

# Tender Care Benefit



## Wouldn't it be great if you could ensure a comprehensive care for your children

From home to school, from the playground to the soccer field, kids just can't sit still. No matter what precautions you take, accidents can and do happen – day or night.

This is where Sun Life steps in – your trusted partner for life's journey and achieving life's dreams. By adding the **Tender Care Benefit**, an optional rider benefit of Sun Life insurance plan<sup>^</sup>, you can be prepared for unexpected expenses and get the best possible care for your children if they are injured in an accident.

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

### Key features

#### Seeks quality treatment without worrying about expenses

This rider Benefit reimburses medical expenses incurred by injuries of the insured, who is the child protected under the Basic Plan, due to an accident. This also covers treatments provided by a Chinese herbalist or bonesetter.

#### Special benefit to help your children recover

If the insured is hospitalized after an accident, you will receive a special allowance to spend on anything which helps the insured's recovery such as health supplements, your transportation costs between home and hospital, or even a toy to cheer him/her up.

#### Pays for the additional expenses in the unfortunate event of death or dismemberment

We will pay out a cash lump-sum upon the tragic death or loss of a limb or sight of the insured.

#### Double Indemnity Benefit on traffic accident

If the insured is a passenger in a school bus or other public transport conveyance when an accident occurs, the amount of the Accidental Injury Benefit will be doubled.

### Key Product Information

Rider Benefit	Tender Care Benefit
Issue Age	Age 0 – 17
Benefit Term	To age 23 or the maturity date of the Basic Plan, whichever is earlier
Premium Payment Term	To age 23 or the maturity date of the Basic Plan, whichever is earlier

## Schedule of Benefits

Item	Maximum Benefit (per accident)	
	Plan 1	Plan 2
<b>Accidental Medical Expenses*</b>		
<ul style="list-style-type: none"> <li>Covers medical expenses charged by a registered medical practitioner, dentist, registered nurse and hospital, excluding the cost of dental treatment unless it is for injury to sound and natural teeth.</li> </ul>		
<ul style="list-style-type: none"> <li>* Covers the cost of treatment provided by a Chinese herbalist or bonesetter, excluding any oral medication, for up to HKD1,000/USD125 per accident, provided that the first medical treatment must be examined and certified by a registered medical practitioner.</li> </ul>	HKD2,000/USD250	HKD3,000/USD380
<b>Accidental Hospitalization Allowance</b> (max. 90 days)	HKD200/USD25 per day	HKD300/USD38 per day
<b>Accidental Injury</b>		
<ul style="list-style-type: none"> <li>Accidental Death</li> </ul>	HKD50,000/USD6,500	HKD100,000/USD13,000
<ul style="list-style-type: none"> <li>Irrevocable and complete loss of: <ul style="list-style-type: none"> <li>Sight of both eyes</li> </ul> </li> </ul>	HKD50,000/USD6,500	HKD100,000/USD13,000
<ul style="list-style-type: none"> <li>Both hands or both feet</li> </ul>	HKD50,000/USD6,500	HKD100,000/USD13,000
<ul style="list-style-type: none"> <li>Sight of one eye and either one hand or one foot</li> </ul>	HKD50,000/USD6,500	HKD100,000/USD13,000
<ul style="list-style-type: none"> <li>One hand and one foot</li> </ul>	HKD50,000/USD6,500	HKD100,000/USD13,000
<ul style="list-style-type: none"> <li>One hand or one foot or sight of one eye</li> </ul>	HKD25,000/USD3,250	HKD50,000/USD6,500
<ul style="list-style-type: none"> <li>Thumb and index finger of one hand</li> </ul>	HKD12,500/USD1,625	HKD25,000/USD3,250
<ul style="list-style-type: none"> <li>One thumb</li> </ul>	HKD6,250/USD812.50	HKD12,500/USD1,625
<b>Total Maximum Benefit</b>	<b>HKD50,000/USD6,500</b>	<b>HKD100,000/USD13,000</b>

The notes below supplement the contents of this leaflet and aim to provide a better explanation of **Tender Care Benefit**.

**Notes**

- This rider benefit covers injuries, disability, dismemberment, death and medical expenses incurred within 365 days of an accident during the coverage period.
- This rider benefit is not guaranteed renewable.
- Premiums are not guaranteed. However, premium rates applied on your rider benefit anniversary will not change for at least 12 months.

**Key Product Risks**

1. Premium of this rider benefit is not expected to increase with age but may be reviewed and adjusted from time to time, in order to reflect the experience and change in future expectation. We reserve the right to adjust the premium for any group of insureds with similar risk profiles at every benefit anniversary during the premium payment term. Factors include but not limited to the following would be considered and reflected during the review:
  - a. Claim costs incurred under this rider benefit and the expected claim costs in the future
  - b. Expenses directly related to and indirect expenses allocated to the rider benefit
2. 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 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. We have the right to terminate the rider benefit upon the earliest of the following:
  - a. premium is still unpaid and the grace period expires;
  - b. the insured passes away;
  - c. the insured attains age 23;
  - d. the date on which the Basic Plan/life coverage, to which it is attached, is terminated; or
  - e. the date on which an aggregate amount equal to 100% of the Sum Assured is payable by us as one or more claims under the Accidental Injury Benefit.
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. the insured's committing or attempting to commit suicide or self-inflicted injury, while the insured is sane or insane;
2. the insured's committing or attempting to commit a criminal offence or participating in any brawl;
3. the insured's participating in:
  - a. any kind of racing on horse or wheel;
  - b. any form of combat; or
  - c. scuba diving;
4. the insured's flying or undertaking any other aerial activity except as a fare-paying passenger on a licensed public or chartered air service;
5. childbirth, pregnancy, miscarriage or abortion, whether or not this event may have been accelerated or induced by an accident;
6. the insured's taking or absorbing, accidentally or otherwise, any intoxicating liquor, drug, narcotic, medicine, sedative or poison, except as prescribed by a doctor;
7. the insured's inhaling any gas or fumes, voluntarily or involuntarily, except accidentally in the course of duty;
8. war (whether declared or undeclared), insurrection, civil war or any warlike operation, whether or not the insured was actively participating in them; or
9. atomic explosion, nuclear fission or radioactive gas.

**Important Note**

Effective from January 1, 2018, all policy owners are required to pay a levy on their insurance premium for all new and inforce policies collected by the Insurance Authority through insurance company. The applicable levy rate will be determined by reference to the policy date or policy anniversary date. For levy details, please visit our website at [www.sunlife.com.hk/levy\\_eng](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.

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