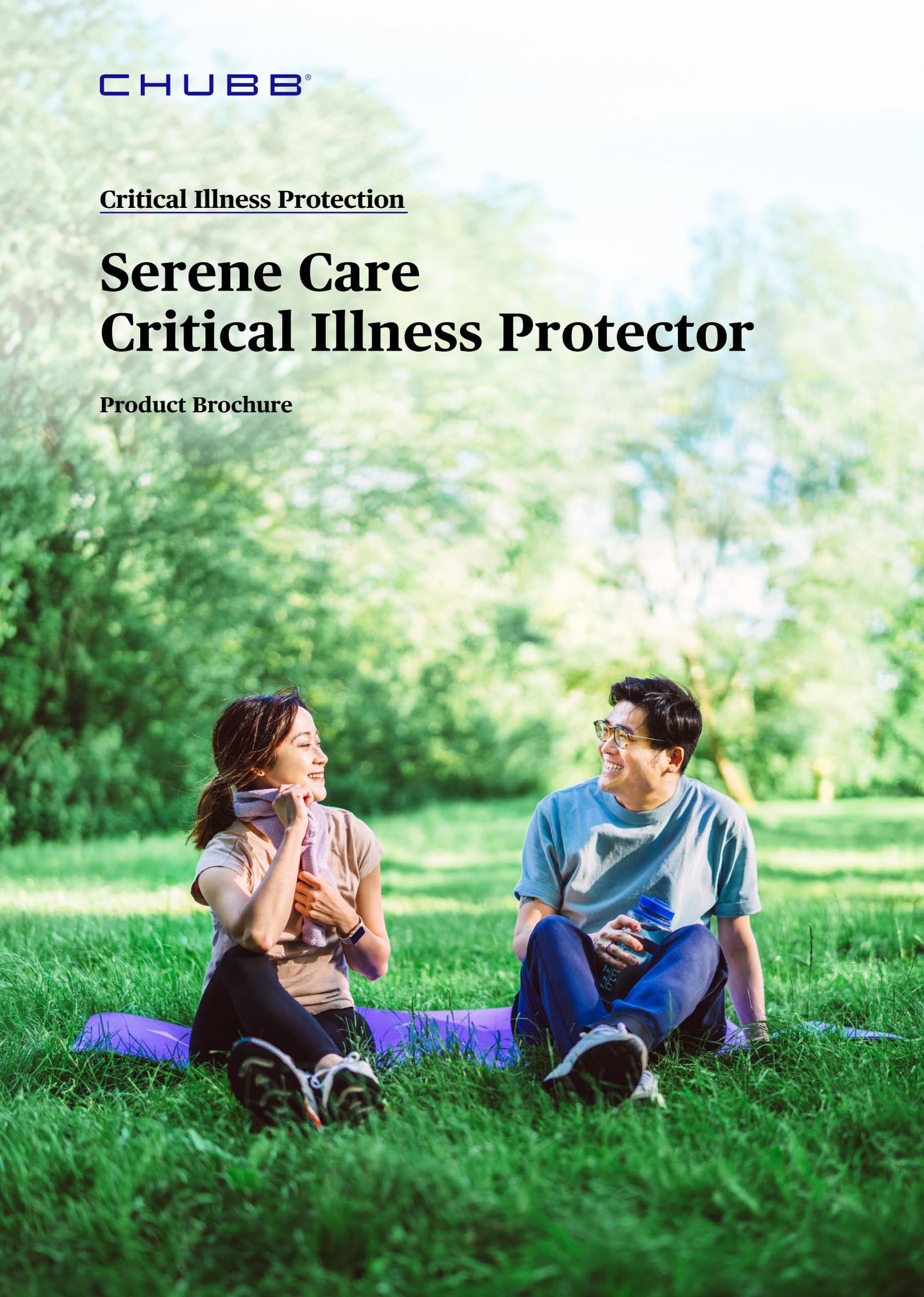


CHUBB®

Critical Illness Protection

Serene Care Critical Illness Protector

Product Brochure



Stay serene with comprehensive critical illness coverage

When it comes to critical illness protection, extra security is well worth considering. In light of the increasing trend of people diagnosed with critical illness at early stage of life, critical illness protection is increasingly important. Taking up a critical illness plan, however, may not be financially feasible for all. And even those with an existing policy may find its coverage insufficient for their evolving needs.

Whether you're looking to acquire your first critical illness plan or top up your existing coverage, **Serene Care Critical Illness Protector** ("Serene Care") is designed to meet your needs with core critical illness coverage at an affordable premium. It can also be integrated into your financial planning with flexibility, offering a range of premium payment terms to suit different preferences.

The only one in the market¹

Serene Care is also the only pure protection critical illness basic plan in the market¹ that offers a choice of limited premium payment terms, empowering you with comprehensive protection that suits your financial planning needs.

Product Highlights



Flexible premium payment options for your needs



Stay protected with coverage for 144 illnesses from minor to major



Coverage for ICU stays



Protection can be restored to 100% after Minor Illness claims



Happy 100 Bonus



Value-added services



¹"Chubb Life", "Company", "we", "our", or "us" herein refers to Chubb Life Insurance Hong Kong Limited.

The benefits



Flexible premium payment options for your needs

We strive to work with you to safeguard your future in a way that suits you. Without a savings component, the Premium is more affordable. If you wish to enjoy peace of mind without committing to lifetime payment of Premiums, **Serene Care** offers 4 options of limited premium payment term – 8, 12, 18 and 22 years. Alternatively, should you prefer to spread out payments for flexibility, it also offers a yearly renewable term (“YRT”) option up to the Policy Anniversary of Age 100 of the Insured. Regardless of the wealth management strategy you adopt, **Serene Care** can fulfill your protection needs with less financial strain.



Pure protection vs Potential returns: Which critical illness plan is right for you?

When choosing a critical illness plan, it's important to understand the key differences between a pure critical illness plan and a critical illness plan with saving components, taking into account of premium payment term, scope of coverage, etc. With a pure critical illness plan like **Serene Care**, the focus is on protection. Since there is no savings component, premiums are relatively more affordable, making it a great fit as a top-up for your existing critical illness coverage or as your first critical illness plan. Critical illness savings plans, by contrast, offer potential returns in addition to insurance coverage. The premiums are generally higher during the premium payment term, but the returns can be appealing over the long run. Therefore, it is important to choose a plan that aligns with both your protection and financial needs.

DID YOU KNOW?

In 2023, over

50% of the leading causes of death in Hong Kong

were common critical illnesses like malignant neoplasms, diseases of heart and cerebrovascular disease.⁽¹⁾

More than

75% of critical illness claims through Chubb Life are

from claimants at or under age **60**.⁽²⁾

Sources:

(1) Centre for Health Protection, the Government of the Hong Kong Special Administrative Region, www.chp.gov.hk/en/statistics/data/10/27/340.html

(2) Chubb Life Hong Kong 2023 Claims Report, www.chubb.com/hk-en/articles/personal/chubb-life-hong-kong-2023-claims-report.html

The benefits



Stay protected with coverage for 144 illnesses from minor to major

The value of a critical illness plan goes beyond the costs of a plan, but it also lies with the breadth of the coverage it offers. With due consideration of the specific needs of different individuals, Serene Care provides comprehensive coverage for 144 illnesses. Unless specified otherwise, Serene Care also covers illnesses arising from undetected congenital conditions to provide you complete peace of mind.

Major Illness Benefit²

Serene Care covers an extensive list of Major Illnesses. This includes the most common critical illnesses affecting people of all ages, such as Cancer, Heart Disease and Stroke, as well as conditions that primarily concern seniors, like Alzheimer's Disease.

