

Relaxation on Hospital Income and Hospital Cash Benefit for Coronavirus Disease (COVID-19)

Sun Life is always committed to safeguard clients' health to fight against COVID-19.

In view of the worsening epidemic outbreak, we would like to announce special arrangement of selected medical products related to COVID-19 which is effective from March 1, 2022 to March 31, 2023.

Hospitalization in the following community centers is eligible to hospital income and hospital cash benefits for selected medical products in which the insured was diagnosed with COVID-19:

- a) Asia World-Expo;
- b) North Lantau Hospital HK Infection Control Center;
- c) Penny's Bay Quarantine Center;
- d) community isolation facility in Tsing Yi;
- e) community isolation facility in San Tin;
- f) community isolation facility in Fanling;
- g) community isolation facility on the Hong Kong Boundary Crossing Facilities Island of the Hong Kong-Zhuhai-Macao Bridge
- h) community isolation facility in Hung Shui Kiu; and
- i) community isolation facility in Yuen Long Tam Mi; and
- j) Kai Tak Community Isolation Facility

To give you a peace of mind, no application is required for this special arrangement, and it is provided free of charge. And you just need to provide required supporting document for claim submission. This special arrangement is subject to relevant terms and conditions.

Terms and Conditions for Relaxation on Hospital Income and Hospital Cash Benefit for Coronavirus disease (COVID-19) (“Special Arrangement”):

1. The effective period of this Special Arrangement is from March 1, 2022 to March 31, 2023, both days inclusive (“Effective Period”).
2. To be eligible for this Special Arrangement, the following conditions must be met for claim:
 - (i) This Special Arrangement is only applicable to the insured(s) of SunHealth Medical Premier, SunHealth Medical Essential, SunHealth Medical Care, Hospital Income Insurance Plan, SunHealth Medical Fit and Bright Superb Health (individually the “Eligible Product” and collectively the “Eligible Products”) (the “Insured”);
 - (ii) Relevant policy(ies) must be in force and without any outstanding premium;
 - (iii) The Insured was diagnosed with COVID-19 and hospitalized in one of the following facilities by the Hospital Authority: (1) Asia World-Expo, (2) North Lantau Hospital HK Infection Control Center, (3) Penny’s Bay Quarantine Center, (4) community isolation facility in Tsing Yi; (5) community isolation facility in San Tin; (6) community isolation facility in Fanling; (7) community isolation facility on the Hong Kong Boundary Crossing Facilities Island of the Hong Kong-Zhuhai-Macao Bridge; (8) community isolation facility in Hung Shui Kiu; (9) community isolation facility in Yuen Long Tam Mi and (10) Kai Tak Community Isolation Facility (individually the “Designated Center” and collectively the “Designated Centers”) during the Effective Period; and
 - (iv) COVID-19 is not a pre-existing condition (i.e. COVID-19 is not existed prior to the issuance date of the Eligible Product).
3. Only the period of confinement in the Designated Centers fall within the Effective Period is eligible for this Special Arrangement.
4. To be eligible to this Special Arrangement, each Insured must provide all relevant supporting documents (“Supporting Document”), including but not limited to:
 - (i) Medical certification indicated that the Insured is diagnosed with COVID-19 issued by registered medical practitioner in Hong Kong (with Insured’s full name and other identifying information for Sun Life Hong Kong Limited (“Sun Life”)’s verification);
 - (ii) The proof of admission of a Designated Center;
 - (iii) Any other supporting documents required by Sun Life.

5. For the avoidance of doubt, all Eligible Products during the cooling-off period shall be eligible to this Special Arrangement too. However, once a claim (including but not limited to claim made under this Special Arrangement) is made by the Insured, it shall be deemed to be a waiver of the cooling off period.
6. The waiting period of the Eligible Products will be waived under this Special Arrangement.
7. If an Insured is the insured of 2 or more of the Eligible Products, each claim will be accessed and paid in accordance with the benefit of each policy separately.
8. Sun Life reserves the right to vary, suspend or cancel this Special Arrangement and amend the terms and conditions at any time without prior notice. In the event of any disputes, the decision of Sun Life will be final and conclusive.

Notes:

- You should choose relevant insurance products according to your own or actual needs. Please consider your own needs and affordability before buying additional insurance products.
- This material contains general information only. It does not constitute any offer to sell any policy. For more details of the product features including the risk disclosure, please refer to product brochure. Please also refer to a sample Policy Document, which will be provided upon request, for details including definitions, full terms and conditions, and exclusions. If there is any conflict between the Policy Document and this leaflet, the Policy Document shall prevail.

For more information of the above offer and plans, please contact your Advisor.

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 Sun Life's products outside Hong Kong.

