



MULTI CRITICAL ILLNESS PROTECTION

Covered the Unexpected

Life is unpredictable. If you are suffering from a critical illness, loss of income, expensive medical and living expenses will burden you and your family. **Multi Critical Illness Protection** can bring you a comprehensive protection against dread diseases with affordable premium⁽¹⁾. For specific Cancers⁽²⁾, we will provide additional support so that you can fight off the illnesses more effectively. In addition, free life insurance coverage provide extra protection and support for you and your beloved.

Unpredictable Life, Uninterruptable Protection

Multi Critical Illness Protection not only assists you with the current difficulties, but also takes your needs after recovery into account. If the insured suffers from a critical illness and receives 100% dread diseases compensation, the premium for the basic policy will be waived and the policy will continue to be effective, providing you and your family with uninterrupted protection until the end of the policy. If the insured encounters a designated critical illness, we will provide additional rehabilitation assistance free of charge to help you facing the future with ease.

Extra Cover, Extra Care

We understand that you may face more than one challenge, and more support will be needed when you face difficulties again. Therefore, if the insured person unfortunately once again suffers from a critical illness, the amount of protection will be automatically increased. This will provide you with protection up to 5 critical illness claims⁽³⁾, in a total of 700% sum assured.

55 Dread Diseases and 40 Early Stage Dread Diseases

If the insured unfortunately suffers from a Dread Disease listed below, the policyowner will receive 100% of the Dread Disease sum assured⁽⁴⁾⁽⁵⁾. In the case that the insured suffers from an Early Stage Dread Disease listed below, the policyowner will receive 25% of the Dread Disease sum assured or HK\$240,000 or US\$30,000 for one time⁽⁵⁾, whichever is lower.

- The Company reserves the right to review and adjust the premium.
- For Cancer, it covers metastasis or recurrence of a previous cancer or newly diagnosed cancers.
- There is a waiting period between each critical illness claim, the waiting period between Cancer claims and Subsequent Cancer claims (only applied to Subsequent Cancer is (i) the metastasis of the Preceding Cancer, (ii) the recurrence of the Preceding Cancer or (iii) related to and caused by the malignant cell originated from the Preceding Cancer) is 3 years, and the waiting period between other critical illness claims is 1 year. Early Stage Dread Diseases is not limited to this.
- Less any benefit paid (Except for Additional Rehabilitation Benefit and Additional Precision Cancer Treatment Benefit).
- Dread Diseases or Early Stage Dread Diseases Benefits will be paid if the insured survives for a period of not less than 30 days following diagnosis of the disease. Otherwise, claims will be paid in accordance to the death benefit provisions.

Dread Diseases

Cancer		
1. Cancer ⁽²⁾		
Neurological Diseases		
2. Stroke	3. Amyotrophic Lateral Sclerosis	
4. Progressive Bulbar Palsy	5. Progressive Muscular Atrophy	
6. Multiple Sclerosis	7. Parkinson's Disease	
8. Benign Brain Tumor	9. Encephalitis	
10. Alzheimer's Disease	11. Bacterial Meningitis	
12. Muscular Dystrophy	13. Paralysis	
14. Blindness	15. Loss of Hearing	
16. Poliomyelitis	17. Major Head Trauma	
18. Spinal Muscular Atrophy	19. Primary Lateral Sclerosis	
20. Creutzfeldt-Jacob Disease	21. Myasthenia Gravis	
22. Apallic Syndrome (Vegetative State)	23. Coma	
Cardiovascular Diseases		
24. Myocardial Infarction (Heart Attack)	25. Coronary Artery Bypass Surgery	
26. Heart Valve Surgery	27. Surgery to Aorta	
28. Cardiomyopathy	29. Pulmonary Arterial Hypertension	
30. Other Serious Coronary Artery Disease	31. Infective Endocarditis	
Organ Diseases		
32. Kidney Failure	33. Major Organ Transplantation	
34. End Stage Liver Disease	35. Chronic Relapsing Pancreatitis	
36. End Stage Lung Disease	37. Medullary Cystic Disease	
38. Fulminant Viral Hepatitis	39. Aplastic Anaemia	
40. Bone Marrow Transplantation	41. Progressive Scleroderma	
Others		
42. Loss of Two Limbs	43. Loss of Speech	
44. Severe Rheumatoid Arthritis	45. Major Burns	
46. Crohn's Disease	47. Ulcerative Colitis	
48. Chronic Adrenal Insufficiency (Addison's Disease)	49. Loss of One Limb and the Sight of One Eye	
50. Occupationally Acquired HIV	51. Pheochromocytoma	
52. Elephantiasis	53. AIDS due to Blood Transfusion	
54. Ebola	55. Necrotising Fasciitis (Flesh Eating Disease)	

