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Critical illness protection  
TotalAssure Critical Illness Plan  
TotalAssure Critical Illness Plan - BabyPro

**Keeping you ahead  
in care with support  
through time**



Product brochure

# From precious beginnings to lifelong security: your coverage throughout lifetime



TotalAssure - BabyPro



TotalAssure

Health needs change with age. From babies affected by genetic influences, adult contracting critical illnesses at a younger age, to middle-agers exposed to serious illnesses such as Heart Attack, Stroke, and Cancer, and older generation facing geriatric diseases and dementia. Health protection should not be overlooked at each life stage.

**TotalAssure Critical Illness Plan** (“**TotalAssure**”) offers comprehensive protection that spans different life stages. Specifically, **TotalAssure Critical Illness Plan - BabyPro** (“**TotalAssure - BabyPro**”) is tailored for expectant mothers, offering additional protection for both the mother and the newborn child. Whether it’s safeguarding the well-being of you and your loved ones from childhood to adulthood, and all the way to old age, with **TotalAssure** and **TotalAssure - BabyPro**, we take care of you for life.

## Comprehensive protection up to 1000% of the sum insured



### 3 early risk conditions:

prioritise pre-emptive care

- Cardiomyopathy (Early Dilated)
- Colorectal Serrated Adenoma/polyp(s)
- Precancerous Lesion of Breast



### Extra coverage

within first 10 policy years



### Provides guaranteed cash value and terminal dividend (if any)

for potential wealth growth opportunities



### Covers 135 illnesses

from 72 minor illnesses to 63 major illnesses

- For one of these minor illnesses, our coverage extends to Critical Surgery, where we provide benefits for 51 types of surgeries



### Enjoy a range of value-added services

from prevention, treatment, and rehabilitation support, covering physical, mental, and holistic health



### Multiple claim coverage

against most of the covered major illnesses, up to a maximum of 9 claims together with Major Illness Benefit

Major Illness Benefit and Multiple Claims Major Illness Benefit	
Cancer	Maximum 5 claims
Heart Attack and Stroke	Maximum 2 claims
Severe Dementias	Maximum 1 claim
Other major illnesses	Maximum 1 claim

or

Continuous Cancer Payout Benefit
Monthly payout of 5% of the sum insured for a period of up to 100 months



### Continuous payouts

for additional financial support

Severe Dementias	Annual payout of 6% of the sum insured to support the costs of long-term care until age 100 of the insured
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### Coverage designed for expectant mother and newborn child

- Provides maternity protection starting as early as 18 weeks of pregnancy, such as coverage for pregnancy complications and postpartum depression for parents
- Offers coverage for newborn child from birth and beyond, including coverage for undetected congenital conditions
- Additional coverage within the 1<sup>st</sup> policy years



### Coverage designed for child and their caregivers

- Comprehensive protection covering 15 juvenile minor illnesses, such as severe asthma and autism
- Education Special Support for loved ones with special education needs



### Coverage designed for seniors and their caregivers

- Coverage from Moderately Severe Dementias to Severe Dementias
- Dementia Caregiver Annuity Benefit with an annual payout of 6% of the sum insured until the insured reaches age 100
- Free access to early dementia screening and relevant training series for Dementia caregivers







## Comprehensive protection with coverage for 3 early risk conditions and 135 illnesses from minor to major

Getting early treatment can save lives, while also sparing individuals from exorbitant expenses and the burdens of prolonged treatment. **TotalAssure** / **TotalAssure - BabyPro** provides an advanced payment upon the insured's first diagnosis of a covered early risk condition<sup>1</sup>, offering timely support for early intervention and helping to alleviate the potential financial impact of health challenges. One claim is allowed for each early risk condition, subject to a maximum of 2 claims under the Early Risk Defender Benefit<sup>1,2</sup>.

Our comprehensive coverage does not stop there. With a total of 135 covered minor and major illnesses, including 51 critical surgeries, **TotalAssure** / **TotalAssure - BabyPro** is designed to safeguard you against a wide range of health risks to ensure your well-being.



### Early Risk Defender Benefit<sup>1,2</sup>

Covering **3** early risk conditions

- Cardiomyopathy (Early Dilated), Colorectal Serrated Adenoma/polyp(s) and Precancerous Lesion of Breast, up to age 100<sup>3</sup>

Up to **5%** of the sum insured<sup>4</sup> for each claim



### Minor Illness Benefit<sup>2,5</sup>

Covering **72** minor illnesses<sup>6</sup>

- Carcinoma-in-situ, Angioplasty and other Invasive Treatments for Coronary Artery, and other minor illnesses<sup>6</sup>, up to age 100<sup>3</sup>
- Critical surgery protection<sup>7</sup>, up to age 100<sup>3</sup>
- Minor illnesses<sup>6</sup> for juveniles (insured must be under age 22)

Up to **20%** of the sum insured<sup>4</sup> for each claim



### Major Illness Benefit<sup>2,8</sup>

Covering **63** major illnesses

- Cancer, Heart Attack, Stroke, and other major illnesses, up to age 100<sup>3</sup>

Up to **100%** of the sum insured<sup>4</sup>



Once the **total benefits paid and payable** under the Early Risk Defender Benefit<sup>1,2</sup>, Minor Illness Benefit<sup>2,5</sup> and Major Illness Benefit<sup>2,8</sup> **reaches 100% of the sum insured<sup>4</sup>**



**all future premiums under the basic plan will be waived** from the next premium due date, so as to make life easier on your recovery journey

As long as 100% of the sum insured<sup>4</sup> has not been exhausted and subject to the above, there is no limit on the number of claims you can make under the Minor Illness Benefit<sup>2,5</sup>. Note that the benefit paid and payable under the Early Risk Defender Benefit<sup>1,2</sup> and Minor Illness Benefit<sup>2,5</sup> will be deducted from Major Illness Benefit<sup>2,8</sup>, death benefit<sup>2,9</sup>, maturity value<sup>2,10</sup> and surrender value<sup>2</sup> payable under the basic plan.

For covered illnesses and surgeries, please refer to Tables 1 to 5 below. For the maximum limit of each benefit, please refer to **TotalAssure** / **TotalAssure - BabyPro at a glance** for details.










# Unwavering protection: up to 1000% of the sum insured<sup>4,11</sup> for multiple claims and continuous support

Common critical illnesses like Cancer, Heart Attack, and Stroke carry a significant risk of recurrence as well as substantial, additional treatment expenses; every recurrence is a formidable hurdle to bear. To provide you a peace of mind, once the aggregate amount of all benefits paid and payable under the Early Risk Defender Benefit<sup>1,2</sup>, Minor Illness Benefit<sup>2,5</sup> and Major Illness Benefit<sup>2,8</sup> reaches 100% of the sum insured<sup>4</sup>, **TotalAssure / TotalAssure - BabyPro** will continue to safeguard the insured against major illnesses with the following benefits.

## Multiple Claims for Major Illness<sup>2,12</sup> offering extensive protection

We provide Multiple Claims Major Illness Benefit<sup>2,12</sup> against most of the covered major illnesses before the insured reaches age 85<sup>3</sup>. We will pay 100% of the sum insured<sup>4</sup> each time, up to a maximum of 9 major illness claims in total under Major Illness Benefit<sup>2,8</sup> and Multiple Claims Major Illness Benefit<sup>2,12</sup>.

## Covered major illnesses and maximum number of claims<sup>13</sup>:

<div>Major Illness Benefit<sup>2,8</sup> and Multiple Claims Major Illness Benefit<sup>2,12</sup></div>			
<div><div>Cancer</div></div>	<div><div>Heart Attack and Stroke</div></div>	<div><div>Severe Dementias</div></div>	<div><div>Other major illnesses<sup>^</sup></div></div>
<div>5 claims</div>	<div>2 claims</div>	<div>1 claim</div>	<div>1 claim</div>

<sup>^</sup> Except Cancer, Heart Attack, Stroke, Severe Dementias, Loss of Capacity for Independent Living, Carcinoma-in-situ of Breast Treated with Radical Mastectomy and Radiotherapy, Terminal Illness and Intensive Care with Complex Surgery.

Note: Intervals between 2 major illness in eligible claims for Multiple Claims Major Illness Benefit<sup>2,12</sup>: at least 1 year between the dates of diagnosis of any 2 major illnesses (except for recurrence or metastasis or continuation of any preceding Cancer - please refer to the next section for further details on their waiting periods).






# Unwavering protection: up to 1000% of the sum insured<sup>4,11</sup> for multiple claims and continuous support (cont'd)

## ★ For Cancer

### Continuous Cancer Payout Benefit option<sup>2,12,14</sup> with a waiting period of just 1 year

Additionally, after the Major Illness Benefit<sup>2,8</sup> has been paid and if the insured is then diagnosed of Cancer, instead of the Multiple Claims Major Illness Benefit<sup>2,12</sup>, you have the option to choose continuous support specifically tailored for Cancer, ensuring sustained financial aid throughout your fight against Cancer.

Benefit payout option	 Multiple Claims Major Illness Benefit <sup>2,12</sup>		 Continuous Cancer Payout Benefit <sup>2,12,14</sup>
Benefit amount	100% of the sum insured <sup>4</sup> for up to 5 claims <sup>13</sup>		5% of the sum insured <sup>4</sup> each month up to 100 months
Nature of later Cancer	New Cancer	Recurrence or metastasis or continuation of any preceding Cancer	New Cancer, recurrence or metastasis or continuation of any preceding Cancer
Waiting period between the dates of diagnosis of preceding Cancer and later Cancer	1 year	3 years	1 year* * Once the Continuous Cancer Payout Benefit <sup>2,12,14</sup> is claimed, no waiting period is needed for any subsequent Cancer claim
 The total benefits paid and payable for eligible claims for Cancer under the Major Illness Benefit <sup>2,8</sup> , Multiple Claims Major Illness Benefit <sup>2,12</sup> and Continuous Cancer Payout Benefit <sup>2,12,14</sup> , can reach up to 600% of the sum insured <sup>4</sup>			



### You should know:

Even when a Multiple Claims Major Illness Benefit<sup>2,12</sup> has already been paid out for Cancer (“preceding Cancer”), and the insured is subsequently diagnosed with Cancer again (whether for a new Cancer, a recurrence, metastasis, or continuation of any preceding Cancer), you still have the choice to receive the Continuous Cancer Payout Benefit<sup>2,12,14</sup> instead of the Multiple Claims Major Illness Benefit<sup>2,12</sup>.

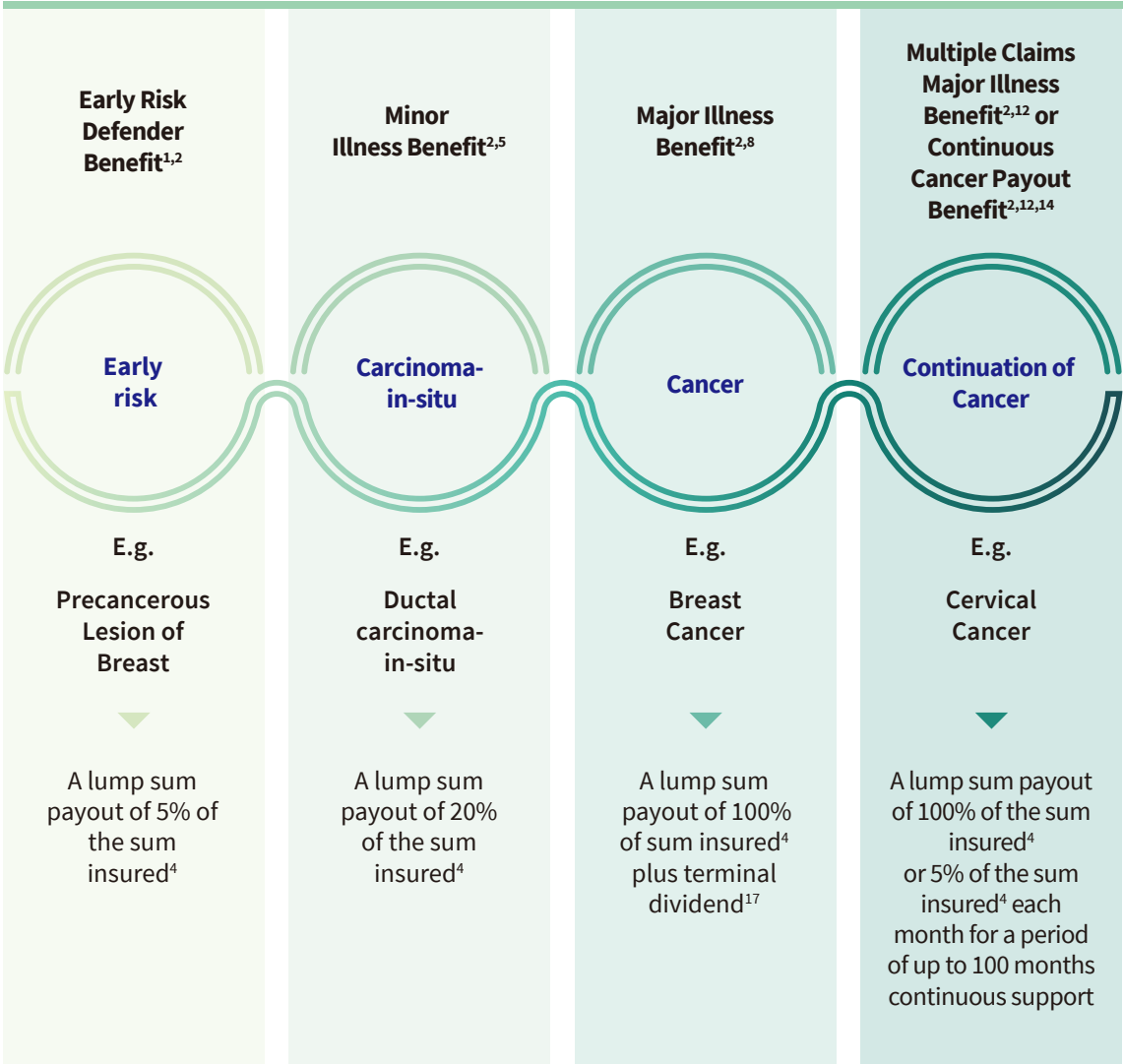
Note: Once the Continuous Cancer Payout Benefit<sup>2,12,14</sup> has been paid for any period, no Multiple Claims Major Illness Benefit<sup>2,12</sup> shall be payable for any Cancer.

