

# SunHealth Cancer Shield

## 永明癌症護您保

Sun Life Hong Kong Limited

(Incorporated in Bermuda with limited liability)



SunHealth Cancer Shield

# Wouldn't it be great if you could focus on cancer treatment and recovery without worrying about the financial burden

Cancer is a leading cause of death in Hong Kong, accounting for nearly one in three deaths. It is estimated that approximately one in four men and one in five women will develop cancer before the age of 75<sup>1</sup>. In fact, at Sun Life Hong Kong Limited ("Sun Life HK"), cancer accounts for nearly 50% of the total number of death claims and 80% of critical illness claims<sup>2</sup>. Unfortunately, cancer treatment is costly and can adversely affect the family's financial stability. That is why it is crucial to secure suitable protection to cover your health and wealth when the storm comes.

This is where Sun Life steps in – your trusted partner for life's journey and achieving life's dreams. **SunHealth Cancer Shield** provides financial support should you suffer from cancer, giving you peace of mind about your finances so that you can focus on treatment and recovery.



Remarks:

1. Source: Hong Kong Cancer Registry, Overview of Hong Kong Cancer Statistics of 2020
2. Source: Sun Life Hong Kong Limited Claims Report 2020

# How can SunHealth Cancer Shield help you?

**SunHealth Cancer Shield** is a cancer insurance plan that focuses on covering Cancer Condition and Early Malignancies and Carcinoma-in-situ Conditions by providing a lump-sum payment upon diagnosis of a covered illness. To help determine the most effective cancer treatment, the plan also covers a Genetic Profiling Test upon diagnosis of Cancer Condition.

We understand that recovery is a lengthy process that can keep you from returning to work, leading to a loss of income. That's why **SunHealth Cancer Shield** also provides a monthly benefit for 24 months consecutively upon the diagnosis of Cancer Condition to support your living, helping to ease your financial burden so that you can devote more time to your top priorities – your health and your family.

## Key features

1



Protecting you with a lump-sum pay-out under the Major Cancer Benefit

2



Supporting you with the Monthly Living Benefit to ease financial worries

3



Extra coverage with the Early Malignancies and Carcinoma-in-situ Benefit

4



Genetic Profiling Test Benefit helps identify the best targeted treatment for you

5



Easy Application Process

SunHealth Cancer Shield

# Key features

## 1. Protecting you with a lump-sum pay-out under the Major Cancer Benefit



In the unfortunate event that the insured, who is the person protected under the policy, is diagnosed with Cancer Condition, the Major Cancer Benefit equivalent to 100% of the Sum Assured<sup>3</sup> of the policy will be paid in a lump-sum to help the insured access state-of-the-art medical care. Besides paying for your living expenses, you can also use the money for home nursing, child care, or any other purposes as you want.

Once the Major Cancer Benefit is paid, the future premiums will cease to be payable. Nevertheless, the Monthly Living Benefit, Genetic Profiling Test Benefit, and Death Benefit will continue to cover you.

## 2. Supporting you with the Monthly Living Benefit to ease financial worries



Cancer recovery is a long and costly journey, and returning to work may become less of a priority as you focus on nurturing your health. To help offset any reduced income, the Monthly Living Benefit pays an amount of HKD10,000/USD1,250 (for Plan 1) or HKD20,000/USD2,500 (for Plan 2) per month upon the diagnosis of Cancer Condition to help subsidize your living expenses and ease the financial burden on you and your family.

This amount will be paid for 24 consecutive months on top of the lump-sum amount paid under the Major Cancer Benefit. If the insured unfortunately passes away before the last monthly benefit is paid, the remaining monthly benefit will be paid in a lump-sum to the beneficiary(ies), supporting general living expenses during challenging times. Once the Monthly Living Benefit is paid up, the policy will be terminated.

Remark:

3. 100% of the Sum Assured is equal to HKD1,000,000/USD125,000 (for Plan 1) or HKD2,000,000/USD250,000 (for Plan 2).

### 3. Extra coverage with the Early Malignancies and Carcinoma-in-situ Benefit



We know that early detection and treatment can boost your chances of a full recovery. That's why we offer the Early Malignancies and Carcinoma-in-situ Benefit<sup>4</sup> for Early Malignancies and Carcinoma-in-situ Conditions. This benefit provides an extra 20% of the Sum Assured<sup>5</sup> to help you start your healing journey as early as possible.