Minor Illness Benefit³

Early detection and treatment of medical conditions can prevent them from developing into major illnesses and significantly improve recovery rates. Therefore, Serene Care provides comprehensive coverage for early-stage illnesses such as Carcinoma-In-Situ and juvenile conditions including Kawasaki Disease, Rheumatic Fever with Valvular Impairment and Hemophilia A and B.

Coverage for Intensive Care⁴

We believe in providing good protection plans for the future of you and your beloved ones. To bolster your safety net against the unexpected, Serene Care also covers Intensive Care Unit ("ICU") stays under Major Illness Benefit² and Minor Illness Benefit³ for severe conditions requiring intensive care - even if they are not formally defined as critical illnesses.

Comprehensive protection with coverage for 144 illnesses

Major Illness Benefit²

Up to 100% of the Sum Assured² less any Minor Illness Benefits³ paid

Minor Illness Benefit³

Maximum aggregate amount of Minor Illness Benefit³ payable is 90% of the Sum Assured

65 Major critical illnesses up to Age 100*

61 Minor Illnesses up to Age 100**



16 Juvenile Illnesses up to Age 22

Up to 30% of the Sum Assured³ for each claim



Extended protection beyond critical illnesses - Coverage for Intensive Care⁴

Intensive Care

(120 Hours) with Complex Surgery⁴ up to Age 100

A Qualified ICU Stay with the use of Invasive Life Support both for 120 or more consecutive hours, and with the actual undergoing of a Complex Surgery

Intensive Care

(72 Hours)⁴ up to Age 100

A Qualified ICU Stay with the use of Invasive Life Support both for 72 or more consecutive hours.

Up to 30% of the Sum Assured⁴ for each claim

Note:

- Please refer to the "Schedule of coverage" in this product brochure for the full list of covered illnesses and coverage period.

Remarks:

- * Coverage for Loss of Independent Existence is up to Age 75 of the Insured; coverage for Severe Osteoporosis is up to Age 65 of the Insured; and coverage for Total and Permanent Disability is between Age 16 and Age 65 of the Insured.
- ** Coverage for Moderately Loss of Independent Existence is between Age 15 and Age 75 of the Insured; coverage for Severe Asthma is up to Age 65 of the Insured; and coverage for Moderately Severe Brain Damage and Moderately Severe Muscular Dystrophy begins at Age 5 of the Insured.

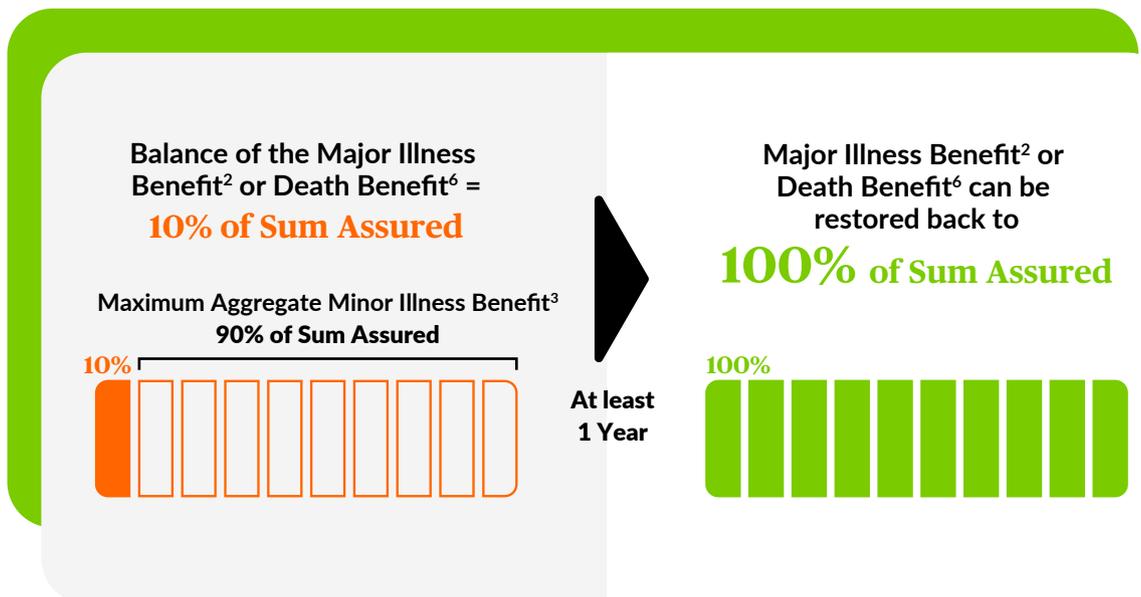
The benefits



Protection can be restored to 100% after Minor Illness claims

Everyone wants to be 100% protected all the time. The last thing anyone wants when making a claim is to discover that their “full coverage” is not quite as full as expected. Unfortunately, for some critical illness insurance products in the market, benefits like minor illness payouts can exhaust the available benefits, thereby reducing the payout and protection needed for the insured at critical moments.

Serene Care provides a Protection Revival Benefit⁵, an important feature that complements the comprehensive critical illness coverage. If the Insured is diagnosed with a Major Illness or passes away, the Protection Revival Benefit⁵ will restore the aggregate amount of Minor Illness Benefit³ paid for any Minor Illness(es) for which the Insured has been diagnosed at least 1 year before the date of initial diagnosis of the Major Illness or the date of the Insured’s death. The Major Illness Benefit² or Death Benefit⁶ can be restored to 100% of the Sum Assured, providing full protection for you against future uncertainties.





Life protection up to Age 100

No matter what the future brings, your family's security is top priority. In the unfortunate event that the Insured passes away before the Age of 100, **Serene Care** offers Death Benefit⁶, which is equal to 100% of the Sum Assured less any Minor Illness Benefit³ paid or payable to the Beneficiary(ies), giving your loved ones the support they need, when they need it most.



Available for Policies with limited premium payment term only

Age 100 and counting: Celebrating an extraordinary journey

Reaching the Age of 100 is the remarkable milestone - the reward for a lifetime of good health. It deserves to be honoured with an extraordinary gift. We will pay a Happy 100 Bonus⁷ which is equal to 100% of the Sum Assured if the Policy remains in force and the Insured is alive on the Benefit Expiry Date.



Available for Policies with YRT premium payment option only

Conversion flexibility that meets changing needs

Anticipating changes in needs and finances is key to effective long-term protection. **Serene Care's** Conversion Option⁸ gives you flexibility to change the premium payment terms over time.

Provided the Policy remains in force on or after the 3rd Policy Anniversary, you may request to convert your Policy to a new **Serene Care** Policy with options of limited premium payment term we offer. No additional medical underwriting is required.

Value-added services



All-round support, all along your journey

A critical illness diagnosis is the start of a long and challenging journey. **Serene Care** provides value-added services⁹ to support the Insured through recovery.

