

CTF Life
周大福人壽

“Be With You”

Personal Accident Plan

Life Protection+ Series



View e-copy





“Be With You” Personal Accident Plan

To put you at ease with variety of risks and accidents that may happen at every stage of life, CTF Life offers you “Be With You” Personal Accident Plan (the “Plan”). Whether you are in toddlerhood, the prime of life or senectitude, the Plan will customize the best protection to suit your needs. Double hospital cash will also be provided for a number of extraordinary events, including confines in a hospital as a result of an illness which is declared by World Health Organization as a “Public Health Emergency of International Concern”. The Plan will always walk along with you.

One Plan for Every Step

Core Benefits (applicable for all life stages)

(age of last birthday: 15 days to age 80)

- | | | |
|---|--|--|
| ✓ Accidental Death and Dismemberment Benefit ^{1,2} | ✓ Accidental Medical Expenses Benefit ^{4,5} | ✓ Compassionate Death Benefit |
| ✓ Major Burn Benefit ^{1,3} | ✓ Double Indemnity Benefit ⁶ | ✓ Free Worldwide Emergency Assistance Services ¹⁶ |



Children Benefits

(age of last birthday: 15 days to age 17)

- ✓ Student Care Benefit⁶
- ✓ Caregiving Hospital Cash^{*5,7}
 - Double hospital cash for “Public Health Emergency of International Concern” by World Health Organization

Market Unique¹⁵

Adult Benefits

(age of last birthday: age 18 to 70)

- ✓ Oversea Traveling Double Indemnity Benefit⁶
- ✓ Total and Permanent Disablement Benefit^{1,8}
 - (this benefit is applicable to the insured with age of last birthday from 18 to 65)
- ✓ Guardian Hospital Cash^{*5,7}
 - Double hospital cash for “Public Health Emergency of International Concern” by World Health Organization

Market Unique¹⁵

Elderly Benefits

(age of last birthday: age 71 to 80)

- ✓ Broken Bone Benefit¹
- ✓ Mobile Aid Benefit⁴
- ✓ Elderly Care Service Allowance⁴



* If the insured is confined in a hospital as a result of an illness⁹ which is declared by World Health Organization as a “Public Health Emergency of International Concern”, the related benefit payment of hospital cash will be doubled. (For details, please refer to the “Be With You” Personal Accident Plan Benefit Schedule)

Comprehensive Benefit Coverage

Accidental Death and Dismemberment Benefit¹

In the event of dismemberment and/or suffer from loss of and/or loss of use of designated part of body or death within 180 days after an accident, we shall pay a lump sum benefit up to 100% of the sum insured² according to the percentage of Benefit Table of Accidental Death and Dismemberment Benefit, you can take your time without financial worries.

Major Burn Benefit¹

In the event of accidental major burn³, we will pay a lump sum benefit up to 100% of the sum insured according to the percentage of Benefit Table of Major Burn Benefit, so as to help you meet your urgent need.

Accidental Medical Expense Benefit^{4,5}

Expenses on follow-up treatments, services and medication arising from an accident may be huge. Therefore, we specially offer Accidental Medical Expense Benefit for each accident up to 365 days from the date of the accident. This benefit covers the expenses including medical and surgical treatment operated by a medical practitioner, confinement, home care services after confinement¹⁰, dental care or surgery¹¹, Chinese medicine treatment (including consultation, treatment, bone-setting¹² and acupuncture), physiotherapy and chiropractic treatment. For details, please refer to the "Be With You" Personal Accident Plan Benefit Schedule.

Double Indemnity Benefit⁶

To better protect your daily life against accident, we will offers the following double benefit payment to the owner for the insured encountering an accident in designated situations¹³:

	Double Benefit
Accidental Death and Dismemberment Benefit or Major Burn Benefit or Total and Permanent Disablement Benefit (applicable to the insured with age of last birthday from 18 to 65)	Extra benefit payment up to 100% of the sum insured
Accidental Medical Expense Benefit	The maximum amount* per accident will be doubled
Broken Bone Benefit (applicable to the insured with age of last birthday from 71 to 80)	Extra benefit payment up to 40% of the sum insured

* The maximum amount per policy year and visit for physiotherapy, chiropractic, bone-setting, acupuncture and Chinese medicine treatment remain unchanged.

Compassionate Death Benefit

Regardless of the causes of death, whether accidental or other causes, we will pay the beneficiary the Compassionate Death benefit with sincere care to your family.

Protections for different stages of life to free you from worries

Market Unique¹⁵

When the insured reaches the specific ages, the Plan will **automatically convert its coverage to that for the next stage of life**, this market unique¹⁵ feature allows you to continue to enjoy the appropriate accident protection at ease.