If you choose to receive the Continuous Cancer Payout Benefit<sup>2,12,14</sup>, you will be required to submit a report compiled by a specialist every 6 months confirming (a) the existence of Cancer and (b) the insured is receiving ongoing Cancer treatment<sup>15</sup> as at the date of the report (unless a terminal cancer confirmation<sup>16</sup> by a specialist has been provided). Please refer to the policy contract for further details.



You should know:  
Safety net for Cancer at various severity levels

Cancer poses a significant health threat, and **TotalAssure / TotalAssure - BabyPro** offers essential protection for various stages of illness through different benefits. One of these benefits is the Continuous Cancer Payout Benefit<sup>2,12,14</sup>, which acts as a “Cancer protection reserve” once this benefit is claimed. In the event that the insured recovers from Cancer, the remaining monthly payment can be reserved for future needs, offering standby support for the insured. If unfortunately, there is a recurrence of Cancer or a new diagnosis before the insured reaches the age of 85<sup>3</sup>, the remaining portion of the benefit can be accessed immediately, without any waiting period.

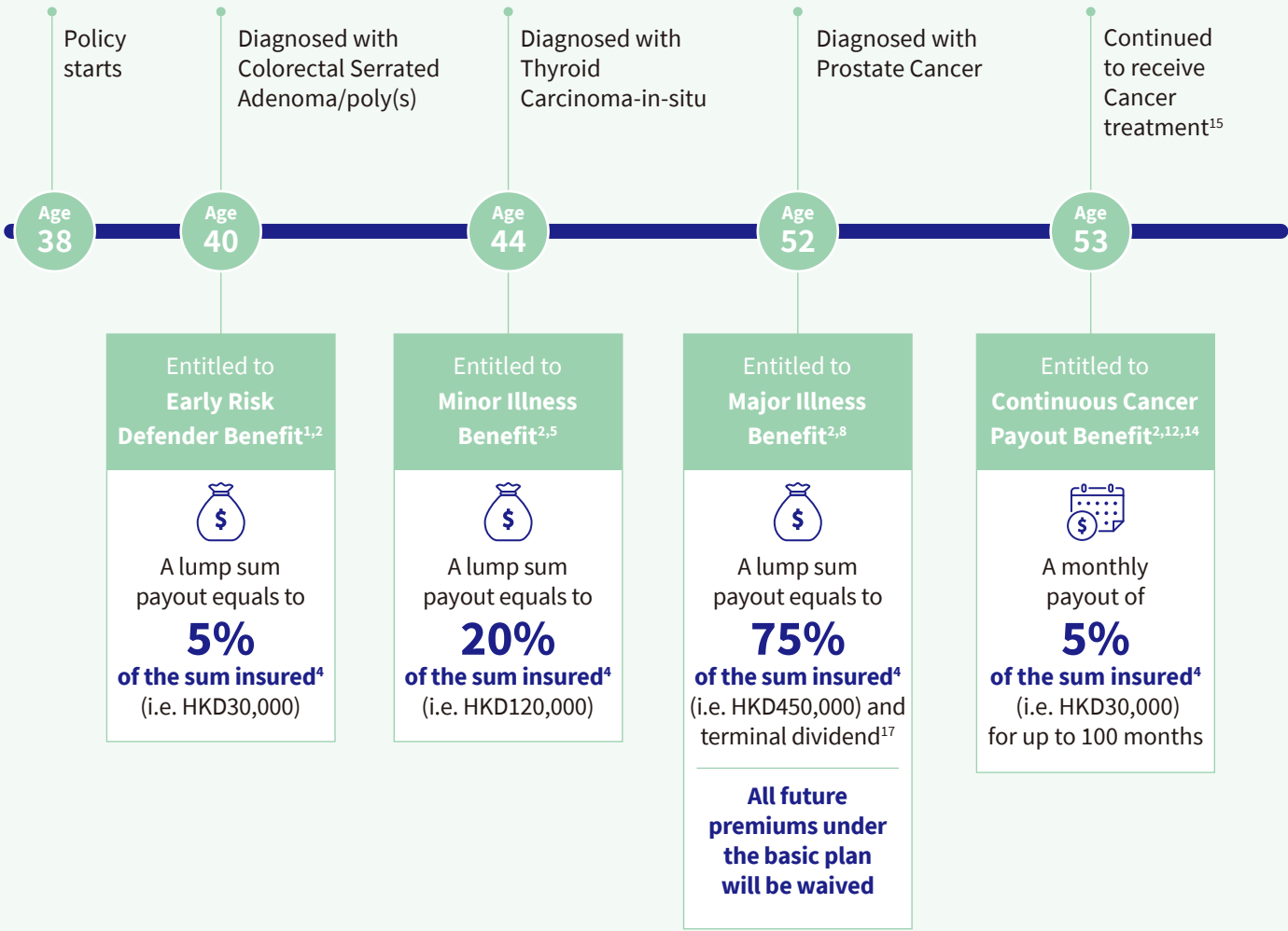


Watch the microfilm to explore how **TotalAssure** to offer you unwavering support from the precancerous stage.

# Illustrative example 1 - Securing the family’s financial future against Cancer

 **Insured: Edwin (Age: 38)**

Edwin and his wife have been working hard to build a secure future for their family. With their two young sons, they are focused on providing a stable and nurturing environment. In order to safeguard the family’s financial well-being against major illnesses such as Cancer, Edwin decides to take out a **TotalAssure** policy with the sum insured of HKD600,000 at age 38.



**Total benefits paid: HKD3,600,000 + terminal dividend<sup>17</sup>**  
**Accumulated payout: 600% of the sum insured<sup>4</sup>**

Note: This assumes that (a) the relevant illnesses are not excluded from the coverage of **TotalAssure** and have fulfilled the relevant requirements and conditions as set out in the policy contract; (b) no other claim has been paid and / or becomes payable under the policy; (c) Edwin does not make any change to the sum insured of **TotalAssure** throughout the contract term of the policy; and (d) all premiums are paid in full when due and as planned. All figures stated in this example are rounded to the nearest whole number. This illustrative example is for reference only.








# Dementia multi-care to support hard-to-cope conditions

As people live longer, the challenge of dementia is escalating. From caregiving, medical expenses, to all kinds of unexpected needs, having enough funds to cope will make a huge difference.

We understand how stressful it could be for caregivers. If the insured is diagnosed with Severe Dementias before age 85<sup>3</sup>, we will pay Dementia Caregiver Annuity Benefit<sup>2,18</sup> of 6% of the sum insured<sup>4</sup> every year, as soon as 1 year after the Major Illness Benefit<sup>2,8</sup> or the Multiple Claims Major Illness Benefit<sup>2,12</sup> for Severe Dementias becomes payable, until age 100<sup>3</sup> of the insured to support the costs of making major lifestyle adjustments and long-term care.



## You should know: Safety net for dementias

Diagnosed with Moderately Severe Dementias	Diagnosed with Severe Dementias	
 <b>Minor Illness Benefit<sup>2,5</sup></b>	 <b>Major Illness Benefit<sup>2,8</sup> / Multiple Claims Major Illness Benefit<sup>2,12</sup></b>	 <b>Dementia Caregiver Annuity Benefit<sup>2,18</sup></b>
A lump sum payout up to 20% of the sum insured <sup>4</sup>	A lump sum payout up to 100% of the sum insured <sup>4</sup>	Annual payout of <b>6% of the sum insured<sup>4</sup></b> every year until age 100 <sup>3</sup> of the insured

Subject to all the limits, terms and conditions of the policy contract.

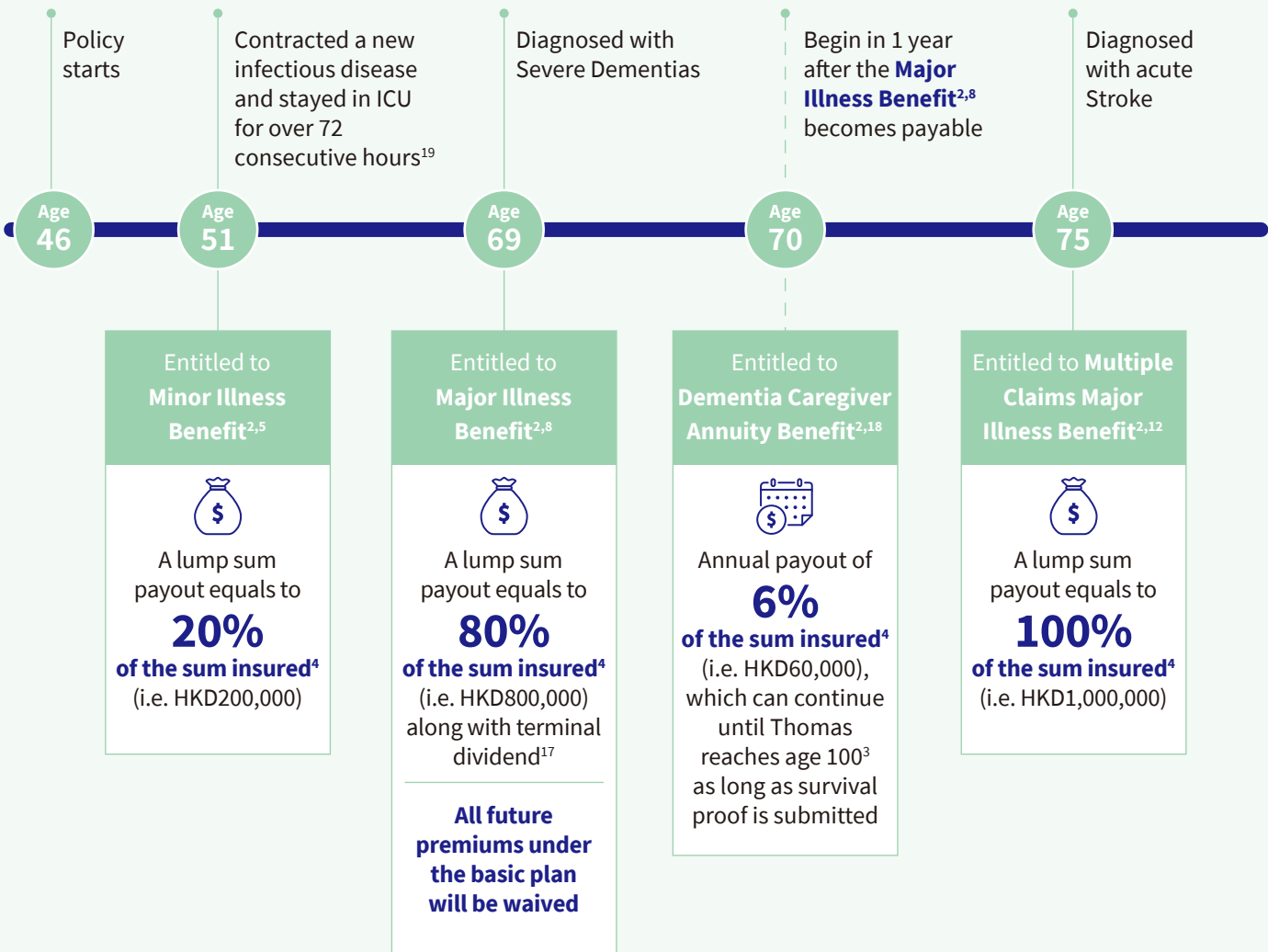


# Illustrative example 2 - Safeguarding against dementias and Stroke



Insured: Thomas (Age: 46)

Thomas recently got married and he recognises the importance of safeguarding his financial future. To protect his family from the potential challenges of life, Thomas decides to take out a **TotalAssure** policy with the sum insured of HKD1,000,000 at age 46.



**Total benefits paid: HKD3,860,000 + terminal dividend<sup>17</sup>**  
**Accumulated payout: 386% of the sum insured<sup>4</sup>**

Note: This assumes that (a) the relevant illnesses are not excluded from the coverage of **TotalAssure** and have fulfilled the relevant requirements and conditions as set out in the policy contract; (b) no other claim has been paid and / or becomes payable under the policy; (c) Thomas does not make any change to the sum insured of **TotalAssure** throughout the contract term of the policy; and (d) all premiums are paid in full when due and as planned. All figures stated in this example are rounded to the nearest whole number. This illustrative example is for reference only.



