



Free of charge • No registration is required

Free Vaccination Side Effect Cover

Sun Life is always committed to safeguard your health to fight against infectious diseases. From now until September 30, 2023, we offer the **free protection against vaccination side effect to the Eligible Clients of new business** and **no registration is required**. This cover applies to all Approved Vaccinations in Hong Kong, including the latest vaccines against COVID-19.

Promotion Period: From March 27, 2023 to September 30, 2023 (both days inclusive)

Eligible Client: The insured of Generations II, SunGift, SunJoy, SunHealth LovePromise, SunHealth OmniCare, Stellar, Venus II, Victory and/or Vision

Benefits per insured:

<p>Pre-Confinement Outpatient Benefit</p> <p>HKD300</p> <p>Up to 1 time</p>	<p>Post-Confinement Outpatient Benefit</p> <p>HKD300</p> <p>Up to 1 time</p>
<p>Hospital Cash Benefit general hospitalization*</p> <p>HKD1,200 per day</p> <p>Limited to 1 stay, maximum 14 days</p>	<p>Hospital Cash Benefit being Confined in Intensive Care Unit</p> <p>HKD2,400 per day</p> <p>Limited to 1 stay, maximum 14 days</p>

* Recommended by a Registered Medical Practitioner as an Inpatient to Confine in Hospital except Intensive Care Unit.

Please refer to the terms and conditions for the definition and more information on the Free Vaccination Side Effect Cover.

Please contact your Advisor for details.

A. Terms and Conditions for Free Vaccination Side Effect Cover

- Free Vaccination Side Effect Cover ("the Coverage") is provided by Sun Life Hong Kong Limited ("we" / "us" / "Sun Life" / "the Company").
- To enjoy the Coverage, the policy owner must submit the application for Designated Insurance Plan from March 27, 2023 to September 30, 2023 (both days inclusive) ("Promotion Period") to Sun Life and such application must be issued by Sun Life on or before November 30, 2023. The Coverage becomes effective for one (1) year, effective from the policy effective date of Designated Insurance Plan ("Coverage Period"). In the event of the Eligible Client has more than one (1) policy on the Designated Insurance Plan, the Coverage shall be payable once (1) only for each insured.

B. Benefit details of the Free Vaccination Side Effect Cover

Benefit	Per insured limit (HKD)
Pre-Confinement Outpatient Benefit, up to one (1) time	300
Post-Confinement Outpatient Benefit, up to one (1) time	300
Hospital Cash Benefit, limited to one (1) stay, maximum fourteen (14) days <ul style="list-style-type: none">general hospitalizationbeing Confined in Intensive Care Unit	1,200 per day 2,400 per day

The Free Vaccination Side Effect Cover provides the following coverages if the Eligible Client suffers from Covered Vaccination Adverse Reaction during the Coverage Period:

1. Pre-Confinement Outpatient Benefit

We shall pay this benefit maximum one (1) time:

- if the Eligible Client consults with the Registered Medical Practitioner on an outpatient basis in respect of the illness due to a Covered Vaccination Adverse Reaction within fourteen (14) days prior to the Confinement of Covered Vaccination Adverse Reaction; and
- the Hospital Cash Benefit below is payable.

2. Post-Confinement Outpatient Benefit

We shall pay this benefit maximum one (1) time:

- if the Eligible Client consults with the Registered Medical Practitioner on an outpatient basis in respect of the illness due to a Covered Vaccination Adverse Reaction within fourteen (14) days after the Confinement of Covered Vaccination Adverse Reaction; and
- the Hospital Cash Benefit below is payable.

3. Hospital Cash Benefit

We shall pay this benefit limited to one (1) stay and for each day of Confinement up to fourteen (14) days if the Eligible Client is Confined in a Hospital within fourteen (14) days as a result of a Covered Vaccination Adverse Reaction.

