

Group Insurance

Lifelong Promise • Lifelong Partner











CareFree Group Life Insurance

Tailormade comprehensive group life insurance for your employees

Comprehensive package of employee benefits is crucial for companies to attract talents. China Life (Overseas)'s CareFree Group Life Insurance (the "Plan") provides well-rounded group life coverage and extended benefits. To satisfy different protection needs of your employees, you may select optional benefits catering to your budget and specific needs.



Basic benefit	Free extended benefits	Optional benefits (with additional premiums)
 Life benefits	    Terminal illness benefits Disability benefits Extended total disability benefits Simple critical illness benefits	   Accidental death and accidental disablement benefits Total and permanent disability benefits Critical illness benefits

Plan Features



Life benefits

In the unfortunate event of the death or accidental death of the insured while the policy is in force, the beneficiary will receive death benefits equal to 100% of the original sum assured for life benefits, less all prepaid amount (if any). All benefits under the Plan will then be terminated.



Terminal illness benefits

If insured is diagnosed with a terminal illness¹ by a registered medical practitioner, the Plan will pay the insured an advance benefit equal to 100% of the original sum assured for life benefits, up to HKD300,000. Consequently, the amount prepaid for terminal illness will be deducted from the death benefits under the Plan.



Disability benefits

If the insured suffers from total and permanent disability² within 180 days after and as a result of an illness or injury, the Plan will pay the insured a benefit equal to 100% of the original sum assured for life benefits, less all prepaid amount (if any). All benefits under the Plan will then be terminated.



Extended total disability benefits

If the insured remains ill or injured on the termination date of the policy and, as a result, is unable to work, and such disability sustains until the death of the insured³, the Plan will pay the beneficiary a benefit equal to 100% of the original sum assured for life benefits, less all prepaid amount (if any). All benefits under the Plan will then be terminated.



Simple critical illness benefits⁴

If the insured is diagnosed with any one or more than one of the following critical illnesses by a registered medical practitioner, the Plan will pay the insured an advance benefit equal to 100% of the original sum assured for life benefits, up to HKD300,000. Consequently, the amount prepaid for the following critical illnesses will be deducted from the death benefits under the Plan.

- i. Kidney failure
- ii. Paralysis
- iii. Coma



Optional benefits

With additional premiums, you may select the following optional benefits to offer your employees a more comprehensive protection.

- i. Accidental death and accidental disablement benefits
- ii. Total and permanent disability benefits
- iii. Critical illness benefits



Simple and easy renewal procedure

We will issue a renewal notice and employee claims details to you one month before the policy matures. Once you return the signed notice, a new policy will be issued.

Enrollment Terms

Eligibility for company enrollment	Suitable for companies registered in Hong Kong with a minimum of 3 full-time employees		
Eligibility for insured employees	Must be Hong Kong or Macau identity card holders or with valid Hong Kong or Macau working permit		
	Employee	Spouse	Unmarried children
First issue age	Age 16 to 64 ⁵	Age 18 to 70	15 days to age 23, but it must be full-time students for age 19 to 23 unmarried children (dependent upon the insured employee for support)
Maximum age limit for renewal	Age 70	Age 70	Up to age 25 for unmarried children who are full-time students
Benefit term	1 year (yearly renewable)		
Premium payment mode	Annual ⁶		
Policy currency	HKD		
Renewal	Guaranteed renewal ⁷		
Underwriting requirements	<ul style="list-style-type: none"> • 3 to 10 full-time employees/ insured aged 65 or above: Must complete and submit health declaration for underwriting⁸ • More than 10 full-time employees: Complete and submit application form 		

Benefit Schedule

Benefit item	Maximum number of claims	Benefit amount
Basic benefit		
Death benefits	1	100% of the original sum assured for life benefits – prepaid amount (if any)
Free extended benefits		
Terminal illness benefits	1	100% of the original sum assured for life benefits, up to HKD300,000 as advance payment
Disability benefits	1	100% of the original sum assured for life benefits – prepaid amount (if any)
Extended total disability benefits	1	100% of the original sum assured for life benefits – prepaid amount (if any)
Simple critical illness benefits ⁴	1	100% of the original sum assured for life benefits, up to HKD300,000 as advance payment

Notes:

