

January 3, 2012

Dear Policy Owner,

Subject: Additional Coverage Provided by the Critical Illness Benefit Plans

Thank you for choosing MassMutual Asia.

We are pleased to inform you that, as part of our continuous efforts to provide better service to our clients, we have upgraded the Plans starting from January 3, 2012 to cover a further 8 critical illnesses, i.e. a total 56 critical illnesses.

The additional coverage applies to policyholders who are already covered by the following benefits:

- Critical Illness Double Benefit
- Critical Illness Extra Benefit
- Critical Illness Benefit (attached to Basic Plan, Term Plan and MyHealth Benefit)
- Critical Illness Plus 100% Premium Refundable Plan
- Critical Illness Supreme 100+ Premium Refundable Plan

If you have the above-mentioned benefit(s) in your existing insurance policy(ies) with us, the additional coverage has already been provided to you on January 3, 2012, at no extra charge. In the unfortunate event that the Insured is first diagnosed as suffering from one of the newly added critical illnesses on or after January 3, 2012, the Insured will be covered by the benefits subject to the terms and conditions (including but not limited to the Exclusions Provision) of your policy. For the definitions of the newly added critical illnesses, please refer to the attachment.

Please note that no further confirmation will be issued to you regarding the changes described above. Please keep this notice and the attachment for your future reference.

We are committed to providing you with professional advice and excellent service. If the above arrangements do not meet your needs in any way, or should you require further information or service, please feel free to contact your Consultant or our Customer Service Officer at (852)2919-9710 (Hong Kong) or (853)2832-2622 (Macau).

Policy Owner Service Department

親愛的保單持有人：

事項：嚴重疾病保障計劃新增保障範圍

承蒙閣下一直對美國萬通亞洲予以支持和信賴，謹此致謝。

為使閣下能享有更佳的保障和服務，我們已於二零一二年一月三日起將新增八種嚴重疾病至有關計劃的保障範圍內，所覆蓋的嚴重疾病達五十六種之多。

新增加保障範圍之服務適用於現持有以下保障計劃之保單持有人：

- 嚴重疾病雙重保障計劃
- 嚴重疾病額外保障計劃
- 嚴重疾病保障計劃（附加於基本計劃、定期保險及今日女性健康計劃）
- 嚴重疾病多重保百分百保費回贈計劃
- 嚴重疾病特級保 100+保費回贈計劃

如閣下之保單持有上述保障，有關之新增保障已於二零一二年一月三日免費附加於閣下之保單中。若受保人於二零一二年一月三日或以後不幸確診患上新增之嚴重疾病，我們將根據閣下保單之條款（包括但不限於不保條款）作理賠。有關新增嚴重疾病之定義及，請參閱隨附之詳情。

有關上述之事宜，本公司將不再另發書面證明。請妥存此通知書以作日後參考。

本公司一向致力為客戶提供專業建議及優質服務。如上述之安排未能符合閣下的需要，又或閣下需要進一步的資料或服務，歡迎與閣下的顧問聯絡，又或致電(852)2919-9710(香港)或(853)2832-2622(澳門)向本公司客戶服務主任查詢。

