

# Stand-by-you

## 常守護意外保障計劃

Sun Life Hong Kong Limited  
(Incorporated in Bermuda with limited liability)





# Be future ready, live without fear

We'll be there for you, no matter what the future holds

Life is full of possibilities, but sometimes the unexpected happens. **Stand-by-you** is an accident protection plan that offers a wide variety of coverage and supports you with four levels of protection. Together with a broad range of benefits tailored to fit your needs in different life stages, from coverage for medical expenses to financial aid in case of an accident, this plan protects you against unforeseen challenges tomorrow.

## Highlights



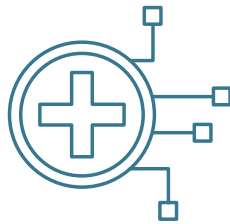
1



### Recovery Treatment Subsidy

Enhanced benefit payout for non-surgery related recovery treatments to ease some financial burdens associated with your recovery after an accident

2



### Supporting diverse medical needs after an accident

Additional financial support for medical expenses due to an accident

3



### Comprehensive protection with tailored benefits for different stages of life

Dedicated accident protection focused on your life stage, with seamless transitions as the coverage automatically extends as you age

Stand-by-you

# Comprehensive accident protection through all stages of life

## Accidental Death and Dismemberment Benefit

Provides financial assistance as you adjust to life-changing accidents



## Mental Incapacity Advance Option

Allows a family member to file a claim in case you are unable to



## Major Burn Benefit

Financial support for severe burn injuries



## No Claim Bonus

Rewards you for staying safe and healthy



## Double Indemnity Benefit

Offers double protection in specified situations



## Worldwide Emergency Assistance Benefits

Provides emergency support, anywhere, anytime



## Compassionate Death Benefit

A token of care and support for your loved ones



### Supporting diverse medical needs after an accident

## Accidental Medical Expenses Benefit

Manages unexpected medical bills with peace of mind



## Accidental Hospital Cash

Eases the burden of hospital stays with daily financial support



## Recovery Treatment Subsidy

Enhances protection to support your recovery process












## Medical Supplies Allowance

Helps cover the costs of necessary medical equipment



## Tailored accident benefits for every stage of life\*

| Juvenile<br>(15 days to age 17)  | Adult<br>(Age 18 to 70)   | Elderly<br>(Age 71 to 80)   |
|--|---|---|
| <p><b>School Fee Allowance</b></p> <p>Financial support to cover school fee and expenses of extra-curricular activities during hospitalization</p>  | <p><b>Permanent Total Disability Benefit</b></p> <p>Supports your living expenses if an accident leaves you with severe and permanent impairments</p>  | <p><b>Broken Bone Benefit</b></p> <p>Supports your recovery and eases financial stress</p>                                       |
| <p><b>Education Fund</b></p> <p>Safeguards your children's future educational opportunities, despite of family tragedy</p>                         | <p><b>Sport Surgery Cash</b></p> <p>Provides extra protection against unexpected risks from specific sports</p>                                       | <p><b>Intensive Care Unit Cash</b></p> <p>Provides extra support during critical care situations</p>                            |
| <p><b>Daily Hospital Cash</b></p> <p>Offers peace of mind during hospital stays due to specific illnesses</p>                                     | <p><b>Psychological Counselling Benefit</b></p> <p>Supports your mental health after experiencing trauma</p>   | <p><b>Transportation Cash Allowance</b></p> <p>Financial assistance to cover the costs of commute to medical appointments</p>  |

\* The policy offers you seamless protection as you age. Your premium will adjust according to the life stage (designated age group) as shown in the above table, providing you with the coverage you need at every step of your journey.

Stand-by-you

# Comprehensive accident protection through all stages of life

## Accidental Death and Dismemberment Benefit

In the unfortunate event of an accidental injury leading to one of the covered losses within 180 days, such as loss of sight, hearing, or limbs, or even accidental death, you will have financial support to help you or your family focus on adapting to these changes.



## Major Burn Benefit

If an unfortunate accident results in major burn injuries, we will pay the Major Burn Benefit in a lump sum in proportion to the damage level as listed in the Schedule of Major Burn Benefit to help you with treatment and recovery expenses.



## Double Indemnity Benefit

In specific accident scenarios, you'll receive double the benefit amount of Accidental Death and Dismemberment Benefit, Major Burn Benefit or Permanent Total Disability Benefit (whichever is payable), while the maximum benefit limit of Accidental Medical Expenses Benefit is also doubled<sup>1</sup> to give you added layer of security when facing situations that are out of your control. These scenarios<sup>2</sup> are:



- Accident from public transportation as a fare-paying passenger, e.g. traveling on bus, taxi, ferry, public light buses etc.
- Accident in a passenger-carrying elevator (excluding mine or construction site)
- Being injured as a pedestrian in a traffic accident
- Fire in a public premise, e.g. theatre, hotel, school, etc.
- Being injured in a natural landslide or flooding in Hong Kong

### Remarks:

- 1 The sub-limits of non-surgery related physiotherapy, chiropractic treatment, bone-setting and acupuncture under the Accidental Medical Expenses Benefit, which includes the limit of benefit payable, maximum number of visits per day and the maximum number of visits per accident, remain unchanged.
- 2 For the details and definitions of the specific scenarios, please refer to a sample policy document.