- After the first payment of Special Diseases Benefit for Severe Asthma or System Lupus Erythematosus, the Special Diseases Benefit shall immediately terminate and no further Special Diseases Benefit shall be payable under this Policy.
- After the first payment of Special Diseases other than Severe Asthma or System Lupus Erythematosus, only the Special Diseases mentioned above other than Severe Asthma and System Lupus Erythematosus could be claimed once more under this Policy subject to the conditions that (a) the second claim (excluding Angioplasty) must be a Special Disease other than Severe Asthma or System Lupus Erythematosus that is different from the Special Disease of the first claim for which benefit has been paid and (b) above lifetime maximum cap of HK\$240,000 or US\$30,000 shall be applied towards all claims from all policies issued by the Company in respect of all Special Diseases. After the second payment for Special Diseases Benefit, this Special Diseases Benefit shall immediately terminate and no further Special Diseases Benefit shall be payable under this Policy.

Early Stage Dread Diseases

Cancer		
1. Carcinoma-in-situ of Specific Organs Treated with Surgery		
Neurological Diseases		
2. Carotid Artery Surgery	3. Early Amyotrophic Lateral Sclerosis	
4. Early Progressive Bulbar Palsy	5. Early Progressive Muscular Atrophy	
6. Early Multiple Sclerosis	7. Moderately Severe Parkinson's Disease	
8. Surgical Removal of Pituitary Tumor	9. Moderately Severe Encephalitis	
10. Moderately Severe Alzheimer's Disease	11. Moderately Severe Bacterial Meningitis	
12. Moderately Severe Muscular Dystrophy	13. Moderately Severe Paralysis	
14. Optic Nerve Atrophy with Low Vision	15. Cochlear Implant Surgery	
16. Moderately Severe Poliomyelitis	17. Facial Reconstructive Surgery for Injury due to Accident	
18. Surgery for Subdural Haematoma	19. Coma for 72 Hours	
Cardiovascular Diseases		
20. Pericardiectomy	21. Keyhole Coronary Bypass Surgery	
22. Percutaneous Valve Surgery	23. Minimally Invasive Surgery to Aorta	
24. Early Cardiomyopathy	25. Moderately Severe Pulmonary Hypertension	
Organ Diseases		
26. Early Renal Failure	27. Major Organ Transplantation (On Waitlist)	
28. Liver Surgery	29. Acute Necrohemorrhagic Pancreatitis	
30. Surgical Removal of One Lung	31. Surgical Removal of One Kidney	
32. Biliary Tract Reconstruction Surgery	33. Less Severe Aplastic Anaemia	
Others		
34. Severance of One Limb	35. Loss of Speech due to Vocal Cord Paralysis	
36. Moderately Severe Rheumatoid Arthritis	37. Moderately Severe Burns	
38. Moderately Severe Crohn's Disease	39. Moderately Severe Ulcerative Colitis	
40. Adrenalectomy for Adrenal Adenoma		

- After the first payment of Special Diseases Benefit for Angioplasty, the Special Diseases Benefit for Angioplasty can be claimed once more under this Policy. Above lifetime maximum cap of HK\$240,000 or US\$30,000 shall be applied towards all claims from all policies issued by the Company in respect of Angioplasty. To be eligible for a second claim under Angioplasty, the treatment must also be performed on a location of stenosis or obstruction in a major coronary artery where no stenosis greater than 70% was identified in the medical examination report relating to the first claim of this illness, for which benefit has been paid. After the second payment for Special Diseases Benefit for Angioplasty, the Special Diseases Benefit shall immediately terminate and no further Special Diseases Benefit for shall be payable under this Policy.
- This disease must be determined by a specialist who diagnoses that the insured will highly likely pass away within six months and only alleviating the pain instead of active treatment. This decision must be confirmed by a specialist appointed by the Company.
- Each insured person under the Company's entire insurance policy will only receive Additional Rehabilitation Benefit and Additional Precision Cancer Treatment Benefit once.

Multiple Critical Illness Protection

Multi Critical Illness Protection provides you with protection up to 5 critical illness claims⁽⁹⁾.

Critical Illness	Number of Claims
First Critical Illness Claim	Any Listed Dread Diseases
Additional Cancer Protection	Cancer ⁽²⁾
Additional Heart Attack Protection	Heart Attack
Additional Stroke Protection	Stroke

Waiver of Premium

The premium of the basic plan will be waived after the first major critical illness claim. In addition, as long as the premium for the rider (if any) continues to be paid, such benefit will continue to be effective.

Special Diseases Benefit

In addition to the above 55 dread diseases and 40 early stage dread diseases, **Multi Critical Illness Protection** specifically offers coverage for the following special diseases. Except for Severe Asthma and System Lupus Erythematosus which can be claimed once only⁽⁶⁾, other Special Diseases Benefit can be claimed twice⁽⁷⁾. Benefits payable equal to 15% of the Dread Disease sum assured or HK\$240,000 or US\$30,000, whichever is lower.

