

# Lavender Lady's Benefit



## Wouldn't it be great if you have all-round protection for your mind and body

Whether you are a working woman or a family-oriented home-maker, your loved ones rely on you. So you need to protect your family from financial burdens if you suffer from a critical illness, and be certain of early treatment to return you to full health.

This is where Sun Life steps in – your trusted partner for life's journey and achieving life's dreams. By adding **Lavender Lady's Benefit**, an optional rider benefit which will pay lump-sum amount or reimburse medical costs depending on the illness, to your Sun Life insurance plan<sup>^</sup>, you can enjoy all-round care and protection for the well-being of your mind and body.

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

### Key features

#### Care for your Body

**Lavender Lady's Benefit** will pay out a cash lump-sum if you suffer from female cancer or critical illnesses specified in this rider benefit.

#### Care for your Looks

Should your looks be spoiled by an accident, the Back-To-Beauty Benefit will reimburse you for the cost of cosmetic surgery for facial reconstruction and skin grafts after burns.

#### Care for your Mind

The Mental Well-Being Benefit reimburses you for the consultation fees for psychotherapy or psychiatric treatment following the death of your spouse or children, and psychiatric treatment for postnatal depression, to help the healing process.

#### Care for your Family

In the event of accidental death of spouse or children, the Accidental Death of Spouse/Son/Daughter Benefit will provide 50% of Sum Assured of **Lavender Lady's Benefit** to you.

#### Extra Care for Soon-to-be-Mums

If you are planning to have a baby, you can choose our optional Carnation Pregnancy Cover and enjoy additional coverage in form of cash lump-sum benefit for a wide range of pregnancy complications and congenital birth defects.

## Extra benefits for you...

### Get-Well-Soon Cash Benefit

If you are hospitalized as a result of an accident, you will receive a cash benefit of HKD300/USD37.50 per day, up to a maximum of HKD9,000/USD1,125 per disability. This fund can be used for health supplements or any way you choose to speed up your recovery.

### Free regular medical check-ups

Prevention is always better than cure. **Lavender Lady's Benefit** provides a free medical check-up every two years during the first 10 years of the benefit effective date. Four special packages are tailored for different stages of your life.

### Interest-free extended grace period

If you or your spouse are unemployed for 12 consecutive months or more, or your spouse passes away, you can suspend premium payments for your whole policy for up to six months to reduce financial burdens.

## Key product information

Rider Benefit	Lavender Lady's Benefit	Carnation Pregnancy Cover
Issue Age	Age 18 – 55	Age 18 – 40
Benefit Term	Renewable (not guaranteed) to age 75 or the maturity date of the Basic Plan, whichever is earlier*	Renewable (not guaranteed) to age 45 or the maturity date of the Basic Plan, whichever is earlier
Premium Payment Term	To age 75 or the maturity date of the Basic Plan, whichever is earlier	To age 45 or the maturity date of the Basic Plan, whichever is earlier
Premium Structure	Premium amount is determined based on the attained age and varies with age and other factors. Premiums are not guaranteed and may be revised to reflect policy experience (e.g. claim experience).	

\* Except that the coverage of Accidental Death of Spouse/Son/Daughter Benefit, Mental Well-Being Benefit, Get-Well-Soon Cash Benefit will end on the rider benefit anniversary on or immediately after your 65<sup>th</sup> birthday.

## Schedule of Benefits

Item	Maximum Benefit		
	Plan 1	Plan 2	Plan 3
<b>Critical Illness Benefit</b> (payable once per illness)			
• Covers carcinoma-in-situ of breast, cervix uteri, uterus, ovary, fallopian tube and vagina	HKD32,000/ USD4,000	HKD64,000/ USD8,000	HKD96,000/ USD12,000
• Covers breast, cervix uteri, uterus, ovary, fallopian tube and vagina cancer	HKD160,000/ USD20,000	HKD320,000/ USD40,000	HKD480,000/ USD60,000
• Systemic lupus erythematosus with lupus nephritis	HKD160,000/ USD20,000	HKD320,000/ USD40,000	HKD480,000/ USD60,000
• Rheumatoid arthritis	HKD160,000/ USD20,000	HKD320,000/ USD40,000	HKD480,000/ USD60,000
• Osteoporotic fractures	HKD80,000/ USD10,000	HKD160,000/ USD20,000	HKD240,000/ USD30,000
<b>Back-To-Beauty Benefit</b> (paid as often as required)			
• If the insured, who is the person protected under the Basic Plan, looks is unfortunately spoiled by an accident, the cost of necessary cosmetic surgery will be reimbursed	HKD80,000/ USD10,000	HKD160,000/ USD20,000	HKD240,000/ USD30,000
• If the insured suffers from accidental burns, the cost of skin grafts incurred within two years of the first operation will be reimbursed			
<b>Free Regular Medical Check-ups</b>			
• Starting from the second rider benefit anniversary, the insured will receive an invitation to make an appointment for this check-up once every two years	5 times during the first 10 years after this rider benefit is effective		
<b>Total Maximum Benefit</b>	<b>HKD160,000/ USD20,000</b>	<b>HKD320,000/ USD40,000</b>	<b>HKD480,000/ USD60,000</b>

