



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)

### Hospital and Surgical Benefit Rider

#### Coverage

The Hospital and Surgical Benefit Rider offers the Insured a medical and surgical expenses reimbursement in the event of illnesses or accidents.

Benefit Schedule - Pays 100% of eligible expenses up to the following limits per disability:

Particulars	Maximum Benefits per Confinement and/or Disability (HKD)	
	Plan 1	Plan 2
Surgical Fee (subject to the maximum percentage specified in the Surgical Schedule)	40,000	60,000
Anaesthetist's Fee (up to a maximum of 40% of fee payable to surgeon)	16,000	24,000
Operating Theatre Fee (up to a maximum of 40% of fee payable to surgeon)	16,000	24,000
Daily Room & Board – including Meals & General Nursing Care (up to a maximum of 100 days)	650 (per day)	1,500 (per day)
Physician's Daily Hospital Visit (Non-surgical) (up to a maximum of 100 days)	650 (per day)	1,500 (per day)
Emergency Out-Patient Treatment for Accident (receive treatment within 24 hours of the accident in the outpatient department of a hospital)	1,500	3,000
Miscellaneous Hospital Fee (including X-ray, laboratory tests, surgical appliances, physiotherapy, medicines & drugs, dressing & other medical services & supplies)	10,000	20,000
Intensive Care	10,000	20,000
In-hospital Specialist's Fee	4,500	6,500
Pre-admission and Post-operative Consultation / Therapy	2,000	3,500
Daily Companion Bed (up to a maximum of 100 days)	300 (per day)	400 (per day)
Daily Public Hospital Cash (General Ward of Public Hospital) (up to a maximum of 50 days) - This benefit is payable in lieu of all other benefits	800 (per day)	1,200 (per day)
<b>OVERALL MAXIMUM BENEFITS</b>	<b>300,000</b>	<b>561,000</b>



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### Premium <sup>(1)</sup>

Premium will be adjusted based on the attained age of the Insured

### 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 immediately subject to payment of any proceeds due under this Rider, and any premium not already due shall cease to be payable:
  - if the Basic Policy has been converted to a paid-up policy for a reduced sum assured, or converted to extended term insurance; or
  - if the Basic Policy or this Rider has been discharged, surrendered, expired, lapsed, cancelled or terminated for whatever reason(s); or
  - on receipt of the Policy Owner's written request for cancellation; or
  - on the death of the Insured from any cause.
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. 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 benefit shall be payable under this Rider on any claim arising, either directly or indirectly, by any one or more of the following causes:

1. Where the losses, costs or expenses are recoverable under any law, medical program, or other insurance policy provided by any government, company, other insurers or any other third party.
2. Purchase of drugs, treatments or tests which are not medically necessary, or are not prescribed or not performed by a Registered Medical Practitioner.
3. Cost of medicines and drugs which are not consumed in a Hospital or prescribed by a Doctor including but not limited to bird's nest, lingzhi, ginseng and other specialised Chinese tonic medicine, health supplements (unless approved by the Company).
4. Cost of blood, blood plasma and blood donor fees, including storage fees and any related complications.
5. Hospitalization solely for the purpose of general checkup, diagnostic X-ray, advanced imaging, laboratory tests; or physiotherapy.
6. Treatment for Congenital or Developmental Conditions or disease of any kind.
7. Pre-existing Conditions.

(1) The Company reserves the right to review and adjust the premium.



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8. Expenses 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 Basic Policy will be conclusively presumed to proceed from an HIV infection occurring prior to the effective date of coverage of the Insured.
9. Treatment or disability directly or indirectly 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.
10. Any charges 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.
11. Dental treatment and oral surgery except for emergency treatment arising from an accident received during confinement. Follow up treatment from such hospital confinement relating to dental treatment or oral surgery shall not be covered.
12. All investigation, treatment and counseling services 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.
13. Purchase of artificial limbs and prosthetic devices including those prosthetic devices that are surgically implanted, and purchase of durable medical equipment or appliances including but not limited to the purchase or rental of wheelchairs, hospital beds, CPAP machine, exercise equipment, spectacles, hearing aids, special braces, crutches, over-the-counter drugs, air purifiers or conditioners, heat appliances or modifications made to an Insured's home.
14. Treatment directly or indirectly arising from any psychotic, psychological, or psychiatric condition of any and all kinds, and any physiological or psychosomatic manifestations thereof.
15. Alternative treatment including but not limited to acupuncture, Tui Nai, hypnotism, rolfing, massage therapy and aroma therapy.
16. Experimental and/or new medical technology or procedure not yet approved by the Company.
17. Non-medical services, including but not limited to guest meals, radio or TV rentals, telephone charges, photocopy charges, medical report charges, taxes and the like.
18. Treatment or disability directly or indirectly 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.
19. Treatment or disability directly or indirectly 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.
20. Treatment or disability directly or indirectly resulting from taking part in military, air force, naval and other disciplinary services.
21. During the Waiting Period where the waiting period is 30 days for sickness and 0 day for accident.

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