



SunCare Accident Protection Plan

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



Wouldn't it be great if

**you could be protected
even if accident happens**

Accident can bring impact to you both physically and financially. It is important to get sufficient cover against the worst in advance.

This is where Sun Life steps in – your trusted partner for life's journey and achieving life's dreams. With **SunCare Accident Protection Plan**, you can have extra peace of mind knowing that financial support is ready when you and your family need it most.

How can SunCare Accident Protection Plan help you?

SunCare Accident Protection Plan is a basic plan that provides benefits for your family should you have an accidental injury. With a modest premium, you can protect your loved ones from financial worries.

Key Features

1. Comprehensive range of coverage

- Accidental Death, Total Disability and Dismemberment
- Accidental Medical Expenses
- Accidental Hospitalization Allowance

2. Additional benefits

- One premium¹ for different occupational classes
- Double Indemnity on Accidental Death, Total Disability and Dismemberment Benefit under specified conditions²
- No-Claim Bonus³ up to 50% of your original Sum Assured
- Free Worldwide Emergency Assistance Benefit⁴



Key Product Information

Plan	SunCare Accident Protection Plan
Issue Age	Age 18-65
Benefit Term	To age 75
Premium Payment Term	To age 75
Premium Payment Mode	Annually/Monthly
Currency	HKD
Premium Structure	Premium is level and non-guaranteed

Benefits & Premium at a glance (HKD)

Benefit Coverage	Plan 1	Plan 2
Accidental Death, Total Disability and Dismemberment Benefit ⁵		
1. Accidental Death	100%	100%
2. Total Disability	100%	100%
3. Dismemberment		
Loss of two Limbs	100%	100%
Loss of both Hands, or of all Fingers and both Thumbs	100%	100%
Loss of one Arm between or at Shoulder to Wrist	100%	100%
Loss of one Leg between or at Hip to Ankle	100%	100%
Loss of four Fingers and Thumb of one Hand	65%	65%
Loss of four Fingers	40%	40%
Loss of Thumb		
• both phalanges . . . 25%		
• one phalanx 10%		
Loss of Index Finger		
• three phalanges . . . 10%		
• two phalanges 8%		
• one phalanx 4%		
Loss of Middle Finger		
• three phalanges . . . 6%		
• two phalanges 4%		
• one phalanx 2%		
Loss of Ring Finger		
• three phalanges . . . 5%		
• two phalanges 4%		
• one phalanx 2%		
Loss of Little Finger		
• three phalanges . . . 4%		
• two phalanges 3%		
• one phalanx 2%		
Loss of Metacarpals		
• first or second (additional) . . . 3%		
• third, fourth or fifth (additional) 2%		
Loss of Toes		
• all 15%		
• great, both phalanges 5%		
• great, one phalanx 2%		
• other than great, if more than one toe lost, each 1%		
4. Loss of Sight		
• Total Loss of Sight in one Eye or both Eyes 100%		
• Loss of Sight in one Eye or both Eyes except Perception of Light 50%		
• Loss of Lens in both Eyes 50%		
5. Loss of Hearing		
• both ears 75%		
• one ear 15%		
6. Loss of Speech	50%	50%

Benefits & Premium at a glance (HKD)

Benefit Coverage	Plan 1	Plan 2
Double Indemnity (applicable to Accidental Death, Total Disability and Dismemberment Benefit)	500,000	1,000,000
Accident Medical Expenses Benefit ⁶ (maximum Sum Assured per accident)	20,000	40,000
Accidental Hospitalization Allowance Benefit (per week per accident, maximum 104 weeks)	2,500	5,000
Compassionate Death Benefit	5,000	10,000
No-Claim Bonus	max. 250,000	max. 500,000
Free Worldwide Emergency Assistance Benefit	✓	✓
Premium		
Monthly	113	219
Annually	1,280	2,480

The remarks below supplement the contents of this brochure and aim to provide a better explanation of **SunCare Accident Protection Plan**.

Remarks:

- Premium is level. Renewal of the plan and premiums are not guaranteed.
- Under specified conditions, the benefit pay-out under Accidental Death, Total Disability and Dismemberment Benefit will be doubled. Please refer to the Policy Document for details of the specified conditions.
- If no claims are paid for 12 months before renewal, Sum Assured of the Accidental Death, Total Disability and Dismemberment Benefit will be increased by 10% (i.e. HKD50,000 if Sum Assured = HKD500,000 or HKD100,000 if Sum Assured = HKD1,000,000) every year subject to a maximum of 50% of original Sum Assured. Any accumulated No-Claim Bonus will be repealed once claim is raised and starts to accumulate from the next policy anniversary.
- The Worldwide Emergency Assistance Benefit is provided by a third party company, Inter Partner Assistance Hong Kong Limited. This benefit is 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.
- The benefit term for Total Disability is up to age 65. The plan will be terminated once 100% of the Sum Assured is paid as 1 or more claim(s) under Accidental Death, Total Disability and Dismemberment Benefit.
- Accidental Medical Expenses Benefit covers treatment of Physiotherapy, Chiropractic, Acupuncture, Chinese Herbal Treatment or Bonesetting (excluding oral medicine) subject to a maximum of HKD1,000 per accident.