C. Definition

"Adverse Event Following Immunization (AEFI)"	Adverse Event Following Immunization (AEFI) means: <ul style="list-style-type: none">any untoward medical occurrence which follows immunization and which does not necessarily have a causal relationship with the usage of the vaccine. The adverse event may be any unfavorable or unintended sign, an abnormal laboratory finding, a symptom or a disease.Grouped into five categories:<ul style="list-style-type: none">Vaccine product-related reactionVaccine quality defect-related reactionImmunization error-related reactionImmunization anxiety-related reactionCoincidental eventAEFI can be also classified into one of the following categories:<ul style="list-style-type: none">Allergic reactionLocal reactionSystemic reactionNeurological disorders
"Approved Vaccination(s)"	The vaccination for the purpose of immunization and not correlated to vaccines administered after the onset of infection, including the first dose, subsequent doses and booster doses must be approved by the United States Food and Drug Administration or local health authorities and prescribed by a Registered Medical Practitioner and administered by the same or highly trained nurse of Hong Kong during the Coverage Period in any Hospital, the outpatient or any offsite locations in Hong Kong.
"Confinement" or "Confined"	shall mean admission of the insured to a Hospital as an Inpatient following the receipt of an Approved Vaccination, upon the recommendation of a Registered Medical Practitioner for a Continuous Physical Stay for Medically Necessary treatment, provided that the duration such of Stay is six (6) hours or more. For the avoidance of doubt, and notwithstanding any other provisions of the Coverage, an admission to Hospital will not be, or will cease to be, regarded by the Company as a Confinement for purposes of the Coverage where the ensuing stay on Hospital premises is not a Continuous Physical Stay as defined.
"Continuous Physical Stay" or "Stay"	means the continuous physical presence of the insured as an Inpatient on the Hospital premises, without any physical absence or interruption throughout the period commencing from the insured's admission to a Hospital until his/her full and formal discharge therefrom.
"Covered Vaccination Adverse Reaction"	shall mean a Diagnosis of an Adverse Event Following Immunization (AEFI) during the Coverage Period and within fourteen (14) days after receiving the Approved Vaccination.
"Designated Insurance Plan(s)"	shall refer to (i) Stellar; (ii) SunGift; (iii) SunJoy; (iv) Generations II; (v) SunHealth LovePromise ; (vi) SunHealth OmniCare; (vii) Venus II; (viii) Victory and (ix) Vision.
"Diagnosis" or "Diagnosed"	means the definitive Diagnosis made by a Registered Medical Practitioner as defined below, based upon specific condition(s) referred to in the definition of the condition, illness or disease concerned or, in the absence of such specific condition(s), based upon radiological, clinical, histological or laboratory evidence of the relevant condition, illness or disease acceptable to the Company. Such Diagnosis must be supported by the Company's medical director who may base his opinion on the medical evidence submitted by the Eligible Client and/or any additional evidence he may require.
"Eligible Client"	means a person who is an insured of Designated Insurance Plan during the Promotion Period.

"Hospital"	shall mean an establishment duly constituted and registered as a hospital under the laws of the relevant territory in which it is established, which is for providing Medical Service for sick and injured persons as Inpatients, and which – (a) has facilities for Diagnosis and major operations, or is a public hospital as defined in the Hospital Authority Ordinance (Cap. 113 of the Laws of Hong Kong) or a Hospital for which a license is issued under the Private Healthcare Facilities Ordinance (Cap. 633 of the Laws of Hong Kong); (b) provides twenty-four (24) hours nursing services by licensed or registered nurses; (c) has one (1) or more Registered Medical Practitioners; and (d) is not primarily a clinic, a place for alcoholics or drug addicts, a nature care clinic, a health hydro, a nursing, rest or convalescent home, a hospice or palliative care centre, a rehabilitation centre, an elderly home or similar establishment.
"Inpatient"	shall mean the Confinement of the Insured for an illness due to an AEFI as a registered resident bed patient where the Eligible Client uses and is charged for room and board facilities of the Hospital.
"Intensive Care Unit"	shall mean that part or unit of a Hospital established for and devoted to providing intensive medical and nursing care for Inpatient.
"Medical Service(s)"	shall mean Medically Necessary services, including, as the context requires, Confinement, treatments, procedures, tests, examinations or other related services for the investigation or treatment of Covered Vaccination Adverse Reaction.
"Medically Necessary"	shall mean the need to have Medical Service for the purpose of investigating or treating the relevant disability in accordance with the generally accepted standards of medical practice and such Medical Service must – (a) require the expertise of, or be referred by, a Registered Medical Practitioner; (b) be consistent with the diagnosis and necessary for the investigation and treatment of the disability; (c) be rendered in accordance with standards of good and prudent medical practice, and not be rendered primarily for the convenience or the comfort of the Insured, his family, caretaker or the attending Registered Medical Practitioner; (d) be rendered in the setting that is most appropriate in the circumstances and in accordance with the generally accepted standards of medical practice for the Medical Services; and (e) be furnished at the most appropriate level which, in the prudent professional judgment of the attending Registered Medical Practitioner, can be safely and effectively provided to the insured.
"Registered Medical Practitioner"	shall mean a medical practitioner of western medicine, (a) who is duly qualified and is registered with the Medical Council of Hong Kong pursuant to the Medical Registration Ordinance (Cap. 161 of the Laws of Hong Kong) or a body of equivalent standing in jurisdictions outside Hong Kong (as reasonably determined by the Company in utmost good faith); and (b) legally authorized for rendering relevant Medical Service in Hong Kong or the relevant jurisdiction outside Hong Kong where the Medical Service is provided to the Insured, but in no circumstance shall include the following persons – the Insured, the policy owner, or an insurance intermediary, employer, employee, immediate family member or business partner of the policy owner and/or the Insured (unless approved in advance by the Company in writing). If the practitioner is not duly qualified and registered under the laws of Hong Kong or a body of equivalent standing in jurisdictions outside Hong Kong (as reasonably determined by the Company in utmost good faith), the Company shall exercise reasonable judgment to determine whether such practitioner shall nonetheless be considered qualified and registered.

