



太平洋人壽保險有限公司

THE PACIFIC LIFE ASSURANCE CO., LTD.

(INCORPORATED IN HONG KONG IN 1960)

Easy Hospital Benefit Rider

Coverage

The Easy Hospital Benefit Rider offers the Insured a hospital cash coverage up to 1,000 days in the event of illnesses or accidents.

Benefit Schedule

Coverage	Maximum Benefits (HKD)		
	Choice 1	Choice 2	Choice 3
Daily Hospital Cash Benefits ^{(1) (2)} (Maximum 1,000 Days)	1,000	1,500	2,000
Double Hospital Cash Benefits in an Intensive Care Unit ^{(2) (3)} (Maximum 30 Days per year)	2,000	3,000	4,000
Cancer Mobility Taxi Expense Benefit ⁽⁴⁾ per trip based on actual receipts (Maximum 30 Trips)	200	200	200
Death Benefit	10,000	10,000	10,000
Second Opinion Service	Best Doctors	Best Doctors	Best Doctors

Premium ⁽⁵⁾

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

Issue Age (Age Next Birthday)

Choice 1 and 2 : Age 19 to 65

Choice 3 : Age 19 to 60

Benefit Period (Age Next Birthday)

Choice 1 and 2 : Same as the Basic Plan to which this Rider is attached or up to Age 70
(whichever is the earlier)

Choice 3 : Same as the Basic Plan to which this Rider is attached or up to Age 65
(whichever is the earlier)

(1) The maximum number of days payable shall be limited to 90 days for Hospital Confinement outside Hong Kong.

(2) The benefits paid shall be reduced by 50% for Hospital Confinement outside Hong Kong.

(3) The Daily Hospital Cash Benefits shall not be payable for the period which the Double Hospital Cash Benefits is paid. The days of entitlement for Double Hospital Cash Benefits shall be counted as the days of entitlement for Daily Hospital Cash Benefits.

(4) HKD 200 per trip is fixed no matter the actual expense spend for the taxi trip.

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



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)

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 or 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
 - 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. 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 this Rider shall be limited to a refund of the premiums paid without interest.

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. Hospitalization solely for the purpose of general checkup, diagnostic X-ray, advanced imaging, laboratory tests; or physiotherapy.
2. 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.
3. Hospitalization for Congenital Conditions or Developmental Conditions or disease of any kind.
4. Pre-existing Conditions.
5. 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 this Rider will be conclusively presumed to proceed from an HIV infection occurring prior to the effective date of this Rider.
6. 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.
7. 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.



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)

8. Hospitalization resulting from Hazardous Sports.
9. Hospitalization primarily for diagnostic scanning X-ray examinations or physical therapy only.
10. 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.
11. Hospitalization directly or indirectly arising from any psychotic, psychological, or psychiatric condition of any and all kinds, and any physiological or psychosomatic manifestations thereof.
12. Hospitalization related to alternative treatment including but not limited to acupuncture, Tui Nai, hypnotism, rolfing, massage therapy and aroma therapy.
13. Hospitalization arising from experimental and/or new medical technology or procedure not yet approved by the Company.
14. 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.
15. 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.
16. Hospitalization resulting from taking part in military, air force, naval and other disciplinary services.
17. 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.