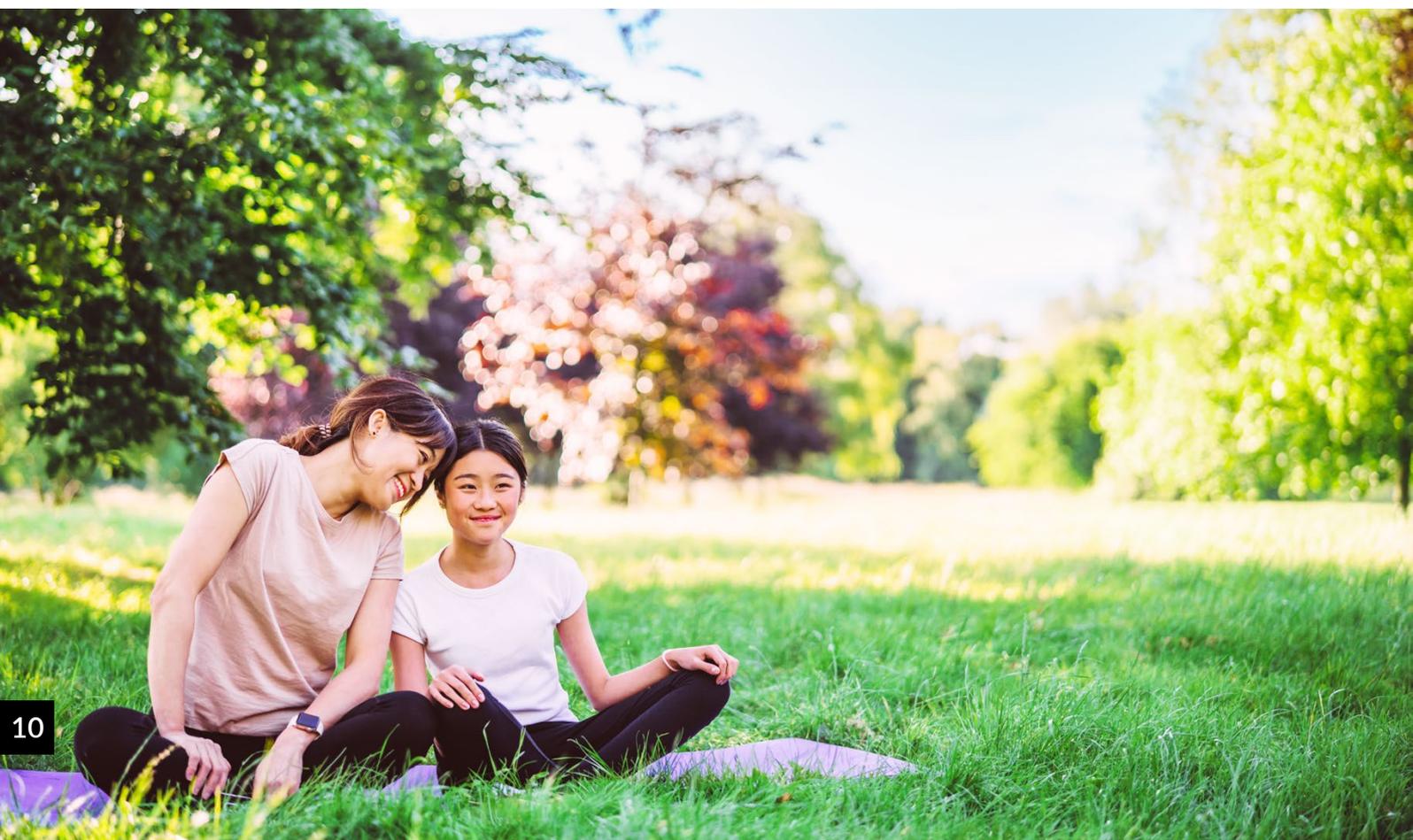
Alternative medical advice service

In the unfortunate event of being diagnosed with a designated critical illness, you or the Insured can access independent medical advice provided by a panel of world-class medical professionals.

Critical illness case management

Should the Insured experience a covered illness, our case managers are readily available to provide assistance in evaluating on the diagnosis and treatment options based on the doctor's advice and refer any ancillary services as well as offer emotional support if needed.

For details of the value-added services⁹, please refer to the **Serene Care** customer guide.

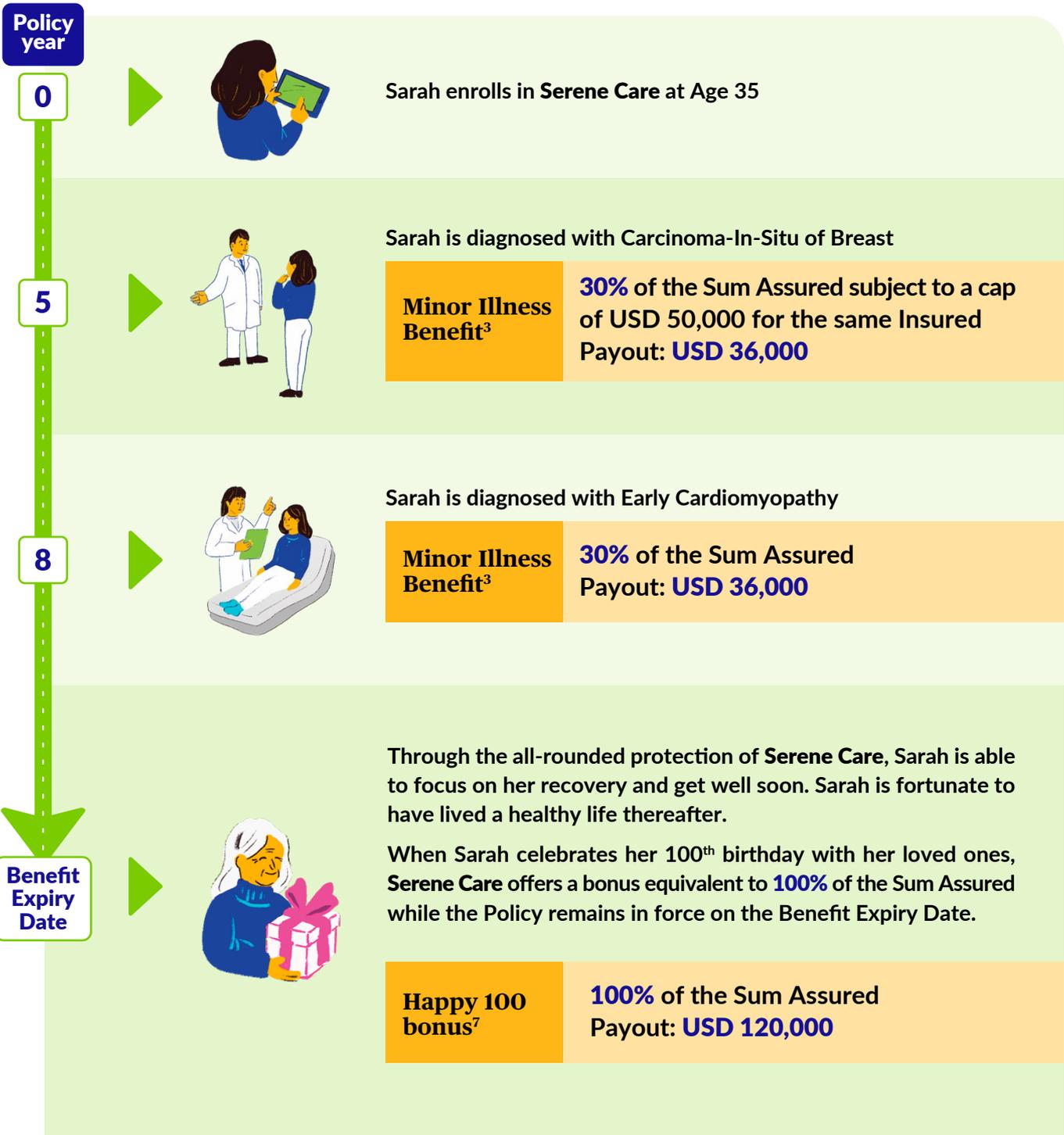


Case Studies

Case 1

Sarah is a working mother. To protect her family's future against the impact of potential illness, she wants an affordable and comprehensive critical illness protection plan, so she decides to enroll in Serene Care at Age 35.