D. Exclusion

No benefit will be paid by Sun Life resulting (in whole or in part) from, or contributed by, or as a natural probable consequence of any of the following circumstances:

- a. any self-inflicted injury or suicide, whether sane or insane; or
- b. terrorist attack using biochemical weapons of any kind.

E. Termination

The Free Vaccination Side Effect Cover shall be automatically terminated on the earlier of:

- (i) the expiry of Coverage Period;
- (ii) death of the Eligible Client;
- (iii) the termination or lapse of Designated Insurance Plan; and
- (iv) Sun Life terminates the Coverage.

F. Notice and proof of claims

For all benefits under the Coverage, claims shall be submitted to us within thirty (30) days after the date on which the Eligible Client is discharged from the Hospital. For this purpose, a claim shall be deemed not valid or complete and benefits shall not be payable unless the –

- (i) completed claim form designated by Sun Life;
- (ii) proof of Approved Vaccination with date of receiving vaccination (e.g. vaccination records, a copy of medical receipt for Approved Vaccination);
- (iii) proof of Confinement (if applicable) with date of admission and medical evidence supplied by a Registered Medical Practitioner to confirm this is due to a Covered Vaccination Adverse Reaction;
- (iv) proof of outpatient consultation (if applicable) with date of consultation (e.g. a copy of consultation receipt) and medical evidence supplied by a Registered Medical Practitioner to confirm this is due to a Covered Vaccination Adverse Reaction; and
- (v) all relevant information, certificates, reports, evidence, referral letters and other data or materials as reasonably required by Sun Life, shall have been furnished to Sun Life for processing of such claim.

The Eligible Clients shall notify Sun Life if claims cannot be submitted within the above timeframe, otherwise we shall have the right to reject claims submitted after the above timeframe.

G. To Whom Benefits Are Paid

All the above-mentioned benefits payable under this Coverage will be paid to the Eligible Client if he/she is alive, otherwise to his/her estate.

If the Eligible Client is under the age of 18, the benefits will be paid to the policy owner. If the policy owner dies, the benefits will be paid to the policy owner's estate. For the Designated Insurance Plan of Sun Life, the benefits payable under this Coverage will be paid to the insured if the insured is alive. If the insured dies, unless otherwise provided under applicable law, any benefit payable under the Coverage will be paid to the designated beneficiary (if any), otherwise to the insured's estate.

Any payment in connection with this Coverage will be subject to applicable law and Sun Life's standard screening procedures to be conducted at the time of claim. Payment of all benefits payable under this Coverage to the above person(s) in the manner pursuant to this clause shall be deemed a good and full discharge of the Company's obligations under this Coverage.

H. Governing Law And Jurisdiction

The Designated Insurance Plan(s) is issued in Hong Kong and shall be governed by and construed in accordance with the laws of Hong Kong. The Company and policy owner agree to be subject to the exclusive jurisdiction of the Hong Kong courts.

Sun Life reserves the right to vary, suspend or cancel the Coverage and amend the terms and conditions at any time without prior notice. In the event of any disputes, the decision of Sun Life will be final and conclusive.

Notes:

- You should choose relevant insurance products according to your own or actual needs. Please consider your own needs and affordability before buying additional insurance products.
- If, and only if, a Policy is entitled to this Offer (i.e. all terms and conditions of this Offer have been complied with), the terms and conditions of this Offer shall form part of the Policy.
- This material contains general information only. It does not constitute any offer to sell any policy. For more details of the product features of Designated Insurance Plans, including the risk disclosure, please refer to respective product brochure. Please also 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 leaflet, the Policy Document shall prevail.

For more information of the above offer and plans, please contact your Advisor.

This leaflet 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 a provision of any of Sun Life's products outside Hong Kong.

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(Incorporated in Bermuda with limited liability)

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