

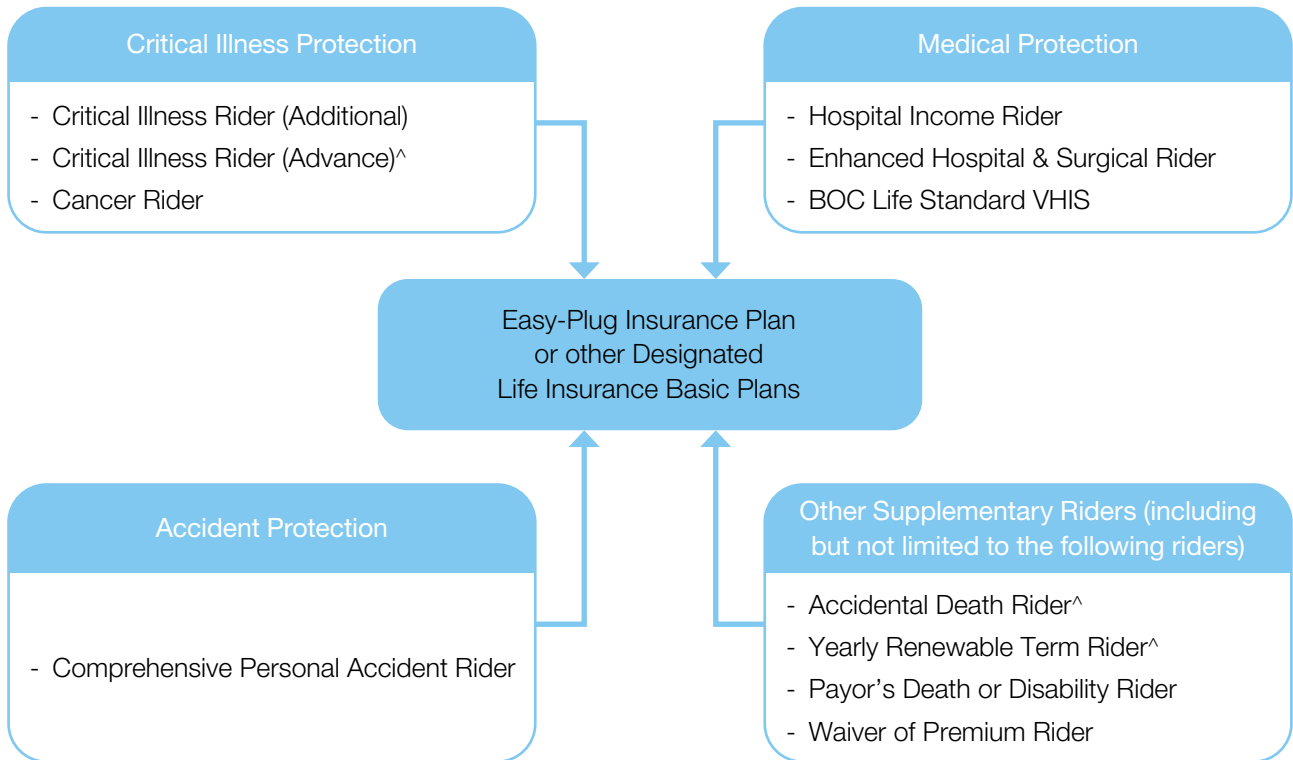
**BOC Group Life Assurance Company Limited**  
**Rider Protection at a Glance**  
**Easy-Plug Insurance Plan**

Diversified Riders for your  
Comprehensive Protection



## Rider Protection at a Glance

When you strive to accumulate wealth for property purchase, education and retirement, has it ever occurred to you that an unexpected injury or illness may bring financial pressure to you and your family? BOC Group Life Assurance Company Limited (“BOC Life”) provides you with comprehensive protection plan, ensuring adequate coverage for you and your loved ones if misfortune strikes. To minimize the financial impact arising from any serious illness and accident, BOC Life tailor-makes a wide range of supplementary riders for you. You may attach these riders to our **Easy-Plug Insurance Plan** (“the Plan”), as well as other designated life insurance basic plans.



Note: For details of Easy-Plug Insurance Plan, other designated life insurance basic plans and supplementary riders applicable to various basic plans, you are welcome to enquire your Financial Consultants. The product brochure of the Plan must be read in conjunction with the product brochure of the supplementary rider(s) applicable to the Plan and/or any basic plans.

^ Not applicable to Easy-Plug Insurance Plan.

### 1. Critical Illness Protection

Both Critical Illness Rider (Additional) and Critical Illness Rider (Advance) are applicable to the Insured at issue age of 0 (starting from 15 days after birth) to 60, while Cancer Rider is applicable to the Insured at issue age of 0 (starting from 15 days after birth) to 70.

#### Critical Illness Rider (Additional)<sup>1,2</sup>

Apart from the life protection offered by the life insurance basic plans, the Critical Illness Rider (Additional) provides an additional coverage upon diagnosis of the covered critical illnesses or in the unfortunate event of death. This Rider covers a total of 40 major illnesses plus 3 types of

minor illnesses, including minor interventions for coronary artery disease, carcinoma-in-situ (of breast, cervix uteri, uterus, fallopian tube, vagina and testes) and early stage cancer of ovary and prostate. If misfortune strikes, a benefit of up to 100% of the sum insured<sup>#</sup> of this Rider will be paid while the life protection benefit of the basic plan would not be affected. Besides, this Rider is guaranteed renewable until the Insured’s age 65 or you may choose to convert this Rider to a designated whole life insurance plan before the Insured’s age 65 with no underwriting or medical examination requirements so that you can extend the coverage period without hassles. This Rider charges a level premium\* throughout the policy term, helping you plan your future at ease.



## Critical Illness Rider (Advance)<sup>1,2</sup>

Upon diagnosis of the covered critical illnesses, up to 100% of the sum insured<sup>#</sup> of this Rider will be advanced to the Insured from the basic plan. If misfortune strikes, the benefit can lessen the financial burden brought by the medical expense for curing the severe illness. You can rest assured of the protection as it covers 40 major illnesses plus 3 minor illnesses, including minor interventions for coronary artery disease, carcinoma-in-situ (of breast, cervix uteri, uterus, fallopian tube, vagina and testes) and early stage cancer of ovary and prostate. This Rider is guaranteed renewable and charges a level premium\* until the Insured's age 100, giving you a life time protection.

