



Hospital Income Benefit

Wouldn't it be great if **you could receive a steady income stream when you are confined to hospital**

A stay in the hospital for an injury or sickness will disrupt your regular income and you will quickly find yourself struggling to meet financial commitments such as household expenses, credit card bills, mortgage, etc.

This is where Sun Life steps in - your trusted partner for life's journey and achieving life's dreams. By adding **Hospital Income Benefit**, an optional rider benefit, to your Sun Life insurance plan[^], the payout of this rider benefit takes care of your day-to-day expenses and help you recover well without any worry.

[^] This rider benefit can only be attached to designated basic plans ("Basic Plans"). Please contact your Advisor for details.

A Steady Income Stream

To give the assurance of a steady income stream when the insured, who is the person protected under the Basic Plan, is hospitalized, this rider benefit pays out a fixed daily cash for up to 1,000 days per disability. There is no limit to the number of claims. The total maximum benefit payable is up to HKD1,000,000/USD120,000.

Modest Premium

There are 3 plan levels to suit your budget. The superior value brought by this protection is at your fingertips.

Hospital Income Benefit

Key Product Information

Rider Benefit	Hospital Income Benefit
Issue Age	Age 0-59
Benefit Term	Renewal every year up to age 65 or until the maturity date of the Basic Plan, whichever is earlier
Premium Payment Term	To age 65 or until the maturity date of the Basic Plan, whichever is earlier
Currency	HKD/USD

Schedule of Benefits

Item	Maximum Benefit		
	Plan 1	Plan 2	Plan 3
Hospital Income Benefit (max. 1,000 days per disability)	HKD500/USD60	HKD750/USD90	HKD1,000/USD120
Total Maximum Benefit	HKD500,000/ USD60,000	HKD750,000/ USD90,000	HKD1,000,000/ USD120,000

Annual Premium (HKD/USD)

Age	Male			Female		
	Plan 1	Plan 2	Plan 3	Plan 1	Plan 2	Plan 3
0-17	450/54	N/A	N/A	620/74	N/A	N/A
18-44	450/54	675/81	900/108	620/74	930/111	1,240/148
45-49	650/78	975/117	1,300/156	850/102	1,275/153	1,700/204
50-54	1,050/126	1,575/189	2,100/252	1,260/152	1,890/228	2,520/304
55-59	1,330/160	1,995/240	2,660/320	1,330/160	1,995/240	2,660/320
60-64	2,150/258	3,225/387	4,300/516	2,150/258	3,225/387	4,300/516

The premium rates for age 60-64 are for renewal only. Premiums are charged according to your attained age. Premiums are not guaranteed but will not change within a policy year.

The notes below supplement the contents of this leaflet and aim to provide a better explanation of **Hospital Income Benefit**.

Notes:

1. The Hospital Income Benefit will be paid for each day which the insured is confined as an in-patient and is charged for daily room and board services by hospital.
2. If you are admitted to the hospital more than 90 days after discharge due to the same illness or disability, you can make a new claim.

Hospital Income Benefit

Key Product Risks:

1. Premium of this rider benefit is expected to increase with age, and may be reviewed and adjusted from time to time, in order to reflect the experience and change in future expectation. We reserve the right to adjust the premium for any group of insureds with similar risk profiles at every benefit anniversary during the premium payment term. Factors include but not limited to the following would be considered and reflected during the review:
 - a. Claim costs incurred under this rider benefit and the expected claim costs in the future
 - b. Expenses directly related to and indirect expenses allocated to the rider benefit
2. We will renew this rider benefit automatically at each benefit anniversary for another benefit year provided that premiums are paid on the premium due date. If you do not pay a premium on or before the premium due date, a grace period of 31 days from its due date will be allowed for the payment, during which time this rider benefit will continue in effect. If a premium has not been paid to us by the date on which the grace period expires, this rider benefit will lapse automatically on the due date.
3. This rider benefit is not guaranteed renewable, and we may discontinue this rider benefit on a 30-day written notice to you.
4. We have the right to terminate the rider benefit upon the earliest of the following:
 - a. premium is still unpaid and the grace period expires;
 - b. the insured passes away;
 - c. the insured attains age 65;
 - d. the date on which the Basic Plan/life coverage, to which it is attached, is terminated;
 - e. the insured's change of residence to outside of Hong Kong permanently or for a period of 6 consecutive months or more; or
 - f. the date on which 1,000 Days of Confinement are payable by us as one or more claims for any one Disability.
5. Any transaction involving conversion between policy currency and other currencies would be exposed to foreign exchange risks such as the fluctuation in exchange rate against policy currency.
6. The cost of living in the future is likely to be higher than it is today due to inflation, so the benefit may be insufficient to meet your needs even if we meet our contractual obligation. You should hence consider the impact of inflation when you plan the benefit.
7. This rider benefit is an insurance policy issued by Sun Life Hong Kong Limited and your benefits are subject to the paying ability of Sun Life Hong Kong Limited. In the event that we become insolvent and unable to meet the contractual obligation under the policy, you may lose all or part of your premiums paid and benefits.