---

### Compassionate Death Benefit



Your family will receive a lump sum payout to provide a token of support when they need it the most.

---

### Mental Incapacity Advance Option



You can designate a family member to file claims on your behalf<sup>3</sup> in case you are diagnosed as a mentally incapacitated person.

---

### No Claim Bonus



By staying claim-free within a policy year, you'll be entitled to a bonus of 10% of the sum assured per policy year, up to a total of 50%<sup>4</sup>. The accumulated bonus is payable together with the Accidental Death and Dismemberment Benefit, Major Burn Benefit or Permanent Total Disability Benefit. The bonus payout percentage equals to the percentage of sum assured of the relevant benefit you're receiving, giving you extra value for your premium.

---

### Worldwide Emergency Assistance Benefits



Access round-the-clock support for emergency, such as medical evacuation, repatriation after treatment, ensures you have assistance wherever your travels take you<sup>5</sup>.

#### Remarks:

- 3 To exercise this option, the insured must be the policy owner and only living benefits can be claimed under this option. For the definition of Mentally Incapacitated Person, please refer to the sample policy document.
- 4 Once a claim has been made under the policy, any unpaid amount of the No Claim Bonus will be automatically cancelled and the amount of No Claim Bonus will be reduced to zero. After the payout of any claims, if no claims are made in the subsequent policy year, a new No Claim Bonus will start to accumulate under this policy.
- 5 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.

Stand-by-you

# Supporting diverse medical needs after an accident

## Enhanced care for recovery

### Accidental Medical Expenses Benefit

Receive reimbursement for a wide range of accident-related medical expenses incurred within 365 days of an accident<sup>6</sup> up to the maximum benefit limit of Accidental Medical Expenses Benefit and the sub-limits listed below:



1. Medical or surgical treatments
2. Hospital stays
3. Dental care or surgery (not replacement of teeth or dentures)
4. Nursing services at home within 31 days after hospitalization
5. **Post-surgery** recovery treatments: physiotherapy, chiropractic, bone-setting, and acupuncture (One visit per day)
6. **Non-surgery related** recovery treatments: physiotherapy, chiropractic, bone-setting, and acupuncture, subject to the sub-limits under Accidental Medical Expenses Benefit:

#### Sub-limits under Accidental Medical Expenses Benefit for Non-surgery related recovery treatments

|              | Plan 1   | Plan 2    | Plan 3    | Plan 4    |
|--------------|----------|-----------|-----------|-----------|
| Per visit    | HKD500   | HKD800    | HKD1,000  | HKD1,200  |
| Per accident | 8 visits | 10 visits | 10 visits | 10 visits |

One visit per day



### Recovery Treatment Subsidy

If you receive a benefit payout for non-surgery related recovery treatments and the cost of your treatment exceeds the benefit sub-limits under Accidental Medical Expenses Benefit, the Recovery Treatment Subsidy can cover the remaining expenses. This benefit aims to ease some financial burdens associated with your recovery. Subsidy limits as below:



#### Recovery Treatment Subsidy

| Plan 1   | Plan 2   | Plan 3   | Plan 4   |
|----------|----------|----------|----------|
| HKD1,000 | HKD2,000 | HKD4,000 | HKD6,000 |

(Per accident)

#### Remarks:

- 6 This benefit shall be payable only if the insured sustains an injury solely and directly as a result of an Accident while the policy is in effect and requires Medically Necessary surgery or medical treatments as recommended by a Registered Medical Practitioner.
- 7 The feature's "First-in-market" statement is based on a comparison with other personal accident insurance products for new Composite and Long-Term Businesses as identified in the Register of Authorized Insurers by Insurance Authority as of November 1, 2024.

**Example:**

Mr. A, insured under **Stand-by-you** (Plan 1), receives eight sessions of physiotherapy after an accident which does not require any surgeries. The cost for the physiotherapy is HKD625 per session, with total amount of HKD5,000. He can claim:



|   |                              |
|---|------------------------------|
| 1. Under the sub-limits of Accidental Medical Expenses Benefit: | HKD4,000 (HKD500 X 8 visits) |
| 2. Under Recovery Treatment Subsidy:                            | HKD1,000                     |

This allows Mr. A to receive full reimbursement for his physiotherapy expenses.

**Accidental Hospital Cash**

Get a fixed daily allowance for up to 90 days if you're hospitalized due to an accident. This benefit provides financial support for incidental expenses during your hospital stay.










