

## PRODUCT SUMMARY

Accidents can happen anywhere, anytime. WeCare Personal Accident Protection Plan 1 offers a range of benefits so that whatever the challenge, you are protected.

We want to defy uncertainty for you by presenting you with WeCare Personal Accident Protection Plan 1 (the “Plan” or “WeCare Personal Accident 1”) - a product focusing on protection without any savings element.

WeCare Personal Accident 1 offers a range of benefits. Not only does it provide a lump sum payment if you suffer from total permanent disability, dismemberment, serious skin burn or death due to an accident or injury, it also provides a lump sum payment for infectious diseases, for example, Dengue Fever and Avian Influenza. If accidental death occurs whilst you are travelling overseas, riding on public transport, or both you and your spouse pass away in the same accident, we can protect you with up to HK\$4,000,000 cover per policy.

You can purchase online without going through any paperwork or having to pay commissions – simply answer a few questions for instant approval!

## Product Benefits

WeCare Personal Accident 1 has seven key benefits. Here’s what you need to know:



### Accidental Death Benefit

A lump sum payment of 100% of the Sum Assured will be payable if the Life Assured suffers an Injury<sup>1</sup> that results in death within 180 days of the Injury<sup>1</sup> occurring.



### Accidental Dismemberment Benefit

A lump sum payment of 100% of the Sum Assured will be payable if the Life Assured suffers an Injury<sup>1</sup> and within 180 days that injury<sup>1</sup> results in total and permanent loss of:

- Two limbs at or above the wrist/ ankle joints; or
- Sight in both eyes; or
- A combination of loss of sight in one eye and loss of one limb at or above the wrist/ ankle joints.



### Total Permanent Disability Benefit

A lump sum payment of 100% of the Sum Assured will be payable if the Life Assured suffers an Injury<sup>1</sup> and within 180 days that Injury<sup>1</sup> results in permanent inability to perform:

- a) any gainful occupation; or
- b) any three of the following activities without help:
  - Transfer – getting into and out of a chair; or
  - Mobility – movement from room to room; or
  - Toileting – voluntary control of bowel and bladder function; or
  - Dressing – putting on and taking off items of clothing; or
  - Bathing and washing – the ability to wash in a bath/ shower or by any other means; or
  - Eating – all tasks of getting food into the body once it has been prepared.

For the Total Permanent Disability Benefit to be payable, the disability must persist continuously for at least 180 days from the date of diagnosis.

1 Injury is defined as bodily injury caused by an accident solely and independently of any other cause.

2 Spouse means a person married to the Life Assured.



### Serious Skin Burn Benefit

A lump sum payment of 100% of the Sum Assured will be payable if the Life Assured suffers an Injury<sup>1</sup> that results in third degree burns to at least 20% of the body surface.



### Double Indemnity Benefit

A lump sum payment of 200% of the Sum Assured will be payable if the Life Assured suffers an Injury<sup>1</sup> that results in death within 180 days of the Injury<sup>1</sup> occurring, and death occurs when:

- Travelling in a public common carrier as a fare-paying passenger; or
- Travelling overseas, having left Hong Kong for no more than 30 days; or
- The Life Assured and Spouse<sup>2</sup> both die as a result of the same accident.



### Infectious Diseases Benefit

A lump sum payment of 2% of the Sum Assured will be payable if the Life Assured is diagnosed with any of the following infectious diseases:

- Dengue Fever
- Avian Influenza
- Mumps
- Rubella
- Measles
- Malaria
- Yellow Fever
- Plague
- Melioidosis
- Rabies
- Chikungunya
- Nipah Viral Encephalitis
- Japanese Viral Encephalitis
- Mad Cow Disease
- Zika

The benefit will be payable if an infectious disease is diagnosed 30 days after the policy issue, reinstatement date or an increase to Sum Assured, whichever is later. Payment of the infectious diseases benefit does not cause termination of the policy or reduce the Sum Assured available for other benefits. The infectious diseases benefit can be claimed once in each policy year.



### Compassionate Death Benefit

A lump sum payment of 105% of total premiums paid in the current policy year will be payable if the Life Assured dies regardless of the nature of death. Where applicable, the Compassionate Death Benefit will be paid in addition to the Accidental Death Benefit or Double Indemnity Benefit.