Additional Death Benefit for Coronavirus Disease (COVID-19)

Sun Life is always committed to offering assistance to safeguard clients' health for fighting against Coronavirus Disease (COVID-19).

From now until March 31, 2023, if an Insured Person / Insured unfortunately passes away due to COVID-19 in the said period, in addition of the death benefit under his/her **WeHealth Preferred** or **WeHealth Prestige** or **SunHealth LovePromise** policies, Sun Life will pay **an extra HKD100,000 death benefit to assist your beloved ones in these difficult times.**

A client must fulfill one the followings for the above entitlement:

- (1) successfully migrated their existing policy to WeHealth Prestige between March 1, 2022 and March 31, 2023;
- (2) successfully migrated their existing policy to WeHealth Preferred between March 18, 2022 and March 31, 2023;
- (3) successfully applied for WeHealth Prestige or SunHealth LovePromise between March 1, 2022 and March 31, 2023;
- (4) successfully applied for WeHealth Preferred between March 18, 2022 and March 31, 2023; or
- (5) have in-forced policy(ies) of WeHealth Prestige or SunHealth LovePromise on or before March 1, 2022.

This Additional Death Benefit is provided **free of charge** and it is subject to relevant terms and conditions.

Terms and Conditions of Additional Death Benefit for Coronavirus Disease (COVID-19) (“Additional Death Benefit”):

1. The effective period of this Additional Death Benefit is from March 1, 2022 to March 31, 2023, both days inclusive (“Effective Period”).
2. To be eligible for this Additional Death Benefit, the following conditions must be met.
 - (i) A client must owe at least one of the eligible policy below (each “Eligible Policy”):
 - a. A policy successfully applied for migration from an existing medical policy to a WeHeath Prestige policy and such WeHealth Prestige policy is issued by Sun Life Hong Kong Limited (“Sun Life”) within the Effective Period;
 - b. A policy successfully applied for migration from an existing medical policy to a WeHeath Preferred policy and such WeHealth Preferred policy is issued by Sun Life between March 18, 2022 and March 31, 2023;
 - c. A WeHealth Prestige or SunHealth LovePromise policy successfully applied and issued by Sun Life within the Effective Period;
 - d. A WeHealth Preferred policy successfully applied and issued by Sun Life between March 18, 2022 and March 31, 2023; or
 - e. An in-forced policy of WeHealth Prestige or SunHealth LovePromise on or before March 1, 2022;
 - (ii) annual premium payment mode is selected;
 - (iii) the Eligible Policy must be in force and without any outstanding premium; and
 - (iv) the Insured Person / Insured for WeHealth Prestige or SunHealth Love Promise passes away during the Effective Period or the Insured Person / Insured for WeHealth Preferred passes away during March 18, 2022 and March 31, 2023 due to conditions of COVID-19.
3. To be eligible for this Additional Death Benefit, the death certificate to be provided as supporting document must indicate that the cause of death or one of the causes of death of the Insured Person / Insured is COVID-19.
4. The aggregated total Additional Death Benefits payable by Sun Life under this campaign is HKD2,000,000. The Additional Death Benefit of HKD100,000 for each Eligible Policy is provided on first-come-first-served basis until the aggregated HKD2,000,000 is exhausted (i.e. only the first 20 eligible claims are entitled).

5. Eligible Policy during the cooling off period is eligible to this Additional Death Benefit. However, once a claim (including but not limited to claim made under this Additional Death Benefit) is made by the Insured Person/ Insured, it shall be deemed to be a waiver of the cooling off period.
6. If an Insured Person / Insured is covered by more than one (1) Eligible Policy, only one of the Eligible Policies will be entitled to this Additional Death Benefit.
7. Despite a client fulfilling the above clause 2, if that COVID-19 was a pre-existing condition where its cause existed or was existing prior to the issuance date of the Eligible Policy, he/she cannot be entitled to this Additional Death Benefit.
8. Sun Life reserves the right to vary, suspend or cancel this Additional Death Benefit and amend the terms and conditions of this Additional Death Benefit at any time without prior notice. In the event of any disputes, the decision of Sun Life will be final and conclusive.

Notes:

- You should choose relevant insurance products according to your own or actual needs. Please consider your own needs and affordability before buying additional insurance products.
- This material contains general information only. It does not constitute any offer to sell any policy. For more details of the product features including the risk disclosure, please refer to product brochure. Please also refer to a sample Policy Document, which will be provided upon request, for details including definitions, full terms and conditions, and exclusions. If there is any conflict between the Policy Document and this leaflet, the Policy Document shall prevail.

For more information of the above offer and plans, please contact your Advisor.

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 Sun Life's products outside Hong Kong.