**Medical Supplies Allowance**

If you are hospitalized due to an accident and the Accidental Hospital Cash is paid, this benefit will pay a lump sum for the purchase of required medical appliances such as wheelchairs, walking aids, or home modification appliances as recommended by a Registered Medical Practitioner.



Stand-by-you

# Seamless protection with tailored accident benefits for different stages of life

| Tailored benefits for juvenile (15 days to age 17)  | Tailored benefits for adult (Age 18 to 70)   | Tailored benefits for elderly (Age 71 to 80)   |
|---|--|--|
| <p><b>School Fee Allowance</b><br/>If the insured is unable to attend school or extra-curricular activity due to hospitalization from an accident, this benefit will pay a lump sum to compensate the loss of tuition fee<sup>8</sup>.</p>   | <p><b>Permanent Total Disability Benefit</b><br/>If you become totally disabled due to an accident for a continuous period of six months, you will receive 10% of the sum assured monthly and premiums will be waived during this period starting from the seventh month. If your condition is still beyond hope of recovery by the 13<sup>th</sup> month, a lump sum of 40% of the sum assured will be paid, helping to provide you with some financial support for your living expenses.</p>  | <p><b>Broken Bone Benefit</b><br/>Receive a lump-sum payment if you sustain any of the covered accidental injuries such as fracture, dislocation, internal injury and so on<sup>11</sup> within 90 days after an accident. The Broken Bone Benefit allows you to focus on healing rather than worrying about finances.</p>  |
| <p><b>Education Fund</b><br/>If one or both parents, or the legal guardian (if applicable) of the insured pass away due to an accident, a one-time lump sum will be paid to support the child's education per policy. This benefit ensures that your child's educational journey can continue despite unforeseen circumstances.</p>  | <p><b>Sport Surgery Cash</b><br/>If you have an accident while participating in specific sports as an amateur for recreational purpose that result in you needing medically necessary surgery, a lump sum payment will be made to help cover your necessary medical costs<sup>9</sup>.</p>    | <p><b>Intensive Care Unit Cash</b><br/>Receive additional benefits for each day, up to 90 days, if you're admitted to the ICU due to an accident<sup>12</sup>. This benefit helps cover the higher costs associated with intensive care treatment.</p>    |
|   | <p><b>Psychological Counselling Benefit</b><br/>Reimburse for the professional psychological counselling services to help the insured, the insured's immediate family member and policy owner to cope with the emotional impact of an injury sustained by the insured in an accident<sup>10</sup>. This benefit ensures mental well-being is prioritized alongside physical recovery.</p>   | <p><b>Transportation Cash Allowance</b><br/>If you are hospitalized due to an accident, you may receive an allowance to cover transportation costs, giving you peace of mind to focus on your recovery.</p>   |
| <p><b>Daily Hospital Cash</b><br/>Receive a daily allowance if you're hospitalized due to an illness declared as a Public Health Emergency of International Concern (PHEIC) by the World Health Organization. This benefit offers financial support for up to 90 days.</p>   |  |  |

## Useful information

• In a same accident, only one benefit can be claimed out of Accidental Death and Dismemberment Benefit, Major Burn Benefit, Permanent Total Disability Benefit or Broken Bone Benefit, whichever is the highest benefit amount payable.

• When the total amount paid or payable for the Accidental Death and Dismemberment Benefit, Major Burn Benefit, Permanent Total Disability Benefit, and Broken Bone Benefit reaches 100% of the sum assured of the policy, the policy will terminate automatically.

Remarks:

8 The School Fee Allowance shall be payable only if:

- the insured must be a full-time student at a government-registered school in Hong Kong or mainland China, and
- the institution providing the extra-curricular activity must be registered with the Business Registration Office in Hong Kong or have a business license in Mainland China.

9 The payout amount for this benefit is subject to the complexity of the required surgical procedure, please refer to the Schedule of Benefits section and the Schedule of Surgical Procedure. For the full list of specific sports, please refer to the list of specific sports in later section of this brochure.

10 This benefit shall be payable only if the Accidental Death and Dismemberment Benefit, Major Burn Benefit or Permanent Total Disability Benefit is paid for the same accidental injury, and subject to the principle of Reasonable and Customary charges.

Remarks:

11 If the benefit payout has reached the benefit limit under the Broken Bone Benefit, this benefit will terminate automatically. For the full list of covered injuries, please refer to the Schedule of Broken Bone Benefit for details.

12 The Intensive Care Unit Cash shall only be payable if the Accidental Hospital Cash is also payable for the same period of confinement.

