SunHealth Critical Illness Care II
With additional benefits from Multi Protection Benefit II
With **comprehensive protection**, life’s brighter under the sun!

**SunHealth - Our New Total Healthcare Solution**

SunHealth is our brand new total healthcare solution with which we aim to provide all-rounded medical insurance protection for our customers and their families. By combining *SunHealth Medical Care*, *Hospital Income Insurance Plan* and *SunHealth Critical Illness Care II (SHCI II)* together, SunHealth offers a more comprehensive coverage to customers.

*For details of the plan(s), please refer to the respective product leaflet.*
Critical Illness Benefit and Death Benefit

SHCI II covers 51 common critical illnesses as shown in the “List of Critical Illnesses Covered”. If you are diagnosed with any one of the 51 critical illnesses or in the event of death, a Critical Illness Benefit / Death Benefit equivalent to 100% of the face amount of the policy (“Face Amount”) will be paid. Starting from Insured’s age 85, the benefit amount will be gradually increased to 150% of the Face Amount (at Insured’s age 95), which offers even higher protection for you and your loved ones.

Catastrophic Stage Benefit

If you are diagnosed as suffering from Cancer, Heart Attack or Stroke in catastrophic stage, then the Catastrophic Stage Benefit equivalent to an additional of 20% of the Face Amount will be paid.

Recurring Benefit

If the Critical Illness Benefit has been paid for Cancer, Heart Attack or Stroke, and you are diagnosed with a recurrence of the same critical illness within the 4th and 6th year after the date of diagnosis of such Cancer, Heart Attack or Stroke for which the Critical Illness Benefit was paid for, you are entitled to an additional of 20% of the Face Amount.
**Life Stage Benefit**

SHCI II provides an extra protection on top of the 51 critical illnesses throughout your different life stages. In an unfortunate event of being diagnosed with the following listed illnesses, Life Stage Benefit provides an additional of 20% of the Face Amount (subject to a per life maximum benefit of USD30,000 / HKD240,000 for each claim). You can claim twice for the same illness in respect of “Angioplasty and Other Invasive Treatments for Coronary Artery Disease” or “Pre-cancerous Changes of Breast, Cervix Uteri, Uterus, Ovary, Fallopian Tube or Vagina”, while only one claim for other illnesses.

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**EVERY STAGE of your life**

**Golden Years Condition**
(Age: 65-100)

1. Accidental Fracture of Spinal Column

**Male Illnesses**
(Age: 18-100)

1. Angioplasty and Other Invasive Treatments for Coronary Artery Disease
2. Carcinoma-in-situ of Testicles
3. Cerebral Aneurysm Requiring Surgery
4. Early Stage Colorectal Cancer
5. Surgical Removal of Pituitary Tumour

**Female Illnesses**
(Age: 18-100)

1. Angioplasty and Other Invasive Treatments for Coronary Artery Disease
2. Cerebral Aneurysm Requiring Surgery
3. Pre-cancerous Changes of Breast, Cervix Uteri, Uterus, Ovary, Fallopian Tube or Vagina
4. Surgical Removal of Pituitary Tumour

**Juvenile Illnesses**
(Age: 0-18)

1. Hemophilia A and Hemophilia B
2. Insulin Dependent Diabetes Mellitus
3. Kawasaki Disease
4. Osteogenesis Imperfecta
5. Rheumatic Fever with Valvular Impairment
**Value-added Benefit**

After a claim for Critical Illness Benefit, Catastrophic Stage Benefit, Recurring Benefit or Life Stage Benefit (as applicable), you can select one of the following services:

- Arrange the Second Medical Opinion Service or
- Psychological Counseling Service (Maximum cap USD1,250 / HKD10,000) or
- Dietetic Therapy Service (Maximum cap USD1,250 / HKD10,000)

**Family Care Benefit**

Take the good care of your family members within 24 hours or 2 working days after your critical illness claim has been approved by us and the required documents are well received. You can select any one of the four services below:

1. **Parental Care Service** helps secure a place for one of your parents in an elderly home;

2. **Child Care Service** helps secure and organize a child caretaker to look after your children;

3. **Spouse Care Service** helps secure an appointment of psychological counseling service for your spouse; or

4. **Pet Care Service** helps secure a place for your beloved dog or cat in a pet hotel

**Guaranteed Insurability Option**

Before age of 65, in the event of reaching age 18, getting married, giving birth to a new-baby or have a direct family member first diagnosed with a critical illness covered on the “List of Critical Illnesses Covered”, you can enjoy guaranteed insurability to purchase a new critical illness plan that meet the Face Amount requirement without underwriting, whatever your current state of health.

**Guaranteed Cash Value**

Guaranteed Cash Value starts from the 5th policy year which provides you some money back if you no longer need this coverage. When the Insured attains age 85, the Guaranteed Cash Value will be increased to 100% of the Face Amount. When the Insured attains age 100, the Guaranteed Cash Value will be 150% of the Face Amount.

**Terminal Dividend**

Terminal Dividend is a one-off non-guaranteed special dividend payable upon payment of (i) Critical Illness Benefit, or (ii) Death Benefit, or (iii) upon surrender of this policy; or (iv) Maturity of policy.

**Protection up to Age 100 with three choices of payment terms**

Premium can be paid over 10, 15 or 20 years for comprehensive whole life protection.
Multi Protection Benefit II (MPB II) rider is an optional rider for SunHealth Critical Illness Care II (“SHCI II”). With this optional rider coverage, you can enjoy a multiple critical illness protection.

**FEATURES & PLAN INFORMATION AT A GLANCE:**

- After the first Critical Illness Benefit is paid under SHCI II or a Multiple Critical Illness Benefit is paid under MPB II rider, all future premiums of MPB II rider will be waived
- Up to a maximum of five critical illness claims
- Up to a maximum of three cancer claims

**Waiver of Future Premiums of MPB II rider**

Once the Critical Illness Benefit under SHCI II or a Multiple Critical Illness Benefit under MPB II rider becomes payable, all future premiums of this MPB II rider will be waived from the premium due date immediately following the date of diagnosis or surgery date of relevant critical illness until the termination of this rider. Thus you will have less financial burden, and can focus on treatment and rehabilitation.

**Up to a Maximum of five Multiple Critical Illness Benefit**

MPB II rider provides multiple protections up to age 85 against 50 critical illnesses, of which they are divided into five groups (as set out in the “List of Critical Illnesses Covered”). Under MPB II rider protection, the Insured can have a maximum of four critical illness claims with 100% of the face amount of MPB II rider in each claim. With the first claim under SHCI II, you can make up to a maximum of five multiple critical illness claims.

**Up to three Cancer claims**

MPB II rider covers up to a maximum of three claims under the Cancer Group (Group 1). After the first claim for critical illness of Group 1 under SHCI II or MPB II rider, if Cancer recurs or spreads to other organs of your body, you can still entitle to the payments for the second and the third Cancer claims. 100% of the face amount under MPB II rider will be paid for each Cancer claim.

**MPB II rider is applicable under the following conditions:**

- Each critical illness claim (including the benefit paid under SHCI II) shall fall within different groups of critical illnesses (except for claims for critical illness of Group 1)
- Subsequent diagnosis of critical illness must be at least one year from the date of diagnosis or surgery date of the immediately preceding critical illness for which a claim has been paid
- For each critical illness claim, the Insured must survive for at least 14 days from the date of diagnosis or surgery date.
Illustration

The following example is for illustrative purpose only and is based on the assumption that the Face Amounts of SHCI II and MPB II rider are the same.