<sup>#</sup> Payment upon diagnosis of the covered minor illness will be 20% of the sum insured of the rider, subject to the policy provisions.

\* Premium is not guaranteed to be unchanged.

## Cancer Rider<sup>2,3,4</sup>

This Rider provides comprehensive cancer protection which offers reimbursement of the expenses of diagnosis and treatment incurred in respect of a covered cancer<sup>+</sup>. It offers up to HKD3,000,000 per covered cancer limit and up to HKD9,000,000 lifetime cancer limit to help you solve the financial problem brought by the diagnosis and treatment of a covered cancer. This Rider also provides additional benefit by increasing 50% of the per covered cancer limit<sup>++</sup> if you are diagnosed with a designated cancer including Stage IV covered cancer, Liver Cancer, Brain Cancer, Blood Cancer or Lymphoma. Moreover, it is specially designed to offer medical check-up subsidy\* which can provide protection for your family as well. This Rider is guaranteed renewable\*\* to age 100 which provides you with peace of mind.

<sup>+</sup> Covered cancer means Carcinoma-in-situ or Cancer. For details and definition of Carcinoma-in-situ and Cancer, please refer to the policy provision.

<sup>++</sup> The 50% of per covered cancer limit does not count towards the lifetime cancer limit.

\* If the Insured is diagnosed with a covered cancer, BOC Life shall reimburse the reasonable and customary charges actually incurred for the diagnostic test in relation to any covered cancer provided to Insured's siblings and / or children. For the details, please refer to the policy provision.

\*\* Premium is not guaranteed to be unchanged.

## 2. Medical Protection

### Hospital Income Rider<sup>2,3,4</sup>

The Hospital Income Rider is applicable to the Insured at issue age of 0 (starting from 15 days after birth) to 65 and is guaranteed renewable until the Insured's age 70.

This Rider is designed to provide you with cash payment to cope with the sudden in-patient medical expenses and loss of income during hospitalization so as to relieve the financial burden for you and your family. Under this Rider, you may enjoy coverage of up to 1,000 days of hospital confinement per illness or injury being covered,

the maximum total benefit amount payable could be as high as HKD1,200,000 / RMB1,200,000 / USD150,000 (subject to policy currency of the basic plan). The coverage will be further enhanced with the daily hospital income benefit doubled if the Insured is confined in the intensive care unit or requires hospital confinement abroad. You may also enjoy a no claim discount of 30% on the next renewal premium if no claim has been made during the preceding 3 consecutive policy years.

### Enhanced Hospital & Surgical Rider<sup>2,3,4</sup>

The Enhanced Hospital & Surgical Rider is applicable to the Insured at issue age of 0 (starting from 15 days after birth) to 75 and is guaranteed renewable until the Insured's age 100.

To cope with the rising medical expenses and the soaring demands for quality hospitalization, it is important that you have the financial flexibility to get necessary treatments promptly from private hospitals when needed. This Rider offers an extensive coverage with 3 choices of benefit level to meet your needs without stretching your budget.

The comprehensive protection of this Rider can cater for your needs, ranging from daily hospital room and board expenses, surgical expenses, in-hospital specialist's fees and isolation room benefit\* to long-term care expenses, ancillary service expenses after discharge from the hospital and more. Major illness benefit\*\*, psychiatric treatment benefit, and even death benefit due to medical negligence are also covered. Moreover, if the claim under this Rider is made with BOC Life after any reimbursement has been paid from other insurance companies, BOC Life will pay the special bonus<sup>#</sup> according to the period of stay in the Hospital.

Nevertheless, it is always in your best interest to take precautions to prevent sickness by monitoring your health status regularly. Therefore, you will be invited to undergo a medical check-up for free every 2 years starting from the policy anniversary right after Insured attains age 31. You may also enjoy a no claim discount of 15% for this Rider on the next renewal premium if no benefit is paid or payable for 3 consecutive policy years.

\* The amount payable for "Isolation Room" will increase the limit per day per Disability payable under "Daily Hospital Room and Board" shown in the Hospital and Surgical Benefits Schedule, subject to the maximum number of days for "Isolation Room" as shown in the Hospital and Surgical Benefits Schedule for each Disability. Please refer to the policy documents and provisions issued by BOC Life for details.

\*\* If the Insured is diagnosed with any specified covered Major Illness(es) and receives Medically Necessary treatment for such Major Illness(es) under the recommendation of the Insured's attending Physician in Hospital, the Major Illness Benefit will increase the benefits as shown in the Hospital and Surgical Benefits Schedule for the Reasonable and Customary fees charged by Hospital. Please refer to the policy documents and provisions issued by BOC Life for details.

<sup>#</sup> Subject to the daily benefit and maximum number of days for "Special Bonus" as shown in the Hospital and Surgical Benefits Schedule for each Disability. Please refer to the policy documents and provisions issued by BOC Life for details.

## BOC Life Standard VHIS<sup>2</sup>

BOC Life Standard VHIS (the "VHIS Rider") is a certified plan that has been successfully registered under the Voluntary Health Insurance Scheme ("VHIS") and has fulfilled the requirement imposed by Food and Health Bureau towards VHIS's Standard Plan. The issue age of this VHIS Rider is age 0 (15 days after birth) to age 80. It is guaranteed renewable up to age 100 of the Insured Person once the VHIS Rider is issued.

Public hospitals are suffering from shortage of manpower and can barely meet the surging demand for medical services. Long waiting times may lead to delays in diagnosis and treatment. With the financial support under this VHIS Rider, it allows you an alternative to receive medical services at private sector when required.

Apart from providing you with hospital protection, this VHIS Rider provides benefits covering Eligible Expenses for Prescribed Diagnostic Imaging Tests, Prescribed Non-Surgical Cancer Treatments and Pre and Post-Confinement/Day Case Procedure Out-Patient Care to Insured Person until age 100. You and your beloved one can rest assured with our comprehensive protection.

Moreover, this VHIS Rider offers special bonus\*, death benefit due to medical negligence<sup>#</sup> and compassionate death benefit<sup>^</sup>, providing you with extra protection.

\* If the Insured Person has been paid by other insurance companies other than BOC Life or Bank of China Group Insurance Company Limited, BOC Life will pay a special bonus for each day of Confinement.