Stand-by-you

# Key product information

| Plan                 |                                | Stand-by-you Accident Protection Plan   |           |           |           |
|----------------------|--------------------------------|---|-----------|-----------|-----------|
| Issue Age            |                                | 15 days to age 75   |           |           |           |
| Benefit Term         |                                | Up to age 80  |           |           |           |
| Premium Payment Term |                                | Yearly renewable  |           |           |           |
| Premium Payment Mode |                                | Annually / Monthly  |           |           |           |
| Policy Currency      |                                | HKD   |           |           |           |
| Premium Structure    |                                | Premium is level within the same designated age groups below but non-guaranteed |           |           |           |
|                      |                                | Plan 1  | Plan 2    | Plan 3    | Plan 4    |
| Sum Assured          |                                | 500,000   | 1,000,000 | 2,000,000 | 3,000,000 |
| Premium              | Juvenile<br>(15 days – age 17) | 1,288   | 2,288     | 4,388     | 6,188     |
|                      | Adult<br>(age 18 – 70)         | 1,988   | 3,588     | 6,788     | 9,488     |
|                      | Elderly<br>(age 71 – 79)       | 2,988   | 5,388     | 10,088    | 14,288    |



## Schedule of Benefits (HKD)

In this Schedule of Benefits, "sum assured" is specified for each of Accidental Death and Dismemberment Benefit, Major Burn Benefit, Permanent Total Disability Benefit, and "20% of sum assured" is specified for the Broken Bone Benefit. This means that the maximum payout across the above-mentioned benefits is limited to one and the same sum assured of the policy for any number of accidents, while the Broken Bone Benefit is capped at 20% of the sum assured.

| Maximum amount of benefit   |   |   |   |   |
|---|---|---|---|---|
|   | Plan 1  | Plan 2                                  | Plan 3                                    | Plan 4                                    |
| Sum Assured   | 500,000   | 1,000,000                               | 2,000,000                                 | 3,000,000                                 |
| <b>Core benefits (15 days to age 80)</b>  |   |   |   |   |
| Accidental Death and Dismemberment Benefit  | Sum assured   | Sum assured                             | Sum assured                               | Sum assured                               |
| Major Burn Benefit  | Sum assured   | Sum assured                             | Sum assured                               | Sum assured                               |
| Accidental Medical Expenses Benefit (per accident)  | 20,000  | 40,000                                  | 80,000                                    | 120,000                                   |
| Sub-limits for Physiotherapy / Chiropractic treatment / Acupuncture / Bone-setting (subject to 1 visit per day) | 500 per visit<br>8 visits per accident  | 800 per visit<br>10 visits per accident | 1,000 per visit<br>10 visits per accident | 1,200 per visit<br>10 visits per accident |
|   | If the insured requires a surgical procedure, the benefit sub-limits for physiotherapy, chiropractic, bone-setting, and acupuncture will be waived and the expenses for the above treatments will be covered under the Accidental Medical Expenses Benefit. |   |   |   |
| Recovery Treatment Subsidy (per accident)   | 1,000   | 2,000                                   | 4,000                                     | 6,000                                     |
| Double Indemnity Benefit  |   |   |   |   |
| (i) Accidental Death and Dismemberment Benefit / Major Burn Benefit / Permanent Total Disability Benefit        | 500,000   | 1,000,000                               | 2,000,000                                 | 3,000,000                                 |
| (ii) Accidental Medical Expenses Benefit (per Accident)   | 20,000  | 40,000                                  | 80,000                                    | 120,000                                   |
| Accidental Hospital Cash (per accident)   | 500 per day<br>Maximum 90 days  | 1,000 per day<br>Maximum 90 days        | 2,000 per day<br>Maximum 90 days          | 3,000 per day<br>Maximum 90 days          |
| Medical Supplies Allowance (per accident)   | 2,000   | 4,000                                   | 6,000                                     | 8,000                                     |
| Compassionate Death Benefit   | 5,000   | 10,000                                  | 20,000                                    | 30,000                                    |