Owner and Insured	Sarah (non-smoking)
Premium payment term	18 Years
Sum Assured	USD 120,000
Annual Premium	USD 2,222



160% of the Sum Assured | **Total payout: USD 192,000**

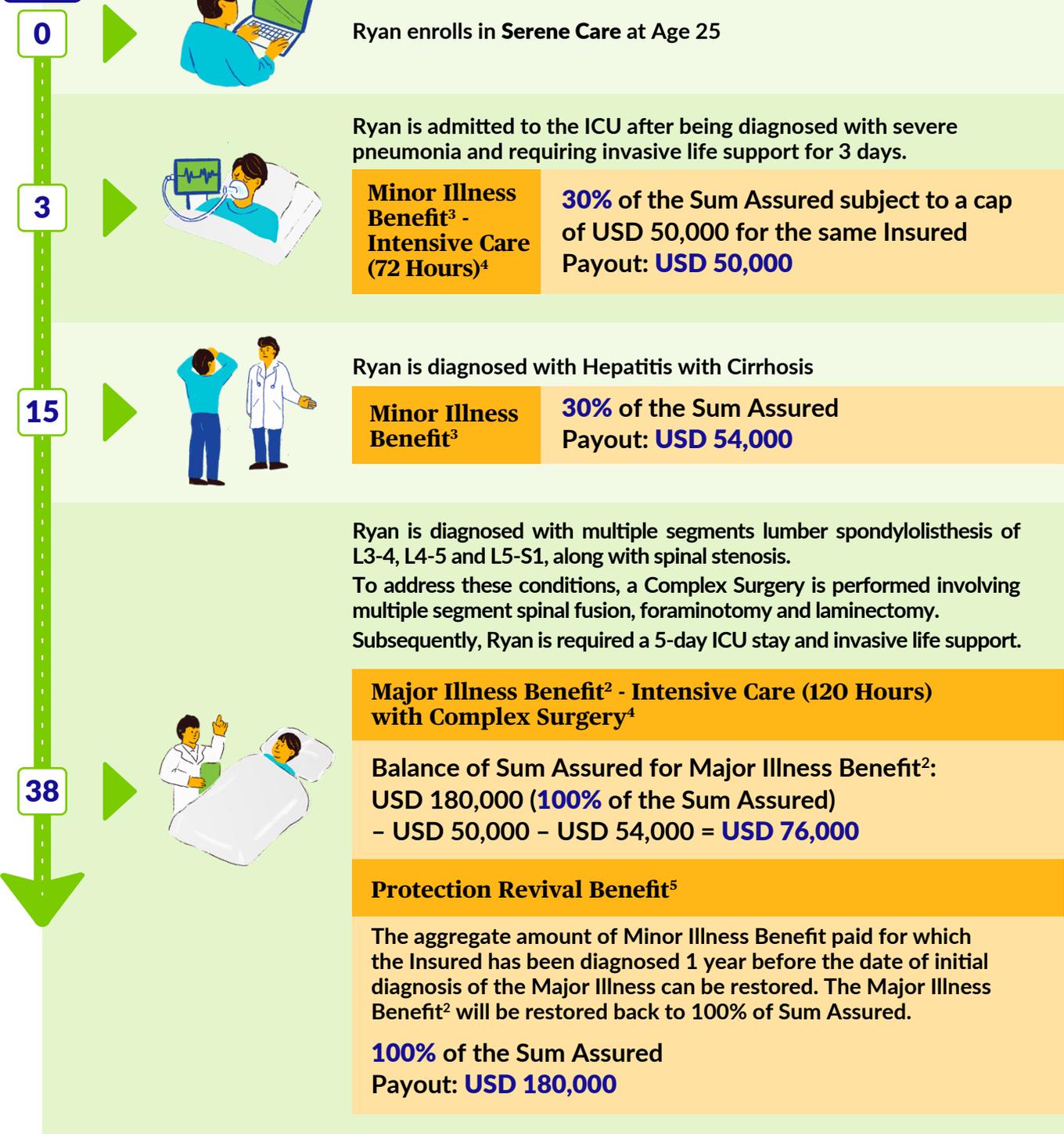
Case 2

Ryan, Aged 25, is a freelancer. To minimize the impact of unexpected health challenges, he wants comprehensive coverage for a wide range of critical illnesses to safeguard his financial future, so he decides to enroll in Serene Care.

Owner and Insured	Ryan (non-smoking)
Premium payment term	22 Years
Sum Assured	USD 180,000
Annual Premium	USD 2,054



Policy year



158% of the Sum Assured | **Total payout: USD 284,000**

Notes:

- Each of the cases above is purely fictional and is for illustrative purposes only. Any relation to or reference to any actual person, party or event is purely coincidental. The nature of the cases herein (if any) should not be interpreted as any comment on, or confirmation or extension of, insurance coverage for any past, present or future case. Furthermore, these cases should not be relied upon to predict the outcome of any actual case as all cases are evaluated on their own individual merits and subject to the actual terms and conditions of the relevant Policy. It is important to note that each actual case is unique. The figures shown above have been rounded to the nearest whole number.
- Each of the 2 cases assumes that throughout the Policy term, all basic Premiums are paid in full when due and insurance levy is not included.

Schedule of coverage

List of Minor Illnesses

Minor Illnesses	To Age
1. Acute Necrohemorrhagic Pancreatitis	100
2. Adrenalectomy for Adrenal Adenoma	100
3. Amputation of One Foot due to Complication from Diabetes	100
4. Angioplasty, Atherectomy or Minimally Invasive Direct Coronary Artery Bypass Grafting for Coronary Arteries	100
5. Angioplasty and Stenting for Carotid Arteries	100
6. Aortic Aneurysm	100
7. Biliary Tract Reconstruction Surgery	100
8. Carcinoma-In-Situ or Stage Ta of Specific Organs	100
9. Carotid Artery Surgery	100
10. Cerebral Aneurysm or Arteriovenous Malformation Requiring Surgery	100
11. Cerebral Shunt Insertion	100
12. Chronic Lung Disease	100
13. Cochlear Implant Surgery	100
14. Corneal Transplant	100
15. Dengue Haemorrhagic Fever	100
16. Diabetic Retinopathy	100
17. Early Cardiomyopathy	100
18. Early Motor Neuron Disease	100
19. Early Progressive Bulbar Palsy	100
20. Early Progressive Supranuclear Palsy	100
21. Early Renal Failure	100
22. Early Stage Malignancy	100
23. Facial Burns due to Accident	100
24. Hepatitis with Cirrhosis	100
25. Insertion of a Vena-cava Filter	100
26. Insertion of Cardiac Defibrillator	100
27. Insertion of Cardiac Pacemaker	100
28. Intensive Care (72 Hours)	100
29. Less Severe Systemic Lupus Erythematosus (S.L.E.)	100
30. Liver Surgery	100
31. Loss of Hearing in One Ear	100
32. Loss of Sight in One Eye	100
33. Loss of Speech due to Vocal Cord Paralysis	100
34. Major Organ Transplantation (on Waitlist)	100
35. Minimally Invasive Surgery to Aorta	100
36. Moderately Loss of Independent Existence*	75
37. Moderately Severe Alzheimer's Disease	100
38. Moderately Severe Aplastic Anaemia	100
39. Moderately Severe Bacterial Meningitis	100