<sup>#</sup> This benefit as shown in the Benefit Schedule of this VHIS Rider shall be payable to the Beneficiary provided that (a) the death occurs within 30 days of such recorded and proven incident constituting such negligence; and (b) a public admission of such negligence and liability therefor is made by the Hospital concerned and verified and confirmed by the relevant government authority, a court of law, coroner's inquest of the Medical Council of Hong Kong or a body equivalent standing which oversees the authorisation or registration of healthcare professionals in jurisdictions outside Hong Kong; and (c) the death is independent of any other cause.

<sup>^</sup> If the Insured Person commits suicide, while sane or insane at the material time, within one (1) year from the Policy Effective Date of the Terms and Benefits of this VHIS Rider, no compassionate death benefit shall be payable.

## 3. Accident Protection

### Comprehensive Personal Accident Rider<sup>1, 2, 5</sup>

The Comprehensive Personal Accident Rider is applicable to the Insured at issue age of 0 (starting from 15 days after birth) to 60 and is guaranteed renewable until the Insured's age 65.

Accidents are always unpredictable. Major accidents and serious injuries may plunge you and your family into financial difficulties. To let you enjoy a worry-free recovery, the Comprehensive Personal Accident Rider's cash benefits help you sustain the living standard of your family should an accident happen. This Rider also offers no claim discount of 15% on the next renewal premium if no claim has been made during the preceding 3 consecutive policy years.

## 4. Other Supplementary Riders

To cater for your various protection needs at different stages of life, BOC Life also provides a wide array of the following supplementary riders for your choice, including but not limited to the following Riders:

- Accidental Death Rider<sup>2</sup>
- Yearly Renewable Term Rider<sup>2</sup>
- Payor's Death or Disability Rider<sup>2</sup>
- Waiver of Premium Rider<sup>2</sup>

## Easy-Plug Insurance Plan

The Plan is a whole life insurance plan which offers affordable yet comprehensive protection with a series of supplementary riders for selection, enabling you to enjoy a worry-free life.

## Basic Eligibility Requirements

Issue Age	Age 0 (starting from 15 days after birth) to age 80
Premium Payment Period <sup>6</sup> / Coverage Period	Up to the policy anniversary of the Insured's 100 <sup>th</sup> birthday or upon termination of all Rider(s) attached (whichever is earlier)
Policy Currency	HKD / RMB / USD
Premium Payment Mode	Monthly / Quarterly / Semi-annual / Annual
Pre-payment Option <sup>7</sup>	<p>Only applicable to annual premium payment mode.</p> <p>Pre-payment of premium must be made at application to cover the premiums of both basic plan and supplementary riders<sup>7</sup> and no pre-payment will be accepted in the future. The option is not available if the Plan is attached with the Waiver of Premium Rider or the Payor's Death or Disability Rider.</p> <p>The Plan will automatically deduct premium from the Premium Deposit Account on a yearly basis, while interest will be accrued on the remaining amount according to the special non-guaranteed interest rate<sup>9</sup>.</p>
Sum Insured	HKD10,000 / RMB10,000 / USD1,250
Death Benefit	<p>Equal to sum insured under the Plan.</p> <p>The death benefit payable under the Plan is subject to a maximum cap of HKD10,000 / RMB10,000 / USD1,250 per Insured (regardless of the number of policy under the Plan issued).</p>
Extra Benefit	
24-hour Worldwide Emergency Assistant Services <sup>10</sup>	

## Attaching Supplementary Riders to other Designated Basic Insurance Plans

When you wish to take out a life insurance plan, you may opt for attaching supplementary riders to the Basic Plans to cope with your changing protection needs.

**Act now!**

For enquiry, please contact your Financial Consultants:



Enquiry hotline: (852) 2860 0688



Website: [www.boclif.com.hk](http://www.boclif.com.hk)

### **Risk Disclosure of RMB and USD Insurance:**

RMB and USD policies are subject to exchange rate risk. The exchange rate between RMB and HKD or USD and HKD may rise as well as fall. Therefore, if calculated in HKD, premiums, fees and charges (where applicable), account value / surrender value and other benefits payable under RMB or USD policy will vary with the exchange rate. The exchange rate between RMB and HKD or USD and HKD will be the market-based prevailing exchange rate determined by BOC Life from time to time, which may not be the same as the spot rate of banks. The fluctuation in exchange rate may result in losses if a customer chooses to pay premiums in HKD, or requests the insurer to pay the account value / surrender value or other benefits payable in HKD, for RMB or USD policy. **RMB Conversion Limitation Risk** - RMB Insurance are subject to exchange rate fluctuations which may provide both opportunities and risks. The fluctuation in the exchange rate of RMB may result in losses in the event that the customer converts RMB into HKD or other foreign currencies. (Only applicable to Individual Customers) RMB is currently not fully freely convertible. Individual customers can be offered CNH rate to conduct conversion of RMB through bank accounts and may occasionally not be able to do so fully or immediately, for which it is subject to the RMB position of the banks and their commercial decisions at that moment. Customers should consider and understand the possible impact on their liquidity of RMB funds in advance. (Only applicable to Corporate Customers) RMB is currently not fully freely convertible. Corporate customers that intend to conduct conversion of RMB through banks may occasionally not be able to do so fully or immediately, for which it is subject to the RMB position of the banks and their commercial decisions at that moment. Customers should consider and understand the possible impact on their liquidity of RMB funds in advance.

### **Other Key Risks:**

#### **<Applicable to Easy-Plug Insurance Plan and all Riders (except BOC Life Standard VHIS)>**

- The Policy Owner should pay premium on time during the premium payment term. It may result in lapse or termination of the policy if the required amount (such as premium) is not made before expiry of the grace period (if applicable) as prescribed by BOC Life. Nevertheless, it is subject to the automatic premium loan (if applicable) (BOC Life will advance the premium due from the non-forfeiture value as an automatic premium loan) and non-forfeiture provisions (if applicable). If the policy is terminated or lapsed due to non-payment of premium, the surrender value received by the Policy Owner may be less than the total premiums paid and the Policy Owner will lose the insurance protection provided by the policy.
- BOC Life may terminate the policy before the maturity date if any one of the following events occurs:
  - (i) the death of the Insured; or
  - (ii) BOC Life approves the Policy Owner's written request for surrender; or
  - (iii) the policy lapses after the end of the grace period; or
  - (iv) the non-forfeiture value is less than zero (if applicable); or
  - (v) the aggregate amount paid or payable by BOC Life has reached the maximum benefit amount of all coverage of the policy (if applicable).

