



THE PACIFIC GROUP

# 太平洋人壽保險有限公司

## THE PACIFIC LIFE ASSURANCE CO., LTD.

(INCORPORATED IN HONG KONG IN 1960)

### Dread Disease Rider (Easy Pro - Additional Benefit / Prepayment Benefit)

#### Coverage

If the insured unfortunately suffers from a Dread Disease <sup>(1)</sup> listed below after this Rider has been in effect for 90 days, the policyowner will receive 100% of the Dread Disease sum insured <sup>(2)</sup> <sup>(3)</sup>. 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 insured or HK\$ 240,000 or US\$ 30,000 <sup>(3)</sup>, whichever is lower, and the Dread Disease sum insured will be reduced correspondingly.

#### Additional Benefit

The sum insured of the Basic Plan to which this Rider is attached will remain unchanged after payment of benefits under this Rider.

#### Prepayment Benefit

The sum insured of the Basic Plan to which this Rider is attached will be reduced by the amount of benefits paid under this Rider.

#### (A) 57 Dread Diseases and 40 Early Stage Dread Diseases

Dread Diseases	Early Stage Dread Diseases
<b>Cancer</b>	
1. Cancer	1. Carcinoma-in-situ of Specific Organs Treated with Surgery
<b>Neurological Diseases</b>	
2. Stroke	2. Carotid Artery Surgery
3. Amyotrophic Lateral Sclerosis	3. Early Amyotrophic Lateral Sclerosis
4. Progressive Bulbar Palsy	4. Early Progressive Bulbar Palsy
5. Progressive Muscular Atrophy	5. Early Progressive Muscular Atrophy
6. Multiple Sclerosis	6. Early Multiple Sclerosis
7. Parkinson's Disease	7. Moderately Severe Parkinson's Disease
8. Benign Brain Tumor	8. Surgical Removal of Pituitary Tumor
9. Encephalitis	9. Moderately Severe Encephalitis
10. Alzheimer's Disease	10. Moderately Severe Alzheimer's Disease
11. Bacterial Meningitis	11. Moderately Severe Bacterial Meningitis
12. Muscular Dystrophy	12. Moderately Severe Muscular Dystrophy
13. Paralysis	13. Moderately Severe Paralysis
14. Blindness	14. Optic Nerve Atrophy with Low Vision
15. Loss of Hearing	15. Cochlear Implant Surgery
16. Poliomyelitis	16. Moderately Severe Poliomyelitis
17. Major Head Trauma	17. Facial Reconstructive Surgery for Injury due to Accident
18. Spinal Muscular Atrophy	
19. Primary Lateral Sclerosis	
20. Creutzfeld-Jacob Disease	

(1) Except for Angioplasty and Severe Asthma

(2) Less any benefit paid

(3) 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.



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Dread Diseases	Early Stage Dread Diseases
<b>Neurological Diseases</b>	
21. Myasthenia Gravis	
22. Apallic Syndrome (Vegetative State)	18. Surgery for Subdural Haematoma
23. Coma	19. Coma for 72 Hours
<b>Cardiovascular Diseases</b>	
24. Myocardial Infarction (Heart Attack)	20. Pericardiectomy
25. Coronary Artery Bypass Surgery	21. Keyhole Coronary Bypass Surgery
26. Heart Valve Surgery	22. Percutaneous Valve Surgery
27. Surgery to Aorta	23. Minimally Invasive Surgery to Aorta
28. Cardiomyopathy	24. Early Cardiomyopathy
29. Pulmonary Arterial Hypertension	25. Moderately Severe Pulmonary Hypertension
30. Angioplasty <sup>(4)</sup> <sup>(5)</sup>	
31. Other Serious Coronary Artery Disease	
32. Infective Endocarditis	
<b>Organ Diseases</b>	
33. Kidney Failure	26. Early Renal Failure
34. Major Organ Transplantation	27. Major Organ Transplantation (On Waitlist)
35. End Stage Liver Disease	28. Liver Surgery
36. Chronic Relapsing Pancreatitis	29. Acute Necrohemorrhagic Pancreatitis
37. End Stage Lung Disease	30. Surgical Removal of One Lung
38. Medullary Cystic Disease	31. Surgical Removal of One Kidney
39. Fulminant Viral Hepatitis	32. Biliary Tract Reconstruction Surgery
40. Aplastic Anaemia	33. Less Severe Aplastic Anaemia
41. Bone Marrow Transplantation	
42. Progressive Scleroderma	
<b>Others</b>	
43. Loss of Two Limbs	34. Severance of One Limb
44. Loss of Speech	35. Loss of Speech due to Vocal Cord Paralysis
45. Severe Rheumatoid Arthritis	36. Moderately Severe Rheumatoid Arthritis
46. Major Burns	37. Moderately Severe Burns
47. Crohn Disease	38. Moderately Severe Crohn's Disease
48. Ulcerative Colitis	39. Moderately Severe Ulcerative Colitis
49. Chronic Adrenal Insufficiency (Addison's Disease)	40. Adrenalectomy for Adrenal Adenoma
50. Loss of One Limb and the Sight of One Eye	

