	Occupational Class (1) +	USD800,000	Occupational Class (2/3/4) / Retiree / Unemployed
Age	0-4	5-17	18 or above																			
Hong Kong Resident / Non-PRC Resident	USD300,000		USD1,500,000																			
PRC Resident	USD300,000		Housewife	USD300,000																		
			Occupational Class (1) +	USD800,000																		
			Occupational Class (2/3/4) / Retiree / Unemployed	USD100,000																		
FATCA / CRS	Applicable																					
Premium																						
Premium Rate Type	The premium will be determined based on the age of the Insured at the time of application and will not increase with the Insured’s age. The premium rate is not guaranteed and Chubb Life reserves the right to review and adjust the premium rates of this product based on our expectation and experience of a series of factors including but not limited to investment returns, claims, policy surrenders and expenses. Chubb Life will give prior written notice of any adjustment in premium rates.																					
Rating Factors	Include issue age, sex, smoking status, premium banding, premium payment term, and payment mode																					
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Payment Mode	Cash	Cheque	Credit Card	Bank DDA																		
Initial Premium	✓	✓	✓																			
Renewal Premium	✓	✓		✓																		
Premium Payment Currency	USD / HKD (according to the prevailing currency exchange rate)																					

Basic Information	
Premium on Deposit	1) Applicable <ul style="list-style-type: none"> if the client withdraws any amount from the POD account, surrender the Policy or the Policy is lapsed due to non-payment of premium within 5 years after the Deposit Date (which is the date when the balance of the prepaid premium is deposited into the POD account), a withdrawal charge will be imposed on the withdrawal amount. 2) Please refer to the terms and condition set out in the illustration for details

Savings	
Cash Value	Applicable, provided that no Major Illness Benefit has been paid or become payable Cash Value payable will be determined based on the Sum Assured net of Minor Illness Benefit and Protection Sharing Benefit, if any
Annual Dividend (Non-guaranteed)	Not applicable
Dividend Option	Not applicable
Terminal Dividend (Non-guaranteed)	<ul style="list-style-type: none"> • Embrace Care Critical Illness Protector being a participating insurance plan is eligible to share in our divisible surplus in the form of Terminal Dividend. Payment and amount of Terminal Dividend is not guaranteed and is subject to review and adjustment by Chubb Life at its sole discretion from time to time. • After the Policy has been in force for 5 years from the Policy Date, Terminal Dividend shall be payable upon: <ol style="list-style-type: none"> a. Valid claim for Minor Illness Benefit* ; b. Valid claim for Protection Sharing Benefit* ; and c. Policy surrender, policy maturity, valid claim for Life Insurance Proceeds, or valid claim for Major Illness Benefit ^, whichever is earliest. <p>* Terminal Dividend payable will be determined based on Minor Illness Benefit and Protection Sharing Benefit ^ Terminal Dividend payable will be determined based on the Sum Assured net of Minor Illness Benefit and Protection Sharing Benefit, if any</p>
Surrender Value	Applicable, it is equal to sum of below, minus any outstanding premiums and any loan with accrued interest: <ul style="list-style-type: none"> • Cash Value of Basic Plan • Terminal Dividend (if any)
Maturity Value	Applicable, it is equal to sum of below, minus any outstanding premiums and any loan with accrued interest: <ul style="list-style-type: none"> • Cash Value of Basic Plan • Terminal Dividend (if any)

Protection					
Minor Illness Benefit	<ul style="list-style-type: none"> Coverage on 56 early stage illnesses, 8 juvenile illnesses and 5 special illnesses (Please refer to Appendix IV) Covers minor illnesses caused by undetected congenital condition 				
		Group 1			Group 2
	Coverage	Angioplasty, Atherectomy or Minimally Invasive Direct Coronary Artery Bypass Grafting for Coronary Arteries*	Carcinoma-in-situ of specific organs* : a. Breast; b. Cervix Uteri; c. Colon and rectum; d. Corpus Uteri; e. Fallopian tube; f. Liver; g. Lung; h. Nasopharynx; i. Penis; j. Stomach and esophagus; k. Testicles; l. Urinary bladder and tract; or m. Vagina or Vulva.	Other 63 minor illnesses (Please refer to Appendix IV)	Early Progressive Bulbar Palsy, Juvenile Spinal Atrophy, Early Progressive Supranuclear Palsy and Osteogenesis Imperfecta
	Benefit Amount	30% of sum assured ;			50% of sum assured ;
		+ Terminal Dividend (if any) - any unpaid premium and loan and interest (if any)			
Benefit Limit	The benefit payable for this benefit and Protection Sharing Benefit is capped at 90% of sum assured (No limitation on the number of claim in group 1 and group 2) (Please refer to Example 1)				
	*The aggregate amount of Minor Illness Benefit payable under the Policy and all other Embrace Care Critical Illness Protector policies issued by the Company for the same insured shall not exceed USD50,000 (or its HKD equivalent) respectively (Please refer to Example 2)		/		
Number of claim	2 times ➤ To be eligible for a second claim, treatment must be performed on a location of stenosis or obstruction in a major coronary artery where no stenosis greater than 60% was identified in the	2 times (Once in each organ group) ➤ Organ Groups with left and right components including but not limited to breasts, fallopian tube and lung shall be considered as one and the same Organ	Once for each Minor Illness	Once for each Minor Illness	

Protection

Minor Illness Benefit (Con't)

	medical examination report for the first claim	Group (Please refer to Example 3)		
Waiting Period	NO waiting period for the below illnesses: 1) If previous and the subsequent illness are both Minor Illnesses; or 2) If the previous illness is Minor Illness and the subsequent illness is Major Illness.			
Remarks	<ul style="list-style-type: none"> Any paid benefit will deduct subsequent benefit, including Major Illness Benefit, Life Insurance Proceeds, Surrender Value and Maturity Value No change to sum assured and the premium of basic plan This benefit will be terminated at the time of policy termination or valid claim of Major Illness Benefit, whichever is earlier 			

Example 1

If the insured is diagnosed with Early Cardiomyopathy, Early Progressive Bulbar Palsy and Early Renal Failure, then diagnosed with Heart Attack within a year, the benefit payable will be as follows:

Incident	Group	Illnesses	Minor/ Major Illnesses	Benefit Amount (% of Sum Assured)	Benefit Amount to be paid (% of Sum Assured)
1	1	Early Cardiomyopathy	Minor Illness	30%	30%
2	2	Early Progressive Bulbar Palsy		50%	50%
3	1	Early Renal Failure		30%	10%
4	N/A	Heart Attack	Major Illness	100%	10%

The first 3 Minor Illness Benefits has reached the limit of 90% of sum assured

Example 2

Provided that the sum assured is USD150,000, the second claim of Angioplasty, Atherectomy or Minimally Invasive Direct Coronary Artery Bypass Grafting for Coronary Arteries payable is as follows:

Incident	Group	Angioplasty, Atherectomy or Minimally Invasive Direct Coronary Artery Bypass Grafting for Coronary Arteries	Benefit Amount	Benefit Amount to be paid
1	1	First claim	USD150,000 x 30% = USD45,000	USD 45,000
2	1	Second claim	USD150,000 x 30% = USD 45,000	USD 5,000

→ As the max. benefit limit for Angioplasty, Atherectomy or Minimally Invasive Direct Coronary Artery Bypass Grafting for Coronary Arteries is USD50,000, the benefit payable for the second claim is USD5,000 (i.e. Max. limit of USD50,000 minus the benefit amount paid for the first claim USD45,000).

Protection

Example 3

Provided the sum assured is USD150,000, the benefit payable for carcinoma-in-situ of specific organs is as follows:

Incident	Group	Carcinoma-in-situ of specific organ	Benefit Payable	Benefit Paid
1	1	Right lung	USD150,000 x 30% = USD45,000	USD45,000
2	1	Left lung	As the right and left side of lungs are classified as the same organ group and the right lung has been paid with the benefit, no benefit will be payable for the left lung.	
3	1	Stomach	USD150,000 x 30% = USD45,000	USD 5,000

→ The benefit payable for the Carcinoma-in-situ for stomach is USD5,000 (Max. limit of USD50,000 minus the benefit amount paid for the benefit payable for Carcinoma-in-situ for lung USD45,000)

Major Illness Benefit

- Coverage on 65 Major Illnesses (Please refer to Appendix IV)
- Covers major illness caused by undetected congenital condition
- Coverage **up to age 100**
- Benefit amount is equal to:
 - **100%** of sum assured + Extra Coverage Benefit (if any) + Protection Revival Benefit (if any) + Terminal Dividend (if any) + Any paid premium after the diagnosis date of related major illness (if any) – Minor Illness Benefit (if any) – Protection Sharing Benefit (if any) – unpaid premium and policy loan and interest (if any)
- **NO** waiting period for Minor Illness Benefit and the subsequent illness is Major Illness
- The basic plan after Major Illness Benefit will continue to be in force and **the premium of basic plan will be waived** after the initial date of diagnosis of major illness will be waived
- This benefit will be paid once only and will be terminated at policy termination or the valid claim of this benefit, whichever is earlier

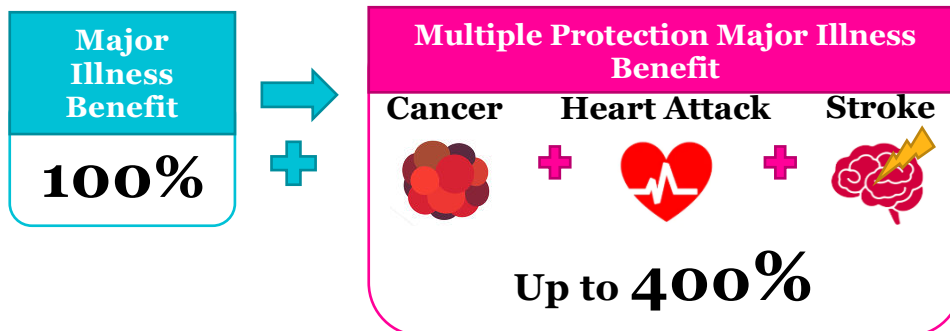
Extra Coverage Benefit


- Extra Coverage Benefit is payable if the insured is payable with Major Illness Benefit or Life Insurance Proceeds (whichever is earlier) in the first 10 policy years
- Benefit amount is equal to **50%** of sum assured
- This benefit is payable once only and will be terminated at policy termination or the 10th policy anniversary or the valid claim of this benefit, whichever is the earliest

Multiple Protection Major Illness Benefit



- After valid claim of Major Illness Benefit, the Multiple Protection Major Illness Benefit will be providing additional protection for **Cancer, Heart Attack and Stroke**
- Maximum number of claim is 4 times (**No** limit on the number of claim of Cancer, Heart Attack and Stroke under the benefit)
- Benefit amount is equal to :
 - 100% of sum assured – unpaid premium and loan and interest (if any)
- The benefit is payable if the insured survives for at least 14 days after the initial date of diagnosis of Cancer, Heart Attack or Stroke
- Covers major illness caused by undetected congenital condition



Protection																																						
	<p>Waiting Period</p> <ul style="list-style-type: none"> The required waiting period between the initial date of diagnosis of the two major illnesses is as below: <table border="1"> <thead> <tr> <th>Previous claim</th> <th>Subsequent claim</th> <th>Waiting Period (Initial date of diagnosis)</th> </tr> </thead> <tbody> <tr> <td>Heart Attack or Stroke</td> <td>Cancer, Heart Attack or Stroke</td> <td>1 year</td> </tr> <tr> <td rowspan="3">Cancer</td> <td>Continuation, metastasis and recurrence of previous cancer</td> <td>3 years</td> </tr> <tr> <td>New Cancer</td> <td>1 year</td> </tr> <tr> <td>Heart Attack or Stroke</td> <td>1 year</td> </tr> </tbody> </table> <p>Example</p> <table border="1"> <thead> <tr> <th></th> <th>Major Illness</th> <th>Waiting Period (Initial date of diagnosis)</th> <th>Benefit Amount (% of Sum Assured)</th> </tr> </thead> <tbody> <tr> <td>First Claim</td> <td>Brain Surgery</td> <td>No waiting period</td> <td>100% (Major Illness Benefit)</td> </tr> <tr> <td>2nd Claim</td> <td>Cancer</td> <td>1 year after the previous Brain Surgery</td> <td>100% (1st Multiple Protection Major Illness Benefit)</td> </tr> <tr> <td>3rd Claim</td> <td>Heart Attack</td> <td>1 year after the previous Cancer</td> <td>100% (2nd Multiple Protection Major Illness Benefit)</td> </tr> <tr> <td>4th Claim</td> <td>Cancer (Continuation of previous Cancer)</td> <td>1 year after previous Heart Attack and 3 years after previous Cancer</td> <td>100% (3rd Multiple Protection Major Illness Benefit)</td> </tr> <tr> <td>5th Claim</td> <td>New Cancer</td> <td>1 year after the previous Cancer</td> <td>100% (4th Multiple Protection Major Illness Benefit)</td> </tr> </tbody> </table> <ul style="list-style-type: none"> This benefit will be terminated at policy termination or the 4th valid claim of Multiple Protection Major Illness Benefit, whichever is earliest 	Previous claim	Subsequent claim	Waiting Period (Initial date of diagnosis)	Heart Attack or Stroke	Cancer, Heart Attack or Stroke	1 year	Cancer	Continuation, metastasis and recurrence of previous cancer	3 years	New Cancer	1 year	Heart Attack or Stroke	1 year		Major Illness	Waiting Period (Initial date of diagnosis)	Benefit Amount (% of Sum Assured)	First Claim	Brain Surgery	No waiting period	100% (Major Illness Benefit)	2nd Claim	Cancer	1 year after the previous Brain Surgery	100% (1 st Multiple Protection Major Illness Benefit)	3rd Claim	Heart Attack	1 year after the previous Cancer	100% (2 nd Multiple Protection Major Illness Benefit)	4th Claim	Cancer (Continuation of previous Cancer)	1 year after previous Heart Attack and 3 years after previous Cancer	100% (3 rd Multiple Protection Major Illness Benefit)	5th Claim	New Cancer	1 year after the previous Cancer	100% (4 th Multiple Protection Major Illness Benefit)
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<p>Protection Sharing Benefit</p> 	<p>NEW</p> <ul style="list-style-type: none"> Provide protection to insured's child who got diagnosed with Cancer before age 18 at the policy anniversary <table border="1"> <tbody> <tr> <td>Coverage</td> <td>Any Cancer where the insured's child has been diagnosed</td> </tr> <tr> <td>Benefit Amount</td> <td>20% of sum assured + Terminal Dividend (if any) – unpaid premium and policy loan and interest (if any)</td> </tr> <tr> <td>Benefit Limit</td> <td>The benefit payable for this benefit and Minor Illness Benefit is capped at 90% of sum assured</td> </tr> <tr> <td>Number of Claim</td> <td>Once</td> </tr> </tbody> </table>	Coverage	Any Cancer where the insured's child has been diagnosed	Benefit Amount	20% of sum assured + Terminal Dividend (if any) – unpaid premium and policy loan and interest (if any)	Benefit Limit	The benefit payable for this benefit and Minor Illness Benefit is capped at 90% of sum assured	Number of Claim	Once																													
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Protection			
	Criteria	Eligibility	<ul style="list-style-type: none"> The insured's child must be age 15 or below on the date of registration or date of issue of this policy or the date of issue of the latest endorsement (if applicable) of this Policy, whichever is the latest The insured's child must be the natural child If the cancer of the insured's child is caused by any existing condition within or before the waiting period, the benefit will not be payable
		Protection Period	<ul style="list-style-type: none"> Up to the policy anniversary of insured's child reaching age 18
		Waiting Period	<ul style="list-style-type: none"> The date of initial diagnosis of the relevant cancer must be at least 2 years thereafter below dates (whichever is the latest) : <ol style="list-style-type: none"> the date of registration ; the policy issue date ; or the issue date of the latest endorsement (if applicable).
		Registration	<ul style="list-style-type: none"> The insured's child must be registered with our company The application is subject to our company's prevailing rules and must be approved by our company. Our company has sole discretion to determine whether to accept the application for registration. More than 1 child(ren) of the insured can be registered Please refer to Appendix I for relevant registration procedures
		Survival Period	<ul style="list-style-type: none"> Following the date of initial diagnosis of cancer of the insured's child, the insured's child shall continue to be alive for at least 14 days
	Remarks	<ul style="list-style-type: none"> Cover cancer caused by undetected congenital condition Any paid benefit will deduct subsequent benefit, including Major Illness Benefit, Life Insurance Proceeds, Surrender Value and Maturity Value No change to sum assured and the premium of basic plan This benefit will be terminated at the time of policy termination, valid claim of Major Illness Benefit or the policy anniversary on which the insured's child is age 18, whichever is earlier 	

Protection

Protection Revival Benefit NEW



• When the insured is diagnosed with major illness or passes away, Protection Revival Benefit will **restore the paid amount of Minor Illness Benefit and Protection Sharing Benefit**



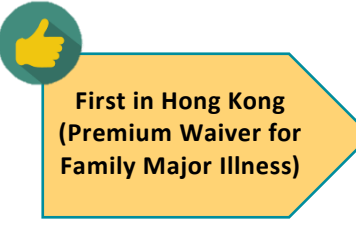
- Restore the Major Illness Benefit or death benefit back to max. 100% of sum assured
- **Must be at least 1 year between** (1) any minor illness where the insured has been diagnosed and/or any Cancer where the insured's child has been diagnosed and (2) the date of initial diagnosis of the major illness of the insured or the date of the insured's death (as the case may be)

Example

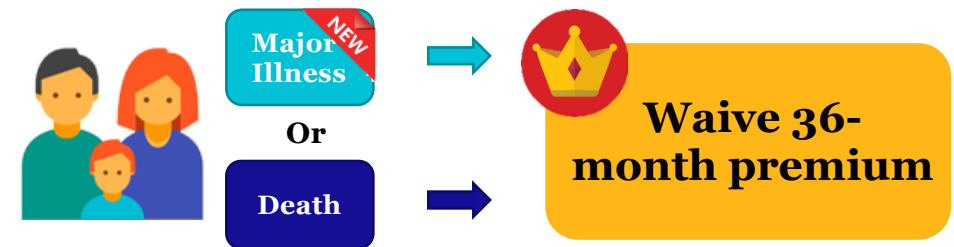
	Paid Illness	Benefit Amount (% of Sum Assured)	Protection Revival Benefit (% of Sum Assured)
First Claim	Early Cardiomyopathy	30% (Minor Illness)	N/A
2 nd Claim	Cancer	70% (Major Illness)	30% (Restore paid Minor Illness Benefit)

- ➔ At 2nd Claim, the benefit payable will be 100% of the sum assured (70% Major Illness Benefit + 30% Protection Revival Benefit).
- Coverage up to **age 100**
- This benefit is payable once only
- This benefit will be terminated at the time of policy termination, the date of the insured's death or valid claim of Major Illness Benefit, whichever is earlier

Family Premium Waiver NEW



• If the **policyowner or policyowner's spouse or policyowner's child** is diagnosed with major illness or passes away, **max. 36-month premium** of Embrace Care will be **waived** starting from the date of initial diagnosis or date of death



Protection

Family Premium Waiver

NEW



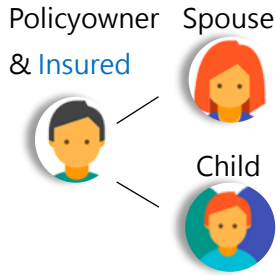
**First in Hong Kong
(Premium Waiver for
Family Major Illness)**

- **Policyowner must be one of the followings** to be eligible for Family Premium Waiver :
 1. The insured :
 2. The insured’s legally married spouse : or
 3. The insured’s natural parent.