## Four choices for your free regular medical check-up

<b>Package A: General check-up</b> <ul style="list-style-type: none"> <li>• Complete Blood Picture</li> <li>• Total Cholesterol Test</li> <li>• Random Glucose Test</li> <li>• Liver Function Test (SGPT)</li> <li>• Urinalysis</li> <li>• Blood Pressure, Pulse Check and Body Mass Index</li> <li>• Laboratory Report</li> </ul>	<b>Package B: For women over age 25</b> <ul style="list-style-type: none"> <li>• Breast Examination</li> <li>• Pelvic Examination</li> <li>• Pap Smear Test</li> <li>• Blood Pressure, Pulse Check and Body Mass Index</li> <li>• Laboratory Report</li> </ul>
<b>Package C: For post-menopausal women</b> <ul style="list-style-type: none"> <li>• Osteoporosis Test (Dual X-Ray Densitometry Measurement)</li> <li>• Blood Pressure, Pulse Check and Body Mass Index</li> <li>• Medical Report</li> </ul>	<b>Package D: For the mother-to-be (exclusive to plans 2 &amp; 3)</b> <ul style="list-style-type: none"> <li>• Complete Blood Picture</li> <li>• Blood Grouping</li> <li>• Syphilis Test (VDRL)</li> <li>• Rubella Antibody Test</li> <li>• Hepatitis B Surface Antigen</li> <li>• Blood Pressure, Pulse Check and Body Mass Index</li> <li>• Laboratory Report</li> </ul>

The above packages are subject to review from time to time. Details will be included in the invitation.

## Extra Benefits

Item	Maximum Benefit		
	Plan 1	Plan 2	Plan 3
<b>Get-Well-Soon Cash Benefit</b> (max. 30 days, paid as often as required)			
<ul style="list-style-type: none"> <li>• Paid daily if the insured is hospitalized due to an accident</li> </ul>	HKD300/ USD37.50 per day	HKD300/ USD37.50 per day	HKD300/ USD37.50 per day
<b>Accidental Death of Spouse/Son/Daughter Benefit</b> (payable once only)	HKD80,000/ USD10,000	HKD160,000/ USD20,000	HKD240,000/ USD30,000
<b>Mental Well-Being Benefit</b> (payable once per event)			
<ul style="list-style-type: none"> <li>• If the insured needs bereavement therapy within one year of the death of the spouse or children, we will reimburse the consultation fees for psychotherapy or psychiatric treatment. This benefit also applies to psychiatric treatment for postnatal psychosis</li> </ul>	HKD1,000/ USD125 per visit (max. three visits)	HKD1,000/ USD125 per visit (max. four visits)	HKD1,000/ USD125 per visit (max. five visits)

## Optional Carnation Pregnancy Cover

The Carnation Pregnancy Cover provides comprehensive coverage against a wide range of pregnancy complications and congenital birth defects.

Item	Maximum Benefit Payable per Pregnancy		
	Plan 1	Plan 2	Plan 3
<b>Pregnancy complication</b> (payable once only)			
<ul style="list-style-type: none"> <li>Disseminated intravascular coagulation</li> <li>Ectopic pregnancy</li> <li>Death of a foetus after 28 weeks</li> <li>Death of a child within 28 days</li> </ul>	HKD80,000/ USD10,000	HKD160,000/ USD20,000	HKD240,000/ USD30,000
<b>Congenital birth defects</b> (payable once per illness)			
Covers the following anomalies diagnosed within seven days of birth: <ul style="list-style-type: none"> <li>Ano-rectal atresia, imperforate anus</li> <li>Congenital absence of two limbs</li> <li>Congenital hydrocephalus</li> <li>Developmental dysplasia of the hip</li> <li>Down's syndrome</li> <li>Oesophageal atresia &amp; oesophageal tracheal fistula</li> <li>Patent ductus arteriosus</li> <li>Spina bifida</li> <li>Tetralogy of Fallot</li> <li>Transposition of the great vess</li> </ul>	HKD80,000/ USD10,000	HKD160,000/ USD20,000	HKD240,000/ USD30,000
<ul style="list-style-type: none"> <li>Cleft palate, cleft lip and cleft palate</li> </ul>	HKD32,000/ USD4,000	HKD64,000/ USD8,000	HKD96,000/ USD12,000
<b>Total Maximum Benefit</b>	<b>HKD80,000/ USD10,000</b>	<b>HKD160,000/ USD20,000</b>	<b>HKD240,000/ USD30,000</b>

