

TIMELY TERM

Term Insurance Series

ONE for ALL protections



Give you
a most "Timely" insurance policy —
Timely Term

"Comprehensive Protection"
combines term life protection and personal accident insurance in one policy.

"Low Premium"
special premium rate is tailor made for healthy persons like you.

"Simple Procedures"
application procedures are simple and medical examination is not required if one applies before age 45.

"Ease of Mind"
covers areas where protection is mostly needed; guaranteed renewal up to age 80* and level premium within each 10-year period helps you to budget for your insurance premium more easily.



There are various insurance products in the market providing different coverage.

However, what one really needs is a **one-stop insurance package** for protection in the most needy aspects and this is what **Timely Term** offers.

Life Protection

Timely Term offers world-wide life protection up to maximum sum insured HK\$1,500,000 and the benefit will be doubled in the event of accidental death. Renewal is guaranteed up to age 80* and premium remains level within each 10-year period.

Total Permanent Disablement Benefit

If the insured unfortunately becomes totally and permanently disabled for 6 consecutive months before age 65, the benefit which equals to the life sum insured will be paid. If the total permanent disablement is caused by accident, the benefit entitlement will be doubled.

Accidental Medical Reimbursement

The related medical expenses can be reimbursed up to a maximum of HK\$25,000 annually if the insured unfortunately suffers from accidental injuries before age 65.

Bonesetter Expenses

If the insured before age 65 sustains an injury caused by accident which requires bonesetter treatment, such expenses can be reimbursed up to HK\$100 daily, with annual maximum limit up to HK\$1,000.

Flexible Plans

Timely Term offers 3 different plans for your selection.

Coverage	Plan A (HK\$)	Plan B (HK\$)	Plan C (HK\$)
Natural Death	500,000	1,000,000	1,500,000
Accidental Death	1,000,000	2,000,000	3,000,000
Total Permanent Disablement	500,000	1,000,000	1,500,000
Accidental Total Permanent Disablement	1,000,000	2,000,000	3,000,000
Accidental Medical Expenses (yearly reimbursement limit)	15,000	20,000	25,000
Bonesetter Expenses (yearly reimbursement limit)	600	800	1,000

Free benefits

Extended waiver of premium benefit

If the insured is unemployed due to redundancy or lay-off before age 60, Timely Term will alleviate his financial burden during unemployment by waiving the premium up to 9 months or until his re-employment, whichever is the earlier.

24-hour Worldwide Emergency Assistance Service

The insured is entitled to free access to the 24-hour Worldwide Emergency Assistance Service provided by International SOS when travelling abroad. Services include medical evacuation, repatriation to country of residence, repatriation of mortal remains or ashes etc.

Easy conversion

If the insured wishes to have whole life protection instead, Timely Term is convertible to a whole life policy with the same or lower sum insured before age 60, without requiring evidence of insurability.

Example

(the annual premiums shown below are for non-smokers with class 1 occupation)

Male	Plan A (HK\$)	Plan B (HK\$)	Plan C (HK\$)
Age 20*	1,037	1,912	2,788
Age 30*	1,204	2,226	3,247
Age 40*	1,843	3,471	5,099
Age 50*	3,945	7,654	11,362
Female	Plan A (HK\$)	Plan B (HK\$)	Plan C (HK\$)
Age 20*	997	1,832	2,668
Age 30*	1,164	2,146	3,127
Age 40*	1,488	2,761	4,034
Age 50*	2,860	5,484	8,107

Issue age

Persons at age 18-55 are welcomed to apply. The premium will be adjusted every 10-year based on the attained age.

Flexible payment method

To suit your own needs, you can choose HK Dollar or US Dollar as policy currency and payment of premium may be made annually, semi-annually, quarterly or monthly by cheque or auto-pay.

This pamphlet is for reference only. For terms and conditions, please refer to the insurance policy.