Example 1 :

Mr Chan and his wife have a 5-year-old son. He enrolled in Embrace Care as the policyowner and the insured. Also, he registered for his family members under the plan.

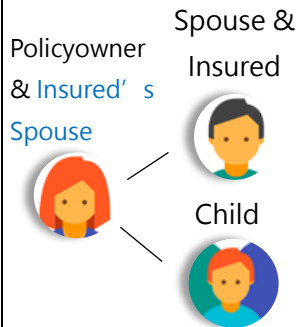
(a) If Mr Chan is the policyowner, then :



Policyowner’s Spouse	Mrs Chan
Policyowner’s Child	The Son
The Insured	Mr Chan

As Mr Chan is the policyowner and the insured at the same time, fulfilling the requirement of this policy on the policyowner. When Mrs Chan (Policyowner’s Spouse) or the son (Policyowner’s Child) is diagnosed with major illness or passes away, this policy is entitled with Family Premium Waiver.

(b) If Mrs Chan is the policyowner, then :

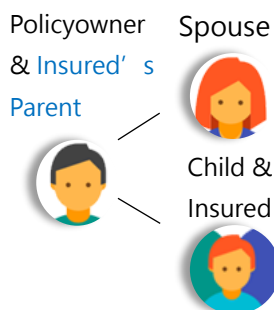


Policyowner	Mrs Chan
Policyowner’s Child	The Son
The Insured	Mr Chan

As Mrs Chan is the policyowner and the insured’s spouse at the same time, fulfilling the requirement of this policy on the policyowner. When Mrs Chan (Policyowner) or the son (Policyowner’s Child) is diagnosed with major illness or passes away, this policy is entitled with Family Premium Waiver.

Example 2 :



Mr Chan and his wife have a 5-year-old son. He enrolled in Embrace Care as the policyowner and the insured was his son. Also, he registered for his wife and himself under the plan.



Policyowner	Mr Chan
Policyowner’s Spouse	Mrs Chan
The Insured	The Son

As Mr Chan is the policyowner and the insured’s parent at the same time, fulfilling the requirement of this policy on the policyowner. When Mr Chan (Policyowner) or Mrs Chan (Policyowner’s Spouse) is diagnosed with major illness or passes away, this policy is entitled with Family Premium Waiver.

Protection

	Number of Waiver	Once			
	Criteria		Policyowner or Policyowner's spouse 	Policyowner's Child(ren) 	
		Eligibility	<ul style="list-style-type: none"> The policyowner or policyowner's spouse must be age 50 or below on the date of registration or date of issue of this policy or the date of issue of the latest endorsement (if applicable) of this policy, whichever is the latest If the relevant major illness or death of the policyowner or policyowner's spouse is caused by any existing condition within or before the waiting period, the benefit will not be payable 	<ul style="list-style-type: none"> The policyowner's children must be age 15 or below on the date of registration or date of issue of this policy or the date of issue of the latest endorsement (if applicable) of this policy, whichever is the latest If the relevant major illness or death of the policyowner's children is caused by any existing condition within or before the waiting period, the benefit will not be payable 	
		Waiting Period	<ul style="list-style-type: none"> The date of initial diagnosis of the relevant major illness or the date of death must be at least 2 years thereafter below dates (whichever is the latest) : <ol style="list-style-type: none"> the date of registration; the policy issue date ; or the issue date of the latest endorsement (if applicable). 		
		Registration Procedures	<ul style="list-style-type: none"> The policyowner or policyowner's spouse (if any) or policyowner's child(ren) (if any) can be registered with our company upon policy application If there's any change or update on spouse or children, the policyowner can register again The application is subject to our company's prevailing rules and must be approved by our company. Our company has sole discretion to determine whether to accept the application for registration. Only one policyowner or policyowner's spouse can be registered. More than 1 child(ren) of the insured can be registered Please refer to Appendix I for relevant registration procedures 		
Waiver of Premium	<ul style="list-style-type: none"> The policyowner will need to continue paying premium until the request for Family Premium Waiver was approved Upon approval, our company will refund any premiums paid which was waived 				

Protection	
	<p>Remarks</p> <ul style="list-style-type: none"> • Cover major illness caused by undetected congenital condition • This premium waiver will be terminated at the time of policy termination or valid claim of Major Illness Benefit, whichever is earlier • Family Premium Waiver will not be available in respect of : <ol style="list-style-type: none"> 1. The policyowner, on or after the policy anniversary on which the policyowner is age 75 : 2. The policyowner's spouse, on or after the policy anniversary on which the policyowner's spouse is age 75 : and 3. The policyowner's child, on or after the policy anniversary on which the policyowner's child is age 18.
Illnesses caused by congenital condition	<ul style="list-style-type: none"> • For Minor Illness Benefit, Major Illness Benefit and Multiple Protection Major Illness Benefit, if any illness of the insured is caused by congenital condition, and the <u>congenital condition was not diagnosed and the signs or symptoms were not evident</u> prior to or within a period of 60 days from the issue date or the issue date of latest endorsement (whichever is the latest), the Minor Illness Benefit, Major Illness Benefit or Multiple Protection Major Illness Benefit will be payable. • For Protection Sharing Benefit, if any cancer of the insured's children is caused by congenital condition, and the <u>congenital condition was not diagnosed and the signs or symptoms were not evident</u> prior to or within a period of 2 years from the issue date or the registration date or the issue date of latest endorsement (whichever is the latest), the Protection Sharing Benefit will be payable. • For Family Premium Waiver, if any major illness of the policyowner or policyowner's spouse or policyowner's children is caused by congenital condition, and the <u>congenital condition was not diagnosed and the signs or symptoms were not evident</u> prior to or within a period of 2 years from the issue date or the registration date or the issue date of latest endorsement (whichever is the latest), the Family Premium Waiver will be payable. <p>Please refer to the policy provision for details.</p>
Life Insurance Proceeds	<p><u>If no Major Illness Benefit has been paid, the Life Insurance Proceeds shall be equal to :</u></p> <p>100% of sum assured + Extra Coverage Benefit (if any) + Protection Revival Benefit (if any) + Terminal Dividend (if any) + Benefits from Riders (if any) + Any paid premium after the date of death of the insured (if any) – Minor Illness Benefit and Protection Sharing Benefit (if any) – unpaid premium and policy loan and interest (if any)</p> <p><u>If Major Illness Benefit has been paid, the Life Insurance Proceeds shall be equal to :</u></p> <p>Compassionate Death Benefit (if any) + Benefits from Riders (if any) + Any paid premium after the date of death of the insured (if any) – unpaid premium and policy loan and interest (if any)</p>
Compassionate Death Benefit	<ul style="list-style-type: none"> • Upon the death of the insured, Compassionate Death Benefit equals to 5% of sum assured will be paid provided that : <ol style="list-style-type: none"> 1. The Major Illness Benefit has been paid ; and 2. There's a valid claim for Life Insurance Proceeds • The coverage will be terminated upon policy termination

Protection	
Extra Coverage Benefit	<ul style="list-style-type: none"> • Equivalent to 50% of sum assured will be paid if any Major Illness Benefit or Life Insurance Proceeds is paid in the first 10 policy years • Extra Coverage Benefit will be paid once only. The coverage will be terminated upon policy termination or the 10th policy anniversary (whichever is earlier)
Waiting Period	<ul style="list-style-type: none"> • Waiting period: 60 days after policy issue date or issue date of the endorsement or the date of last reinstatement (whichever is the latest) • For the waiting period of Multiple Protection Major Illness Benefit, Protection Sharing Benefit and Family Premium Waiver, please refer to the details of the above benefits.
Survival Period	<ul style="list-style-type: none"> • The insured must survive for 14 days after initial diagnosis of relevant Cancer, Heart Attack or Stroke before the insured is eligible for Multiple Protection Major Illness Benefit claim • The insured's child must survive for 14 days after initial diagnosis of relevant Cancer before the insured's child is eligible for Protection Sharing Benefit claim
Exclusions	<ul style="list-style-type: none"> • No benefits will be payable under Major Illness Benefit, Minor Illness Benefit, Multiple Protection Major Illness Benefit and Protection Sharing Benefit and Family Premium Waiver will not be granted if the relevant illness is a direct or indirect consequence of any of the following: <ol style="list-style-type: none"> 1. attempted suicide or intentionally self-inflicted injury while sane or insane; 2. declared or undeclared war, invasion, acts of foreign enemies, civil commotion, revolution, military service, insurrection or usurped power or any warlike operations; 3. the presence of the Acquired Immune Deficiency Syndrome (AIDS) virus (except where such virus is due to medical misadventure or AIDS/HIV due to Blood Transfusion or AIDS/HIV due to Occupational Accident as defined); 4. Pre-existing Condition other than for Pre-existing Condition(s) of the Insured declared to the Company prior to Date of Issue and the Company has agreed to cover the Pre-existing Condition; 5. being under the influence of drugs, alcohol or narcotics not prescribed by a Registered Medical Practitioner; 6. any premalignant tumours, polyps or carcinoma-in-situ of any organ (except the illnesses defined under Carcinoma-In-Situ or Stage Ta of Specific Organs and Early Stage Malignancy). <p>Please refer to the policy provision for details.</p>
Attachable Riders	<ul style="list-style-type: none"> • Please refer to "Rider Attachment Table" in below path for details: <ul style="list-style-type: none"> - Sales Support System (3S): Sales Tools -> Download Library -> Category -> Product Brief -> Enter "%Rider Attachment Table" in Title -> Search

7. Administration

7.1 Underwriting

Underwriting	
Medical Underwriting	<ul style="list-style-type: none"> • Normal underwriting • 150% of Sum Assured used to calculate per life accumulation for CI • 100% of Sum Assured used to calculate per life accumulation for Life • Sum assured of Extra Coverage Benefit will not be counted into the calculation • Follow the latest Underwriting Guideline for other underwriting requirements
Financial Underwriting	<ul style="list-style-type: none"> • 100% of Sum Assured for Life • 150% of Sum Assured for CI • Follow the latest Underwriting Guideline
Nationality Requirement	<ul style="list-style-type: none"> • Available for Hong Kong and Non Hong Kong Residents • For Non-Hong Kong Residents, please refer to Underwriting Manual for International Life Insurance Business for details • For PRC Residents, please refer to New Business (NB) Operations Manual for PRC Business for details • For Overseas Domestic Helpers, please refer to Special Risk Group - Overseas Domestic Helper for details • For Hong Kong Residents where majority of time working or residing overseas/ in PRC, please follow Special Risk Group - HKID cardholder who are residing or working in Mainland China for details
Application Procedure	<ul style="list-style-type: none"> • Conduct suitability assessment and complete FNA (NB205) • Complete the Application form (NB116) • Sign on all signature fields in sales illustration, and submit full set of sales illustration (regardless of whether the page contain signature fields) • Submit the above documents together with initial premium in full • PRC customer need to complete Application Supplement for Critical Illness/Cancer/Hospital Plan (NB350)
Requirement on FNA	<p>Q1: What are your objectives of buying our product? (tick one or more)</p> <ol style="list-style-type: none"> 1) <input checked="" type="checkbox"/> Financial protection against adversities (e.g. death, accident, disability etc) 2) <input checked="" type="checkbox"/> Preparation for health care needs (e.g. critical illness, hospitalization etc) 3) <input type="checkbox"/> Providing regular income in the future (e.g. retirement income etc) 4) <input checked="" type="checkbox"/> Saving up for the future (e.g. child education, marriage, retirement etc) 5) <input type="checkbox"/> Investment 6) <input type="checkbox"/> Others <p>Acceptable options: 1 and 2 and 4</p> <p>Q2: What type(s) of insurance products you are looking for to meet your objectives above? (tick one or more)</p> <ol style="list-style-type: none"> 1) <input type="checkbox"/> Pure insurance product (without any savings or investment element) (e.g. term insurance) 2) <input type="checkbox"/> Insurance product with savings element (with savings but without investment element) (e.g. non-participating policy) 3) <input checked="" type="checkbox"/> Insurance product with investment element (Investment decisions and risks borne by insurer) (e.g. participating policy, universal life insurance) 4) <input type="checkbox"/> Insurance product with investment element (Investment decisions and risks borne by policyholder) (e.g. Investment-Linked Assurance Schemes) 5) <input type="checkbox"/> Others (Please specify _____)

	<p><u>Q6: Reason(s) for Recommendation</u></p> <p>1) <input checked="" type="checkbox"/> To meet customer's need on financial protection</p> <p>2) <input checked="" type="checkbox"/> To meet customer's need on preparation for health care</p> <p>3) <input type="checkbox"/> To meet customer's need on providing regular income in future</p> <p>4) <input checked="" type="checkbox"/> To meet customer's need on saving up for the future</p> <p>5) <input type="checkbox"/> To meet customer's need on investment</p> <p>6) <input type="checkbox"/> Others</p> <p>Acceptable options: 1 and 2 and 4</p>
Backdating	Allowed for up to 6 months
Term Conversion	Not applicable

7.2 Policyowner Service

Policyowner Service	
Increase of Sum Assured	<ol style="list-style-type: none"> 1. Within first 12 months from policy issuance, the sum assured increase will be effective on the effective date of the policy 2. Waiting period and pre-existing condition for the increased sum assured shall apply from the underwriting approval date and all requirements are fulfilled
Decrease of Sum Assured	Applicable
Non-Forfeiture Options	<ol style="list-style-type: none"> 1. Automatic Premium Loan (APL) – default option 2. Surrender for Cash (Cash)
Change of Premium Payment Period	Not applicable
Policy Loan	Applicable
Cash Withdrawal	Not applicable
Reinstatement	<ul style="list-style-type: none"> • Allowed within 3 year after policy lapse under the following conditions: <ul style="list-style-type: none"> ◆ The Policy has not been surrendered; ◆ Receipt by us of all overdue Premium(s) together with interest at such rates as declared by us from time to time; and ◆ Submission of evidence of the insurability of Insured to our satisfaction.

7.3 Claims

Claim	
Claim Guideline	<ul style="list-style-type: none"> • Except for the death of Insured, all benefits will be payable to the Policyowner. • If the Insured dies while the policy is in force, the Life Insurance Proceeds will be payable according to the latest beneficiary designated under the policy. • Relevant clinical, radiological, histological and laboratory report, and claim form completed by Registered Medical Practitioner with relevant illness must be submitted to Claims Department for review. • The insured, the insured's child(ren), policyowner, policyowner's spouse or policyowner's child(ren) (if applicable) must provide the below documents to our company : <ol style="list-style-type: none"> a. proof of death or clinical, radiological, histological and laboratory reports (as the case may be) ; and b. relationship proof with the insured or policyowner ; and c. proof of identification ; and d. any other documents and a completed claim form by a registered medical practitioner that may be requested by our company • For any Major Illness and Minor Illness (including Protection Sharing Benefit and Family Premium Waiver) diagnosed in PRC, a designated 3A hospital list will be applied. Only for those cases diagnosed in the hospitals under the designated hospital list will be payable.

7.4 Sales Support

Sales Support	
Product-related	
Product Brief	<ul style="list-style-type: none"> • Download from Download Library in 3S: >> SSS System (SSS) → Sales Tools → Download Library >> Category → Product Brief >> Search for: "Embrace Care Critical Illness Protector"
Product Brochure	<ul style="list-style-type: none"> • Download from Download Library in 3S: >> SSS System (SSS) → Sales Tools → Download Library >> Category → Marketing Material >> Search for: "Embrace Care Critical Illness Protector"
Policy Provision Sample	<ul style="list-style-type: none"> • Download from Download Library in 3S: >> SSS System (SSS) → Sales Tools → Download Library >> Category → Provision >> Search for: "Embrace Care Critical Illness Protector"
Administration-related	
New Business – Admin Rules and Guidelines, including: <ul style="list-style-type: none"> • Underwriting Guideline • Underwriting Manual for International Business • Special Risk Group 	<ul style="list-style-type: none"> • Download from Download Library in 3S: >> SSS System (SSS) → Sales Tools → Download Library >> Category → New Business - Admin Rules and Guidelines
Policyowner Services - Admin Rules and Guidelines	<ul style="list-style-type: none"> • Download from Download Library in 3S: >> SSS System (SSS) → Sales Tools → Download Library >> Category → Policyowner Services - Admin Rules and Guidelines
Claims - Admin Rules and Guidelines	<ul style="list-style-type: none"> • Download from Download Library in 3S: >> SSS System (SSS) → Sales Tools → Download Library >> Category → Claims - Admin Rules and Guidelines



* All guidelines above subject to the latest Admin. Rules and Guidelines announced by Chubb Life from time to time.

8. Case Study

【Case 1】 Individual Comprehensive Critical Illness Protection



- Policy Effective Date : 1 Nov 2018
- Policyowner and insured : Miss Chan (age 28, non-smoker)
- Miss Chan purchases **Embrace Care Critical Illness Protector**
- Sum assured is USD80,000 · she chooses 20-pay as premium payment period

Policy Age	Date of diagnosis	Incident	Protection Item	Benefit Amount
Age 33	1 Dec 2023	Carcinoma-in-situ of Cervix Uteri	Minor Illness Benefit	USD80,000 X 30% = USD24,000
Age 35	1 Aug 2025	Carcinoma-in-situ of Breast	Minor Illness Benefit	USD80,000 X 30% = USD24,000
Age 37	1 Jan 2027	Breast Cancer	<ul style="list-style-type: none"> • Major Illness Benefit • Protection Revival Benefit • Extra Coverage Benefit • Waive all future premiums of Embrace Care Critical Illness Protector 	<p>Major Illness Benefit: USD80,000 – (USD24,000 + USD24,000) = USD32,000</p> <p>+ Protection Revival Benefit: USD24,000 + USD24,000 = USD48,000</p> <p>+ Extra Coverage Benefit: USD80,000 X 50% = USD40,000</p> <p>Total benefit : USD32,000+USD48,000+USD40,000 = USD120,000</p>
Age 48	1 Jun 2038	Recurrent Breast Cancer	Multiple Protection Major Illness Benefit	USD80,000
Age 90	1 Nov 2080	Heart Attack	Multiple Protection Major Illness Benefit	USD80,000

Total Benefit Payable to Miss Chan : USD328,000

4.1 times the initial Sum Assured

- Through this plan, Miss Chan has got 2 claims from Minor Illness Benefit (2 x 30% of SA), Major Illness Benefit (40% of SA) , Protection Revival Benefit (60% of SA), Extra Coverage Benefit (50% of SA), and 2 claims from Multiple Protection Major Illness Benefit (2 x 100% of SA).
- The plan still provides 2 additional Multiple Protection Major Illness Benefit (2 x 100% of SA) even if Miss Chan is diagnosed of recurrent, continuous, metastasis or new Cancer, Heart Attack or Stroke till age 100.
- The total protection she could have is up to 610% of SA (100%+60%+50%+200%+200%).

*The above case and figures are for illustrative purpose only. The actual benefit amount is subject to the actual terms and conditions of the relevant policy.