保戶服務部謹啓

Additional Coverage Provided by the Critical Illness Benefit Plan
嚴重疾病保障計劃新增保障範圍

<p>1. Chronic Auto-immune Hepatitis A chronic necro-inflammatory liver disorder of unknown cause associated with circulating auto-antibodies and a high serum globulin level. The following criteria for a valid claim must all be satisfied: 1. Hypergammaglobulinaemia 2. The presence of at least one of the following auto-antibodies: a. anti-nuclear antibodies b. anti-smooth muscle antibodies c. anti-actin antibodies d. anti-LKM-1 antibodies 3. Liver biopsy confirmation of the diagnosis of auto-immune hepatitis The diagnosis of auto-immune hepatitis must be confirmed by a hepatologist.</p>	<p>慢性自體免疫性肝炎 一種成因不明之慢性肝壞死性的肝炎，血液中有自身抗體和高血清球蛋白血運行。有效的索償必須完全符合以下條件： (一) 高丙種球蛋白質症。 (二) 至少存在以下其中一種自身抗體： 甲) 抗細胞核抗體 乙) 抗平滑肌抗體 丙) 抗肌動蛋白抗體 丁) 抗LKM-1 抗體 (三) 肝臟活組織檢查結果確診為自體免疫性肝炎。 必須經由肝病學家確診自體免疫性肝炎。</p>
<p>2. Systemic Lupus Erythematosus A multi-system, multifactorial, autoimmune disorder which is characterized by the development of auto-antibodies directed against various self-antigens. Only systemic lupus erythematosus involving the kidneys (Class III to Class V Lupus nephritis, established by renal biopsy, and in accordance with the WHO classification as noted below) are covered by this policy / supplementary benefit. Other forms, discoid lupus and those forms with haematological and joint involvement will be specifically excluded. The final diagnosis must be supported by a certified doctor specializing in Rheumatology and Immunology. <u>WHO Lupus nephritis classification:</u> WHO Class I (minimal) Negative, normal urine WHO Class II (mesangial) Moderate proteinuria, occasionally active sediment WHO Class III (focal segmental) Proteinuria, active sediment WHO Class IV (diffuse) Acute nephritis with active sediment and/or nephrotic syndrome WHO Class V (membranous) Nephrotic syndrome or severe proteinuria</p>	<p>紅斑狼瘡 必須患上多系統，多因子的自身免疫病症，並產生自身抗體對抗各種自身抗原。必須同時因患上系統性紅斑狼瘡而影響腎臟功能 (必須符合下列由世界衛生組織WHO 透過腎活組織診斷結果的分類級別內第III 類至第V 類狼瘡性腎炎)。其他類型之狼瘡，如盤狀狼瘡，或其他只影響血液和關節的狼瘡，將不在受保障範圍內。最終必須經由註冊風濕科及免疫科醫生確診。 世界衛生組織WHO 狼瘡性腎炎分類級別： WHO I 類 (最微小病變型)— 陰性，正常尿。 WHO II 類 (系膜增生型)— 中度蛋白尿，偶爾有活躍的沉積物。 WHO III 類 (局灶節段型)— 蛋白尿，活性的沉積物。 WHO IV 類 (彌漫增生型)— 急性腎炎伴隨活性沉積物及/或腎病變綜合症。 WHO V 類 (彌漫膜性增厚腎病型)— 綜合症或嚴重蛋白尿。</p>
<p>3. Brain Surgery Brain Surgery shall mean the actual undergoing of surgery to the brain under general anaesthesia during which a craniotomy is performed. The surgery must be considered Medically Necessary by an appropriate medical consultant approved by the Company and performed by a registered medical practitioner. The following procedures are excluded: • Treatments where no surgical incision on the skull is performed to expose the target, such as irradiation by gamma knife or endovascular neuroradiological interventions, are excluded. • Surgical interventions to clear epidural hematoma.</p>	<p>腦部手術 必須在全身麻醉狀況下經顱骨切開進行的腦組織手術。該手術必須獲本公司認可之醫療顧問確認為因醫療而必須進行的，並須由註冊醫生執行。 下列之步驟不包括在內： • 未經顱骨切開以暴露病灶的治療，比如伽馬刀放射治療或經血管內的神經放射治療。 • 手術清除硬膜外血腫。</p>
<p>4. Chronic Adrenal Insufficiency Chronic Adrenal Insufficiency shall mean a chronic disorder of the adrenal glands resulting in insufficient secretion of steroid hormones. All of the following criteria must be met: 1. Continuous hormone replacement therapy has been instituted and the therapy is expected to last for the whole life of the Insured. 2. The diagnosis of Chronic Adrenal Insufficiency must be confirmed by a registered medical practitioner who is an endocrinologist.</p>	<p>慢性腎上腺功能不全 一種導致類固醇荷爾蒙分泌不足的慢性腎上腺疾病。診斷須符合以下所有條件： (一) 受保人已經開始接受持續性的荷爾蒙替代治療，而且預期該項治療將持續受保人終身。 (二) 慢性腎上腺功能不全的診斷必須由已經註冊的內分泌科專科醫生確認。</p>
<p>5. Chronic Relapsing Pancreatitis Chronic Relapsing Pancreatitis shall mean repeated attacks of inflammation of the pancreas, which has resulted in progressive fibrosis leading to loss of exocrine and endocrine tissue. All of the following criteria must be met: 1. Medical record of at least three attacks of inflammation of the pancreas. 2. Evidence of pancreatic insufficiency causing malabsorption, where continuous pancreatic enzyme or insulin replacement therapy has been instituted, and the therapy is expected to last for the whole life of the Insured. 3. The diagnosis of Chronic Relapsing Pancreatitis must be confirmed by a registered medical practitioner who is a gastroenterologist. Chronic pancreatitis due to alcohol or drug abuse is excluded.</p>	<p>復發性慢性胰臟炎 胰臟炎症反覆發作，導致胰臟組織進行性纖維化繼而造成胰臟外分泌和內分泌組織的缺損。 診斷須符合以下所有條件： (一) 有至少三次或以上的胰臟炎症發作的醫療記錄。 (二) 有證據表明受保人因胰臟功能不全導致吸收不良，受保人已經開始接受持續性的胰臟酵素或胰島素替代治療，而且預期該項治療將持續受保人終身。 (三) 慢性復發性胰臟炎的診斷必須由已經註冊的消化科專科醫生確認。 因酒精或藥物濫用導致的慢性胰臟炎除外。</p>
<p>6. Ebola Hemorrhagic Fever Ebola Hemorrhagic Fever shall mean the infection with the Ebola virus causing fever and internal or external bleeding. All of the following criteria must be met: 1. Presence of the Ebola virus has been confirmed by laboratory testing. 2. Mucosal or gastrointestinal bleeding has occurred. 3. The diagnosis of Ebola Hemorrhagic Fever must be confirmed by a registered medical practitioner specialized in infectious diseases.</p>	<p>伊波拉出血性熱病 因伊波拉病毒感染造成的發熱以及內出血或外出血。診斷須符合以下所有條件： (一) 經實驗室檢驗證實伊波拉病毒的確存在。 (二) 已發生粘膜或胃腸道出血。 (三) 伊波拉出血熱的診斷必須由已經註冊的傳染病科專科醫生確認。</p>

<p>7. Progressive Supranuclear Palsy Progressive Supranuclear Palsy shall mean a degenerative neurological disease characterized by supranuclear gaze palsy, pseudobulbar palsy, axial rigidity and dementia. The diagnosis of Progressive Supranuclear Palsy must be confirmed by a registered medical practitioner who is a neurologist.</p>	<p>漸進性核上神經麻痺症 進行性核上性麻痺是一種退行性神經系統疾病，以核上性眼肌麻痺，假性球麻痺，中軸性僵直和癡呆為特徵。 進行性核上性麻痺的診斷必須由已經註冊的神經科專科醫生確認。</p>
<p>8. Reconstructive Surgery Means the occurrence of one of the following conditions: 1. Facial reconstruction surgery performed under general anaesthesia by a legally registered surgeon to correct facial disfigurement caused by Accidental Bodily Injury of face; or 2. Skin transplantation for the treatment of accidental burns affecting at least 10% of the body surface area as measured by the Lund and Browder Body Surface Chart. The surgery must in the opinion of a Doctor of our choice be Medically Necessary and is performed in a Hospital.</p>	<p>矯形手術 指在下列其中一種情況出現： 1. 由合法註冊的外科手術醫生替受保人在接受全身麻醉後進行之面部矯形手術，其目的是矯正受保人因意外身體受傷導致之面部毀容；或 2. 受保人遭意外燒傷，其身體表面按Lund and Browder 人體表面圖計算受傷達最少百分之十，而需接受植皮治療。 上述手術必須在醫院進行，並根據我們選擇的醫生所提供之意見，認為該手術是因醫療而必須進行的。</p>

Definitions. Where consistent with the contents the singular shall include the plural and vice versa; and for the purpose of this Policy / supplementary benefit, each of the following words and expressions shall have the following meanings:

Accidental Bodily Injury. Means bodily injury suffered by the Insured effected directly and independently of all other causes by accident of which there is evidence of a visible bruise or wound on the body which occurs while this Policy / supplementary benefit is in force and which results in loss covered by this Policy / supplementary benefit.