* Age Next Birthday

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Key Product Risks

- The Policy shall terminate immediately subject to payment of any benefits due under the Policy, and any premium not already due shall cease to be payable:
 - if the Policy has been discharged, expired, lapsed, cancelled or terminated for whatever reason(s);
 - on the death of the Insured for any cause;
 - when the Total Permanent Disablement Benefit or the Accidental Total Permanent Disablement Benefit has been paid
 - on the Expiry Date of the Policy as specified in the Policy Schedule;
 - on the next Premium Due Date after at least 31 days of the date receiving the Policy Owner's written request for cancellation of the Policy; or
 - The date next to due date of the Grace Period if the Total Modal Premium is not fully paid.
- On termination of the Policy, all benefits under all Supplementary Contracts (if any) will also terminate.
- 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.
- You are subject to exchange rate risks for plans denominated in currencies other than the local currency. Exchange rates fluctuate from time to time. You may suffer a loss of your benefit values and the subsequent premium payments (if any) may be higher than your initial premium payment as a result of exchange rate fluctuations. You should consider the exchange rate risks and decide whether to take such risks.
- 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 real terms even if we meet all of our contractual obligations.

Exclusions

- The **Accidental Death Benefit, Total Permanent Disablement Benefit, Accidental Total Permanent Disablement Benefit, Accidental Medical Reimbursement Benefit and Bonesetter Expenses Benefit** shall not be payable in the event of any Death, Total Permanent Disablement or Injury caused directly or indirectly by any of the following:
 - Pregnancy, childbirth, miscarriage or abortion of the Insured.
 - Intentional self-inflicted injury, suicide or attempted suicide, while sane or insane, by the Insured.
 - The Insured being under the influence of alcohol or drugs other than those prescribed by a qualified and registered Medical Practitioner.
 - The Insured having more than the legally permitted level of alcohol in the blood whilst driving any kind of vehicle.
 - Poison, gas or fumes, voluntarily or otherwise taken, absorbed or inhaled, other than as a result of an Accident arising from a hazardous incident in relation to the Insured's occupation.
 - Declared or undeclared war or warlike activities, or any act of terrorism, or the Insured's service in the armed forces of any country at war or in a civilian force auxiliary thereto, regardless of any other cause or event contributing concurrently or in any other sequence to Death, Total Permanent Disablement or Injury.

For the purpose of the Policy, an act of terrorism means an act, including but not limited to the use of force or violence and/or threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s) or government(s) which from its nature of context is done for, or in connection with, political, religious, ideological, ethnic or similar purposes or reasons, including the intention

to influence any government and/or to put the public, or any section of the public, in fear.

The Policy also excludes Death, Total Permanent Disablement or Injury directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to any act of terrorism.

- Riot, civil commotion, strike or insurrection.
- Travel on any aircraft, except as a fare paying passenger in a commercial aircraft operated by a recognized airline or chartered operator.
- The Insured engaging or taking part in professional sports or hazardous activities, including but not limited to martial arts, scuba diving, mountaineering or rock climbing.
- The commitment of or attempt to commit a criminal offence by the Insured.
- Nuclear fission, nuclear fusion or radioactive contamination, whether arising directly or indirectly.
- Acquired Immune-deficiency syndrome (AIDS), AIDS Related Complex or infection by the Human Immune-Deficiency Virus (HIV).

2. Accidental Medical Reimbursement Benefit and Bonesetter Expenses Benefit

- shall not cover any loss caused directly or indirectly by any of the following:
- Vaccination and immunization for a routine physical or any other examination where there are no objective indications or impairments in normal health.
 - For any Injury for which compensation is payable under any statutory or administrative provisions or for which benefits are payable under other insurance policies except to the extent that such charges are not reimbursed by such statutory or administrative provisions or other policies.

3. Total Permanent Disablement Benefit

shall not cover any Total Permanent Disablement caused directly or indirectly by any of the following:

- Illness or disease which occur within ninety (90) days from the Policy Commencement Date or the Policy Reinstatement Date, whichever is the later.
- Pre-existing conditions for which the Insured received medical treatment, diagnosis, consultation or prescribed drugs preceding the Policy Commencement Date or the Policy Reinstatement Date, whichever is the later.

4. Extended Waiver of Premium Benefit

- will not be applicable if:
- Termination of Employment occurs within ninety (90) days from the Effective Date of the Policy;
 - Termination of Employment is from an employment which is not an employment to which severance payment under the Hong Kong Employment Ordinance is applicable including but not limited to self-employment and/or employment provided by spouse and/or employment as a domestic servant in or in connection with a private household, where the employer is the father, mother, grandfather, grandmother, son, daughter, grandson or granddaughter of the Insured; or
 - the Insured has been notified that Termination of Employment will occur on or before the Effective Date of this Policy.

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.