1. "Terminal illness" refers to the conclusive diagnosis of the insured's condition by an appropriate specialist (with written confirmation) that is expected to result in the death of the insured within 12 months. The insured must be no longer accepting any active treatment, excluding measures to mitigate pain or other palliative measures.
2. "Total and permanent disability" refers to injuries or illnesses that lead to the inability of the insured to work on all the tasks of any job, career or profession that suits the insured's education, training or experience to gain or obtain any wage, compensation or profit during the insured's lifetime. The following circumstances can also be considered "total and permanent disability":
 - (i) irrevocable and complete loss of vision of both eyes; or
 - (ii) loss of two limbs by physical severance of a hand at or above the wrist or of a foot at or above the ankle; or
 - (iii) irrevocable and complete loss of vision of one eye and loss of one limb by physical severance of a hand at or above the wrist or of a foot at or above the ankle.
3. The illness or injury that the insured suffers on the termination date of the policy must result in the insured unable to perform any duty to earn or obtain any wage, compensation or profit. The death of the insured must occur (i) within 12 months after the date of termination of the policy; and (ii) while the policy is fully in force and valid; and (iii) before the 65th birthday of the insured. If the Plan has ever paid disability benefits to the insured, the Plan shall not pay any extended total disability benefits under any circumstances.
4. If the Company has paid the terminal illness benefits, the Company will not pay any simple critical illness benefits under any circumstances. If the Company has paid for the same critical illness under the critical illness benefits of this Plan (if applicable), the Company will not pay any simple critical illness benefits.
5. First issue age refers to the effective date of an employee working in the insured organization.
6. If the required renewal premium is paid by you within the grace period, the policy shall continue to be in force. For details, please refer to the policy provisions issued by China Life (Overseas).
7. China Life (Overseas) reserves the right to review the premium rates on each policy anniversary and revises the terms and conditions and/or the benefit items of the policy from time to time.
8. Health declaration or medical examination is required if the sum assured exceeds the specified individual limit.

Application Procedure



Please submit the following completed and signed documents:

- 1 Application form
- 2 Copy of Business Registration Certificates
- 3 Information of proposed insured employees
- 4 Health declaration of proposed insured employees (applicable to company with 10 full-time employees or less)
- 5 Medical claims record in the past 3 years (if any)
- 6 First-year premium and levy
- 7 Authorization letter or resolution of the board
- 8 A copy of the ID of the authorized person

About China Life Insurance (Overseas) Company Limited



China Life Insurance (Overseas) Company Limited ("China Life (Overseas)") is a wholly-owned subsidiary of China Life Insurance (Group) Company, China's largest state-owned financial insurance corporation. For 18 consecutive years, China Life, the parent company, has joined the ranks of Fortune Global 500 companies, and ranked 45 in 2020, with a brand value exceeding RMB 415.861 billion¹.

China Life (Overseas) currently has presence in Hong Kong, Macau, Singapore and Indonesia. The Hong Kong branch was established in 1984, the Macau branch opened in 1989, while China Life Trustees Limited was set up in 1995. In recent years, the company successfully expanded its footprint into Southeast Asia, establishing a Singapore subsidiary as well as the Indonesia subsidiary in 2015 and 2018, respectively. As of 2019, China Life (Overseas) had a total premium income exceeding HKD66 billion. With a total asset value exceeding HKD416 billion², the business covers three main categories, including life insurance, investment, and provident fund services, providing customers with professional, high-quality products and services.

China Life (Overseas) is assigned an "A1" insurance financial strength rating by Moody's³, and an "A" long-term local currency issuer credit rating and insurer financial strength rating by Standard & Poor's⁴.

¹ Source: 'Top 500 Most Valuable Chinese Brands' 2020 by World Brand Lab

² As of 31 December, 2019

³ As of 4 January, 2021

⁴ As of 21 December, 2020

Important Information:

This product brochure is for reference only. It does not form a contract between China Life (Overseas) and anyone or any entity else. The detailed terms, conditions and exclusions of the Plan are subject to the relevant policy contract. You are reminded to review the policy contract and all relevant product materials and to seek independent professional advice if necessary. For a copy of the policy contract, please contact China Life (Overseas) for enquiry.

You have the right to purchase the medical insurance product as a standalone plan instead of bundling with other type(s) of insurance product.