Doctor. Means a person, other than the Insured, qualified in western medicine legally authorized in the geographical area of his practice to render medical and surgical services and who is not a member of the Insured's immediate family or living regularly with the Insured.

Hospital. Means any hospital legally authorized by the governmental authorities which provides facilities for major surgery and full time nursing service and is not primarily a convalescent or nursing home, rest home, home for the aged, a place for alcoholics or drug addicts or for any similar purposes.

Medically Necessary. Means all of the following conditions are met:

1. Consistent with the diagnosis and customary medical treatment for the condition.
2. In accordance with standards of good medical practice.
3. Not for the convenience of the Insured and/or the Doctor.

定義： 若符合此保單／附加保障的內容，使用單一數量的意思將同時適用於多個數量，反之亦然；下列文字於此保單／附加保障內將具有下列所註明的意思：

意外身體受傷： 受保人直接因意外而非由其他原因導致身體受傷，並有明顯的瘀痕或傷口。該意外必須在此保單／附加保障生效期內發生，而該意外所引致的損失必須屬於此保單／附加保障的保障範圍。

醫生： 除受保人本人、其直屬家庭成員或與受保人慣常居住的人士外，任何經合法批准在所屬地域提供醫療及手術服務的註冊西醫。

醫院： 指經政府部門合法批准，並具備提供主要手術服務設施及全職醫護服務的醫院。所有主要為提供復康、護理或休養的院舍、安老院、用作戒酒或戒毒或任何類似用途的地方，均不會被當作醫院。

因醫療而必須進行的： 指在完全符合下列情況而進行的治療：

- (一) 因應診斷結果而施行一般慣常使用的醫治方法。
- (二) 根據既定之良好醫療守則。
- (三) 並非就受保人或醫生之方便而進行。

Applicable to Critical Illness Benefit

Benefit. Before the Benefit Expiry Date of Supplementary Benefit and while this supplementary benefit is in force, we will pay a benefit subject to the terms below if the Insured is first diagnosed to be suffering from a Critical Illness. The benefit will be payable to the Insured unless the policy or the right under the policy to receive any money or moneys payable thereunder has been assigned in which event the benefit will be payable to the assignee.

The benefit payable, which in any event is subject to a maximum amount equal to the sum insured of this supplementary benefit, will be a percentage of the Sum Insured of this supplementary benefit as specified in the Policy Schedule. The percentage applicable is shown below.

Critical Illness suffered by the Insured	Percentage of the Sum Insured of this supplementary benefit
Angioplasty	10% or US\$12,500/HK\$100,000/MOP100,000, whichever is the lower
Cerebral Aneurysm Requiring Surgery	50%
Reconstructive Surgery	30% or US\$30,000/HK\$240,000/MOP240,000 or the actual amount of hospitalization, surgical, anesthetists expenses and operation theatre expenses charged for undergoing the Reconstructive Surgery less any amount reimbursed by other medical plans at the time this benefit is payable, whichever is the lower
Critical Illness other than Angioplasty, Cerebral Aneurysm Requiring Surgery and Reconstructive Surgery	100%

Before making any benefit payment, we shall deduct any policy debt from the benefit payable.

Upon payment of the benefit, the Sum Insured of the Basic Plan/term life supplementary benefit(s) to which this supplementary benefit is /are attached, will be reduced by the amount of this supplementary benefit paid. The premium of the policy to be payable will be determined at the time after the payment is made having regard to the type of Basic Plan and other rules wherever applicable to the Basic Plan/term life supplementary benefit(s) to which this supplementary benefit is /are attached.

Benefit Restriction. If the Insured suffers from more than one of the aforesaid Critical Illnesses, the total amount of benefit payable shall be confined to the Sum Insured of this supplementary benefit as shown in the Policy Schedule or supplemental endorsements.

The respective benefit payment due to the Insured is first diagnosed to be suffering from Angioplasty, Cerebral Aneurysm Requiring Surgery and Reconstructive Surgery shall be made once regardless of the number of recurrence of the illness or frequency of treatment.

Under no circumstances will the total benefit paid/payable under this supplementary benefit exceed 100% of the Sum Insured of this supplementary benefit.

Termination. This supplementary benefit shall automatically terminate when one of the following events occurs:

- You request that this supplementary benefit be terminated.
- At the expiration of each term period unless renewal is exercised. But in any event, this supplementary benefit shall be terminated on Benefit Expiry Date of Supplementary Benefit as specified in the Policy Schedule.
- The term life supplementary benefit to which this supplementary benefit is attached terminates.
- Upon the diagnosis of a Critical Illness other than Angioplasty, Cerebral Aneurysm Requiring Surgery and Reconstructive Surgery of the Insured giving rise to payment of benefit.

適用於嚴重疾病保障

保障範圍： 於此附加保障生效期間及在附加保障的保障到期日前，本公司將按以下條款賠償予受保人。如果在作出賠償時保單或保單內所載有關接受賠款的權利已由保單持有人轉讓，則保障將給予承讓人。

應繳付的賠償額將會是保單計劃表內註明此附加保障的投保金額的一個百分比，但在任何情況下最高之應繳付的賠償額不會多過此附加保障的投保金額。所採用的百分比在下列註明。

受保人患上的嚴重疾病	佔此附加保障之投保額的百分比
血管成形術	10% 或 12,500美元/港幣100,000/澳門幣100,000 (以較低金額作準)
需進行手術之腦血管瘤	50%
矯形手術	30% 或 30,000美元/港幣240,000/澳門幣240,000 或 需支付之實際住院、手術、麻醉師及手術室開支，再扣除應支付此保障當日已從其他醫療保障計劃獲取的賠償 (以較低金額作準)
嚴重疾病 (血管成形術、需進行手術之腦血管瘤及矯形手術除外)	100%