## Stand-by-you

| Maximum amount of benefit   |   |  |  |  |
|---|---|--|--|--|
|   | Plan 1                                    | Plan 2                                       | Plan 3                                       | Plan 4                                       |
| No Claim Bonus  | 50,000 per year<br>Maximum:<br>250,000    | 100,000 per year<br>Maximum:<br>500,000      | 200,000 per year<br>Maximum:<br>1,000,000    | 300,000 per year<br>Maximum:<br>1,500,000    |
| <b>Tailored benefits for juvenile (15 days to age 17)</b>         |   |  |  |  |
| Daily Hospital Cash<br>(per diagnosis of PHEIC's illness)         | 1,000 per day<br>Maximum<br>90 days       | 1,000 per day<br>Maximum<br>90 days          | 2,000 per day<br>Maximum<br>90 days          | 2,000 per day<br>Maximum<br>90 days          |
| School Fee Allowance (per accident)                               | 2,000                                     | 4,000  | 6,000  | 8,000  |
| Education Fund  | 100,000                                   | 200,000                                      | 400,000                                      | 600,000                                      |
| <b>Tailored benefits for adult (age 18 to 70)</b>                 |   |  |  |  |
| Permanent Total Disability Benefit                                | Sum assured                               | Sum assured                                  | Sum assured                                  | Sum assured                                  |
| Daily Hospital Cash<br>(per diagnosis of PHEIC's illness)         | 1,000 per day<br>Maximum<br>90 days       | 1,000 per day<br>Maximum<br>90 days          | 2,000 per day<br>Maximum<br>90 days          | 2,000 per day<br>Maximum<br>90 days          |
| Sport Surgery Cash (per accident)                                 |   |  |  |  |
| • Complex / Major:  | 10,000                                    | 20,000                                       | 40,000                                       | 60,000                                       |
| • Intermediate:   | 7,500                                     | 15,000                                       | 30,000                                       | 45,000                                       |
| • Minor:  | 2,500                                     | 5,000  | 10,000                                       | 15,000                                       |
| Psychological Counselling Benefit<br>(subject to 1 visit per day) | 500 per visit<br>8 visits per<br>accident | 1,000 per visit<br>10 visits per<br>accident | 1,500 per visit<br>10 visits per<br>accident | 2,000 per visit<br>10 visits per<br>accident |
| <b>Tailored benefits for elderly (age 71 to 80)</b>               |   |  |  |  |
| Broken Bone Benefit   | 20% of<br>sum assured                     | 20% of<br>sum assured                        | 20% of<br>sum assured                        | 20% of<br>sum assured                        |
| Intensive Care Unit Cash<br>(per accident)                        | 500 per day<br>Maximum<br>90 days         | 1,000 per day<br>Maximum<br>90 days          | 2,000 per day<br>Maximum<br>90 days          | 3,000 per day<br>Maximum<br>90 days          |
| Transportation Cash Allowance<br>(per accident)                   | 200                                       | 400  | 800  | 1,200  |

## Schedule of Accidental Death & Dismemberment Benefit

| Types of covered losses   | % of sum assured |
|---|------------------|
| <b>1. Loss of Life</b>  | 100%             |
| <b>2. Loss of Sight of one or both Eyes</b>                                 | 100%             |
| <b>3. Loss of, or Loss of Use of, one or more Limbs</b>                     | 100%             |
| <b>4. Loss of both Hands, or of all Fingers and both Thumbs</b>             | 100%             |
| <b>5. Loss of Speech and Hearing</b>  | 100%             |
| <b>6. Permanent and Incurable Insanity</b>                                  | 100%             |
| <b>7. Loss of Hearing</b>   |                  |
| a. both ears  | 75%              |
| b. one ear  | 25%              |
| <b>8. Loss of Speech</b>  | 50%              |
| <b>9. Permanent Total Loss of Lens</b>                                      |                  |
| a. both eyes  | 100%             |
| b. one eye  | 50%              |
| <b>10. Loss of, or Loss of Use of, four Fingers &amp; Thumb of one hand</b> | 70%              |
| <b>11. Loss of, or Loss of Use of, four Fingers of one hand</b>             | 40%              |
| <b>12. Loss of, or Loss of Use of, one Thumb of one hand</b>                |                  |
| a. both joints  | 30%              |
| b. one joint  | 15%              |
| <b>13. Loss of, or Loss of Use of, one same Finger</b>                      |                  |
| a. three joints   | 10%              |
| b. two joints   | 8%               |
| c. one joint  | 5%               |
| <b>14. Loss of, or Loss of Use of, Toes</b>                                 |                  |
| a. all – one foot   | 15%              |
| b. great toe – both joints  | 5%               |
| c. great toe – one joint  | 3%               |
| d. other than great, if more than one toe lost, each                        | 1%               |
| <b>15. Fractured Leg or Patella</b>   |                  |
| a. non – union  | 10%              |
| b. shortening of leg by at least 5 cm                                       | 7.5%             |

## Schedule of Major Burn Benefit

| Extent of Major Burn (as a percentage of total body surface area) | % of sum assured |
|---|------------------|
| <b>1. Head</b>  |                  |
| a. equals to or greater than 2% but less than 5%                  | 50%              |
| b. equals to or greater than 5% but less than 8%                  | 75%              |
| c. equals to or greater than 8%                                   | 100%             |
| <b>2. Body</b>  |                  |
| a. equals to or greater than 10% but less than 15%                | 50%              |
| b. equals to or greater than 15% but less than 20%                | 75%              |
| c. equals to or greater than 20%                                  | 100%             |

