

Accidental Death & Disability Plus Benefit



Wouldn't it be great if you have added protection against accidental injuries, income disruption or the worst

Accidents do not only harm your physical being but could also create financial hardship for you and your family. Your income may be affected due to time off work, so it is sensible to get sufficient coverage against the unexpected.

This is where Sun Life steps in – your trusted partner for life's journey and achieving life's dreams. By adding the **Accidental Death & Disability Plus Benefit**, an optional rider benefit, to your Basic Plan(s)[^], you can be well-protected from the after-effects of an accident with a modest premium. When an accident strikes, this rider benefit allows you to enjoy extra peace of mind knowing financial support is ready when you or your family need it most.

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

How this rider benefit gives you extra peace of mind

Provides financial support to assist permanent loss of income

This rider benefit gives you a lump-sum payment in the event of total disability, dismemberment or loss of sight, hearing or speech of the insured, who is the person protected under the Basic Plan.

Maintains the living standard of your family and loved ones

In the unfortunate event due to accident that the insured passes away, a lump-sum payment of 100% of the Sum Assured will be paid to the beneficiaries to support and help them manage their financial needs.

Key Product Information

Rider Benefit	Accidental Death & Disability Plus Benefit
Minimum Sum Assured	HKD 80,000/USD 10,000
Issue Age	Age 5 – 65
Benefit Term*	Until age 70 or the maturity date of the Basic Plan, whichever is earlier
Premium Payment Term	Pay to age 70 or the maturity date of the Basic Plan, whichever is earlier
Premium Structure	Level and non-guaranteed

* The benefit term for Total Disability is up to age 60 or the maturity date of the Basic Plan, whichever is earlier.

Schedule of Benefits

Item	Benefit as % of Sum Assured
Accidental Death	100%
Total Disability <ul style="list-style-type: none"> • Total paralysis • Complete and incurable insanity • Injuries resulting in the insured becoming permanently bedridden • Any other injuries causing Total Disability 	100%
Dismemberment including total, irrecoverable and permanent loss of: <ul style="list-style-type: none"> • Two limbs • Both hands, or all fingers and both thumbs • One arm between or at shoulder to wrist • One leg between or at hip to ankle 	100%
<ul style="list-style-type: none"> • Four fingers and thumb of one hand 	65%
<ul style="list-style-type: none"> • Four fingers 	40%
<ul style="list-style-type: none"> • Thumb: both phalanges/one phalanx 	25%/10%
<ul style="list-style-type: none"> • Index finger: three/two phalanges/one phalanx 	10%/8%/4%
<ul style="list-style-type: none"> • Middle finger: three/two phalanges/one phalanx 	6%/4%/2%
<ul style="list-style-type: none"> • Ring finger: three/two phalanges/one phalanx 	5%/4%/2%
<ul style="list-style-type: none"> • Little finger: three/two phalanges/one phalanx 	4%/3%/2%
<ul style="list-style-type: none"> • Metacarpals <ul style="list-style-type: none"> - first or second, each - third, fourth or fifth, each 	3% 2%
<ul style="list-style-type: none"> • Toes <ul style="list-style-type: none"> - all - great, both phalanges - great, one phalanx - other than great, if more than one toe lost, each 	15% 5% 2% 1%
Loss of Sight including <ul style="list-style-type: none"> • Total and irrecoverable loss of sight in one eye or both eyes • Total and irrecoverable loss of sight in one eye or both eyes except perception of light • Irrecoverable loss of lens in both eyes 	100% 50% 50%
Loss of Hearing including total and irrecoverable <ul style="list-style-type: none"> • Loss of hearing in both ears • Loss of hearing in one ear 	75% 15%
Loss of Speech that is total and irrecoverable	50%

The notes below supplement the contents of this leaflet and aim to provide a better explanation of **Accidental Death & Disability Plus Benefit**.

Notes

1. This rider benefit covers injuries, disability and death that occurs within 365 days of an accident, during the benefit term.
2. Total Disability is defined as a condition that must continue for no less than six consecutive months and is irrecoverable as certified by a doctor and meet any one of the following conditions:
 - a. The insured is completely unable to carry on any gainful occupation as a result of accident, and the disability occurs when the insured is age 16 or above and below age 60; or
 - b. The insured suffers from total paralysis, complete and incurable insanity or is permanently bedridden as a result of an accident before age 60.
3. The maximum total benefit payable under this rider benefit is 100% of the Sum Assured of this rider benefit. When this maximum amount is paid, this rider benefit terminates.
4. This rider benefit is not guaranteed renewable.
5. Premiums are not guaranteed. However, premium rates applied on your rider benefit anniversary will not change for at least 12 months.

Key Product Risks

1. Premium of this rider benefit is not expected to increase with age but 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 70;
 - d. the date on which the Basic Plan/life coverage, to which it is attached, is terminated; or
 - e. the date on which an aggregate amount equal to 100% of the Sum Assured of this rider benefit is payable by us as one or more claims under the Accidental Injury and Total Disability Benefit.
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:

1. the insured's committing or attempting to commit suicide or self-inflicted injury, while the insured is sane or insane;
2. the insured's committing or attempting to commit a criminal offence or participating in any brawl;
3. the insured's taking or absorbing, accidentally or otherwise, any intoxicating liquor, drug, narcotic, medicine, sedative or poison, except as prescribed by a doctor;
4. the insured's inhaling any gas or fumes, voluntarily or involuntarily, except accidentally in the course of duty;
5. war (whether declared or undeclared), insurrection, civil war or any warlike operation, whether or not the insured was actively participating in them; or
6. atomic explosion, nuclear fission or radioactive gas.

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

If you are not fully satisfied with your policy, you have the right to cancel your policy within the cooling-off period.

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, MU Tower B, No. 18 Hung Luen Road, Hung Hom, Kowloon, Hong Kong) or through email (hk_csd@sunlife.com) within 21 calendar days immediately following the day of delivery of the policy or the cooling-off notice informing you or your representative about the expiry date of the cooling-off period, whichever is earlier, and (2) no refund of any premium and levy paid can be made if any payment from Sun Life HK under the policy has been made prior to the request for cancellation.

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