#### **<Applicable to Easy-Plug Insurance Plan, Critical Illness Rider (Additional), Critical Illness Rider (Advance), Cancer Rider, Hospital Income Rider, Enhanced Hospital & Surgical Rider, Comprehensive Personal Accident Rider, Accidental Death Rider, and Yearly Renewable Term Rider only>**

- The actual rate of inflation may be higher than expected, therefore the amount you receive may be less in real terms.

#### **<Applicable to Critical Illness Rider (Additional), Critical Illness Rider (Advance), Cancer Rider, Hospital Income Rider, Enhanced Hospital & Surgical Rider, Comprehensive Personal Accident Rider, Accidental Death Rider and Yearly Renewable Term Rider only>**

- The premium payable of the rider at the time of application and renewal is calculated based on the following factors (if applicable), including but not limited to the Sum Insured, gender, issue age, attained age, smoking habit, premium payment term, level of benefits, underwriting class, risk class and residency, and is not guaranteed. BOC Life reserves the right to review and adjust the premium payable at any time. Factors leading to such adjustment include but not limited to emergence of difference between actual experience and current expectation.

#### **<Applicable to Critical Illness Rider (Additional) and Critical Illness Rider (Advance) only>**

- Neither Minor Illness Benefit nor Major Illness Benefit is payable under this Rider for any Minor Illness or Major Illness resulting (directly or indirectly) from, or related to, or caused by or contributed (in whole or in part) by any of the following:
  - (i) Any Pre-existing Condition<sup>8</sup>;
  - (ii) Congenital deformities or anomalies, infertility or sterilization;
  - (iii) Drug-taking other than under the direction of a Physician, abuse of alcohol or the taking of poison;
  - (iv) Disease of or infection with any Human Immunodeficiency Virus (HIV) and / or any HIV-related illness including AIDS and / or any mutations, derivations or variations thereof, except HIV due to Blood Transfusion or Occupationally Acquired HIV as defined under the Payment of Benefit Provisions of this Rider;
  - (v) Nuclear fission, nuclear fusion, ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuels or nuclear weapons material;
  - (vi) War or hostilities (whether war be declared or not), civil commotion, rebellion, revolution, riot, strikes, terrorist or warlike activities;
  - (vii) Participation in any armed force or peace keeping activities;
  - (viii) An act of any person acting on their own or on behalf of or in connection with any group or organisation to influence by force any group, corporation or government by terrorism, kidnapping or attempted kidnapping, attack, assault, or any other violent means;
  - (ix) An intentional self-inflicted act;
  - (x) Violation or attempted violation of the law or resistance to arrest or participation in any brawl or affray; or
  - (xi) Professional sports, racing of any kind, underwater activities involving the use of breathing apparatus, aerial flights (including bungee-jumping, hang-gliding, ballooning, parachuting and sky-diving) other than as a crew member or as a fare-paying passenger on a licensed carrying commercial aircraft operating in a regular scheduled route or any hazardous activities or sports unless agreed by special endorsement.
- Neither Major Illness Benefit nor Minor Illness Benefit is payable under this Rider for any Major Illness or Minor Illness, the symptoms or conditions of which or the diagnosis of which first appeared or occurred within 90 days immediately following the effective date of this Rider or the date of endorsement or the effective date of last reinstatement, whichever is later. It shall not apply to any Major Illness or Minor Illness caused by an Accident.

#### **<Applicable to Cancer Rider only>**

- Except for Compassionate Death Benefit, no benefits are payable under this Rider for any Covered Cancer resulting (directly or indirectly) from, or related to, or caused by, or contributed (wholly or partly) by any of the following:
  - (i) Any drug or alcohol abuse;
  - (ii) Any Pre-existing Condition<sup>8</sup>;
  - (iii) Nuclear, biological or chemical contamination;
  - (iv) the Confinement, treatment, surgery and / or charges relating to or caused directly or indirectly, wholly or partly, by any of the following:
    - (1) general check-up (whether with or without any positive finding(s) on the Insured), convalescence, custodial or rest care not related to the Covered Cancer; screening or check-ups looking for the presence of Covered Cancer on a preventative basis or where there are no symptoms or history of Covered Cancer unless such occurrence is covered by Medical Check-Up Subsidy; vaccines for the prevention of Covered Cancer; or
    - (2) disease or infection with any human immunodeficiency virus (HIV) and / or any HIV-related illness; or
    - (3) any treatment, tests, service or supplies which is not Medically Necessary or any charges which exceed the Reasonable and Customary charges; or
    - (4) narcotics used by the Insured unless taken as prescribed by a Physician; or
    - (5) mental disorder, psychological or psychiatric conditions, behavioural problems or personality disorder unless such occurrence is covered by Psychological Counselling Services; or
    - (6) any congenital Covered Cancer gives rise to signs or symptoms, or was Diagnosed, before the Insured attains 17 years of age; or

- (7) any services primarily for physiotherapy or for the investigation of signs and / or symptoms with Diagnostic imaging, laboratory investigation or other Diagnostic procedures unless they are covered by Diagnostic Benefit and / or Registered Physiotherapist Consultation; or
- (8) non-medical services, including but not limited to guest meals, radio, telephone, photocopy, taxes, personal items, medical report charges and the like; or
- (9) any experimental, unproven or unconventional medical technology / procedure / therapy or novel drugs / medicines / stem cell therapy not yet approved by the government, relevant authorities and / or recognized medical association of the country or region where the treatment is sought; or
- (10) genetic testing undertaken to test for a genetic predisposition to Covered Cancer; or
- (11) any treatment modality undergone without a definite Diagnosis of the presence of Covered Cancer in the Insured's body; or
- (12) over-the-counter medication and nutrient supplement not prescribed by a Physician; or
- (13) any Diagnosis, Confinement, Out-patient treatment, surgery, medical treatment and / or service which takes place at an institution in PRC other than a Grade 3A Hospital confirmed by National Health and Family Planning Commission of PRC.

- No Cancer Benefit or Other Caring Benefits are payable under this Rider for any Covered Cancer that the symptoms, conditions or the Diagnosis of which first appeared or occurred within 90 days immediately following the effective date of this Rider, the date of endorsement or the effective date of last reinstatement, whichever is the latest.

