



Group Life Insurance

Employees are precious resource of a company; loyal and responsible employees are the company’s invaluable lifeline. Showing your care for the employees and their families could raise morale and enhance loyalty. Providing life insurance benefit to your employees is one of the most effective ways to express how much you value them. We, The Pacific Life Assurance Company Limited, are pleased to help you arrange the said benefit to your valuable employees at a preferable cost.

Basic Protection: Life Benefit

If an Insured Person dies, Pacific Life will pay the beneficiary the amount of Life Benefit⁽¹⁾。

We can even adjust the sum insured for different grades of staff according to your needs.

Example of sum insured	Grade	Package 1	Package 2
	Directors & Top Management	HK\$2,000,000	Basic Monthly Salary x 36
	Middle Management	HK\$500,000	Basic Monthly Salary x 24
	Frontline & Others	HK\$300,000	Basic Monthly Salary x 12

FREE Total Disability Extended Death Benefit

On the date an Insured Person’s insurance is terminated, if he/she suffers from disability as a result of sickness or injury which prevents him/her from engaging in any and every gainful occupation, and remains continuously under such disability until his/her death, which occurs within 12 months of such termination of insurance, while this Policy is in full force and effect and before the Insured Person is 65 years old, the amount of Life Benefit⁽¹⁾ will be granted to the beneficiary.

FREE Terminal Illness Benefit

If an Insured Person is suffering from a condition, which in the opinion of an appropriate medical consultant, is highly likely to lead to death within 6 months, advance payment up to 50% of the amount of Life Benefit, subject to a maximum of HK\$300,000, will be payable to the Insured Person.

Flexible Options

The following 5 benefit options are available for you to choose and include in the tailor-made plan satisfying your needs. Pick your choice and pick it NOW!

Flexible Options (Critical Illness Series)	<ul style="list-style-type: none"> • Dread Disease Benefit • Simplified Critical Illness Benefit
Flexible Options (Accidents Series)	<ul style="list-style-type: none"> • Dismemberment Benefit • Accidental Death and Dismemberment Benefit • Total and Permanent Disability
Basic Protection	<ul style="list-style-type: none"> • Life Benefit

Option 1 Dread Disease Benefit

If an Insured Person is diagnosed to have any one of the specific 46 dread disease, a payment up to 50% of the amount of Life Benefit, will be payable to the Insured Person immediately.

Option 2 Simplified Critical Illness Benefit

If an Insured Person is diagnosed to have the following critical illness, advance payment up to 50% of the amount of Life Benefit, subject to a maximum of HK\$300,000, will be payable to the Insured Person immediately.

- (i) Kidney Failure (ii) Paralysis (iii) Coma

Option 3 Dismemberment Benefit

Benefits⁽¹⁾ will be payable if an Insured Person sustains sickness or injury which does not result in death but causes one of the followings within 180 days from the date of inception of sickness or injury:

- (i) loss of two or more limbs⁽²⁾
(ii) total and irrecoverable loss of all sight in both eyes; or
(iii) total and irrecoverable loss of all sight in one eye and loss of one limb⁽²⁾

Option 4 Accidental Death and Dismemberment Benefit

If the Insured Person sustains an accidental bodily injury, and as a result thereof suffer any insured losses or die within 12 calendar months from the date of the accident, the Insured Person or the beneficiary can receive the relevant benefit payment.

Option 5 Total and Permanent Disability

If the Insured Person sustains any of the following situations, benefit payment will be made in accordance with the Policy provision:

- (i) Suffering the total and permanent loss of use of two limbs⁽²⁾ or loss of sight of both eyes or the permanent loss of use of one limb⁽²⁾ and loss of sight of one eye; or
(ii) Having been absent from employment with the Policyowner through disability for 6 consecutive calendar months and having become incapacitated to such an extent as to render the Insured Person unlikely ever
A. to resume work or to attend any gainful professional or occupation; or
B. to engage for reward or profit in any occupation, business or professional for which he/she is fitted or qualified by experience, training, ability or knowledge.

(1) Less any benefit paid under Terminal Illness Benefit and/or Simplified Critical Illness Benefit.

(2) Limb is defined as the whole hand or whole foot.

Key Product Risks: We underwrite the plan and you are subject to our credit risk. If we are unable to satisfy the financial obligations of the policy, you may lose your premium paid and benefits.

Should you have any enquiries or intend to get a quotation, you are welcome to contact your insurance consultancy or our Customer Service hotline 2876-0876.