(4) Benefits payable for Angioplasty or Severe Asthma equal to 15% of the Dread Disease sum insured or HK\$240,000 or US\$30,000, whichever is lower. The Dread Disease sum insured will then be reduced correspondingly. After the payment for Dread Diseases Benefit for Angioplasty or Severe Asthma, the Dread Diseases Benefit for Severe Asthma shall immediately terminate and no further Dread Diseases Benefit for Severe Asthma shall be payable under this Policy.

(5) After the first payment of Dread Diseases Benefit for Angioplasty, the Dread 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 Dread Diseases Benefit for Angioplasty or the payment for Dread Diseases Benefits for Severe Asthma, the Dread Diseases Benefit for Angioplasty and Severe Asthma shall immediately terminate and no further Dread Diseases Benefit for Angioplasty or Severe Asthma shall be payable under this Policy.



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Dread Diseases	Early Stage Dread Diseases
<b>Others</b>	
51. Occupationally Acquired HIV	
52. Pheochromocytoma	
53. Elephantiasis	
54. AIDS due to Blood Transfusion	
55. Severe Asthma <sup>(4)</sup>	
56. Ebola	
57. Necrotising Fasciitis (Flesh Eating Disease)	

### (B) Special Male / Female Diseases Benefit

In addition to the above 57 Dread Diseases and 40 Early Stage Dread Diseases, the Rider specifically offers coverage for the following male and female special diseases. Except for System Lupus Erythematosus which can be claimed once only <sup>(6)</sup>, other Special Diseases Benefit can be claimed twice <sup>(7)</sup>.

Benefits payable equal to 15% of the Dread Disease sum insured or HK\$ 240,000 or US\$ 30,000, whichever is lower. The Dread Disease sum insured will then be reduced correspondingly.

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

### Premium <sup>(8)</sup>

Premium remains level for a period which is the same as the premium period of Basic Plan to which this Rider is attached

### Issue Age

Same as the Basic Plan to which this Rider is attached

### Benefit Period

Same as the Basic Plan to which this Rider is attached

<sup>(6)</sup> After the first payment of Special Female Diseases Benefit for System Lupus Erythematosus, the Special Female Diseases Benefit including System Lupus Erythematosus shall immediately terminate and no further Special Female Diseases Benefit shall be payable under this Policy.

<sup>(7)</sup> After the first payment of Special Diseases other than System Lupus Erythematosus, only the Special Diseases mentioned above other than System Lupus Erythematosus could be claimed once more under this Policy subject to the conditions that (1) the second claim must be a Special Disease other than System Lupus Erythematosus that is different from the Special Disease of the first claim for which benefit has been paid and (2) 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.

<sup>(8)</sup> The Company reserves the right to review and adjust the premium.



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### Key Product Risks

1. This Rider shall terminate immediately subject to payment of any proceeds due under this Rider, and any premium not already due shall cease to be payable:
  - if this Rider has been discharged, surrendered, expired, lapsed, cancelled or terminated for whatever reason(s); or
  - on the death of the Insured from any cause; or
  - when the Dread Diseases Benefit (other than Angioplasty or Severe Asthma) has been paid; or
  - on the Expiry Date of this Rider as specified in the Policy Schedule; or
  - on receipt of the Policy Owner's written request for cancellation 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

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

1. 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
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 this Rider; whichever is later; 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.

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