

# CANCER FREE PROTECTION

Get full cancer protection for a  
Low premium  
Nine advantages to give you  
all-round protection



**PACIFIC LIFE**  
(INCORPORATED IN HONG KONG IN 1960)

## Simple all-round protection that meets your needs

Living a busy, fast-paced lifestyle in the city means being subjected to constant stress, unhealthy foods, alcohol and environmental pollutants, which can have adverse effects on our mental and physical health. Without adequate protection, the inflicting of cancer could cripple the family's finance and put loved ones in a difficult situation.

The new Cancer Free Protection from The Pacific Life Assurance Co., Ltd. (**Pacific Life**) gives you all-round protection at an attractive premium rate – with no medical examination requirement. The insured will get claim payment at diagnosis of cancer\*. Cancer Free Protection offers you nine unique advantages:

1. Comprehensive coverage for cancer
2. Claim amount depends on the cancer site in the body, prompt claim payment at diagnosis\* provides relief to meet your financial needs
3. Affordable premium for easy budgeting
4. Easy application without medical examinations
5. Persons under 55 years of age\* can apply
6. Issue age starting from 15 days after birth, children can also be covered
7. Insurance coverage up to 65 years of age\*
8. 24-hour worldwide emergency assistance service

# subject to 180 days of waiting period after policy inception and 30 days of survival period after diagnosis.

\* Age Next Birthday

## Easy application, affordable premium

Application for Cancer Free Protection is quick and easy, with no medical examination requirement. Babies from 15 days of age to adults under 55 years of age\* can apply and get annual renewal of cancer protection up to 65 years of age\*.

Cancer Free Protection features low premium rates, so you can enjoy comprehensive cancer protection while maintaining high financial flexibility.

Premium rates for reference\*\*

Plan	Male (Non-smoker)									
	Aged 10		Aged 20		Aged 30		Aged 40		Aged 50	
Annual premium	Monthly premium	Annual premium	Monthly premium	Annual premium	Monthly premium	Annual premium	Monthly premium	Annual premium	Monthly premium	
Cancer Free Protection	318	30	492	46	708	66	1,348	125	3,305	307
Male (Smoker)										
Plan	Aged 10		Aged 20		Aged 30		Aged 40		Aged 50	
Annual premium	Monthly premium	Annual premium	Monthly premium	Annual premium	Monthly premium	Annual premium	Monthly premium	Annual premium	Monthly premium	
Cancer Free Protection	318	30	530	49	968	90	2,093	195	5,748	535
Female (Non-smoker)										
Plan	Aged 10		Aged 20		Aged 30		Aged 40		Aged 50	
Annual premium	Monthly premium	Annual premium	Monthly premium	Annual premium	Monthly premium	Annual premium	Monthly premium	Annual premium	Monthly premium	
Cancer Free Protection	318	30	623	58	1,230	114	3,139	292	5,553	516
Female (Smoker)										
Plan	Aged 10		Aged 20		Aged 30		Aged 40		Aged 50	
Annual premium	Monthly premium	Annual premium	Monthly premium	Annual premium	Monthly premium	Annual premium	Monthly premium	Annual premium	Monthly premium	
Cancer Free Protection	318	30	712	66	1,524	142	4,478	416	9,771	909

\*\* The above premium rates are in HKD and are shown for reference only. Premium rates will be adjusted based on the attained age of the insured on renewal. The Company reserves the right to revise the premium rates anytime. Please consult your insurance intermediary for more details.

## Prompt claim payment to relieve financial burdens

Unlike many products in the market that come with different restrictions and limitations, Cancer Free Protection from **Pacific Life** offers you simple and direct protection from all types of cancers. Upon diagnosis, a lump sum payout will be made depending on the cancer site in the body, to cover medical expenses and other urgent financial needs.

## 24-hour Worldwide Emergency Assistance Service<sup>^</sup>

Enjoy our free value-added protection when you travel abroad. Provided by International SOS, these free services include medical evacuation, repatriation to your country of residence, repatriation of mortal remains or ashes, etc.

### Cancer site in the body and coverage amount:

Cancer Site	Coverage amount (HKD)
Brain	\$1,600,000
Lung	
Breast	
Ovary	\$1,000,000
Leukaemia	
Lymphoma	
Pancreas	
Colorectal	
Liver	
Stomach	
Uterus	
Cervix	
Bladder	
Esophagus	
Head and Neck	
Kidney	
Prostate	
Melanoma	\$200,000
Thyroid	
Other site	\$500,000
Death benefit	\$10,000

## Flexible payment terms

Cancer Free Protection offers you the option of settling your premium on monthly, quarterly, half-yearly or annual basis, so you can enjoy more flexibility in managing your finance.

To learn more about the advantages of Cancer Free Protection, please contact your insurance intermediary or call the **Pacific Life** hotline at 2876 0876.

<sup>^</sup>24-hour worldwide emergency assistance service are provided by third-party service providers who are solely responsible for their respective services. **Pacific Life** makes no representation or warranty in relation to the quality or fulfillment of these services. **Pacific Life** reserves the right to change the service provider anytime as needed.

The information provided on this pamphlet is for reference only. Please refer to the details on your insurance policy for the actual terms and conditions including policy exclusions.

## Key Product Risks

1. The Policy shall terminate immediately subject to payment of any proceeds due under the Policy, and any premium not already due shall cease to be payable:
  - if the Policy has been discharged, surrendered, expired, lapsed, canceled or terminated for whatever reason(s);
  - on the death of the Insured from any cause;
  - when the Cancer Benefit has been paid;
  - on the Expiry Date of the Policy as specified in the Policy Schedule;
  - on receipt of the Policy Owner's written request for cancellation of the Policy; or
  - on the date next to due date of the Grace Period if the Total Modal Premium is not fully paid.

2. 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.

3. Your current planned benefit may not be sufficient to meet your future needs since the future cost of living may become higher than they are today due to inflation. Where the actual rate of inflation is higher than expected, you may receive less in returns even if we meet all of our contractual obligations.

## Suicide

If the Insured commits suicide within the first 2 years from the Policy Commencement Date or the Policy Reinstatement Date of the Policy, whichever is later, whether sane or insane, the Death Benefit payable under the Policy shall be limited to a refund of the premiums paid without interest.

## The Pacific Life Assurance Co., Ltd.

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## Exclusions

No Cancer Benefit shall be payable under this Policy if the relevant Cancer:

1. is related to Acquired Immune Deficiency Syndrome (AIDS); AIDS Related Complex (ARC) or infection by Human Immunodeficiency Virus (HIV); or
2. arises as a result of suicide, attempted suicide or intentionally self-inflicted injury or disease, whether the Insured is sane or insane;
3. is signs or symptoms or any received medical advice or treatment of which, or any covered surgery the cause or triggering condition of which, in the opinion of the Company first occurred within or prior to the first 180 days from the Policy Commencement Date or the Policy Reinstatement Date of the Policy, whichever is later; or
4. is caused directly or indirectly by the taking of drugs (except under the proper direction of a registered Medical Practitioner), the taking of poison or alcohol or any other controlled or undeclared, riotous, insurrection or civil commotion; or
5. arises from Congenital Conditions; or
7. arises as unreasonable failure to seek or follow medical advice; or
8. is caused directly or indirectly by atomic explosion, nuclear fission or radioactive gases.

\* This Plan may serve as standalone plan(s) without bundling with other type(s) of insurance product.