

# Hospital Income Insurance Plan

## 住院入息保障計劃

Sun Life Hong Kong Limited

(Incorporated in Bermuda with limited liability)



# Wouldn't it be great if you could receive a steady income stream when you are confined to hospital

A stay in the hospital for an injury or sickness will disrupt your regular income and you will quickly find yourself struggling to meet financial commitments such as household expenses, credit card bills etc.

This is where Sun Life steps in — your trusted partner for life's journey and achieving life's dreams. With **Hospital Income Insurance Plan**, you will receive a steady income stream when you are confined to the hospital. The payout of this plan takes care of your day-to-day expenses and help you recover well without any worry.

## How can Hospital Income Insurance Plan help you?

**Hospital Income Insurance Plan** provides you daily hospital income for covering your medical, household or other expense with a modest premium, allowing you to focus more time on family and recovery.

It is available as basic plan or rider benefit attached to designated basic plan(s). Please contact your Advisor for details.

## Key features

### A steady income stream

To give the assurance of a steady income stream when the insured, who is the person protected under this policy, is hospitalized, this plan pays out a fixed daily cash for up to 1,000 days per Disability<sup>1</sup>. There is no limit to the number of claims. The total maximum benefit payable is up to HKD1,000,000.

### Modest premium

There are three plan levels to suit your budget. The superior value brought by this plan is at your fingertips.

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Remarks:

1. The Hospital Income Benefit will be paid by Sun Life Hong Kong Limited ("Sun Life HK") for each day which the insured is confined as an in-patient and is charged for daily room and board services by hospital. If the insured is admitted to the hospital more than 90 days after discharge due to the same illness or disability, you can make a new claim.

## Key product information

Plan	Hospital Income Insurance Plan (Basic plan)	Hospital Income Benefit (Rider benefit)
Issue Age	Age 0 – 59	Age 0 – 59
Benefit Term	Renewable (not guaranteed) to age 652	Renewable (not guaranteed) to age 65 or until the maturity date of the Basic Plan to which this rider benefit is attached, whichever is earlier <sup>2</sup>
Premium Payment Term	To age 65	To age 65 or until the maturity date of the Basic Plan to which this rider benefit is attached, whichever is earlier
Currency	HKD	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).	

## Schedule of Benefits of Hospital Income Insurance Plan (basic plan)

Benefit Item	Maximum Benefit		
	Plan 1	Plan 2	Plan 3
Hospital Income Benefit per day (max. 1,000 days per disability)	HKD500	HKD750	HKD1,000
Total Maximum Benefit	HKD500,000	HKD750,000	HKD1,000,000
Compassionate Death Benefit	HKD10,000	HKD10,000	HKD10,000

Remarks:

2. This basic plan/rider benefit is not guaranteed renewable, and we may discontinue this basic plan/rider benefit on a 30-day written notice to you.

## Annual Premium (HKD) of Hospital Income Insurance Plan (basic plan)

Age	Male			Female		
	Plan 1	Plan 2	Plan 3	Plan 1	Plan 2	Plan 3
0 – 17	450	675	900	620	930	1,240
18 – 44	450	675	900	620	930	1,240
45 – 49	650	975	1,300	850	1,275	1,700
50 – 54	1,050	1,575	2,100	1,260	1,890	2,520
55 – 59	1,330	1,995	2,660	1,330	1,995	2,660
60 – 64	2,150	3,225	4,300	2,150	3,225	4,300

The premium rates for age 60 – 64 are for renewal only. Premiums are charged according to your attained age. Premiums are not guaranteed but will not change within a policy year.