- General ➔ Angioplasty⁽⁸⁾, Severe Asthma
- Male ➔ Carcinoma-in-situ of Testis, Prostate Cancer (Stage T1c)
- Female ➔ Carcinoma-in-situ of Breast, Cervix Uteri, Uterus, Ovary, Fallopian Tube or Vagina, System Lupus Erythematosus

⁽¹¹⁾ Age Next Birthday.

Terminal Diseases Benefit

If the insured unfortunately suffers from a Terminal Disease⁽⁹⁾ other than the 55 dread diseases, the policyowner will receive 100% of the Dread Disease sum assured⁽⁴⁾.

Increment of Protection

To help you face greater challenges, the amount of critical illness protection will increase according to the number of claims, up to a total of 700% of the sum assured.

Claim Number	Claim Amount
1st	100% of Sum Assured ⁽⁴⁾
2nd	110% of Sum Assured
3rd	130% of Sum Assured
4th	160% of Sum Assured
5th	200% of Sum Assured

Additional Rehabilitation Benefit⁽¹⁰⁾

Multi Critical Illness Protection provides you with additional support for helping you to enjoy your life after facing critical illness. If the insured is diagnosed with Stroke, Major Burns and Muscular Dystrophy, additional benefit in a total of 12% of the Sum Assured will be split into 6 monthly payments (2% of the Sum Assured each). First payment will be paid on the date of the critical illness claim is paid.

Additional Precision Cancer Treatment Test Benefit⁽¹⁰⁾

For fighting off the illnesses more effectively, additional benefit equals to 80% of the actual cost of the genetic profiling test for Precision Treatment of certain Cancer sites listed below as approved by the company (up to HK\$ 50,000). Cancer sites: Breast, Lung, Lymphoma, Colorectum, Liver and Prostate

Assuming the sum assured is HK\$500,000, including 5 times of critical illness protections⁽²⁾, Additional Rehabilitation Benefit and Additional Precision Cancer Treatment Benefit, the insured will be entitled to a maximum of 722% coverage.

Free Life Protection

If the insured unfortunately passes away while the policy is in force, the beneficiary under the policy will receive 50% of the Dread Disease coverage⁽⁴⁾ as Death Benefit. The benefit will be equal to 100% of the Dread Disease coverage⁽⁴⁾ in the event of accidental death.

Flexible Plans

Multi Critical Illness Protection provides 2 different plans for you to choose:

Plan 1	Level Premium ⁽¹¹⁾ until age ⁽¹¹⁾ 80
Plan 2	Level Premium ⁽¹¹⁾ until age ⁽¹¹⁾ 65

Example (to be insured now at the sum assured of HK\$500,000)

Plan	Male (Non-Smoker)					
	Age 30		Age 40		Age 50	
	Annual Premium	Monthly Premium	Annual Premium	Monthly Premium	Annual Premium	Monthly Premium
Plan 1	5,920	551	9,055	842	14,495	1,348
Plan 2	4,150	386	7,510	698	11,595	1,078

Plan	Female (Non-Smoker)					
	Age 30		Age 40		Age 50	
	Annual Premium	Monthly Premium	Annual Premium	Monthly Premium	Annual Premium	Monthly Premium
Plan 1	5,820	541	8,525	793	13,315	1,238
Plan 2	4,070	379	6,850	637	10,655	991

The premiums above are in HK\$ and are for reference only. Please consult your insurance intermediary.

Rider Benefits

Various rider benefits could be attached to **Multi Critical Illness Protection** (e.g. Accidental Death, Accidental Death and Dismemberment). For more details, please consult your insurance intermediary or the Company.

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

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Key Product Risks

- 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, cancelled or terminated for whatever reason(s);
 - on the death of the Insured from any cause;
 - when the Major Dread Disease Benefit and all Additional Extra Benefits (Including 2 Additional Extra Cancer Benefit, 1 Additional Extra Heart Attack Benefit and 1 Additional Extra Stroke Benefit) or the Terminal Diseases 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.

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

No Dread Diseases Benefit, Special Diseases Benefit, Early Stage Dread Diseases Benefit or Terminal Diseases Benefit shall be payable if the relevant disease:

- is related to Acquired Immune Deficiency Syndrome (AIDS), AIDS Related Complex (ARC) or infection by Human Immunodeficiency Virus (HIV), except for "Occupationally Acquired HIV" and "AIDS due to blood transfusion" specially stated in the Definition of Dread Disease; or
- arises as a result of suicide, attempted suicide or intentionally self-inflicted injury or disease, whether the Insured is sane or insane; or
- its 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 90 days from the Policy Commencement Date or the Policy Reinstatement Date of the Policy; whichever is later; or
- 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
- is caused directly or indirectly by war or any act of war, declared or undeclared, riots, insurrection or civil commotion; or
- arises from Congenital Conditions; or
- arises as unreasonable failure to seek or follow medical advice; or
- is caused directly or indirectly by atomic explosion, nuclear fission or radioactive gas.

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.

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