Free Worldwide Emergency Assistance Services¹⁶

When you enroll in the "Be With You" Personal Accident Plan, you can enjoy 24-Hour Free Worldwide Emergency Assistance Service for immediate support wherever you are. The services including emergency evacuation or repatriation, delivery of mortal remains and family visits, support you in anytime and anywhere.

Exclusive Protections for Different Stages of Life

Children Benefits

Age of last birthday: 15 days to age 17



Student Care Benefit⁶

To give extra protection to your kid's daily school life, the Plan specially offers double benefit payment for student encountering an accident in any transportation arranged by school, within school area or is participating in a school event:

Accidental Death and Dismemberment Benefit or Major Burn Benefit	Extra benefit payment up to 100% of the sum insured	Double Benefit
Accidental Medical Expense Benefit	The maximum amount* per accident will be doubled	

* The maximum amount per policy year and visit for physiotherapy, chiropractic, bone-setting, acupuncture and Chinese medicine treatment remain unchanged.

Caregiving Hospital Cash^{5,7}

The insured will receive the Caregiving Hospital Cash daily if the insured is confined in a hospital due to accidental injury. The Caregiving Hospital Cash will be doubled daily if the insured is confined in a hospital due to an illness⁹ which is declared by World Health Organization as a "Public Health Emergency of International Concern".

Adult Benefits

Age of last birthday: age 18 to 70



Overseas Traveling Double Indemnity Benefit⁶

You can have total peace of mind when you are in overseas for both vacations or business purpose because the Plan offers the following double benefit payment in the event of an accident in a place other than the insured's country of residence¹⁴:

Accidental Death and Dismemberment Benefit or Major Burn Benefit or Total and Permanent Disablement Benefit (applicable to the insured with age of last birthday from 18 to 65)	Extra benefit payment up to 100% of the sum insured	Double Benefit
Accidental Medical Expense Benefit	The maximum amount* per accident will be doubled	

* The maximum amount per policy year and visit for physiotherapy, chiropractic, bone-setting, acupuncture and Chinese medicine treatment remain unchanged.

Total and Permanent Disablement Benefit^{1,8}

(this benefit is applicable to an insured with age of last birthday from 18 to 65)

If the insured is unfortunately diagnosed with total and permanent disablement due to an accident within 180 days from the date of that accident, and such total and permanent disablement has continued for at least 6 consecutive months, and prevented the insured from engaging in any work, which provides any profit for which the insured is reasonably fitted by the knowledge, training or experience, we will pay a specified percentage of sum insured according to the table below to cover the insured's living or medical expenses.

Date from diagnosed total and permanent disablement	Percentage of the sum insured for benefit payment	} Up to 100% of the sum insured in total
The first 6 months	Not applicable	
The 7 th to 30 th month (24 months in total)	2% per month (i.e. 24 months = 2% x 24 months = 48%)	
The 31 st month	52% (in lump sum benefit payment)	

Guardian Hospital Cash^{5,7}

The insured will receive the Guardian Hospital Cash daily if the insured is confined in a hospital due to accidental injury. The Guardian Hospital Cash will be doubled daily if the insured is confined in a hospital due to an illness⁹ which is declared by World Health Organization as a "Public Health Emergency of International Concern".

Elderly Benefits

Age of last birthday: age 71 to 80



Broken Bone Benefit¹

In case of accident, elderly people are more prone to bone injuries. We especially provide Broken Bone Benefits for the insured. If the insured suffers from broken bone within 90 days from the date of accident, the Plan will pay a lump sum benefit payment according to the percentage of Benefit Table of Broken Bone Benefit. The aggregate total amounts of Broken Bone Benefit is up to 40% of the sum insured.

Mobile Aid Benefit⁴

If the insured is accidentally injured, we will reimburse the charges within 180 days from the date of accident for purchase and rental of equipment including but not limited to wheelchair, crutches or hearing aids which recommended by a medical practitioner. The benefit is up to 0.5% of the sum insured per policy year, which cares for your living needs after accident.

Elderly Care Service Allowance⁴

If the insured is confined in a hospital for 7 consecutive days or above due to accidental injury within 180 days from the date of accident, we will reimburse the charges for nursing or domestic helper services as recommended by a medical practitioner in the insured's home within 90 days after discharge. The benefit is up to 0.25% of the sum insured per day and up to HKD 20,000 / USD 2,500 per policy year, to cater the needs of home nursing services after an accident.

For details of "Be With You" Personal Accident Plan, please contact your financial consultant or call our Customer Service Hotline at 2866 8898 or Partnership Concierge Hotline at 3192 8333 (for CTF Life Partnership enquiry only), or browse the company website at www.ctflife.com.hk.

