

Easy Pro II

**Extended Coverage of Dread Diseases
with 100% of Early Stage Protection**



Stresses from busy lifestyle and heavy workload increase the incidences of dread diseases such as cancer, heart disease and stroke etc. Preparing a safeguard is also a way to express your love to your family.



Why you may choose **Easy Pro II**?

Should one unfortunately suffer from a dread disease or pass away, you would like to have financial protection for you and your loved ones.

Easy Pro II offers comprehensive protection with flexible plans to fulfill your needs.

Key Product Features



**Extensive Coverage
Covers 147 Illnesses**



**100% Early Stage
Dread Diseases Protection**



**Free Life Protection
with Double Accidental
Death Benefit**



**Free Consultation for
Second Medical Opinion**



**Flexible Plans
for Different Needs**



Extensive Coverage

Easy Pro II covers 147 illnesses, including 74 dread diseases and 73 early stage dread diseases, common illnesses like cancer, heart disease and stroke are included. Please refer to the List of Dread Diseases for details.

If the insured unfortunately suffers from a covered dread disease, the policyowner will receive 100% of the sum insured⁽¹⁾⁽²⁾.



100% Early Stage Dread Diseases Protection

Due to the advancement of medical technology and the increasing health awareness of society, the opportunity of detecting early stage dread diseases is higher. To this end, we provide you better protection of early stage dread diseases.

In the event that the insured suffers from a covered early stage dread disease, the policyowner will receive 25% of the dread disease sum insured⁽²⁾⁽³⁾.

If the insured unfortunately suffers from another covered early stage dread disease which is in the different category from the previous claim(s), the policyowner will receive another 25% of sum insured⁽²⁾⁽³⁾. The protection benefits can be accumulated up to 100% of the sum insured.

Besides, more common early stage dread diseases like Angioplasty and Carcinoma-In-Situ could be claimed twice⁽³⁾⁽⁴⁾ under **Easy Pro II**.






Extra Life Protection for Free

If the insured unfortunately passed away, the beneficiary under the policy will receive 50% of the sum insured⁽¹⁾ as death benefit. In the event of accidental death of the insured before the age of 65, the death benefit will be 100% of the sum insured⁽¹⁾.



Free Unlimited Online Medical Consultation for a Second Medical Opinion⁽⁵⁾

The insured and his/her immediate family members can get seek free and unlimited second medical opinion via an online medical platform or Cantonese hotline supported by  **Best Doctors**[®]. You can have access to over 50,000 medical experts from all around the world, rendering you more precise diagnosis and more effective treatments based on their professional opinions.



Flexible Plans for Different Needs

To facilitate you financial planning, you can choose to pay level premium⁽⁶⁾ until age of 80⁽⁷⁾, or other renewable level premium⁽⁶⁾ terms of 5, 10 or 20 years until the policy is terminated.

If you are interested or have any questions, you may contact your insurance intermediary or contact our customer service officer at 2876 0876.

Remarks:

- (1) Less any benefit paid.
- (2) Dread Diseases Benefit or Early Stage Dread Diseases Benefit will be paid if the insured survives for a period of not less than 30 days following diagnosis of the covered disease. Otherwise, claims will be paid in accordance with the Death Benefit provisions.
- (3) Subject to all claims under all policies issued by **Pacific Life** and a maximum of USD 50,000 / HKD 400,000 (per life) for Carcinoma-In-Situ, Diabetic Retinopathy, Endovascular Treatment of Peripheral Arterial Disease, Angioplasty and Osteoporosis with Fractures.
- (4) Regarding the 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 50% was identified in the medical examination report relating to the first claim of this illness. The second claim under Carcinoma-In-Situ must be from an organ that is different from the organ of the first claim for which benefit has been paid; for the avoidance of doubt, if the relevant organ has both a left and a right component (such as, but not limited to, the lungs or breasts), the left side and right side of the organ shall be considered as the same organ.
- (5) Online medical consultation service is provided by third-party service provider who is solely responsible for the respective services. **Pacific Life** makes no representation or warranty in relation to the quality or fulfilment of the service. **Pacific Life** reserves the right to change the service provider anytime as needed.
- (6) **Pacific Life** reserves the right to review and adjust the premium.
- (7) Age of next birthday.