1 Injury is defined as bodily injury caused by an accident solely and independently of any other cause.

2 Spouse means a person married to the Life Assured.

# Product Summary Table

Basic Information	
Policy Currency	Hong Kong Dollars
Issue Age <sup>1</sup>	18 – 65
Policy Benefit Term	1 year
Premium Payment Term	1 year
Maximum Cover Age <sup>1</sup>	75
Minimum Sum Assured (per policy)	HK\$100,000
Maximum Sum Assured (per life)	HK\$2,000,000
Premium Payment Frequency	Annual
Premium	<ul style="list-style-type: none"> <li>• The premium rate will depend on the Life Assured's occupation and is not affected by age.</li> <li>• Apart from premium, no payment of fees and charges is required for the coverage.</li> </ul>
Benefits <sup>2</sup>	
Accidental Death Benefit	100% of Sum Assured
Accidental Dismemberment Benefit	100% of Sum Assured
Total Permanent Disability Benefit	100% of Sum Assured
Serious Skin Burn Benefit	100% of Sum Assured
Double Indemnity Benefit	200% of Sum Assured
Infectious Diseases Benefit	2% of Sum Assured
Compassionate Death Benefit	105% of total premiums paid in the current policy year
Policy Services	
Renewal	<ul style="list-style-type: none"> <li>• The policy will renew each year before the Life Assured attains age 75, subject to the termination conditions.</li> <li>• At renewal, premiums may be adjusted based on the applicable premium rate for the Life Assured's occupation. Premium rate is not affected by age.</li> </ul>
Change of Sum Assured	<ul style="list-style-type: none"> <li>• Decrease in the Sum Assured can be requested at any time and take effect from the next premium due date.</li> <li>• Increase in the Sum Assured can be requested in advance of renewal and take effect from the next renewal date.</li> </ul>

1 Age means age of last birthday of Life Assured. The Life Assured must be the policyholder of the policy.

2 Only one benefit will be payable under the policy (with the exceptions of the Infectious Diseases Benefit, which can be claimed independently of any other benefit, and the Compassionate Death Benefit, which will be paid together with payments for the Accidental Death Benefit or Double Indemnity Benefit).

# Important Notes

## Key Exclusions

No benefits (except the Compassionate Death Benefit) will be payable where claims arise due to any of the following:

- Non fare-paying passengers for aviation or aerial activities, including travel as flight-crew;
- Cosmetic surgery;
- Self-inflicted injuries and/or suicide;
- Any act committed by the Life Assured contrary to the law of the country/territory in which the act is committed;
- While or because the Life Assured is under the influence of alcohol, narcotics, drugs or medicine (except where prescribed by a Registered Medical Practitioner) ;
- War, riot or related activities;
- Pre-existing conditions;
- Participation in semi or professional sport, whether practice, training or competition.

## 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;
- Any benefit (except the Infectious Diseases Benefit) is paid;
- The policy anniversary at which the Life Assured attains age 75;
- The Life Assured changes occupation to an uninsurable class;
- The Life Assured changes residence to a location outside of Hong Kong, permanently or for 180 consecutive days or more.

The Company reserves the right to discontinue your policy by issuing you with a 30-day notice. If this occurs, the Company will refund premium(s) paid for the period in which cover will not be in place.

## 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. If we are unable to satisfy the financial and contractual obligations of the policy, you may lose your premium paid and benefits.

## 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 and Sum Assured Change Risk

The amount of premium due is determined by the Life Assured's occupation and Sum Assured. At the end of each Policy Benefit Term, premium(s) may be adjusted based on factors including claims conditions and any changes to the Life Assured's occupation or Sum Assured.

If the Life Assured submits a claim for the Infectious Diseases Benefit within 30-day waiting period from the effective date of increase of Sum Assured, the benefit payable shall be limited to 2% of the Sum Assured before the increase.

## Occupation Change Risk

The Life Assured must inform the Company, within 30 working days, of an occupation change. Occupation changes may result in new premium being calculated, and the new premium will be effective from the next premium due date/ renewal date. If the new occupation class is not insurable (a class other than 1, 2 or 3) the policy will be terminated immediately and the Company will refund premium(s) paid for the period in which no cover will be in place.

If the Life Assured fails to notify the Company of an occupation change to an uninsurable class and subsequently makes a claim directly or indirectly related to the new occupation, no benefit will be payable (except the Compassionate Death Benefit).

## Residency Change Risk

The Life Assured must inform the Company, within 30 working days, of a change of residency to a city/ country outside of Hong Kong, that is proposed to last permanently or for 180 consecutive days or more. Upon notification, the Company will terminate the policy immediately and will refund premium(s) paid for the period in which no cover will be in place.

If the Life Assured fails to notify the Company of a residency change and subsequently makes a claim, no benefit will be payable.

## Notes

1. "WeCare Personal Accident Protection Plan 1" is provided by Blue Insurance Limited ("The Company"). The Company is authorized and regulated by the Insurance Authority under the Insurance Ordinance (Cap. 41) to sell insurance products in Hong Kong, and does not offer or sell any insurance products in any jurisdictions outside Hong Kong in which such offering or sale of the insurance product is illegal under the laws of such jurisdictions.
2. This Product Summary is for reference only. It is not, and does not form part of, a contract of insurance and is designed to provide an overview of "WeCare Personal Accident Protection Plan 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 Personal Accident Protection Plan 1" is produced in and authorised for sale in Hong Kong only. By relying on this Product Summary, you are declaring that you are a Hong Kong identity card holder with a residential address in Hong Kong.