Stand-by-you

## Schedule of Broken Bone Benefit

| Categories of injury  | % of benefit limit of Broken Bone Benefit |
|---|---|
| <b>1. Fractures of pelvis (excluding thigh and coccyx)</b>  |   |
| a. multiple fractures and one compound fracture   | 60%                                       |
| b. all other compound fractures   | 30%                                       |
| c. multiple fractures   | 15%                                       |
| d. all other fractures  | 12%                                       |
| <b>2. Fractures of thigh</b>  |   |
| a. multiple fractures and one compound fracture   | 30%                                       |
| b. all other compound fractures   | 24%                                       |
| c. multiple fractures   | 15%                                       |
| d. all other fractures  | 12%                                       |
| <b>3. Fractures of lower leg, skull, clavicle, ankle, upper and lower arm, wrist</b>  |   |
| a. multiple fractures and one compound fracture   | 24%                                       |
| b. all other compound fractures   | 15%                                       |
| c. multiple fractures   | 12%                                       |
| d. depressed fracture of the skull needing surgical intervention  | 8%  |
| e. all other fractures  | 6%  |
| <b>4. Fractures of shoulder blade, knee cap, sternum, hand (excluding fingers and wrist), foot (excluding toes and ankle)</b> |   |
| a. all other compound fractures   | 12%                                       |
| b. all other fractures  | 6%  |
| <b>5. Fractures of spinal column (cervical, thoracic and lumbar vertebrae but excluding coccyx)</b>                           |   |
| a. all compression fractures  | 12%                                       |
| b. all spinous process, transverse process or pedicle fractures   | 12%                                       |
| c. all other vertebral fractures  | 6%  |
| <b>6. Fractures of lower jaw</b>  |   |
| a. multiple fractures and one compound fracture   | 15%                                       |
| b. all other compound fractures   | 12%                                       |
| c. multiple fractures   | 10%                                       |
| d. all other fractures  | 5%  |
| <b>7. Fractures of rib or ribs, cheekbone, coccyx, upper jaw, nose, toe or toes, finger or fingers</b>                        |   |
| a. multiple fractures and one compound fracture   | 10%                                       |
| b. all other compound fractures   | 8%  |
| c. multiple fractures   | 5%  |
| d. all other fractures  | 3%  |
| <b>8. Dislocations requiring surgery under general anesthesia</b>   |   |
| a. spine (excluding slipped disc)   | 50%                                       |
| b. hip  | 30%                                       |
| c. knee   | 15%                                       |
| d. wrist or elbow   | 12%                                       |
| e. ankle, shoulder blade or collar bone   | 6%  |
| f. fingers, toes, or jaw  | 3%  |
| <b>9. Internal injuries (excluding hernia) resulting in open abdominal or thoracic surgery (including the heart)</b>          | 15%                                       |

## List of specific sports

| Type        | Sports                                |
|-------------|---------------------------------------|
| Aquatics    | 1. Swimming                           |
| Aquatics    | 2. Scuba diving (less than 40 meters) |
| Aquatics    | 3. Canoeing                           |
| Aquatics    | 4. Windsurfing                        |
| Aquatics    | 5. Surfing                            |
| Aquatics    | 6. Water skiing                       |
| Aquatics    | 7. Wakeboarding                       |
| Aquatics    | 8. Dragon boat                        |
| Land sports | 9. Skateboarding                      |
| Land sports | 10. Running                           |
| Land sports | 11. Marathon                          |
| Land sports | 12. Hiking                            |
| Ball games  | 13. Baseball                          |
| Ball games  | 14. Volleyball                        |
| Ball games  | 15. Golf                              |
| Ball games  | 16. Football                          |
| Ball games  | 17. Hockey                            |

| Type             | Sports             |
|------------------|--------------------|
| Ball games       | 18. Ice hockey     |
| Ball games       | 19. Basketball     |
| Ball games       | 20. Table tennis   |
| Ball games       | 21. Tennis         |
| Ball games       | 22. Badminton      |
| Ball games       | 23. Squash         |
| Martial arts     | 24. Taekwondo      |
| Martial arts     | 25. Karate         |
| Martial arts     | 26. Judo           |
| Martial arts     | 27. Muay Thai      |
| Martial arts     | 28. Fencing        |
| Aerobic exercise | 29. Cycling        |
| Aerobic exercise | 30. Yoga           |
| Aerobic exercise | 31. Dancing        |
| Others           | 32. Ice skating    |
| Others           | 33. Roller skating |
| Others           | 34. Gym workout    |
| Others           | 35. Skiing         |



Stand-by-you

# Important information

## Key Product Risks

1. Premium of this policy is not expected to increase with age within the designated age groups (i.e. day 15 - age 17, age 18 – age 70 and age 71 – age 79) 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 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 policy and the expected claim costs in the future
  - b. Expenses directly related to and indirect expenses allocated to the policy
2. This policy is a yearly renewable plan but not guaranteed. We may renew this policy automatically at each policy anniversary for another policy year provided that premiums are paid on the premium due date. We reserve the right to revise the benefits, premium, restrictions and terms and conditions (if applicable) and discontinue the policy and refund the unearned portion of the premium, on a 30-day written notice to you before the policy anniversary or upon renewal.
3. 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 policy will continue in effect. If a premium has not been paid to us by the date on which the grace period expires, the policy will lapse automatically on the due date.
4. This Policy will terminate automatically on the earliest of the following:
  - a. premium is still unpaid and the grace period expires;
  - b. the date on which the policy is surrendered, cancelled or terminated;
  - c. the Policy Anniversary on or immediately following the Insured's 80th birthday;
  - d. the date on which we discontinue the policy following a written request from the policy owner;
  - e. the insured passes away;
  - f. the total amount paid or payable under Accidental Death and Dismemberment Benefit, Broken Bone Benefit, Major Burn Benefit, and Permanent Total Disability Benefit for one or more accidents reaches 100% of the sum assured of the policy.
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 for your current planned benefits.
7. This policy is an insurance policy issued by Sun Life Hong Kong Limited ("Sun Life HK") and your benefits are subject to the paying ability of Sun Life HK. 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.
8. If the insured changes their occupation, job duties, engages in an additional occupation, and/or changes their residence to a city or country outside Hong Kong for 183 days or more within a calendar year while the policy is in effect; the insured shall provide us with written notice of the change immediately, and no later than 30 days, for our reassessment of the policy. Sun Life HK reserves the right to:
  - a. adjust the premium or revise the benefit provisions of the policy at our sole discretion if the insured's new occupation or permanent residence is classified by us as insurable; or
  - b. terminate the policy and return any unearned portion of the premium, as determined by us at our sole discretion, if the insured's new occupation or permanent residence is classified by us as non-insurable.