At-a-Glance Table

Basic information			
Issue Age (age of last birthday)	15 days to age 70		
Policy Term (For details, please refer to "Be With You" Personal Accident Plan Benefit Schedule.)	Core Benefits Age of last birthday: 15 days to age 80		
	Children Benefits	Adult Benefits	Elderly Benefits
	Age of last birthday: 15 days to age 17	Age of last birthday: age 18 to 70 (Total and Permanent Disablement Benefit is only applicable to the insured with age of last birthday from 18 to 65)	Age of last birthday: age 71 to 80
Premium Term	Yearly renewable to age of last birthday age 79		
Policy Category	Basic Plan / Rider		
Policy Currency	Basic Plan: HK Dollar Rider: HK Dollar / US Dollar		
Payment Mode	Monthly, Semi-annually or Annually The premium is calculated based on the plan unit		
Plan Unit	1 plan unit= HKD100,000 sum insured / USD12,500 sum insured		
		General Customer	Mainland Customer
	Minimum plan units	4 plan units (i.e. HKD 400,000 sum insured / USD 50,000 sum insured)	16 plan units (i.e. HKD 1,600,000 sum insured / USD 200,000 sum insured)
Maximum plan units	25 plan units (i.e. HKD 2,500,000 sum insured / USD 312,500 sum insured)		

Policy Category	Basic Plan	Rider
Age of Last Birthday of Insured	Premium per plan unit	
15 days to age 17*	HKD 210	HKD 180 / USD 22.5
Occupation Class 1 or 2 [#]		
Age 18 to 70	HKD 350	HKD 300/ USD 37.5
Age 71 to 79	HKD 490	HKD 420 / USD 52.5
Occupation Class 3 or 4 [#]		
Age 18 to 70	HKD 525	HKD 450 / USD 56.25
Age 71 to 79	HKD 735	HKD 630 / USD 78.75

* The premium will be increased by 50% if the occupation class of the insured is class 3 or 4.

[#] For details of the occupation class, please contact your financial consultant.

"Be With You" Personal Accident Plan Benefit Schedule

Core Benefits (age of last birthday: 15 days to age 80)	
Benefit	Maximum amount per accident (Percentage of sum insured/amount)
1. Accidental Death and Dismemberment Benefit ^{1,2}	Up to 100% (For details, please refer to "Benefit Table of Accidental Death and Dismemberment Benefit")
2. Major Burn Benefit ^{1,3}	Up to 100% (For details, please refer to "Benefit Table of Major Burn Benefit")
3. Accidental Medical Expenses Benefit ^{4,5}	15 days to age 70: Up to 3.0% Age 71 to 80: Up to 1.5% Chinese medicine treatment (including consultation, treatment, bone-setting ¹² and acupuncture), physiotherapy and chiropractic treatment: Maximum amount per policy year - 15 days to age 70: 0.75% - Age 71 to 80: 0.375% Chinese medicine treatment (including consultation, treatment, bone-setting ¹² and acupuncture): Maximum amount per visit: HKD 300 / USD 37.5
4. Double Indemnity Benefit ⁶	Accidental Death and Dismemberment Benefit or Major Burn Benefit: Up to 100% Total and Permanent Disablement Benefit (applicable to the insured with age of last birthday from 18 to 65): Up to 100% Broken Bone Benefit (applicable to the insured with age of last birthday from 71 to 80): Up to 40% (per policy) Accidental Medical Expenses Benefit (Maximum amount* per accident): 15 days to age 70: Up to 3.0% Age 71 to 80: Up to 1.5% (*The maximum amount per policy year and visit for physiotherapy, chiropractic, bone-setting, acupuncture and Chinese medicine treatment remain unchanged. Please refer to Accident Medical Expenses Benefit in this Benefit Schedule)
5. Compassionate Death Benefit	HKD 5,000 / USD 625

Children Benefits (age of last birthday: 15 days to age 17)	
Benefit	Maximum amount per accident (Percentage of sum insured/amount)
1. Student Care Benefit ⁶	Accidental Death and Dismemberment Benefit or Major Burn Benefit: Up to 100% Accidental Medical Expenses Benefit (Maximum amount* per accident): Up to 3.0% (*The maximum amount per policy year and visit for physiotherapy, chiropractic, bone-setting, acupuncture and Chinese medicine treatment remain unchanged. Please refer to Accident Medical Expenses Benefit in this Benefit Schedule)
2. Caregiving Hospital Cash ^{5,7}	(1) Confined in a hospital due to an accidental injury: 0.1% per day or HKD 600 per day / USD 75 (applicable to Mainland customer) Maximum and within 60 days after each accident (2) Confined in a hospital due to an illness ⁹ which is declared by World Health Organization as a "Public Health Emergency of International Concern": 0.2% per day or HKD 1,200 per day / USD 150 (applicable to Mainland customer) Maximum and within 60 days after the diagnosis of each illness