List of Dread Diseases

Dread Diseases	
Category I Cancer	
1. Cancer	
Category II Illnesses Related to Organ Failure	
2. Aplastic Anaemia	9. Fulminant Hepatitis
3. Chronic Liver Disease	10. Kidney Failure
4. End Stage Lung Disease	11. Major Organ Transplant (Kidney, Lung, Liver, Pancreas or Bone Marrow)
5. Chronic Obstructive Lung Disease	12. Medullary Cystic Disease
6. Severe Bronchiectasis	13. Systemic Scleroderma
7. Severe Emphysema	
8. Severe Pulmonary Fibrosis	
Category III Illnesses Related to Circulatory System	
14. Cardiomyopathy	21. Major Organ Transplant (Heart)
15. Coronary Artery Bypass Surgery	22. Other Serious Coronary Artery Disease
16. Dissecting Aortic Aneurysm	23. Primary Pulmonary Arterial Hypertension
17. Eisenmenger's Syndrome	24. Secondary Pulmonary Arterial Hypertension
18. Heart Attack	25. Stroke
19. Heart Valve Replacement	26. Surgery to Aorta
20. Infective Endocarditis	
Category IV Illnesses Related to Nervous System	
27. Alzheimer's Disease	41. Meningeal Tuberculosis
28. Amyotrophic Lateral Sclerosis	42. Motor Neurone Disease
29. Apallic Syndrome	43. Multiple Sclerosis
30. Bacterial Meningitis	44. Muscular Dystrophy
31. Benign Brain Tumour	45. Myasthenia Gravis
32. Blindness	46. Paralysis
33. Brain Damage	47. Hemiplegia
34. Brain Surgery	48. Parkinson's Disease
35. Coma	49. Poliomyelitis
36. Creutzfeldt-Jacob Disease (Mad Cow Disease)	50. Primary Lateral Sclerosis
37. Deafness	51. Progressive Bulbar Palsy
38. Encephalitis	52. Progressive Muscular Atrophy
39. Loss of Speech	53. Progressive Supranuclear Palsy
40. Major Head Trauma	54. Spinal Muscular Atrophy
Category V Other Illnesses	
55. AIDS Due to Assault	65. Loss of Limbs
56. AIDS Due to Blood Transfusion	66. Major Burns
57. AIDS Due to Occupational Accident	67. Severe Facial Burns Due to Accident
58. AIDS Due to Organ Transplant	68. Pheochromocytoma
59. Medically Acquired HIV Infection	69. Severe Rheumatoid Arthritis
60. Chronic Adrenal Insufficiency (Addison's Disease)	70. Severe Ulcerative Colitis
61. Chronic Relapsing Pancreatitis	71. Loss of One Limb and Sight of One Eye
62. Crohn's Disease	72. Loss of Independent Existence
63. Ebola	73. Necrotizing Fasciitis (Flesh Eating Disease)
64. Elephantiasis	74. Terminal Disease

Please refer to the policy contract for the definitions of covered Dread Diseases and Early Stage Dread Diseases.

List of Dread Diseases (Cont'd)

