

Total 54 serious diseases

Crisis Fighter Plus

Helping You Jump Over Critical Health Barrier

One cannot imagine how critical illnesses can cause serious disturbance to you and your family. Crisis Fighter Plus safeguards you and your family against a total of 54 serious diseases, and offers protection up to age 100. The plan, with its revival privilege, affordable level premiums and cash values, offers truly comprehensive coverage. Crisis Fighter Plus puts the control of your finances in your hands and helps you jump over critical health barrier.

54 Serious Diseases Covered

Crisis Fighter Plus offers you lifelong coverage against 54 serious diseases, including protection for 10 special diseases¹. Coverage includes:

HIV Due to Blood Transfusion	Elephantiasis	Muscular Dystrophy
Alzheimer's Disease	Encephalitis	Multiple Sclerosis
Apallic Syndrome	End Stage Lung Disease	Occupationally Acquired HIV
Aplastic Anaemia	Fulminant Hepatitis	Paralysis
Bacterial Meningitis	Heart Attack	Parkinson's Disease
Benign Brain Tumour	Heart Valve Surgery	Poliomyelitis
Blindness	Kidney Failure	Progressive Bulbar Palsy
Cancer	Loss of Hearing	Progressive Muscular Atrophy
Cardiomyopathy	Loss of Limbs	Primary Pulmonary Arterial Hypertension
Chronic Liver Disease	Loss of Speech	Severe Rheumatoid Arthritis
Chronic Relapsing Pancreatitis	Major Burns	Stroke
Coma	Major Head Trauma	Surgery to Aorta
Coronary Artery Disease Surgery	Major Organ Transplantation	Terminal Illness
Creutzfeld-Jacob Disease	Medullary Cystic Disease	Ulcerative Colitis
Crohn's Disease	Motor Neurone Disease	

Enjoy an advance payment² with further coverage against the following diseases:

- Angioplasty
- Carcinoma-in-Situ of the Breast
- Carcinoma-in-Situ of the Cervix Uteri
- Carcinoma-in-Situ of the Uterus
- Carcinoma-in-Situ of the Ovary
- Carcinoma-in-Situ of the Fallopian Tube
- Carcinoma-in-situ of the Vagina
- Carcinoma-in-Situ of the Testes
- Carcinoma-in-Situ of the Prostate
- Systemic Lupus Erythematosus

Level Premiums³ with Protection Up to Age 100

Plan for the future with our 10, 15 or 20 - year premium terms, providing you with a comprehensive crisis benefit⁴ within your budget up to age 100. With Crisis Fighter Plus's level premiums³, it will always be easy for you to protect yourself through financial planning, wherever you are in life.

Revival Privilege⁵

Even if you have been diagnosed with a critical illness under the Plan and received a Crisis Benefit, Crisis Fighter Plus will still work for you. Crisis Fighter Plus's special revival privilege allows you to revive the coverage one year after diagnosis. This revival benefit gives you real peace of mind, instilling a sense of total protection throughout every stage of your life.

HB49(Apr 10)e

LIFE



Life Coverage with Cash Value Assurance

Crisis Fighter Plus enhances your savings by offering you cash value in the form of non-guaranteed annual dividends and guaranteed cash values. In the event of death before policy matures, your beneficiary will receive financial support in the form of the sum insured less any advance claims payment, taking care of your loved ones in difficult times.

Second Medical Opinion Service⁶

As part of our promise of care, Crisis Fighter Plus provides you access to some of the highest ranked medical institutions in the US for a second medical opinion, which allows you to obtain alternative advice on your medical condition in the event that you have been diagnosed as suffering from one of the serious diseases covered. Through the service, you could receive the professional assurance you need by making it easier to access the best physicians available.

Crisis Fighter Plus			
Plan	Crisis Fighter Plus 10	Crisis Fighter Plus 15	Crisis Fighter Plus 20
Issue Age	18 - 65	18 - 60	18 – 55
Premium Paying Period	10 years	15 years	20 years
Policy Term	To age 100		
Currency	USD / HKD		
Minimum Sum Insured	US\$15,000 / HK\$120,000		
Maximum Sum Insured	US\$500,000 / HK\$4,000,000		
Premium Payment Mode	Monthly / Semi-annually / Annually		
Death Benefit	100% of the Sum Insured minus any special diseases benefit paid (the policy will be terminated once the benefit is exercised)		
Crisis Benefit	Age 85 or before - 100% of the Sum Insured minus any Special Disease Benefit paid (the policy will be terminated once the benefit is exercised) After Age 85 - 50% of the Sum Insured minus any Special Disease Benefit paid		
Special Disease Benefit	20% of the Sum Insured (Subject to a maximum of US\$30,000/HK\$240,000)		
Other benefits	<ul style="list-style-type: none"> • Second Medical Opinion Service • Revival Privilege 		

Exclusions:

- Critical illness that occurs within 90 days of a newly issued policy or reinstatement.
- Any pre-existing condition.
- For exclusions and definition of each illness, please refer to the policy contract.

1. Special Disease coverage will be up to age 85 of the life insured.
2. Advance payment of 20% of the Sum Insured will be paid once and subject to a maximum of US\$30,000/HK\$240,000, after which the Sum Insured and premium will be adjusted accordingly.
3. Premium rates are not guaranteed and ING Life reserves the right to review the premium rates from time to time.
4. The Crisis Benefit amount payable when the insured aged 85 or below will be 100% Sum Insured plus accumulated dividend (if any) minus any claim paid; while for the insured who is aged above 85, the amount will be 50% of the Sum Insured minus any claim paid.
5. Revival Privilege allows the insured to revive the crisis coverage within one month after one year upon diagnosis and the insured should be aged 60 or below.
6. The Second Medical Opinion Service is provided by International SOS. Details of the service and charges may be reviewed from time to time.

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

LIFE

