

PRODUCT SUMMARY

Cancer, Stroke and Heart Attack are among the biggest threats* affecting a healthy family. Protect yourself and your children with WeCare Critical Illness Protection Plan 1.

We want to defy uncertainty for you and your family by presenting you with WeCare Critical Illness Protection Plan 1 (the "Plan" or "WeCare Critical Illness 1") – a critical illness product focusing on pure protection without savings element.

The Plan is simple, focusing on three prominent diseases in Hong Kong – Cancer, Stroke and Heart Attack*. Instead of spreading your money across a large range of less common illnesses, you can now focus on what's most critical and make every dollar count.

What's more, we know how important your family is to you, so we provide complimentary cover for your children. You don't even need to enroll them; all of your eligible children are automatically covered.

You can purchase online without going through any paperwork or having to pay commissions – answer simple health questions from us to get the essential protection you need.

Product Benefits

WeCare Critical Illness 1 has three key benefits. Here's what you need to know:



Critical Illness Benefit

Receive a lump sum payment of 100% of the Sum Assured if the Life Assured is diagnosed with Cancer, Stroke or Heart Attack.



Children's Critical Illness Benefit

Receive a lump sum payment of 50% of the Sum Assured (not exceeding HK\$300,000) if any of the Life Assured's children are diagnosed with Cancer, Stroke or Heart Attack. All of the Life Assured's eligible children¹ are covered automatically; there is no need for enrolment. A claim for one child does not affect the benefit for other children, or reduce the Sum Assured for other available benefits.

A child can be covered by multiple policies[#]. In such case, the maximum benefit payable under all policies of a parent (policies with the parent as Life Assured) is HK\$300,000 if the child is diagnosed with any one of the covered critical illnesses.



Compassionate Death Benefit

The beneficiary will receive a lump sum payment of 105% of the total premiums paid in the current Policy Benefit Term, if the Life Assured's death occurs whilst the policy is in force.

* Cancer was the number one cause for admittance to hospital in Hong Kong in 2015. Circulatory diseases (including heart attacks) were the fourth highest. (Source: The 2015-2016 Hospital Authority Statistical Report)

Cancer, Heart Attack and Strokes were three of the four biggest killers in 2016. (Source: Department of Health)

Please refer to your policy provisions for all terms and conditions.

1 A child is defined as he or she that is the biological or step or adopted child and has a lawful parent-child relationship with the Life Assured, and is below age 18.

Product Summary Table

Basic Information	
Eligibility	Hong Kong permanent residents with a permanent Hong Kong address
Policy Currency	Hong Kong Dollars
Issue Age ²	18 – 65
Policy Benefit Term	5 or 10 years
Premium Payment Term	Same as selected Policy Benefit Term
Maximum Cover Age ²	85 (please note the renewal age mentioned below)
Minimum Sum Assured (per policy)	HK\$100,000
Maximum Sum Assured (per Life Assured)	Age ² 18 – 45: HK\$2,500,000 Age ² 46 – 55: HK\$2,000,000 Age ² 56 – 60: HK\$1,000,000 Age ² 61 – 65: HK\$500,000
Premium Payment Frequency	Monthly or Annual
Premium	<ul style="list-style-type: none"> The premium will remain unchanged throughout the Premium Payment Term. Premium rate will depend on age, gender, smoking status, health conditions, Policy Benefit Term and Premium Payment Term. Apart from premium, no payment of fees and charges is required for the coverage.
Waiting Period ³	60 days
Benefits	
Covered Critical Illnesses ⁴	Cancer, Stroke and Heart Attack
Critical Illness Benefit	100% of Sum Assured
Children's Critical Illness Benefit (per child ⁵)	50% of Sum Assured, subject to a maximum of HK\$300,000 across all policies of the Life Assured (a parent)
Compassionate Death Benefit ⁶	105% of total premiums paid in the current Policy Benefit Term
Policy Services	
Renewal	<ul style="list-style-type: none"> Renewal is guaranteed before the Life Assured attains age 81 for a 5-year plan or age 76 for a 10-year plan. At policy renewal, premiums will be adjusted based on the applicable premium rate for the Life Assured's attained age.
Change of Sum Assured	<ul style="list-style-type: none"> Decrease in the Sum Assured can be made at any time and take effect from the next premium due date. Increase in the Sum Assured can be requested at policy renewal. Underwriting is required for the increased portion of the Sum Assured.

2 Age means age of last birthday.

3 No benefits will be payable if the signs and/or symptoms of any covered critical illness manifest within 60 days of the policy issue date or the date of reinstatement, whichever is later. For the Children's Critical Illness Benefit, the 60-day waiting period begins from the later of the policy issue date, or the lawful parent-child relationship establishment date (for biological children this is the date of birth). If the Sum Assured is increased at renewal, the waiting period will be applied to the additional Sum Assured.