【 Case 2 】 Extended Family Critical Illness Protection



- Policy Effective Date : 1 Jan 2019
- Policyowner and insured :
[Policy 1] Mr Wong (age 35, non-smoker) and
[Policy 2] Mrs Wong (age 35, non-smoker)
- Family status : Married, with a son and a daughter
- Mr Wong and Mrs Wong purchase **Embrace Care Critical Illness Protector** respectively
- Sum assured are both USD100,000 , they choose 25-pay as premium payment period
- They registered both (as spouse) and the children under the plans upon policy application

Policy Age	Date of diagnosis	Incident	Protection Item		Benefit Amount
			Policy 1	Policy 2	
Age 41	1 Aug 2025	Mr Wong's Son is diagnosed with Leukaemia cancer	Protection Sharing Benefit	Protection Sharing Benefit	USD 100,000 x 20% x 2 = USD 40,000
			Family Premium Waiver	Family Premium Waiver	Waived Basic Plan's premium for 3 years for both policies
Age 51	1 Dec 2035	Mr Wong has Angioplasty on Coronary Arteries performed	Minor Illness Benefit	N/A	USD 100,000 x 30% = USD 30,000
Age 55	1 May 2039	Mr Wong has Heart Valve and Structural Surgery performed	<ul style="list-style-type: none"> • Major Illness Benefit • Protection Revival Benefit • Waive all future premiums of Embrace Care Critical Illness Protector 	N/A	Major Illness Benefit: USD 100,000 – (USD 20,000 + USD 30,000) = USD 50,000 + Protection Revival Benefit: USD 20,000 + USD 30,000 = USD 50,000 Total benefit : USD 50,000 + USD 50,000 = USD 100,000

Total Benefit Payable to Mr Wong's Family :

(Mr Wong's Policy) USD150,000 + (Mrs Wong's Policy) USD 20,000 = USD 170,000

Critical Illness Protection and Premium Waiver are extended to Family members



- Through this plan, Mr Wong has got Protection Sharing Benefit (20% of SA), Minor Illness Benefit (30% of SA), Major Illness Benefit (50% of SA) and Protection Revival Benefit (50% of SA).
- After the Heart Valve and Structural Surgery, Mr Wong is waived to pay all future premiums of Embrace Care Critical Illness Protector.

- Mr Wong's plan still provides 4 additional Multiple Protection Major Illness Benefit (4 x 100% of SA) even if he is diagnosed of recurrent, continuous, metastasis or new Cancer, Heart Attack or Stroke till age 100. The total protection he could have is up to 550% of SA (100%+50%+400%).

*The above case and figures are for illustrative purpose only. The actual benefit amount is subject to the actual terms and conditions of the relevant policy.

9. Market Comparison















A. Product Features




	CHUBB Embrace Care Critical Illness Protector	CHUBB Critical Illness Combo 370	AIX Pxxtect Exxte Uxxra	FXLIFE HxxlthCxxe 168 Cxxtical Ixxness Pxxtector	MXXULIFE MaxxBxxght Cxxe	MXXULIFE MaxxLxxe Cxxe	PXXDENTIAL PXXhxxlth Cxxtical Ixxness Exxended Cxxe	PXXDENTIAL PXXhxxlth Cxxtical Ixxness Mxxti- Cxxe Pxxstige	AXX CxxtiPxxtner Cxxtical Ixxness Pxxn
Launch Date/ Date of Last Revamp	Oct 2018	Apr 2017	Mar 2016	Sep 2017	Apr 2017	Jul 2018	Mar 2018	Aug 2018	Jun 2018
Policy Currency	USD	USD / HKD	USD / HKD	USD	USD / HKD	USD / HKD	USD / HKD	USD / HKD	USD / HKD / MOP
Issue Age	15 days to age 65	15 days to age 65	15 days to age 65	15 days to age 65	30 days to age 65	30 days to age 65	age 1 to age 65	age 1 to age 65	age 0 to age 65
Benefit Period	To age 100	To age 100	Whole Life	To age 100	To age 100	To age 100	Whole Life	Whole Life	To age 100
Premium Payment Period (years)	10 / 20 / 25	8 / 12 / 22	10 / 18 / 25	5 / 10 / 15 / 20 / 25	10 / 20 / 25 / To age 65	10 / 20 / 25 / To age 65	10 / 15 / 20 / 25	5 / 10 / 15 / 20 / 25	10 / 15 / 20 / 25
Premium Rate	Level and non-guaranteed	Level and non-guaranteed	Level and non-guaranteed	Level and non-guaranteed	Level and guaranteed	Level and guaranteed	Level and non-guaranteed	Level and non-guaranteed	Level and non-guaranteed
Min. Sum Assured(SA)	USD15,000	USD15,000 / HKD117,000	USD10,000 / HKD75,000	USD30,000	USD12,500 / HKD100,000	USD12,500 / HKD100,000	USD15,000 / HKD120,000	USD15,000 / HKD120,000	Below age 45 : USD15,000 / HKD120,000 Age 45 or above : USD10,000 / HKD80,000
Max. Sum Assured(SA)	USD1.5M / HKD11.7M	USD1.5M / HKD11.7M	USD1.5M / HKD11.25M	N/A	USD1M / HKD8M	USD1M / HKD8M	USD1.2M / HKD9.6M	USD1.2M / HKD9.6M	USD1.25M / HKD10M
Guaranteed Cash Value	✓	✓	✓	✓	✓	✓	✓	✓	✓
Terminal Dividend	✓ In-force for 5 years	✓ In-force for 5 years	✓ In-force for 5 years	✓ In-force for 5 years	✓ In-force for 3 years	✓ In-force for 3 years	Cash Value of Special Bonus; In-force for 5 years	Cash Value of Special Bonus; In-force for 5 years	✓ In-force for 5 years
Waiting Period	 60 days	60 days	90 days	60 days	90 days	90 days	90 days	90 days	60 days
Coverage									
No. of Covered Illness	 134	134	115	168	112	112	118	123	128
- Major Illness	65	65	57	69	60	60	56	56	62
- Minor Illness	69	69	58	99	52	52	61	67	66











Embrace Care Critical Illness Protector – Product Brief
 Prepared by Product Development (Version V1B: 16 October 2018)
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 This material is for internal reference only and NOT for public distribution.




















		CHUBB	CHUBB	AIX	FXLIFE	MXXULIFE	MXXULIFE	PXXDENTIAL	PXXDENTIAL	AXX
		Embrace Care Critical Illness Protector	Critical Illness Combo 370	Pxxtect Exxte Uxxra	HxxlthCxxe 168 Cxxtical lxxness Pxxtector	MaxxBxxght Cxxe	MaxxLxxe Cxxe	PXXhxxlth Cxxtical lxxness Exxended Cxxe	PXXhxxlth Cxxtical lxxness Mxxti-Cxxe Pxxstige	CxxtiPxxtner Cxxtical lxxness Pxxn
(Early Stage, Juvenile and Special Illness)										
- Juvenile Illness		8	8	13	17	8	8	12	11	13
Max. CI benefit including all additional benefit		640% of SA	400% of SA	310% of SA	420% of SA	560% of SA	830% of SA	505% of SA	1090% of SA	490% of SA
Minor Illness Benefit (Early Stage, Juvenile and Special Illness Benefit)										
Juvenile Illness	No. of Covered Illness	8 To age 22	8 To age 22	13 To age 18	17 To age 25	8 To age 18	8 To age 18	12 To age 18	11 To age 18	13 To age 22
	Benefit Amount	30% / 50% of SA	30% of SA	20% of SA	20% of SA	20% of SA	20% of SA	20% of SA	20% of SA	20% of SA
	Max. Benefit Amount	Max. once per illness, cap at 90% of SA	Cap at USD40,000 / HKD312,000 per illness	Cap at USD50,000 / HKD400,000 per illness	Cap at 90% of SA	Cap at USD50,000 / HKD400,000 per illness	Cap at USD50,000 / HKD400,000 per illness	Cap at USD50,000 / HKD400,000 per illness	Cap at USD50,000 / HKD400,000 per illness	Cap at USD50,000 / HKD400,000 per illness
Other Illness	No. of Covered Illness	61	61	44	82	44	44	49	56	53
	Benefit Amount	30% / 50% of SA	30% / 50% of SA	10% / 20% of SA	20% / 50% of SA	20% of SA	20% of SA	20% / 25% of SA	20% / 25% of SA	20% of SA
	Max. Benefit Amount	- Max. 2 claims for Angioplasty for Coronary Arteries and Carinoma-in-situ respectively - Max. 1 claim for other illnesses - Cap at 90% of SA	- Max. 2 claims - Cap at USD40,000 / HKD312,000 per illness	- Max. 2 claims for Carinoma-in-situ - Max. 1 claim for other illnesses - Cap at USD50,000 / HKD400,000 per illness	- Max. 2 claims for Carinoma-in-situ - Max. 1 claim for other illnesses - Cap at 90% of SA	- Max. 2 claims for Carinoma-in-situ - Max. 1 claim for other illnesses - Coverage up to age 100 - Cap at USD50,000 / HKD400,000 per illness	- Max. 2 claims for Carinoma-in-situ - Max. 1 claim for other illnesses - Coverage up to age 100 - Cap at USD50,000 / HKD400,000 per illness	- Max. 2 claims for Carinoma-in-situ - Max. 1 claim for other illnesses - Coverage up to age 100 - Cap at USD0 - USD50,000 / HKD0 - HKD400,000 per illness	- Max. 2 claims for Carinoma-in-situ - Max. 1 claim for other illnesses - Max. 3 claims in total - Cap at USD0 - USD50,000 / HKD0 - HKD400,000 per illness	- Max. 2 claims for Angioplasty for Coronary Arteries and Carinoma-in-situ respectively - Max. 1 claim for other illnesses - Before age 86 : Cap at USD0 - USD50,000 / HKD0 - HKD400,000 per illness - Age 86or above : Cap at 100% of SA

	CHUBB	CHUBB	AIX	FXLIFE	MXXULIFE	MXXULIFE	PXXDENTIAL	PXXDENTIAL	AXX
	Embrace Care Critical Illness Protector	Critical Illness Combo 370	Pxxtect Exxte Uxxra	HxxlthCxxe 168 Cxxtical lxxness Pxxtector	MaxxBxxght Cxxe	MaxxLxxe Cxxe	PXXhxxlth Cxxtical lxxness Exxended Cxxe	PXXhxxlth Cxxtical lxxness Mxxti-Cxxe Pxxstige	CxxtiPxxtner Cxxtical lxxness Pxxn
Major Illness Benefit									
No. of Covered Illness	65	65	58	69	60	60	56	56	62
Benefit Amount	100% of SA + Extra Coverage Benefit (if any) + Protection Revival Benefit (if any) + Terminal Dividend (if any) – Any paid Minor Illness Benefit and Protection Sharing Benefit (if any)	100% of SA + Extra Coverage Benefit (if any) + Terminal Dividend (if any) – Any paid Early Stage, Juvenile and Special Illness Benefit (if any)	100% of SA + Special Bonus (if any) – All advanced payments (if any) (Minor Illness Benefit: 50% advanced payments + special bonus)	100% of SA + Terminal Dividend (if any) + Protection Revival Benefit (if any) + Additional Living Benefit – Any paid Additional Living Benefit (if any)	100% of SA + Extra Coverage Benefit (if any) + Terminal Dividend (if any) – Any paid Benefit (if any)	100% of SA + Extra Coverage Benefit (if any) + Protection Revival Benefit (if any) + Terminal Dividend (if any) – Any paid Benefit (if any)	100% of SA + Extra Coverage Benefit (if any) + Special Bonus (if any) – Any paid advanced payment (if any)	100% of SA + Extra Coverage Benefit (if any) + Special Bonus (if any)	100% of SA + Extra Coverage Benefit (if any) + Terminal Dividend (if any) – Any paid Benefit (if any)
Waiver of Premium	Start from 1st claim of Major CI Benefit	Before age 85, start from 1st claim of Major CI Benefit 85	Start from 100% of SA paid	Start from 100% of SA paid	Start from 100% of SA paid	Start from 100% of SA paid	Start from 100% of SA paid	Start from 100% of SA paid	Start from 100% of SA paid
Multiple Protection Major Illness Benefit									
Benefit Term	To age 100	To age 85	To age 85	To age 85	To age 85	To age 85	To age 86	To age 86	To age 85
Covered Illness	Cancer, Heart Attack and Stroke	Cancer, Heart Attack and Stroke	Cancer	Cancer, Heart Attack and Stroke	Cancer, Heart Attack and Stroke	All CI	Cancer, Heart Attack and Stroke	All CI	Cancer, Heart Attack and Stroke
Benefit Amount	Additional 100% of SA each	First claim is 110% of SA, second claim is 130% of SA	Additional 80% of SA each	Additional 100% of SA each	Additional 100% of SA each	Additional 100% of SA each For other CI's benefot amount : 2 times Cap at 200% of SA	Additional 80% of SA each	Additional 100% of SA each For other CI's benefot amount : 3 times Cap at 300% of SA	Additional 100% of SA each, in total 400% of SA (including first claim of major CI benefit)

		CHUBB	CHUBB	AIX	FXLIFE	MXULIFE	MXULIFE	PXXDENTIAL	PXXDENTIAL	AXX
		Embrace Care Critical Illness Protector	Critical Illness Combo 370	Pxxtect Exxte Uxxra	HxxlthCxxe 168 Cxxtical lxxness Pxxtector	MaxxBxxght Cxxe	MaxxLxxe Cxxe	PXXhxxlth Cxxtical lxxness Exxended Cxxe	PXXhxxlth Cxxtical lxxness Mxxti-Cxxe Pxxstige	CxxtiPxxtner Cxxtical lxxness Pxxn
Cancer - No. of times payable and max. limit		 4 times Cap at 400%	2 times Cap at 240%	2 times Cap at 160%	2 times Cap at 200%	2 times Cap at 200%	2 times Cap at 200%	2 times Cap at 160%	3 times Cap at 300%	3 times Cap at 340% (including first cancer and continuation of previous cancer)
Heart Attack - No. of times payable and max. limit					1 time Cap at 100%	2 times Cap at 200%	2 times Cap at 200%	2 times Cap at 160%	2 times Cap at 200%	2 times Cap at 200% (including first major CI claim)
Stroke - No. of times payable and max. limit										
Waiting Period : between and cancer	Continuation, metastasis and recurrence of previous cancer	3 years	3 years	3 years	3 years	3 years	3 years	3 years	3 years	3 years
	New cancer	 1 year	1 year	3 years	1 year	3 years	3 years	3 years	3 years	1 year
Waiting Period : Others		1 year	1 year	N/A	1 year	1 year	1 year	1 year	1 year	1 year
Survival Period		14 days	14 days	15 days	14 days	14 days	14 days	14 days	14 days	14 days
Other Benefit										
Protection Revival Benefit		  - Restore benefit amount paid for Minor Illness Benefit and Protection Sharing Benefit once - Max. is 90% of SA			 - Restore benefit amount paid for Early Stage Benefit - Max. is 60% of SA - 1-year waiting period - Coverage up to age 75 and provide upon insured's death or		 - Restore benefit amount paid for Early Stage Benefit - Max. is 60% of SA - 1-year waiting period - Coverage up to age 75 and provide upon insured's			

	CHUBB Embrace Care Critical Illness Protector	CHUBB Critical Illness Combo 370	AIX Pxxtect Exxte Uxxra	FXLIFE HxxlthCxxe 168 Cxxtical lxxness Pxxtector	MXXULIFE MaxxBxxght Cxxe	MXXULIFE MaxxLxxe Cxxe	PXXDENTIAL PXXhxxlth Cxxtical lxxness Exxended Cxxe	PXXDENTIAL PXXhxxlth Cxxtical lxxness Mxxti- Cxxe Pxxstige	AXX CxxtiPxxtner Cxxtical lxxness Pxxn
	- 1-year waiting period - Coverage up to age 100 and provide upon insured's death or first claim of major CI benefit			first claim of major CI benefit		death or first claim of major CI benefit			
Protection Sharing Benefit	  <ul style="list-style-type: none"> Provide protection to insured's child who got diagnosed with Cancer before the policy anniversary of reaching age 18 once 20% of SA Registration and company's approval is required for insured' child Limited to one child 	x	x	x	x	 <ul style="list-style-type: none"> Provide protection to insured's child who got diagnosed with CI and insured's parents who got diagnosed with cancer each once 20% of SA (Max. HKD 200,000) Registration and company's approval is required for insured' child and parents Limited to one child 	x	x	x

	CHUBB Embrace Care Critical Illness Protector	CHUBB Critical Illness Combo 370	AIX Pxxtect Exxte Uxxra	FXLIFE HxxlthCxxe 168 Cxxtical lxxness Pxxtector	MXXULIFE MaxxBxxght Cxxe	MXXULIFE MaxxLxxe Cxxe	PXXDENTIAL PXXhxxlth Cxxtical lxxness Exxended Cxxe	PXXDENTIAL PXXhxxlth Cxxtical lxxness Mxxti- Cxxe Pxxstige	AXX CxxtiPxxtner Cxxtical lxxness Pxxn
Extra Coverage Benefit	Additional benefit for Major Illness Benefit or Life Insurance Proceeds payable in the first 10 policy years : 50% of SA	Additional benefit for Major Illness Benefit or Life Insurance Proceeds payable in the first 10 policy years : - For insured age 22 or below: 60% of SA -For insured above age 22: 30% of SA	Additional benefit for Major Illness Benefit or Death Benefit payable in the first 10 policy years : - For insured age 30 or below: 50% of SA -For insured above age 30: 35% of SA	Additional 60% of SA for for Major Illness Benefit or Death Benefit or Juvenile Illnesses Benefit payable: - For insured age 1 to 20 or below: First 20 policy years - For insured age 21 or above: First 10 policy years	Additional benefit for Major Illness Benefit payable in the first 10 policy years : 50% of SA	Additional benefit for Major Illness Benefit payable in the first 10 policy years : 50% of SA	Additional benefit for Death Benefit or Major Illness Benefit payable in the first 10 policy years : 50% of SA	Additional benefit for Death Benefit or Major Illness Benefit payable in the first 10 policy years : 50% of SA	Additional benefit for Death Benefit or Major Illness Benefit payable in the first 10 policy years : 50% of SA
Family Premium Waiver (Registration and company's approval is required)	  If policyowner or policyowner's spouse or policyowner's child got diagnosed with major illness or passes away, premium of up to 36 months will be waived		 If policyowner or policyowner's spouse passes away, premium of basic plan will be waived until age 25 of policyowner's child(insured) or all future premiums of basic plan will be waived respectively			 If policyowner or policyowner's spouse passes away, premium of basic plan will be waived until age 25 of policyowner's child(insured) or all future premiums of basic plan will be waived respectively		 If policyowner passes away, all future premiums will be waived	
Life Insurance Proceeds	100% of SA + Terminal Dividend(if any) + Extra Coverage Benefit (if any) + Any benefits restored under	100% of SA + Terminal Dividend(if any) + Extra Coverage Benefit (if any) - any Early Stage, Juvenile and	100% of SA + Special Bonus (if any) + Extra Coverage Benefit (if any) - any advanced payments	Higher of: 1) USD1,000 ; Or 2) 100% of SA + Terminal Dividend(if any) + Extra Coverage Benefit (if any)	100% of SA + Terminal Dividend(if any) + Extra Coverage Benefit (if any) - any advanced payments	100% of SA + Terminal Dividend(if any) + Extra Coverage Benefit (if any) + Any benefits restored under	100% of SA + Special Bonus (if any) - any Early Stage Illness Benefit paid	100% of SA + Special Bonus (if any) - any Early Stage Illness Benefit paid	100% of SA + Terminal Dividend(if any) - any Major Illness Benefit paid and Diabetes

	CHUBB	CHUBB	AIX	FXLIFE	MXXULIFE	MXXULIFE	PXXDENTIAL	PXXDENTIAL	AXX
	Embrace Care Critical Illness Protector	Critical Illness Combo 370	Pxxtect Exxte Uxxra	HxxlthCxxe 168 Cxxtical lxxness Pxxtector	MaxxBxxght Cxxe	MaxxLxxe Cxxe	PXXhxxlth Cxxtical lxxness Exxxended Cxxe	PXXhxxlth Cxxtical lxxness Mxxti-Cxxe Pxxstige	CxxtiPxxtner Cxxtical lxxness Pxxn
	Protection Revival Benefit (if any) – any Minor Illness Benefit paid – any Protection Sharing Benefit paid – any Major Illness Benefit paid	Special Illness Benefit paid – any Major Illness Benefit paid		+ Any benefits restored under Protection Revival Benefit (if any) – Any paid Additional Living Benefit (if any)		Protection Revival Benefit (if any) – any advanced payments	– any Major Illness Benefit paid	– any Major Illness Benefit paid <u>Renewed Life Protection Benefit :</u> 100% of SA , if the life insured has survived for 1 year after the first early stage major disease claim / major disease claim	Complications Protection Benefit
Compassionate Death Benefit	  5% of SA, paid upon Major Major Illness Benefit paid and Life Insurance Proceeds paid, cease at policy terminaton	 5% of SA, paid upon Major Major Illness Benefit paid and Life Insurance Proceeds paid, cease at policy terminaton, up to age 85			 5% of SA, paid upon Life Insurance Proceeds paid	 5% of SA, paid upon Life Insurance Proceeds paid			
Coverage against undetected congenital condition			 For insured age below 18		 After age 16				 After age 18
Third party services	N/A	– Family Protection Service – Travel for Treatment	N/A	– Medical Concierge Service	– Medical Referral Services – Wellness program	– Medical Referral Services – Wellness program	N/A	– Home Care Service – Wellness Benefit	N/A
Other	N/A	N/A	N/A	– Additional Benefit on Respiratory Disease	– Inflation Protector Option	– Inflation Protector Option	– Premium waiver of early stage major disease	– Premium waiver of early stage major disease	– Continuous Cancer Payout Benefit


Embrace Care Critical Illness Protector – Product Brief
Prepared by Product Development (Version V1B: 16 October 2018)
This Information of this Product Brief is accurate as at the publication date.
This material is for internal reference only and NOT for public distribution.