Minor Illnesses	To Age
40. Moderately Severe Brain Damage**	100
41. Moderately Severe Burns	100
42. Moderately Severe Coma	100
43. Moderately Severe Crohn's Disease	100
44. Moderately Severe Encephalitis	100
45. Moderately Severe Infective Endocarditis	100
46. Moderately Severe Muscular Dystrophy**	100
47. Moderately Severe Paralysis	100
48. Moderately Severe Parkinson's Disease	100
49. Moderately Severe Pheochromocytoma	100
50. Moderately Severe Poliomyelitis	100
51. Moderately Severe Ulcerative Colitis	100
52. Percutaneous Heart Valve Surgery	100
53. Pericardiectomy	100
54. Secondary Pulmonary Hypertension	100
55. Severance of One Limb	100
56. Severe Asthma	65
57. Small Bowel Transplant	100
58. Surgery for Cerebral Aneurysm	100
59. Surgery for Subdural Haematoma	100
60. Surgical Removal of One Kidney	100
61. Surgical Removal of One Lung	100
62. Surgical Removal of Pituitary Tumour	100

Juvenile Illnesses	To Age
63. Glomerulonephritis with Nephrotic Syndrome	22
64. Hemophilia A and B	22
65. Intellectual Impairment due to Sickness or Injury	22
66. Juvenile Huntington Disease	22
67. Juvenile Spinal Atrophy	22
68. Kawasaki Disease	22
69. Leg Length Discrepancy	22
70. Marble Bone Disease (Osteopetrosis)	22
71. Osteogenesis Imperfecta	22
72. Pompe's Disease	22
73. Rheumatic Fever with Valvular Impairment	22
74. Severe Epilepsy	22
75. Severe Juvenile Rheumatoid Arthritis	22
76. Still's Disease	22
77. Type I Diabetes Mellitus (Insulin Dependent Diabetes Mellitus)	22
78. Wilson's Disease	22

Notes:

* Coverage for Moderately Loss of Independent Existence is between Age 15 and Age 75 of the Insured.

** Coverage for Moderately Severe Brain Damage and Moderately Severe Muscular Dystrophy starts from Age 5 of the Insured.

List of Major Illnesses

Major Illnesses	To Age
1. AIDS / HIV due to Blood Transfusion	100
2. AIDS / HIV due to Occupational Accident	100
3. Alzheimer's Disease	100
4. Amputation of Feet due to Complication from Diabetes	100
5. Aplastic Anaemia	100
6. Bacterial Meningitis	100
7. Benign Brain Tumour	100
8. Blindness	100
9. Brain Surgery	100
10. Cancer	100
11. Cerebral Metastasis	100
12. Chronic Adrenal Insufficiency (Addison's Disease)	100
13. Chronic Relapsing Pancreatitis	100
14. Coma	100
15. Coronary Artery Bypass Surgery	100
16. Creutzfeldt-Jacob Disease (Mad Cow Disease)	100
17. Crohn's Disease	100
18. Dissecting Aortic Aneurysm	100
19. Ebola	100
20. Eisenmenger's Syndrome	100
21. Elephantiasis	100
22. Encephalitis	100
23. End Stage Liver Disease	100
24. End Stage Lung Disease	100
25. Fulminant Hepatitis	100
26. Heart Attack	100
27. Heart Valve and Structural Surgery	100
28. Hemiplegia	100
29. Idiopathic Dilated Cardiomyopathy	100
30. Infective Endocarditis	100
31. Intensive Care (120 Hours) with Complex Surgery	100
32. Loss of Hearing	100
33. Loss of Independent Existence	75

Major Illnesses	To Age
34. Loss of One Eye and One Limb	100
35. Loss of Speech	100
36. Major Burns	100
37. Major Head Trauma	100
38. Major Organ Transplant	100
39. Medullary Cystic Disease	100
40. Meningeal Tuberculosis	100
41. Motor Neuron Disease	100
42. Multiple Sclerosis	100
43. Muscular Dystrophy	100
44. Myasthenia Gravis	100
45. Myelofibrosis	100
46. Necrotising Fasciitis (Flesh Eating Disease)	100
47. Other Serious Coronary Artery Disease	100
48. Paralysis	100
49. Parkinson's Disease	100
50. Pheochromocytoma	100
51. Poliomyelitis	100
52. Primary Pulmonary Arterial Hypertension	100
53. Progressive Bulbar Palsy	100
54. Progressive Supranuclear Palsy	100
55. Progressive Systemic Sclerosis	100
56. Renal Failure	100
57. Rheumatoid Arthritis	100
58. Severance of Limbs	100
59. Severe Osteoporosis	65
60. Severe Ulcerative Colitis	100
61. Stroke	100
62. Surgery to Aorta	100
63. Systemic Lupus Erythematosus	100
64. Terminal Illness	100
65. Total and Permanent Disability***	65
66. Vegetative State	100

Note:

*** Coverage for Total and Permanent Disability starts from Age 16 of the Insured.

List of Complex Surgery

Organ	Surgery
Adrenal Gland	1. Bilateral adrenalectomy, laparoscopic or retroperitoneoscopic
Bladder, ureter and urethra	2. Formation of ileal conduit, including ureteric implantation
	3. Radical/ total cystectomy, open or laparoscopic
Brain	4. Clipping of intracranial aneurysm
	5. Cranial nerve decompression
	6. Craniectomy
	7. Decompression of trigeminal nerve root/ open trigeminal rhizotomy
	8. Excision of acoustic neuroma
	9. Excision of arteriovenous malformation, intracranial
	10. Excision of brain, including lobectomy
	11. Excision of brain tumour or brain abscess
	12. Excision of cranial nerve tumour
	13. Hemispherectomy
	14. Wrapping of intracranial aneurysm
Ear	15. Operation on cochlea and / or cochlear implant
Fracture/ dislocation	16. Closed / open reduction of fracture of acetabulum with internal fixation
Heart	17. Cardiac transplantation
	18. Closed heart valvotomy
	19. Coronary artery bypass graft (CABG)
	20. Open heart valvuloplasty
	21. Valve replacement
Jejunum, ileum and large intestine	22. Abdominoperineal resection, open or laparoscopic
	23. Anterior resection of rectum, open or laparoscopic
	24. Colectomy, open or laparoscopic
	25. Low anterior resection of rectum, open or laparoscopic
Joint	26. Arthrodesis of knee / hip
	27. Excisional arthroplasty of hip / knee with local antibiotic delivery
	28. Total hip replacement
	29. Total knee replacement
	30. Total shoulder replacement
Kidney	31. Kidney transplant
	32. Nephrectomy, partial/ lower pole
Liver	33. Liver transplantation
	34. Segmentectomy of liver, open or laparoscopic
Nose, mouth and pharynx	35. Functional endoscopic sinus surgery (FESS) bilateral
Oesophageal / stomach / duodenum	36. Oesophagectomy
	37. Total oesophagectomy and interposition of intestine
	38. Partial gastrectomy with anastomosis to oesophagus
	39. Proximal gastrectomy / radical gastrectomy / total gastrectomy +/- intestinal interposition

Organ	Surgery
Pancreas	40. Pancreaticoduodenectomy (Whipple's Operation)
Pineal gland	41. Total excision of pineal gland
Pituitary Gland	42. Operation of pituitary tumour
Prostate	43. Radical prostatectomy, open or laparoscopic
Respiratory system	44. Laryngectomy +/- radical neck resection
	45. Lobectomy of lung / pneumonectomy
Spine	46. Artificial cervical disc replacement
	47. Anterior spinal fusion (excluding cervical / cervicothoracic/ C4/5 and C5/6 and locking plate)
	48. Anterior spinal fusion with instrumentation
	49. Excision of intraspinal tumour, extradural or intradural
	50. Laminectomy with discectomy
	51. Posterior spinal fusion, (excluding thoracic / cervico-thoracic / thoracolumbar / T5 to L1 / atlas-axis)
	52. Posterior spinal fusion with instrumentation
	53. Spinal fusion +/- foraminotomy +/- laminectomy +/- discectomy
Uterus	54. Spine osteotomy
	55. Pelvic exenteration
Vagina	56. Radical abdominal hysterectomy
	57. Radical vaginectomy
Vessels	58. Intra-abdominal venous shunt/ spleno-renal shunt / portal-caval shunt
	59. Resection of abdominal vessels with replacement / anastomosis

