

# CareMore

## Refundable Critical Illness Insurance Plan



### Critical Illness Benefit

Provides four options covering a range of Critical Illnesses, allowing you to choose which suits your own health concerns.

## 20%

### Carcinoma-in-situ / Early Stage Cancer Benefit

Claim 20% of the Sum Insured and your Policy will still remain in force.



### Death Benefit

Beneficiary(ies) will receive 100% of the Sum Insured less any payment of Carcinoma-in-situ / Early Stage Cancer Benefit.

## 100%

### Refund of Premium Benefit

100% of Eligible Paid Premiums will be refunded once the Policy reaches maturity if no Critical Illness Benefit claim or Death Benefit claim has been made.



### Simplified Underwriting

There is no need to undergo a medical examination or to supply a detailed medical history with complicate paperwork.



### Limited Premium Payment Term

You only need to pay 5-year or 10-year premiums to enjoy a 20-year coverage.

Get  
**more**  
protection  
from life



For more details



please contact your  
financial adviser

OR



call our Customer Service Department on +852 2169 0300

OR

visit [hengansl.com.hk](http://hengansl.com.hk)

Heng An Standard Life (Asia) Limited (662679) is registered in Hong Kong at 12/F., Lincoln House, Taikoo Place, 979 King's Road, Quarry Bay, Hong Kong. Authorised by the Insurance Authority of Hong Kong to write Class A, Class C and Class I long-term business in Hong Kong.

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**Heng An  
Standard Life**  
恒安標準人壽

0820HK2375

# Welcome Offer

## CareMore Refundable Critical Illness Insurance Plan (the "Plan")



PROMOTION  
PERIOD



From now till  
**31/3/2021**

Last date of policy issue to  
enjoy the Welcome Offer

**30/4/2021**

The Plan provides protection against 3 common critical illnesses, including



Cancer



Heart Attack



Stroke

with flexibility in tailoring your insurance options and up to 100% of refund of premium. It can serve as either a basic protection plan or a supplementary plan to increase your existing coverage.

To celebrate the launch of the first health insurance plan under our new brand, we are offering premium discount upon successful application of the Plan during the Promotion Period.

**Don't miss the opportunity to get more protection with up to 100% of refund of premium!**



Get  
**more**  
from life  
讓生活得更多



Premium Discount



**Enjoy 3 months** of premium waived upon successful application of the Plan during the Promotion Period.

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#### Terms and Conditions

The premium discount on the Plan (the "Welcome Offer") is only applicable to customers who have applied for the Plan with the application that has been successfully submitted to Heng An Standard Life (Asia) Limited ("HASL Asia", or the "Company") from date 1 January 2021 to 31 March 2021 (both dates inclusive, the "Promotion Period"), and policy issued by HASL Asia on or before 30 April 2021 (the "Eligible Policy").

#### Premium Discount

1. The Welcome Offer is applicable on the relevant modal premium(s) payable during the first policy year of the Eligible Policy, excluding any substandard premium due to covering any extra risk. You will still be liable to pay any premium in excess of the standard premium after it is discounted by the amount of the premium discount.
2. In the case of the Eligible Policy where the premium is payable on a semi-annual or annual basis, the initial premium payable for the application will be discounted by the amount of the premium discount. The amount of premium discount shall be calculated proportionally for Eligible Policies with annual mode or semi-annual mode, i.e. the amount of premium discount for an Eligible Policy with annual mode or semi-annual mode will be three-twelfths (3/12) of the annual premium or three-sixths (3/6) of the semi-annual premium of the Eligible Policy respectively. You will be required to pay the net amount (i.e. after applying the relevant premium discount) for the initial premium to be submitted with the application.
3. In the case of the Eligible Policy where the premium is payable on a monthly or quarterly basis, the 4th, 5th and 6th monthly premiums or the 2nd quarterly premium due in the first policy year of the Eligible Policy will be discounted by the amount of the premium discount respectively.
4. The levy on insurance premium to be collected by the Insurance Authority is calculated based on the premium before it is discounted by the amount of the premium discount.
5. The Welcome Offer is non-transferable and cannot be redeemed for cash.
6. If the Eligible Policy is cancelled during its Cooling-off Period, the Welcome Offer will not be applicable and only the actual amount of premium paid will be refunded to you.
7. HASL Asia reserves the right to withdraw the Welcome Offer, or amend the terms and conditions of the Welcome Offer at any time without any prior notice, provided that no such withdrawal and amendment shall affect policy applications duly completed and received prior to the effective date of the withdrawal or amendment.
8. In case of any dispute, the Company's decision shall be final and conclusive.

*This leaflet is intended to be distributed in Hong Kong only and shall not be construed as an offer to sell, solicitation or persuasion to buy or provision of any of insurance products outside Hong Kong. This leaflet should be read in conjunction with the Product Brochure. For product details, please refer to the Product Brochure and full terms and conditions in the Policy Provisions of the Plan.*

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