This benefit will not interrupt your Major Cancer Benefit protection. This means that after claiming for Early Malignancies and Carcinoma-in-situ Conditions, you can still make a claim for Cancer Condition later on if you are diagnosed as suffering from such condition. That way, you stay protected even if life takes an unexpected turn.

### 4. Genetic Profiling Test Benefit helps identify the best targeted treatment for you



Determining the best course of treatment is the key to recovery. Thanks to the advanced medical technology, the Genetic Profiling Test makes personalized treatment possible by identifying the genomic alterations driving your cancer, helping your doctor to find out the target therapy treatment approaches that benefit you the most. This way, it will do much less damage to your healthy cells than standard chemotherapy.

Genetic Profiling Test Benefit<sup>6</sup> provides reimbursement for the actual cost of one Genetic Profiling Test in the event that the insured is diagnosed with Cancer Condition. The insured is entitled to a maximum benefit limit of HKD50,000/USD6,250 to help identify the best targeted treatment while minimizing the side effects, leading you to a more promising recovery.

### 5. Easy application process



Applying for **SunHealth Cancer Shield** is simple and convenient, with just a few underwriting questions to answer.

#### Remarks:

4. The Early Malignancies and Carcinoma-in-situ Benefit can be claimed only once.
5. 20% of the Sum Assured is equal to HKD200,000/USD25,000 (for Plan 1) or HKD400,000/USD50,000 (for Plan 2).
6. The Genetic Profiling Test Benefit pays for one Genetic Profiling Test up to the maximum benefit limit to cover the expenses of the test. Such test must be deemed appropriate by the insured's treating oncologist and approved by Sun Life HK.

SunHealth Cancer Shield

## What's more?

### Emergency relief anytime, anywhere with our free Worldwide Emergency Assistance Benefits

With our free 24-hour Worldwide Emergency Assistance Benefits<sup>7</sup>, you can enjoy the assurance of emergency medical assistance wherever you travel, including medical evacuation and repatriation, pre-paid hospital admission deposit, transportation of essential medication and medical equipment, and more.



Remark:

7. The Worldwide Emergency Assistance Benefits are provided by a third-party service provider. These benefits are not guaranteed to be renewable. Please refer to a sample endorsement, which will be provided upon request, for details including definitions, full terms and conditions, and exclusions.

# Case study



**Ms.A** Sum Assured of **SunHealth Cancer Shield** – Plan 2: HKD2,000,000  
Age: 30

**5<sup>th</sup>** policy year

## 1<sup>st</sup> Claim

During a routine check-up, Ms. A is diagnosed with a Carcinoma-in-situ of the breast.

Additional benefit  
Early Malignancies and Carcinoma-in-situ Benefit

▶ (Extra **20%** of the Sum Assured)

**HKD400,000**

**10<sup>th</sup>** policy year

## 2<sup>nd</sup> Claim

Five years later, Ms. A is unfortunately diagnosed with a breast cancer. Her oncologist recommends a Genetic Profiling Test which costs HKD45,000 to help determine the appropriate course of treatment. Thanks to the Monthly Living Benefit provided by **SunHealth Cancer Shield**, her living expenses are subsidized so she can focus on her treatment to nurture her health.

Major Cancer Benefit  
**HKD2,000,000**

Additional benefit  
Genetic Profiling Test Benefit  
**HKD45,000** (reimbursement of the actual cost)

Monthly Living Benefit  
Ms. A is also entitled to the Monthly Living Benefit, HKD20,000 per month. Unfortunately, she passes away in the 13<sup>th</sup> month.

The total pay-out under this benefit is **HKD480,000** which is calculated as follows:  
For the 1<sup>st</sup> – 12<sup>th</sup> month, the aggregate amount of monthly benefit paid to Ms. A: HKD240,000 (HKD20,000 x 12 months) As Ms. A passes away in the 13<sup>th</sup> month, the remaining amount will be paid to Ms. A's beneficiary(ies) in a lump-sum: HKD240,000

Death Benefit  
**HKD20,000**

**HKD2,545,000**

▶ **147.3%**  
of the Sum Assured

**Total benefits paid:  
HKD2,945,000**

SunHealth Cancer Shield

# Key product information

Plan	SunHealth Cancer Shield	
	Plan 1	Plan 2
<b>Sum Assured</b>	HKD1,000,000/USD125,000	HKD2,000,000/USD250,000
<b>Issue Age</b>	15 days – age 65	
<b>Benefit Term</b>	To age 100	
<b>Premium Payment Term</b>	To age 100	
<b>Currency</b>	HKD/USD	

## 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, benefit changes) and change in medical trend or future expectation over time.