#### <Applicable to Hospital Income Rider only>

- This Rider shall not cover any claims caused directly or indirectly, wholly or partly, by any one of the following occurrences:
  - (i) Pre-existing Condition<sup>8</sup>;
  - (ii) Any sickness or disease of the Insured (A) the symptoms of which first manifest or occur or (B) for which the Insured has received medical treatment or been attended to by a Physician or been prescribed drugs, in each case, during the first 30 days after the effective date of this Rider or (if the Rider has been reinstated) the effective date of last reinstatement;
  - (iii) Treatment or surgery for tonsils, adenoids, hernia or a disease peculiar to the female generative organs until the Insured has been continuously covered under this Rider for a period of 120 days after the effective date of this Rider or (if the Rider has been reinstated) the effective date of last reinstatement, immediately preceding such treatment or surgery;
  - (iv) Drug-taking other than under the direction of a Physician, abuse of alcohol or the taking of poison;
  - (v) Disease of or infection with any Human Immunodeficiency Virus (HIV) and / or any HIV-related illness including AIDS and / or any mutations, derivations or variations thereof;
  - (vi) War (whether it is declared or not), invasion, act of foreign enemies, hostilities, civil war, rebellion, revolution, insurrection, military or usurped power or any warlike operations;
  - (vii) Participation in any armed force or peace keeping activities;
  - (viii) Suicide or self-inflicted injuries while sane or insane;
  - (ix) Violation or attempted violation of the law or resistance to arrest or participation in any brawl or affray;
  - (x) Professional sports, racing on wheels or on horse, underwater activities involving the use of breathing apparatus, aerial flights (including bungee-jumping, hang-gliding, ballooning, parachuting and sky-diving) other than as a fare-paying passenger on a licensed carrying commercial aircraft operating in a regular scheduled route or any hazardous activities or sports unless agreed by special endorsement;
  - (xi) Childbirth (including surgical delivery), pregnancy and complications thereof, miscarriage, abortion, infertility or sterilization, pre-natal and post-natal care and conditions arising from surgical, mechanical or chemical contraceptive methods of birth control or treatment pertaining to infertility;
  - (xii) Psychiatric treatment, mental or nervous disease or disorder or sleep disturbance disorder;
  - (xiii) Congenital deformities or anomalies;
  - (xiv) General health checks, convalescence, custodial or rest care; or charges not directly related to admission diagnosis, dental treatment, dentures, eye examination, glasses, hearing aids or the fitting thereof, cosmetic surgery or plastic surgery unless necessitate by Injury caused by an Accident occurring after the effective date of this Rider or (if the Rider has been reinstated) the effective date of last reinstatement of this Rider and the Insured sustains the injury and requires cosmetic surgery or plastic surgery within 90 days of the Accident;

- (xv) Refractive errors of the eyes or their correction by glasses;
- (xvi) Driving any kind of vehicle while the alcohol level in the Insured's breath, blood, or urine is higher than the legal limit in the country or territory where the driving takes place; or
- (xvii) Confinement in an institution for extended care, or a place for alcoholics or drug addicts, or a nursing / rest / convalescent home, or rehabilitation centre, or home for the aged, or hydro-clinic or similar establishment.

#### <Applicable to Enhanced Hospital & Surgical Rider only>

- This Rider shall not cover any claims caused directly or indirectly, wholly or partly, by any one or more of the followings:
  - (i) Pre-existing Condition<sup>8</sup>;
  - (ii) Any Illness or disease of the Insured (A) the symptoms of which first manifest or occur or (B) for which the Insured has received medical treatment or been attended to by a Physician or been prescribed drugs, in each case, during the first thirty (30) days after the effective date of this Rider or (if the Rider has been reinstated) the effective date of last reinstatement;
  - (iii) Treatment or surgery for tonsils, adenoids, hernia or a disease peculiar to the female generative organs until the Insured has been continuously covered under this Rider for a period of one hundred and twenty (120) days after the effective date of this Rider or (if the Rider has been reinstated) the effective date of last reinstatement, immediately preceding such treatment or surgery;
  - (iv) Drug-taking other than under the direction of a Physician, abuse of alcohol or the taking of poison;
  - (v) Disease of or infection with any Human Immunodeficiency Virus (HIV) and / or any HIV-related illness including AIDS and / or any mutations, derivations or variations thereof;
  - (vi) Treatment of sexually transmitted diseases; or sexual problems, such as impotence, whatever the cause, gender issues or sex changes or gender re-assignments;
  - (vii) War (whether it is declared or not), invasion, act of foreign enemies, hostilities, civil war, rebellion, revolution, insurrection, military or usurped power or any warlike operations;
  - (viii) Participation in any armed force or peace keeping activities;
  - (ix) Suicide or self-inflicted injuries while sane or insane;
  - (x) Violation or attempted violation of the law or resistance to arrest or participation in any brawl or affray;
  - (xi) Professional sports, racing on wheels or on horse, underwater activities involving the use of breathing apparatus, aerial flights (including bungee-jumping, hang-gliding, ballooning, parachuting and sky-diving) other than as a fare-paying passenger on a licensed carrying commercial aircraft operating in a regular scheduled route or any hazardous activities or sports unless agreed by special endorsement;
  - (xii) Childbirth (including surgical delivery), pregnancy and complications thereof, miscarriage, abortion, infertility or sterilization, pre-natal and post-natal care and conditions arising from surgical, mechanical or chemical contraceptive methods of birth control or treatment pertaining to infertility;
  - (xiii) Mental disorder, psychological disorder or psychiatric disorder, behavioral problems or personality disorder of the Insured unless such disorders, conditions or problems are covered by Psychiatric Treatment Benefit;
  - (xiv) Sleep disturbance disorder;
  - (xv) Congenital deformities or anomalies;
  - (xvi) Treatment of obesity (including morbid obesity), weight control programmes or bariatric surgery (except when bariatric surgery is necessary as confirmed by a Specialist after failure of conventional treatments and approved by BOC Life in advance);
  - (xvii) General health checks, convalescence, custodial, rest care or genetic test; or charges not directly related to admission Diagnosis, dental treatment, dentures, eye examination, glasses, hearing aids or the fitting thereof, corrective aids and treatment of refractive errors, cosmetic surgery or plastic surgery unless necessitated by Injury caused by an Accident occurring after the effective date of this Rider or (if the Rider has been reinstated) the effective date of last reinstatement of this Rider and the Insured sustains the Injury and requires cosmetic surgery or plastic surgery within ninety (90) days of the Accident;
  - (xviii) Refractive errors of the eyes or their correction by glasses;
  - (xix) Driving any kind of vehicle while the alcohol level in the Insured's breath, blood, or urine is higher than the legal limit in the country or territory where the driving takes place;
  - (xx) Confinement in an institution for extended care, or a place for alcoholics or drug addicts, or a nursing / rest / convalescent home, or rehabilitation centre, or home for the aged, or hydro-clinic or similar establishment;

- (xxi) Treatment for any Disability for which expenses are recoverable from a third party including but not limited to medical services rendered or compensation in connection with any Disability claimable under the Employees' Compensation Ordinance, Cap. 282, or any amendments thereto, except to the extent that expenses incurred are not recoverable from the third party; or
- (xxii) Treatment for any Disability for which benefits are payable under any other supplementary benefits of this Policy or other insurance policies except to the extent that fees incurred are not reimbursed by such other supplementary benefits or policies; or
- (xxiii) Any treatment, investigation, services or supplies which are not Medically Necessary; or any charges which are not Reasonable and Customary.