在作出賠償前，我們將會從賠償金額內扣除任何保單債項。

在作出此附加保障的賠償後，此附加保障所屬之基本投保金額/附加定期人壽保障的投保金額將會相應減少。其後所需繳付的保費，將根據基本計劃類別及適用於基本計劃/此附加保障所屬之定期人壽保障的其他規定而重新計算。

保障的限制： 如受保人患上超過一種上述的嚴重疾病，賠償總額亦不會超過本保單計劃表或附加的保單文件內此附加保障的投保金額。

不論疾病之復發次數或治療次數，對受保人被證實首次患上血管成形術、需進行手術之腦血管瘤及矯形手術而作出的相關賠款只會賠償一次。

在任何情況下此附加保障所支付的總賠償額將不會超過此附加保障投保額的 100%。

終止： 在下列情況發生時，此附加保障將自動終止：

- 保單持有人要求終止保障。
- 除非在每期屆滿後已選擇續期，否則本附加保障在每期屆滿後自動終止。但在任何情況下，此附加保障均會於附加保障的保障到期日終止。
- 此附加保障所屬之附加定期人壽保障已終止。
- 在受保人經診斷證實患上嚴重疾病(血管成形術、需進行手術之腦血管瘤或矯形手術除外)而需要作出此附加保障的賠償後。

Applicable to Critical Illness Extra Benefit

Benefit. Before the Benefit Expiry Date of Supplementary Benefit and while this supplementary benefit is in force, we will pay a percentage of the Sum Insured of this supplementary benefit as specified in the Policy Schedule if the Insured is first diagnosed to be suffering from a Critical Illness. The percentage applicable is shown below.

Critical Illness suffered by the Insured	Percentage of the Sum Insured of this supplementary benefit
Angioplasty	10% or US\$12,500/HK\$100,000/MOP100,000, whichever is the lower
Cerebral Aneurysm Requiring Surgery	50%
Reconstructive Surgery	30% or US\$30,000/HK\$240,000/MOP240,000 or the actual amount of hospitalization, surgical, anesthetists expenses and operation theatre expenses charged for undergoing the Reconstructive Surgery less any amount reimbursed by other medical plans at the time this benefit is payable, whichever is the lower
Critical Illness other than Angioplasty, Cerebral Aneurysm Requiring Surgery and Reconstructive Surgery	100%

The benefit payment due to the Insured is first diagnosed to be suffering from a Critical Illness other than Angioplasty, Cerebral Aneurysm Requiring Surgery and Reconstructive Surgery will be net of any previous benefit payment under this supplementary benefit.

The benefit will be payable to the Insured unless the policy or the right under the policy to receive any money or moneys payable thereunder has been assigned in which event the benefit will be payable to the assignee.

This supplementary benefit will automatically terminate once the total benefit payment(s) under this supplementary benefit equals the Sum Insured of this supplementary benefit. When this supplementary benefit terminates, the premium payable on this supplementary benefit if expressly and separately stated in the Policy Schedule, will no longer be payable, however if the premium payable on this supplementary benefit is not expressly and separately stated then the termination of this supplementary benefit shall not affect the total premium payable as specified in the Policy Schedule.

Benefit Restrictions. If the Insured suffers from more than one of the aforesaid Critical Illnesses, the total amount of benefit payable shall be confined to the Sum Insured of this supplementary benefit as shown in the Policy Schedule or supplemental endorsements.

The respective benefit payment due to the Insured is first diagnosed to be suffering from Angioplasty, Cerebral Aneurysm Requiring Surgery and Reconstructive Surgery shall be made once regardless of the number of recurrence of the illness or frequency of treatment.

Under no circumstances will the total benefit paid/payable under this supplementary benefit exceed 100% of the Sum Insured of this supplementary benefit.

Termination. This supplementary benefit shall automatically terminate when one of the following events occurs:

- You request that this supplementary benefit be terminated.
- On the Benefit Expiry Date of this supplementary benefit as shown in the Policy Schedule.
- The policy to which this supplementary benefit is attached terminates or becomes paid-up or converts to Reduced Paid-Up or Extended Term Insurance.
- Upon the diagnosis of a Critical Illness other than Angioplasty, Cerebral Aneurysm Requiring Surgery and Reconstructive Surgery of the Insured giving rise to payment of benefit.

適用於嚴重疾病額外保障

保障範圍： 於此附加保障生效期間及在附加保障的保障到期日前被證實首次患上嚴重疾病，本公司將按保單計劃表內註明此附加保障的投保金額的一個百分比繳付賠償額。所採用的百分比在下列註明。

受保人患上的嚴重疾病	佔此附加保障之投保額的百分比
血管成形術	10% 或 12,500美元/港幣100,000/澳門幣100,000 (以較低金額作準)
需進行手術之腦血管瘤	50%
矯形手術	30% 或 30,000美元/港幣240,000/澳門幣240,000 或 需支付之實際住院、手術、麻醉師及手術室開支，再扣除應支付此保障當日已從其他醫療保障計劃獲取的賠償 (以較低金額作準)
嚴重疾病 (血管成形術、需進行手術之腦血管瘤及矯形手術除外)	100%

因為受保人被證實首次患上嚴重疾病(血管成形術、需進行手術之腦血管瘤或矯形手術除外)而支付的賠款將會減去本附加保障之前已支付的賠款。

本公司將按以下條款賠償予受保人。如果在作出賠償時保單或保單內所載有關接受賠款的權利已由保單持有人轉讓，則保障將給予承讓人。

在此附加保障的總賠償額相等於此附加保障的投保金額時，此附加保障將會自動終止。在終止此附加保障時，若此附加保障所需繳交的保費乃獨立地註明於保單計劃表內，則毋須繼續繳交此項附加保障的保費，否則，於終止此附加保障時，將不會影響保單計劃表內註明所需繳交的定期保費總額。