1. The Plan is underwritten by China Life Insurance (Overseas) Company Limited ("China Life (Overseas)", the "Company" or "us/we/our"). China Life (Overseas) is responsible for the features, underwriting and benefit payments under the Plan. You should fully understand all of the risks involved in this Plan and consider whether this Plan is affordable and suitable to you before making your application.
2. China Life (Overseas) shall make the final decisions on the underwriting and claims. You are required to declare all requisite information that would affect our underwriting decisions. We have the right to declare the policy void due to any misrepresentation or fraud. We shall rely on your submitted information to assess whether to accept or decline your application, and shall refund any premium and levy (if any) paid without interest for declined cases.
3. The Plan is a non-participating life insurance plan and therefore dividends are not available to the Plan.
4. Exclusions – The policy shall not cover any claims (excluding life benefits) if the illness or injury of the insured is directly or indirectly caused by the consequences arising from any of the following circumstances:
 - (a) suicide, self-inflicted injury, or willfully puts themselves under threat, whether sane or insane;
 - (b) war (declared or not), revolution or any military act;
 - (c) participating in insurrection, riot, strike or activities of terrorism;
 - (d) violation or attempted violation of the law or resistance to arrest;
 - (e) entering, exiting, operating, riding or being present in an aircraft in any way, except while the insured is a ticket-buying passenger in a commercially operated aircraft with regular scheduled passenger trips and established passenger routes.
 - (f) participating in hunting, mountaineering, horse racing, skiing, water-skiing, scuba diving, boxing or any other competitions;
 - (g) participating in military, police or serving in war-like work or taking up any duty on an airplane;
 - (h) pregnancy (including childbirth, miscarriage, abortion, difficult birth, birth control, pre- and post-natal checkup and other complications);
 - (i) taking or absorbing, accidentally or otherwise, any poison, poisonous gas or heavy smoke; or
 - (j) contracted with Acquired Immune Deficiency Syndrome (AIDS), AIDS Related Complex (ARC) or infected by Human Immunodeficiency Virus (HIV).

The Company will not pay the "disability benefits" or "simple critical illness benefits" if the illness or injury occurred on the insured is directly or indirectly caused by the consequences arising from any of the following circumstances:

- (a) any illness, where the signs or symptoms first occurred prior to the issue date of this policy or the date on which the insured's participation in these benefits become effective, or any surgery arising from a cause first emerged or a condition triggered prior to the issue date of this policy or the date on which the insured's participation in these benefits becomes effective (whichever is the latest); or
- (b) any illness, where the signs or symptoms first occurred within 90 days after the issue date of this policy or the date on which the insured's participation in these benefits becomes effective, or any surgery arising from a cause first emerged or a condition triggered within 90 days after the issue date of this policy or the date on which the insured's participation in these benefits becomes effective (whichever is the latest).

In addition, the information stated in this product brochure is for reference only. Please refer to the "general provisions" and "terms of benefits" for the exact terms and conditions and limitations such as incontestability, suicide and fraud etc. or all exclusions.

5. Limitation – limitation of the Plan includes:

Coverage of specific items will be effective on the following dates:

Items	Effective date (after the policy commences)
Covered illnesses due to accidental injury	Immediate
Death benefits (except death due to suicide)	Immediate
Covered illnesses under disability benefits or simple critical illness benefits	90 days

6. Non-payment of premium – The Company shall issue the Notification of Renewal to the insured organization no less than 31 days prior to the policy maturity date. If the insured organization fails to submit the Notification of Renewal and the renewal premium within the time set out in the Notification of Renewal, the policy shall lapse on the policy maturity date.
7. Cancellation right – You have the right to send a policy cancellation request to China Life (Overseas) at any time. You must complete and sign the relevant form and submit that to China Life (Overseas) at 22/F, CLI Building, 313 Hennessy Road, Wan Chai, Hong Kong. The policy will be terminated upon approval. Should you have the relevant form, please contact your financial consultant or call China Life (Overseas) customer service hotline: 399 95500.
8. Claims procedure – If you would file a claim, you must submit completed designated form(s) with relevant proof to China Life (Overseas) within 90 days from the date when the insured is diagnosed as suffering from any of the illnesses covered under this policy and has received the first treatment, or the date of death of the insured, whichever is earlier. You can obtain the claims forms from your financial consultant, by calling China Life (Overseas) customer service hotline: 399 95500 or by visiting any China Life (Overseas) customer service centre.

What are the key product risks?