Key Product Risks:

- Premium of this basic plan 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 policy anniversary during the premium payment term. Factors include but not limited to the following would be considered and reflected during the review:
 - Claim costs incurred under this basic plan and the expected claim costs in the future
 - Expenses directly related to and indirect expenses allocated to the policy
- 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. 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.
- This basic plan is not guaranteed renewable, and we may discontinue the policy on a 30-day written notice to you.
- We have the right to terminate the basic plan upon the earliest of the following:
 - premium is still unpaid and the grace period expires;
 - the insured passes away;
 - the insured attains age 75;
 - the date on which an aggregate amount equal to 100% of the Sum Assured for Accidental Death and Total Disability and Dismemberment Benefit is payable by us as 1 or more claims under the Accidental Death and Total Disability and Dismemberment Benefit.
- 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.
- 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.
- 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 Compassionate Death Benefit) directly or indirectly caused by or resulting from any of the following:

- a. the insured's committing or attempting to commit suicide or self-inflicted injury, while the insured is sane or insane;
- b. the insured's committing or attempting to commit a criminal offence or participating in any brawl;
- c. the insured's participating in:
 - i. any kind of racing on horse or wheel;
 - ii. any form of combat; or
 - iii. scuba diving, winter sports, rock climbing, mountaineering, pot-holing, water skiing, skin-diving, rafting, parachuting, hang gliding, bungee jumping, rugby football, ice hockey, big game hunting, etc.
- d. the insured's flying or undertaking any other aerial activity except as a fare-paying passenger on a licensed public or chartered air service;
- e. childbirth, pregnancy, miscarriage or abortion, whether or not this event may have been accelerated or induced by an accident;
- f. the insured's taking or absorbing, accidentally or otherwise, any intoxicating liquor, drug, narcotic, medicine, sedative or poison, except as prescribed by a doctor;
- g. war (whether declared or undeclared), insurrection, civil war or any warlike operation, whether or not the insured was actively participating in them;
- h. atomic explosion, nuclear fission or radioactive gas;
- i. regular or temporary or voluntary air force or military or naval duties;
- j. any physical defect or infirmity which existed prior to the accident; or
- k. mental or nervous disorder.

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 or Insurance Authority's website at 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:

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, Cheung Kei Center Tower B, No. 18 Hung Luen Road, Hunghom, Kowloon) or through email (hk_csd@sunlife.com) within 21 calendar days after the delivery of the policy or issue of a notice informing you/your representative about the availability of the policy and the expiry date of the cooling-off period, whichever is the earlier; and (2) no refund can be made if any payment from the Company under the policy has been made prior to your request for cancellation.

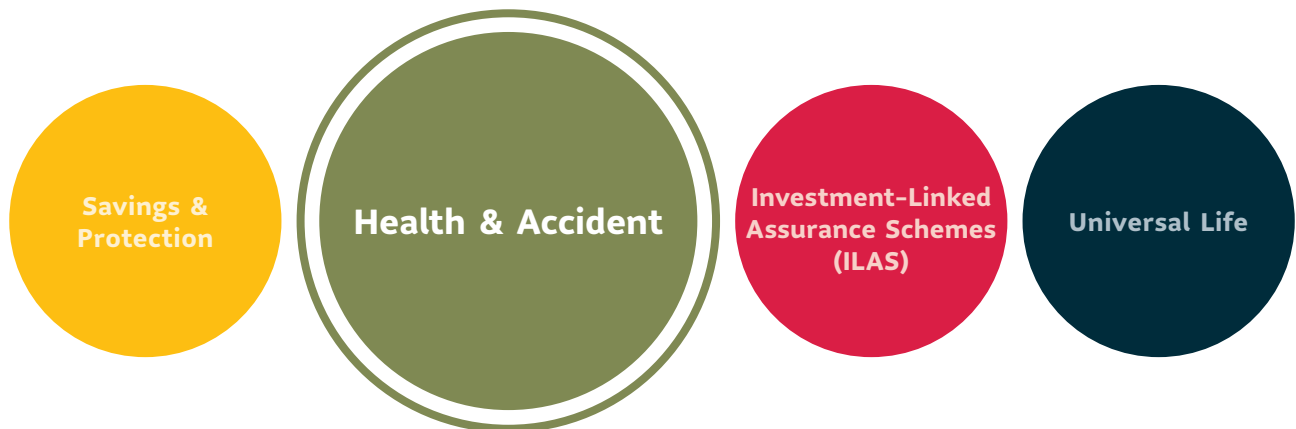
Welcome to the World of Sun Life Hong Kong

Sun Life Hong Kong is a wholly owned subsidiary of Sun Life Assurance Company of Canada. Since February 22, 1892, Sun Life Hong Kong has been here to helping Hong Kong shine brighter over 125 years by providing excellent products and services.

Sun Life Hong Kong 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 total 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. **SunCare Accident Protection Plan** is part of Sun Life's Health & Accident series, providing financial support to you when accident happens.

Sun Life Product Portfolio



What's next?
You can find out more:

- ▶ Website: sunlife.com.hk
- ▶ Client Service Hotline: **2103 8928**
- ▶ Please contact **your Advisor**

This brochure is intended to be distributed in Hong Kong only and shall not be construed as an offer to sell or a solicitation to buy or provision of any products of Sun Life Hong Kong Limited outside Hong Kong. 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.

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