Benefit Schedule

Benefit type		Coverage	Coverage period ⁽¹⁾	Details ⁽²⁾
Major Illness Benefit ²	65 Major Illnesses	Up to 100% of the Sum Assured ² less any Minor Illness Benefits ³ paid	Up to Age 100	<ul style="list-style-type: none"> 1 claim only per Policy. Policy will be terminated on the date of initial diagnosis of the Major Illness for which the Major Illness Benefit² has been paid or becomes payable. "Intensive Care (120 Hours) with Complex Surgery⁴" refers to a Qualified ICU Stay with the use of Invasive Life Support both for 120 or more consecutive hours, and with the actual undergoing of a Complex Surgery during the same Hospital admission.
	Intensive Care (120 Hours) with Complex Surgery ⁴			
Minor Illness Benefit ³	61 Minor Illnesses	Up to 30% of the Sum Assured for each claim ³	Up to Age 100	<ul style="list-style-type: none"> 1 claim for each Minor Illness except Angioplasty, Atherectomy or Minimally Invasive Direct Coronary Artery Bypass Grafting for Coronary Arteries, Carcinoma-in-situ and Intensive Care. 1 claim for each organ with right and left components. 2 claims for each of Angioplasty, Atherectomy or Minimally Invasive Direct Coronary Artery Bypass Grafting for Coronary Arteries subject to USD 50,000 per each Insured (all policies of Serene Care) 2 claims for Carcinoma-in-situ and subject to USD 50,000 per each Insured (all policies of Serene Care). 1 claim for each organ with right and left components. Maximum aggregate Minor Illness Benefit³ payable is 90% of Sum Assured. "Intensive Care (72 Hours)⁴" refers to a Qualified ICU Stay with the use of Invasive Life Support both for 72 or more consecutive hours, subject to USD 50,000 per each Insured (all policies of Serene Care).
	16 Juvenile Illnesses	Up to 30% of the Sum Assured for each claim ³	Up to Age 22	
	Intensive Care (72 Hours) ⁴	Up to 30% of the Sum Assured for each claim / Up to 10% of the Sum Assured for each claim (For ICU stay outside of Hong Kong or Macau ⁽³⁾)	Up to Age 100	
Protection Revival Benefit ⁵		The Major Illness Benefit ² or Death Benefit ⁶ can be restored to 100% of the Sum Assured if the date of the initial diagnosis of Major Illness or the date of the Insured's death is at least 1 year after the Minor Illness Benefit ³ has been paid	Up to Age 100	<ul style="list-style-type: none"> While the Policy is in force and any Minor Illness Benefit(s)³ has / have been paid, you can claim Protection Revival Benefit⁵ once at the same time when you submit a valid claim of Major Illness Benefit² or Death Benefit⁶.
Death Benefit ⁶		Up to 100% of the Sum Assured less any Minor Illness Benefits ³ paid	Up to Age 100	<ul style="list-style-type: none"> Policy will be terminated when Death Benefit⁶ has been paid.
Happy 100 Bonus ⁷		100% of the Sum Assured	On Benefit Expiry Date	<ul style="list-style-type: none"> Only applicable to the Policies with limited premium payment term, i.e. 8 / 12 / 18 / 22 years.

Notes:

(1) Please refer to the "Schedule of coverage" in this product brochure for the full list of covered illnesses and coverage period.

(2) Undetected congenital condition will be covered, subject to the Policy provisions.

(3) If the Hospital is in mainland China (excluding Hong Kong, Macao Special Administrative Region and Taiwan), only Class 3A Hospital, as defined by the government of the People's Republic of China, is approved. If the Hospital is located outside Hong Kong and mainland China, it must be a hospital approved and designated by us.

More about Serene Care

Product Type	Basic plan		
Product Nature	Critical illness protection insurance plan (without savings element)		
Benefit Term	Up to Age 100 of the Insured		
Premium Payment Term and Issue Age of the Insured	Premium Payment Term		Issue Age
	Yearly Renewable Term to Age 100 [#]		0 (15 days) - Age 65
	Limited Premium Payment Term Options	8/12 Years	0 (15 days) - Age 65
		18 Years	0 (15 days) - Age 60
	22 Years	0 (15 days) - Age 55	
Premium Payment Mode	Monthly / quarterly / semi-annual / annual		
Premium Structure	<u>Premium Payment Term: 8 / 12 /18 / 22 years</u>		
	The Premium is not guaranteed, and we reserve the right to revise or adjust the Premium according to our applicable premium rate upon each Policy Anniversary, subject to other terms and conditions, if any, as set out in the Policy. The Age of the Insured does not affect the Premium within the premium payment period.		
	<u>Premium Payment Term: Yearly Renewable Term to Age 100</u>		
	The Premium is not guaranteed, and we reserve the right to revise or adjust the Premium according to our applicable premium rate upon each Policy Anniversary, subject to other terms and conditions, if any, as set out in the Policy.		
Currency	US dollar (USD)		
Sum Assured	The amounts listed below are valid as at the date of this product brochure. <ul style="list-style-type: none"> • Minimum amount: USD 40,000 • Maximum amount: USD 1,500,000 		
Policy Fee	Premium payment mode		Policy fee
	Annual		USD 25
	Semi-Annual		USD 15
	Quarterly		USD 8.5
	Monthly		USD 2.75
	Policy fee is fixed and will be collected together with the Premium.		

Note:

[#]While the Policy is in force and at each Policy Anniversary, you may renew the Policy without providing evidence of insurability up to the Benefit Expiry Date, by paying the Premium on or before the next Premium Due Date, and provided that the Company is still offering **Serene Care** at the time of renewal. We will send you a renewal notice at least 21 days prior to next Policy Anniversary and we will specify the amount of Premium payable. Any adjustment to Premium will take effect on the next Policy Anniversary, unless you terminate the Policy by sending us a written notice which is received and recorded by us prior to the next Policy Anniversary.

Remarks

1. It is based on a comparison with other critical illness protection plans for new Composite and Long-Term Businesses as identified in the Register of Authorized Insurers by Insurance Authority as of 1 January 2025.
2. The amount of Major Illness Benefit payable is equal to:
 - a. 100% of the Sum Assured; less
 - b. any Minor Illness Benefit paid or payable; plus
 - c. any Protection Revival Benefit payable; plus
 - d. any surplus of Premium paid; less
 - e. any Indebtedness (if any).

We will pay Major Illness Benefit once only. The Policy will be terminated on the date of initial diagnosis of the relevant Major Illness for which the Major Illness Benefit has been paid or becomes payable.

3. Each Minor Illness Benefit payable is equivalent to 30% of the Sum Assured less any Indebtedness (if any). The aggregate amount of all Minor Illness Benefit payable under the Policy shall not exceed 90% of the Sum Assured. We will only pay the Minor Illness Benefit once for any one of the relevant Minor Illness other than the specific conditions mentioned below:

For Carcinoma-In-Situ or Stage Ta of Specific Organ:

- (i) The aggregate amount of Minor Illness Benefit payable under all **Serene Care** Policies for the same Insured shall not exceed USD 50,000;
- (ii) Minor Illness Benefit can be payable twice, but for each Organ Group for Carcinoma-In-Situ or Stage Ta of Specific Organ, Minor Illness Benefit will only be payable once. To be eligible for a 2nd claim for Carcinoma-In-Situ or Stage Ta of Specific Organ, a different Organ Group must be affected.