Credit risk:

The Plan is a life insurance policy issued by China Life (Overseas). Any premium paid will become part of our assets and our financial strength will affect our ability to meet our contractual obligations to you under the policy. Therefore, you are subject to our credit risk.

Inflation risk:

The cost of living in the future may be higher than expected due to the effects of inflation. Therefore, your current planned benefits and/or returns may be insufficient to meet your future needs even if we fulfill all of our contractual terms and obligations.

Premium adjustment, benefit adjustment and renewal:

China Life (Overseas) reserves the right to review and adjust the premium rates on each policy anniversary. Factors leading to premium adjustment include but not limited to the experience in claims, policy surrender, investment return, expenses and medical cost incurred by and/or in relation to the Plan.

In addition, China Life (Overseas) reserves the right to review the terms and conditions and/or benefit schedule of the Plan from time to time. China Life (Overseas) will provide you a written notice 30 days before any revision, amendment or modification by ordinary post to your last known address in China Life (Overseas)'s records. In the event you disagree with such revision, you must provide a written request to China Life (Overseas) at any time within 30 days after such revision takes effect and the Plan shall automatically terminate on the premium due date following China Life (Overseas)'s receipt of such notice.

Policy termination:

Unless the special approval from the Company is obtained, the benefits enjoyed by the insured under the Plan shall terminate in any of the following circumstances (whichever is the earliest):

1. the benefits for the insured employee shall terminate at the end of the policy year immediately following the insured employee's 70th birthday;
2. the benefits for the spouse of an insured employee shall terminate at the end of the policy year immediately following such insured's 70th birthday;
3. the benefits for a child of an insured employee shall terminate at the end of the policy year immediately following such insured's 19th (non-full-time student) or 25th birthday (enrolled as a full-time student in a recognized educational institute) or when the child gets married;
4. when the insured dies;
5. when the policy expires on the expiry date of the policy or terminates in accordance with Chapter 9 of the "general provisions" of this policy;
6. when the insured organization files in writing that the insured is withdrawn from the Plan, and upon the agreement and endorsement of the Company;
7. when the policyholder terminates its employment contract with the insured employee, or the insured ceases to conduct normal full-time work for the policyholder in accordance with clause 35 of the "general provisions"; or
8. when the insured joins any army, navy or air force of any country or region.

Effective from 1 January 2018, all policyholders are required to pay a levy on each premium payment made for both new and in-force policies to the Insurance Authority (the "IA"). For levy details, please visit our website at www.chinalife.com.hk or contact our customer service hotline at 399 95500 or visit IA's website at www.ia.org.hk.

This product brochure is for distribution in Hong Kong only and shall not be construed as any provision of or offer to sell or solicitation to buy any insurance product outside Hong Kong. China Life (Overseas) does not provide or offer to sell any insurance product outside Hong Kong. The above information is for reference only. The detailed terms, conditions and exclusions of the Plan are subject to the terms and conditions of the policy contract of the Plan. For a copy of the terms and conditions of the policy contract, please contact China Life (Overseas) for enquiry.



China Life Insurance (Overseas) Company Limited



Address : 22/F, CLI Building, 313 Hennessy Road, Wan Chai, Hong Kong

Email : gi@chinalife.com.hk

Group Insurance Service Hotline : 399 95500

Website : www.chinalife.com.hk

Group Critical Illness Benefits /

Group Total and Permanent Disability Benefits /

Group Accidental Death and Accidental Disablement Benefits

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Group Medical Hotline
399 95500 www.chinalife.com.hk



**Group Critical Illness Benefits /
Group Total and Permanent Disability Benefits /
Group Accidental Death and Accidental Disablement Benefits**

You can enhance your coverage by attaching the Group Critical Illness Benefits, Group Total and Permanent Disability Benefits and/or Group Accidental Death and Accidental Disablement Benefits (the “Benefits”) to CareFree Group Life Insurance (the “Basic Plan”) to fit your needs.