# Innovative baby and maternal care package adding much-needed protection



Exclusive to TotalAssure - BabyPro

While the arrival of a baby is a joyful occasion, it can also be emotionally and financially challenging for parents. That's why we're introducing an innovative baby and maternal care package that provides much-needed protection and support.



Watch the microfilm to learn how **TotalAssure - BabyPro** safeguards your precious little one, even before they're born.

Shielding the maternity journey from pregnancy to birth and protecting baby’s future with TotalAssure - BabyPro:

Pregnancy stage	Insured <sup>Δ</sup> = Expectant mother
Miscarriage / stillbirth / termination of a pregnancy is recommended by a registered specialist doctor / the passing of mother (without live birth of child)	105% of the total premiums paid <sup>20</sup> as Compassionate Benefit <sup>2</sup>
Pregnancy Complications Benefit <sup>2,21</sup>	105% of the total premiums paid <sup>20</sup> will be payable and the policy will continue to be in effect
After birth	Insured <sup>Δ</sup> = Child
Waiver of Premium on Maternal Death	If the expectant mother unfortunately passes away on or before the expiry of 42 days from the date of live birth of child and her death is solely and directly caused by the pregnancy or childbirth, all future premiums of the basic plan will be waived from the 2 <sup>nd</sup> policy year until the coverage is terminated
Postpartum Depression Benefit <sup>21</sup> for both parents	Up to HKD2,000 / MOP2,000 / USD250 per visit to specialist in psychiatry or registered psychologist, subject to a maximum of 50 visits in total for each pregnancy under all <b>TotalAssure – BabyPro</b> policies
Benefits on covered illnesses of child	Full coverage for covered illness commences 60 days following the live birth of child <sup>22</sup>  (If the date of diagnosis of the relevant minor illness or major illness falls within 60 days following the live birth of child, <ul style="list-style-type: none"><li>20% of the Minor Illness Benefit Amount will be payable under Minor Illness Benefit<sup>2,5</sup>; or</li><li>20% of the sum insured<sup>4</sup> will be applied to calculate the amount payable under Major Illness Benefit<sup>2,8</sup>)</li></ul>
Death Benefit <sup>2,9</sup>	100% of the sum insured <sup>4</sup> + terminal dividend <sup>17</sup> (if any) – aggregate amount paid and payable under Early Risk Defender Benefit <sup>1,2</sup> (if any) – Minor Illness Benefit Amount of all Minor Illness Benefit <sup>2,5</sup> claims paid and payable (if any)  (If the child unfortunately passes away within 180 days following the live birth, 20% of the sum insured <sup>4</sup> will be applied to calculate the amount payable)

<sup>Δ</sup> The expectant mother will be the insured prior to the live birth of child. If the expectant mother carries more than one foetus at the same time, each child can only be separately insured under such number of **TotalAssure - BabyPro** policies corresponding to the number of foetuses carried by the expectant mother, each having identical sum insured before live birth of the children.

While the policy is in force and following the live birth of a child, policy owner must notify the Company and submit of due proof of the live birth of such child no later than the 14<sup>th</sup> day prior to the 1<sup>st</sup> policy anniversary. Once we receive the proof of live birth of child to our satisfaction, we will notify the policy owner in writing by way of an endorsement that the insured has been changed from the expectant mother to the child with effect from the date of live birth. In the event that we do not receive the required due proof, the policy will terminate automatically on the 1<sup>st</sup> policy anniversary.



# Ever better support for kids, teens and their caregivers



## Education Special Support<sup>2,23</sup> for loved ones with special education needs

We recognise the unique challenges faced by parents of children with Special Educational Needs (“SEN”) and understand that they may require additional support. **TotalAssure** / **TotalAssure - BabyPro** offers an Education Special Support<sup>2,23</sup> as part of our coverage. For insured who is first diagnosed unequivocally with SEN, admitted to a special school<sup>24</sup> due to SEN between the age of 6 and 18<sup>3</sup>, and attended the special school<sup>24</sup> for at least 1 academic year, we provide 5% of the sum insured<sup>4</sup> under Education Special Support<sup>2,23</sup> to help ensure that your child receive the support during the education journey. This benefit can be claimed once and is designed to provide crucial support to parents who want the best for their children.



## Undetected congenital conditions protection for full parental peace of mind

If your child is born with a congenital condition, it could lead to complications or serious illnesses in the future. That’s why **TotalAssure – Baby Pro** offers comprehensive coverage for illnesses associated with congenital conditions, ensuring your child is protected starting from birth. In addition, **TotalAssure** also provides coverage for illnesses related to congenital conditions, of which the symptoms were undetected at the time of policy application. That way, you know your little one will be cared for, no matter what life brings.







Waives future premiums for a juvenile’s policy if the policy owner passes away<sup>25</sup>

In the unfortunate circumstances that the parent owning the policy passes away at or before age of 75<sup>25</sup>, and provided that, at the time of such parent’s death, the insured is below age 18<sup>3</sup> and the policy has been in force for at least 2 years<sup>25</sup>, we will keep the insured protected by waiving the premium for the basic plan until the policy anniversary on or immediately following the insured’s 25<sup>th</sup> birthday. This Waiver of Premium on Death of Owner<sup>25</sup> is available provided that the parent who owns the policy is at or before age 50<sup>25</sup> as at policy date. **TotalAssure** / **TotalAssure – BabyPro** ensures that your child remains protected even in the event of your untimely death.





# One-stop savings and protection solution to capture financial potentials

## Lifelong wealth accumulation to support your financial plans

Aside from delivering extensive critical illness coverage and a death benefit<sup>2,9</sup>, **TotalAssure / TotalAssure – BabyPro** serves as a participating plan offering potential returns via guaranteed cash value<sup>26</sup>, as well as non-guaranteed terminal dividend<sup>17</sup>. You are assured of both savings and protection in one robust package, providing a comprehensive solution for your needs.

## Death benefit<sup>2,9</sup> to support their loved ones during a difficult time

In times of difficulty, we stand by your loved ones. At **TotalAssure / TotalAssure – BabyPro**, in the unfortunate circumstance that the insured passes away, the assigned beneficiary will receive the death benefit<sup>2,9</sup> as financial support during challenging times.



### TotalAssure

- 100% of the sum insured<sup>4</sup>
- + terminal dividend<sup>17</sup> (if any)
  - aggregate amount paid and payable under Early Risk Defender Benefit<sup>1,2</sup> (if any)
  - aggregate amount paid and payable under Minor Illness Benefit<sup>2,5</sup> (if any)



### TotalAssure – BabyPro

- 100% of the sum insured<sup>4</sup>
- + terminal dividend<sup>17</sup> (if any)
  - aggregate amount paid and payable under Early Risk Defender Benefit<sup>1,2</sup> (if any)
  - Minor Illness Benefit Amount of all Minor Illness Benefit<sup>2,5</sup> claims paid and payable(if any)


(If the child unfortunately passes away within 180 days following the live birth, 20% of the sum insured<sup>4</sup> will be applied to calculate the amount payable under the death benefit<sup>2,9</sup>)



# Extra coverage for unforeseen life uncertainty

To provide you with additional support, we are pleased to offer you extra protection for Major Illness Benefit<sup>2,8</sup> or death benefit<sup>2,9</sup> within specified policy years in the following scenarios. So you can have peace of mind knowing that you’re well-protected, no matter what life throws your way.

## TotalAssure

**Extra Coverage Benefit within the first 10 policy years<sup>2,27</sup>**

If the Major Illness Benefit<sup>2,8</sup> or death benefit<sup>2,9</sup> becomes payable before the 10<sup>th</sup> policy anniversary of your policy, an additional benefit of 50% of the sum insured<sup>4,28</sup> will also be paid<sup>2,27</sup>.


Policy anniversary

...

10


...

20

**50% extra protection within the first 20 policy years if taken up together with designated supplement(s)**

If you take up **TotalAssure** together with designated supplement(s), we offer the First 20 Years TotalAssure Coverage Benefit<sup>2,29</sup> (“TotalAssure 20 Benefit”). This added benefit grants an additional 50% of the sum insured<sup>4,28</sup> in the event that the Major Illness Benefit<sup>2,8</sup> or death benefit<sup>2,9</sup> becomes payable before the 20<sup>th</sup> policy anniversary.

## TotalAssure – BabyPro

**Extra Coverage Benefit within the first 10 policy years<sup>2,27</sup>**

If the Major Illness Benefit<sup>2,8</sup> or death benefit<sup>2,9</sup> becomes payable before the 10<sup>th</sup> policy anniversary of your policy, an additional benefit of 50% of the sum insured<sup>4,28</sup> will also be paid<sup>2,27</sup>.

Policy anniversary


1

...


10

...

21

**Strengthen the newborn child protection during the 1<sup>st</sup> policy year<sup>2,30</sup>**

The policy will be entitled First Year BabyPro Coverage Benefit<sup>2,30</sup>, which provides an additional 50% of the sum insured<sup>4,28</sup>.

**50% extra protection from the 1<sup>st</sup> policy anniversary to the 21<sup>st</sup> policy anniversary if taken up additional designated plan(s) or supplement(s)**

If you take up additional designated plan(s) or supplement(s), the 20 Years BabyPro Coverage Benefit<sup>2,31</sup> (“Baby 20 Benefit”) will be added to your **TotalAssure – BabyPro** policy from the 1<sup>st</sup> policy anniversary. This added benefit grants an additional 50% of the sum insured<sup>4,28</sup> in the event that the Major Illness Benefit<sup>2,8</sup> or death benefit<sup>2,9</sup> becomes payable before the 21<sup>st</sup> policy anniversary.

The TotalAssure 20 Benefit<sup>2,29</sup> and Baby 20 Benefit<sup>2,31</sup> are subject to relevant terms and conditions. For details, please refer to the relevant programme flyer.

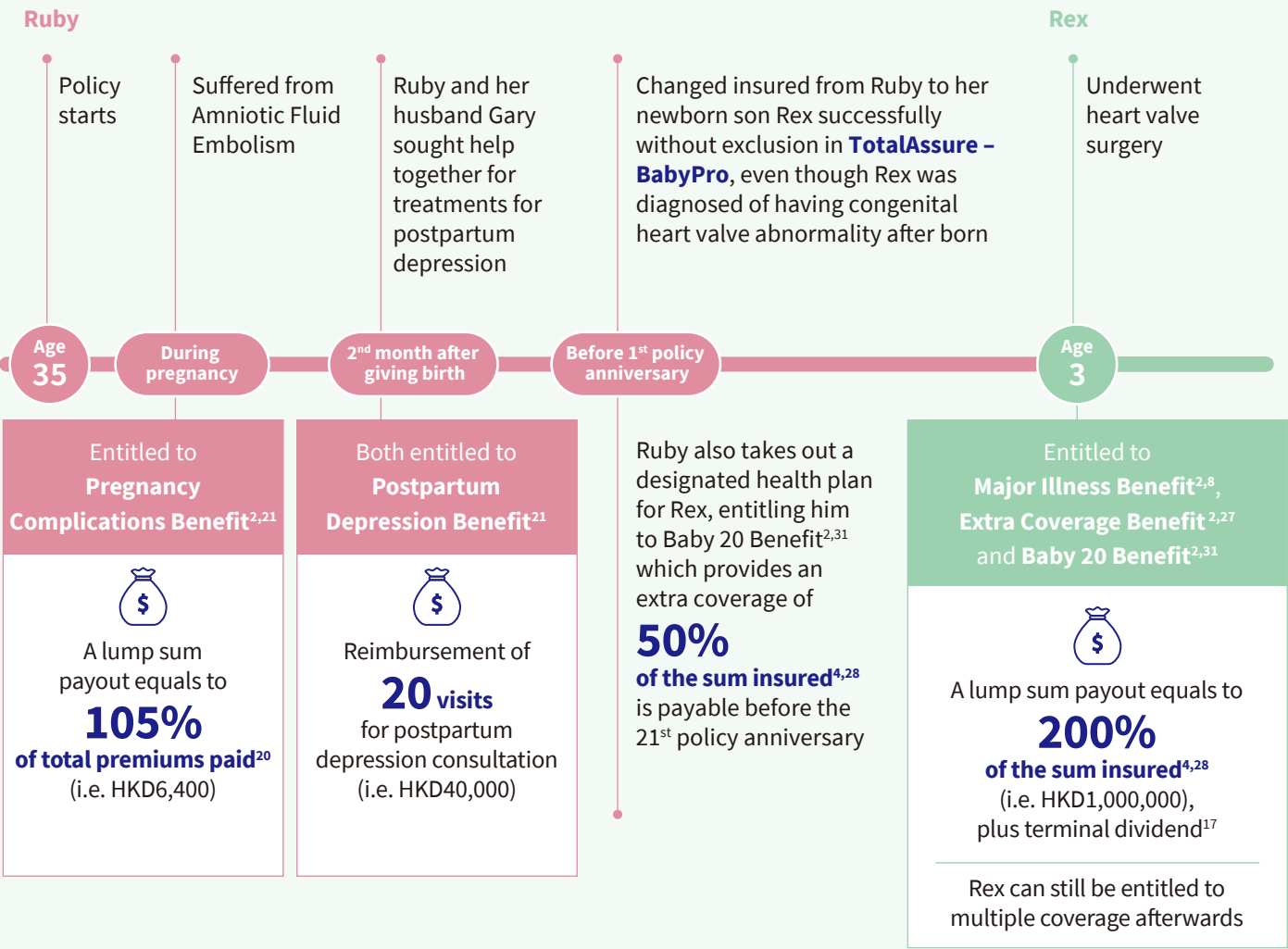
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# Illustrative example 3 - Comprehensive protection for expectant mother and child



Insured: Ruby, expectant mother (Age: 35)  
Premium payment term: 25 years

Ruby and her husband are eagerly anticipating the arrival of their first child. Recognising the importance of safeguarding the health and well-being of both herself and her newborn child, Ruby decides to take out a **TotalAssure - BabyPro** policy with a sum insured of HKD500,000 during 18-week pregnancy.