保障的限制： 如受保人被確診患上多於上述一種嚴重疾病，總賠償金額將限於列明於保單計劃表或附加文件內此附加保障的投保額。

不論疾病之復發次數或治療次數，對受保人被證實首次患上血管成形術、需進行手術之腦血管瘤及矯形手術而作出的相關賠款只會賠償一次。

在任何情況下此附加保障所支付的總賠償額將不會超過此附加保障投保額的 100%。

終止： 在下列情況發生時，此附加保障將自動終止：

- 保單持有人要求終止保障。
- 在所屬保單計劃表內註明此附加保障的保障期滿日。
- 此附加保障所屬保單已終止或已清繳所有保費或已轉變為減額付清保險或延期的定期保險。
- 在受保人經診斷證實患上嚴重疾病(血管成形術、需進行手術之腦血管瘤或矯形手術除外)而需要作出此附加保障的賠償後。

Applicable to Critical Illness Double Basic/Rider Benefit

Benefit. Before the policy anniversary on or immediately following the Insured's 65th birthday and while this policy / supplementary benefit is in force, we will pay the corresponding benefits below if the Insured dies or is first diagnosed to be suffering from a Critical Illness, subject to the provisions contained herein. Before making any benefit payment, we shall deduct any policy debt, from the benefit payable.

(1) Critical Illness Benefit

- (a) Lump Sum Benefit - A lump sum equivalent to a percentage of the Sum Insured of this benefit / supplementary benefit as specified in the Policy Schedule of this Policy. The percentage applicable is shown below.

Critical Illness suffered by the Insured	Percentage of the Sum Insured of this Policy / supplementary benefit
Angioplasty	10% or US\$12,500/HK\$100,000/MOP100,000, whichever is the lower
Cerebral Aneurysm Requiring Surgery	50%
Reconstructive Surgery	30% or US\$30,000/HK\$240,000/MOP240,000 or the actual amount of hospitalization, surgical, anesthetists expenses and operation theatre expenses charged for undergoing the Reconstructive Surgery less any amount reimbursed by other medical plans at the time this benefit is payable, whichever is the lower
Critical Illness other than Angioplasty, Cerebral Aneurysm Requiring Surgery and Reconstructive Surgery	100%

The benefit payment for Lump Sum Benefit due to the Insured is first diagnosed to be suffering from Critical Illness other than Angioplasty, Cerebral Aneurysm Requiring Surgery and Reconstructive Surgery will be net of any previous Lump Sum Benefit payment under this Policy / supplementary benefit. Under no circumstances will the total benefit payment for Lump Sum Benefit exceed 100% of the Sum Insured of this benefit / supplementary benefit as specified in the Policy Schedule of this Policy.

- (b) Monthly Living Benefit - A Monthly Living Benefit equivalent to a percentage of the Sum Insured of this benefit / supplementary benefit as specified in the Policy Schedule of this Policy payable on a monthly interval subject to the conditions specified below:

The first monthly payment will be paid one month after the date the Insured is first diagnosed to be suffering from Critical Illness.

The Monthly Living Benefit will cease on the earlier of:

- (i) the death of the Insured;
- (ii) the payment of the 30th Monthly Living Benefit.

The percentage applicable is shown below.

Critical Illness suffered by the Insured	Percentage of the Sum Insured of this Policy / supplementary benefit
Cerebral Aneurysm Requiring Surgery	2.5%
Critical Illness other than Angioplasty, Cerebral Aneurysm Requiring Surgery and Reconstructive Surgery (if no Monthly Living Benefit due to Cerebral Aneurysm Requiring Surgery under this Policy / supplementary benefit has been paid / payable)	5%
Critical Illness other than Angioplasty, Cerebral Aneurysm Requiring Surgery and Reconstructive Surgery (if Monthly Living Benefit due to Cerebral Aneurysm Requiring Surgery under this Policy / supplementary benefit has been paid / payable)	2.5%

No Monthly Living Benefit will be paid if the Insured is first diagnosed to be suffering from Angioplasty or Reconstructive Surgery.

This benefit will be payable to the Insured unless this Policy or the right under this Policy to receive any money or moneys payable thereunder has been assigned in which event the benefit will be payable to the assignee.

Benefit Restrictions. Under no circumstances will the total benefit payment for Lump Sum Benefit exceed 100% of the Sum Insured of this Policy / supplementary benefit as specified in the Policy Schedule of this Policy.

Under no circumstances will each monthly payment of Monthly Living Benefit exceed 5% of the Sum Insured of this Policy / supplementary benefit as specified in the Policy and the total payment of Monthly Living Benefit exceed 150% of the Sum Insured of this Policy / supplementary benefit as specified in the Policy.

The respective benefit payment due to the Insured is first diagnosed to be suffering from Angioplasty, Cerebral Aneurysm Requiring Surgery and Reconstructive Surgery shall be made once regardless of the number of recurrence of the illness or frequency of treatment.

Termination. All coverage under this Policy / This supplementary benefit shall automatically terminate when one of the following events occurs:

1. You request that coverage be terminated. Such request will require a surrender of this Policy (Applicable to basic plan) / You request that this supplementary benefit be terminated (Applicable to supplementary benefit).
2. Upon the death of the Insured.
3. At the expiration of term period unless renewal option is exercised. But in any event, the Policy / this supplementary benefit shall terminate on the policy anniversary on or following the Insured's 65th birthday.
4. Upon the diagnosis of a Critical Illness other than Angioplasty, Cerebral Aneurysm Requiring Surgery and Reconstructive Surgery of the Insured giving rise to payment of this benefit.
5. The grace period ends. (Applicable to basic plan) / The policy to which this supplementary benefit is attached terminates (Applicable to supplementary benefit).

