

Crisis Cash Riders

Critical illness always comes unexpectedly and adversely affects one's life and financial situation. We specially launch "Crisis Cash Riders" offering comprehensive protection against more than 30 critical illnesses and let your family be well prepared for any possible attack of dread disease.

Flexible Options

Two specially designed riders with distinct protection period and coverage:

	Protection Period	After Receipt of Crisis Benefit:
Crisis Cash Advance Rider	Up to age 100	The sum insured and premium of the basic life plan will be reduced accordingly.
Crisis Cash Payment Rider	Up to age 70	The sum insured and premium of the basic life plan remain unchanged.

Comprehensive Coverage

These riders provide you a broad coverage for more than 30 critical illnesses. 100% of the sum insured will be paid upon the diagnosis of one of the below critical illnesses.

Aids Due to Blood Transfusion	Major Burns
Alzheimer's Disease	Major Head Trauma
Aplastic Anaemia	Major Organ Transplantation
Bacterial Meningitis	Motor Neurone Disease
Benign Brain Tumour	Multiple Sclerosis
Blindness	Muscular Dystrophy
Cancer	Paralysis
Coma	Parkinson's Disease
Coronary Artery Disease Surgery	Poliomyelitis
Chronic Liver Disease	Progressive Bulbar Palsy
Encephalitis	Progressive Muscular Atrophy
End Stage Lung Disease	Pulmonary Arterial Hypertension (Primary & Secondary)
Fulminant Hepatitis	Severe Rheumatoid Arthritis
Heart Attack	Stroke
Heart Valve and Structural Surgery	Surgery to Aorta
Kidney Failure	Terminal Illness
Loss of Hearing	
Loss of Speech	

Additional Protection

Coverage is further extended to include the followings. Upon the diagnosis of the below critical illnesses, a 10% of the sum insured up to a maximum per life limit of HK\$100,000 will be paid in advance.

• Angioplasty for Heart Disease

Heart disease is the no.2 killer with its sufferers now getting younger. To protect you against this health hazard, angioplasty for heart disease is specially covered.

• Female Hazard: Carcinoma-in-situ of Breast and Cervix Uteri, Systemic Lupus Erythematosus

A comprehensive coverage for female against top ranking female diseases such as Carcinoma-in-situ of Breast and Cervix Uteri, and the fierce Systemic Lupus Erythematosus.

• Male Hazard: Carcinoma-in-situ of Testis

Carcinoma-in-situ of Testis, a "men only" disease getting common in Hong Kong, is also covered.

Exclusions:

1. Critical Illness occurs within 90 days of newly issued policy or reinstatement.
2. Pre-existing condition.
3. For definition and exclusion of each illness, please refer to the policy contract.

This description is a summary only. For a complete explanation of the terms and conditions, please refer to the policy.

For enquiries:



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