Key Exclusions:

We will not pay any claim directly or indirectly caused by or resulting from any of the following:

- a. any sickness of which its signs or symptoms first occur within 30 days after this rider benefit is effective, issued or reinstated, whichever is latest;
- b. any pre-existing condition which occurs before this rider benefit is effective, issued or reinstated, whichever is latest;
- c. the insured's committing or attempting to commit suicide or self-inflicted injury, while the insured is sane or insane;
- d. the insured's committing or attempting to commit a criminal offence or participating in any brawl;
- e. unreasonable failure to seek or follow medical advice;
- f. the insured's participating in:
 - i. any kind of racing on horse or wheel;
 - ii. any form of combat; or
 - iii. scuba diving;
- g. the insured's flying or undertaking any other aerial activity except as a fare-paying passenger on a licensed public or chartered air service;
- h. childbirth, pregnancy, miscarriage or abortion, whether or not this event may have been accelerated or induced by an accident;
- i. the insured's taking or absorbing, accidentally or otherwise, any intoxicating liquor, drug, narcotic, medicine, sedative or poison, except as prescribed by a doctor;
- j. the insured's inhaling any gas or fumes, voluntarily or involuntarily, except accidentally in the course of duty;
- k. routine physical examinations, health check-ups or tests, rest cure, sanatorium care, vaccinations, immunizations, injections or preventive medication;
- l. dental treatment, dentures, eye examinations, contact lenses, glasses, hearing aids or the fitting of any of them, or cosmetic surgery or plastic surgery, except and to the extent that any such treatment is necessary for cure or alleviation of disability to the insured;
- m. treatment or surgery for tonsils, adenoids, hernia or a disease peculiar to the female reproductive organs, unless the insured has been continuously covered under this rider benefit for a period of 120 days immediately preceding this treatment or surgery;
- n. venereal diseases, sexually transmitted diseases, infertility, sterilization, psychiatric treatment, mental or nervous diseases or disorders, or congenital deformities or anomalies;
- o. any human immunodeficiency virus (HIV) and/or any HIV-related illnesses including acquired immune deficiency syndrome (AIDS) and/or any mutations, derivations or variations thereof;
- p. war (whether declared or undeclared), insurrection, civil war or any warlike operation, whether or not the insured was actively participating in them; or
- q. atomic explosion, nuclear fission or radioactive gas.

Hospital Income Benefit

Important Note:

Effective from January 1, 2018, all policy owners are required to pay a levy on their insurance premium for all new and inforce policies collected by the Insurance Authority through insurance company. The applicable levy rate will be determined by reference to the policy date or policy anniversary date. For levy details, please visit our website at www.sunlife.com.hk/levy_eng or Insurance Authority's website at www.ia.org.hk.

Cancellation Right:

By giving us a written request, your policy will then be cancelled and any premium and levy paid will be refunded, provided that: (1) your written request for cancellation must be signed by you and received directly by our office (G/F, Cheung Kei Center Tower B, No. 18 Hung Luen Road, Hunghom, Kowloon) or through email (hk_csd@sunlife.com) within 21 calendar days after the delivery of the policy or issue of a notice informing you/your representative about the availability of the policy and the expiry date of the cooling-off period, whichever is the earlier; and (2) no refund can be made if any payment from the Company under the policy has been made prior to your request for cancellation.

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 products of Sun Life Hong Kong Limited outside Hong Kong. This leaflet is for reference only. Please refer to a sample Policy Document, which will be provided upon request, for details including definitions of capitalized terms, full terms and conditions of coverage, and exclusions. If there is any conflict between the Policy Document and this leaflet, the Policy Document shall prevail.

Sun Life Hong Kong Limited
(Incorporated in Bermuda with limited liability)

Client Service Centre
G/F, Cheung Kei Center Tower B, No. 18 Hung Luen Road,
Hunghom, Kowloon

Client Service Hotline: 2103 8928 **Fax:** 2103 8938
sunlife.com.hk

*A member of the Sun Life Financial group of companies.
Head Office in Toronto, Canada.*

Printed in July 2020
Issued by Sun Life Hong Kong Limited