Enrollment Terms

Plan type	<ul style="list-style-type: none"> Group Critical Illness Benefits: Critical illness plan Group Total and Permanent Disability Benefits: Disability plan Group Accidental Death and Accidental Disablement Benefits: Accidental plan 		
Eligibility for company enrollment	Follow the Basic Plan		
Eligibility for insured employees	Follow the Basic Plan		
	Employee	Spouse	Unmarried children
First issue age	Age 16 to 64 ¹	Age 18 to 70	15 days to age 23, but it must be full-time students for age 19 to 23 unmarried children (dependent upon the insured employee for support)
Maximum age limit for renewal	Age 70	Age 70	Up to age 25 for unmarried children who are full-time students
Benefit term	Follow the Basic Plan - 1 year (yearly renewable)		
Premium payment mode	Annual ²		
Policy currency	Follow the Basic Plan - HKD		
Renewal	Guaranteed renewal ³		
Underwriting requirements	Follow the Basic Plan		

Notes:

1. First issue age refers to the effective date of an employee working in the insured organization.
2. If the required renewal premium is paid by you within the grace period, the policy shall continue to be in force. For details, please refer to the policy provisions issued by China Life (Overseas).
3. China Life (Overseas) reserves the right to review the premium rates on each policy anniversary and revises the terms and conditions and/or the benefit items of the policy from time to time.

Group Critical Illness Benefits

While the policy is in force, if the insured is diagnosed by a registered medical practitioner with any of the covered critical illnesses under the Benefits, and the insured survives beyond 14 days from the date of diagnosis (both dates inclusive), the Benefits will pay 100% of the sum assured for critical illnesses. The Benefits will then be terminated.

Covered Critical Illnesses			
1	AIDS due to Blood Transfusion	24	Loss of Hearing
2	Alzheimer's Disease/Irreversible Organic Degenerative Brain Disorders	25	Loss of Independent Existence
3	Apallic Syndrome	26	Loss of One Limb and One Eye
4	Aplastic Anaemia	27	Loss of Speech
5	Bacterial Meningitis	28	Loss of Two Limbs
6	Benign Brain Tumour	29	Major Burns
7	Blindness	30	Major Head Trauma
8	Cancer	31	Major Organ Transplant
9	Cardiomyopathy	32	Medullary Cystic Disease
10	Cerebral Aneurysm Requiring Surgery	33	Motor Neurone Disease
11	Chronic Liver Disease	34	Multiple Sclerosis
12	Coma	35	Muscular Dystrophy
13	Coronary Artery Surgery	36	Necrotising Fasciitis
14	Creutzfeld-Jacob Disease (CJD)	37	Occupationally Acquired HIV
15	Ebola	38	Other Serious Coronary Artery Disease
16	Elephantiasis	39	Paralysis
17	Encephalitis	40	Parkinson's Disease
18	End-stage Lung Disease	41	Poliomyelitis
19	Fulminant Viral Hepatitis	42	Pulmonary Arterial Hypertension (Primary)
20	Heart Attack	43	Severe Rheumatoid Arthritis
21	Heart Valve Replacement and Repair	44	Stroke
22	Hemiplegia	45	Surgery to Aorta
23	Kidney Failure	46	Terminal Illness

Please refer to the policy contract for the definition of the covered illnesses.

Group Total and Permanent Disability Benefits

While the policy is in force, if the insured suffers total and permanent disability¹ that continues for no less than 6 months before the first policy anniversary date after his/her 65th birthday, a benefit will be paid under the Benefits:

- (i) the Company will pay 10% of the sum assured for total and permanent disability to the insured within 6 months of receiving the claims application for the incident;
- (ii) after 12 months from the compensation payment day in (i), if the said total and permanent disability continues, the Company will pay the remaining 90% of the sum assured for total and permanent disability to the insured;
- (i) If, according to (i) above, the Company has already paid the insured the equivalent of 10% of the sum assured for total and permanent disability, and the insured dies within 12 months after the compensation payment date in (i), the Company will pay the remaining 90% of the sum assured for total and permanent disability to the policyholder. The policyholder shall then transfer the compensation to the designated beneficiary of the insured or other persons entitled to receive the benefit.

When the Company has paid the above remaining 90% of the sum assured for total and permanent disability, the Benefits will be terminated thereafter.

Note:

1. "Total and permanent disability" refers to injuries or illnesses that lead to the inability of the insured to work on all the tasks of any job, career or profession that suits the insured's education, training or experience to gain or obtain any wage, compensation or profit during the insured's lifetime. The following circumstances can also be considered "total and permanent disability":
 - (i) irrevocable and complete loss of vision of both eyes; or
 - (ii) loss of two limbs by physical severance of a hand at or above the wrist or of a foot at or above the ankle; or
 - (iii)** irrevocable and complete loss of vision of one eye and loss of one limb by physical severance of a hand at or above the wrist or of a foot at or above the ankle.