Total benefits paid: HKD1,046,400 + terminal dividend<sup>17</sup>

Accumulated Payout: 105% of the premiums paid<sup>20</sup> of the 1<sup>st</sup> policy year + HKD40,000 + 200% of the sum insured<sup>4,28</sup> + coverage from the additional health plan

Note: This assumes that (a) the relevant illnesses are not excluded from the coverage of **TotalAssure - BabyPro** and have fulfilled the relevant requirements and conditions as set out in the policy contract; (b) no other claim has been paid and / or becomes payable under the policy; (c) Ruby does not make any change to the sum insured of **TotalAssure - BabyPro** throughout the contract term of the policy; and (d) all premiums are paid in full when due and as planned. All figures stated in this example are rounded to the nearest whole number. This illustrative example is for reference only.





## Additional ways to gain a financial edge

### Maximise your financial potential with Index-linked Increase Endorsement<sup>32,33</sup>

Our Index-linked Increase Endorsement<sup>32,33</sup>, which may be attached to your policy, allows you to guard against the pressure of inflation with extra premiums. While this endorsement is in effect, the sum insured will automatically increase every year. The rate of increase will be determined with reference to rises in the consumer price index, subject to a minimum rate as determined by us from time to time.

### Extended Grace Period Benefit<sup>34,35</sup> for extra financial flexibilities

Starting from the 2<sup>nd</sup> policy year, if you experience a specified marital, parenthood, job loss or divorce event during the premium payment term, you can apply for an extension of the grace period for premium payment under the Extended Grace Period Benefit<sup>34,35</sup>. This benefit keeps you stay protected while enjoying an extension of up to 365 days (inclusive of the usual grace period of 31 days) from the next premium due date upon our approval of your application.

Please refer to the section **TotalAssure / TotalAssure - BabyPro at a glance** for details.



## Access to a useful range of supplementary health services<sup>36</sup>



Under **TotalAssure / TotalAssure - BabyPro**, you will be given access to our Count On Me Support Programme which offers a wide variety of supplementary services spanning prevention, treatment, and recovery. This includes medical screening for common cancers, as well as a caregiver training programme. We support you at every step of your journey towards well-being. Please refer to the corresponding programme flyer for more service options.

Table 1: Major illnesses covered

Major illness<sup>(a)</sup>

Major illnesses related to Cancer	
1. Cancer <sup>(b)</sup>	2. Carcinoma-in-situ of Breast Treated with Radical Mastectomy and Radiotherapy <sup>(c)</sup>
Major illnesses related to Heart and Blood Vessels	
3. Cardiomyopathy	8. Heart Valve Surgery
4. Coronary Artery Bypass Surgery	9. Other Serious Coronary Artery Disease
5. Dissecting Aortic Aneurysm	10. Primary Pulmonary Arterial Hypertension
6. Eisenmenger’s Syndrome	11. Severe Infective Endocarditis
7. Heart Attack	12. Surgery to Aorta
Major illnesses related to the Nervous System	
13. Amyotrophic Lateral Sclerosis	22. Multiple Sclerosis
14. Apallic Syndrome	23. Muscular Dystrophy <sup>(d)</sup>
15. Bacterial Meningitis	24. Paralysis
16. Benign Brain Tumour	25. Poliomyelitis
17. Blindness	26. Progressive Bulbar Palsy
18. Encephalitis	27. Progressive Supranuclear Palsy <sup>(d)</sup>
19. Hemiplegia	28. Spinal Muscular Atrophy <sup>(d)</sup>
20. Major Head Injury <sup>(d)</sup>	29. Stroke
21. Motor Neurone Disease	30. Tuberculosis Meningitis
Major illnesses related to Organ Failure	
31. Chronic Adrenal Insufficiency (Addison’s Disease)	36. Loss of Capacity for Independent Living <sup>(c)(e)</sup>
32. Chronic and Irreversible Kidney Failure	37. Major Organ or Bone Marrow Transplantation
33. Chronic Liver Disease	38. Medullary Cystic Disease
34. Coma	39. Pheochromocytoma
35. End Stage Lung Disease	
Major illnesses related to Blood	
40. AIDS / HIV due to Blood Transfusion	42. Occupationally Acquired AIDS / HIV
41. Aplastic Anaemia	
Major illnesses related to the Digestive System	
43. Chronic Relapsing Pancreatitis	45. Severe Crohn’s Disease
44. Fulminant Hepatitis	46. Severe Ulcerative Colitis
Major illnesses related to Immunology and Rheumatology	
47. Severe Rheumatoid Arthritis	49. Systemic Scleroderma
48. Systemic Lupus Erythematosus (S.L.E.) with Lupus Nephritis	
Major illnesses related to Neurological Degeneration	
50. Parkinson’s Disease	52. Severe Dementias
51. Severe Creutzfeld-Jacob Disease (CJD)	
Major illnesses related to the Musculoskeletal System	
53. Amputation of Feet due to Complication from Diabetes	56. Severance of Limbs
54. Major Burns	57. Severe Myasthenia Gravis
55. Necrotising Fasciitis	
Other major illnesses	
58. Deafness (Loss of Hearing)	61. Intensive Care with Complex Surgery <sup>(c)</sup> (as set out in Table 4 below)
59. Ebola Hemorrhagic Fever	62. Loss of Speech
60. Elephantiasis	63. Terminal Illness <sup>(c)</sup>

Table 2: Minor illnesses covered

Minor illness<sup>(a)</sup>

Minor illnesses related to Cancer	
1. Carcinoma-in-situ (all organs except skin) <sup>(f)</sup>	2. Early Stage Cancer of Specified Organs <sup>(g)</sup>
Minor illnesses related to Heart and Blood Vessels	
3. Angioplasty and other Invasive Treatments for Coronary Artery	8. Insertion of Pacemaker or Defibrillator
4. Aortic Aneurysm	9. Keyhole Coronary Bypass Surgery
5. Early Cardiomyopathy	10. Less Severe Heart Attack
6. Endovascular Treatment of Peripheral Arterial Disease	11. Moderately Severe Infective Endocarditis
7. Insertion of a Veno-cava Filter	12. Percutaneous Valve Surgery
	13. Pericardectomy
Minor illnesses related to the Nervous System	
14. Carotid Artery Surgery or Intracranial Artery Surgery	20. Facial Reconstructive Surgery for Injury due to Accident
15. Cerebral Aneurysm or Arteriovenous Malformation Requiring Surgery	21. Glaucoma Surgical Treatment
16. Cerebral Shunt Insertion	22. Moderately Severe Bacterial Meningitis
17. Early Amyotrophic Lateral Sclerosis	23. Moderately Severe Encephalitis
18. Early Spinal Muscular Atrophy <sup>(d)</sup>	24. Moderately Severe Muscular Dystrophy <sup>(d)</sup>
19. Early Stage Major Head Injury <sup>(d)</sup>	25. Surgery for Subdural Haematoma
	26. Surgical Removal of Pituitary Tumour
Minor illnesses related to Organ Failure	
27. Chronic Auto-immune Hepatitis	30. Surgical Removal of One Lung
28. Liver Surgery	31. Surgical Removal of One Kidney
29. Major Organ Transplantation (On Waitlist)	
Minor illnesses related to Blood	
32. Acute Aplastic Anaemia	
Minor illnesses related to the Digestive System	
33. Acute Necrohemorrhagic Pancreatitis	35. Hepatitis with Cirrhosis
34. Biliary Tract Reconstruction Surgery	
Minor illnesses related to Immunology and Rheumatology	
36. Early Systemic Scleroderma	38. Systemic Lupus Erythematosus (S.L.E.)
37. Moderately Severe Rheumatoid Arthritis	
Minor illnesses related to Neurological Degeneration	
39. Moderately Severe Creutzfeld-Jacob Disease (CJD)	41. Moderately Severe Parkinson's Disease
40. Moderately Severe Dementias	
Minor illnesses related to the Musculoskeletal System	
42. Moderately Severe Burns	44. Severance of One Limb
43. Moderately Severe Myasthenia Gravis	
Minor illnesses related to Chronic Diseases	
45. Amputation of One Foot due to Complication from Diabetes	49. Cirrhosis due to Complication from Fatty Liver
46. Nephropathy due to Complication from Diabetes	50. Early Renal Failure due to Gout Arthritis
47. Retinopathy due to Complication from Diabetes	51. Interstitial Lung Fibrosis
48. Chronic Obstructive Pancreatitis due to Gallstone	
Other minor illnesses	
52. Critical Surgery <sup>(h)</sup> (as set out in Table 5 below)	55. Intensive Care
53. Cochlear Implant Surgery	56. Loss of Speech due to Vocal Cord Paralysis
54. Early Elephantiasis	57. Mental Health Treatment

Table 3: Juvenile minor illnesses covered

Minor illness<sup>(a)</sup> for juvenile<sup>(i)</sup>

1. Autism	9. Pompe’s Disease
2. Hemophilia A and Hemophilia B	10. Rheumatic Fever with Valvular Impairment
3. Insulin Dependent Diabetes Mellitus	11. Severe Asthma
4. Juvenile Huntington Disease	12. Severe Dengue Haemorrhagic Fever
5. Kawasaki Disease with Heart Complication	13. Still’s Disease
6. Leg Length Discrepancy	14. Type I Juvenile Spinal Amyotrophy
7. Osteogenesis Imperfecta	15. Wilson’s Disease
8. Pediatric Scoliosis with corrective surgery	

Table 4: Schedule of Complex Surgeries

Organs	Surgery
Adrenal Gland	1. Bilateral adrenalectomy, laparoscopic or retroperitoneoscopic
Bladder, ureter and urethra	2. Formation of ileal conduit, including ureteric implantation 3. Radical / total cystectomy, open or laparoscopic
Brain	4. Clipping of intracranial aneurysm 5. Cranial nerve decompression 6. Craniectomy 7. Decompression of trigeminal nerve root/ open trigeminal rhizotomy 8. Excision of acoustic neuroma 9. Excision of arteriovenous malformation, intracranial 10. Excision of brain, including lobectomy 11. Excision of brain tumour or brain abscess 12. Excision of cranial nerve tumour 13. Hemispherectomy 14. Wrapping of intracranial aneurysm
Ear	15. Operation on cochlea and / or cochlear implant
Fracture / dislocation	16. Closed / open reduction of fracture of acetabulum with internal fixation
Heart	17. Cardiac transplantation 18. Closed heart valvotomy 19. Coronary artery bypass graft (CABG) 20. Open heart valvuloplasty 21. Valve replacement
Jejunum, ileum and large intestine	22. Abdominoperineal resection, open or laparoscopic 23. Anterior resection of rectum, open or laparoscopic 24. Colectomy, open or laparoscopic 25. Low anterior resection of rectum, open or laparoscopic
Joint	26. Arthrodesis of knee / hip 27. Excisional arthroplasty of hip / knee with local antibiotic delivery 28. Total hip replacement 29. Total knee replacement 30. Total shoulder replacement
Kidney	31. Kidney transplant 32. Nephrectomy, partial/ lower pole



Table 4: Schedule of Complex Surgeries (cont’d)

Organs	Surgery
Liver	33. Liver transplantation 34. Segmentectomy of liver, open or laparoscopic
Nose, mouth and pharynx	35. Functional endoscopic sinus surgery (FESS) bilateral
Oesophageal / stomach / duodenum	36. Oesophagectomy 37. Total oesophagectomy and interposition of intestine 38. Partial gastrectomy with anastomosis to oesophagus 39. Proximal gastrectomy / radical gastrectomy / total gastrectomy +/- intestinal interposition
Pancreas	40. Pancreaticoduodenectomy (Whipple’s Operation)
Pineal gland	41. Total excision of pineal gland
Pituitary Gland	42. Operation of pituitary tumour
Prostate	43. Radical prostatectomy, open or laparoscopic
Respiratory system	44. Laryngectomy +/- radical neck resection 45. Lobectomy of lung / pneumonectomy
Spine	46. Artificial cervical disc replacement 47. Anterior spinal fusion (excluding cervical / cervicothoracic / C4/5 and C5/6 and locking plate) 48. Anterior spinal fusion with instrumentation 49. Excision of intraspinal tumour, extradural or intradural 50. Laminectomy with diskectomy 51. Posterior spinal fusion, (excluding thoracic / cervico-thoracic / thoracolumbar / T5 to L1 / atlas-axis) 52. Posterior spinal fusion with instrumentation 53. Spinal fusion +/- foraminotomy +/- laminectomy +/- diskectomy 54. Spine osteotomy
Uterus	55. Pelvic exenteration 56. Radical abdominal hysterectomy
Vagina	57. Radical vaginectomy
Vessels	58. Intra-abdominal venous shunt / spleno-renal shunt / portal-caval shunt 59. Resection of abdominal vessels with replacement / anastomosis

