

Juvenile Protection (JP)

Juvenile Dread Disease Protection Plan

Comprehensive protection for your growing child

- ◆ Covers more than **23** dread diseases plus terminal illness
- ◆ Provides life protection

NO MEDICAL EXAMINATION



HOTLINE
2876-0876

太平洋人壽
PACIFIC LIFE
(INCORPORATED IN HONG KONG IN 1960)

Juvenile Protection (JP)

Dual Protection

Juvenile Protection (JP) is specially designed for juvenile which combines "Life Protection" and "Dread Disease Protection"

It covers common dread diseases as well as terminal illness.

Comprehensive

A "Second Medical Opinion Reimbursement Benefit" is provided to cater for the medical needs during the treatment period.

A "24-hour Worldwide Emergency Assistance Service" is provided free of charge to your children when they are abroad.

"Payor Benefit Rider" provides a premium waiver to keep the policy in force in the event the policy owner unfortunately passes away or is totally and permanently disabled.

Guaranteed Level Premium

Juvenile Protection (JP) is a stand-alone policy with level premium from the commencement of the policy until the age of 21 of the Insured so that you can budget your financial arrangements easily.

Parents care for their children and dedicate to give them the best support while growing up. Have you ever worried if your child suddenly suffered from a critical illness? If it unfortunately happens, the huge medical expenditure will be a burden to you and your family.

Juvenile Protection (JP) is offered to safeguard your beloved child.

23 Dread Diseases

If a child unfortunately suffers from one of the following dread diseases, parent will receive 100%* of the sum insured to meet expenses and lessen financial burden:

Juvenile Diseases

1. Hemophilia A and Hemophilia B
2. Insulin Dependent Diabetes Mellitus
3. Kawasaki Disease **
4. Osteogenesis Imperfecta
5. Rheumatic Fever with Valvular Impairment
6. Severe Asthma **
7. Systemic Juvenile Chronic Arthritis/ Still's Disease

Other Main Diseases

8. Bacterial Meningitis
9. Blindness
10. Cancer
11. Coma
12. Coronary Artery Bypass Surgery
13. Deafness
14. Encephalitis
15. Heart Attack
16. Heart Valve Surgery
17. Kidney Failure
18. Loss of Speech
19. Major Burns
20. Major Head Trauma
21. Major Organ Transplant
22. Paralysis
23. Stroke

* Less any benefit paid.

** The benefits payable for Kawasaki Disease and Severe Asthma equal to 50% and 20% of the sum insured respectively.

Life Protection

Juvenile Protection (JP) offers life protection 100% of the sum insured payable to the beneficiary should the insured child unfortunately pass away.

Terminal Disease Benefit

In the event the insured child unfortunately suffers from a terminal disease other than the 23 dread diseases listed above, parent can also receive 100% of the sum insured to meet expenses and lessen financial burden.

Free Benefits

Second Medical Opinion Reimbursement Benefit

If a dread disease claim is approved, the insured child is entitled to a maximum of 2.5% of the sum insured for reimbursement of the cost for obtaining Second Medical Opinion. You have a free choice for medical doctor and we can also provide relevant information to assist you in seeking Second Medical Opinion.

24-hour Worldwide Emergency Assistance Service

The insured child may enjoy free-of-charge value-added services of access to the 24-hour Worldwide Emergency Assistance Service provided by "International SOS" while abroad which includes medical evacuation, escort to country of residence, repatriation of mortal remains or ashes, etc.

Rider Benefit

Payor Benefit Rider (Optional at nominal cost)

If the policy owner unfortunately passes away or is totally and permanently disabled before attaining the age of 60, this Rider provides a premium waiver to keep the policy in force until the policy owner reaches the age of 60 or the expiry of the basic plan, whichever is the earlier.

Low and Level Premium

Level premium until the age of 21 (Age next birthday)

Yearly level premium remains unchanged from the commencement of the policy until the age of 21 of the Insured.

Examples (Sum Insured - HK\$500,000)

| Age Next Birthday | Male | Female |
|-------------------|----------------|----------------|
| | Annual Premium | Annual Premium |
| 1 | HK\$1,820 | HK\$1,745 |
| 2 | HK\$1,760 | HK\$1,690 |
| 3 | HK\$1,745 | HK\$1,670 |
| 4 | HK\$1,730 | HK\$1,660 |
| 5 | HK\$1,730 | HK\$1,660 |
| 6 | HK\$1,730 | HK\$1,660 |
| 7 | HK\$1,725 | HK\$1,655 |
| 8 | HK\$1,725 | HK\$1,655 |
| 9 | HK\$1,735 | HK\$1,665 |
| 10 | HK\$1,745 | HK\$1,670 |
| 11 | HK\$1,750 | HK\$1,680 |
| 12 | HK\$1,760 | HK\$1,690 |
| 13 | HK\$1,770 | HK\$1,695 |
| 14 | HK\$1,810 | HK\$1,740 |
| 15 | HK\$1,875 | HK\$1,800 |
| 16 | HK\$1,970 | HK\$1,890 |
| 17 | HK\$2,025 | HK\$1,940 |
| 18 | HK\$2,085 | HK\$1,995 |

The Company reserves the right to change the premium at any time except for policy already issued. Policy fee included in the premium.

Issue Age

Children between 30 days after birth and age 18 (Age next birthday) are most welcome to apply.

This pamphlet is for reference only and please refer to the policy for the full terms and conditions.

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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, cancelled or terminated for whatever reason(s);
 - on the death of the Insured from any cause;
 - when the Dread Diseases Benefit (other than Kawasaki Disease or Severe Asthma) 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.

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. 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.
4. 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 or Terminal Diseases Benefit shall be payable under this Policy if the relevant disease:

1. is caused directly or indirectly by 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"; or
2. arises as a result of suicide, attempted suicide or intentionally self-inflicted injury or disease, whether the Insured is sane or insane; or
3. 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, unless the relevant disease contracted is directly caused by an accident; 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
5. is caused directly or indirectly by war or any act of war, declared or undeclared, riots, insurrection or civil commotion; or
6. 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 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.