As the breadwinner, Mr. Chan is fully responsible for the family and all their financial burdens. Unfortunately, he is diagnosed with Heart Attack in catastrophic stage for which he can receive 120% of the Face Amount (HKD1,200,000) as the first payment of Critical Illness Benefit and Catastrophic Stage Benefit under SHCI II. Two years later, Mr. Chan suddenly has a Colorectal Cancer. He can receive 100% of the Face Amount (HKD1,000,000) as the second payment of critical illness claim under MPB II rider. After a year, Mr. Chan has a Stroke in office and is sent to the hospital on time. He can receive 100% of Face Amount (HKD1,000,000) as the third payment of critical illness claim under MPB II rider.

In total, Mr Chan can get HKD3,200,000 to tackle his medical and living expenses according to the illustration below.

<table>
<thead>
<tr>
<th>First critical illness claim</th>
<th>Two years after the first critical illness claim</th>
<th>One year after the second critical illness claim</th>
</tr>
</thead>
<tbody>
<tr>
<td>Catastrophic Heart Attack</td>
<td>Colorectal Cancer</td>
<td>Stroke</td>
</tr>
<tr>
<td>120% Face Amount (HKD1,200,000)</td>
<td>100% Face Amount (HKD1,000,000)</td>
<td>100% Face Amount (HKD1,000,000)</td>
</tr>
<tr>
<td>• 100% Face Amount paid under Critical Illness Benefit of SHCI II</td>
<td>• Colorectal Cancer and Heart Attack belong to different groups of critical illness</td>
<td>• Heart Attack, Colorectal Cancer and Stroke belong to different groups of critical illness</td>
</tr>
<tr>
<td>• 20% Face Amount paid under Catastrophic Stage Benefit of SHCI II</td>
<td>• Subsequent diagnosis of Colorectal Cancer is over 1 year after the immediately preceding diagnosis date of Heart Attack for which a claim has been paid</td>
<td>• Subsequent diagnosis of Stroke is 1 year after the immediately preceding diagnosis date of Colorectal Cancer for which a claim has been paid</td>
</tr>
<tr>
<td></td>
<td>• Paid under MPB II rider</td>
<td>• Paid under MPB II rider</td>
</tr>
</tbody>
</table>

**Total : HKD3,200,000**
(Up to 320% of Face Amount)
**SHCI II**

Diagnosis of 1\textsuperscript{st} Critical Illness - Heart Attack in Catastrophic Stage, 120% of Face Amount under SHCI II will be paid.

\[\text{Illustration:} \]

1\textsuperscript{st} Critical Illness Claim (Heart Attack in Catastrophic Stage)

2\textsuperscript{nd} Critical Illness Claim (Colorectal Cancer)

3\textsuperscript{rd} Critical Illness Claim (Stroke)

**MPB II rider**

Policy Issue Date

2 years later

Diagnosis of 2\textsuperscript{nd} Critical Illness - Colorectal Cancer, 100% of Face Amount under MPB II rider benefit will be paid.

1 year later

Diagnosis of 3\textsuperscript{rd} Critical Illness - Stroke, 100% of Face Amount under MPB II rider benefit will be paid.

**SHCI II**

1\textsuperscript{st} Critical Illness Claim (Heart Attack in Catastrophic Stage) 120%

**MPB II Rider**

2\textsuperscript{nd} Critical Illness Claim (Colorectal Cancer) 100%

3\textsuperscript{rd} Critical Illness Claim (Stroke) 100%

\[\text{(Each claim from different group of Critical Illness.)}\]