# Schedule of benefits

Type of Coverage/Benefits <sup>8</sup>	Details of Coverage	Benefit	
		Plan 1	Plan 2
<b>Lump-sum benefits:</b>			
<b>1. Major Cancer Benefit</b>	Cancer Condition (including Cerebral Metastasis)	HKD1,000,000/ USD125,000	HKD2,000,000/ USD250,000
<b>2. Early Malignancies and Carcinoma-in-situ Benefit</b>	Early Malignancies and Carcinoma-in-situ Conditions <ul style="list-style-type: none"> <li>• Early Malignancies (Early Stage Cancer of the Prostate/Early Stage Papillary Carcinoma of Thyroid and Non-melanoma Skin Cancer of AJCC Stage II or above)</li> <li>• Carcinoma-in-situ of (Colon or Rectum, Liver, Lung, Nasopharynx, Stomach or Oesophagus, Urinary Tract, Breast, Cervix, Uterus, Ovary, Fallopian Tube, Vagina, Testicle or Penis)</li> </ul>	HKD200,000/ USD25,000 (Additional)	HKD400,000/ USD50,000 (Additional)
<b>3. Death Benefit</b>	Death Benefit will be paid to the beneficiary(ies) upon the unfortunate event of the death of the insured during the benefit term	HKD10,000/ USD1,250	HKD20,000/ USD2,500
<b>Additional benefits upon diagnosis of Cancer Condition:</b>			
<b>1. Monthly Living Benefit</b>	Cancer Condition	HKD10,000/ USD1,250 per month (payable for 24 consecutive months)	HKD20,000/ USD2,500 per month (payable for 24 consecutive months)
<b>2. Genetic Profiling Test Benefit</b>	Cancer Condition	Up to HKD50,000/USD6,250 (reimbursement for the actual cost of 1 test)	
<b>Maximum total benefit amount</b>		HKD1,500,000/ USD187,500 (150% of the Sum Assured)	HKD2,950,000/ USD368,750 (147.5% of the Sum Assured)

Remark:

8. Terms and conditions of the benefits and exclusions apply. Please refer to the Policy Documents for details.

## SunHealth Cancer Shield

# Important information

## Key Product Risks

1. Premium of this basic plan 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 Policy 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 basic plan and the expected claim costs in the future
  - b. Expenses directly related to and indirect expenses allocated to the policy
2. This basic plan is a yearly renewable plan. We will renew this basic plan automatically at each Policy Anniversary for another policy year provided that premiums are paid on the premium due date and this basic plan is continually offered by Sun Life Hong Kong Limited. 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 basic plan will continue in effect. If a premium has not been paid to us by the date on which the grace period expires, this basic plan will lapse automatically on the due date.
3. We have the right to terminate this basic plan 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 100; or
  - d. the date on which 100% of the Monthly Living Benefit is paid by us as a claim.

In addition, we have the right to terminate this basic plan if:

- a. any material fact is incorrectly stated or misrepresented in the application or any statement or declaration made by the policy owner or the insured;
  - b. this basic plan is obtained through any misstatement, misrepresentation or undue influence;
  - c. in case of fraud;
  - d. there is exaggeration in your claim; or
  - e. the policy owner or the insured fails to act in utmost good faith.
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 basic plan 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 (other than a claim under the Death Benefit provision) directly or indirectly caused by or resulting from any of the following:

1. any illness, Cancer Condition, Early Malignancies and Carcinoma-in-situ Conditions of which its signs or symptoms first occur within 90 days after the issue date, effective date or last reinstatement date of the basic plan, whichever is the latest;
2. any pre-existing or recurring illness, Cancer Condition, Early Malignancies and Carcinoma-in-situ Conditions that is diagnosed or that the insured contracted before the issue date, effective date or last reinstatement date of the basic plan, whichever is the latest;
3. death occurring within 14 days of the diagnosis of Cancer Condition, Early Malignancies and Carcinoma-in-situ Conditions;
4. the insured's committing or attempting to commit suicide or self-inflicted injury, while the insured is sane or insane;
5. the insured's committing or attempting to commit a criminal offence or participating in any brawl;
6. unreasonable failure to seek or follow medical advice;
7. any Cancer Condition, Early Malignancies and Carcinoma-in-situ Conditions arising from congenital conditions;
8. the insured's taking or absorbing or being under the influence of, accidentally or otherwise, any alcohol, drug, narcotic, medicine, sedative or poison, except as prescribed by a Doctor;
9. 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;
10. war (whether declared or undeclared), insurrection, civil war or any warlike operation, whether or not the insured was actively participating in them;
11. atomic explosion, nuclear fission or radioactive gas.