4 Please refer to the policy provisions for the definitions of the covered critical illnesses.

5 A child is defined as he or she that is the biological or step or adopted child and has a lawful parent-child relationship with the Life Assured, and is below age 18.

6 The Compassionate Death Benefit is not payable if the death results immediately from a covered critical illness and a Critical Illness Benefit is payable.

Important Notes

Key Exclusions

The Critical Illness Benefit and Children's Critical Illness Benefit are not payable where claims arise due to any of the following:

- Pre-existing conditions;
- Congenital conditions;
- While or because the Life Assured is under the influence of alcohol, narcotics, drugs or medicine (except where prescribed by a Registered Medical Practitioner).

The Compassionate Death Benefit is not payable where claims arise due to any of the following:

- The Life Assured commits suicide within twelve (12) months of the policy issue date or date of last reinstatement. The benefit payable shall be limited to a return of premiums paid for the current Policy Benefit Term;
- The Life Assured commits suicide within twelve (12) months of an increase in Sum Assured. The benefit payable shall be limited to a return of premiums paid for the increased Sum Assured plus 105% of premiums paid for the previous Sum Assured, in the current Policy Benefit Term;
- The Life Assured's death occurs immediately after and arises from or related to the diagnosis of critical illness.

To be eligible for a Critical Illness Benefit or the Children's Critical Illness Benefit, diagnosis in China must be in hospitals rated as "third level first class" by the People's Republic of China.

Policy Termination

The policy will automatically terminate upon the occurrence of any of the following:

- The death of the Life Assured;
- The Company accepts a request to terminate the policy;
- Failure to pay a premium causes the policy to be terminated;
- The Critical Illness Benefit is paid or payable;
- The policy anniversary at which the Life Assured attains age 85;
- The date immediately after the end date of the last Policy Benefit Term renewed on or before the maximum renewal age.

For all termination conditions, please refer to your policy provisions.

Purchase Conditions

The policy must be bought within the Hong Kong Special Administrative Region.

Cooling-off Period

You may cancel the policy by sending us a notice within 21 days after the delivery of the policy or issuance of a notice to you, informing you of the availability of the policy, whichever is earlier. Cancellation during the cooling-off period will result in a full return, to you, of premium(s) and levy paid without interest.

Governing Law

The policy is governed by the laws of the Hong Kong Special Administrative Region.

Financial Crime

The Company has regulatory obligations to comply with legal and regulatory bodies, or tax authorities, regarding you and your Policy. The Company may from time to time request information from you in relation to these obligations as set out in your policy provisions.

Content Accuracy

The content of this product summary is for reference only. Capitalisation and lower case wordings have the same meaning, unless otherwise stated. For the exact terms and conditions, please refer to the policy provisions together with your policy schedule.

Key Product Risks

Credit risk

This product is an insurance policy issued by the Company. Premium(s) paid become assets of the Company and as such any benefits payable to you are subject to the credit risk of the Company. The Company's financial strength and solvency will affect its ability to satisfy its financial and contractual obligations.

Inflation risk

The cost of living in the future is likely to be higher than now, due to inflation. This means that the purchasing power of any benefit amount paid in the future may be less than its value today, even if the Company meets all of its contractual obligations.

Failure to Pay Premiums risk

For your policy to be valid you must abide by your premium payment plan. All premiums, after the first premium, are to be paid by the due date. Where this does not happen, customers are given a 30-day grace period to pay due premiums, beginning on the premium due date. Failure to do so may cause the policy to be terminated.

Premium Adjustment risk

Premiums will remain unchanged throughout each Premium Payment Term. The amount of premium due is determined by factors including, but not limited to, the Life Assured's age, gender, smoking status and health conditions.

At policy renewal, premium(s) will be adjusted based on the Life Assured's attained age, applicable premium rates and the Sum Assured. Premium rates may be affected by factors including claims experience.

Increase of Sum Assured risk

- Sum Assured increases result in refreshment of the incontestability clause and suicide clause. Challenges against claims due to this refreshment will only affect the increased portion of the Sum Assured.
- If the Life Assured is diagnosed with a critical illness during the first 60 days (waiting period) following an increase to the Sum Assured, the benefit payable shall be limited to the Sum Assured before the increase.

Notes

1. WeCare Critical Illness Protection Plan 1 is underwritten by Aviva Life Insurance Company Limited (the "Company"), trading as Blue.
2. This Product Summary is an overview of WeCare Critical Illness 1 only and does not in any way affect the policy provisions. For all details, please refer to the policy provisions of the Plan.
3. In the Product Summary, "we", "our", or "us" refers to the Company; "you" or "your" refers to the policyholder.
4. WeCare Critical Illness 1 is produced for sale in Hong Kong only. By relying on this Product Summary, you are declaring that you are a Hong Kong permanent resident.