Table 5: Critical Surgeries covered

Organs	Surgery <sup>(h)</sup>
Adrenal Gland	1. Bilateral adrenalectomy, laparoscopic or retroperitoneoscopic
Bladder, ureter and urethra	2. Formation of ileal conduit, including ureteric implantation 3. Radical / total cystectomy, open or laparoscopic
Brain	4. Clipping of intracranial aneurysm 5. Cranial nerve decompression 6. Craniectomy 7. Cutting into cranial cavity (trephine excepted) without excision of brain tumour 8. Decompression of trigeminal nerve root / open trigeminal rhizotomy 9. Endarterectomy of intracranial vessels 10. Excision of acoustic neuroma 11. Excision of arteriovenous malformation, intracranial 12. Excision of brain, including lobectomy 13. Excision of brain tumour or brain abscess 14. Excision of cranial nerve tumour 15. Hemispherectomy 16. Resection of intracranial vessels with anastomosis 17. Resection of intracranial vessels with replacement 18. Shunting operation for hydrocephalus 19. Wrapping of intracranial aneurysm
Ear	20. Operation on cochlea and / or cochlear implant
Heart	21. Cardiac transplantation 22. Closed heart valvotomy 23. Coronary artery bypass graft (CABG) 24. Open heart valvuloplasty or open operation on thoracic aorta 25. Repair of hypoplastic left heart syndrome 26. Valve replacement
Jejunum, ileum and large intestine	27. Abdominoperineal resection, open or laparoscopic 28. Anterior resection of rectum, open or laparoscopic 29. Colectomy, open or laparoscopic 30. Low anterior resection of rectum, open or laparoscopic
Kidney	31. Kidney transplant 32. Nephrectomy, partial / lower pole
Liver	33. Liver transplantation 34. Segmentectomy of liver, open or laparoscopic
Oesophageal / stomach / duodenum	35. Oesophagectomy 36. Total oesophagectomy and interposition of intestine 37. Partial gastrectomy with anastomosis to oesophagus 38. Proximal gastrectomy / radical gastrectomy / total gastrectomy +/- intestinal interposition
Pancreas	39. Pancreaticoduodenectomy (Whipple's Operation)
Pineal gland	40. Total excision of pineal gland
Pituitary Gland	41. Operation of pituitary tumour
Prostate	42. Radical prostatectomy, open or laparoscopic
Respiratory system	43. Laryngectomy +/- radical neck resection 44. Lobectomy of lung / pneumonectomy

Table 5: Critical Surgeries covered (cont'd)

Organs	Surgery <sup>(h)</sup>
Spine or Spinal Cord	45. Anterior spinal fusion 46. Excision of spinal cord tumour
Uterus	47. Pelvic exenteration 48. Radical abdominal hysterectomy
Vagina	49. Radical vaginectomy
Vessels	50. Intra-abdominal venous shunt / spleno-renal shunt / portal-caval shunt 51. Resection of abdominal vessels with replacement / anastomosis

<sup>(a)</sup> Major Illness Benefit / Minor Illness Benefit / Multiple Claims Major Illness Benefit / Continuous Cancer Payout Benefit and Dementia Caregiver Annuity Benefit are payable according to the definitions of the major illnesses and minor illnesses as set out in the policy contract of the basic plan.

<sup>(b)</sup> Cancer does not include (1) all chronic lymphocytic leukaemia classified as less than RAI stage III; (2) all prostate tumours which are histologically classified as less than T2N0M0 according to the TNM classification system and having a Gleason score below 7; (3) all thyroid tumours which are histologically classified as T1N0M0 or a lower stage according to the TNM classification system; and (4) all skin tumours except malignant melanoma. For full details, please refer to the policy contract.

In the case of recurrence or metastasis or continuation of prostate Cancer, if the date of diagnosis of such recurrence or metastasis or continuation of prostate Cancer is after age 70 of the insured, the insured should have received Cancer treatment on the recommendation of a specialist during the period between the date of diagnosis of the Preceding Cancer (which is immediately preceding such recurrence or metastasis or continuation of prostate Cancer) and date of diagnosis of such recurrence or metastasis or continuation (both dates inclusive).

<sup>(c)</sup> Carcinoma-in-situ of Breast Treated with Radical Mastectomy and Radiotherapy, Loss of Capacity for Independent Living, Terminal Illness and Intensive Care with Complex Surgery are not covered under Multiple Claims Major Illness Benefit.

<sup>(d)</sup> To be eligible to receive a benefit, the insured must be above age 5 at the time of first diagnosis.

<sup>(e)</sup> To be eligible to receive a benefit, the insured must be between age 15 and age 75 at the time of first diagnosis.

<sup>(f)</sup> For Carcinoma-in-situ of bladder, stage Ta and Tis of papillary carcinoma is included. For Carcinoma-in-situ of cervix uteri, it must be at a grading of not less than CIN III and be positively diagnosed upon the basis of a microscopic examination of fixed tissue from a cone biopsy or colposcopy with cervical biopsy. For the purpose of this plan, any one of the following malignant conditions shall be considered as Early Stage Cancer of Specified Organs: (1) prostate tumours which are histologically classified as less than T2N0M0 according to the TNM classification system and having a Gleason score below 7; (2) chronic lymphocytic leukaemia classified as RAI stage I or RAI stage II; (3) thyroid tumours which are histologically classified as T1N0M0 according to the TNM classification system; and (4) non-melanoma skin cancer which are classified as AJCC stage I or above. For full details, please refer to the policy contract.

<sup>(g)</sup> Early Stage Cancer of Specified Organs means the presence of any one of the following malignant conditions: (1) prostate tumours which are histologically classified as less than T2N0M0 according to the TNM classification system and having a Gleason score below 7; (2) chronic lymphocytic leukaemia classified as RAI stage I or RAI stage II; (3) thyroid tumours which are histologically classified as T1N0M0 according to the TNM classification system; and (4) non-melanoma skin cancer which are classified as AJCC stage I or above. For full details, please refer to the policy contract.

<sup>(h)</sup> For full details of Critical Surgery, please refer to the policy contract.

<sup>(i)</sup> To be eligible to receive benefit from the illnesses as listed in the table, the insured must be under age 22 at the time of first diagnosis.

# TotalAssure / TotalAssure - BabyPro at a glance

	TotalAssure	TotalAssure – BabyPro
Premium payment term and issue age of the insured	10 years (age 0 – 70) ----- 15 years (age 0 – 65) ----- 20 years (age 0 – 65) ----- 25 years (age 0 – 60)	10 / 15 / 20 / 25 years (age of expectant mother at policy application: age 18 – 45 with gestation period of 18 weeks or above)
Benefit period	Up to age 100 <sup>3</sup> except for the following benefits:  <	



# TotalAssure / TotalAssure - BabyPro at a glance (cont'd)

	TotalAssure	TotalAssure – BabyPro
Minor Illness Benefit <sup>2,5</sup>	20% of the sum insured <sup>4</sup> for each claim*, subject to a maximum of HKD400,000 / MOP400,000 / USD50,000 for each minor illness	<p>20% of the sum insured<sup>4</sup> for each claim*, subject to a maximum of HKD400,000 / MOP400,000 / USD50,000 for each minor illness</p> <p>20% of the Minor Illness Benefit Amount will be payable<sup>†</sup> within 60 days following the live birth of child</p>
Major Illness Benefit <sup>2,8</sup>	<p>100% of the sum insured<sup>4</sup></p> <ul style="list-style-type: none"> <li>+ terminal dividend<sup>17</sup> (if any)</li> <li>– aggregate amount paid and payable under Early Risk Defender Benefit<sup>1,2</sup> (if any)</li> <li>– aggregate amount paid and payable under Minor Illness Benefit<sup>2,5</sup> (if any)</li> </ul>	<p>100% of the sum insured<sup>4</sup></p> <ul style="list-style-type: none"> <li>+ terminal dividend<sup>17</sup> (if any)</li> <li>– aggregate amount paid and payable under Early Risk Defender Benefit<sup>1,2</sup> (if any)</li> <li>– Minor Illness Benefit Amount of all Minor Illness Benefit<sup>2,5</sup> claims paid and payable (if any)</li> </ul> <p>If the date of diagnosis of the relevant major illness falls within 60 days following the live birth of child, 20% of the sum insured<sup>4</sup> will be applied to calculate the amount payable<sup>※</sup></p>
Multiple Claims Major Illness Benefit <sup>2,12</sup>	Once the aggregate amount of all benefits paid and payable under Early Risk Defender Benefit <sup>1,2</sup> , Minor Illness Benefit <sup>2,5</sup> and Major Illness Benefit <sup>2,8</sup> has reached 100% of the sum insured <sup>4</sup> , we will continue to cover a maximum of 8 claims for Cancer, Heart Attack, Stroke, Severe Dementias and other major illnesses (together with the Continuous Cancer Payout Benefit <sup>2,12,14</sup> , up to 900% of the sum insured <sup>4</sup> in total)	
Continuous Cancer Payout Benefit <sup>2,12,14</sup>	5% of the sum insured <sup>4</sup> each month, up to 500% of the sum insured <sup>4</sup> (together with the previously claimed Major Illness Benefit <sup>2,8</sup> or Multiple Claims Major Illness Benefit <sup>2,12</sup> for Cancer, up to 600% of the sum insured in total)	
Dementia Caregiver Annuity Benefit <sup>2,18,22</sup>	6% of the sum insured <sup>4</sup> annually, up to age 100 <sup>3</sup> of the insured	

# TotalAssure / TotalAssure - BabyPro at a glance (cont'd)

	TotalAssure	TotalAssure – BabyPro
Maternal and baby protection		
Pregnancy Complications Benefit <sup>2,21</sup>	N/A	105% of the total premiums paid <sup>20</sup> will be payable, subject to a maximum of HKD100,000 / MOP100,000 / USD12,500
Postpartum Depression Benefit <sup>21</sup>		Up to HKD2,000 / MOP2,000 / USD250 per visit to specialist in psychiatry or registered psychologist, subject to a maximum of 50 visits in total for each pregnancy under all <b>TotalAssure – BabyPro</b> policies
Compassionate Benefit <sup>2</sup>		105% of the total premiums paid <sup>20</sup>
Waiver of Premium on Maternal Death		When the newborn child is the insured, if the expectant mother unfortunately passes away on or before the expiry of 42 days from the date of live birth and her death is solely and directly caused by the pregnancy or childbirth, all future premiums of the basic plan will be waived from the 2 <sup>nd</sup> policy year until the coverage is terminated
Childhood protection		
Education Special Support <sup>2,23</sup>	5% of the sum insured <sup>4</sup> , subject to a maximum of HKD100,000 / MOP100,000 / USD12,500	
Death benefit <sup>2,9</sup>		
Death benefit <sup>2,9</sup>	100% of the sum insured <sup>4</sup> + terminal dividend <sup>17</sup> (if any) – aggregate amount paid and payable under Early Risk Defender Benefit <sup>1,2</sup> (if any) – aggregate amount paid and payable under Minor Illness Benefit <sup>2,5</sup> (if any)	100% of the sum insured <sup>4</sup> + terminal dividend <sup>17</sup> (if any) – aggregate amount paid and payable under Early Risk Defender Benefit <sup>1,2</sup> (if any) – Minor Illness Benefit Amount of all Minor Illness Benefit <sup>2,5</sup> claims paid and payable (if any)  (If the child unfortunately passes away within 180 days following the live birth, 20% of the sum insured <sup>4</sup> will be applied to calculate the amount payable)