**Important Notes:**

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).

This brochure is for reference only. Please refer to a sample Policy Document for details including definitions of capitalized terms, full terms and conditions of coverage, and exclusions.

**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](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.

SunHealth Cancer Shield

# Welcome to the world of Sun Life

Sun Life has been rooted in Hong Kong since 1892, helping the city shine brighter over the course of 130 years by providing excellent products and services.

Sun Life is a leading international financial services organization providing a diverse range of products and services to individuals and corporate clients through our professional and experienced distributors. We provide comprehensive solutions to address your life and health protection, wealth management, and retirement planning needs. Besides offering a wide range of products, we are also an experienced group benefit and third-party administrator in the pension administration business.

We truly understand the needs of your various life stages and offer a wide range of products including Savings & Protection, Health & Accident, Universal Life, and Investment-Linked Assurance Schemes. **SunHealth Cancer Shield** is part of Sun Life Hong Kong's Health & Accident series, providing effective financial support when you need it.



## What's next? You can find out more:

Website: [sunlife.com.hk](http://sunlife.com.hk)

Client Service Hotline: 2103 8928

Please contact your Advisor

SunHealth Cancer Shield

# Celebrating our shared success together



## 10Life 5-Star Insurance Award 2025 – 10Life

- Life Insurer of the Year (2023-2025)
- 14 5-Star Accolades Awards



## Awards for Excellence in Finance 2025 – Ming Pao

- Award for Excellence in MPF Creativity (Wealth Management Services)
- Award for Excellence in Talent Nurturing (Retirement Planning Service)



## The Insurance Asia News Awards – Insurance Asia News

- Marketing Campaign of the Year



## The Hong Kong Insurance Awards 2024 – The Hong Kong Federation of Insurers

- Outstanding Campaign for Targeted Community (Grand Award)
- Most Innovative Product and Service Award (Life Insurance) – Top 3 Finalist
- Outstanding Community Intermediary of the Year – Top 3 Finalist



## Financial Services Awards of Excellence 2024 – Hong Kong Economic Journal

- Excellence in ESG Savings and Life Insurance Award
- Excellence in Critical Illness Insurance Award



## 01 Gold Medal Awards – HK01

- Outstanding Retirement Product



## GBA Insurance Award 2024 (HK & Macau) – Metro Finance

- Outstanding MPF Products / Services Award
- Outstanding Contributions to Legacy Planning Award (Family Office)



## NowTV Leadership Business Award – NowTV

- ESG Insurance Product Award of Excellence



## Sing Tao Service Awards 2024 – Sing Tao Daily

- Critical Illness Insurance
- Savings Products
- Greater Bay Area Wealth Inheritance Services (Hong Kong)



## Excellence Awards 2023 – Hong Kong Economic Times

- Excellence in Sustainable Wealth Inheritance (Insurance)
- Excellence in Greater Bay Area Insurance Customer Service



## The Hong Kong Council of Social Service

- Caring Company 22<sup>nd</sup> consecutive year (2002-2024)

## MPF Awards



## 2025 MPF Awards – MPF Ratings

- 10 Year Consecutive Gold
- Best MPF ESG Product
- Sustainably Friendly
- Total nine Awards



## Financial Institutions 2025 – Bloomberg Businessweek

- Excellence Performance, Investment Sector – MPF Provider of the Year



## Top Fund Awards 2024 – Bloomberg Businessweek (Chinese Edition)

- Three Top Fund Awards of MPF category



## MPF of the Year Award 2023 – Benchmark

- Sponsor of the Year
- Four Sponsor Awards
- Two Trustee Awards

For more details, please refer to [www.sunlife.com.hk/award](http://www.sunlife.com.hk/award)

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

Printed in September 2025

Issued by Sun Life Hong Kong Limited