\[\text{320\% of Face Amount}\]
## Benefits Schedule of SHCI II

<table>
<thead>
<tr>
<th>Critical Illness</th>
<th>Benefit Period</th>
<th>Covered Illness</th>
<th>Benefit (% of Face Amount)</th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td>Critical Illness Benefit</td>
<td>Catastrophic Stage Benefit</td>
<td>Recurring Benefit</td>
<td></td>
</tr>
<tr>
<td>51 Critical Illnesses</td>
<td>Up to Age 100</td>
<td>Cancer, Heart Attack, Stroke</td>
<td>✓ 100%</td>
<td>✓ Additional 20%</td>
<td>✓ Additional 20%</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Up to Age 100</td>
<td>Other Critical Illnesses shown in “List of Critical Illnesses Covered”</td>
<td>✓ 100%</td>
<td>-</td>
<td>-</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Critical Illness</th>
<th>Benefit Period</th>
<th>Covered Illness</th>
<th>Life Stage Benefit</th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
</table>
| Juvenile Illnesses, Female Illnesses, Male Illnesses and Golden Years Condition | Age 0-18 (juvenile) | • Hemophilia A and Hemophilia B  
• Insulin Dependent Diabetes Mellitus  
• Kawasaki Disease  
• Osteogenesis Imperfecta  
• Rheumatic Fever with Valvular Impairment | | | | |
| | Age 18-100 (female) | • Angioplasty and Other Invasive Treatments for Coronary Artery Disease  
• Cerebral Aneurysm Requiring Surgery  
• Pre-cancerous Changes of Breast, Cervix Uteri, Uterus, Ovary, Fallopian Tube or Vagina  
• Surgical Removal of Pituitary Tumour | ✓ Additional 20% | | |
| | Age 18-100 (male) | • Angioplasty and Other Invasive Treatments for Coronary Artery Disease  
• Carcinoma-in-situ of Testicles  
• Cerebral Aneurysm Requiring Surgery  
• Early Stage Prostate Cancer  
• Surgical Removal of Pituitary Tumour | | | |
| | Age 65-100 (golden years) | • Accidental Fracture of Spinal Column | | | |
## List of Critical Illnesses Covered

<table>
<thead>
<tr>
<th>Groups</th>
<th>Critical Illnesses</th>
<th>Critical Illnesses</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Cancer</td>
<td>• Cancer</td>
<td>• Cerebral Metastasis</td>
</tr>
</tbody>
</table>
| 2. Illnesses Related To Organ Failure | • Aplastic Anaemia  
• End Stage Liver Failure  
• Fulminant Hepatitis  
• Major Organ Transplant  
• Systemic Lupus Erythematosus (S.L.E.) with Lupus Nephritis | • Chronic Relapsing Pancreatitis  
• End Stage Lung Disease  
• Kidney Failure  
• Medullary Cystic Disease |
| 3. Illnesses Related To Heart And Blood Vessels | • Cardiomyopathy  
• Eisenmenger’s Syndrome  
• Primary Pulmonary Arterial Hypertension  
• Surgery for Disease of the Aorta | • Dissecting Aortic Aneurysm  
• Heart Attack  
• Replacement of Heart Valve  
• Surgery to Coronary Arteries |
| 4. Illnesses Related To Nervous System | • Alzheimer’s Disease  
• Apallic Syndrome  
• Benign Brain Tumour  
• Creutzfeldt-Jacob Disease  
• Encephalitis  
• Meningeal Tuberculosis  
• Multiple Sclerosis  
• Paralysis  
• Poliomyelitis  
• Progressive Supranuclear Palsy  
• Total Blindness | • Amyotrophic Lateral Sclerosis (ALS)  
• Bacterial Meningitis  
• Coma  
• Deafness  
• Major Head Trauma  
• Motor Neurone Disease  
• Muscular Dystrophy  
• Parkinson’s Disease  
• Progressive Bulbar Palsy (PBP)  
• Stroke |
| 5. Other Illnesses | • AIDS due to Blood Transfusion  
• Ebola  
• HIV Acquired due to Assault  
• Loss of Speech  
• Occupational Acquired HIV  
• Terminal Illness** | • Diabetic Complications  
• Elephantiasis  
• Loss of Limbs  
• Major Burns  
• Severe Rheumatoid Arthritis |

** Terminal Illness is not covered by MPB II rider.
REMARKS:

1. If (i) you are diagnosed as suffering from a catastrophic stage of Cancer, Heart Attack / Stroke or (ii) you have claimed for critical illness benefit for Cancer / Heart Attack / Stroke and the same critical illness deteriorates to the catastrophic stage within a specified period, then the Catastrophic Stage Benefit equivalent to an additional 20% of the Face Amount will be paid. The specified period means six months (for Heart Attack and Stroke) or 24 months (for Cancer), from the date of diagnosis of such critical illness.