# TotalAssure / TotalAssure - BabyPro at a glance (cont'd)

	TotalAssure	TotalAssure - BabyPro
Additional coverage		
Extra Coverage Benefit <sup>2,27</sup>	An extra 50% of the sum insured <sup>4,28</sup> will be payable if the Major Illness Benefit <sup>2,8</sup> or death benefit <sup>2,9</sup> is payable before the 10 <sup>th</sup> policy anniversary	<p>An extra 50% of the sum insured<sup>4,28</sup> will be payable if the Major Illness Benefit<sup>2,8</sup> or death benefit<sup>2,9</sup> is payable before the 10<sup>th</sup> policy anniversary</p> <p>If a Major Illness Benefit<sup>2,8</sup> is payable within 60 days following live birth of child; or death benefit<sup>2,9</sup> is payable within 180 days following live birth of child (as the case may be), 20% of the Extra Coverage Benefit amount<sup>2,27</sup> will be payable</p>
First Year BabyPro Coverage Benefit <sup>2,30</sup>	N/A	<p>An additional 50% of the sum insured<sup>4,28</sup> will be payable if a Major Illness Benefit<sup>2,8</sup> or death benefit<sup>2,9</sup> is payable before the 1<sup>st</sup> policy anniversary</p> <p>If a Major Illness Benefit<sup>2,8</sup> is payable within 60 days following live birth of child; or death benefit<sup>2,9</sup> is payable within 180 days following live birth of child (as the case may be), 20% of the First Year BabyPro Coverage Benefit amount<sup>2,30</sup> will be payable</p>
Extra benefit with additional designated plan(s) or supplement(s)	<b>TotalAssure 20 Benefit<sup>2,29</sup></b>	<b>Baby 20 Benefit<sup>2,31</sup></b>
	<p>If you take up additional designated plan(s) or supplement(s), an extra 50% of the sum insured<sup>4,28</sup> will be payable if a Major Illness Benefit<sup>2,8</sup> or death benefit<sup>2,9</sup> is payable:</p> <div> <div>before the earlier of:</div> <ul style="list-style-type: none"> <li>the 20<sup>th</sup> policy anniversary; and</li> <li>the policy anniversary on or immediately following the insured's 75<sup>th</sup> birthday, whichever is earlier</li> </ul> </div>	<div>from the 1<sup>st</sup> policy anniversary to the 21<sup>st</sup> policy anniversary</div>
	Subject to relevant terms and conditions, please refer to the relevant programme flyer for details	

# TotalAssure / TotalAssure - BabyPro at a glance (cont'd)

	TotalAssure	TotalAssure – BabyPro
Premium waiver and extended grace period benefit		
Multiple Benefit Premium Waiver	Once the aggregate amount of all benefits paid and payable under the Early Risk Defender Benefit <sup>1,2</sup> , Minor Illness Benefit <sup>2,5</sup> and Major Illness Benefit <sup>2,8</sup> reaches 100% of the sum insured <sup>4</sup> of the basic plan and while the basic plan is still in force at that time, we will waive all future premiums payable by you from the next premium due date until the basic plan coverage is terminated	
Waiver of Premium on Death of Owner <sup>25</sup>	<p>Provided that:</p> <ul style="list-style-type: none"><li>i the aggregate amount of all benefits paid and payable under the Early Risk Benefit<sup>1,2</sup>, Minor Illness Benefit<sup>2,5</sup> and Major Illness Benefit<sup>2,8</sup> of the basic plan does not exceed 100% of the sum insured<sup>4</sup>;</li><li>ii the policy owner is at or before age 50 as at the policy date<sup>25</sup>;</li><li>iii the policy has been in force for at least 2 years<sup>25</sup>; and</li><li>iv the policy owner passes away at or before age 75;</li></ul> <p>if the policy owner passes away before the policy anniversary on or immediately following the insured’s 18<sup>th</sup> birthday, whichever is earlier, we will waive the future premiums payable under the basic plan from the premium due date following the death of the policy owner until the premium due date on the policy anniversary on or immediately following the insured’s 25<sup>th</sup> birthday, whichever is earlier</p>	
Extended Grace Period Benefit <sup>34,35</sup>	<p>Starting from the 2<sup>nd</sup> policy year, extension of the grace period of up to 365 days (inclusive of the usual grace period of 31 days) will be available if the policy owner:</p> <ul style="list-style-type: none"><li>• gets married;</li><li>• or the policy owner's spouse gives birth to a child;</li><li>• is made redundant or laid off; or</li><li>• gets divorced</li></ul> <p>during the premium payment term</p>	
Policy value		
Guaranteed cash value <sup>26</sup>	Payable upon the policy surrender from the 3 <sup>rd</sup> policy anniversary or policy maturity	
Terminal dividend <sup>17</sup>	<p>Non-guaranteed; may be payable after the policy has been in force for 5 years on the earliest occurrence of the following:</p> <ul style="list-style-type: none"><li>• when the aggregate amount of all benefits paid and payable under the Early Risk Defender Benefit<sup>1,2</sup>, Minor Illness Benefit<sup>2,5</sup> and Major Illness Benefit<sup>2,8</sup> reaches 100% of the sum insured<sup>4</sup>;</li><li>• the surrender of the policy;</li><li>• the maturity of the policy; or</li><li>• the death benefit<sup>2,9</sup> becomes payable</li></ul>	

# TotalAssure / TotalAssure - BabyPro

## at a glance (cont'd)

	TotalAssure	TotalAssure – BabyPro
Surrender value <sup>2</sup>	100% of the guaranteed cash value <sup>26</sup> + terminal dividend <sup>17</sup> as at the policy surrender date – aggregate amount paid and payable under the Early Risk Defender Benefit <sup>1,2</sup> (if any) – aggregate amount paid and payable under the Minor Illness Benefit <sup>2,5</sup> (if any)	100% of the guaranteed cash value <sup>26</sup> + terminal dividend <sup>17</sup> as at the policy surrender date – aggregate amount paid and payable under the Early Risk Defender Benefit <sup>1,2</sup> (if any) – Minor Illness Benefit Amount of all Minor Illness Benefit <sup>2,5</sup> claims paid and payable (if any)
Maturity value <sup>2,10</sup>	100% of the guaranteed cash value <sup>26</sup> + terminal dividend <sup>17</sup> as at the policy maturity date – aggregate amount paid and payable under the Early Risk Defender Benefit <sup>1,2</sup> (if any) – aggregate amount paid and payable under the Minor Illness Benefit <sup>2,5</sup> (if any)	100% of the guaranteed cash value <sup>26</sup> + terminal dividend <sup>17</sup> as at the policy maturity date – aggregate amount paid and payable under the Early Risk Defender Benefit <sup>1,2</sup> (if any) – Minor Illness Benefit Amount of all Minor Illness Benefit <sup>2,5</sup> claims paid and payable (if any)

# Please refer to **Premium adjustment** under the section Important information for details.

\* We offer Macau policies denominated in Macau Pataca (MOP) or other available currency(ies).

\* In respect of Intensive Care<sup>19</sup>, should the qualified ICU stay be outside Hong Kong and Macau, the benefit payable under the Minor Illness Benefit<sup>2,5</sup> is equal to 10% of the amount of the sum insured<sup>4</sup>.

† For **TotalAssure – BabyPro**, if the Minor Illness Benefit<sup>2,5</sup> in respect of Intensive Care<sup>19</sup> is payable within 60 days following the live birth of child, the benefit payable shall not exceed the following amount: (i) HKD40,000 / MOP40,000 / USD5,000 for qualified ICU stay be within Hong Kong and Macau; or (ii) HKD20,000 / MOP20,000 / USD2,500 for qualified ICU stay be outside Hong Kong and Macau.

※ In respect of Intensive Care with Complex Surgery<sup>38</sup>, the benefit payable shall not exceed the following amount: (i) HKD40,000 / MOP40,000 / USD5,000 for qualified ICU stay be within Hong Kong and Macau; or (ii) HKD20,000 / MOP20,000 / USD2,500 for qualified ICU stay be outside Hong Kong and Macau.



# Important information

## Disclosure obligation for underwriting

It is important for you to declare all requisite information that would affect the underwriting decisions of the Company. The Company has the right to declare the policy void as from policy effective date due to any misrepresentation or fraud. If the non-health related information of the insured person (including but not limited to age, sex or smoking habit) is misstated in the application, the Company may adjust the premium, for the past, current or future policy year, or declare the policy void on the basis of the correct information.

## Cooling-off period

If you are not completely satisfied with the policy, you have the right to cancel the policy and obtain a refund of any premium(s) paid provided that there is no claim payment made under the policy prior to your request for cancellation.

### Applicable to policies issued in Hong Kong

To exercise this right, please return the policy (if applicable) and send your signed written notice of cancellation directly to our Customer Service at Suite 2001, 20/F, Tower Two, Times Square, 1 Matheson Street, Causeway Bay, Hong Kong within **21 calendar days** immediately following either the day of delivery of the policy or the notice of policy issuance (notifying you of the cooling-off period) to you or your nominated representative (whichever is earlier). The policy will then be cancelled and a refund of any premium(s) paid and any levy paid will be returned to you.

### Applicable to policies issued in Macau

To exercise this right, please return the policy (if applicable) and send your signed written notice of cancellation directly to our Customer Service at Avenida do Infante D. Henrique No.43-53A, 20 Andar, The Macau Square, Macau within **21 calendar days** immediately following the day of delivery of the policy to you or your nominated representative. The policy will then be cancelled and a refund of any premium(s) paid will be returned to you in policy currency.

## Non-guaranteed benefits

### Dividend philosophy

The plan is designed to provide you with all-round critical illness insurance protection, and at the same time an additional return through a combination of:

- (a) guaranteed benefits, such as cash value and various critical illness benefits; and
- (b) non-guaranteed terminal dividend.

### How do we determine your terminal dividend?

The premiums from you and the owners of other policies pooled together will form a participating fund and will be invested. We will make deductions for expenses, surrenders, claims, profit sharing and charges from this participating fund, of which the charges include profits and costs for operating this participating fund. The value of this participating fund is called the “asset share”. It is an important reference to help us determine your terminal dividend.

When we determine the amount of the terminal dividend of your policy, we will take into account the following:

- (a) the asset share;
- (b) both the current and the expected future amount of guarantees; and
- (c) the returns we expect the participating fund to earn in the future.

The surplus of the participating fund will then be shared between you (and owners of other policies) and us through profit sharing. We aim to allocate 80% of the surplus to you, while 20% will become another part of our profits. Your participating policy is designed to be held for long term. When we determine your terminal dividend, we also take into account the policy duration, and it is adjusted downward in the early policy years to reflect this.

# Important information (cont'd)

## What will affect your terminal dividend?

In the plan, profit and loss arising from investment return, claims, policy persistency and expenses will impact your asset share, and hence your terminal dividend.

We consider the past performance and future outlook of these factors when determining your terminal dividend:

- Investment return**  
 This includes changes in interest rates that will cause changes in interest earnings, as well as changes in market value of the assets in the participating fund due to changes in financial markets and economic conditions. These may result from risks or changes in factors, such as interest rates, currency risk, liquidity risk, credit / default risk, volatility risk and also general investment conditions.
- Claims**  
 These include the cost of providing death benefit and other insurance benefits. If the amount of benefit claims turns out to be higher, your terminal dividend will be lower.
- Policy persistency**  
 If policies lapse / are surrendered (whether in full or partially) and the benefits paid out differ from the asset share of the terminated policies after deduction of the corresponding profit sharing, your terminal dividend may be affected.
- Expenses**  
 These include both expenses directly related to the policy (e.g. distribution costs and taxes) and indirect expenses allocated to the product group (e.g. office rent). If the actual expenses become higher, there will be less money available to pay you as terminal dividend.

We may also apply smoothing when determining the terminal dividend. The value of the participating fund may go up and down sharply within days. Instead of sharing with you the gains or losses immediately, we may even out some short-term fluctuations.

As your policy will be grouped together with other similar policies, the terminal dividend of your policy may also vary if the characteristics of policies in your group change.

Based on these, we conduct a detailed analysis of the participating business and determine the terminal dividend to be declared at least annually.

## Investment objective and strategy

### Investment objective

The overall objective of investing the participating fund is to ensure that the guarantees we committed to the policies are met, while seeking competitive and stable returns over a medium to long term.

### Investment strategy

We employ a rigorous and disciplined approach in determining strategic asset allocations which defines the nature of assets and how much we invest in. We monitor market positions carefully and frequently, and update our allocations when appropriate. In addition, we may complement our investment strategies with the use of derivatives and other financial agreements to manage liquidity, achieve an efficient portfolio management and effective risk management or pre-invest partially or fully expected future premiums to reduce the uncertainty of future investment earnings.

From time to time we will review the investment strategies and asset allocations, and will modify them if necessary. We aim to ensure all guarantees are met while maintaining non-guaranteed return potential for the terminal dividend. We also assess factors such as risk tolerance, changes in market conditions and economic outlook in order to maintain an optimal portfolio.

# Important information (cont'd)

## Selection of assets

We maintain a robust asset portfolio for the participating funds by investing in a wide range of investments, primarily with exposure to the U.S. and Asia (including Hong Kong and Mainland China). We primarily invest in USD denominated fixed income assets and may also invest in non-USD denominated fixed income to the extent that such assets are available and acceptable. We aim to match the currency of fixed income investments and the policy currency by making use of derivatives to hedge the currency risk (if any). For growth assets, we invest globally but with a bias towards the Asia-Pacific region, which will be reviewed regularly. The geographic region of growth asset investment is independent of the policy currency. Growth asset strategies may embed a currency mismatch as it may bring additional returns or be a source of diversification. We also aim at maintaining adequate liquidity with respect to the policies and an appropriate level of risk diversification.

## Asset allocations

The target asset allocation will fall under the following range:

Asset Class^	Allocation*
Government bonds, corporate bonds and other similar instruments	30% - 60%
Growth assets	40% - 70%

^ The bond assets allocation includes sub-asset classes like (i) developed market investment-grade corporate bonds, (ii) emerging market investment-grade bonds, (iii) high yield bonds and (iv) developed market government bonds. The growth assets allocation includes sub-asset classes like (a) listed equities, (b) private equities, (c) real estate and (d) hedge funds.

\* The total actual allocation will be equal to 100%, and there may be some holdings in cash. In addition, we may accept certain degree of deviation from the above targets across asset classes in order to manage the portfolio efficiently or to optimise the portfolio based on the prevailing market condition and views.