	CHUBB	CHUBB	AIX	FXLIFE	MXULIFE	MXULIFE	PXDENTIAL	PXDENTIAL	AXX
	Embrace Care Critical Illness Protector	Critical Illness Combo 370	Protect Exte Uxxra	HealthCxxe 168 Critical Illness Protector	MaxxBxxght Cxxe	MaxxLxxe Cxxe	PXXhxxlth Cxxtical Illness Extended Cxxe	PXXhxxlth Cxxtical Illness Mxxti-Cxxe Pxxstige	CxxtiPxxtner Cxxtical Illness Pxxn
				- Convertibility Privilege			- Extra protection for benign tumours	- Extra protection for benign tumours	- Diabetes Complications Protection Benefit


Disclaimer

The above analysis and comparisons ("Comparisons") made by Chubb are based on partial information of the relevant plans as the nature and/or characteristic of the relevant plans may be different, different age groups and/or premium amounts may generate different projected results. Chubb does not guarantee the accuracy and completeness of the Comparisons. All information is subject to change at any time without prior notice. Chubb does not bear any risk and liabilities for any errors and omissions incurred. This document is intended for internal reference only. You are not allowed to use it in sales solicitation by interview, presentation or for other similar purposes.


B. Definitions

	CHUBB Embrace Care Critical Illness Protector	AIX Pxxtect Exxte Uxxra	MXXULIFE MaxxBxxght Cxxe	FXLIFE HxxlthCxxe 168 Cxxtical Ixxness Pxxtector
Major Illnesses				
<p>Heart Attack</p> 	<p>Death of a portion of the heart muscle as a result of inadequate blood supply due to coronary artery disease. All three (3) of the following criteria must be present and diagnostic of a new definite acute myocardial infarction:</p> <ol style="list-style-type: none"> A history of typical chest pain; New electrocardiographic (ECG) changes indicating acute myocardial infarction at the time of the relevant cardiac incident; and Either <ol style="list-style-type: none"> Elevation of cardiac enzymes (CPK-MB) at levels above the generally accepted laboratory levels of normal; or troponins recorded at a level of Troponin T/I>0.5ng/ml or higher. 	<p>The death of a portion of the heart muscle (myocardium) as a result of inadequate blood supply, where all of the following criteria are met:</p> <ol style="list-style-type: none"> A history of typical chest pain; New characteristic ECG changes indicating acute myocardial infarction at the time of the relevant cardiac incident; and Either <ol style="list-style-type: none"> elevation of cardiac enzymes (CPK-MB) at levels above the generally accepted laboratory levels of normal, or troponins recorded at a level of Troponin I>0.5ng/ml or higher, or at a level of Troponin T>1.0ng/ml or higher. <p>Angina is specifically excluded.</p>	<p>Death of a portion of the heart muscle, (myocardium) arising from inadequate blood supply to the relevant area. The diagnosis must be supported by all of the following criteria and be consistent with acute myocardial infarction:</p> <ol style="list-style-type: none"> A history of chest pain; New electrocardiographic changes, and Diagnostic elevation of cardiac enzyme CK-MB or cardiac troponin T>0.6 mcg/L or Troponin I> 0.5mcg/L. <p>All other acute coronary syndromes, including, but not limited to, unstable angina, microinfarction and minimal myocardial damage are excluded.</p>	<p>Unequivocal Diagnosis of the death of a portion of the heart muscle arising from inadequate blood supply to the relevant area. All of the following criteria must be satisfied:</p> <ol style="list-style-type: none"> Typical central chest pain suggestive of heart attack; New ECG changes indicative of a recent myocardial infarction; and The characteristic rise of cardiac enzymes or Troponins recorded at the following levels or higher; <ul style="list-style-type: none"> - Troponin T > 1.0 ng/ml - AccuTnl > 0.5 ng/ml or equivalent threshold with other Troponin I methods. <p>Other acute coronary syndromes are excluded, including but not limited to unstable angina.</p> <p>The Unequivocal Diagnosis must be confirmed by a Medical Practitioner who is a cardiologist.</p>

	CHUBB Embrace Care Critical Illness Protector	AIX Pxxtect Exxte Uxxra	MXXULIFE MaxxBxxght Cxxe	FXLIFE HxxlthCxxe 168 Cxxtical lxxness Pxxtector
Major Illnesses				
Blindness 	<p>The irreversible loss of sight in both eyes (aided or unaided), where any one of the following conditions is met:</p> <p>a. The best corrected visual acuity in both eyes must be less than 6/60 or 20/200 using a Snellen Chart or equivalent test; or</p> <p>b. the best corrected visual field in both eyes must be twenty (20) degrees or less.</p> <p>The diagnosis must be made by a Registered Specialist in ophthalmology.</p>	<p>Irreversible loss of sight in both eyes as a result of illness or Injury, where any one (1) of the following conditions is met:</p> <p>a. the best corrected visual acuity in both eyes must be 2/60 or less using a Snellen Chart or equivalent test; or</p> <p>b. the best corrected visual field in both eyes must be 5 degrees or less.</p> <p>The blindness must be confirmed by a Registered Medical Practitioner who is an ophthalmologist.</p>	<p>The irreversible loss of sight in both eyes (aided or unaided), where any one of the following conditions is met:</p> <p>a. The best corrected visual acuity in both eyes must be 2/60 or less using a Snellen Chart or equivalent test; or</p> <p>b. The best corrected visual field in both eyes must be 5 degrees or less.</p> <p>The loss of sight must be confirmed by a Specialist Medical Practitioner who is an ophthalmologist.</p>	<p>Clinically proven irreversible reduction of sight in both eyes as a result of sickness or Accident. The corrected visual acuity must be less than 6/60 or 20/200 using e.g. Snellen test types, or visual field restriction to 20° or less in both eyes.</p> <p>No benefit will be payable if in general medical opinion a device, or implant could result in the partial or total restoration of sight.</p> <p>The Unequivocal Diagnosis must be made by a Specialist in the relevant medical field.</p>
Loss of Hearing	<p>Bilateral and irreversible loss of at least eighty (80) decibels in all frequencies of hearing for all sounds (aided or unaided) of both ears as a result of acute sickness or accident. The diagnosis must be supported by medical evidence certified by a Registered Specialist and to include audiometric and sound - threshold test.</p>	<p>Total and irreversible loss of hearing (involving the loss of at least eighty (80) decibels in all frequencies of hearing) in both ears as a result of illness or Injury. Medical evidence in the form of an audiometry and sound-threshold test must be provided, and the Diagnosis of Loss of Hearing must be confirmed by a Registered Medical Practitioner who is an ear, nose and throat (ENT) specialist.</p>	<p>Bilateral and irreversible loss of at least 80 decibels in all frequencies of hearing for all sounds (aided or unaided) as a result of acute sickness or accident. Medical evidence to be supplied by a Specialist Medical Practitioner and to include audiometric and sound - threshold test.</p>	<p>(Only 20% sum assured payable) Means irrecoverable loss of hearing in both ears, with an auditory threshold of more than 90 decibels, as a result of sickness or Injury.</p> <p>No benefits will be payable if in general medical opinion a hearing aid, device, or implant could result in the partial or total restoration of hearing.</p> <p>No such Unequivocal Diagnosis shall be accepted by us unless at the time of the Unequivocal</p>

	CHUBB Embrace Care Critical Illness Protector	AIX Pxxtect Exxte Uxxra	MXXULIFE MaxxBxxght Cxxe	FXLIFE HxxlthCxxe 168 Cxxtical Ixxness Pxxtector
Major Illnesses				
				<p>Diagnosis, the Insured attains age two (2) or above.</p> <p>Unequivocal Diagnosis of Total Deafness must be confirmed by a Medical Practitioner who is an ear, nose and throat (ENT) Specialist or otologist.</p>
 <p>Loss of one eye and one limb</p>	<p>The Insured has sustained both of the following:</p> <p>a. Irreversible loss of sight in one (1) eye (aided or unaided), where any one of the following conditions is met:</p> <p>(i) the best corrected visual acuity in one eye must be less than 6/60 or 20/200 using a Snellen Chart or equivalent test; or</p> <p>(ii) the best corrected visual field in one eye must be twenty (20) degrees or less.</p> <p>The diagnosis must be made by a Registered Specialist in ophthalmology;</p> <p>and</p> <p>b. Total and irreversible severance of one limb at or above the wrist or ankle.</p>	<p>Irreversible loss of sight in one (1) eye and loss by severance of one (1) limb at or above the wrist or ankle as a result of illness or Injury.</p> <p>For the purpose of this definition, "loss of sight" refers to meeting any one (1) of the following conditions:</p> <p>a. the best corrected visual acuity in one (1) eye must be 2/60 or less using a Snellen Chart or equivalent test; or</p> <p>b. the best corrected visual field in one (1) eye must be 5 degrees or less.</p> <p>The loss of sight must be confirmed by a Registered Medical Practitioner who is an ophthalmologist.</p>	<p>The Life Insured, as a result of injury or disease, has sustained both of the following:</p> <p>a. Irreversible loss of sight in one eye where any one of the following conditions is met:</p> <p>(i) the best corrected visual acuity in one eye must be 2/60 or less using a Snellen Chart or equivalent test; or</p> <p>(ii) the best corrected visual field in one eye must be 5 degrees or less.</p> <p>The loss of sight must be confirmed by a Specialist Medical Practitioner who is an ophthalmologist;</p> <p>and</p> <p>b. Total and irreversible severance of one limb at or above the wrist or ankle.</p>	<p>Complete severance of one Limb and total and irreversible loss of sight in at least one (1) eye as a result of illness or Injury.</p> <p>The Unequivocal Diagnosis must be made by a Specialist in the relevant medical field.</p> <p>No benefit will be payable if in general medical opinion a device, or implant could result in the partial or total restoration of sight.</p> <p>The benefit should not be paid unless, at the time of first Unequivocal Diagnosis, the Insured attains age above six (6).</p>

	CHUBB Embrace Care Critical Illness Protector	AIX Pxxtect Exxte Uxxra	MXXLIFE MaxxBxxght Cxxe	FXLIFE HxxlthCxxe 168 Cxxtical Ixxness Pxxtector
Minor Illnesses				
<p>Angioplasty, Atherectomy or Minimally Invasive Direct Coronary Artery Bypass Grafting for Coronary Arteries</p>	<p>Angioplasty or Atherectomy for Coronary Arteries means the actual undergoing of surgery for disease using any interventional technique, on the advice of a Registered Specialist in cardiology involving the use of transluminal coronary catheters to correct significant stenosis narrowing of one or more coronary arteries. Angiographic evidence to support the necessity of the operation will be required.</p> <p>Minimally Invasive Direct Coronary Artery Bypass Grafting means Coronary Artery By-pass Grafting through a small incision placed between the ribs without median sternotomy to correct blockages in the coronary arteries. All intravascular procedures are excluded. All percutaneous intravascular techniques are excluded.</p>	<p>Percutaneous Coronary Intervention refers to any one (1) of the following procedures:</p> <p>a. Angioplasty and/or stenting, being the actual undergoing of balloon angioplasty and/or stenting to correct narrowing or blockage of one (1) or more coronary arteries;</p> <p>b. Other procedures, being the actual undergoing of atherectomy, laser relief, transmyocardial laser revascularization or other intra-arterial techniques to correct narrowing or blockage of one (1) or more coronary arteries,</p> <p>provided that all of the following criteria are met:</p> <p>a. Angiographic evidence is provided that at least one (1) coronary artery has stenosis of fifty percent (50%) or higher; and</p> <p>b. The procedure is Medically Necessary and performed by a Registered Medical Practitioner who is a cardiologist.</p>	<p>The actual undergoing of balloon angioplasty, atherectomy or laser treatment to correct a narrowing (minimum of 50% stenosis) of 1 or more major coronary arteries with a history of physical activity/exercise limiting symptomatology. Such history shall consist of:</p> <p>a. Symptoms which are sufficiently severe to indicate that the Life Insured's future level of exercise tolerance would be restricted at a minimal level to prevent further episodes of chest pain; and</p> <p>b. A Specialist Medical Practitioner's opinion which defines the need to limit physical exercise so as to minimize moderate to severe anginal pain.</p> <p>Medical evidence shall include all of the following:</p> <p>a. Full report from attending cardiologist;</p> <p>b. Evidence of significant and relevant ECG Changes (ST segment depression of 2 millimeters or more); and</p>	<p>First treatment for narrowing or obstruction in one or more coronary arteries with 50% or more stenosis, by a balloon angioplasty, Percutaneous Transluminal Coronary Angioplasty (PTCA) or similar intra arterial catheter procedure. The angioplasty must be considered Medically Necessary by a consultant cardiologist, and there must be angiographic evidence of significant coronary artery disease.</p> <p>For purposes of this definition, "coronary artery" refers to any of the left main stem artery, left anterior descending artery, circumflex artery and right coronary artery (but not including their branches).</p>

	CHUBB Embrace Care Critical Illness Protector	AIX Pxxtect Exxte Uxxra	MXULIFE MaxxBxxght Cxxe	FXLIFE HxxlthCxxe 168 Cxxtical Ixxness Pxxtector
Minor Illnesses				
		When a Percutaneous Coronary Intervention is carried out as a result of a Less Severe Heart Attack, the benefit under this Policy is only payable for Less Severe Heart Attack.	c. Angiographic evidence to confirm the location and degree of stenosis of 1 or more major coronary arteries. d. Major coronary arteries are defined as left main stem, left anterior descending, circumflex and right coronary artery.	
Loss of Hearing in One Ear	Bilateral and irreversible loss of at least eighty (80) decibels in all frequencies of hearing for all sounds (aided or unaided) of one ear as a result of acute sickness or accident. The diagnosis must be supported by medical evidence certified by a Registered Specialist and to include audiometric and sound - threshold test.	Loss of Hearing in One Ear shall mean total and irreversible loss of hearing (involving the loss of at least eighty (80) decibels in all frequencies of hearing) in one (1) ear as a result of illness or Injury. Medical evidence in the form of an audiometry and sound-threshold test must be provided, and the Diagnosis of Loss of Hearing must be confirmed by a Registered Medical Practitioner who is an ear, nose and throat (ENT) specialist.	Total and irreversible loss of hearing (involving the loss of at least 80 decibels in all frequencies of hearing) in one ear as a result of illness or injury.	Not available
Loss of Sight in One Eye 	The irreversible loss of sight in one (1) eye (aided or unaided), where any one of the following conditions is met: i. the best corrected visual acuity in one eye must be less than 6/60 or 20/200	Irreversible loss of sight in one (1) eye as a result of illness or Injury, where any one (1) of the following conditions is met: a. the best corrected visual acuity in one (1) eye must be 2/60 or less using a	Irreversible loss of sight in one eye as a result of illness or injury, where any one of the following conditions is met: a. The best corrected visual acuity in one eye must be 2/60 or less using a Snellen Chart or equivalent test;	Total and irreversible loss of sight in at least one (1) eye as a result of illness or Injury. The blindness must be confirmed by a Medical Practitioner who is an ophthalmologist.


	CHUBB Embrace Care Critical Illness Protector	AIX Pxxtect Exxte Uxxra	MAXXULIFE MaxxBxxght Cxxe	FXLIFE HxxlthCxxe 168 Cxxtical Ixxness Pxxtector
Minor Illnesses				
	<p>using a Snellen Chart or equivalent test;</p> <p>or</p> <p>ii. the best corrected visual field in one eye must be twenty (20) degrees or less.</p> <p>The diagnosis must be made by a Registered Specialist in ophthalmology.</p>	<p>Snellen Chart or equivalent test; or</p> <p>b. the best corrected visual field in one (1) eye must be 5 degrees or less.</p> <p>The loss of sight must be confirmed by a Registered Medical Practitioner who is an ophthalmologist.</p>	<p>or</p> <p>b. The best corrected visual field in one eye must be 5 degrees or less.</p>	<p>No benefit will be payable if in general medical opinion a device, or implant could result in the partial or total restoration of sight.</p> <p>The benefit should not be paid unless, at the time of first Unequivocal Diagnosis, the Insured attains age above six (6).</p>
Diabetic Retinopathy	<p>Advanced changes to the retinal blood vessels as a consequence of diabetes mellitus.</p> <p>All of the following criteria must be met:</p> <p>a. Presence of diabetes mellitus at the time of diagnosis of Diabetic Retinopathy;</p> <p>b. Visual acuity of both eyes is 6/18 or worse using Snellen eye chart;</p> <p>c. Actual undergoing of treatment such as laser treatment to alleviate the visual impairment; and</p> <p>d. The diagnosis of Diabetic Retinopathy, the severity of visual impairment and the</p>	<p>Diabetic Retinopathy shall mean advanced changes to the retinal blood vessels as a consequence of diabetes mellitus.</p> <p>All of the following criteria must be met:</p> <p>a. Presence of diabetes mellitus at the time of Diagnosis of Diabetic Retinopathy ;</p> <p>b. Visual acuity of both eyes is 6/18 or worse using Snellen eye chart;</p> <p>c. Actual undergoing of treatment such as laser treatment to alleviate the visual impairment; and</p> <p>d. The Diagnosis of Diabetic Retinopathy, the severity of visual impairment and the medical necessity of</p>	<p>Advanced changes to the retinal blood vessels as a consequence of diabetes mellitus. All of the following criteria must be met:</p> <p>a. Presence of diabetes mellitus at the time of diagnosis of Diabetic Retinopathy;</p> <p>b. Visual acuity of both eyes is 6/18 or worse using Snellen eye chart; and</p> <p>c. Actual undergoing of treatment such as laser treatment to alleviate the visual impairment.</p>	<p>Diabetic Retinopathy shall mean advanced changes to the retinal blood vessels as a consequence of diabetes mellitus.</p> <p>All of the following criteria must be met:</p> <p>a. Presence of diabetes mellitus at the time of Unequivocal Diagnosis of Diabetic Retinopathy;</p> <p>b. Visual acuity of both eyes is 6/18 or worse using Snellen eye chart;</p> <p>c. Actual undergoing of treatment such as laser treatment to alleviate the visual impairment; and</p> <p>d. The Unequivocal Diagnosis of Diabetic Retinopathy, the severity of visual impairment and</p>

	CHUBB Embrace Care Critical Illness Protector	AIX Pxxtect Exxte Uxxra	MXXULIFE MaxxBxxght Cxxe	FXLIFE HxxlthCxxe 168 Cxxtical lxxness Pxxtector
Minor Illnesses				
	medical necessity of treatment must be confirmed by a Registered Specialist in ophthalmology.	treatment must be confirmed by a Registered Medical Practitioner who is an ophthalmologist.		the medical necessity of treatment must be confirmed by a Medical Practitioner who is an ophthalmologist.