2. The Life Stage Benefit will end upon (i) the second payment of this benefit in respect of “Angioplasty and Other Invasive Treatments for Coronary Artery Disease” or “Pre-cancerous Changes of Breast, Cervix Uteri, Uterus, Ovary, Fallopian Tube or Vagina”; or (ii) the benefit is paid due to any claims of other listed Male or Female Illnesses, Juvenile Illnesses, or Golden Years Condition; or (iii) the policy anniversary on or immediately following the Insured’s 100th birthday; or (iv) the Critical Illness Benefit is paid, (whichever is earlier).

3. The Value-Added Benefit and the Family Care Benefit are provided by a third party company and they are not guaranteed insurable. All expenses incurred, if any, should be borne by the Insured. We are not responsible and will not be liable for any loss and damage caused by the relevant third party company.

4. In the case of a claim for a critical illness of Group 1 – Cancer or Group 2 – Illnesses Related to Organ Failure under this MPB II rider, if this critical illness incurs after an approved claim for a critical illness of Group 1, the date of diagnosis or surgery date of this critical illness shall be after the expiry of a 5-year Cancer-Free Period in relation to the immediately preceding approved Group 1 claim. If the critical illness of the Critical Illness Benefit paid under SHCI II is Terminal Illness, the first multiple claim under MPB II rider can be made from any group of critical illnesses, provided that the date of diagnosis or surgery date of the critical illness of such claim shall be at least 5 years from the date of diagnosis of such Terminal Illness. For the definition of “5-year Cancer Free Period”, please refer to the Policy Document for details.

IMPORTANT NOTES:

- The definition of each critical illness has been clearly stated in the Policy Document, please refer to Policy Document for details.

- Any claim will be subject to the fulfillment of all the conditions listed in the Policy Document.

- Premiums of SHCI II and MPB II rider are not guaranteed.

- SHCI II and MPB II rider will not cover the following: any pre-existing or recurring critical illness which occurs before the issue date of the policy; the Insured’s committing or attempting to commit suicide or self-inflicted injury; the Insured’s committing or attempting to commit a criminal offence or participating in any brawl; unreasonable failure to seek or follow medical advice; any critical illness, Juvenile Illness, Female Illness, Male Illness, or Golden Years Condition arising from congenital conditions; the Insured’s taking or absorbing any intoxicating drug, narcotic, medicine, sedative or poison; any human immunodeficiency virus (HIV) and/or any HIV-related illnesses including acquired immune deficiency syndrome (AIDS); war, insurrection, atomic explosion, nuclear fission or radioactive gas. Please refer to the Policy Document for details of exclusions.

- There are 90 days waiting period for SHCI II (not applicable if any illness is directly resulted from accidental injury), 14 days survival period for Juvenile Illnesses. Any benefit payouts will first be reduced by any outstanding loans with interest.

- There are 90 days waiting period for MPB II rider (not applicable if any illness is directly resulted from accident injury) and 14 days survival period for all critical illnesses.

- Please refer to the Policy Document for details including full terms and conditions and exclusions.
This leaflet is intended to be distributed in Hong Kong only and shall not be construed as an offer to sell or a solicitation to buy or provision of any of our products outside Hong Kong. Please refer to the Policy Document for details including full terms and conditions and exclusions. If there is any conflict between the Policy Document and this leaflet, the Policy Document shall prevail.