Group Accidental Death and Accidental Disablement Benefits

While the policy is in force, if the insured is injured as a result of an accident, which leads to death or disability within 365 days from the date of the accident, the Benefits will pay a benefit according to the degree of injury as stated in the table below:

Item	Degree of injury	Benefit amount (% of sum assured for accidents)
1	Permanent and incurable paralysis of all limbs	100%
2	Permanent total loss of sight of both eyes	100%
3	Loss of or permanent total loss of use of two limbs	100%
4	Loss of or permanent total loss of use of one limb – right hand	100%
5	Permanent and incurable insanity	100%
6	Death	100%
7	Permanent total loss of sight of one eye	100%
8	Loss of or permanent total loss of use of one limb – left hand / one leg	100%
9	Loss of speech and hearing	100%
10	Severe burns: e.g. if the insured suffers third degree burns (full thickness skin destruction) and the damage as a percentage of total body surface area is no less than 20%	100%
11	Permanent total loss of hearing	
	a. both ears	75%
	b. one ear	25%
12	Loss of speech	50%
13	Permanent total loss of the lens of one eye	50%
14	Loss or permanent total loss of use of four fingers and thumb in	
	a. right hand	70%
	b. left hand	50%
15	Loss or permanent total loss of use of four fingers in	
	a. right hand	40%
	b. left hand	30%
16	Loss or permanent total loss of use of one thumb	
	a. both right joints	30%
	b. one right joint	15%
	c. both left joints	20%
	d. one left joint	10%
17	Loss or permanent total loss of use of any finger	
	a. three right joints	10%
	b. two right joints	7.5%

c. one right joint	5%
d. three left joints	7.5%
e. two left joints	5%
f. one left joint	2%

If the insured is left-handed, the benefit amount quoted in the benefits schedule of the disabilities of right hand and left hand will be transposed.

18	Loss or permanent total loss of use of toes	
	a. all – both feet	15%
	b. great – both joints	5%
	c. great – one joint	3%
	d. each toe other than the great	1%
19	Fractured leg or patella with established non-union	10%
20	Shortening of a leg by at least 5cm	7.5%

Notes:

1. The Company reserves the right to check and verify the degree of disability of the insured.
2. If the insured is compensated more than once, the maximum accumulated compensation shall not exceed 100% of the sum assured for accidents.
3. The insured shall not be entitled to compensation for more than one of the items listed in the benefits table in the same accident. The Company shall only compensate the item with the most severe degree of damage as a result of the accident.
4. In terms of item 6 (accidental death) in the above table, if the insured disappears as a result of the sinking, wrecking or disappearance of a transportation vehicle while travelling as a passenger, and the insured remains missing after 12 months from the date of the accident, the insured shall be assumed dead as a result of the accident. If it is discovered that the insured did not die after the Company had paid the accidental death benefit, all paid compensation must be returned to the Company in full immediately.

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You have the right to purchase the medical insurance product as a standalone plan instead of bundling with other type(s) of insurance product.

1. The Benefits are underwritten by China Life Insurance (Overseas) Company Limited (“China Life (Overseas)”, the “Company” or “us/we/our”). China Life (Overseas) is responsible for the features, underwriting and benefit payments under the Benefits. You should fully understand all of the risks involved in these Benefits and consider whether these Benefits are affordable and suitable to you before making your application.
2. China Life (Overseas) shall make the final decisions on the underwriting and claims. You are required to declare all requisite information that would affect our underwriting decisions. We have the right to declare the policy void due to any misrepresentation or fraud. We shall rely on your submitted information to assess whether to accept or decline your application, and shall refund any premium and levy (if any) paid without interest for declined cases.
3. This is a non-participating life insurance plan and therefore dividends are not available to the Benefits.
4. Exclusions:
Group Critical Illness Benefits – The Benefits shall not cover any claims for critical illnesses of the insured, where directly or indirectly caused by the consequences arising from any of the following circumstances:
 - (1) any illness other than a diagnosis of a critical illness, or any surgery other than a covered surgery;
 - (2) any illness, where the signs or symptoms first occurred prior to the issue date of this policy or the date on which the insured’s participation in these benefits become effective (whichever is the latest), or any surgery arising from a cause first emerged or a condition triggered prior to the issue date of this policy or the date on which the insured’s participation in these benefits become effective (whichever is the latest);
 - (3) any illness, where the signs or symptoms first occurred within 90 days after the issue date of this policy or the date on which the insured’s participation in these benefits become effective (whichever is the latest), or any surgery arising from a cause first emerged or a condition triggered within 90 days after the issue date of this policy or the date on which the insured’s participation in these benefits become effective (whichever is the latest);
 - (4) any condition that the Company considers directly or indirectly caused by Acquired Immune Deficiency Syndrome (AIDS) or Human Immunodeficiency Virus (HIV), leading to the insured’s fulminant viral hepatitis or cancer; and
 - (5) any illness or surgery caused by the insured’s self-inflicted injury.