C. Premium & Return

I. Female, Age 35, Non-smoker, Sum Assured USD62,500

Premium Payment Period: 25 years


 represents Chubb Life is more competitive

Company	CHUBB	CHUBB	AIX	FXLIFE	MXXULIFE	MXXULIFE	PXXDENTIAL	PXXDENTIAL	AXX
Plan Name	Embrace Care Critical Illness Protector	Critical Illness Combo 370	Pxxtect Exxte Uxxra	HxxlthCxxe 168 Cxxtical lxxness Pxxtector	MaxxBxxght Cxxe	MaxxLxxe Cxxe	PXXhxxlth Cxxtical lxxness Exxended Cxxe	PXXhxxlth Cxxtical lxxness Mxxti-Cxxe Pxxstige	CxxtiPxxtner Cxxtical lxxness Pxxn
Premium Payment Period (Basic Plan)	25	22	25	25	25	25	25	25	25
Annual Premium (Basic Plan)	1,675	2,048	1,616	1,666	1,700	2,337	1,798	2,346	1,683
Total Premium Paid	41,875	45,059	40,406	41,656	42,497	58,419	44,953	58,656	42,078
Policy Year	Guaranteed Cash Value								
5	-	576	-	-	-	-	316	357	250
10	3,195	3,364	250	417	4,250	5,842	2,226	2,494	750
20	21,312	23,911	2,000	24,994	25,498	35,051	15,917	17,907	3,250
25	34,693	35,094	19,688	41,656	42,497	58,419	24,967	28,085	12,750
30	38,792	43,707	26,813	41,656	42,497	58,419	26,549	29,868	42,125
40	47,008	52,892	30,625	41,656	42,497	58,419	29,719	33,434	45,688
50	54,619	61,343	47,313	56,250	56,250	65,625	62,500	62,500	62,500
65	62,500	62,500	62,500	62,500	62,500	65,625	62,500	62,500	62,500
Policy Year	Total Cash Value								
5	63	620	308	158	198	88	468	851	313
10	4,070	3,864	1,823	2,820	7,212	6,576	3,592	5,523	1,500
20	30,875	30,224	9,783	39,263	35,680	46,837	29,944	35,435	20,875
25	54,131	47,844	35,459	63,247	59,123	77,053	51,477	57,434	44,188
30	73,917	65,833	53,497	82,140	72,608	99,561	68,842	75,874	92,125
40	138,446	105,517	95,472	140,533	122,856	166,485	125,480	127,944	156,876
50	261,619	169,281	213,298	249,401	243,273	332,885	259,904	250,540	283,313

Company	CHUBB	CHUBB	AIX	FXLIFE	MXXULIFE	MXXULIFE	PXXDENTIAL	PXXDENTIAL	AXX
Plan Name	Embrace Care Critical Illness Protector	Critical Illness Combo 370	Pxxtect Exxte Uxxra	HxxlthCxxe 168 Cxxtical lxxness Pxxtector	MaxxBxxght Cxxe	MaxxLxxe Cxxe	PXXhxxlth Cxxtical lxxness Exxended Cxxe	PXXhxxlth Cxxtical lxxness Mxxti-Cxxe Pxxstige	CxxtiPxxtner Cxxtical lxxness Pxxn
Premium Payment Period (Basic Plan)	25	22	25	25	25	25	25	25	25
65	693,813	341,125	514,752	826,293	674,061	920,399	710,481	684,638	729,438
Policy Year	Total Critical Illness Benefit / Life Insurance Proceeds				(50% Extra Coverage Benefit is only applicable to Total Critiactal Illness Benefit)				
5	93,813	81,294	84,663	100,158	93,948	93,838	93,902	94,244	93,813
10	94,625	81,750	85,825	102,403	96,712	94,484	95,116	96,779	94,500
20	72,063	68,813	69,163	76,769	72,682	74,286	76,527	80,028	80,125
25	81,938	75,250	76,131	84,091	79,126	81,134	89,010	91,849	93,938
30	97,625	84,626	85,638	102,984	92,611	103,642	104,793	108,506	112,500
40	153,938	115,125	119,606	161,377	142,859	170,566	158,261	157,010	173,688
50	269,500	170,438	213,956	255,651	249,523	329,760	259,904	250,540	283,313
65	693,813	341,125	481,963	826,293	674,061	917,274	710,481	684,638	729,438
Policy Year	Guaranteed Cash Value (Internal rate of return)								
5	N/A	-78.04%	N/A	N/A	N/A	N/A	-85.05%	-86.79%	-87.07%
10	-34.04%	-37.63%	-86.60%	-79.98%	-27.77%	-27.77%	-44.62%	-48.44%	-69.18%
20	-4.54%	-5.47%	-44.69%	-2.83%	-2.83%	-2.83%	-8.62%	-10.44%	-34.11%
25	-1.48%	-1.75%	-6.12%	0.00%	0.00%	0.00%	-4.90%	-6.28%	-11.12%
30	-0.43%	-0.16%	-2.33%	0.00%	0.00%	0.00%	-3.01%	-3.90%	0.01%
40	0.41%	0.54%	-0.99%	0.00%	0.00%	0.00%	-1.49%	-2.03%	0.29%
50	0.70%	0.78%	0.41%	0.79%	0.74%	0.31%	0.87%	0.17%	1.04%
65	0.76%	0.60%	0.82%	0.77%	0.73%	0.22%	0.62%	0.12%	0.75%
Policy Year	Total Cash Value (Internal rate of return)								
5	-96.38%	-76.75%	-83.99%	-91.34%	-89.57%	-96.37%	-79.34%	-73.36%	-84.32%

Company	CHUBB	CHUBB	AIX	FXLIFE	MXXULIFE	MXXULIFE	PXXDENTIAL	PXXDENTIAL	AXX
Plan Name	Embrace Care Critical Illness Protector	Critical Illness Combo 370	Pxxtect Exxte Uxxra	HxxlthCxxe 168 Cxxtical lxxness Pxxtector	MaxxBxxght Cxxe	MaxxLxxe Cxxe	PXXhxxlth Cxxtical lxxness Exxended Cxxe	PXXhxxlth Cxxtical lxxness Mxxti-Cxxe Pxxstige	CxxtiPxxtner Cxxtical lxxness Pxxn
Premium Payment Period (Basic Plan)	25	22	25	25	25	25	25	25	25
10	-28.42%	-34.30%	-46.95%	-36.91%	-16.42%	-25.13%	-32.95%	-29.14%	-52.86%
20	-0.78%	-3.00%	-13.50%	1.54%	0.46%	0.02%	-1.78%	-2.76%	-4.81%
25	1.92%	0.41%	-1.02%	3.08%	2.45%	2.07%	1.03%	-0.16%	0.37%
30	3.07%	1.93%	1.54%	3.65%	2.90%	2.89%	2.32%	1.41%	4.20%
40	4.20%	2.87%	3.03%	4.27%	3.74%	3.69%	3.61%	2.75%	4.62%
50	4.78%	3.35%	4.35%	4.67%	4.56%	4.55%	4.58%	3.80%	4.98%
65	5.30%	3.73%	4.81%	5.64%	5.22%	5.21%	5.21%	4.64%	5.39%

II. Male, Age 35, Non-smoker, Sum Assured USD62,500

 represents Chubb Life is more competitive

(i) Premium Payment Period: 10 years


Company	CHUBB	CHUBB	AIX	FXLIFE	MXXULIFE	MXXULIFE	PXXDENTIAL	PXXDENTIAL	AXX
Plan Name	Embrace Care Critical Illness Protector	Critical Illness Combo 370	Pxxtect Exxte Uxxra	HxxlthCxxe 168 Cxxtical Ixxness Pxxtector	MaxxBxxght Cxxe	MaxxLxxe Cxxe	PXXhxxlth Cxxtical Ixxness Exxended Cxxe	PXXhxxlth Cxxtical Ixxness Mxxti-Cxxe Pxxtstige	CxxtiPxxtner Cxxtical Ixxness Pxxn
Premium Payment Period (Basic Plan)	10	8	10	10	10	10	10	10	10
Annual Premium (Basic Plan)	3,228	4,249	3,164	3,131	3,202	4,482	3,281	4,543	3,357
Total Premium Paid	32,281	33,990	31,638	31,306	32,024	44,824	32,806	45,431	33,569
Policy Year	Guaranteed Cash Value								
5	-	2,596	1,000	783	-	-	1,311	1,640	1,313
10	8,282	12,289	7,938	7,827	8,006	11,206	5,223	6,556	5,375
20	30,714	30,204	27,875	31,306	24,018	33,618	15,668	19,667	16,688
25	42,514	40,759	31,938	31,306	32,024	44,824	20,888	26,223	33,813
30	47,571	50,044	36,188	31,306	32,024	44,824	22,561	27,536	35,000
40	57,596	57,702	44,813	31,306	32,024	44,824	24,231	30,157	38,188
50	62,500	61,753	52,500	56,250	56,250	65,625	62,500	62,500	62,500
65	62,500	62,500	62,500	62,500	62,500	65,625	62,500	62,500	62,500
Policy Year	Total Cash Value								
5	313	2,909	2,063	1,662	435	178	2,021	3,077	1,501
10	11,532	15,002	12,436	14,178	14,008	13,054	11,362	15,279	6,813
20	52,464	44,204	42,648	55,915	40,978	61,009	42,918	49,516	37,501
25	81,139	78,009	59,977	74,596	68,417	86,397	63,435	72,612	69,126
30	111,321	87,294	88,616	98,644	86,996	120,884	83,911	95,809	90,188
40	210,159	138,015	156,958	164,050	154,989	227,769	173,135	161,307	159,438
50	395,125	218,378	305,584	306,512	337,184	474,742	346,896	314,981	302,625
65	1,053,000	452,375	752,198	1,103,033	972,178	1,353,070	981,477	870,586	791,625

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Company	CHUBB	CHUBB	AIX	FXLIFE	MXXULIFE	MXXULIFE	PXXDENTIAL	PXXDENTIAL	AXX
Plan Name	Embrace Care Critical Illness Protector	Critical Illness Combo 370	Pxxtect Exxte Uxxra	HxxlthCxxe 168 Cxxtical Ixxness Pxxtector	MaxxBxxght Cxxe	MaxxLxxe Cxxe	PXXhxxlth Cxxtical Ixxness Exxended Cxxe	PXXhxxlth Cxxtical Ixxness Mxxti-Cxxe Pxxstige	CxxtiPxxtner Cxxtical Ixxness Pxxn
Premium Payment Period (Basic Plan)	10	8	10	10	10	10	10	10	10
Policy Year	Total Critical Illness Benefit / Life Insurance Proceeds				(50% Extra Coverage Benefit is only applicable to Total Critical Illness Benefit)				
5	94,063	81,563	85,901	100,879	94,185	93,928	96,588	97,855	93,938
10	97,000	83,963	90,498	106,351	99,752	95,598	99,889	102,933	95,188
20	84,250	76,500	80,548	87,109	79,460	89,891	105,078	145,413	83,313
25	101,125	99,750	95,652	105,790	98,893	104,073	123,456	170,886	97,813
30	126,250	99,750	122,659	129,838	117,472	138,560	144,894	199,594	117,688
40	215,063	142,813	183,264	195,244	185,465	245,445	235,846	253,403	183,750
50	395,125	219,125	317,841	312,762	343,434	471,617	346,896	314,981	302,625
65	1,053,000	452,375	752,198	1,103,033	972,178	1,349,945	981,477	870,586	791,625
Policy Year	Guaranteed Cash Value (Internal rate of return)								
5	不適用	-61.88%	-75.97%	-79.99%	N/A	N/A	-71.41%	-73.45%	-71.85%
10	-27.19%	-15.44%	-27.69%	-27.77%	-27.77%	-27.77%	-38.39%	-40.80%	-38.25%
20	-0.32%	-0.71%	-0.82%	0.00%	-1.85%	-1.85%	-4.71%	-5.33%	-4.46%
25	1.35%	0.85%	0.05%	0.00%	0.00%	0.00%	-2.19%	-2.66%	0.04%
30	1.53%	1.47%	0.53%	0.00%	0.00%	0.00%	-1.46%	-1.95%	0.16%
40	1.64%	1.46%	0.98%	0.00%	0.00%	0.00%	-0.85%	-1.15%	0.36%
50	1.46%	1.29%	1.12%	1.29%	1.24%	0.84%	1.42%	0.70%	1.37%
65	1.10%	0.99%	1.13%	1.15%	1.11%	0.63%	1.07%	0.53%	1.03%
Policy Year	Total Cash Value (Internal rate of return)								
5	-91.16%	-59.08%	-60.29%	-65.21%	-88.04%	-96.18%	-61.68%	-59.35%	-69.04%
10	-19.99%	-12.44%	-17.99%	-15.10%	-15.80%	-24.38%	-20.64%	-21.27%	-32.58%

Company	CHUBB	CHUBB	AIX	FXLIFE	MXULIFE	MXULIFE	PXDENTIAL	PXDENTIAL	AXX
Plan Name	Embrace Care Critical Illness Protector	Critical Illness Combo 370	Pxxtect Exxte Uxxra	HxxlthCxxe 168 Cxxtical Ixxness Pxxtector	MaxxBxxght Cxxe	MaxxLxxe Cxxe	PXXhxxlth Cxxtical Ixxness Exxxended Cxxe	PXXhxxlth Cxxtical Ixxness Mxxti-Cxxe Pxxstige	CxxtiPxxtner Cxxtical Ixxness Pxxn
Premium Payment Period (Basic Plan)	10	8	10	10	10	10	10	10	10
20	3.16%	1.60%	1.94%	3.78%	1.60%	2.00%	1.74%	0.56%	0.72%
25	4.56%	3.92%	3.15%	4.29%	3.74%	3.23%	3.25%	2.30%	3.56%
30	4.94%	3.61%	4.09%	4.57%	3.97%	3.94%	3.73%	2.96%	3.93%
40	5.39%	3.90%	4.59%	4.75%	4.52%	4.66%	4.77%	3.62%	4.46%
50	5.63%	4.07%	5.09%	5.12%	5.28%	5.30%	5.29%	4.33%	4.93%
65	5.91%	4.29%	5.36%	6.04%	5.78%	5.77%	5.76%	4.99%	5.34%

II. Male, Age 35, Non-smoker, Sum Assured USD62,500

 represents Chubb Life is more competitive

(ii) Premium Payment Period: 20 years

Company	CHUBB	CHUBB	AIX	FXLIFE	MXXULIFE	MXXULIFE	PXXDENTIAL	PXXDENTIAL	AXX
Plan Name	Embrace Care Critical Illness Protector	Critical Illness Combo 370	Pxxtect Exxte Uxxra	HxxlthCxxe 168 Cxxtical Ixxness Pxxtector	MaxxBxxght Cxxe	MaxxLxxe Cxxe	PXXhxxlth Cxxtical Ixxness Exxended Cxxe	PXXhxxlth Cxxtical Ixxness Mxxti-Cxxe Pxxstige	CxxtiPxxtner Cxxtical Ixxness Pxxn
Premium Payment Period (Basic Plan)	20	22	18	20	20	20	20	20	20
Annual Premium (Basic Plan)	1,947	2,149	1,991	1,829	1,871	2,582	1,890	2,517	1,921
Total Premium Paid	38,938	47,286	35,831	36,588	37,410	51,648	37,800	50,338	38,412
Policy Year	Guaranteed Cash Value								
5	-	673	375	457	-	-	497	566	438
10	4,464	3,988	2,938	4,573	4,676	6,456	2,633	3,023	1,063
20	30,714	27,980	28,875	36,588	28,058	38,736	17,108	19,642	8,750
25	42,514	40,759	33,188	36,588	37,410	51,648	23,689	27,192	18,188
30	47,571	50,044	37,313	36,588	37,410	51,648	25,005	28,708	38,875
40	57,596	57,702	45,563	36,588	37,410	51,648	27,900	31,728	42,250
50	62,500	61,753	52,813	56,250	56,250	65,625	62,500	62,500	62,500
65	62,500	62,500	62,500	62,500	62,500	65,625	62,500	62,500	62,500
Policy Year	Total Cash Value								
5	125	711	904	818	289	100	740	1,114	501
10	6,214	4,488	5,493	8,242	9,417	7,392	4,911	6,922	1,876
20	45,527	34,980	40,375	53,310	45,865	58,087	36,795	38,365	25,188
25	71,451	55,072	55,717	70,217	64,623	81,552	55,640	58,771	48,001
30	97,696	74,982	79,787	92,286	80,655	110,811	75,239	77,438	86,750
40	183,221	116,702	142,062	155,384	144,864	198,896	147,944	130,269	149,750
50	341,875	181,378	263,535	278,789	304,121	416,813	293,032	257,182	277,250
65	905,188	368,188	653,931	1,007,784	869,255	1,175,467	826,800	702,439	725,875


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Company	CHUBB	CHUBB	AIX	FXLIFE	MXXULIFE	MXXULIFE	PXXDENTIAL	PXXDENTIAL	AXX
Plan Name	Embrace Care Critical Illness Protector	Critical Illness Combo 370	Pxxtect Exxte Uxxra	HxxlthCxxe 168 Cxxtical Ixxness Pxxtector	MaxxBxxght Cxxe	MaxxLxxe Cxxe	PXXhxxlth Cxxtical Ixxness Exxended Cxxe	PXXhxxlth Cxxtical Ixxness Mxxti-Cxxe Pxxstige	CxxtiPxxtner Cxxtical Ixxness Pxxn
Premium Payment Period (Basic Plan)	20	22	18	20	20	20	20	20	20
Policy Year	Total Critical Illness Benefit / Life Insurance Proceeds				(50% Extra Coverage Benefit is only applicable to Total Critical Illness Benefit)				
5	93,875	81,288	85,129	100,361	94,039	93,850	94,723	95,314	93,813
10	95,500	81,750	87,849	103,669	98,491	94,686	96,028	97,854	94,563
20	77,313	69,500	76,525	79,222	80,307	81,851	93,261	114,508	78,938
25	91,438	76,813	89,061	96,129	89,713	92,404	108,275	136,284	92,313
30	112,625	87,438	111,112	118,198	105,745	121,663	126,820	160,352	110,375
40	188,125	121,500	166,306	181,296	169,954	209,748	202,248	205,936	170,000
50	341,875	182,125	275,066	285,039	310,371	413,688	293,032	257,182	277,250
65	905,188	368,188	653,931	1,007,784	869,255	1,172,342	826,800	702,439	725,875
Policy Year	Guaranteed Cash Value (Internal rate of return)								
5	N/A	-76.14%	-84.15%	-80.01%	N/A	N/A	-79.17%	-81.64%	-81.43%
10	-29.74%	-34.70%	-40.25%	-27.78%	-27.78%	-27.77%	-41.68%	-45.37%	-64.37%
20	-2.32%	-4.30%	-1.90%	0.00%	-2.83%	-2.83%	-8.36%	-10.16%	-17.70%
25	0.57%	-1.03%	-0.47%	0.00%	0.00%	0.00%	-3.07%	-4.07%	-4.97%
30	0.97%	0.29%	0.19%	0.00%	0.00%	0.00%	-2.03%	-2.76%	0.06%
40	1.28%	0.67%	0.76%	0.00%	0.00%	0.00%	-1.00%	-1.51%	0.31%
50	1.17%	0.68%	0.94%	1.06%	1.01%	0.59%	1.24%	0.53%	1.20%
65	0.85%	0.51%	0.99%	0.97%	0.93%	0.43%	0.91%	0.39%	0.88%
Policy Year	Total Cash Value (Internal rate of return)								
5	-93.97%	-75.13%	-68.71%	-69.04%	-86.62%	-96.27%	-71.83%	-69.26%	-79.31%