For Angioplasty, Atherectomy or Minimally Invasive Direct Coronary Artery Bypass Grafting for Coronary Arteries:

- (i) the aggregate amount of Minor Illness Benefit payable under all **Serene Care** Policies for the same Insured shall not exceed USD 50,000;
- (ii) Minor Illness Benefit can be payable twice, but to be eligible for a 2nd claim, treatment must be performed on a location of stenosis or obstruction in a major coronary artery where no stenosis greater than 60% was identified in the medical examination report for the 1st claim.

Any Minor Illness Benefit paid or payable will reduce the subsequent benefit(s) payable under Major Illness Benefit and Death Benefit.

4. The stays in ICU must be confirmed as "Qualified ICU Stay", which means a stay in an ICU where all of the following criteria must be met:
 - a. the stay in ICU must be confirmed as Medically Necessary by a Registered Medical Practitioner;
 - b. the stay in ICU must not be related to or must not arise as a direct or indirect result of:
 - (i) a cosmetic treatment performed on the Insured unless it is necessitated by Injury and it is performed within 90 days of the Accident;
 - (ii) the Insured's pregnancy, surrogacy, childbirth or termination of pregnancy, birth control, infertility or human assisted reproduction, or sterilization of either sexes;
 - (iii) mental disorder, psychological or psychiatric conditions, behavioral problems or personality disorder of the Insured;
 - (iv) primarily for physiotherapy or for the investigation of signs and / or symptoms with diagnostic imaging, laboratory investigation or other diagnostic procedures; or
 - (v) experimental and / or unconventional medical technology / procedure / therapy performed on the Insured; or novel drugs / medicines / stem cell therapy not yet approved by the government, relevant authorities and recognized medical association in the locality.

If the Qualified ICU Stay is directly or indirectly arising from or in connection with any other Minor Illnesses, the benefit payable under the Policy is the Minor Illness Benefit for such Minor Illness only. For the avoidance of doubt, in such event, no Minor Illness Benefit for Intensive Care (72 Hours) will be payable. For Intensive Care (72 Hours), the aggregate amount of Minor Illness Benefit payable under all **Serene Care** Policies for the same Insured shall not exceed USD 50,000, and if the Qualified ICU Stay is outside Hong Kong or Macau, the benefit payable will be limited to 10% of Sum Assured.

For Intensive Care (120 Hours) with Complex Surgery, if the Qualified ICU Stay is directly or indirectly arising from or in connection with any other Major Illness, the benefit payable under the Policy is the Major Illness Benefit for such Major Illness only. For the avoidance of doubt, in such event, no Major Illness Benefit for Intensive Care (120 Hours) with Complex Surgery will be payable.

5. While the Policy is in force and any Minor Illness Benefit(s) has / have been paid, you can claim Protection Revival Benefit once at the same time when you submit a valid claim of Major Illness Benefit or Death Benefit. The amount restored by Protection Revival Benefit for Major Illness Benefit / Death Benefit is equivalent to:
 - a. the aggregate amount of any Minor Illness Benefit paid for any Minor Illness(es) for which the Insured has been diagnosed at least 1 year before the date of initial diagnosis of the Major Illness of the Insured; or
 - b. the aggregate amount of any Minor Illness Benefit paid for any Minor Illness(es) for which the Insured has been diagnosed at least 1 year before the date of the Insured's death,
 whichever is applicable.

6. Provided that the Policy is in force, Life Insurance Proceeds can be claimed upon death of the Insured. We will pay the Life Insurance Proceeds to the Beneficiary(ies).

If no Major Illness Benefit has been paid or becomes payable under the Policy, the Life Insurance Proceeds is equal to:

- a. Death Benefit (as defined below); plus
- b. Any benefits restored under Protection Revival Benefit, if any; plus
- c. Benefits from riders, if any; plus
- d. Surplus of Premium paid for the period after the date of death of the Insured, if any; less
- e. Indebtedness, if any.

whereas the amount of Death Benefit payable is equal to 100% of the Sum Assured less any Minor Illness Benefit paid or payable. Policy will be terminated upon Death Benefit is payable.

7. Happy 100 Bonus is only applicable to the Policies with limited premium payment term, i.e. 8 / 12 / 18 / 22 years. Happy 100 Bonus is payable provided that the Policy is still in force and the Insured is still alive on the Benefit Expiry Date.

8. The Conversion Option is only applicable to the Policies with YRT option and is subject to the following conditions:

- a. No claim has been paid or become payable under the Policy;
- b. The consent of the irrevocable Beneficiary(ies) and assignee of the Policy (if any) must be obtained;
- c. Sum assured of the New Policy shall not exceed the Sum Assured of the Policy as at the effective date of conversion. The sum assured of the New Policy must not be less than the minimum requirement as determined by us from time to time; and
- d. The Premium for the Policy must be paid up to the effective date of conversion and all documents requested by us and premium required for the New Policy must be received by us.

Please note that the Insured of the Policy and the New Policy should be the same and the Policy will be terminated after conversion. The conversion is irrevocable upon taking effect. For the avoidance of doubt, the Waiting Period and the relevant periods in relation to incontestability and suicide exclusion shall be recounted from the date of last reinstatement of the New Policy. Please refer to the Policy provisions for details.

9. These services are arranged through third-party service provider(s) which are independent contractors and are not our agents. These services are not part of the benefit item under the Policy provisions of **Serene Care**. Both the Company and the third-party service provider(s) reserve the right to terminate or vary part or all of the services at their sole discretion without notice. We shall not be responsible for any act or failure to act on the part of the third-party service provider(s). We make no representation, warranty or undertaking as to any service offered, provided or procured by the third-party service provider(s). For details, please refer to the respective terms and conditions applicable to the services. Your Policy must be in force when using the services. Unless otherwise specified, we only cover the costs for the administrative support of the above services for the Insured. All the actual costs of the services (if any) referred to or arranged for the Insured shall be borne by you. In other words, you may be asked to provide payments when you use the services. For details, please refer to the "**Serene Care Critical Illness Protector** Customer Guide".

Notes:

- We will set off or deduct any Indebtedness before making any benefit payment under **Serene Care**. "Indebtedness" means any amount owing by you to us under your Policy including any outstanding Premium together with accrued interest.
- In this product brochure, "Age" refers to age at the nearest birthday.
- "You" or "your" refers to the Owner of the Policy.

Important Information

This product brochure is for general reference only and is not part of the Policy. Please refer to the provision for the definitions of capitalized terms. This product brochure provides an overview of the key features of this product and should be read along with other materials which cover additional information about this product. Such materials include, but are not limited to, provision that contain exact terms and conditions, benefit illustrations (if any), other Policy documents and other relevant marketing materials, which are all available upon request. You might also consider seeking independent professional advice if needed.

Serene Care is designed for individuals looking for long-term financial planning to meet their need for financial protection against adversities and health protection against unexpected critical illness risk.

Key Product Risks

The following information helps you better understand the key product risks associated with this product that you may need to pay attention to before application.