**<Applicable to Comprehensive Personal Accident Rider only>**

- This Rider shall not cover any claims caused directly or indirectly, wholly or partly, by any one of the following occurrences:
  - (i) Pre-existing Condition<sup>8</sup>;
  - (ii) Drug-taking other than under the direction of a Physician, abuse of alcohol or the taking of poison;
  - (iii) Any kind of sickness or disease, or bacterial or viral infection except bacterial infection resulting from an accidental cut or wound;
  - (iv) Disease of or infection with any Human Immunodeficiency Virus (HIV) and / or any HIV-related illness including AIDS and / or any mutations, derivations or variations thereof;
  - (v) Assault, murder or attempted murder, riot, civil commotion, strikes or terrorist activities. Notwithstanding anything to the contrary, it is understood and agreed that this sub-clause (v) shall not apply provided that the Insured has not committed or attempted to commit the risks covered in this sub-clause (v);
  - (vi) War (whether it is declared or not), invasion, act of foreign enemies, hostilities, civil war, rebellion, revolution, insurrection, military or usurped power or any warlike operations;
  - (vii) Participation in any armed force or peace keeping activities;
  - (viii) Suicide or self-inflicted injuries while sane or insane;
  - (ix) Violation or attempted violation of the law or resistance to arrest or participation in any brawl or affray;
  - (x) Professional sports, racing on wheels or on horse, underwater activities involving the use of breathing apparatus, aerial flights (including bungee-jumping, hang-gliding, ballooning, parachuting and sky-diving) other than as a fare-paying passenger on a licensed carrying commercial aircraft operating in a regular scheduled route or any hazardous activities or sports unless agreed by special endorsement;
  - (xi) Childbirth, miscarriage, abortion, pregnancy and any complications thereof;
  - (xii) Cosmetic or plastic surgery, or any elective surgery or congenital anomalies, apart from reconstructive surgery required by an Accident; or
  - (xiii) Nuclear fission, nuclear fusion, ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuels or nuclear weapons material.

**<Applicable to Accidental Death Rider only>**

- This Rider shall not cover any claims caused directly or indirectly, wholly or partly, by any one or more of the followings:
  - (i) Drug-taking other than under the direction of a Physician, abuse of alcohol or the taking of poison;
  - (ii) Disease of or infection with any Human Immunodeficiency Virus (HIV) and / or any HIV-related illness including AIDS and / or any mutations, derivations or variations thereof;
  - (iii) Any kind of sickness or disease, or bacterial or viral infection except bacterial infection resulting from an accidental cut or wound;
  - (iv) Assault, murder or attempted murder, riot, civil commotion, strikes or terrorist activities. Notwithstanding anything to the contrary, it is understood and agreed that this sub-clause (iv) shall not apply provided that the Insured has not committed or attempted to commit the risks covered in this sub-clause (iv);
  - (v) War (whether it is declared or not), invasion, act of foreign enemies, hostilities, civil war, rebellion, revolution, insurrection, military or usurped power or any warlike operations;
  - (vi) Participation in any armed force or peace keeping activities;
  - (vii) Suicide or self-inflicted injuries while sane or insane;
  - (viii) Violation or attempted violation of the law or resistance to arrest or participation in any brawl or affray;

- (ix) Professional sports, racing on wheels or on horse, underwater activities involving the use of breathing apparatus, aerial flights (including bungee-jumping, hang-gliding, ballooning, parachuting and sky-diving) other than as a fare-paying passenger on a licensed carrying commercial aircraft operating in a regular scheduled route or any hazardous activities or sports unless agreed by special endorsement;
- (x) Nuclear fission, nuclear fusion, ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuels or nuclear weapons material; or
- (xi) Childbirth, miscarriage, abortion, pregnancy and any complications thereof.

**<Applicable to Payor's Death or Disability Rider only>**

- This Rider shall not cover any claims caused directly or indirectly, wholly or partly, by any one or more of the followings:
  - (i) Pre-existing Condition<sup>8</sup>;
  - (ii) Total Disability commences after a period of 30 days from the date of Accident;
  - (iii) Drug-taking other than under the direction of a Physician, abuse of alcohol or the taking of poison;
  - (iv) Disease of or infection with any Human Immunodeficiency Virus (HIV) and / or any HIV-related illness including AIDS and / or any mutations, derivations or variations thereof;
  - (v) Assault, murder or attempted murder, riot, civil commotion, strikes or terrorist activities. Notwithstanding anything to the contrary, it is understood and agreed that this sub-clause (v) shall not apply provided that the Policy Owner has not committed or attempted to commit the risks covered in this sub-clause (v);
  - (vi) War (whether it is declared or not), invasion, act of foreign enemies, hostilities, civil war, rebellion, revolution, insurrection, military or usurped power or any warlike operations;
  - (vii) Participation in any armed force or peace keeping activities;
  - (viii) Suicide or self-inflicted injuries while sane or insane;
  - (ix) Violation or attempted violation of the law or resistance to arrest or participation in any brawl or affray;
  - (x) Physical or mental infirmity, of any disease;
  - (xi) Professional sports, racing on wheels or on horse, underwater activities involving the use of breathing apparatus, aerial flights (including bungee-jumping, hang-gliding, ballooning, parachuting and sky-diving) other than as a fare-paying passenger on a licensed carrying commercial aircraft operating in a regular scheduled route or any hazardous activities or sports unless agreed by special endorsement;
  - (xii) Nuclear fission, nuclear fusion, ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuels or nuclear weapons material; or
  - (xiii) Childbirth, miscarriage, abortion, pregnancy and any complications thereof.