Company	CHUBB	CHUBB	AIX	FXLIFE	MXXULIFE	MXXULIFE	PXXDENTIAL	PXXDENTIAL	AXX
Plan Name	Embrace Care Critical Illness Protector	Critical Illness Combo 370	Pxxtect Exxte Uxxra	HxxlthCxxe 168 Cxxtical Ixxness Pxxtector	MaxxBxxght Cxxe	MaxxLxxe Cxxe	PXXhxxlth Cxxtical Ixxness Exxxended Cxxe	PXXhxxlth Cxxtical Ixxness Mxxti-Cxxe Pxxstige	CxxtiPxxtner Cxxtical Ixxness Pxxn
Premium Payment Period (Basic Plan)	20	22	18	20	20	20	20	20	20
10	-22.39%	-31.91%	-25.57%	-15.20%	-12.98%	-24.76%	-26.91%	-25.64%	-50.57%
20	1.47%	-2.01%	1.03%	3.46%	1.90%	1.11%	-0.26%	-2.67%	-4.22%
25	3.84%	1.04%	2.65%	4.11%	3.46%	2.90%	2.46%	0.99%	1.43%
30	4.43%	2.34%	3.71%	4.46%	3.71%	3.68%	3.33%	2.09%	3.93%
40	5.07%	3.05%	4.39%	4.73%	4.43%	4.41%	4.47%	3.11%	4.45%
50	5.39%	3.40%	4.85%	5.04%	5.20%	5.18%	5.08%	4.04%	4.90%
65	5.74%	3.79%	5.21%	6.05%	5.73%	5.70%	5.62%	4.80%	5.35%

II. Male, Age 35, Non-smoker, Sum Assured USD62,500

(iii) Premium Payment Period: 25 years

 represents Chubb Life is more competitive

Company	CHUBB	CHUBB	AIX	FXLIFE	MXXULIFE	MXXULIFE	PXXDENTIAL	PXXDENTIAL	AXX
Plan Name	Embrace Care Critical Illness Protector	Critical Illness Combo 370	Pxxtect Exxte Uxxra	HxxlthCxxe 168 Cxxtical Ixxness Pxxtector	MaxxBxxght Cxxe	MaxxLxxe Cxxe	PXXhxxlth Cxxtical Ixxness Exxended Cxxe	PXXhxxlth Cxxtical Ixxness Mxxti-Cxxe Pxxstige	CxxtiPxxtner Cxxtical Ixxness Pxxn
Premium Payment Period (Basic Plan)	25	22	25	25	25	25	25	25	25
Annual Premium (Basic Plan)	1,739	2,149	1,609	1,625	1,657	2,293	1,676	2,299	1,699
Total Premium Paid	43,469	47,286	40,235	40,625	41,435	57,325	41,891	57,469	42,469
Policy Year	Guaranteed Cash Value								
5	-	673	250	406	N/A	N/A	295	349	250
10	4,073	3,988	2,250	4,063	4,143	5,733	2,074	2,444	750
20	26,446	27,980	21,625	24,375	24,861	34,395	14,833	17,544	3,375
25	42,514	40,759	29,500	31,306	41,435	57,325	23,266	27,516	13,250
30	47,571	50,044	33,688	40,625	41,435	57,325	24,741	29,263	42,500
40	57,596	57,702	41,188	40,625	41,435	57,325	27,991	32,757	46,125
50	62,500	61,753	48,375	56,250	56,250	65,625	62,500	62,500	62,500
65	62,500	62,500	62,500	62,500	62,500	65,625	62,500	62,500	62,500
Policy Year	Total Cash Value								
5	63	711	614	627	278	92	455	843	313
10	5,073	4,488	4,073	6,895	7,600	6,530	3,462	5,473	1,688
20	37,821	34,980	30,882	41,459	37,105	49,995	28,761	35,072	21,063
25	65,764	55,072	48,184	57,667	61,848	81,628	49,303	56,865	45,375
30	89,696	74,982	66,322	87,400	78,254	107,882	66,261	75,269	94,000
40	167,408	116,702	123,664	148,044	139,035	186,762	130,034	127,267	160,563
50	310,625	181,378	267,544	259,521	283,118	389,472	259,288	250,540	291,250
65	818,188	368,188	664,952	941,578	803,873	1,091,813	732,488	684,638	763,813
Policy Year	Total Critical Illness Benefit / Life				(50% Extra Coverage Benefit is only applicable to Total Critical Illness Benefit)				

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Plan Name	Embrace Care Critical Illness Protector	Critical Illness Combo 370	Pxxtect Exxte Uxxra	HxxlthCxxe 168 Cxxtical Ixxness Pxxtector	MaxxBxxght Cxxe	MaxxLxxe Cxxe	PXXhxxlth Cxxtical Ixxness Exxended Cxxe	PXXhxxlth Cxxtical Ixxness Mxxti-Cxxe Pxxstige	CxxtiPxxtner Cxxtical Ixxness Pxxn
Premium Payment Period (Basic Plan)	25	22	25	25	25	25	25	25	25
	Insurance Proceeds								
5	93,813	81,288	84,895	100,221	94,028	93,842	94,388	95,161	93,813
10	94,750	81,750	86,867	102,832	97,207	94,547	95,138	96,938	94,688
20	73,875	69,500	73,963	79,584	74,744	78,100	84,262	111,190	80,188
25	85,750	76,813	84,790	88,861	82,913	86,803	93,803	131,073	94,625
30	104,625	87,438	100,091	109,275	99,319	113,057	115,663	154,882	114,000
40	172,313	121,500	151,570	169,919	160,100	191,937	181,293	200,069	176,938
50	310,625	182,125	283,706	265,771	289,368	386,347	259,288	250,540	291,250
65	818,188	368,188	664,952	941,578	803,873	1,088,688	732,488	684,638	763,813
Policy Year	Guaranteed Cash Value (Internal rate of return)								
5	N/A	-76.14%	-86.55%	-80.00%	N/A	N/A	-85.03%	-86.82%	-87.17%
10	-29.25%	-34.70%	-41.59%	-27.77%	-27.78%	-27.77%	-44.62%	-48.44%	-69.37%
20	-2.69%	-4.30%	-3.96%	-2.83%	-2.83%	-2.83%	-8.62%	-10.44%	-33.47%
25	-0.17%	-1.03%	-2.48%	-2.07%	0.00%	0.00%	-4.90%	-6.28%	-10.78%
30	0.50%	0.29%	-1.00%	0.00%	0.00%	0.00%	-3.01%	-3.90%	0.00%
40	1.00%	0.67%	0.08%	0.00%	0.00%	0.00%	-1.45%	-2.03%	0.29%
50	0.95%	0.68%	0.48%	0.86%	0.80%	0.36%	1.05%	0.22%	1.01%
65	0.69%	0.51%	0.83%	0.81%	0.78%	0.26%	0.75%	0.16%	0.73%
Policy Year	Total Cash Value (Internal rate of return)								
5	-96.50%	-75.13%	-72.35%	-72.12%	-85.64%	-96.14%	-78.64%	-73.14%	-84.44%
10	-24.34%	-31.91%	-27.50%	-16.42%	-14.85%	-24.87%	-32.16%	-28.88%	-50.13%
20	0.79%	-2.01%	-0.40%	2.26%	1.06%	0.82%	-1.48%	-2.66%	-4.82%

Company	CHUBB	CHUBB	AIX	FXLIFE	MXULIFE	MXULIFE	PXDENTIAL	PXDENTIAL	AXX
Plan Name	Embrace Care Critical Illness Protector	Critical Illness Combo 370	Pxxtect Exxte Uxxra	HxxlthCxxe 168 Cxxtical Ixxness Pxxtector	MaxxBxxght Cxxe	MaxxLxxe Cxxe	PXXhxxlth Cxxtical Ixxness Exxxended Cxxe	PXXhxxlth Cxxtical Ixxness Mxxti-Cxxe Pxxstige	CxxtiPxxtner Cxxtical Ixxness Pxxn
Premium Payment Period (Basic Plan)	25	22	25	25	25	25	25	25	25
25	3.05%	1.04%	1.36%	2.60%	2.96%	2.62%	1.23%	-0.08%	0.51%
30	3.89%	2.34%	2.71%	4.11%	3.43%	3.41%	2.49%	1.48%	4.25%
40	4.73%	3.05%	3.95%	4.54%	4.25%	4.15%	3.98%	2.81%	4.66%
50	5.13%	3.40%	4.95%	4.84%	5.02%	5.00%	4.76%	3.85%	5.03%
65	5.55%	3.79%	5.30%	5.94%	5.60%	5.57%	5.41%	4.68%	5.46%

Disclaimer

The above analysis and comparisons ("Comparisons") made by Chubb are based on partial information of the relevant plans as the nature and/or characteristic of the relevant plans may be different, different age groups and/or premium amounts may generate different projected results. Chubb does not guarantee the accuracy and completeness of the Comparisons. All information is subject to change at any time without prior notice. Chubb does not bear any risk and liabilities for any errors and omissions incurred. This document is intended for internal reference only. You are not allowed to use it in sales solicitation by interview, presentation or for other similar purposes.

10. Appendix

Appendix I. Registration Procedures of Protection Sharing Benefit and Family Premium Waiver

The registration procedures for family members of Embrace Care Critical Illness Protector are as follows.

- (1) The Insured's Child(ren) for **Protection Sharing Benefit**; and
- (2) The Owner, Owner's spouse and Owner's Child(ren) for **Family Premium Waiver**

Applicable when :

When there is (1) New Application; or (2) Any change of family member(s), please inform our Company using the form "Registration of Family Members for Embrace Care Critical Illness Protector".

(1) New Application of Embrace Care Critical Illness Protector

Steps	
1.	Fill in "Registration of Family Members for Embrace Care Critical Illness Protector" with below information: : <ul style="list-style-type: none"> • Policy No. • Full Name of the Applicant / Owner • Full Name of the Proposed Insured / Insured
2.	Fill in the information for " Protection Sharing Benefit ": <ul style="list-style-type: none"> • This "Protection Sharing Benefit" is only applicable to the Insured's Child(ren) age 15 or below. • Fill in the Full Name and Date of Birth for the Insured's Child(ren). • Please fill in and submit another form if the Insured has more than 5 children. ("Age" refers to age at the nearest birthday.)
3.	Fill in the information for " Family Premium Waiver ": <ul style="list-style-type: none"> • This "Family Premium Waiver" is only applicable to the Owner, Owner's spouse and Owner's Child(ren). • If the Owner, Owner's spouse and Owner's Child(ren) fulfil the following criteria, please fill in their Full Name and Date of Birth: <ol style="list-style-type: none"> (i) The age of the Owner is 50 or below (ii) The age of the Owner's spouse is 50 or below (iii) The age of the Owner's Child(ren) is age 15 or below • Please fill in and submit another form if the Owner has more than 5 children. ("Age" refers to age at the nearest birthday.)
4.	The Owner must fill in the health declaration for all of the following members: <ul style="list-style-type: none"> • Owner • Owner's spouse • Owner's Child(ren) • Insured's Child(ren)

Please note if the answer is “Yes”, the application is not accepted. Please make sure the answer of all the listed family member is “No” before submission of application.

(2) Change of Family Member(s)

If there’s any change of the family member(s) of the Owner / Insured (For example: the new born of the Owner / Insured or change of the Owner or the change of marital status of the Owner), the Owner can submit this form to inform our company to update the registration of family member(s).

Steps	
1.	Fill in “Registration of Family Members for Embrace Care Critical Illness Protector” with below information: : <ul style="list-style-type: none"> • Policy No. • Full Name of the Applicant / Owner • Full Name of the Proposed Insured / Insured
2.	For registration of the Insured’s new born Child(ren), please fill in the information for “ Protection Sharing Benefit ”: <ul style="list-style-type: none"> • The Owner can fill in the Full Name and Date of Birth for the Insured’s Child(ren) (Age must be 15 or below). • For those registered Insured’s Child(ren), it is NOT required to fill in their information.
3.	For the change of the Owner, the change of marital status of the Owner or registration of any Owner’s new born Child(ren), please fill in the information for “ Family Premium Waiver ”: <ul style="list-style-type: none"> • This “Family Premium Waiver” is only applicable to the Owner, Owner’s spouse and Owner’s Child(ren). • If the Owner, Owner’s spouse and Owner’s Child(ren) fulfil the following criteria, please fill in their Full Name and Date of Birth: <ul style="list-style-type: none"> (i) The age of the Owner is 50 or below (ii) The age of the Owner’s spouse is 50 or below (iii) The age of the Owner’s Child(ren) is age 15 or below • For those registered Owner, Owner’s spouse or Owner’s Child(ren), it is NOT required to fill in their information. • Please note the change of Owner will withdraw registration for the registered Owner, Owner’s spouse and Owner’s Child(ren). (Unless the eligible family members of the newly registered Owner are the same after the change of Owner.) (“ Age ” refers to age at the nearest birthday.)
4.	<ul style="list-style-type: none"> • The Owner must fill in the health declaration for all the newly added family member(s). • Same as the steps of new application, please note if the answer is “Yes”, the application is not accepted. Please make sure the answer of all the listed family member is “No” before submission of application.

Appendix II. Registration Form

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Agent's/Intermediary's name 保險代理/中介人姓名 _____
 Agent's/Intermediary's contact phone no. 保險代理/中介人聯絡電話 _____
 Agent's/Intermediary's code 保險代理/中介人代號 _____
 Agency 組別 _____

Registration Of Family Members For Embrace Care Critical Illness Protector

安心守護危疾保障計劃家庭成員登記

Policy Number: 保單編號	Proposed Insured/Insured ("Insured"): 準受保人/受保人 ("受保人")	Applicant/Owner ("Owner"): 保單申請人/持有人 ("持有人") (如非準受保人)
------------------------	---	--

You can use this form to register (i) the Insured's child(ren) for Protection Sharing Benefit; and (ii) the Owner, Owner's spouse and Owner's Child(ren) for Family Premium Waiver. Please provide the relevant information required and answer the health declaration below.
 請使用此表格以登記 (i) 共享保障內的受保人子女；及 (ii) 家庭保費豁免內的持有人、持有人配偶、持有人子女。請提供下列相關所需資料及回答健康聲明。

You can only register child(ren) of age 15 or below. They must also be natural child(ren) of the Insured or Owner. Adopted child(ren) are not included.
 您只可登記年齡為15歲或以下的子女，及必須為受保人或持有人之親生子女，並不包括領養子女。

For Family Premium Waiver, you can only register the Owner or Owner's spouse if their age is 50 or below. The Owner must be either the Insured, the Insured's natural parent or the Insured's spouse.
 就家庭保費豁免而言，您只可登記年齡為50歲或以下的持有人或持有人配偶。持有人必須為受保人、受保人之親生父母或受保人之配偶。

"Age" refers to age at the nearest birthday.

"年齡"指最接近生日之年歲。

Protection Sharing Benefit

共享保障

	Full Name (same as HKID/Passport) 姓名 (與香港身份證/護照上相同)	Date of Birth (DD/MM/YY) 出生日期 (日/月/年)
Insured's Child 1 受保人子女 1		
Insured's Child 2 受保人子女 2		
Insured's Child 3 受保人子女 3		
Insured's Child 4 受保人子女 4		
Insured's Child 5 受保人子女 5		

Family Premium Waiver

家庭保費豁免

	Full Name (same as HKID/Passport) 姓名 (與香港身份證/護照上相同)	Date of Birth (DD/MM/YY) 出生日期 (日/月/年)
Owner 持有人		
Owner's Spouse 持有人的配偶		
Owner's Child 1 持有人子女 1		
Owner's Child 2 持有人子女 2		
Owner's Child 3 持有人子女 3		
Owner's Child 4 持有人子女 4		
Owner's Child 5 持有人子女 5		

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Health Declaration**健康聲明**

Has the Owner, the Owner's spouse or any of the Owner's child(ren) or the Insured's child(ren) listed in this application been hospitalized for more than 14 days within the last 5 years or have any medical conditions that requires ongoing treatment or follow-up investigation?

於此申請內所列明之持有人、持有人配偶、任何持有人子女或受保人子女，有否於過去五年內曾住院超過14天或任何健康狀況而需要持續治療或跟進檢查？

Yes 是 No 否

Declaration**聲明****I/WE HEREBY DECLARE AND AGREE THAT:**

- (1) This application is subject to the Company's prevailing rules and must be approved by the Company. The Company has sole discretion to determine whether to accept the application for registration. The Company may ask for additional information or impose any conditions for registration.
- (2) I/We have the consent of the Relevant Persons (being the Insured's child(ren), the Owner, the Owner's spouse or Owner's child(ren) listed in this application) to provide the information required.
- (3) I/We have checked with the Relevant Persons and confirm that all the information and declarations in this application relating to the Relevant Persons are true and correct AND the information provided in this application shall form a part of the insurance policy to be/has been issued and be a condition to registration.
- (4) Protection Sharing Benefit and Family Premium Waiver are subject to terms and conditions set out in the policy provisions. I/We understand there is a waiting period of two years and the benefits are not available for any medical conditions existing prior to or within the waiting period.
- (5) At the time of claiming Protecting Sharing Benefit or requesting for Family Premium Waiver, proof of Relevant Persons' identification, proof of relationship, the proof of illness/death will be required together with any other documents required by the Company.
- (6) If there is any change of Owner of this policy, the Company will revoke this registration.
- (7) Solicitation of sales and all other marketing activities on part of the agent/representative of the broker and sale formalities (including but not limited to my/our signing of this application and payment of premium) took place in the Hong Kong Special Administrative Region.