Adult Benefits (age of last birthday: age 18 to 70)

Benefit	Maximum amount per accident (Percentage of sum insured/amount)
1. Oversea Traveling Double Indemnity Benefit ⁶	<p>Accidental Death and Dismemberment Benefit or Major Burn Benefit: Up to 100%</p> <p>Total and Permanent Disablement Benefit (applicable to the insured with age of last birthday from 18 to 65): Up to 100%</p> <p>Accidental Medical Expenses Benefit (Maximum amount* per accident): Up to 3.0%</p> <p>(*The maximum amount per policy year and visit for physiotherapy, chiropractic, bone-setting, acupuncture and Chinese medicine treatment remain unchanged. Please refer to Accident Medical Expenses Benefit in this Benefit Schedule)</p>
2. Total and Permanent Disablement Benefit ^{1,8} (this benefit is applicable to the insured with age of last birthday from 18 to 65)	<p>Date from diagnosed total and permanent disablement:</p> <p>Monthly payment from 7th to 30th month: 2% per month</p> <p>The lump sum payment at 31st month: 52%</p>
3. Guardian Hospital Cash ^{5,7}	<p>(1) Confined in a hospital due to an accidental injury: 0.1% per day or HKD 600 per day / USD 75 (applicable to Mainland customer) Maximum and within 60 days after each accident</p> <p>(2) Confined in a hospital due to an illness⁹ which is declared by World Health Organization as a "Public Health Emergency of International Concern": 0.2% per day or HKD 1,200 per day / USD 150 (applicable to Mainland customer) Maximum and within 60 days after the diagnosis of each illness</p>

Elderly Benefits (age of last birthday: age 71 to 80)

Benefit	Maximum amount per policy (Percentage of sum insured/amount)
1. Broken Bone Benefit ¹	<p>Up to 40% per policy (For details, please refer to "Benefit Table of Accident Death and Dismemberment Benefit")</p>
2. Mobile Aid Benefit ⁴	Up to 0.5% per policy year
3. Elderly Care Service Allowance ⁴	<p>Up to 0.25% per day Up to HKD 20,000 / USD 2,500 per policy year</p>

Benefit Table of Accidental Death and Dismemberment Benefit

Benefit Coverage (within 180 days from the date of the accident)	Percentage of sum insured [^]
Loss of Life	100%
Loss of Sight of One or Both Eyes	100%
Loss of, or Loss of Use of One or More Limbs	100%
Loss of Speech and Hearing	100%
Permanent and Incurable Insanity	100%
Loss of Hearing	
- both ears	75%
- one ear	25%
Loss of Speech	50%
Permanent Total Loss of Lens	
- both eyes	100%
- one eye	50%
Loss of, or Loss of Use of, Four Fingers and Thumb of one hand	70%
Loss of, or Loss of Use of, Four Fingers of one hand	40%
Loss of, or Loss of Use of, One Thumb of one hand	
- both joints	30%
- one joint	15%
Loss of, or Loss of Use of, one same Finger	
- three joints	10%
- two joints	8%
- one joint	5%
Loss of, or Loss of Use of, Toes	
- all – one foot	15%
- great toe – both joints	5%
- great toe – one joint	3%
Fractured Leg or Patella	
- non-union	10%
- shortening of leg by at least 5 cm	7.5%

[^] If the Insured suffers from more than one loss under the Accidental Death and Dismemberment Benefit as a result of any injury arising from the same accident, only the corresponding benefit with the largest benefit amount (or if the loss items are of an equal benefit amount, only one benefit) is payable.

Benefit Table of Major Burn Benefit

Benefit Coverage	Percentage of sum insured [^]
Major Burn as a percentage of total surface area of Head	
- equals to or greater than 2% but less than 5%	50%
- equals to or greater than 5% but less than 8%	75%
- equals to or greater than 8%	100%
Major Burn as a percentage of total surface area of Body	
- equals to or greater than 10% but less than 15%	50%
- equals to or greater than 15% but less than 20%	75%
- equals to or greater than 20%	100%

[^] If the Insured suffers from more than one loss under the Major Burn Benefit as a result of any injury arising from the same accident, only the corresponding benefit with the largest benefit amount (or if the loss items are of an equal benefit amount, only one benefit) is payable.