**<Applicable to Waiver of Premium Rider only>**

- This Rider shall not cover any claims caused directly or indirectly, wholly or partly, by any one or more of the followings:
  - (i) Pre-existing Condition<sup>8</sup>;
  - (ii) Total Disability commences after a period of 30 days from the date of Accident;
  - (iii) Drug-taking other than under the direction of a Physician, abuse of alcohol or the taking of poison;
  - (iv) Disease of or infection with any Human Immunodeficiency Virus (HIV) and / or any HIV-related illness including AIDS and / or any mutations, derivations or variations thereof;
  - (v) Assault, murder or attempted murder, riot, civil commotion, strikes or terrorist activities. Notwithstanding anything to the contrary, it is understood and agreed that this sub-clause (v) shall not apply provided that the Insured has not committed or attempted to commit the risks covered in this sub-clause (v);
  - (vi) War (whether it is declared or not), invasion, act of foreign enemies, hostilities, civil war, rebellion, revolution, insurrection, military or usurped power or any warlike operations;
  - (vii) Participation in any armed force or peace keeping activities;
  - (viii) Suicide or self-inflicted injuries while sane or insane;
  - (ix) Violation or attempted violation of the law or resistance to arrest or participation in any brawl or affray;
  - (x) Physical or mental infirmity, of any disease;



- (xi) Professional sports, racing on wheels or on horse, underwater activities involving the use of breathing apparatus, aerial flights (including bungee-jumping, hang-gliding, ballooning, parachuting and sky-diving) other than as a fare-paying passenger on a licensed carrying commercial aircraft operating in a regular scheduled route or any hazardous activities or sports unless agreed by special endorsement;
- (xi) Nuclear fission, nuclear fusion, ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuels or nuclear weapons material; or
- (xiii) Childbirth, miscarriage, abortion, pregnancy and any complications thereof.

**<Applicable to BOC Life Standard VHIS only>**

- Policy Holder should pay the policy premium before premium due date. If the premium cannot be settled before the grace period defined by BOC Life (within 31 days after premium due date), this VHIS Rider may be terminated or invalid upon the premium due date. BOC Life will not settle any compensation before the payable premium has been settled.
- This VHIS Rider shall be automatically terminated on the earliest of the followings:
  - (i) The day immediately following the death of the Insured Person; or
  - (ii) If the premium is still unpaid in full at the expiration of the grace period, this VHIS Rider shall be terminated immediately on the date on which the unpaid premium is first due; or
  - (iii) BOC Life has ceased to have the requisite authorization under the Insurance Ordinance to write or continue to write this VHIS Rider; or
  - (iv) Termination of the basic plan.
- Inflation Risks: The coverage will remain the same during the policy period, but inflation may lead to an increase in medical expenses in the future.
- The payable premiums under this VHIS Rider at the time of application and Renewal are determined based on the following factors (if applicable), including but not limited to: gender, issue age, attained age and smoking status and it is not guaranteed to remain unchanged. BOC Life reserves the right to review and adjust the premiums payable upon renewal, including but not limited to the gap between actual experience and current expectations.

Under the Terms and Benefits of this VHIS Rider, BOC Life shall not pay any benefits in relation to or arising from the following expenses:

1. Expenses incurred for treatments, procedures, medications, tests or services which are not Medically Necessary.
2. Expenses incurred for the whole or part of the Confinement solely for the purpose of diagnostic procedures or allied health services, including but not limited to physiotherapy, occupational therapy and speech therapy, unless such procedure or service is recommended by a Registered Medical Practitioner for Medically Necessary investigation or treatment of a Disability which cannot be effectively performed in a setting for providing Medical Services to a Day Patient.
3. Expenses arising from Human Immunodeficiency Virus ("HIV") and its related Disability, which is contracted or occurs before the Policy Effective Date. Irrespective of whether it is known or unknown to the Policy Holder or the Insured Person at the time of submission of Application, including any updates of and changes to such requisite information, such Disability shall be generally excluded from any coverage of the Terms and Benefits of this VHIS Rider if it exists before the Policy Effective Date. If evidence of proof as to the time at which such Disability is first contracted or occurs is not available, manifestation of such Disability within the first five (5) years after the Policy Effective Date shall be presumed to be contracted or occur before the Policy Effective Date, while manifestation after such five (5) years shall be presumed to be contracted or occur after the Policy Effective Date.

However, the exclusion under this section shall not apply where HIV and its related Disability is caused by sexual assault, medical assistance, organ transplant, blood transfusions or blood donation, or infection at birth, and in such cases the other terms of the Terms and Benefits of this VHIS Rider shall apply.

4. Expenses incurred for Medical Services as a result of Disability arising from or consequential upon the dependence, overdose or influence of drugs, alcohol, narcotics or similar drugs or agents, self-inflicted injuries or attempted suicide, illegal activity, or venereal and sexually transmitted disease or its sequelae (except for HIV and its related Disability, where Section 3 of this Part applies).