適用於嚴重疾病雙重保障／附加保障

保障範圍： 在此保障生效期間，如受保人於其六十五歲的保單週年日前身故或被證實首次患上嚴重疾病，本公司將按以下條款作出相應的賠償。在作出賠償前，我們將扣除任何保單債項。

(1) 嚴重疾病保障

- (a) 一筆過賠款 — 一筆相等於按保單計劃表內註明此保障／附加保障的投保金額的一個百分比的賠償額。所採用的百分比在下列註明。

受保人患上的嚴重疾病	佔此保障／附加保障之投保額的百分比
血管成形術	10% 或 12,500美元／港幣100,000／澳門幣100,000 (以較低金額為準)
需進行手術之腦血管瘤	50%
矯形手術	30% 或 30,000美元／港幣240,000／澳門幣240,000 或 需支付之實際住院、手術、麻醉師及手術室開支，再扣除應支付此保障當日已從其他醫療保障計劃獲取的賠償 (以較低金額為準)
嚴重疾病 (血管成形術、需進行手術之腦血管瘤及矯形手術除外)	100%

因為受保人被證實首次患上嚴重疾病(血管成形術、需進行手術之腦血管瘤或矯形手術除外)而支付的一筆過賠款將會減去本保單之前已支付的一筆過賠款。在任何情況下，一筆過賠款的總賠償額將不會超過於本保單的保單計劃表內註明此保障／附加保障投保額的 100%。

- (b) 每月生活津貼 — 每月生活津貼相等按保單計劃表內註明此保障／附加保障的投保金額的一個百分比，每月生活津貼是以每一個月支付的賠償，並按以下情況賠償：

第一個月的每月生活津貼將會於受保人被首次證實患上嚴重疾病當日起計一個月後作出賠償。

每月生活津貼將於以下較早出現之情況終止：

- (一) 受保人身故；
- (二) 經已支付第三十個月的每月生活津貼。

所採用的百分比在下列註明：

受保人患上的嚴重疾病	佔此保障／附加保障之投保額的百分比
需進行手術之腦血管瘤	2.5%
嚴重疾病 (血管成形術、需進行手術之腦血管瘤及矯形手術除外) (如未曾因需進行手術之腦血管瘤而獲每月生活津貼賠償的情況下，才可獲得此項保障)	5%
嚴重疾病 (血管成形術、需進行手術之腦血管瘤及矯形手術除外) (如經已因需進行手術之腦血管瘤而獲每月生活津貼賠償的情況下，才可獲得此項保障)	2.5%

如受保人被首次證實患上血管成形術或矯形手術，將不會獲得每月生活津貼的保障。

如果在作出賠償時，賠償將給予受保人，除非本保單或本保單內所載有關接受賠款的權利已由保單持有人轉讓，則保障將給予承讓人。

保障的限制： 在任何情況下，一筆過賠款總額將不會超過註明於保單計劃表內此保障／附加保障投保金額的 100%。

在任何情況下，每月生活津貼的每一個月的賠償金額將不會超過註明於本保單之保單計劃表內此保障／附加保障投保金額的 5% 及每月生活津貼的總賠償金額將不會超過註明於本保單之保單計劃表內此保障／附加保障投保金額的 150%。

不論疾病之復發次數或治療次數，對受保人被證實首次患上血管成形術、需進行手術之腦血管瘤及矯形手術而作出的相關賠款只會賠償一次。

終止： 在下列任何一項情況下，本保單的所有保障將自動終止：

- (一) 保單持有人要求退保及終止保障，作出要求需一併將保單交還本公司 (適用於基本保障) / 保單持有人要求終止保障 (適用於附加保障)。
- (二) 受保人身故。
- (三) 除非在每期屆滿後已選擇續期，否則在每期屆滿後終止。但在任何情況下，保單／此附加保障均會於受保人六十五歲生日的保單週年日終止。
- (四) 在受保人經診斷證實患上嚴重疾病(血管成形術、需進行手術之腦血管瘤及矯形手術除外)而需要作出此保障的賠償後。
- (五) 寬限期屆滿。(適用於基本保障) / 此附加保障所屬保單已終止。(適用於附加保障)

Applicable to Critical Illness Plus 100% Premium Refundable Plan / Critical Illness Supreme 100+ Premium Refundable Plan

Termination. All coverage under this Policy shall terminate when one of the following events occurs:

1. You submit a written request to terminate this Policy. Such request will constitute a surrender of this Policy.
2. The Insured dies.
3. On the Benefit Expiry Date as specified in the Policy Schedule.
4. Upon the diagnosis of a Critical Illness (as defined in the Benefit Provisions), other than Angioplasty, Carcinoma-in-situ / Early Stage Cancer, ¹Severe Child Diseases, Cerebral Aneurysm Requiring Surgery and Reconstructive Surgery (as defined in the Benefit Provisions), of the Insured giving rise to payment of the Critical Illness Benefit.
5. Upon the diagnosis of Angioplasty, Carcinoma-in-situ / Early Stage Cancer, Severe Child Diseases, Cerebral Aneurysm Requiring Surgery and/or Reconstructive Surgery (as defined in the Benefit Provisions) of the Insured giving rise to payment of the Critical Illness Benefit which results in the total benefit made under Angioplasty, Carcinoma-in-situ / Early Stage Cancer, Severe Child Diseases, Cerebral Aneurysm Requiring Surgery and Reconstructive Surgery reaching 100% of the Sum Insured of this Policy.
6. The Grace Period ends.

Benefit. Subject to the provisions contained herein, before the Benefit Expiry Date of this Policy and while this Policy is in force, we will pay the Death Benefit to the Beneficiary if the Insured dies, or we will pay the Critical Illness Benefit below to the Insured if the Insured is first diagnosed to be suffering from a Critical Illness, or we will pay the Policy Owner the Cash Value Benefit if this Policy is surrendered / partially surrendered. The payment of benefit proceeds are subject to the adjustments provided in the Misstatement of Age or Gender, Grace Period, Benefit Restrictions, and Exclusions clauses of this Policy.

(1) Critical Illness Benefit

A lump sum benefit will be payable upon the first diagnosis of Critical Illness of the Insured. The percentage applicable is shown below.

