



**Enjoy Free
Accident Insurance!
Protect you anytime!**

Unexpected accidents often bring people anxiety and panic. Chow Tai Fook Life Insurance Company Limited (hereinafter "CTF Life" or "the Company") is pleased to offer "Explorer" Free Personal Accident Plan. You can enjoy **Free personal accident insurance up to one year** upon successful application and after CTF Life's approval^{1,2,3}.

Promotion Period

Application submission and approval date : 1 July 2024 – 30 June 2025 (both days inclusive)

Coverage period : 1 year from policy effective date

**Enroll
for Free
Act Now!**

The insured^{4,5} can enjoy the following benefits for free during the coverage period:

Coverage [#]		Benefit Limit (HKD)
Death and Disability Benefit ⁶ (Due to Public Transport Accident)	Land Public Transport Accident	200,000
	Air Public Transport Accident	600,000
Compassionate Death Benefit ⁷ (Not including the death due to Public Transport Accident)		10,000

[#] For details of the terms and conditions of the coverage, please refer to the policy provision of "Explorer" Free Personal Accident Plan.

How to apply?

Please scan the QR code to register or contact your financial consultant for arrangement.



(This QR code registration only
applicable to HK residents)

Remarks:

1. To enjoy the offer, applicants must submit the application from 1 July 2024 – 30 June 2025 (both days inclusive) ("Promotion Period") and such "Explorer" Free Personal Accidental Insurance Plan ("this plan") application must be approved by CTF Life.
2. The Company reserves the right to make all final decisions on the approval of the application. In case of any disputes in relation to this plan, CTF Life's decision shall be final and binding.
3. CTF Life reserves the right at any time to terminate the application for this plan without prior notice to you.
4. On the Policy effective date, the insured's age must be between 15 days and 60 years old (last birthday). If the insured is under the age of 18 at the time of submitting the application, the application must be submitted by the insured's parents or guardians who will become the owner.
5. The owner shall not apply for more than one "Explorer" Free Personal Accident Plan for the same insured during the period from 1 July 2024 – 30 June 2025 (both dates inclusive) (the "Specified Period"). If there is more than one such policy being applied and issued to cover the same insured during the Specified Period, we shall have the sole and absolute discretion to treat that insured as being covered only under the policy that was first applied by the owner during the Specified Period and the other policy(ies) applied and issued during the Specified Period shall be deemed to be null and void as from the respective policies' policy effective dates. For the avoidance of doubt, the above arrangement will not affect any other "Explorer" Free Personal Accident Plan issued for the same insured before the Specified Period.
6. If the insured, as a fare paying passenger while travelling on a common carrier, dies or sustains an injury due to an accident and, as a result of the injury, is unequivocally diagnosed as suffering from Total Permanent Disability, Death and Disability Benefit will be payable to the owner, provided that such Total Permanent Disability is Unequivocally Diagnosed (1) in Mainland China in (i) a Hospital of Grade 3A or above as classified by the government of the People's Republic of China; or (ii) a Hospital that is in the list of approved Hospitals as determined by us from time to time (the list of approved Hospitals will be provided to you upon request) or (2) outside Mainland China. Total Permanent Disability means (1) total, permanent and continuous disability that results from an injury and exists for a period of at least 6 consecutive months which prevents the insured from engaging in any occupation for profit, wage or compensation; or (2) the insured results from an Injury: (i) the total and irrecoverable loss of sight of both eyes; or (ii) the complete and permanent loss of muscular power of 2 limbs or actual severance at or above wrist or ankle of 2 limbs; or (iii) total and irrecoverable loss of the sight of 1 eye and either the complete and permanent loss of muscular power of 1 limb or actual severance at or above wrist or ankle of 1 limb.
7. As soon as reasonably practicable after the Company has received satisfactory proof of the death of the insured, the Company will pay a lump sum amount of HKD10,000 once to the owner provided that the death of the insured is not caused by (i) any accidental death which occurs while travelling on a common carrier as a fare paying passenger; or (ii) any self-inflicted injury, including suicide or any attempt to do so while sane or insane.

Disclosure of Important Information:**1. Cooling Off Right**

If you wish to exercise your cooling-off right, you can cancel the policy and obtain a refund of premium and levy paid by giving a written notice to us. Such notice must be signed by you and submitted to our office at 7/F, NEO, 123 Hoi Bun Road, Kwun Tong, Kowloon within 21 calendar days immediately following the day of delivery of the policy or the Cooling-off Notice to you or your nominated representative (whichever is the earlier). The Cooling-off Notice should inform you of the availability of the policy and expiry date of the cooling-off period.

2. Key Product Risks**i. Termination**

The policy shall be automatically and immediately terminated upon the earliest date of the following circumstances:

- (a) death of the insured; or
- (b) the Death and Disability Benefit due to public transport accident is paid or payable; or
- (c) the policy matures after 1 year from policy effective date

Upon termination of the policy, the Company's liability in respect of the policy shall immediately cease.

ii. Inflation Risk

When you review the values shown in the benefit illustrations, please note that the cost of living in the future is likely to be higher than it is today due to inflation. In that case, you will receive less in real terms even if we meet all of our contractual obligations under the policy.

iii. Other Key Product Risks

"Explorer" Free Personal Accident Plan is an insurance policy issued by us. The insurance benefits are subject to the company's credit risks.

3. Exclusions

The Company will not pay any Death and Disability Benefit due to Public Transport Accident, directly or indirectly, wholly or partly, voluntarily or involuntarily caused by or resulted from any one of the following occurrences:

- i. self-inflicted injury of the insured, including suicide or any attempt to do so while sane or insane; or
- ii. use of narcotics unless taken as prescribed by a medical practitioner, or abuse of drugs and/or alcohol; or
- iii. violation or attempted violation of the law or participation in fight or affray or resistance to arrest.

The information in this document is intended as a general summary for your reference only and does not constitute financial, investment or taxation advice or advice of whatsoever kind. You are recommended to seek professional advice from your independent advisors if you find it necessary. Please refer to the policy provision for the full terms and conditions.

This document is intended to be distributed in Hong Kong only and shall not be construed as an offer to sell or a solicitation to buy or provision of any of our products outside Hong Kong. Chow Tai Fook Life Insurance Company Limited hereby declares that it has no intention to offer to sell, to solicit to buy or to provide any of its products in any jurisdiction other than Hong Kong in which such offer to sell or solicitation to buy or provision of any product of Chow Tai Fook Life Insurance Company Limited is illegal under the laws of that jurisdiction.

A person who is not a party to the policy (including but not limited to the insured and the beneficiary) has no right to enforce any terms of the policy. The Contracts (Rights of Third Parties) Ordinance does not apply to the policy nor any document issued pursuant to the policy.

Chow Tai Fook Life Insurance Company Limited

(Incorporated in Bermuda with limited liability)

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