## Schedule of Benefits of Hospital Income Benefit (rider benefit)

Benefit Item	Maximum Benefit		
	Plan 1	Plan 2	Plan 3
Hospital Income Benefit (max. 1,000 days per disability)	HKD500/USD60	HKD750/USD90	HKD1,000/USD120
Total Maximum Benefit	HKD500,000/ USD60,000	HKD750,000/ USD90,000	HKD1,000,000/ USD120,000

## Annual Premium (HKD/USD) of Hospital Income Insurance Plan (rider benefit)

Age	Male			Female		
	Plan 1	Plan 2	Plan 3	Plan 1	Plan 2	Plan 3
0 – 17	450/54	675/81	900/108	620/74	930/111	1,240/148
18 – 44	450/54	675/81	900/108	620/74	930/111	1,240/148
45 – 49	650/78	975/117	1,300/156	850/102	1,275/153	1,700/204
50 – 54	1,050/126	1,575/189	2,100/252	1,260/152	1,890/228	2,520/304
55 – 59	1,330/160	1,995/240	2,660/320	1,330/160	1,995/240	2,660/320
60 – 64	2,150/258	3,225/387	4,300/516	2,150/258	3,225/387	4,300/516

The premium rates for age 60 – 64 are for renewal only. Premiums are charged according to your attained age. Premiums are not guaranteed but will not change within a benefit year.

### Key Product Risks

- Hospital Income Insurance Plan is available as basic plan or rider benefit attached to designated basic plan(s). Premium of this basic plan/rider benefit 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/benefit 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/rider benefit and the expected claim costs in the future;
  - Expenses directly related to and indirect expenses allocated to the basic plan/rider benefit.
- We will renew this basic plan/rider benefit automatically at each policy anniversary/benefit anniversary for another policy year/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 basic plan/rider benefit 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/rider benefit will lapse automatically on the due date.
- This basic plan/rider benefit is not guaranteed renewable, and we may discontinue this basic plan/rider benefit on a 30-day written notice to you.
- 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/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.
- We have the right to terminate the basic plan/rider benefit upon the earliest of the following:
  - premium is still unpaid and the grace period expires;
  - the insured passes away;
  - the insured attains age 65;
  - (applicable to rider benefit only) the date on which the basic plan/life coverage, to which it is attached, is terminated.
  - the insured's change of residence to outside of Hong Kong permanently or for a period of six consecutive months or more; or
  - the date on which 1,000 Days of Confinement are payable by us as one or more claims for any one Disability.

### 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. any sickness of which its signs or symptoms first occur within 30 days after this basic plan/rider benefit is effective, issued or reinstated, whichever is latest;
2. any pre-existing condition for which the insured received from a doctor medical treatment or advice for medical treatment, diagnosis, consultation or prescribed drugs, before this basic plan/rider benefit is effective, issued or reinstated, whichever is latest;
3. the insured's committing or attempting to commit suicide or self-inflicted injury, while the insured is sane or insane;
4. the insured's committing or attempting to commit a criminal offence or participating in any brawl;
5. unreasonable failure to seek or follow medical advice;
6. the insured's participating in:
  - a. any kind of racing on horse or wheel;
  - b. any form of combat; or
  - c. scuba diving;
7. the insured's flying or undertaking any other aerial activity except as a fare-paying passenger on a licensed public or chartered air service;
8. childbirth, pregnancy, miscarriage or abortion, whether or not this event may have been accelerated or induced by an accident;
9. the insured's taking or absorbing, accidentally or otherwise, any intoxicating liquor, drug, narcotic, medicine, sedative or poison, except as prescribed by a Doctor;
10. the insured's inhaling any gas or fumes, voluntarily or involuntarily, except accidentally in the course of duty;
11. routine physical examinations, health check-ups or tests, rest cure, sanatorium care, vaccinations, immunizations, injections or preventive medication;
12. dental treatment, dentures, eye examinations, contact lenses, glasses, hearing aids or the fitting of any of them, or cosmetic surgery or plastic surgery, except and to the extent that any such treatment is necessary for cure or alleviation of Disability to the insured;
13. treatment or surgery for tonsils, adenoids, hernia or a disease peculiar to the female reproductive organs, unless the insured has been continuously covered under this basic plan/rider benefit for a period of 120 days immediately preceding this treatment or surgery;
14. venereal diseases, sexually transmitted diseases, infertility, sterilisation, psychiatric treatment, mental or nervous diseases or disorders, or congenital deformities or anomalies;
15. 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;
16. war (whether declared or undeclared), insurrection, civil war or any warlike operation, whether or not the insured was actively participating in them; or
17. 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).

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.

# 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. **Hospital Income Insurance Plan** 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:

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Client Service Hotline: 2103 8928  
Please contact your Advisor

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