Group Total and Permanent Disability Benefits - The Benefits shall not cover any claims if the insured is engaged in any of the following activities or if the consequences directly or indirectly caused by any of the following circumstances occur to the insured:

- (1) suicide, self-inflicted injury, or willfully puts themselves under threat, while sane or insane;
- (2) war (declared or undeclared), revolution or any military act;
- (3) participating in insurrection, riot, strike or act of terrorism;
- (4) violation or attempted violation of the law or resistance to arrest;
- (5) entering, exiting, operating, riding or being present in an aircraft in any way, except while the insured is

- a ticket-buying passenger in an commercially operated aircraft with regular scheduled passenger trips and established passenger routes;
- (6) participating in hunting, mountaineering, horse racing, skiing, water-skiing, scuba diving, boxing or any other competitions;
 - (7) participating in military, police or serving in war-like work or taking up any duty on an airplane;
 - (8) pregnancy (including childbirth, miscarriage, abortion, difficult birth, birth control, pre- and post-natal checkup and other complications);
 - (9) taking or absorbing, accidentally or otherwise, any poison, poisonous gas or heavy smoke;
 - (10) contracted with Acquired Immune Deficiency Syndrome (AIDS), AIDS Related Complex (ARC) or infected by Human Immunodeficiency Virus (HIV); or
 - (11) the insured has a pre-existing condition that was treated, diagnosed, consulted or with drugs prescribed 90 days prior to the effective date of these Benefits, and the said illness or injury occurred within first 12 months after the effective date of these Benefits.

Group Accidental Death and Accidental Disablement Benefits - The Benefits shall not cover any claims if the insured is engaged in any of the following activities or if the consequences directly or indirectly caused by any of the following circumstances occur to the insured:

- (1) suicide, self-inflicted injury, or willfully puts themselves under threat, while sane or insane;
- (2) war (declared or undeclared), revolution or any military act;
- (3) participating in insurrection, riot, strike or act of terrorism;
- (4) violation or attempted violation of the law or resistance to arrest;
- (5) entering, exiting, operating, riding or being present in an aircraft in any way, except while the insured is a ticket-buying passenger in an commercially operated aircraft with regular scheduled passenger trips and established passenger routes.
- (6) participating in hunting, mountaineering, horse racing, skiing, water-skiing, scuba diving, boxing or any other competitions;
- (7) participating in military, police or serving in war-like work or taking up any duty on an airplane;
- (8) pregnancy (including childbirth, miscarriage, abortion, difficult birth, birth control, pre- and post-natal checkup and other complications) ;
- (9) taking or absorbing, accidentally or otherwise, any poison, poisonous gas or heavy smoke; or
- (10) illnesses, infectious diseases, or surgical procedures conducted for non-accidental causes.

In addition, the information stated in this product brochure is for reference only. Please refer to the “general provisions” and “terms of benefits” for the exact terms and conditions and limitations such as incontestability, suicide and fraud etc. or all exclusions.

5. Limitation - limitation of the Benefits includes:

a) Coverage of specific items will be effective on the following dates:

Items	Effective date (after the policy commences)
Covered illnesses due to accidental injury	Immediate
Covered illnesses under group critical illness benefits	90 days

b) Group critical illness benefits -

- (i) While the policy is in force, if the insured is diagnosed by a registered medical practitioner with more than one of the covered illnesses, the insured is only entitled to one of the benefits (whichever is the highest).
- (ii) The benefit of each insured under these Benefits shall not exceed the total sum assured for critical illnesses of these Benefits.