Benefit Table of Broken Bone Benefit

Benefit Coverage (within 90 days from the date of the accident)	Percentage [^] of Broken Bone Benefit (i.e. 40% of sum insured times below percentage)
Pelvis (excluding thigh and coccyx)	
- Multiple fractures and one compound fracture	50%
- All other compound fractures	30%
- Multiple fractures	15%
- All other fractures	12%
Thigh	
- Multiple fractures and one compound fracture	30%
- All other compound fractures	24%
- Multiple fractures	15%
- All other fractures	12%
Lower leg, skull, clavicle, ankle, upper and lower arm, wrist	
- Multiple fractures and one compound fracture	24%
- All other compound fractures	15%
- Multiple fractures	12%
- Depressed fracture of the skull needing surgical intervention	8%
- All other fractures	6%
Shoulder blade, knee cap, sternum, hand (excluding fingers and wrist), foot (excluding toes and ankle)	
- All compound fractures	12%
- All other fractures	6%
Spinal Column (cervical, thoracic and lumbar vertebrae but excluding coccyx)	
- All compression fractures	12%
- All Spinous Process, Transverse Process or Pedicle fractures	12%
- All other vertebral fractures	6%
Lower Jaw	
- Multiple fractures and one compound fracture	15%
- All other compound fractures	12%
- Multiple fractures	10%
- All other fractures	5%

Benefit Coverage (within 90 days from the date of the accident)	Percentage [^] of Broken Bone Benefit (i.e. 40% of sum insured times below percentage)
Rib or ribs, cheekbone, coccyx, upper jaw, nose, toe or toes, finger or fingers	
- Multiple fractures and one compound fracture	10%
- All other compound fractures	8%
- Multiple fractures	5%
- All other fractures	3%
Dislocations requiring surgery under general anesthesia	
- Spine (excluding slipped disc)	50%
- Hip	30%
- Knee	15%
- Wrist or elbow	12%
- Ankle, shoulder blade or collar bone	6%
- Fingers, toes, or jaw	3%
Internal injuries	
- Internal injuries resulting in open abdominal or thoracic surgery (excluding hernia)	15%

[^] The maximum aggregated total amount of Broken Bone Benefit is 40% of the sum insured. If the insured suffers from more than one loss under the Broken Bone Benefit as a result of any injury arising from the same accident, only the corresponding benefit with the largest benefit amount (or if the loss items are of an equal benefit amount, only one benefit) is payable.

Remarks:

1. This plan will be automatically terminated once the aggregate total payable claim amount under the Accidental Death and Dismemberment Benefit, the Major Burn Benefit, the Total and Permanent Disablement Benefit (if applicable) and Broken Bone Benefit (if applicable) reaches 100% of sum insured. If the insured suffers from more than one loss under the Accidental Death and Dismemberment Benefit or Major Burn Benefit or Total and Permanent Disablement Benefit (if applicable) or Broken Bone Benefit (if applicable) as a result of any injury arising from the same accident, only the corresponding benefit with the largest benefit amount (or if the loss items are of an equal benefit amount, only one benefit) is payable. For each accident, we will pay for only one of the above benefits and not more than once.
2. Where the loss of, or loss of use of, any part of the Insured's body is not listed in "Benefit Table of Accidental Death and Dismemberment Benefit", we shall determine the percentage of benefits at our absolute discretion.
3. Major Burn Benefits covers the second degree burn in which both the epidermis and the underlying dermis are damaged; or third degree burn where there is damage or destruction of the skin to its full depth and damage to the tissues beneath due to an accident.
4. This benefit shall not cover any expenses which can be compensated or reimbursed under any government laws or under any other insurance policies.
5. For the "Be with You" Personal Accident Plan of Mainland customer, if in Mainland China, the Plan covers medically necessary expense or confinement (if applicable) of the Insured in a Grade 2A hospital or above as classified by the government of the People's Republic of China or in a hospital that is in the list of approved hospitals as determined by us from time to time and such list of approved hospitals will be provided to the owner upon request.
6. Once the Double Indemnity Benefit is payable, we will not pay the Student Care Benefit (if applicable) or Oversea Traveling Double Indemnity Benefit (if applicable) for the same accident, and vice versa.
7. The limit set for Caregiving Hospital Cash or Guardian Hospital Cash is up to maximum of 60 days per accident or illness. For Mainland customer, if there is more than one "Be With You" Personal Accident Plan issued on the same insured, the maximum limit per insured shall not exceed the limit listed in "Be With You" Personal Accident Plan Benefit Schedule.
8. The benefit shall cease when the Total and Permanent Disablement ceases, the insured is able to resume to work or upon the death of the insured.
9. If the insured has been diagnosed with an illness declared as a "Public Health Emergency of International Concern" and it is a pre-existing condition, we would not pay Caregiving Hospital Cash or Guardian Hospital Cash for any confinement under this circumstance.
10. Once the in-patient surgical expenses is payable, the nursing services must be prescribed and certified by the attending Medical Practitioner as part of the Insured's rehabilitation treatment rendered by a licensed nurse in the insured's home within 31 days after the end of the insured's confinement as a result of an injury.
11. Not including the replacement of natural teeth or installation, removal or replacement of denture or prosthesis or any related expenses.
12. If there are more than two "Be With You" Personal Accident Plan of the same insured, we will pay this item only under two of those policies.
13. Specific situations including insured i) is riding as a fare-paying passenger in any licensed public transportation (land, marine, air) or cruise; or ii) in an elevator duly certified for carrying passengers (excluding elevators in mines and construction sites); or iii) is present at the commencement of the burning of any public meeting place including but not limited to theatre, hotel, restaurant, stadium, shopping mall and public transport station.
14. For insured's place of residence, it means a place that the insured has taken up residence for 183 days or more within 12 months immediately before such injury. If the Insured's place of residence is in Mainland China, Hong Kong or Macau Special Administrative Region, we will pay the Oversea Traveling Double Indemnity Benefit provided that the Injury is sustained in a place other than Mainland China, Hong Kong and Macau Special Administrative Region.
15. "Market Unique" item is concluded based on the main type of accident protection plans in the life market as of April 2020.
16. Free Worldwide Emergency Assistance Services are provided by the third party service provider. Chow Tai Fook Life Insurance Company Limited reserve the right to change the terms and conditions of Free Worldwide Emergency Assistance Service and assumes no responsibility of the services provided by the third party service provider.