For more details, please refer to the relevant participating policy fact sheet which can be found at our website

<https://www.axa.com.hk/participating-policy-fact-sheets> (for policies issued in Hong Kong) or <https://www.axa.com.mo/en/participating-policy-fact-sheets> (for policies issued in Macau).

For the fulfilment ratios and total value ratios of our participating life insurance plans, please refer to our website at

<https://www.axa.com.hk/fulfilment-ratios-and-total-value-ratios> (for policies issued in Hong Kong) or <https://www.axa.com.mo/en/fulfilment-ratios-and-total-value-ratios> (for policies issued in Macau).

## Policy currency

If your policy is denominated in a currency other than your local currency, you may face an exchange rate risk. Upon currency conversion, the amounts you receive and the premiums you pay may vary as a result of changes in exchange rate.

## Premium adjustment

The premium is calculated with reference to a number of factors including but not limited to the age, gender, smoking habit and risk class of the insured at the time of policy issuance and will not increase subsequently based on the insured's attained age. However, premium rates are not guaranteed. We reserve the right to review and adjust the premium rates on each policy anniversary with reference to the past performance and future outlook of factors such as claims, investment returns, policy persistency and expenses by giving a written notice of not less than 30 days.

## Non-payment of premium

You should pay premiums for the whole of your premium payment term. Any premiums remaining outstanding at the end of the grace period (i.e. 31 days after premium due date) may lead to termination of your policy. You may lose the insurance protection offered by the policy and the policy value (if any) to be received may be considerably less than your premiums paid.

# Important information (cont'd)

## Early surrender

The policy is designed to be held for long term. Early surrender of the policy may result in a significant loss where you may get back considerably less than your premiums paid.

## Inflation

The cost of living in the future is likely to be higher than it is today due to inflation. In case the actual rate of inflation is higher than expected, the purchasing power of the amounts you receive under the policy may be lower than expected.

## Termination

When no further benefits or coverage is provided under the basic plan, the sum insured will be reduced to zero and the coverage under the basic plan will automatically terminate.

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

### Applicable to TotalAssure- BabyPro only

- (a) when the Compassionate Benefit becomes payable; or
- (b) at the 1<sup>st</sup> policy anniversary if the registration of newborn child is not completed in accordance with the requirements on registration of newborn child as set out in the policy contract.

### Applicable to both TotalAssure and TotalAssure - BabyPro

- (c) on the death of the insured / insured child (for **TotalAssure – BabyPro**);
- (d) on the maturity date of the policy (i.e. on the policy anniversary on or immediately following the insured’s 100<sup>th</sup> birthday, whichever is earlier);
- (e) when the last subsisting attached supplement (apart from any attached Waiver of Premium Supplement / Applicant’s Waiver of Premium at Death or Disability Supplement) is terminated in case where coverage under the basic plan has already been terminated;
- (f) when the indebtedness equals or exceeds the cash value minus the aggregate of (i) the Minor Illness Benefit Amount of all the Minor Illness Benefit claims and (ii) Early Risk Defender Benefit Amount of all Early Risk Defender Benefit claims, paid and payable;
- (g) when there is no further coverage under the basic plan and all attached supplements and endorsements (if any);
- (h) when the policy lapses, or is cancelled or surrendered; or
- (i) when the right of policy termination is exercised pursuant to the cross-border provision of the policy.

You may apply for policy surrender in accordance with the application procedures and administrative rules of the Company in force from time to time. We will process the relevant application after our receipt of your valid written application (in the form specified by us). Please contact your financial consultant for further details.

## Suicide exclusion

If the insured, whether sane or insane, commits suicide within 1 year from (i) the policy date or (ii) any date of reinstatement of the policy, whichever is later, the death proceeds will be limited to a refund of the premiums paid (without interest). The amount of premiums to be refunded will be calculated from (i) the policy date or (ii) any date of reinstatement of the policy, whichever is later.

If the insured, whether sane or insane, commits suicide within 1 year from the date of approval of any increase in the sum insured and / or supplement amount(s), such increase shall be deemed not to have taken effect in determining the death proceeds payable. The additional premium paid for the increase in the sum insured and / or supplement amount(s) will be refunded (without interest) and such premium refunded will form part of the death proceeds.

# Important information (cont'd)

## Key exclusions

No benefit will be payable under the Pregnancy Complication Benefit, Compassionate Benefit, Postpartum Depression Benefit, Major Illness Benefit, Minor Illness Benefit, Early Risk Defender Benefit, Education Special Support, Multiple Claims Major Illness Benefit, Continuous Cancer Payout Benefit, Dementia Caregiver Annuity Benefit and Extra Coverage Benefit (in respect of Major Illness Benefit) of the basic plan and any benefits in respect of disability, accident, illness, medical and/or hospital benefits provided under any attached supplement(s):

- if the insured (i) experiences symptoms or signs for (even if the insured has not consulted a medical practitioner); or (ii) receives treatment, medication or investigation for; or (iii) is diagnosed with, any covered illness or Special Education Need within a period of 60 days following the policy date or any date of reinstatement of the policy, whichever is later (applicable to **TotalAssure** only) / within a period of 60 days following any date of reinstatement of the policy (applicable to **TotalAssure - BabyPro** only);
- for any covered illnesses or Special Education Need (as the case may be) resulting directly or indirectly from, or caused or contributed by (in whole or in part) any of the following:
  - (a) any Pre-Existing Conditions (as defined below);
  - (b) Human Immunodeficiency Virus (HIV) and/or any HIV-related illness including Acquired Immune Deficiency Syndrome (AIDS) and/or any mutations, derivations or variations thereof (except AIDS/HIV due to Blood Transfusion and Occupationally Acquired AIDS/HIV);
  - (c) any self-inflicted injury or suicide, whether sane or insane;
  - (d) intoxication by alcohol or drugs not prescribed by a medical practitioner;
  - (e) any criminal act; or
  - (f) travel in any aircraft, except as a fare paying passenger in a commercial aircraft or aircrew working on an aircraft.

“Pre-Existing Condition” shall mean any condition, disability, illness or injury:

- (i) which existed or continued to exist;
- (ii) for which the insured experienced symptoms or signs (even if the insured has not consulted a medical practitioner);
- (iii) for which the insured had received or continued to receive treatment, medication or any investigation; or
- (iv) where diagnostic tests showed the pathological existence;

prior to the policy date or any date of reinstatement of the policy, whichever is later.

- In respect of each claim for Multiple Claims Major Illness Benefit, no benefit will be payable if the insured dies within 14 days from the date of diagnosis (including the date of diagnosis) of the major illness.
- In respect of Continuous Cancer Payout Benefit, no benefit will be payable if the insured dies within 14 days from the date of the immediately preceding Cancer report submitted to us (including the date of such report submitted) as specified in the policy contract.

For full details of exclusions, please refer to the policy contract.

## Levy on insurance premium (Only applicable to policies issued in Hong Kong)

Levy collected by the Insurance Authority through the Company will be imposed on the policy at the applicable rate. Policyholders must pay the levy in order to avoid any legal consequences.



# Important information (cont'd)

## Rights of third parties

### Applicable to policies issued in Hong Kong

The policy is excluded from the application of the Contracts (Rights of Third Parties) Ordinance (Cap 623 of the Laws of Hong Kong) (“TP Ordinance”). Any person or entity which is not a party to the policy shall have no rights under the TP Ordinance to enforce any terms of the policy.

### Applicable to policies issued in Macau

Any person or entity which is not a party to the policy shall have no rights to enforce any terms of the policy.

## U.S. 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 / Macau have signed an inter-governmental agreement (“IGA”) to facilitate compliance by FFIs in Hong Kong / Macau with FATCA and which creates a framework for Hong Kong / Macau 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 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 / Macau Government fails to exchange information with the IRS under IGA (and the relevant tax information exchange agreement between Hong Kong / Macau 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.

## Remarks

- The aggregate amount of all benefits paid and payable in respect of each early risk condition of the insured under all policies issued by the Company and any authorised insurers in Hong Kong and / or Macau which are affiliated with the Company shall not exceed HKD100,000 / MOP100,000 / USD12,500.

For **TotalAssure**, the amount of benefit paid or payable under Minor Illness Benefit and Early Risk Defender Benefit will be deducted from the Major Illness Benefit, death benefit, maturity value and surrender value payable under the basic plan. For **TotalAssure – BabyPro**, the aggregate amount of the Minor Illness Benefit Amount of all Minor Illness Benefit claims and Early Risk Defender Benefit amount of all Early Risk Defender Benefit claims, paid and payable will be deducted from the Major Illness Benefit, death benefit, maturity value and surrender value payable under the basic plan.

The premiums remain unchanged after this benefit is paid except where all benefits paid and payable under the Early Risk Defender Benefit, Minor Illness Benefit and Major Illness Benefit reach 100% of the sum insured, we will then waive all future premiums from the next premium due date until the basic plan coverage is terminated.

Once the aggregate amount of benefits paid and payable under the Minor Illness Benefit and Early Risk Defender Benefit has reached 100% of the sum insured, no Major Illness Benefit, Minor Illness Benefit or Early Risk Defender Benefit would be paid or is payable under the basic plan.

- Any indebtedness and outstanding premiums will be deducted from the relevant benefit(s) when payable.
- “Age 100”/ “age 85” / “age 25” / “age 18” / “age 6” refers to the policy anniversary on or immediately following the insured’s 100<sup>th</sup> / 85<sup>th</sup> / 25<sup>th</sup> / 18<sup>th</sup> / 6<sup>th</sup> birthday, whichever is earlier.
- The sum insured as at the time when the relevant benefit becomes payable.
- The benefit payable under each Minor Illness Benefit (“Minor Illness Benefit Amount”) is equal to the lesser of:
  - 20% of the amount of sum insured as at the time when the relevant Minor Illness Benefit becomes payable; and
  - HKD400,000 / MOP400,000 / USD50,000 less the total amount of all benefits paid and payable in respect of the relevant minor illness of the insured under all policies issued by the Company and any authorised insurers in Hong Kong and / or Macau which are affiliated with the Company. In respect of Intensive Care, should the qualified ICU stay be outside Hong Kong and Macau, the benefit payable under the Minor Illness Benefit is equal to 10% of the amount of the sum insured.

For **TotalAssure**, the amount of benefit paid or payable under Minor Illness Benefit and Early Risk Defender Benefit will be deducted from the Major Illness Benefit, death benefit, maturity value and surrender value payable under the basic plan. For **TotalAssure – BabyPro**, the aggregate amount of the Minor Illness Benefit Amount of all Minor Illness Benefit claims and Early Risk Defender Benefit amount of all Early Risk Defender Benefit claims, paid and payable will be deducted from the Major Illness Benefit, death benefit, maturity value and surrender value payable under the basic plan.

The premiums remain unchanged after this benefit is paid except where all benefits paid and payable under the Early Risk Defender Benefit, Minor Illness Benefit and Major Illness Benefit reach 100% of the sum insured, we will then waive all future premiums from the next premium due date until the basic plan coverage is terminated.

Once the aggregate amount of benefits paid and payable under the Minor Illness Benefit and Early Risk Defender Benefit has reached 100% of the sum insured, no Major Illness Benefit, Minor Illness Benefit or Early Risk Defender Benefit would be paid or is payable under the basic plan.

For **TotalAssure – BabyPro**, if the date of diagnosis of the relevant minor illness (for which the Minor Illness Benefit concerned is payable) falls within the period of 60 days following the live birth of child, the benefit to be paid will be reduced to 20% of the Minor Illness Benefit Amount. Notwithstanding such reduction in the actual amount to be paid, for the purpose of determining if the aggregate amount of all the relevant benefits paid and payable under the plan has reached certain limit, the full amount of Minor Illness Benefit Amount of all Minor Illness Benefit claims shall be applied.