本人/吾等謹此聲明及同意：

- (1) 此申請受本公司現行規定限制及必須獲本公司批核，本公司擁有全權決定接受該登記與否。本公司或會因登記而要求額外資料或實施限制。
- (2) 本人/吾等已獲得相關人士（即列於此申請之受保人子女、持有人、持有人配偶或持有人子女）的同意以提供所需資料。
- (3) 本人/吾等已向相關人士核實，於此申請內之相關人士的資料及聲明為真實及無誤以及於此申請內所提供的資料將構成將已簽發保單之一部份及登記之條件。
- (4) 共享保障及家庭保費豁免受限於保單條款內所列之條款及細則。本人/吾等明白等候期為兩年，及若於等候期內或以前有存在的健康狀況，將不獲提供共享保障及家庭保費豁免。
- (5) 於進行共享保障的索償或申請家庭保費豁免時，本公司將要求相關人士的身份證明、關係證明、疾病/身故證明及任何其他文件。
- (6) 若更改此保單之持有人，本公司將會撤銷此登記。
- (7) 有關壽險顧問/中介人公司所提供的推銷、有關壽險宣傳及辦理銷售手續（包括但不限於本人/吾等對貴公司交收保費及簽署文件）皆在香港特別行政區境內進行。

_____ Name of Witness/Agent/Sales representative 見證人/保險代理/營業代表姓名		Signature must be consistent with that in your life application form. 閣下簽署模式應與申請書上之簽署相同，以作核對。	
_____ Signature of Witness/Agent/Sales representative 見證人/保險代理/營業代表簽署	_____ Date 日期	_____ Signature of Applicant/Owner 保單申請人/持有人簽署	_____ Date 日期

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Appendix III. Premium Rate

Rate per USD1,000 sum assured - Premium Payment Term: 10 Years

Embrace Care Critical Illness Protector(10-pay) (CID/CCD10) (USD)

Issue Age	Premium Payment Term: 10 Years															
	M		F		M		F		M		F		M		F	
	NS	S	NS	S	NS	S	NS	S	NS	S	NS	S	NS	S	NS	S
	Band 1				Band 2				Band 3				Band 4			
0	24.99	24.99	24.39	24.39	21.36	21.36	20.58	20.58	19.40	19.40	18.61	18.61	18.73	18.73	17.91	17.91
1	25.39	25.39	24.74	24.74	21.82	21.82	20.96	20.96	19.85	19.85	18.98	18.98	19.16	19.16	18.29	18.29
2	25.93	25.93	25.20	25.20	22.40	22.40	21.46	21.46	20.41	20.41	19.48	19.48	19.73	19.73	18.77	18.77
3	26.51	26.51	25.69	25.69	22.98	22.98	21.98	21.98	20.99	20.99	20.00	20.00	20.31	20.31	19.27	19.27
4	27.14	27.14	26.21	26.21	23.60	23.60	22.55	22.55	21.62	21.62	20.54	20.54	20.90	20.90	19.81	19.81
5	27.80	27.80	26.75	26.75	24.25	24.25	23.13	23.13	22.25	22.25	21.13	21.13	21.54	21.54	20.38	20.38
6	28.37	28.37	27.22	27.22	24.83	24.83	23.65	23.65	22.83	22.83	21.65	21.65	22.12	22.12	20.90	20.90
7	28.97	28.97	27.73	27.73	25.44	25.44	24.19	24.19	23.45	23.45	22.21	22.21	22.73	22.73	21.44	21.44
8	29.60	29.60	28.31	28.31	26.08	26.08	24.78	24.78	24.10	24.10	22.79	22.79	23.37	23.37	22.02	22.02
9	30.27	30.27	28.91	28.91	26.76	26.76	25.39	25.39	24.78	24.78	23.40	23.40	24.04	24.04	22.62	22.62
10	30.97	30.97	29.53	29.53	27.46	27.46	26.02	26.02	25.50	25.50	24.04	24.04	24.74	24.74	23.27	23.27
11	31.69	31.69	30.18	30.18	28.20	28.20	26.69	26.69	26.23	26.23	24.70	24.70	25.48	25.48	23.92	23.92
12	32.45	32.45	30.87	30.87	28.96	28.96	27.38	27.38	27.01	27.01	25.39	25.39	26.25	26.25	24.60	24.60
13	33.23	33.23	31.57	31.57	29.75	29.75	28.08	28.08	27.80	27.80	26.11	26.11	27.03	27.03	25.30	25.30
14	34.03	34.03	32.28	32.28	30.57	30.57	28.80	28.80	28.62	28.62	26.84	26.84	27.83	27.83	26.03	26.03
15	34.87	34.87	33.02	33.02	31.40	31.40	29.55	29.55	29.46	29.46	27.60	27.60	28.66	28.66	26.77	26.77
16	35.72	35.72	33.79	33.79	32.27	32.27	30.32	30.32	30.32	30.32	28.38	28.38	29.51	29.51	27.54	27.54
17	36.59	36.59	34.58	34.58	33.16	33.16	31.12	31.12	31.21	31.21	29.19	29.19	30.38	30.38	28.32	28.32
18	36.85	39.87	34.94	37.44	33.41	36.48	31.48	34.01	31.46	34.56	29.54	32.09	30.61	33.74	28.65	31.24
19	37.10	43.15	35.29	40.29	33.66	39.81	31.83	36.91	31.71	37.91	29.89	35.00	30.83	37.12	28.98	34.17
20	37.98	44.27	36.11	41.34	34.55	40.93	32.67	37.98	32.62	39.04	30.73	36.06	31.72	38.23	29.80	35.21
21	38.91	45.41	36.98	42.43	35.48	42.10	33.55	39.07	33.56	40.22	31.60	37.18	32.63	39.38	30.66	36.31
22	39.85	46.61	37.87	43.54	36.44	43.30	34.44	40.19	34.52	41.43	32.53	38.32	33.57	40.56	31.54	37.41
23	40.86	47.87	38.83	44.69	37.46	44.58	35.41	41.36	35.55	42.72	33.49	39.48	34.57	41.83	32.50	38.55
24	41.90	49.17	39.81	45.87	38.52	45.90	36.42	42.57	36.61	44.04	34.50	40.69	35.61	43.12	33.48	39.74
25	43.00	50.53	40.84	47.10	39.63	47.27	37.46	43.81	37.72	45.43	35.54	41.94	36.69	44.47	34.50	40.96
26	44.12	51.95	41.90	48.38	40.78	48.71	38.53	45.11	38.88	46.87	36.62	43.25	37.83	45.89	35.56	42.43
27	45.31	53.42	42.99	49.70	41.97	50.20	39.64	46.43	40.09	48.38	37.74	44.58	38.99	47.35	36.64	43.93
28	46.52	54.94	44.11	51.05	43.20	51.74	40.76	47.80	41.33	49.93	38.88	45.96	40.21	48.87	37.74	45.49
29	47.79	56.51	45.26	52.45	44.48	53.33	41.93	49.21	42.61	51.52	40.05	47.38	41.46	50.42	38.88	47.10
30	49.09	58.14	46.47	53.90	45.80	54.97	43.14	50.68	43.94	53.18	41.27	48.84	42.75	52.04	40.07	48.77
31	50.62	60.05	47.86	55.66	47.34	56.90	44.54	52.53	45.48	55.10	42.67	51.03	44.29	53.97	41.47	50.99
32	51.96	61.74	49.06	57.11	48.70	58.60	45.76	54.12	46.84	56.82	43.89	53.02	45.66	55.69	42.70	53.02
33	53.35	63.48	50.29	58.71	50.10	60.37	47.01	55.82	48.26	58.61	45.15	55.15	47.08	57.48	43.98	55.15
34	54.78	65.30	51.55	60.23	51.56	62.21	48.29	57.51	49.73	60.46	46.44	57.32	48.57	59.34	45.27	57.32

Embrace Care Critical Illness Protector – Product Brief

Prepared by Product Development (Version V1B: 16 October 2018)

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This material is for internal reference only and NOT for public distribution.

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Embrace Care Critical Illness Protector(10-pay) (CID/CCD10) (USD)

Issue Age	Premium Payment Term: 10 Years															
	M		F		M		F		M		F		M		F	
	NS	S	NS	S	NS	S	NS	S	NS	S	NS	S	NS	S	NS	S
	Band 1				Band 2				Band 3				Band 4			
35	56.27	67.17	52.82	61.78	53.08	64.11	49.59	59.54	51.25	62.38	47.75	59.54	50.10	61.27	46.58	59.54
36	57.96	69.40	54.25	63.59	54.77	66.31	51.03	61.71	52.96	64.56	49.19	61.71	51.81	63.45	48.03	61.71
37	59.70	71.60	55.71	65.34	56.54	68.54	52.50	63.97	54.73	66.80	50.67	63.97	53.58	65.69	49.51	63.93
38	61.52	73.99	57.20	67.21	58.36	70.91	54.00	66.38	56.56	69.16	52.17	66.38	55.42	68.04	51.01	66.20
39	63.38	76.36	58.67	68.95	60.23	73.29	55.48	68.74	58.45	71.55	53.66	68.74	57.31	70.44	52.51	68.46
40	65.29	78.90	60.13	71.13	62.16	75.81	56.94	71.13	60.38	74.05	55.14	71.13	59.26	72.94	53.99	70.69
41	67.28	81.46	61.62	73.40	64.17	78.40	58.45	73.40	62.40	76.66	56.65	73.40	61.28	75.56	55.62	72.99
42	69.35	84.24	63.25	75.79	66.26	81.17	60.05	75.79	64.51	79.42	58.24	75.79	63.39	78.30	57.34	75.39
43	71.51	87.07	64.79	78.15	68.45	84.01	61.60	78.15	66.70	82.28	59.80	78.15	65.60	81.17	59.05	77.79
44	73.81	90.05	66.36	80.54	70.72	86.98	63.19	80.54	68.98	85.24	61.39	80.54	67.86	84.13	60.79	80.22
45	76.06	93.09	67.96	83.08	73.00	90.01	64.81	83.08	71.25	88.26	63.02	83.03	70.14	87.14	62.57	82.74
46	78.08	95.78	69.43	85.69	75.04	92.73	66.41	85.69	73.33	91.00	64.89	85.69	72.24	89.91	64.62	85.45
47	80.25	98.62	70.84	88.47	77.21	95.59	68.00	88.47	75.49	93.85	66.83	88.47	74.39	92.75	66.73	88.22
48	82.39	101.57	72.31	91.29	79.39	98.52	69.67	91.29	77.69	96.79	68.93	91.29	76.60	95.69	68.93	91.10
49	84.69	104.52	73.83	94.19	81.69	101.52	71.37	94.19	79.98	99.81	71.22	94.19	78.89	98.72	71.22	94.06
50	86.98	107.69	75.48	97.20	84.02	104.68	73.58	97.20	82.33	102.97	73.58	97.20	81.26	101.89	73.58	97.11
51	89.46	110.97	77.07	99.52	86.48	107.96	75.49	99.52	84.79	106.26	75.49	99.52	83.71	105.17	75.49	99.45
52	91.95	114.44	78.72	101.92	89.01	111.44	77.47	101.92	87.34	109.74	77.47	101.92	86.28	108.65	77.47	101.87
53	94.67	118.14	80.42	104.33	91.74	115.14	79.53	104.33	90.06	113.44	79.53	104.33	89.00	112.35	79.53	104.33
54	97.46	122.39	82.36	106.97	94.56	119.10	81.78	106.97	92.91	117.38	81.78	106.97	91.86	116.31	81.76	106.97
55	100.51	126.91	84.33	109.82	97.61	123.28	84.28	109.82	95.96	121.60	84.28	109.82	94.91	120.53	84.12	109.82
56	103.75	131.89	86.44	111.96	100.85	128.01	86.16	111.96	99.20	126.10	86.16	111.96	98.15	125.04	86.03	111.96
57	107.14	137.32	88.73	114.40	104.27	133.46	88.33	114.40	102.65	131.26	88.22	114.40	101.61	129.95	88.12	114.40
58	110.94	143.34	91.40	117.09	108.07	139.48	90.78	117.09	106.43	137.29	90.50	117.09	105.39	135.89	90.42	117.09
59	115.07	149.85	94.32	120.44	112.07	145.99	93.41	120.22	110.46	143.80	92.96	120.09	109.43	142.41	92.92	120.09
60	119.80	156.80	97.69	124.13	116.38	152.95	96.34	124.11	114.76	150.76	95.69	123.45	113.72	149.37	95.68	123.45
61	124.91	164.42	101.21	127.88	121.20	160.56	99.26	127.88	119.40	158.37	98.47	126.89	118.37	156.99	98.47	126.89
62	130.08	172.25	104.95	131.80	126.41	168.40	102.49	131.80	124.32	166.21	101.40	130.79	123.14	164.82	101.40	130.74
63	135.56	180.31	109.03	136.08	131.88	176.45	106.11	136.08	129.79	174.26	104.46	135.11	128.45	172.86	104.46	135.10
64	141.29	188.90	113.25	140.59	137.66	185.05	109.90	140.59	135.59	182.85	107.95	139.78	134.28	181.46	107.76	139.78
65	147.62	198.07	117.90	145.48	143.97	194.26	114.02	145.48	141.90	192.09	111.81	144.77	140.58	190.71	111.64	144.77

(Rate per USD1,000 sum assured)

(10/2018)

Embrace Care Critical Illness Protector(20-pay) (CID/CCD20) (USD)

Issue Age	Premium Payment Term: 20 Years															
	M		F		M		F		M		F		M		F	
	NS	S	NS	S	NS	S	NS	S	NS	S	NS	S	NS	S	NS	S
	Band 1				Band 2				Band 3				Band 4			
0	15.44	15.44	15.11	15.11	12.93	12.93	12.56	12.56	11.63	11.63	11.24	11.24	11.15	11.15	10.75	10.75
1	15.62	15.62	15.26	15.26	13.09	13.09	12.68	12.68	11.78	11.78	11.36	11.36	11.30	11.30	10.86	10.86
2	15.89	15.89	15.48	15.48	13.39	13.39	12.90	12.90	12.07	12.07	11.57	11.57	11.59	11.59	11.07	11.07
3	16.15	16.15	15.73	15.73	13.65	13.65	13.13	13.13	12.33	12.33	11.81	11.81	11.85	11.85	11.31	11.31
4	16.45	16.45	15.98	15.98	13.95	13.95	13.41	13.41	12.63	12.63	12.08	12.08	12.15	12.15	11.57	11.57
5	16.83	16.83	16.34	16.34	14.33	14.33	13.75	13.75	13.00	13.00	12.42	12.42	12.51	12.51	11.90	11.90
6	17.16	17.16	16.62	16.62	14.66	14.66	14.04	14.04	13.33	13.33	12.72	12.72	12.83	12.83	12.20	12.20
7	17.50	17.50	16.95	16.95	15.01	15.01	14.36	14.36	13.69	13.69	13.04	13.04	13.19	13.19	12.50	12.50
8	17.87	17.87	17.29	17.29	15.39	15.39	14.71	14.71	14.07	14.07	13.39	13.39	13.57	13.57	12.86	12.86
9	18.26	18.26	17.64	17.64	15.79	15.79	15.07	15.07	14.48	14.48	13.75	13.75	13.95	13.95	13.21	13.21
10	18.67	18.67	18.03	18.03	16.22	16.22	15.45	15.45	14.90	14.90	14.12	14.12	14.37	14.37	13.59	13.59
11	19.10	19.10	18.41	18.41	16.65	16.65	15.85	15.85	15.33	15.33	14.53	14.53	14.79	14.79	13.97	13.97
12	19.55	19.55	18.83	18.83	17.11	17.11	16.26	16.26	15.79	15.79	14.94	14.94	15.26	15.26	14.38	14.38
13	20.02	20.02	19.26	19.26	17.58	17.58	16.69	16.69	16.27	16.27	15.37	15.37	15.72	15.72	14.80	14.80
14	20.49	20.49	19.69	19.69	18.07	18.07	17.13	17.13	16.76	16.76	15.82	15.82	16.21	16.21	15.24	15.24
15	20.99	20.99	20.14	20.14	18.58	18.58	17.60	17.60	17.27	17.27	16.29	16.29	16.71	16.71	15.70	15.70
16	21.49	21.49	20.62	20.62	19.11	19.11	18.07	18.07	17.80	17.80	16.75	16.75	17.23	17.23	16.16	16.16
17	22.00	22.00	21.10	21.10	19.64	19.64	18.56	18.56	18.33	18.33	17.25	17.25	17.75	17.75	16.65	16.65
18	22.23	23.90	21.39	22.82	19.84	21.57	18.81	20.27	18.53	20.27	17.49	18.96	17.93	19.70	16.88	18.37
19	22.45	25.79	21.67	24.55	20.03	23.50	19.07	21.98	18.71	22.22	17.74	20.68	18.09	21.65	17.11	20.09
20	22.99	26.47	22.20	25.23	20.58	24.19	19.58	22.66	19.27	22.91	18.26	21.35	18.63	22.34	17.62	20.75
21	23.52	27.18	22.74	25.94	21.14	24.91	20.11	23.37	19.82	23.63	18.80	22.07	19.18	23.03	18.14	21.46
22	24.10	27.90	23.31	26.67	21.70	25.63	20.66	24.07	20.39	24.35	19.35	22.79	19.73	23.74	18.67	22.14
23	24.72	28.69	23.93	27.43	22.34	26.42	21.29	24.82	21.02	25.14	19.96	23.53	20.34	24.52	19.27	22.89
24	25.38	29.50	24.58	28.24	22.98	27.24	21.92	25.61	21.68	25.97	20.60	24.31	20.99	25.33	19.90	23.65
25	26.06	30.36	25.25	29.07	23.67	28.10	22.58	26.42	22.36	26.83	21.27	25.14	21.65	26.17	20.55	24.45
26	26.77	31.27	25.96	29.95	24.38	29.01	23.28	27.28	23.08	27.74	21.96	25.99	22.35	27.06	21.23	25.34
27	27.53	32.22	26.70	30.87	25.14	29.97	24.01	28.17	23.83	28.70	22.70	26.88	23.08	27.98	21.93	26.28
28	28.31	33.21	27.46	31.82	25.93	30.97	24.75	29.11	24.63	29.70	23.43	27.81	23.86	28.96	22.66	27.24
29	29.11	34.25	28.25	32.80	26.73	31.99	25.52	30.05	25.43	30.73	24.20	28.76	24.63	29.96	23.41	28.23
30	29.96	35.33	29.07	33.83	27.57	33.05	26.32	31.06	26.27	31.80	25.01	29.77	25.46	31.00	24.19	29.29
31	30.90	36.55	29.98	35.08	28.50	34.24	27.21	32.26	27.20	32.99	25.89	31.03	26.38	32.19	25.07	30.61
32	31.72	37.63	30.76	36.08	29.32	35.32	27.98	33.27	28.03	34.07	26.66	32.15	27.21	33.28	25.85	31.83
33	32.59	38.77	31.59	37.24	30.19	36.45	28.79	34.39	28.90	35.20	27.49	33.36	28.09	34.41	26.67	33.12
34	33.49	39.98	32.42	38.30	31.09	37.63	29.63	35.46	29.81	36.39	28.32	34.58	29.00	35.61	27.51	34.44
35	34.44	41.24	33.28	39.39	32.02	38.86	30.50	36.56	30.75	37.63	29.17	35.83	29.95	36.85	28.36	35.80
36	35.42	42.68	34.15	40.61	33.00	40.21	31.39	37.92	31.73	38.96	30.04	37.22	30.93	38.17	29.22	37.21
37	36.45	44.09	35.05	41.74	34.02	41.57	32.29	39.24	32.76	40.33	30.92	38.65	31.96	39.54	30.12	38.65
38	37.54	45.69	35.97	43.02	35.09	43.05	33.22	40.68	33.83	41.80	31.85	40.19	33.04	41.00	31.04	40.19

Embrace Care Critical Illness Protector(20-pay) (CID/CCD20) (USD)

