

# WeCare Accidental Joint & Bones Protector

## Product Key Features

	Entry Plan	Standard Plan	Premium Plan
Benefits <sup>1</sup>	<ul style="list-style-type: none"> <li>A lump sum cash payment equivalent to 100% of Benefit Amount will be granted upon diagnosis of bone fracture or dislocation of joint as a result of an accident</li> <li>Coverage up to 2 accidents per Policy Year</li> </ul>		
Benefit Amount	HK\$1,000	HK\$3,000	HK\$5,000
Compassionate Death Benefit	105% of total premiums paid in the current Policy Benefit Term		
More features			
Change of Plan Level	Anytime. The change of plan will be effective on the next monthiversary <sup>2</sup>		
Renewal	Guaranteed policy renewal without providing further proof of health conditions		

## Other Product Information

Issue Age <sup>3</sup>	15 days to age 65
Policy Benefit Term	1 year, yearly renewal to age 80
Premium Payment Term	Same as selected Policy Benefit Term
Premium Payment Frequency	Monthly

1. Please refer to policy provisions for Accidental Joint & Bones Benefit definition.  
2. Underwriting will be required for an increase in Benefit Amount.  
3. Age means age of last birthday of Life Assured.

# Important Notes

## Purchase Conditions

The Policyholder and the Life Assured must be Hong Kong identity card holders with a residential address in Hong Kong. The policy must be bought within the Hong Kong Special Administrative Region and only be sold to Hong Kong identity card holders with a residential address in Hong Kong.

## Key Exclusions

We will not pay any benefit (except the Compassionate Death Benefit) under the condition resulting directly or indirectly from, or caused or contributed by (in whole or in part), any of the following:

- any Pre-Existing Conditions;
- any self-inflicted injury or suicide, whether sane or insane;
- intoxication by alcohol or drugs not prescribed by a Medical Practitioner;
- any criminal act; or
- travel in any aircraft, except as a fare paying passenger in a commercial aircraft or aircrew working on an aircraft.

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

- The Life Assured commits suicide, whether sane or insane in the first Policy Year 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.

For all exclusions, please refer to your policy provisions.

## Cancellation Rights and Refund of Premium(s) within Cooling-off Period

You have the right to cancel the policy and obtain a refund of any premium(s) and levy paid by giving a cancellation request to us via our Customer Service Portal. To exercise this right, the request of cancellation must be submitted by yourself within the Cooling-off Period. The Cooling-off Period is the period of 21 calendar days immediately following either the day of delivery of the policy or Policy Issue Notification to you (whichever is the earlier). The Policy Issue Notification is a notice that will be sent to you by us to notify you of the Cooling-off Period around the time the policy is delivered.

## Policy Termination

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

- The death of the Life Assured;
- We accept Your request by a Notice to terminate the Policy;
- You fail to pay premium to Us causing the Policy to be terminated;
- Your Policy is terminated by Us;
- On the Policy Anniversary at which the Life Assured attains 80th birthday;
- We learn about the Life Assured's occupation change and the new occupation of the Life Assured or the Life Assured engages in additional occupation is classified by Us as not insurable; or
- You fail to complete the Customer Due Diligence exercise within thirty (30) working days from the Policy Issue Date or during the Extended Period, perform any of Your Obligations under the Policy or Your action(s) (including omission) result(s) in the failure to meet any laws and regulations applicable to Us. However, in the event of the Life Assured's death before completing the Customer Due Diligence exercise within thirty (30) working days or the Extended Period, we will accept Your claim subject to claim's assessment.

We will not accept any claims after the effective date of termination.

## 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

This product summary does not contain the full terms of the policy and the full terms can be found in the policy document. 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 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, occupation and health conditions.

At policy renewal, premium(s) will be adjusted based on the Benefit Amount, Premium Payment Term, Policy Benefit Term, the Life Assured's attained age and applicable premium rates. Premium rates may be affected by factors including claims conditions.

## 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).

## Notes

1. "WeCare Accidental Joint & Bones Protector" 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 Accidental Joint & Bones Protector" 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 Accidental Joint & Bones Protector" 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.