Product highlight	Covered illnesses	Product summary	Important information	Remarks
<p>6. Each minor illness (other than (i) Angioplasty and other Invasive Treatments for Coronary Artery and (ii) Carcinoma-in-situ) can be claimed once only. A maximum of 2 Minor Illness Benefit claims are allowed for each of (i) and (ii), subject to the exclusions and terms and conditions of Minor Illness Benefit. A second claim for (i) and (ii) can be made subject to the additional conditions below:</p> <ul style="list-style-type: none"> <li>For Angioplasty and other Invasive Treatments for Coronary Artery: the treatment must be performed on a location of stenosis in coronary artery where no stenosis of greater than 50% was identified in the medical examination relating to the first claim; or</li> <li>For Carcinoma-in-situ: the Carcinoma-in-situ is of a different organ from that of the first claim of Carcinoma-in-situ.</li> </ul> <p>7. If the surgery performed under critical surgery is directly or indirectly arising from or in connection with any other minor illness, the benefit payable under the policy will be limited to a Minor Illness Benefit for such minor illness only.</p> <p>8. Major illness Benefit can be claimed once only under the plan. For <b>TotalAssure – BabyPro</b>, if the date of diagnosis of the relevant major illness (for which the Major Illness Benefit concerned is payable) falls within the period of 60 days following the live birth of child, “20% of the sum insured” instead of “100% of the sum insured” will be applied to calculate of the actual amount payable under this benefit. Notwithstanding such reduction in the actual amount to be paid, for the purpose of determining if the aggregate amount of all the relevant benefits paid and payable under the plan has reached certain limit, the full amount of Major Illness Benefit Amount shall be applied.</p> <p>9. Death benefit is only available while the aggregate amount of all benefits paid and payable under the Major Illness Benefit, Minor Illness Benefit and Early Risk Defender Benefit does not exceed 100% of the sum insured.</p> <p>10. A maturity value will be payable if the insured survives on the policy anniversary on or immediately following the insured’s 100<sup>th</sup> birthday, whichever is earlier, provided that no Major Illness Benefit or death benefit has been paid or becomes payable under the basic plan and the aggregate amount of all benefits paid and payable under the Early Risk Defender Benefit and Minor Illness Benefit does not exceed 100% of the sum insured as at the policy maturity date.</p> <p>11. The maximum aggregate amount of eligible claims includes benefits under Early Risk Defender Benefit, Minor Illness Benefit, Major Illness Benefit, Multiple Claims Major Illness Benefit and Continuous Cancer Payout Benefit, following benefits shall be excluded in the computation of the total 1000% of the sum insured:</p> <ul style="list-style-type: none"> <li>For <b>TotalAssure</b> policies: Dementia Caregiver Annuity Benefit, Education Special Support, Extra Coverage Benefit and TotalAssure 20 Benefit (if applicable);</li> <li>For <b>TotalAssure – BabyPro</b> policies: Dementia Caregiver Annuity Benefit, Compassionate Benefit, Pregnancy Complications Benefit, Postpartum Depression Benefit, Education Special Support, Extra Coverage Benefit, First Year BabyPro Coverage Benefit and Baby 20 Benefit (if applicable).</li> </ul> <p>12. The aggregate amount of all benefits paid and payable under Multiple Claims Major Illness Benefit and Continuous Cancer Payout Benefit is subject to a maximum of 900% of the sum insured.</p> <p>13. These are the maximum number of claims allowed under the Major Illness Benefit and the Multiple Claims Major Illness Benefit.</p> <p>14. Continuous Cancer Payout Benefit will commence when (i) the aggregate amount of all benefits paid and payable under the Early Risk Defender Benefit, Minor Illness Benefit and Major Illness Benefit of the basic plan reaches 100% of the sum insured; and (ii) after a Major Illness Benefit or Multiple Claims Major Illness Benefit has been paid for Cancer.</p>				
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Product highlight	Covered illnesses	Product summary	Important information	Remarks
<p>15. Cancer treatment means any surgery or treatment designed to potentially treat Cancer using one or a combination of interventions prescribed by or administered under the direct supervision of a specialist. It does not include any treatment given solely as palliative treatment. It includes surgery, chemotherapy, radiotherapy (including proton therapy, CyberKnife and Gamma Knife), target therapy, bone marrow transplant, immunotherapy (including Chimeric Antigen Receptor (CAR) T-cell therapy) and any other treatments as approved by the Company from time to time. Hormonal therapy is not included as Cancer treatment.</p> <p>16. Terminal cancer confirmation means a confirmation made by a specialist that in his / her opinion, the Cancer can neither be cured nor controlled and is highly likely to result in the insured’s death within 365 days and which is accepted by the Company.</p> <p>17. The terminal dividend is not guaranteed and does not permanently add to the value of this policy. We have the absolute discretion to reduce or increase the terminal dividend from time to time.</p> <p>18. If the insured is diagnosed as suffering from Severe Dementias before the policy anniversary on or immediately following the insured’s 85<sup>th</sup> birthday (whichever is earlier) and the Major Illness Benefit or Multiple Claims Major Illness Benefit (as the case may be) has been paid in respect of such Severe Dementias, Dementia Caregiver Annuity Benefit shall be payable every year starting from 1 year after the relevant Major Illness Benefit or Multiple Claims Major Illness Benefit becomes payable until this policy terminates, as long as survival proof is received by us not less than 1 month but not more than 2 months prior to the benefit payment date each year.</p> <p>19. A Minor Illness Benefit shall be payable if the insured stays in the Intensive Care Unit (“ICU”) at a hospital and on invasive life support both for 72 consecutive hours or more. Any ICU stay in mainland China must be at a Recognised Hospital. “Recognised Hospital” means any hospitals formally assessed and rated by the Ministry of Health of the People’s Republic of China as a “Third-level First-class” hospital and / or hospital(s) approved or designated by us. For detailed definition of Intensive Care, please refer to the policy contract.</p> <p>20. Total premiums paid is the total premiums due and paid from the policy date up to the time when the Compassionate Benefit or Pregnancy Complication Benefit (as the case maybe) becoming payable. In case of any change in the sum insured or any change in premium payment mode, the total premiums paid shall be adjusted accordingly.</p> <p>21. If the expectant mother carries more than one foetus at the same time,</p> <ul style="list-style-type: none"> <li>• for the purpose of reimbursement under Postpartum Depression Benefit, such shall be considered as one and the same pregnancy; and</li> <li>• if the expectant mother loses one or more (as the case maybe) of the foetuses, we will pay the Compassionate Benefit from such number of <b>TotalAssure - BabyPro</b> policies corresponding to the number of lost foetus(es), of which you applied for concurrently with the policies in respect of all the foetuses carried by the expectant mother at the date of application of the policy, all having identical sum insured.</li> </ul> <p>22. For <b>TotalAssure - BabyPro</b>, no benefit will be payable under Early Risk Defender Benefit and Dementia Caregiver Annuity Benefit if the date of first diagnosis of relevant illness falls within the period of 60 days following the live birth of child.</p> <p>23. Education Special Support will not be payable if the admission to special school of the insured is directly or indirectly arising from or in connection with any minor illness or major illness (as the case maybe) and benefit under the policy has been paid or become payable for such minor illness or major illness (as the case maybe).</p>				
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Product highlight	Covered illnesses	Product summary	Important information	Remarks
<p>24. Special school means a school identified and approved by Education Bureau of the Government of Hong Kong, Education and Youth Development Bureau of the Government of Macau or Ministry of Education of the People’s Republic of China as an aided special school for intensive support services. For detailed definition of special school, please refer to the policy contract.</p> <p>25. The Waiver of Premium on Death of Owner is only available while the aggregate amount of all benefits paid and payable under the Early Risk Defender Benefit, Minor Illness Benefit and Major Illness Benefit does not exceed 100% of the sum insured and the Waiver of Premium on Maternal Death has not been claimed under <b>TotalAssure – BabyPro</b>.</p> <p>The Waiver of Premium on Death of Owner will take effect only if (i) the policy owner is at or before the age of 50 as at (a) the policy date; or (b) any date of reinstatement of the policy; or (c) the effective date of change of policy owner as specified in the relevant endorsement (if any); or (d) the effective date of replacement of policy owner as specified in the relevant endorsement (if any), whichever is the latest; (ii) the policy owner dies at or before the age of 75; and (iii) the death of the policy owner occurs after the policy has been continuously in effect for 2 years from (a) the policy date; or (b) any date of reinstatement of the policy; or (c) the effective date of change of policy owner; or (d) the effective date of replacement of policy owner as specified in the relevant endorsement (if any), whichever is the latest.</p> <p>All premiums that have already been paid to the Company as and when due are not entitled to be waived.</p> <p>26. The guaranteed cash value will become zero when the aggregate amount of all benefits paid and payable under the Major Illness Benefit, Minor Illness Benefit, and Early Risk Defender Benefit of the Basic Plan reaches 100% of the sum insured.</p> <p>27. The benefit payable under the Extra Coverage Benefit (“Extra Coverage Benefit Amount”) is equivalent to 50% of the sum insured as at the date when the Major Illness Benefit or death benefit (as the case may be) becomes payable (excluding any amount of the sum insured which is increased by the Index-linked Increase Endorsement). For <b>TotalAssure - BabyPro</b>, if the date when the Major Illness Benefit becomes payable falls within the period of 60 days following the live birth of child; or the date when the Death Benefit becomes payable falls within the period of 180 days following the live birth of child (as the case may be), the benefit to be paid under the Extra Coverage Benefit will be reduced to 20% of the Extra Coverage Benefit Amount. This benefit will automatically cease and terminate if no Major Illness Benefit or death benefit is payable before the 10<sup>th</sup> policy anniversary. Any indebtedness and outstanding premiums will be deducted from the benefit when payable.</p> <p>28. Any portion of the sum insured of the basic plan which is increased by the Index-linked Increase Endorsement attached to the policy (if any) shall be excluded in the computation of Extra Coverage Benefit, First Year BabyPro Coverage Benefit, TotalAssure 20 Benefit and Baby 20 Benefit.</p> <p>29. For further details of TotalAssure 20 Benefit, please refer to the relevant programme flyer available at our website.</p> <p>30. The benefit payable under the First Year BabyPro Coverage Benefit (“First Year BabyPro Benefit Amount”) is equivalent to 50% of the sum insured as at the date when the Major Illness Benefit or Death Benefit (as the case may be) becomes payable (excluding any amount of the sum insured which is increased by the Index-linked Increase Endorsement). If the Major Illness Benefit becomes payable within 60 days following the live birth of child; or the death benefit becomes payable within 180 days following the live birth of child (as the case may be), the benefit to be paid will be reduced to 20% of the First Year BabyPro Benefit Amount. This benefit will automatically cease and terminate on the 1<sup>st</sup> policy anniversary. Any indebtedness and outstanding premiums will be deducted from the benefit when payable.</p>				
<div>TotalAssure / TotalAssure - BabyPro   40</div>				



Product highlight	Covered illnesses	Product summary	Important information	Remarks
<p>31. For further details of Baby 20 Benefit, please refer to the relevant programme flyer available at our website.</p> <p>32. The availability of Index-linked Increase Endorsement is subject to the Company’s underwriting requirements.</p> <p>33. You have the option to decline the increase in sum insured and premium under the Index-linked Increase Endorsement of a particular policy year by giving us a written notice not later than 30 days after the relevant policy anniversary.</p> <p>The Index-linked Increase Endorsement will automatically terminate upon the earliest occurrence of any of the following:</p> <ul style="list-style-type: none"> <li>(a) when you decline 2 consecutive increases made in accordance with the conditions in the endorsement;</li> <li>(b) on the day immediately preceding the 6<sup>th</sup> / 11<sup>th</sup> / 16<sup>th</sup> policy anniversary for premium payment term of the basic plan being 15 / 20 / 25 years respectively;</li> <li>(c) on the policy anniversary on or immediately following the insured’s 65<sup>th</sup> birthday;</li> <li>(d) when any Minor Illness Benefit or Major Illness Benefit becomes payable; or</li> <li>(e) when the basic plan of the policy becomes fully paid-up.</li> </ul> <p>The endorsement is not applicable with premium payment term of 10 years.</p> <p>34. To be eligible for the Extended Grace Period Benefit, the policy owner must provide the relevant evidence to the Company. Please refer to the policy contract for further details.</p> <p>35. Extended Grace Period Benefit is available provided that the basic plan has been in force for more than 1 year after (i) the policy date or (ii) any date of reinstatement of the policy, whichever is later.</p> <p>36. The details of the value-added services will be determined by AXA at its sole discretion and AXA reserves the right to amend the Count On Me Support Programme at any time without prior notice. The value-added services are provided by third-party service providers as AXA may designate from time to time. AXA shall not be responsible for any value-added services so provided or any act or failure to act on the part of the third-party service providers. The third-party service providers are solely responsible for all obligations and liabilities relating to such value-added services and all auxiliary services so provided. All matters and disputes are subject to the final decision of AXA and the third-party service providers.</p> <p>37. Please contact your financial consultant for availability of other currency(ies) and the respective minimum and maximum sum insured.</p> <p>38. A Major Illness Benefit shall be payable if the insured stays in the Intensive Care Unit at a hospital and on invasive life support both for 120 consecutive hours or more, along with the actual undergoing of a Complex Surgery during the same hospital admission. Any ICU stay in mainland China must be at a Recognised Hospital. “Recognised Hospital” means any hospitals formally assessed and rated by the Ministry of Health of the People’s Republic of China as a “Third-level First-class” hospital and / or hospital(s) approved or designated by us. For detailed definition of Intensive Care with Complex Surgery, please refer to the policy contract.</p> <p>Note:</p> <ul style="list-style-type: none"> <li>Unless otherwise specified, all ages mentioned in this product brochure refer to the age of the insured on his or her last birthday.</li> </ul> <div> <p><b>How do I make a claim?</b></p> <p>Simply contact your financial consultant, download the claim form from <a href="http://www.axa.com.hk/en/downloads/medical">www.axa.com.hk/en/downloads/medical</a> (Hong Kong) / <a href="https://www.axa.com.mo/en/downloads/application-forms/claim">https://www.axa.com.mo/en/downloads/application-forms/claim</a> (Macau) or contact us by telephone (852) 2802 2812 (Hong Kong), (853) 8799 2812 (Macau) for claim submission detail. After submission, we will help you process your claim as soon as possible.</p> </div>				
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**TotalAssure Critical Illness Plan**  
**TotalAssure Critical Illness Plan - BabyPro**  
**Product Brochure**

**Find out more about TotalAssure / TotalAssure - BabyPro**

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