Issue Age	Premium Payment Term: 20 Years															
	M		F		M		F		M		F		M		F	
	NS	S	NS	S	NS	S	NS	S	NS	S	NS	S	NS	S	NS	S
	Band 1				Band 2				Band 3				Band 4			
39	38.68	47.25	36.89	44.17	36.19	44.56	34.14	42.04	34.94	43.31	32.78	41.72	34.15	42.53	31.97	41.72
40	39.85	49.00	37.79	45.40	37.33	46.28	35.05	43.45	36.09	44.90	33.67	43.22	35.30	44.10	32.87	43.22
41	41.10	50.76	38.72	46.56	38.55	48.06	36.00	44.95	37.30	46.59	34.57	44.77	36.52	45.79	33.86	44.66
42	42.42	52.76	39.81	47.88	39.82	50.03	37.05	46.59	38.60	48.48	35.57	46.45	37.82	47.61	34.92	46.20
43	43.83	54.80	40.80	49.07	41.20	52.09	38.04	48.18	39.97	50.55	36.53	48.11	39.20	49.58	35.97	47.76
44	45.41	57.04	41.81	50.30	42.74	54.30	39.07	49.83	41.43	52.74	37.52	49.82	40.65	51.75	37.05	49.37
45	46.92	59.36	42.86	51.69	44.27	56.61	40.13	51.63	42.92	55.03	38.57	51.63	42.14	54.03	38.18	51.08
46	48.61	61.85	44.15	53.23	45.97	59.10	41.37	53.23	44.56	57.54	39.79	53.19	43.78	56.54	39.35	52.79
47	50.48	64.57	45.37	54.97	47.81	61.78	42.60	54.97	46.29	60.20	41.02	54.83	45.49	59.20	40.54	54.57
48	52.33	67.43	46.65	56.72	49.66	64.62	43.88	56.72	48.15	63.01	42.31	56.50	47.29	61.99	41.78	56.41
49	54.39	70.36	47.98	58.53	51.68	67.55	45.21	58.53	50.14	65.96	43.64	58.32	49.17	64.95	43.13	58.32
50	56.43	73.59	49.48	60.48	53.76	70.76	46.67	60.48	52.23	69.15	45.07	60.32	51.25	68.12	44.56	60.32
51	58.72	77.04	50.91	62.11	56.00	74.18	48.11	62.11	54.45	72.54	46.52	62.06	53.46	71.50	45.92	62.06
52	61.05	80.77	52.42	63.88	58.35	77.87	49.62	63.88	56.81	76.22	48.03	63.86	55.83	75.17	47.34	63.86
53	63.67	84.83	53.99	65.80	60.93	81.89	51.20	65.80	59.37	80.23	49.61	65.80	58.38	79.16	48.82	65.70
54	66.38	89.24	55.82	67.96	63.66	86.27	52.98	67.96	62.10	84.58	51.37	67.96	61.12	83.51	50.45	67.75
55	69.42	93.94	57.67	70.32	66.66	91.00	54.85	70.32	65.09	89.31	53.23	70.32	64.10	88.25	52.21	69.94
56	73.55	99.15	59.67	72.67	71.26	96.16	56.85	72.67	69.83	94.46	55.24	72.67	68.98	93.38	54.22	72.32
57	77.89	104.82	61.79	75.24	76.18	101.79	58.98	75.24	74.94	100.08	57.37	75.24	74.28	98.99	56.35	74.90
58	82.74	111.08	64.15	77.95	81.62	108.02	61.28	77.95	80.54	106.28	59.67	77.95	80.09	105.18	58.63	77.66
59	87.83	116.75	66.51	81.00	87.41	113.69	63.66	80.89	86.57	111.95	62.04	80.89	86.33	110.83	61.02	80.63
60	94.64	125.12	69.21	84.42	93.69	121.99	66.32	84.14	93.53	120.21	64.68	84.14	93.25	119.08	63.64	83.92

(Rate per USD1,000 sum assured)

(10/2018)

Embrace Care Critical Illness Protector(25-pay) (CID/CCD25) (USD)

Issue Age	Premium Payment Term: 25 Years															
	M		F		M		F		M		F		M		F	
	NS	S	NS	S	NS	S	NS	S	NS	S	NS	S	NS	S	NS	S
	Band 1				Band 2				Band 3				Band 4			
0	13.79	13.79	13.52	13.52	11.44	11.44	11.18	11.18	10.13	10.13	9.86	9.86	9.60	9.60	9.32	9.32
1	13.92	13.92	13.62	13.62	11.56	11.56	11.27	11.27	10.24	10.24	9.93	9.93	9.71	9.71	9.40	9.40
2	14.23	14.23	13.87	13.87	11.86	11.86	11.50	11.50	10.53	10.53	10.17	10.17	9.99	9.99	9.60	9.60
3	14.51	14.51	14.12	14.12	12.13	12.13	11.74	11.74	10.80	10.80	10.40	10.40	10.25	10.25	9.83	9.83
4	14.82	14.82	14.40	14.40	12.43	12.43	12.00	12.00	11.09	11.09	10.66	10.66	10.53	10.53	10.08	10.08
5	15.15	15.15	14.70	14.70	12.75	12.75	12.29	12.29	11.39	11.39	10.94	10.94	10.83	10.83	10.36	10.36
6	15.43	15.43	14.95	14.95	13.03	13.03	12.54	12.54	11.68	11.68	11.19	11.19	11.11	11.11	10.61	10.61
7	15.74	15.74	15.23	15.23	13.34	13.34	12.82	12.82	11.98	11.98	11.47	11.47	11.41	11.41	10.88	10.88
8	16.07	16.07	15.55	15.55	13.68	13.68	13.13	13.13	12.32	12.32	11.77	11.77	11.73	11.73	11.17	11.17
9	16.43	16.43	15.88	15.88	14.03	14.03	13.45	13.45	12.66	12.66	12.09	12.09	12.08	12.08	11.49	11.49
10	16.79	16.79	16.22	16.22	14.39	14.39	13.79	13.79	13.03	13.03	12.43	12.43	12.44	12.44	11.82	11.82
11	17.18	17.18	16.58	16.58	14.78	14.78	14.14	14.14	13.42	13.42	12.78	12.78	12.82	12.82	12.16	12.16
12	17.60	17.60	16.97	16.97	15.19	15.19	14.51	14.51	13.83	13.83	13.15	13.15	13.22	13.22	12.52	12.52
13	18.03	18.03	17.36	17.36	15.62	15.62	14.91	14.91	14.26	14.26	13.54	13.54	13.64	13.64	12.92	12.92
14	18.48	18.48	17.77	17.77	16.06	16.06	15.32	15.32	14.70	14.70	13.96	13.96	14.08	14.08	13.31	13.31
15	18.94	18.94	18.18	18.18	16.52	16.52	15.74	15.74	15.16	15.16	14.37	14.37	14.52	14.52	13.73	13.73
16	19.42	19.42	18.62	18.62	17.00	17.00	16.17	16.17	15.64	15.64	14.80	14.80	15.00	15.00	14.14	14.14
17	19.92	19.92	19.08	19.08	17.49	17.49	16.62	16.62	16.12	16.12	15.25	15.25	15.48	15.48	14.57	14.57
18	20.12	21.58	19.35	20.62	17.69	19.17	16.86	18.13	16.32	17.80	15.48	16.76	15.65	17.17	14.80	16.09
19	20.31	23.25	19.63	22.18	17.87	20.85	17.11	19.64	16.51	19.49	15.72	18.26	15.81	18.86	15.02	17.61
20	20.81	23.87	20.11	22.81	18.37	21.47	17.58	20.25	16.99	20.12	16.19	18.88	16.29	19.47	15.49	18.22
21	21.30	24.50	20.62	23.49	18.86	22.10	18.04	20.92	17.48	20.75	16.66	19.55	16.77	20.09	15.94	18.86
22	21.80	25.13	21.14	24.16	19.35	22.74	18.54	21.57	17.98	21.39	17.15	20.20	17.26	20.71	16.42	19.50
23	22.36	25.79	21.71	24.88	19.92	23.40	19.11	22.27	18.53	22.05	17.72	20.90	17.79	21.36	16.96	20.17
24	22.95	26.60	22.32	25.63	20.51	24.20	19.70	22.99	19.12	22.85	18.31	21.63	18.36	22.13	17.53	20.89
25	23.56	27.38	22.95	26.42	21.11	24.98	20.31	23.76	19.73	23.63	18.92	22.39	18.96	22.89	18.14	21.63
26	24.21	28.22	23.62	27.26	21.77	25.82	20.95	24.58	20.39	24.46	19.57	23.20	19.59	23.71	18.77	22.44
27	24.90	29.11	24.31	28.14	22.45	26.69	21.64	25.43	21.07	25.34	20.24	24.06	20.25	24.56	19.42	23.26
28	25.63	30.05	25.02	29.03	23.16	27.61	22.34	26.32	21.78	26.27	20.95	24.94	20.96	25.46	20.10	24.11
29	26.37	31.01	25.76	29.96	23.90	28.56	23.06	27.24	22.51	27.22	21.66	25.85	21.67	26.39	20.80	25.01
30	27.15	32.04	26.54	30.95	24.67	29.55	23.82	28.22	23.28	28.20	22.43	26.82	22.41	27.34	21.54	25.94
31	28.03	33.19	27.39	32.14	25.51	30.65	24.65	29.35	24.12	29.30	23.24	27.87	23.25	28.45	22.36	27.11
32	28.80	34.22	28.14	33.10	26.27	31.66	25.38	30.32	24.89	30.32	23.98	28.82	24.01	29.46	23.10	28.18
33	29.61	35.31	28.92	34.24	27.07	32.74	26.17	31.41	25.69	31.40	24.77	29.86	24.82	30.55	23.89	29.37
34	30.45	36.47	29.72	35.28	27.91	33.87	26.97	32.45	26.54	32.52	25.58	30.90	25.66	31.68	24.70	30.55
35	31.34	37.69	30.55	36.34	28.78	35.05	27.79	33.51	27.42	33.71	26.40	31.96	26.55	32.87	25.52	31.78
36	32.21	39.01	31.31	37.45	29.63	36.33	28.57	34.59	28.27	34.93	27.18	33.23	27.41	34.07	26.31	33.13
37	33.13	40.30	32.12	38.49	30.54	37.64	29.39	35.65	29.18	36.18	28.01	34.55	28.32	35.32	27.13	34.55
38	34.09	41.80	32.96	39.68	31.49	39.10	30.25	36.81	30.14	37.56	28.88	36.08	29.28	36.70	28.01	36.08

Embrace Care Critical Illness Protector(25-pay) (CID/CCD25) (USD)

Issue Age	Premium Payment Term: 25 Years															
	M		F		M		F		M		F		M		F	
	NS	S	NS	S	NS	S	NS	S	NS	S	NS	S	NS	S	NS	S
	Band 1				Band 2				Band 3				Band 4			
39	35.11	43.26	33.78	40.75	32.48	40.58	31.11	37.88	31.13	39.05	29.74	37.61	30.28	38.11	28.88	37.61
40	36.18	44.92	34.60	41.90	33.52	42.21	31.92	39.08	32.16	40.66	30.55	39.08	31.31	39.67	29.68	39.08
41	37.32	46.60	35.44	42.96	34.68	43.91	32.76	40.51	33.26	42.37	31.39	40.51	32.42	41.39	30.60	40.51
42	38.56	48.57	36.46	44.22	35.93	45.83	33.74	42.11	34.47	44.27	32.35	42.11	33.63	43.28	31.61	42.11
43	39.90	50.59	37.39	45.37	37.29	47.87	34.65	43.66	35.80	46.32	33.25	43.66	34.95	45.34	32.60	43.66
44	41.42	52.85	38.33	46.55	38.77	50.09	35.62	45.29	37.26	48.53	34.20	45.29	36.37	47.53	33.62	45.29
45	42.88	55.22	39.34	47.92	40.24	52.43	36.63	47.03	38.75	50.84	35.20	47.03	37.82	49.84	34.73	47.03
46	44.50	57.72	40.55	49.39	41.87	54.94	37.80	48.64	40.38	53.36	36.38	48.64	39.43	52.35	35.99	48.63
47	46.32	60.48	41.71	51.03	43.65	57.66	38.96	50.48	42.13	56.06	37.59	50.48	41.17	55.03	37.29	50.31
48	48.13	63.43	42.93	52.64	45.47	60.57	40.18	52.37	43.96	58.93	38.88	52.37	42.99	57.91	38.68	52.08
49	50.16	66.46	44.22	54.36	47.45	63.61	41.48	54.36	45.92	61.98	40.28	54.36	44.94	60.94	40.15	53.96
50	52.20	69.84	45.69	56.48	49.51	66.95	42.89	56.48	47.98	65.29	41.77	56.48	47.00	64.24	41.73	55.96
51	54.49	73.46	47.12	58.38	51.76	70.53	44.32	58.38	50.20	68.85	43.21	58.38	49.21	67.78	43.07	58.02
52	56.84	77.38	48.57	60.34	54.11	74.40	45.77	60.34	52.55	72.69	44.68	60.33	51.57	71.61	44.47	60.13
53	59.44	81.61	50.04	62.35	56.67	78.59	47.24	62.35	55.10	76.87	46.17	62.26	54.10	75.77	45.86	62.25
54	62.13	86.23	51.71	64.53	59.37	83.15	48.88	64.53	57.80	81.40	47.79	64.52	56.80	80.29	47.40	64.52
55	65.16	91.19	53.40	66.98	62.36	88.12	50.57	66.98	60.77	86.37	49.51	66.98	59.75	85.25	49.03	66.98

(Rate per USD1,000 sum assured)

(10/2018)

Appendix IV. List of Covered Illnesses

1. Major Illnesses

Major Illnesses	To Age	Major Illnesses	To Age
AIDS/HIV due to Blood Transfusion	100	Loss of Speech	100
AIDS/HIV due to Occupational Accident	100	Major Burns	100
Alzheimer's Disease	100	Major Head Trauma	100
Amputation of Feet due to Complication from Diabetes	100	Major Organ Transplant	100
Aplastic Anaemia	100	Medullary Cystic Disease	100
Bacterial Meningitis	100	Meningeal Tuberculosis	100
Benign Brain Tumour	100	Motor Neuron Disease	100
Blindness	100	Multiple Sclerosis	100
Brain Surgery	100	Muscular Dystrophy	100
Cancer	100	Myasthenia Gravis	100
Cerebral Metastasis	100	Myelofibrosis	100
Chronic Adrenal Insufficiency (Addison's Disease)	100	Necrotising Fasciitis (Flesh Eating Disease)	100
Chronic Relapsing Pancreatitis	100	Other Serious Coronary Artery Disease	100
Coma	100	Paralysis	100
Coronary Artery Bypass Surgery	100	Parkinson's Disease	100
Creutzfeldt-Jacob Disease (Mad Cow Disease)	100	Pheochromocytoma	100
Crohn's Disease	100	Poliomyelitis	100
Dissecting Aortic Aneurysm	100	Primary Pulmonary Arterial Hypertension	100
Ebola	100	Progressive Bulbar Palsy	100
Eisenmenger's Syndrome	100	Progressive Supranuclear Palsy	100
Elephantiasis	100	Progressive Systemic Sclerosis	100
Encephalitis	100	Renal Failure	100
End Stage Liver Disease	100	Rheumatoid Arthritis	100
End Stage Lung Disease	100	Severance of Limbs	100
Fulminant Hepatitis	100	Severe Osteoporosis	65
Heart Attack	100	Severe Ulcerative Colitis	100
Heart Valve and Structural Surgery	100	Stroke	100
Hemiplegia	100	Surgery to Aorta	100
Idiopathic Dilated Cardiomyopathy	100	Systemic Lupus Erythematosus	100
Infective Endocarditis	100	Terminal Illness	100
Loss of Hearing	100	Total and Permanent Disability *	65
Loss of Independent Existence	75	Vegetative State	100
Loss of One Eye and One Limb	100		

* Coverage for Total and Permanent Disability begins at Age 16

2. Minor Illnesses

Group	Minor Illnesses	To Age	Minor Illnesses	To Age
1	Acute Necrohemorrhagic Pancreatitis	100	Moderately Severe Bacterial Meningitis	100
	Adrenalectomy for Adrenal Adenoma	100	Moderately Severe Brain Damage**	100
	Amputation of One Foot due to Complication from Diabetes	100	Moderately Severe Burns	100
	Angioplasty, Atherectomy or Minimally Invasive Direct Coronary Artery Bypass Grafting for Coronary Arteries	100	Moderately Severe Coma	100
	Angioplasty and Stenting for Carotid Arteries	100	Moderately Severe Crohn's Disease	100
	Aortic Aneurysm	100	Moderately Severe Encephalitis	100
	Biliary Tract Reconstruction Surgery	100	Moderately Severe Infective Endocarditis	100
	Carcinoma-In-Situ	100	Moderately Severe Muscular Dystrophy**	100
	Carotid Artery Surgery	100	Moderately Severe Paralysis	100
	Cerebral Aneurysm or Arteriovenous Malformation Requiring Surgery	100	Moderately Severe Parkinson's Disease	100
	Cerebral Shunt Insertion	100	Moderately Severe Pheochromocytoma	100
	Chronic Lung Disease	100	Moderately Severe Poliomyelitis	100
	Cochlear Implant Surgery	100	Moderately Severe Ulcerative Colitis	100
	Diabetic Retinopathy	100	Percutaneous Heart Valve Surgery	100
	Early Cardiomyopathy	100	Pericardiectomy	100
	Early Motor Neuron Disease	100	Secondary Pulmonary Hypertension	100
	Early Renal Failure	100	Severance of One Limb	100
	Early Stage Malignancy	100	Surgery for Subdural Haematoma	100
	Facial Burns due to Accident	100	Surgical Removal of One Kidney	100
	Hepatitis with Cirrhosis	100	Surgical Removal of One Lung	100
	Insertion of a Vena-cava Filter	100	Surgical Removal of Pituitary Tumour	100
	Insertion of Cardiac Defibrillator	100	Hemophilia A and B	22
	Insertion of Cardiac Pacemaker	100	Kawasaki Disease	22
	Less Severe Systemic Lupus Erythematosus (S.L.E.)	100	Rheumatic Fever with Valvular Impairment	22
	Liver Surgery	100	Severe Juvenile Rheumatoid Arthritis	22
	Loss of Hearing in One Ear	100	Still's Disease	22
	Loss of Sight in One Eye	100	Type I Diabetes Mellitus (Insulin Dependent Diabetes Mellitus)	22
	Loss of Speech due to Vocal Cord Paralysis	100	Corneal Transplant	100
	Major Organ Transplantation (on Waitlist)	100	Dengue Haemorrhagic Fever	100
	Minimally Invasive Surgery to Aorta	100	Small Bowel Transplant	100
Moderately Loss of Independent Existence*	75	Surgery for Cerebral Aneurysm	100	
Moderately Severe Alzheimer's Disease	100	Severe Asthma	65	
Moderately Severe Aplastic Anaemia	100			
2	Early Progressive Bulbar Palsy	100	Juvenile Spinal Atrophy	22
	Early Progressive Supranuclear Palsy	100	Osteogenesis Imperfecta	22

* Coverage for Moderately Loss of Independent Existence begins at age 15 and is up to age 75 of the insured.

** Coverage for Moderately Severe Brain Damage and Moderately Severe Muscular Dystrophy begins at age 5 of the insured.

Appendix V. SSS System

CHUBB

Sale Services | Sales Tools | Content Management

Sales Illustration : General Information

Proposal | History

Illustration No : Consultant Name : Application No : Status:

Save | Main Page

Insured Information Owner Same As Insured

Last Name : * Mr. Test

Gender : * Male

Smoking Habit : * Non-Smoker

First Name : *

Age : * 30

Date of Birth : (DD/MM/YYYY)

Chinese Name : Last First

Country of Residence : * HK Resident

Actual Age : *

Occupation : 000000

Occupation Class : LIFE CI PA HC H&S WIP CPB PIP

STD NA STD NA NA NA NA P

Create Prospect :

Plan Details

Currency : US Dollars Mode : Annual

Refresh

Target Cash Value Solve Policy Options

Product Type	Plan Code	Plan Name	Payment Term / Benefit Term	Attach To	Class	Premium Offset	Sum Insured	Extra Loading	Modal Premium
Whole Life	CID	Embrace Care Critical Illness Protector	25yrs / @100		S	Basic Plan Basic Plan and all riders			
All	CID10	Embrace Care Critical Illness Protector	N/A		N/A				
All	CID20	Embrace Care Critical Illness Protector	N/A		N/A				
All	CID25	Embrace Care Critical Illness Protector	N/A		N/A				

Waiver of Premium :

Total Annual Premium N/A Total Semi-Annual Premium N/A Total Quarterly Premium N/A Total Monthly Premium N/A

Save | Main Page

Consultant Code : Consultant Name : Channel : Unit :

Date of Creation : Updated By :

Application Produced by EAB systems Last Update on 03/01/2012

Plan Code Plan Name

CID| Embrace Care Critical Illness Protector

CID10 Embrace Care Critical Illness Protector

CID20 Embrace Care Critical Illness Protector

CID25 Embrace Care Critical Illness Protector

- For Hong Kong residents, please select CID
- For Non-Hong Kong residents :
 1. Other countries residents, please selected CID
 2. PRC residents, please select CCD

Sign on **ALL** signature fields in sales illustration; and submit full set of sales illustration (regardless of whether the page contain signature fields)