Early Stage Dread Diseases	
Category I Cancer	
1. Carcinoma-In-Situ (covers for all organs except skin)	3. Early Stage Malignancy
2. Mastectomy	
Category II Illnesses Related to Organ Failure	
4. Adrenalectomy for Adrenal Adenoma	11. Hepatitis with Cirrhosis
5. Acute Aplastic Anaemia	12. Chronic Auto-immune Hepatitis
6. Biliary Tract Reconstruction Surgery	13. Partial Pancreatectomy
7. Partial Hepatectomy	14. Surgical Removal of One Kidney
8. Chronic Lung Disease	15. Major Organ Transplant (on waiting list) – Kidney, Lung, Liver, Pancreas or Bone Marrow
9. Surgical Removal of a Lung	16. Early Systemic Scleroderma
10. Tracheostomy	
Category III Illnesses Related to Circulatory System	
17. Early Cardiomyopathy	25. Permanent Insertion of Cardiac Defibrillator
18. Minimally Invasive Direct Coronary Artery Bypass Surgery	26. Permanent Insertion of Cardiac Pacemaker
19. Aortic Aneurysm	27. Systemic Lupus Erythematosus (SLE) with Lupus Nephritis
20. Angioplasty	28. Insertion of a Vena-cava Filter
21. Endovascular Heart Valve Intervention	29. Carotid Artery Surgery
22. Moderately Severe Infective Endocarditis	30. Cerebral Shunt Insertion
23. Major Organ Transplant (on waiting list) - Heart	31. Endovascular Treatment for Cerebral Aneurysm
24. Pericardiectomy	32. Endovascular Treatment of Aortic Disease
Category IV Illnesses Related to Nervous System	
33. Early Amyotrophic Lateral Sclerosis	47. Moderately Severe Meningeal Tuberculosis
34. Moderately Severe Bacterial Meningitis	48. Miliary Tuberculosis
35. Surgical Removal of Pituitary Tumour	49. Early Motor Neurone Disease
36. Loss of Sight In One Eye	50. Early Multiple Sclerosis
37. Optic Nerve Atrophy	51. Moderately Severe Muscular Dystrophy
38. Moderately Severe Brain Damage	52. Moderately Severe Myasthenia Gravis
39. Surgery for Subdural Haematoma	53. Moderately Severe Paralysis
40. Moderately Severe Coma	54. Moderately Severe Poliomyelitis
41. Moderately Severe Creutzfeldt-Jacob Disease	55. Early Primary Lateral Sclerosis
42. Cochlear Implant Surgery	56. Early Progressive Bulbar Palsy
43. Loss of Hearing In One Ear	57. Early Progressive Muscular Atrophy
44. Moderately Severe Encephalitis	58. Early Progressive Supranuclear Palsy
45. Loss of Speech Due to Vocal Cord Paralysis	59. Moderately Severe Spinal Muscular Atrophy
46. Moderately Severe Head Trauma	
Category V Other Illnesses	
60. Acute Necrohemorrhagic Pancreatitis	68. Moderately Severe Ulcerative Colitis
61. Moderately Severe Crohn's Disease	69. Endovascular Treatment of Peripheral Arterial Disease
62. Moderately Severe Elephantiasis	70. Osteoporosis Leading to Vertebrae or Hip Fracture
63. Loss of One Limb	71. Reconstructive Facial Surgery (Due to Accident)
64. Less Severe Burns to Body Due to Accident	72. Severe Asthma
65. Moderately Facial Burns Due to Accident	73. Diabetic Retinopathy
66. Moderately Severe Pheochromocytoma	
67. Moderately Severe Rheumatoid Arthritis	

Summary of Easy Pro II				
Type of Plan	Term Dread Disease Protection Plan			
Currency	Hong Kong Dollar / US Dollar			
Benefit Term	Up to age 80			
Premium Payment Term	Up to age 80			
Premium Adjust Mode	Adjust every 5 years	Adjust every 10 years	Adjust every 20 years	Level premium to age 80
Issue Age	Age 19 - 75	Age 19 - 70	Age 19 - 60	Age 19 - 65
Minimum Sum Insured	HK\$250,000 / US\$32,000			
Dread Diseases Benefit	100% of Sum Insured			
Early Stage Dread Diseases Benefit	25% of Sum Insured per claim benefits can be accumulated up to 100% of the Sum Insured			
Death Benefit	50% of Sum Insured			
Accidental Death Benefit	Extra 50% of Sum Insured (up to age 66)			
Note	<ol style="list-style-type: none"> 1. All the age above is age of next birthday. 2. All benefits are subject to terms and conditions of policy provision. 3. This is a term protection plan without any saving element. 			

Important Information

The pamphlet is for reference only. For actual terms and conditions, please refer to the policy document. You should seek independent professional advice if necessary.

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

Key Product Risks

1. We reserve right to terminate the Policy immediately before the maturity date under the following situations:
 - (a) the Material Facts provided in application is untrue or non-disclosed; or
 - (b) on the death of the Insured from any cause; or
 - (c) when the total of benefits has been paid is equal to the sum insured; or
 - (d) on receipt of the Policy Owner's written request for cancellation of the Policy; or
 - (e) on the date next to due date of the Grace Period if the Total Modal Premium is not fully paid.
 On termination of the Policy, all benefits under all Supplementary Contracts (if any) will also terminate.
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.