Critical Illness suffered by the Insured	Percentage of the Sum Insured of this Policy
Angioplasty	10% or US\$12,500/HK\$100,000/MOP100,000, whichever is the lower
Carcinoma-in-situ / Early Stage Cancer	30% or US\$30,000/HK\$240,000/MOP240,000, whichever is the lower
Cerebral Aneurysm Requiring Surgery	50%
¹ Severe Child Diseases	30% or US\$30,000/HK\$240,000/MOP240,000, whichever is the lower
Reconstructive Surgery	30% or US\$30,000/HK\$240,000/MOP240,000 or the actual amount of hospitalization, surgical, anesthetists expenses and operation theatre expenses charged for undergoing the Reconstructive Surgery less any amount reimbursed by other medical plans at the time this benefit is payable, whichever is the lower
Critical Illness other than Angioplasty, Carcinoma-in-situ/Early Stage Cancer, Cerebral Aneurysm Requiring Surgery, ¹ Severe Child Diseases and Reconstructive Surgery	100%

If the Insured is first diagnosed to be suffering from Critical Illness other than Angioplasty, Carcinoma-in-situ / Early Stage Cancer, Severe Child Diseases, Cerebral Aneurysm Requiring Surgery and Reconstructive Surgery, the benefit amount payable will be the higher of the following:

- 100% of the Sum Insured as specified in the Policy Schedule of this Policy net of any previous Critical Illness Benefit payments under this Policy, ¹plus Extra Bonus in effect.
- the Cash Value Benefit as defined below (**Applicable to MCI**) / the Cash Value Benefit as defined below net of any previous Critical Illness Benefit payments under this Policy (**Applicable to LPCI**).

Under no circumstances will the total benefit payments for Critical Illness Benefit exceed the higher of the following:

- 100% of the Sum Insured as specified in the Policy Schedule of this Policy ¹plus Extra Bonus in effect
- the Cash Value Benefit as defined below.

The benefit will be payable to the Insured unless this Policy or the right under this Policy to receive any money or moneys payable thereunder has been assigned, in which event the benefit will be payable to the assignee.

Benefit Restrictions. The respective payment due to the Insured being first diagnosed to be suffering from a Critical Illness in each of the following categories shall be made once only, regardless of the number of recurrence of the illness or frequency of treatment.

1. Angioplasty
2. Carcinoma-in-situ / Early Stage Cancer
3. ¹Severe Child Diseases
4. Cerebral Aneurysm Requiring Surgery
5. Reconstructive Surgery

¹Subject to the terms and conditions of this Policy, we shall pay the respective benefit for ¹Severe Child Disease only if the Insured is first diagnosed to be suffering from ¹Severe Child Disease before the policy anniversary on or following the Insured's 25th birthday.

Under no circumstances will the total benefit payments for Critical Illness Benefit exceed the higher of the following:

- 100% of the Sum Insured as specified in the Policy Schedule of this Policy ¹plus Extra Bonus in effect.
- the Cash Value Benefit.

¹ Extra Bonus and Severe Child Disease are applicable to Critical Illness Supreme 100% Premium Refundable Plan only.

適用於嚴重疾病多重保費回贈計劃 / 嚴重疾病特級保 100+保費回贈計劃

終止： 在下列任何情況下，本保單的所有保障將會終止：

- (一) 你呈交書面要求終止本保單。此要求將會構成對本保單的退保。
- (二) 受保人身故。
- (三) 列明於保單計劃表內的保障到期日當日。
- (四) 在受保人經確診患上嚴重疾病(於保障條款內定明) 而需要作出嚴重疾病的賠償後，但不包括於保障條款內定明之血管成形術、原位癌／初期癌症、¹兒童嚴重疾病、需進行手術之腦血管瘤及矯形手術(於保障條款內定明)。
- (五) 在受保人經確診患上血管成形術、原位癌／初期癌症、¹兒童嚴重疾病、需進行手術之腦血管瘤及/或矯形手術(於保障條款內定明) 而需要作出嚴重疾病的賠償後，該等包括血管成形術、原位癌／初期癌症、¹兒童嚴重疾病、需進行手術之腦血管瘤及矯形手術賠償之總保障額已達本保單之保障額的100%。
- (六) 寬限期屆滿。

保障範圍： 於本保單生效期間及在保障到期日前，並按照保單條款所載，如受保人身故，我們將支付身故保障予受益人；或如受保人被確診首次患上嚴重疾病，我們將支付嚴重疾病保障予受保人；或如本保單被退保／部份退保，我們將支付現金價值保障予保單持有人。所支付的保障金額會因應本保單內錯誤填報年齡或性別、寬限期、保障的限制及不保事項等條款而作出調整。

(一) 嚴重疾病保障

於受保人被確診首次患上嚴重疾病時，將會以一筆過金額賠償。所採用的百分比在以下註明。

受保人患上的嚴重疾病	佔本保單之投保額的百分比
血管成形術	10% 或 12,500美元/100,000港元/100,000澳門幣 (以較低金額為準)
原位癌／初期癌症	30% 或 30,000美元/240,000港元/240,000澳門幣(以較低金額為準)
需進行手術之腦血管瘤	50%
¹ 兒童嚴重疾病	30% 或 30,000 美元/240,000 港元/240,000 澳門幣(以較低金額為準)
矯形手術	30% 或 30,000 美元／港幣 240,000／澳門幣 240,000 或 需支付之實際住院、手術、麻醉師及手術室開支，再扣除應支付此保障當日已從其他醫療保障計劃獲取的賠償 (以較低金額為準)
嚴重疾病 (血管成形術、原位癌／初期癌症、需進行手術之腦血管瘤、 ¹ 兒童嚴重疾病及矯形手術除外)	100%

如受保人被確診首次患上嚴重疾病 (血管成形術、原位癌／初期癌症、¹兒童嚴重疾病、需進行手術之腦血管瘤及矯形手術除外)，獲支付之保障額將會為以下較高的金額：

- 本保單的保單計劃表內註明之投保額的100%，扣除本保單任何已支付之嚴重疾病保障，¹加當時生效的額外回贈。
- 於以下定明之現金價值保障 (適用於嚴重疾病多重保費回贈計劃) / 於以下定明之現金價值保障，扣除本保單任何已支付之嚴重疾病保障 (適用於嚴重疾病特級保100+保費回贈計劃)。