5. Any charges in respect of services for:
  - (a) beautification or cosmetic purposes, unless necessitated by Injury caused by an Accident and the Insured Person receives the Medical Services within ninety (90) days of the Accident; or
  - (b) correcting visual acuity or refractive errors that can be corrected by fitting of spectacles or contact lens, including but not limited to eye refractive therapy, LASIK and any related tests, procedures and services.
6. Expenses incurred for prophylactic treatment or preventive care, including but not limited to general check-ups, routine tests, screening procedures for asymptomatic conditions, screening or surveillance procedures based on the health history of the Insured Person and/or his family members, Hair Mineral Analysis (HMA), immunisation or health supplements. For the avoidance of doubt, this Section 6 does not apply to:
  - (a) Treatments, monitoring, investigation or procedures with the purpose of avoiding complications arising from any other Medical Services provided;
  - (b) Removal of pre-malignant conditions; and
  - (c) Treatment for prevention of recurrence or complication of a previous Disability.
7. Expenses incurred for dental treatment and oral and maxillofacial procedures performed by a dentist except for Emergency Treatment and surgery during Confinement arising from an Accident. Follow-up dental treatment or oral surgery after discharge from Hospital shall not be covered.
8. Expenses incurred for Medical Services and counselling services relating to maternity conditions and its complications, including but not limited to diagnostic tests for pregnancy or resulting childbirth, abortion or miscarriage; birth control or reversal of birth control; sterilisation or sex reassignment of either sex; infertility including in-vitro fertilisation or any other artificial method of inducing pregnancy; or sexual dysfunction including but not limited to impotence, erectile dysfunction or pre-mature ejaculation, regardless of cause.
9. Expenses incurred for the purchase of durable medical equipment or appliances including but not limited to wheelchairs, beds and furniture, airway pressure machines and masks, portable oxygen and oxygen therapy devices, dialysis machines, exercise equipment, spectacles, hearing aids, special braces, walking aids, over-the-counter drugs, air purifiers or conditioners and heat appliances for home use. For the avoidance of doubt, this exclusion shall not apply to rental of medical equipment or appliances during Confinement or on the day of the Day Case Procedure.
10. Expenses incurred for traditional Chinese medicine treatment, including but not limited to herbal treatment, bone-setting, acupuncture, acupressure and tui na, and other forms of alternative treatment including but not limited to hypnotism, qigong, massage therapy, aromatherapy, naturopathy, hydrotherapy, homeotherapy and other similar treatments.
11. Expenses incurred for experimental or unproven medical technology or procedure in accordance with the common standard, or not approved by the recognised authority, in the locality where the treatment, procedure, test or service is received.
12. Expenses incurred for Medical Services provided as a result of Congenital Condition(s) which have manifested or been diagnosed before the Insured Person attained the Age of eight (8) years.
13. Eligible Expenses which have been reimbursed under any law, or medical program or insurance policy provided by any government, company or other third party.
14. Expenses incurred for treatment for Disability arising from war (declared or undeclared), civil war, invasion, acts of foreign enemies, hostilities, rebellion, revolution, insurrection, or military or usurped power.

**Remarks:**

1. Renewal premium of this Rider will be calculated according to the premium rates then in effect and is not guaranteed to be unchanged. BOC Life may amend or adjust the relevant premiums from time to time pursuant to the policy provisions. You are welcome to enquire your Financial Consultants on the current premium rates.
2. Riders involve exclusions and are subject to the relevant terms and conditions. For the details, please refer to the policy documents and provisions or enquire your Financial Consultants.
3. Renewal premium of this Rider will be calculated according to the attained age of the Insured at renewal and the premium rates then in effect. The renewal premium rates are not guaranteed. BOC Life may amend or adjust the relevant premiums from time to time pursuant to the policy provisions. You are welcome to enquire your Financial Consultants on the current premium rates.
4. For the definition of hospitals in the Mainland and Macau, please refer to the policy documents and provisions issued by BOC Life.
5. BOC Life shall only pay a benefit pursuant to the policy provisions if the Insured sustains an accidental bodily injury, and the injury or death shall result within 12 months from the date of the accident.
6. Policy Owner should continue to pay the premium of the Plan throughout the premium payment period. Otherwise, policy will be terminated after the end of grace period subject to automatic premium loan or non-forfeiture provisions (if any). For the details, please refer to policy documents and provisions issued by BOC Life.
7. At the time of surrender or maturity of the policy, no policy cash value will be payable. If there is any balance in the Premium Deposit Account (applicable to pre-payment option only), the balance will be payable after deduction of any applicable premium deposit withdrawal fee. For the details, please refer to policy documents and provisions issued by BOC Life.
8. Pre-existing Condition means any condition or illness: (i) which existed or was existing; or (ii) where its direct cause existed or was existing; or (iii) in respect of which the Insured or Policy Owner (only applicable to Payor's Death or Disability Rider) had knowledge, signs or symptoms of the condition or illness; or (iv) where any laboratory test or investigation showed the likely presence of the condition or illness, prior to the effective date of this Rider or the date of endorsement or if this Rider has been reinstated, the effective date of last reinstatement of this Rider, whichever is the later.
9. BOC Life reserves the right to change the non-guaranteed interest rates and the premium amount(s) of individual supplementary rider(s) from time to time. The balance of the Premium Deposit Account does not necessarily cover the payable premium throughout the premium payment period. Partial or full withdrawal of the pre-paid premium or surrender of the policy may be subject to premium deposit withdrawal fee. For the details, please refer to policy documents and provisions issued by BOC Life.
10. The relevant services are provided by Europ Assistance Hong Kong Limited in accordance with the Conditions for Services pursuant to "Life Insurance Supplementary Emergency Assistance Services and Benefits". The services are not guaranteed for renewal. BOC Life reserves the right to withhold or amend the relevant services at its sole discretion.

**Levy collection arrangement:**

Insurance companies collect levies from policy owners on behalf of the Insurance Authority according to relevant requirement. For your convenience, levy will be collected together with the premium via the same manner (including automatic premium loan, (if applicable)) whenever BOC Life collects premium from you.

**Important Notes:**

- All of the above-mentioned plan(s) and supplementary rider(s) are underwritten by BOC Life. BOC Life is authorized and regulated by Insurance Authority to carry on long term business in the Hong Kong Special Administrative Region of the People's Republic of China ("Hong Kong").
- BOC Life reserves the right to decide at its sole discretion to accept or decline any application for all of the above-mentioned plan(s) and supplementary rider(s) according to the information provided by the proposed Insured and the applicant at the time of application.
- All of the above-mentioned plan(s) and supplementary rider(s) are subject to the formal policy documents and provisions issued by BOC Life. Please refer to the relevant policy documents and provisions for details of the insured items and coverage, provisions and exclusions.
- BOC Life reserves the right to amend, suspend or terminate the Plan at any time and to amend the relevant terms and conditions. In case of dispute(s), the decision of BOC Life shall be final.

Should there be any inconsistency between the Chinese and the English versions of this promotion material, the English version shall prevail.

**<Applicable to BOC Life Standard VHIS only>**

This promotional material has been prepared in both English and Chinese. Both English and Chinese versions are official versions and neither one shall prevail over the other. Any inconsistency shall be interpreted in favour of the Policy Holder.

This promotion material is for reference only and is intended to be distributed in Hong Kong only. It shall not be construed as an offer to sell or a solicitation of an offer or recommendation to purchase or sale or provision of any products of BOC Life outside Hong Kong. Please refer to the policy documents and provisions issued by BOC Life for details (including but not limited to insured items and coverage, detailed terms, conditions, exclusions, policy costs and fees) of all of the above-mentioned plan(s) and supplementary rider(s). For enquiry, please contact your Financial Consultants.

This promotion material is issued by BOC Life.