Benefit Limitations:

We will not cover any Pre-existing Condition and any loss or disability under this Plan suffered by the Insured prior to the Accident or already exists when the Accident happens. Pre-existing Condition is the existence of:

1. a condition of the insured for which medical advice, diagnosis, care or treatment was recommended or received before the policy effective date or the date of any reinstatement (whichever is later); or
2. any sign or symptom within a five-year period immediately preceding the policy effective date or the date of any reinstatement (whichever is later).

Major Exclusions:

Notwithstanding anything stated in the Plan, the company shall not pay any benefits under the Plan for any loss or death or expenses arising directly or indirectly from or caused by any of the following:

1. war, declared or undeclared, revolution or any warlike operations;
2. violation or attempted violation of the law or resistance to arrest;
3. engaging in services in armed forces in times of declared or undeclared war or while under orders for warlike operations or restoration of public order;
4. entering, exiting, operating, being transported, or in any way engaging in air travel except as a fare paying passenger in any aircraft operated by a commercial passenger airline on a regular scheduled passenger trip over its established passenger route;
5. childbirth, miscarriage, pregnancy, or any connected complications notwithstanding that such event may have been accelerated or induced by Injury;
6. engaging in a sport in a professional capacity or where the Insured would or could earn income or remuneration from engaging in such sport;
7. Acquired Immune Deficiency Syndrome or AIDS, and/or any illness or Injury commencing in the presence of a seropositive test for human immunodeficiency virus (HIV), and any related disease;
8. self-inflicted injury including suicide or any attempt thereat while sane or insane and/or any event of consumption of or being under the influence of alcohol, poison, medication, drugs or sedatives unless prescribed by a Medical Practitioner;
9. disease or infection (except illnesses which is declared as a "Public Health Emergency of International Concern" or causing infections which occur due to an accidental cut or wound);
10. poison, gas or fumes, voluntarily or otherwise taken, absorbed or inhaled, other than as a result of an Accident arising from a hazardous incident in relation to the Insured's occupation.

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. Premium Term

You should continue to pay the premium (or premiums) on time throughout the benefit term. Other than the first premium, if you do not pay a premium on time, you have a grace period 31 days (Grace Period) from the due date to pay it, during which the policy will continue in force. If we do not receive the premium after the grace period 31 days ends, the policy will terminate as from the last premium due date. We shall not be liable to pay any benefit arising from any event occasioned during the Grace Period unless the overdue premium is paid before the end of the Grace Period.

3. Key Product Risks

i. Termination

This policy shall be terminated upon the earliest occurrence of the following circumstances:

<p>"Be With You" Accident Personal Plan as a Basic plan</p> <ul style="list-style-type: none"> • any premium remains in default at the end of the grace period; or • surrender or terminate the policy; or • the policy matures on the policy anniversary when the insured attains age 80; or • the death of the insured; or • the aggregate amount of Accidental Death and Dismemberment Benefit, Major Burn Benefit, Total and Permanent Disablement Benefit (if applicable) and Broken Bone Benefit (if applicable) reaches 100% of the sum Insured 	<p>"Be With You" Accident Personal Plan as a Rider</p> <ul style="list-style-type: none"> • any premium remains in default at the end of the grace period unless the automatic Non-Forfeiture Provisions, Contribution Interruption Provision or Premium Holiday Provision (as the case may be) of the basic plan becomes applicable; or • the net cash value or net policy value of the Policy is equal to or less than zero while there is indebtedness (if applicable); or • the basic plan is cancelled surrendered or terminated; or • the basic plan is converted into paid-up or extended term insurance policy under the Non-Forfeiture Option Provision of the basic plan; or • surrender or terminate the Plan; or • the policy matures on the policy anniversary when the insured attains age 80; or • the death of the insured; or • the aggregate amount of Accidental Death and Dismemberment Benefit, Major Burn Benefit, Total and Permanent Disablement Benefit (if applicable) and Broken Bone Benefit (if applicable) reaches 100% of the sum Insured
--	---

We reserve the right not to renew this Plan by giving at least 30 days' notice in writing to you before any policy anniversary. We also reserve the right for termination of this Plan by giving at least 30 days' notice in writing to you.

ii. Policy Reinstatement

If this policy terminates due to non-payment of any premium, it may be reinstated subject to the written request for reinstatement must be made by you within 6 months from the due date of the premium in default and meet our administrative regulations at that time. Please refer to the policy provision for details of reinstatement.

iii. 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.

4. Other Key Product Risks

- Basic plan of the "Be With You" Personal Accident Plan is issued in HK dollar and the rider is issued either in US dollar or HK dollar. Premiums shall be paid either in HK dollars or in policy currency. You can specify the policy currency at the time of application. Policy currency cannot be altered once the policy has been issued.
- The premiums received by us in a currency different from your policy currency will be converted to the policy currency at the prevailing exchange rate determined by us from time to time with reference to market rates. All monies payable under your policy will be paid in HK dollars, or in the policy currency upon your request. The amount payable by us in a currency different from your policy currency will be converted at the prevailing exchange rate determined by us from time to time with reference to market rates. Therefore it may be subject to foreign exchange risks in the process of currency conversion.
- These "Be With You" Personal Accident Plans are insurance policies issued by us. The insurance benefits are subject to the company's credit risks.

5. Suicide Clause

For this Plan, if the insured commits suicide, whilst sane or insane, within one year from (i) the plan effective date (including the plan effective date); or (ii) the last reinstatement date (if applicable), whichever is later, and whilst this Plan is in force, our liability under this Plan shall be limited to the aggregate of (i) the refund of the total amount of premiums of the Plan and the premiums of all riders of this Plan (if applicable) paid since (a) the policy date; or (b) the last reinstatement date (if applicable), whichever is later; and (ii) less any claim which have been paid by us under this Plan and any rider of this Plan (if applicable) since the policy date or the last reinstatement date, as the case may be.

For this Plan, if the insured commits suicide, while sane or insane, within one year from the effective date of any increase in sum insured (if applicable) or any subsequent addition of plan (if applicable) and whilst this Plan is in force, our liability in respect of that increase of sum insured or addition of plan (as the case may be) shall be limited to refunding the aggregate of the corresponding increment of premium paid under this Plan and any rider of this Plan (if applicable) and less any claim which have been paid by us in respect of the relevant increase of sum insured or addition of plan (as the case may be) under this Plan and any rider of this Plan (if applicable).

Any amount that may be paid by us under this suicide provision is regarded as death proceeds.

6. Premium Adjustment and Product Features Revision

i. Premium Adjustment

In order to provide you with continuous protection, we will review and adjust the premium rate of the Plan from time to time and make adjustment at least 30 days before policy anniversary in written notice regarding the premium rate if necessary. During the review, we may consider factors including but not limited to the following:

- claim costs incurred from all policies under this plan and the expected claim outgo in the future which reflects medical trends, medical cost inflation and the change in the product features revision
- historical investment returns and the future outlook of the product's backing asset
- policy surrenders and lapses
- expenses directly related to the policy and indirect expenses allocated to this product

ii. Product Features Revision

We reserve the right to revise the benefits and/or any restrictions/limitations of the Plan by giving at least 30 days notice in writing to you before any policy anniversary.

The revised premium, benefits and/or restrictions/limitations will take effect automatically on the next policy anniversary unless you notify us in a Written Request to cancel the Plan within 30 days after such revision takes effect. In the case where a payment of the revised premium is made to us before we receive your notice of cancellation, we shall refund to you such premium without interest.

7. Eligible Medical Benefit Expenses

Claims of eligible medical benefit expenses must comply with the principles of "Reasonable and Customary" and "Medically Necessary".