在任何情況下，嚴重疾病保障總賠償額將不會超過以下較高之金額：

- 本保單的保單計劃表內註明之投保額的100%，加當時生效的額外回贈。
- 於以下定明之現金價值保障。

此保障將賠償給受保人，除非本保單或本保單內所載有關接受賠款的權利已轉讓，則保障將會賠償予承讓人。

保障的限制： 不論疾病的復發次數或治療次數，對受保人被確診首次患上嚴重疾病而按照以下每類對應的賠款只會作出一次賠償。

- | | | |
|----------------|--------------|-------------------------|
| (一) 血管成形術 | (二) 原位癌／初期癌症 | (三) ¹ 兒童嚴重疾病 |
| (四) 需進行手術之腦血管瘤 | (五) 矯形手術 | |

根據本保單所載條款，我們只會為在受保人二十五歲的保單週年日前首次被確診患上¹兒童嚴重疾病的受保人支付兒童嚴重疾病相關的賠償。

在任何情況下因嚴重疾病賠款的總額將不會超過下列情況，以較高者為準：

- 本保單的保單計劃表內註明之投保額的 100%，¹加當時生效的額外回贈。
- 現金價值保障。

¹ 額外回贈及兒童嚴重疾病只適用於嚴重疾病特級保 100+保費回贈計劃。

Coverage of 56 Critical Illnesses

涵蓋 56 種嚴重疾病保障

1. Cancer 癌症	2. Heart Attack 心臟病	3. Stroke 中風
4. Kidney Failure 腎衰竭	5. Coronary Artery Bypass Surgery 冠狀動脈(迴接)手術	6. Major Organ Transplant 主要器官移植
7. Paralysis 癱瘓	8. Surgery to Aorta 主要動脈手術	9. Alzheimer's Disease/Irreversible Organic Degenerative Brain Disorders 亞爾茲默氏病/不能復原的器官性退化腦毛病
10. Motor Neurone Disease 運動神經原疾病	11. Parkinson's Disease 帕金森病	12. Poliomyelitis 脊髓灰質炎
13. Heart Valve Replacement 心臟置換	14. Brain Damage/Loss of Independent Existence 腦部受損/失去獨立生存的能力	15. Benign Brain Tumour 良性腦部腫瘤
16. Loss of Limbs/Sight of Eyes 失去肢體/視力	17. Multiple Sclerosis 多發性硬化症	18. Blindness 失明
19. Coma 昏迷	20. Major Burns 嚴重燒傷	21. Muscular Dystrophy 肌肉萎縮
22. Deafness 失聰	23. Loss of Speech 失去語言能力	24. Terminal Illness 末期病症
25. *Total and Permanent Disability *完全及永久傷殘	26. Fulminant Viral Hepatitis 暴發性病毒性肝炎	27. Encephalitis 腦炎
28. Pulmonary Arterial Hypertension 肺動脈高血壓	29. Bacterial Meningitis 腦膜炎	30. Dysfunction 身體機能阻障
31. HIV through Blood Transfusion 經輸血感染人類免疫力缺乏病毒	32. Occupationally Acquired HIV 因職業感染人類免疫力缺乏病毒	33. Rheumatoid Arthritis 類風濕性關節炎
34. Cardiomyopathy 心肌病	35. Chronic Liver Failure 慢性肝衰竭	36. Chronic Lung Disease 慢性肺病
37. Aplastic Anaemia 成形不全貧血病	38. **Cerebral Aneurysm Requiring Surgery **需進行手術之腦血管瘤	39. Necrotising Fasciitis 壞死性筋膜炎
40. Elephantiasis 象皮病	41. ***Angioplasty ***血管成形術	42. Other Serious Coronary Artery Disease 其它嚴重冠狀動脈疾病
43. Crohn's Disease 克隆病	44. Ulcerative Colitis 潰瘍性結腸炎	45. Medullary Cystic Disease 腎髓質囊腫病
46. Creutzfeldt-Jacob Disease (Mad Cow Disease) 克雅氏症(瘋牛症)	47. Apallic Syndrome 植物人	48. Major Head Trauma 嚴重頭部創傷
49. Chronic Auto-immune Hepatitis 慢性自體免疫性肝炎	50. Systemic Lupus Erythematosus 紅斑狼瘡	51. Brain Surgery 腦部手術
52. Chronic Adrenal Insufficiency 慢性腎上腺功能不全	53. Chronic Relapsing Pancreatitis 復發性慢性胰臟炎	54. Ebola Hemorrhagic Fever 伊波拉出血性熱病
55. Progressive Supranuclear Palsy 漸進性核上神經麻痺症	56. ****Reconstructive Surgery ****矯形手術	

* Only applicable to the insured aged 18 to 65.
只適用於 18 至 65 歲的受保人。

** Benefit payment for Cerebral Aneurysm Requiring Surgery is 50% of the sum insured. Within the benefit term, this benefit can be claimed once only.
「需進行手術之腦血管瘤」的保障賠償為投保額的 50%；於保障期內，可獲賠償一次。

*** Benefit payment for Angioplasty is 10% of the sum insured or US\$12,500 / HK\$/ MOP100,000 (whichever is lower). Within the benefit term, this benefit can be claimed once only.
「血管成形術」的保障賠償為投保額的 10% 或 12,500 美元 / 100,000 港元 / 澳門元 (以較低者為準)；於保障期內，可獲賠償一次。

**** Benefit payment for Reconstructive Surgery is 30% of the sum insured or US\$30,000/HK\$/ MOP240,000 or the actual amount of hospitalization and surgical expenses not reimbursed by other medical plans (whichever is the lower). Within the benefit term, this benefit can be claimed once only.
「矯形手術」的保障賠償為投保額的 30% 或 30,000 美元 / 240,000 港元 / 澳門元或其他計劃未賠償而需支付之實際住院及手術費用 (以較低者為準)；於保障期內，可獲賠償一次。