



太平洋人壽保險有限公司

THE PACIFIC LIFE ASSURANCE CO., LTD.

(INCORPORATED IN HONG KONG IN 1960)

Accidental Death & Dismemberment / Accidental Death & Dismemberment (Double Indemnity) Benefit Rider

Coverage

The Accidental Death and Dismemberment Benefit Rider covers the Insured's loss of life or being disabled due to accident. In case of accidental death, 100% of the Rider sum insured is payable. If the Insured suffers accidental dismemberment, the benefit amount is payable according to the following Schedule of Benefits.

Double Indemnity Benefit

The amount of accidental death and dismemberment benefit shall be doubled if the loss for which the benefit is payable occurs while the insured is travelling as a fare paying passenger in a commercially licensed public conveyance over an established route such as a bus, train, ferry or plane. A taxi or any form of transport chartered for private travel is excluded.

Schedule of Benefits

For loss of	Percentage of Accidental Death & Dismemberment Sum Insured	
1. Loss of Life due to accident	100%	
2. Loss of the sight of both eyes	100%	
3. Loss by severance or loss of use of two limbs at or above the wrist or ankle	100%	
4. Loss of the sight of one eye and loss by severance or loss of use of one limb at or above the wrist or ankle	100%	
5. Loss of hearing in both ears	75%	
6. Loss of hearing in one ear	15%	
7. Loss of speech	50%	
8. Loss of sight of one eye	50%	
9. Loss by severance or loss of use of one limb at or above the wrist or ankle	50%	
10. Loss of four fingers and thumb of one hand	50%	
11. Loss of four fingers of one hand	40%	
12. Loss of Thumb	- both phalanges - one phalanx	25% 10%
13. Loss of index finger	- three phalanges - two phalanges - one phalanx	15% 8% 4%
14. Loss of middle finger	- three phalanges - two phalanges - one phalanx	10% 4% 2%
15. Loss of ring finger	- three phalanges - two phalanges - one phalanx	8% 4% 2%
16. Loss of little finger	- three phalanges - two phalanges - one phalanx	7% 3% 2%
17. Loss of metacarpals	- first or second (additional) - third, fourth and fifth (additional)	3% 2%
18. Loss of Toe	- all of one foot - great, both phalanges - great, one phalanx	10% 5% 2%



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Premium

Premium remains level during the Benefit Period of the Rider.

Issue Age (Age Next Birthday)

Age 19 to 55

Benefit Period (Age Next Birthday)

Same as the Basic Plan to which this Rider is attached or up to Age 65 (whichever is the earlier)

Key Product Risks

1. This Rider shall terminate on the earliest of the following:
 - The date the Basic Policy terminates.
 - The Expiry Date of this Rider.
 - When payment under this Rider, in aggregate or singly, is equal to 100% of the Sum Insured of this Rider.
 - The first premium due date which occurs after the Company's receipt of the Policy Owner's written request for termination of this Rider.
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

This Rider shall not cover any loss caused directly or indirectly from any of the following:

1. Disease or infection (except infections which occur through an accidental cut or wound).
2. Pregnancy, childbirth or miscarriage irrespective of whether such event is accelerated or induced by an Injury.
3. Intentional self-inflicted injury or attempted suicide, while sane or insane.
4. Being under the influence of alcohol or drugs other than those prescribed by a qualified and registered medical practitioner.
5. 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.
6. Declared or undeclared war or war like activities, or service in the armed forces of any country at war or in a civilian force auxiliary thereto.
7. Riot, civil commotion, strike, insurrection, or terrorist activities.
8. Travel on any aircraft, except as a fare paying passenger in a commercial aircraft operated by a recognized airline or chartered operator.
9. The commitment of or attempt to commit a criminal offence.
10. Engaging or taking part in professional sports or hazardous activities, including but not limited to martial arts, scuba diving, mountaineering or rock climbing.
11. Radioactive contamination, whether arising directly or indirectly.

Remark: This rider benefit can only be attached to designated basic plan.