

Child Accident and Illness Benefits



Wouldn't it be great if you could devote your attention to the care of your children without worrying about financial burdens

As parents, you do anything you can to protect your children. However, accidents and critical diseases that threaten their health are always out of your control. So, add on accident and critical illness coverage for your children can bring you a peace of mind.

This is where Sun Life steps in – your trusted partner for life's journey and achieving life's dreams. By adding a lump-sum benefit, **Child Accident and Illness Benefits**, an optional rider benefit of Sun Life insurance plan[^], if misfortune strikes your children, this rider benefit will give you an immediate cash payment to support daily expenses and medical costs, and let you focus on taking care of your children when they need you most.

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

Key features

Provides financial support on medical expenses

We will pay a cash lump-sum to help you pay for medical expenses if the insured, who is the child protected under the Basic Plan, suffers from one of the Critical Conditions specified overleaf.

Eases your financial burdens in the unfortunate event of death or dismemberment

We will pay a cash lump-sum upon the tragic death, lose a limb or sight, or suffers from major burns of the insured due to an accident. With this immediate financial assistance, you do not need to worry about living expenses even if you are off work to take care of your children.

Gives protection throughout childhood

This rider benefit provides coverage until the insured turns 23 or the Basic Plan matures, whichever is earlier.

Key Product Information

Rider Benefit	Child Accident and Illness Benefits
Minimum Sum Assured	HKD100,000/USD12,500
Issue Age	Age 0 – 17
Benefit Term	To age 23 or the maturity date of the Basic Plan, whichever is earlier
Premium Payment Term	To age 23 or the maturity date of the Basic Plan, whichever is earlier
Premium Structure	Level and non-guaranteed

Schedule of Benefits

Item	Benefit as % of Sum Assured
Critical Conditions	
• Osteogenesis imperfecta	100%
• Insulin dependent diabetes mellitus	100%
• Hemophilia A and Hemophilia B	100%
• Rheumatic fever with valvular impairment	50%
• Kawasaki disease	50%
Accidental Injuries	
• Accidental death	100%
• Major burns	100%
• Loss of sight of both eyes	100%
• Loss of sight of one eye	50%
• Loss of more than one limb	100%
• Loss of use of more than one limb	100%
• Loss of one limb	50%
• Loss of use of one limb	50%
Total Maximum Benefit	100%

The note below supplement the contents of this leaflet and aim to provide a better explanation of **Child Accident and Illness Benefits**.

Note

1. Premium rate 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. You need to pay the premium for this rider benefit according to the selected premium payment term. 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, the rider benefit will lapse automatically on the due date.
3. 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 23;
 - d. the date on which the Basic Plan/life coverage, to which it is attached, is terminated; or
 - e. the date on which 50% or more of the Sum Assured is payable by us as a claim.
4. 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.
5. 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.
6. 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:

In respect of a Critical Condition:

1. any Critical Condition of which its signs or symptoms first occur within 90 days after the rider benefit is effective, issued or reinstated, whichever is latest;
2. any pre-existing or recurring Critical Condition occurs before the rider benefit is effective, issued or reinstated, whichever is latest;
3. death occurring within 14 days of the diagnosis of Critical Condition;
4. unreasonable failure to seek or follow medical advice; or
5. 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.

In respect of an Accident Injury:

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, Hunghom, 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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(Incorporated in Bermuda with limited liability)

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