The notes below supplement the contents of this leaflet and aim to provide a better explanation of **Lavender Lady's Benefit**.

#### Notes

1. After the total maximum benefit amount of the Lavender Lady's Benefit is paid, the entire rider benefit, including the Carnation Pregnancy Cover, will terminate.
2. The interest-free extended grace period can be claimed only once per policy and only after this rider benefit has been effective for two years. If you have arranged a loan from your policy, the interest-free extended grace period is not applicable.
3. The premium will not decrease even some of the coverage ends after the maximum benefit amount is paid.
4. Renewal and premiums are not guaranteed. However, premium rates applied on this rider benefit anniversary will not change for at least 12 months.

#### 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 (or extended grace period of not more than six months, if applied and granted) 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. This rider benefit is not guaranteed renewable, and we may discontinue this rider benefit on a 30-day written notice to you.
4. For Lavender Lady's Benefit, 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 75;
  - 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 is payable by us as one or more claims under the Critical Illness and/or Back-To-Beauty Benefit.

For Carnation Pregnancy Cover, 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 45;
  - d. the date on which the Basic Plan/life coverage, to which it is attached, is terminated;
  - e. the date on which the Lavender's Lady Benefit relating to the same Basic Plan/life coverage is terminated; or
  - f. the date on which an aggregate amount equal to 100% of the Sum Assured is payable by us as one or more claims.
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. any critical illness of which its signs or symptoms first occur within 90 days after the Lavender Lady's Benefit is effective, issued or reinstated, whichever is latest;
2. any pre-existing or recurring Critical Condition occurs before the Lavender Lady's Benefit is effective, issued or reinstated, whichever is latest;
3. death of the insured within 14 days of the diagnosis of any critical illnesses and pregnancy complications;
4. any pregnancy which commences within 10 months after the Carnation Pregnancy Cover is effective, issued or reinstated, whichever is latest;
5. death of baby within 29 days of birth or anomaly that is diagnosed and confirmed after the first seven days of birth under the Congenital Anomaly Benefit;
6. the insured's or her spouse's, son's or daughter's committing or attempting to commit suicide or self-inflicted injury, committing or attempt to commit a criminal offence, or participation in any brawl;
7. unreasonable failure to seek or follow medical advice;
8. the insured's participating in any kind of racing on horse or wheel, any form of combat or scuba diving, flying or other aerial activity except as a fare-paying passenger on a licensed public air service or chartered air service;
9. the insured's or her spouse's, son's or daughter's taking or absorbing any intoxicating liquor, drug, narcotic, medicine, sedative or poison, except as prescribed by a doctor, inhaling any gas or fumes except accidentally in the course of duty;
10. war, insurrection, civil war or any warlike operation, atomic explosion, nuclear fission or radioactive gas;
11. any pre-existing or recurring Pregnancy Complication or Congenital Anomaly that is diagnosed or contracted before the Carnation Pregnancy Cover is effective, issued or reinstated, whichever is latest (applicable to Carnation Pregnancy Cover only);
12. childbirth, pregnancy, miscarriage or abortion, except as provided in the Mental Well-Being Benefit or Carnation Pregnancy Cover;

13. any HIV and/or HIV related illnesses including AIDS; or
14. charges for non-medical services such as internet access, telephone, television, radio and the like (applicable to Lavender's Lady Benefit only).

## 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](http://www.sunlife.com.hk/levy_eng) or Insurance Authority's website at [www.ia.org.hk](http://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](mailto: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.

*This brochure and product are intended for distribution only in Hong Kong and place(s) where such distribution is lawful and allowed. In no event shall this brochure be distributed in the Mainland China. Please 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 brochure, the Policy Document shall prevail.*

## Sun Life Hong Kong Limited

(Incorporated in Bermuda with limited liability)

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