## Product Limitation

- Coverage for specific items will become effective on the following dates:

| Items                             | Effective Date  |
|-----------------------------------|---|
| Accident and/or accidental injury | After the policy issue date   |
| Daily Hospital Cash               | 30 days after the policy issue date, or last policy reinstatement date, whichever is the latest |

- For Accidental Death & Dismemberment Benefit, Major Burn Benefit, Permanent Total Disability Benefit, and Broken Bone Benefit:** If the insured suffers more than one injury in the same accident, we will only pay for one out of the said benefits, which is with the highest benefit amount payable.
- For Accidental Death & Dismemberment Benefit and Major Burn Benefit:** If the insured suffers more than one injury in the same accident, we will pay the said benefit(s) only once, for the type of injury with the highest benefit amount payable, as shown in the respective benefit schedule.
- For Broken Bone Benefit:** If the insured suffers more than one injury in the same accident, and the accidental injuries:

  - belong to the same category in the Schedule of Broken Bone Benefit: we will pay for the injury with the highest benefit amount payable in the category once only, up to the benefit limit of the Broken Bone Benefit, which is 20% of the sum assured; or
  - belong to different categories in the Schedule of Broken Bone Benefit, we will pay for the injury in respective category with the highest benefit amount payable, up to the benefit limit of the Broken Bone Benefit, which is 20% of the sum assured.
- For Accidental Hospital Cash and Intensive Care Unit Cash:** These two benefits have a limit of up to 90 days per accident. If the insured requires multiple confinements due to one or more accidents, these confinements will be considered as one single accident if each subsequent confinement occurs within 90 days of the previous discharge, regardless of the cause of each confinement.
- For Daily Hospital Cash:** This benefit has a limit of up to 90 days per diagnosis of PHEIC's illness. If the insured requires multiple confinements due to one or more diagnoses of PHEIC's illness, these confinements will be considered as one single diagnosis of PHEIC's illness if each subsequent confinement occurs within 90 days of the previous discharge, regardless of the cause of each confinement.
- For Education Fund:** The benefit is payable once per policy, and the benefit limit is stated in the Schedule of Benefits.
- For Sport Surgery Cash:** If the insured suffers more than one injury from a single accident during a sport activity, we will cover the cost of only one surgery procedure with the highest benefit amount payable, up to the benefit limit of the Sport Surgery Cash.
- When the total amount paid or payable for the Accidental Death and Dismemberment Benefit, Major Burn Benefit, Permanent Total Disability Benefit, and Broken Bone Benefit reaches 100% of the sum assured of the policy, the policy will terminate automatically.
- The benefits are subject to the principles of "Medically Necessary" and "Reasonable and Customary":

  - "Medically Necessary" refers to a medical service or treatment that meets the following criteria:
    - It is provided at the most appropriate level that can be safely and effectively delivered to the insured,
    - it is not primarily for diagnostic testing, imaging, or physical therapy in the case of a hospital stay,
    - it is in accordance with standards of good and prudent medical practice,
    - it is consistent with the diagnosis and customary medical treatments for the relevant condition at a Reasonable and Customary charge,
    - it is necessary for the diagnosis or treatment, and it is not primarily for the convenience of the insured, Doctor, or any other medical service provider.
  - "Reasonable and Customary" refers to any medical charge that is charged for treatment, supplies or medical services which is Medically Necessary to treat the insured and does not exceed the usual level of charges for similar treatment, supplies or medical services in the locality where the expenses are incurred, and does not include charges that would not have been incurred if no insurance had been in place.

