



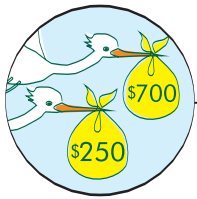
Refundable Hospital Income Plan

Hospitalization and rehabilitation following an illness cannot only be an unexpected drain on your resources, but also can cost you a pretty penny. So, do you plan to start saving to ensure the best possible treatment and a worry-free stay when you need hospitalization? To help make that decision easier, ING now brings you a **Refundable Hospital Income Plan (RHI)**, providing comprehensive protection for hospitalization, as well as the reassurance that your paid premium will be fully refundable, whether or not you make a claim during the policy period.



Guaranteed Refundable Premium

The RHI policy offers 10 years' protection and we guarantee that **100% of the total annual premium paid¹** will be refunded at the maturity of the policy, whether or not any claims have been made within the protection period. If the policy is cancelled before maturity, a designated percentage² of the total annual premium paid¹ will be refunded, based on the number of years the policy has been in effect.



Daily Hospital Cash Benefit

In case of hospitalization due to sickness or injury, a daily cash benefit will be paid, with the maximum claim amount of up to HK\$700,000. Best of all, you are free to decide how to use this instant cash benefit according to your own needs.



Extra Life Protection

In addition to the daily hospital income, you are also entitled to extra life protection of **150% of the total annual premium paid¹**.



Extra Accidental Death Benefit

In case of death due to an accident, an extra accidental death benefit will be provided, equaling to **50% of the total annual premium paid¹**.



Flexible Choice for Your Needs

We offer various amount options for the daily hospital cash benefit, i.e. you can choose from **HK\$250 / \$400 / \$550 / \$700** a day, depending on which amount best meets your personal needs.



Additional Protection for Peace of Mind

Even if you are insured under other hospital coverage, you still enjoy the benefits offered by our RHI Plan.

¹ Total annual premium paid will be calculated in terms of yearly premium (i.e. the calculation will be the premium with yearly payment frequency divided by 12, multiplied by the corresponding number of months that the premium has been paid)
² If the policy lapses after one year from its effective date, 10% of the total annual premium paid will be rebated. The rebate percentage starts at 10% and will increase by 10% for each additional year the policy is in force.

Exclusions:

Congenital Conditions. Pre-existing Conditions. Human Immunodeficiency Virus (HIV) related illness including AIDS and/or any mutations, derivation or variations. Intentional self-inflicted injury or attempted suicide, while sane or insane. Disability arising out of excessive consumption of alcohol or narcotics or similar drugs or agents. Routine physical examinations. Conditions arising from surgical, mechanical or chemical contraceptive methods of birth control or the reversal of birth control or treatment pertaining to infertility. Cosmetic surgery, eye glasses and refractions or hearing aids, and prescriptions. Dental care and treatment. Psychiatric, psychological, mental or nervous disorders and any physiological or psychosomatic manifestations. War (declared or undeclared), or active duty in the military, naval or air forces of any country. Any disability resulting from racing except foot racing, motorcycling other than on roadways designed primarily for motor traffic, aviation or aeronautics other than as a fare paying passenger on a duly licensed commercial aircraft, skydiving and parasailing, deep water diving over 30 Meters and requiring the use of breathing apparatus, abseiling and mountain climbing requiring the use of ropes and/or pitons, winter sports other than ice-rink skating, participation in all forms of league status football sports, polo and steeplechasing, and an illegal activity. Deliberate exposure to exceptional danger. Pregnancy, childbirth (including surgical delivery), miscarriage, abortion and prenatal or postnatal care.

Remark: This description is for reference only. For a complete explanation of the terms and conditions, please refer to the policy.

For enquiries:



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