Premium Adjustment

In order to provide you with continuous protection, we will review the premium of the plan from time to time and adjust accordingly if necessary. During the review, we may consider factors including but not limited to the following:

1. claim costs incurred from all policies under this plan and the expected claim outgo in the future;
2. historical investment returns and the future outlook of the product's backing asset;
3. policy lapses ratio;
4. expenses directly related to the policy and indirect expenses allocated to this product.

Exclusions

The following exclusions apply to Dread Diseases Benefit and Early Stage Dread Diseases Benefit under this Policy:

- (a) This Policy shall not cover any illness other than those specified in the DEFINITIONS OF DREAD DISEASES and DEFINITIONS OF EARLY STAGE DREAD DISEASES;
- (b) This Policy shall not cover any illness which sign(s) and / or symptom(s) manifested within ninety (90) days following the Issue Date or Policy Commencement Date or last Policy Reinstatement Date of this Policy, whichever is the latest;
- (c) No benefit shall be payable under this Policy if the illness is caused directly or indirectly, wholly or partly by any of the following occurrences:
 - (i) Any Pre-existing Condition before the issue or effective date of the Policy;
 - (ii) Acquired Immunodeficiency Syndrome (AIDS) or any Human Immunodeficiency Virus (HIV) or any mutation, derivation or variation thereof, except for AIDS Due to Assault, AIDS Due to Blood Transfusion, AIDS Due to Occupational Accident, AIDS Due to Organ Transplant and Medically Acquired HIV Infection (as defined in the DEFINITIONS OF DREAD DISEASES);
 - (iii) Drug and / or alcohol abuse;
 - (iv) Any criminal act;
 - (v) Suicide, attempted suicide, self-inflicted injury while sane or insane;
 - (vi) War, declared or undeclared, revolution or any warlike operations; military service in time of declared or undeclared war or while under orders for warlike operations or restoration of public order; or
 - (vii) Any congenital or inherited disorder or developmental condition of the Insured that gives rise to signs or symptoms or was diagnosed before the age twelve (12).

Death Benefit shall not cover death caused directly or indirectly, wholly or partly by any of the following:

- (a) suicide, attempted suicide, self-inflicted injury while sane or insane; or from deliberate exposure to exceptional danger (except in an attempt to save human life);
- (b) taking alcohol in combination with any drug, medication or sedative, or being under the influence of alcohol, drug or medication unless, in the case of drug or medication consumption, it is proved that such drug or medication was taken in accordance with proper medical prescription or treatment;
- (c) being in a state of insanity or psychiatric or psychological disturbance or any mental, nervous or sleep disorders;
- (d) the military service in the time of declared or undeclared war or while under orders for warlike operations or the restoration of public order;
- (e) declared or undeclared war, revolution or any warlike operations;
- (f) aviation except as a fare-paying passenger in an aircraft operated by a commercial passenger airline (i) over its established passenger route or (ii) as a chartered flight;
- (g) any violation or attempted violation of the law, resistance to arrest; illegal acts;
- (h) any riot or civil disorder, strike or terrorist activities;
- (i) engaging in or taking part in hazardous sports or activities, such as but not limited to underwater activities requiring the use of artificial breath apparatus, torrent rafting, any kind of outdoor climbing or mountaineering, pot-holing, parachuting, skydiving, hang-gliding, gliding, paragliding, ballooning, micro-lighting, bungi-jumping, boxing of any kind, any activities involving explosives or explosion (including but not limited to firework or firecracker), outdoor winter sports such as skiing or snow boarding, hunting or driving or riding in any kind of race and all forms of professional sports;
- (j) voluntary or involuntary gas inhalation (except from hazard incidental to occupation) or poison voluntarily or otherwise taken, administered or inhaled; or
- (k) nuclear fission, nuclear fusion, ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste.



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(INCORPORATED IN HONG KONG IN 1960)

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