## Stand-by-you

**Key Exclusions**

We will not pay any claim (other than a claim under the Compassionate Death Benefit) directly or indirectly caused by or resulting from any of the following:

1. war (whether declared or undeclared), insurrection, civil war, any act of terrorism or any warlike operation, whether or not the insured was actively participating in them;
2. violation or attempted violation of the law or resistance to arrest;
3. engaging in services in armed forces in times of declared or undeclared war or while under orders for warlike operations or restoration of public order;
4. suicide or attempted suicide or self-inflicted Injury or deliberate exposure to exceptional danger (except in an attempt to save human life), or is sustained whilst the insured is in a state of insanity;
5. the insured entering, exiting, operating, servicing, or being transported by any aircraft, aerial device or conveyance, except as a fare-paying passenger (not as a pilot / operator or a member of the aircrew) in any properly licensed private aircraft and / or commercial aircraft;
6. engaging in a sport in a professional capacity or where the insured would or could earn income or remuneration from engaging in such sport;
7. participating in the following sports or activities:
  - a. deep water diving at a depth deeper than 40 meters;
  - b. sports activities at an altitude over 5,000 meters; or
  - c. parkour;
8. any event of consumption of or being under the influence of alcohol, poison, medication, drugs or sedatives unless prescribed by a registered medical practitioner;
9. ptomaines or bacterial infection (except pyogenic infection which shall occur with and through an accidental cut or wound);
10. any kind of disease and illness, excluding those declared as a "Public Health Emergency of International Concern";
11. poison, gas or fumes, voluntarily or otherwise taken, absorbed or inhaled, other than as a result of an Accident arising from a hazardous incident in relation to the insured's occupation;
12. Acquired Immune Deficiency Syndrome or AIDS, and/or any illness or Injury commencing in the presence of a seropositive test for human immunodeficiency virus (HIV), and any related disease;
13. in the case of a woman, pregnancy, miscarriage, childbirth, or any complications concerning therewith notwithstanding that such event may have been accelerated or induced by accidental injury;
14. any treatment or investigation which is not medically necessary or consistent in accordance with standards of good medical practice;
15. any Pre-existing Conditions, any physical defect or infirmity which existed prior to an accident;
16. treatment for dental care or surgery, unless necessitated by an accident injury caused by an accident to sound natural teeth (excluding denture and related expenses); or
17. The following is applicable to the Sport Surgery Cash provision only:
  - a. an accident occurs while the insured is acting against any medical advice given by a registered medical practitioner, a physiotherapist or a chiropractor; or
  - b. the insured does not follow the rules and safety procedures including but not limited to wearing appropriate safety equipment as recommended by the operator of a sport activity; or
  - c. the insured suffers an injury while participating in a sport activity for recreational purposes, being the same sport which the insured has taken upon as his/her profession.

## 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, 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.

# Celebrating our shared success Together, the future made clear



**Financial Services Awards of Excellence 2024**  
– Hong Kong Economic Journal  
Excellence in ESG Savings and Life Insurance Award

Excellence in Critical Illness Insurance Award



**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



**Awards for Excellence in Finance 2024**  
– Ming Pao  
Award for Excellence in GBA Medical Services



**10Life 5-Star Insurance Award 2024**  
Life Insurer of the Year  
15 5-Star Accolades Awards



**The Hong Kong Insurance Awards 2023**  
– The Hong Kong Federation of Insurers  
Most Innovative Product and Service (Life Insurance)  
Outstanding Claims Management  
Outstanding Digital Marketing Campaign



**Excellence Awards 2023**  
– Hong Kong Economic Times  
Excellence in Sustainable Wealth Inheritance (Insurance)  
Excellence in Greater Bay Area Insurance Customer Service



**Corporate Brand Awards of Excellence 2023**  
– Hong Kong Economic Journal  
Wealth Inheritance and Saving Insurance Plan Award  
High-End Cross Border Customer Service Experience Award



**Outstanding ESG Enterprises Recognition Scheme 2023**  
– Sing Tao News Corporation Limited x The Hong Kong Polytechnic University  
ESG Recommendation Award  
Outstanding ESG Corporate Governance Award



**Sing Tao Service Awards 2023**  
– Sing Tao Daily  
Greater Bay Area Wealth Inheritance Services (Hong Kong)  
Voluntary Health Insurance Scheme



**The Hong Kong Council of Social Service**  
Caring Company 22<sup>nd</sup> consecutive year (2002-2024)

## MPF Awards



**2024 MPF Awards**  
– MPF Ratings



**Financial Institutions 2024**  
– Bloomberg Businessweek



**MPF of The Year Award 2023**  
– Benchmark



**Top Fund Awards 2023**  
– Bloomberg Businessweek (Chinese Edition)

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

# 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. **Stand-by-you** is part of Sun Life Hong Kong's Health & Accident series, providing effective financial support when you need it.



## Sun Life Hong Kong Product Portfolio

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

*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)

**Client Service Centre**

G/F, MU Tower B, No. 18 Hung Luen Road,  
Hunghom, Kowloon, Hong Kong

**Client Service Hotline:** 2103 8928

**Fax:** 2103 8938

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

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

Printed in August 2025

Issued by Sun Life Hong Kong Limited

9010295-E/08-2025