"Reasonable and Customary"

In relation to admitted claims describing a medical service which is rendered in accordance with standards of good medical practice including but not limited to the approach of the treatment taken, the length of the confinement, the diagnostic and/or surgical procedures rendered; and the professional and hospital and clinical charges presented must not exceed the usual charges at the location where such service is rendered.

"Medically Necessary"

Means necessary and suitable, which are generally accepted by the medical profession in Hong Kong as effective, appropriate and essential based upon recognized standards of the health care specialty involved; and which are not of an experimental, preventive, screening or investigative nature; where the Insured's Illness or Injury could not safely and adequately be confinement, treatment, procedure, supplies or other medical services while not being confined or without surgery.

8. In-patient or Confinement

Residence (considered as Medically Necessary) in a hospital as an in-patient and staying within the boundaries of the hospital for at least 6 consecutive hours per day upon the recommendation of a medical practitioner and under the care and attention of a medical practitioner. All confinements resulting from or contributed to by the same or related cause or causes shall be regarded as one confinement unless they are separated by more than 90 days during which there has been no medical treatment for the injury or illness which is declared as a Public Health Emergency of International Concern causing the previous confinement.

9. Change of Occupation

If the insured changes his occupation or job duties or is engaged in an additional occupation, the insured should inform us in writing accordingly within 1 month from the date of such change(s) for our company's underwriting assessment. Please refer to the policy provision for details.

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 Plan 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.

Insurance Policy Product Brochure Addendum -

I. Foreign Account Tax Compliance Act

Under the U.S. Foreign Account Tax Compliance Act ("FATCA"), a foreign financial institution ("FFI") is required to report to the U.S. Internal Revenue Service ("IRS") certain information on U.S. persons that hold accounts with that FFI outside the U.S. and to obtain their consent to the FFI passing that information to the IRS. An FFI which does not sign or agree to comply with the requirements of an agreement with the IRS ("FFI Agreement") in respect of FATCA and/or who is not otherwise exempt from doing so (referred to as a "nonparticipating FFI") will face a 30% withholding tax ("FATCA Withholding Tax") on all "withholdable payments" (as defined under FATCA) derived from U.S. sources (initially including dividends, interest and certain derivative payments).

The U.S. and Hong Kong have agreed an inter-governmental agreement ("IGA") to facilitate compliance by FFIs in Hong Kong with FATCA and which creates a framework for Hong Kong FFIs to rely on streamlined due diligence procedures to (i) identify U.S. indicia, (ii) seek consent for disclosure from its U.S. policyholders and (iii) report relevant tax information of those policyholders to the IRS.

FATCA applies to Chow Tai Fook Life Insurance Company Limited (the "Company") and this Policy. The Company is a participating FFI. The Company is committed to complying with FATCA. To do so, the Company requires you to:

- (i) provide to the Company certain information including, as applicable, your U.S. identification details (e.g. name, address, the US federal taxpayer identifying numbers, etc.); and
- (ii) consent to the Company reporting this information and your account information (such as account balances, interest and dividend income and withdrawals) to the IRS.

If you fail to comply with these obligations (being a "Non-Compliant Accountholder"), the Company is required to report "aggregate information" of account balances, payment amounts and number of non-consenting US accounts to IRS.

The Company could, in certain circumstances, be required to impose FATCA Withholding Tax on payments made to, or which it makes from, your policy. Currently the only circumstances in which the Company may be required to do so are:

- (i) if the Inland Revenue Department of Hong Kong fails to exchange information with the IRS under IGA (and the relevant tax information exchange agreement between Hong Kong and the U.S.), in which case the Company may be required to deduct and withhold FATCA Withholding Tax on withholdable payments made to your policy and remit this to the IRS; and
- (ii) if you are (or any other account holder is) a nonparticipating FFI, in which case the Company may be required to deduct and withhold FATCA Withholding Tax on withholdable payments made to your policy and remit this to the IRS.

You should seek independent professional advice on the impact FATCA may have on you or your policy.

II. Common Reporting Standard

Hong Kong has put in place a framework implementing the Automatic Exchange of Financial Account Information ("AEOI") which allows for the exchange of financial information among tax authorities. The Company, as a reporting financial institution under the law, is required to collect and provide certain information of policyholders and beneficiaries to the Inland Revenue Department of the Hong Kong Special Administrative Region which exchanges such information with tax authorities of another jurisdiction or jurisdictions which has/have signed an AEOI agreement with Hong Kong and of which the policyholders and beneficiaries may be resident for tax purposes. Where a policyholder or beneficiary fails to provide any requested information, the Company reserves the right to take any action as it deems necessary in order for it to comply with the law.

CTF Life

周大福人壽

Chow Tai Fook Life Insurance Company Limited
(Incorporated in Bermuda with limited liability)

MKT/PM/0305/GEN/2407