6. Non-payment of premium - The Company shall issue the Notification of Renewal to the insured organization no less than 31 days prior to the policy maturity date. If the insured organization fails to submit the Notification of Renewal and the renewal premium within the time set out in the Notification of Renewal, the policy shall lapse on the policy maturity date.
7. Cancellation right - You have the right to send a policy cancellation request to China Life (Overseas) at any time. You must complete and sign the relevant form and submit that to China Life (Overseas) at 22/F, CLI Building, 313 Hennessy Road, Wan Chai, Hong Kong. The policy will be terminated upon approval. Should you have the relevant form, please contact your financial consultant or call China Life (Overseas) customer service hotline: 399 95500.
8. Claims procedure – If you would file a claim, you must submit completed designated form(s) with relevant proof to China Life (Overseas) within 90 days from the date when the Insured is diagnosed as suffering from any of the illnesses covered under this Policy and has received the first treatment, or the date of death of the Insured, whichever is earlier. You can obtain the claims forms from your financial consultant, by calling China Life (Overseas) customer service hotline: 399 95500 or by visiting any China Life (Overseas) customer service centre.

What are the key product risks?

Credit risk:

The Benefits are life insurance policy issued by China Life (Overseas). Any premium paid will become part of our assets and our financial strength will affect our ability to meet our contractual obligations to you under the policy. Therefore this product is subject to our credit risk.

Inflation risk:

The cost of living in the future may be higher than expected due to the effects of inflation. Therefore, your current planned benefits and/or returns maybe insufficient to meet your future needs even if we fulfill all of our contractual terms and obligations.

Premium adjustment, benefit adjustment and renewal:

China Life (Overseas) reserves the right to review and adjust the premium rates on each policy anniversary. Factors leading to premium adjustment include but not limited to the experience in claims, policy surrender, investment return, expenses and medical cost incurred by and/or in relation to the Plan.

In addition, China Life (Overseas) reserves the right to review the terms and conditions and/or benefit schedule of the Plan from time to time. China Life (Overseas) will provide you a written notice 30 days before any revision, amendment or modification by ordinary post to your last known address in China Life (Overseas)'s records. In the event you disagree with such revision, you must provide a written request to China Life (Overseas) at any time within 30 days after such revision takes effect and the Plan shall automatically terminate on the premium due date following China Life (Overseas)'s receipt of such notice.

Policy termination:

Unless otherwise specially approved by the Company, the Benefits shall immediately be terminated when one of the following (whichever is the earliest) takes place:

- (1) the benefits for the insured employee and his/her insured family member(s) shall terminate at the end of the policy year immediately following the insured employee's 70th birthday;
- (2) the benefits for the spouse of an insured employee shall terminate at the end of the policy year immediately following the spouse's 70th birthday;

- (3) the benefits for the child of an insured employee shall terminate at the end of the policy year immediately following the child's 19th (non-full-time student) or 25th birthday (enrolled as a full-time student in a recognized educational institute) or when the child gets married;
- (4) when the insured dies;
- (5) the sum assured for critical illnesses / sum assured for total and permanent disability / sum assured for accidents has been paid in full;
- (6) these benefits shall terminate on the policy expiry date or in accordance with the terms of chapter 9 of the group life insurance plan of this policy; or
- (7) termination of the basic plan of this policy.

Effective from 1 January 2018, all policyholders are required to pay a levy on each premium payment made for both new and in-force policies to the Insurance Authority (the "IA"). For levy details, please visit our website at www.chinalife.com.hk or contact our customer service hotline at 399 95500 or visit IA's website at www.ia.org.hk.

This product brochure is for distribution in Hong Kong only and shall not be construed as any provision of or offer to sell or solicitation to buy any insurance product outside Hong Kong. China Life (Overseas) does not provide or offer to sell any insurance product outside Hong Kong. The above information is for reference only. The detailed terms, conditions and exclusions of the Benefits are subject to the terms and conditions of the policy contract of the Benefits. For a copy of the terms and conditions of the policy contract, please contact China Life (Overseas) for enquiry.

China Life Insurance (Overseas) Company Limited



Address : 22/F, CLI Building, 313 Hennessy Road, Wan Chai, Hong Kong

Email : gi@chinalife.com.hk

Group Insurance Service Hotline : 399 95500

Website : www.chinalife.com.hk

China Life Insurance (Overseas) Company Limited (incorporated in the People's Republic of China with limited liability)