

EASY HOSPITAL BENEFIT

Hospital Cash Protection

Recover at ease with
1,000-day Hospital Cash Protection
Double Hospital Cash Benefit for
Intensive Care



Easy Hospital Benefit

1,000-day cash protection

"Easy Hospital Benefit" from The Pacific Life Assurance Co., Ltd. (Pacific Life) offers you affordable hospital cash coverage in the event of illnesses or accidents, a protection of up to 1,000 days for you to cope with extra medical expense.

There are 3 choices available in Easy Hospital Benefit:

Choice	Daily Benefit Amount (maximum period: 1,000 days)	Entry Age ⁽¹⁾	Benefit Term ⁽¹⁾
Choice 1	HKD 1,000 ⁽²⁾	19 – 65	Up to Age 70
Choice 2	HKD 1,500 ⁽²⁾	19 – 65	Up to Age 70
Choice 3	HKD 2,000 ⁽²⁾	19 – 60	Up to Age 65

Premium rates for reference

Choice	Annual Premium (HKD)				
	Age 20 ⁽¹⁾	Age 30 ⁽¹⁾	Age 40 ⁽¹⁾	Age 50 ⁽¹⁾	Age 60 ⁽¹⁾
Choice 1	1,231	1,030	1,289	1,565	2,262
Choice 2	1,831	1,534	1,917	2,591	3,727
Choice 3	2,716	2,275	2,845	3,451	4,966

Premium rates serve as a reference only. The rates are non-guaranteed and are adjustable annually subject to the entry age⁽¹⁾ of the insured upon renewal. Pacific Life reserves the right to adjust premium rates. Please contact your insurance intermediary or Pacific Life for more information.

Double Hospital Cash Benefit for Intensive Care

If the insured is admitted into the intensive care unit, Pacific Life doubles hospital cash benefits for a maximum period of 30 days per year.

Cancer Mobility Taxi Expense Benefit

If the insured is unfortunately diagnosed with cancer, the insured will be entitled to a benefit of HKD200 per taxi trip for up to 30 trips to cover transportation expenses to and from medical institutions.

⁽¹⁾ Age next birthday

⁽²⁾ Benefits are reduced by 50% and limited to a maximum of 90 days outside Hong Kong

Compassionate Death Benefit

In the unfortunate event that the insured passes away during the policy period, a compassionate death benefit of HKD10,000 will be payable.

Free Value Added Benefits 24-hour Worldwide Emergency Assistance Services⁽³⁾

Enjoy free value-added protection when you travel abroad. Provided by International SOS, these free services include medical evacuation and repatriation to your country of residence.

Exclusive free unlimited online consultation for a second medical opinion⁽³⁾

Offered exclusively in Hong Kong, the insured and his/her immediate family members can get a second medical opinion via free online medical consultation from **Best Doctors**, giving you access to over 50,000 medical experts from around the world.

Best Doctors has a Cantonese hotline for Hong Kong residents, which you can make use of anytime.

To find out more about how "Easy Hospital Benefit" can offer you 1,000-day hospital cash protection, please get in touch with your insurance intermediary, or contact Pacific Life at 2876 0876.

⁽³⁾ 24-hour worldwide emergency assistance services and online medical consultation services 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 also 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 exclusions.

The Pacific Life Assurance Co., Ltd.

Address: 10/F., Dominion Centre, 43-59 Queen's Road East, Wanchai, Hong Kong

Tel. No.: (852) 2876-0880

Website: www.pacificlife.com.hk

Fax. No.: (852) 2876-0678

Email: cs-pla@pacificgroup.com.hk

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

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;
 - 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.
- 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.
- 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.

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.

Exclusions

No benefit shall be payable under the Policy on any claim arising, either directly or indirectly, by any one or more of the following causes:

- Hospitalization solely for the purpose of general checkup, diagnostic X-ray, advanced imaging, laboratory tests; or physiotherapy.
- Hospitalization for purchase of drugs, treatments or test which are not medically necessary, or are not prescribed or not performed by a Registered Medical Practitioner.
- Hospitalization for Congenital Conditions or Developmental Conditions or disease of any kind.
- Pre-existing Conditions.
- Hospitalization directly or indirectly arising from Human Immunodeficiency Virus (HIV) and its related Disability, including Acquired Immunization Deficiency Syndrome (AIDS) and/or any mutations, derivation or variations thereof, consequential upon an HIV infection occurring before the effective date of coverage applicable to the Insured. For the

purposes of this exclusion, an HIV related disability emerging within 5 years after the Effective Date of the Policy will be conclusively presumed to proceed from an HIV infection occurring prior to the effective date of this Policy.

- Hospitalization arising from or consequent upon: the abuse of drugs or alcohol, self-inflicted injuries or attempted suicide, illegal activity, or driving whilst exceeding the prescribed alcohol limit, or venereal and sexually transmitted disease or its sequelae.
- Any hospitalization in respect of services for beautification purposes, trans-sexual surgery, circumcision, cosmetic surgery (including related and associated medical conditions arising therefrom), hearing tests, routine blood tests, general check-ups, vaccinations or inoculations, Hair Mineral Analysis (HMA), occupational therapy and speech therapy services, hospice services, eye refraction including routine eye tests, fitting of spectacles or lens and any operational procedures and related services for the purpose of correcting visual acuity or refractive errors.
- Hospitalization resulting from Hazardous Sports.
- Hospitalization primarily for diagnostic scanning X-ray examinations or physical therapy only.
- Hospitalization relating to maternity and its complications, including diagnostic tests for pregnancy or resulting childbirth, abortion or miscarriage, birth control or reversal of birth control, sterilization of either sex, infertility including in-vitro fertilization or any other artificial method of inducing pregnancy, sexual dysfunction including but not limited to impotence, erectile dysfunction, pre-mature ejaculation regardless of cause.
- Hospitalization directly or indirectly arising from any psychotic, psychological, or psychiatric condition of any and all kinds, and any physiological or psychosomatic manifestations thereof.
- Hospitalization related to alternative treatment including but not limited to acupuncture, Tui Nai, hypnotism, rolfing, massage therapy and aroma therapy.
- Hospitalization arising from experimental and/or new medical technology or procedure not yet approved by the Company.
- Hospitalization arising from or consequent upon war (declared or undeclared), civil war, invasion, acts of foreign enemies, hostilities, rebellion, revolution, insurrection or military or usurped power; or natural disasters such as earthquake, volcanic eruption, flood, etc.
- Hospitalization resulting from radioactive contamination, any nuclear radiation or contamination or the use of ionization or combustion of any nuclear weapons, materials energy or power or any nuclear waste.
- Hospitalization resulting from taking part in military, air force, naval and other disciplinary services.
- During the Waiting Period where the waiting period is 30 days for sickness and 0 day for accident.