- **Premium Payment Term**
You should only apply for this product if you intend to pay the Premium for the whole of the Premium payment term. Should you cease paying Premiums early, your policy may be terminated. You will lose your insurance coverage and even the Premiums paid as a result.
- **Premium Adjustment**
The Company reserves the right to review and adjust the Premium rates of this product based on our expectation and experience of a series of factors including but not limited to investment returns, claims, policy surrenders and expenses. The Company will give prior written notice of any adjustment in Premium rates.
- **Credit Risk**
This product is issued and underwritten by the Company. Your Policy is therefore subject to the credit risk of the Company. If the Company is unable to satisfy the financial obligation of the Policy, you may lose your insurance coverage and the Premiums paid.
- **Exchange Rate Risk**
For the Policy denominated in currencies other than local currency, you are subject to exchange rate risk. The political and economic environment can affect the currency exchange rate significantly. Exchange rate fluctuates and is determined by the Company from time to time. Any transaction in foreign currencies involves risk. You should take exchange rate risk into consideration when deciding the Policy currency.
- **Inflation Risk**
Please note that the cost of living in the future is likely to be higher than it is today due to inflation. Hence, the insurance coverage planned today may not be sufficient to meet your future needs.

Termination

Your Policy and its coverage will be automatically terminated on the occurrence of the earliest of the following:

- a. lapse of the Policy; or
- b. the date of initial diagnosis of the Major Illness for which the Major Illness Benefit has been paid or becomes payable; or
- c. the Insured's death; or
- d. the Benefit Expiry Date; or
- e. our receipt of your written request for cancellation of the Policy.

You may cancel your Policy by submitting the form prescribed by us. You may contact your licensed insurance intermediary or contact our Customer Service Center at +852 2894 9833 to get a copy of the form.

Key Exclusions

No benefits will be payable under Major Illness Benefit and / or Minor Illness Benefit if the relevant Illness is a direct or indirect consequences of any of the following:

- a. attempted suicide or intentionally self-inflicted Injury while sane or insane;
- b. declared or undeclared war, invasion, acts of foreign enemies, civil commotion, revolution, military service, insurrection or usurped power or any warlike operations, terrorism or terroristic activities;
- c. the presence of the Acquired Immune Deficiency Syndrome (AIDS) virus (except where such virus is due to medical misadventure or AIDS / HIV due to Blood Transfusion or AIDS / HIV due to Occupational Accident);
- d. Pre-existing Condition other than for Pre-existing Condition(s) of the Insured declared to the Company prior to Date of Issue and the Company has agreed to cover the Pre-existing Condition;
- e. being under the influence of drugs, alcohol or narcotics not prescribed by a Registered Medical Practitioner;
- f. any premalignant tumours, polyps or carcinoma-in-situ of any organ (except the Illnesses)
- g. any congenital condition which was diagnosed or for which the signs or symptoms were evident within the Waiting Period; or
- h. any condition, illness or injury which existed or was existing, or the cause or signs or symptoms of which existed or were existing or evident, or which the Insured suffered or was suffering from, within the Waiting Period.

For details, please refer to the Policy provisions.

Medically Necessary

Any diagnosis of a Minor Illness or Major Illness of the Insured must be certified by either a Registered Specialist or Registered Medically Practitioner, as requested by us. Where applicable, any Medically Necessary operative procedure treatment and surgery must be performed by a Registered Specialist or Registered Medical Practitioner, as the case may be, for the purpose of claiming Minor Illness Benefit or Major Illness Benefit. "Medically Necessary" means a medical service which is:

- a. consistent with the diagnosis and customary western medical treatment for the condition;
- b. in accordance with standards of good medical practice;
- c. not for the convenience of the Insured or the Registered Medical Practitioner;
- d. for which the charges are fair and reasonable for such Illness and / or disability, and Medically Necessary shall be construed accordingly; and
- e. not experimental in nature.

Waiting Period

"Waiting Period" means the first 60 days from the Date of Issue of the Policy or the date of last reinstatement of the Policy or the date of any subsequent endorsement, whichever is the latest.

Pre-existing Condition(s)

"Pre-existing Condition(s)" means

- a. any congenital condition which was diagnosed or for which the signs or symptoms were evident; or
- b. any condition, Illness or Injury which existed or was existing, or the cause or signs or symptoms of which existed or were existing or evident, or which the Insured suffered or was suffering from,

prior to the Date of Issue of the Policy or the date of last reinstatement of the Policy or the date of issue of any subsequent endorsement, whichever is the latest, unless the condition, Illness, or Injury has been notified to and accepted by us.

Claims

For claiming of Major Illness Benefit / Minor Illness Benefit, you or the claimant must notify us in writing within 60 days from the date of initial diagnosis of the Illness. A fully completed claim form and all relevant proof of claim must be provided to us at your or the claimant's own expense within 180 days from the date of initial diagnosis. Such proof includes:

- a. all necessary information, documents and medical evidence required by us in connection with the claim; and
- b. a confirmed diagnosis of the Illness by a Registered Specialist or a Registered Medical Practitioner acceptable to us, and supported by clinical, radiological, histological and laboratory evidence as requested by us. The original documentation and receipts must be submitted.

If the notice of claim, and required documents are not submitted to us within the time specified, we have the right to reject the claim unless it can be shown that it was not reasonably possible to give such documents to us and that the documents were given as soon as reasonably possible.

Any of our medical advisors must be allowed to examine the Insured in the manner and at any time we may require at our cost.

If we disclaim liability to you for any reason, we will not be liable in respect of such claim after the expiration of 12 months from the date of such disclaimer unless the claim is the subject of pending court action.

For claiming of Life Insurance Proceeds, you or the claimant must submit a claim form to us at your or the claimant's own expense within 180 days from the date of Insured's death together with the following proof:

- a. the Insured's death;
- b. all other relevant evidence of the claim; and
- c. identity of the Beneficiary and / or the payee.

You may contact your licensed insurance intermediary or contact our Customer Service Center at +852 2894 9833 to get a copy of the form, or you can download it from our Company website at life.chubb.com/hk.

Disclosure

If your Policy was obtained by fraudulent misrepresentation or fraudulent non-disclosure, your Policy will be treated as void from inception and we will forfeit all the monies paid to us under the Policy.

Cooling-off Period

If you are not satisfied with your Policy, you have the right to cancel it by submitting a signed notice and return the Policy document (if any) to Chubb Life Insurance Hong Kong Limited at 35/F Chubb Tower, Windsor House, 311 Gloucester Road, Causeway Bay, Hong Kong within a period of 21 calendar days immediately following either the day of delivery of the Policy or a notice informing you or your nominated representative about the availability of the Policy and the expiry date of the cooling-off period, whichever is earlier. If the last day of the 21-calendar day period is not a working day, the cooling-off period shall include the next working day. Upon such cancellation of the Policy, we will refund the total amount of Premiums you paid without any interest, less any amount paid to you by the Company under the Policy, in the original currency paid by you subject to any fluctuation of exchange rate upon cancellation, provided that the amount refunded will not exceed the total amount you paid in the original currency under the Policy.

Collection of Premium Levy by Insurance Authority

The Insurance Authority started collecting levy on insurance premiums from Owners for policies issued in Hong Kong since January 1, 2018. For details of the levy and its collection arrangement, please visit our Company website at life.chubb.com/hk or contact our Customer Service Center at +852 2894 9833. In the event that we refund your premiums, whether in full or in part, e.g. upon cancellation of your policy during the cooling-off period, the proportionate levy paid by you will also be refunded accordingly.

Every Way of Life

CHUBB®

Contact Us

Chubb Life Insurance Hong Kong Limited

35/F, Chubb Tower, Windsor House,
311 Gloucester Road, Causeway Bay,
Hong Kong

 life.chubb.com/hk

 2894 9833

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