

# Select Top-Up Medical Plan

CHUBB®

Chubb Life

## Select Top-Up Medical Plan



### **Medical Protection: Preparing for the Unexpected**

There is an old Chinese proverb that says a small sickness is good fortune. However, in the event of hospitalization as a result of accidents and illnesses, you may suffer from huge medical expenses, such that a basic medical plan may be insufficient in dealing with the financial burden.

Select Top-Up Medical Plan is here to help. This plan, which can be purchased as a basic plan or as a rider, provides you comprehensive medical protection at affordable premiums. By choosing Select Top-Up Medical Plan, you'll have peace of mind, and we will help shoulder the cost of medical treatment. You can rest assured and be free of worries while you recover. The Plan also offers guaranteed renewal till age 100 and guaranteed conversion right<sup>1,2</sup>.

### **Guaranteed Renewal to Age 100 at Affordable Premiums**

The plan is suitable for individuals aged between 0-65 and is guaranteed renewable up to age 100. With affordable premiums, you can enjoy comprehensive medical coverage<sup>2</sup>,

including hospital expenses, surgical expenses, physician's fee, specialist's fee, companion's bed coverage and pre- and post-hospital out-patient treatment.

### **Guaranteed Conversion Right<sup>1,2</sup>**

When your plan has been in force for three years or more, you may consider exercising this guaranteed conversion right and converting your plan to the designated medical plan offered by the Company at the time of conversion within 31 days following the policy anniversary when the Insured attains age 50, 55, 60 or 65.

### **Compatible with Other Medical Plan<sup>2</sup>**

The plan can work together with other basic medical plans, providing you with comprehensive medical coverage for the medical expenses incurred from accidents and illnesses. The plan will reimburse up to 90% of all eligible medical expenses in excess of the deductible or the actual amount reimbursed by other insurance, whichever is higher, subject to the Overall Annual Limit and Lifetime Limit specified in Benefit Schedule in this product brochure.

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

### Medical Accident and Incident Extension Benefit<sup>2</sup>

If, during the course of any medical procedure or treatment in hospital, the Insured dies directly as a consequence of any erroneous or negligent action, a medical accident and incident extension benefit will be paid.

### Compassionate Death Benefit<sup>2</sup>

A compassionate death benefit will be paid to the beneficiary upon the Insured's death due to illness or accident.

### Worldwide Emergency Assistance Services<sup>3</sup>

Our 24-hour Worldwide Emergency Assistance Services ensure you will receive medical assistance at any time outside your country of residence.

### Benefit Schedule<sup>2</sup>

Benefits <sup>2</sup> (HK\$ ^)	Class I (Private)	Class II (Semi-private)	Class III-2 (Ward)	Class III-1 (Ward)
<b>Deductible per Confinement</b>	80,000	50,000	50,000	25,000
<b>Overall Annual Limit</b>	1,100,000	550,000	180,000	180,000
<b>Lifetime Limit</b> (Aggregate benefits after policy anniversary at which the Insured attains age 75)	5,500,000	2,750,000	900,000	900,000
<b>Reimbursement Percentage</b>	90%			
<b>Hospital Expenses</b> • Daily Room and Board • Miscellaneous Expenses • Intensive Care	All Eligible Medical Expenses, less the Deductible or the actual amount reimbursed through Other Insurance, whichever is the greater, times the Reimbursement Percentage, and times the Adjustment Factor* (if applicable) (please refer to the "Product Limitation" section in this product brochure for details of "Adjustment Factor")			
<b>Surgical Expenses</b> • Surgeon's Fee • Anaesthetist's Fee • Operation Theatre Fee				
<b>Physician's Fee</b>				
<b>Specialist's Fee</b>				
<b>Companion's Bed</b>				
<b>Pre- and Post-Hospital Out-Patient Treatment</b> (Maximum 1 pre-admission consultation and 3 post-hospital follow-up treatments)				
<b>Compassionate Death Benefit</b>	10,000			
<b>Medical Accident and Incident Extension Benefit</b>	10,000			
<b>Additional Death Benefit for Organ Donor</b>	3,000			

^ Or equivalent amount in US dollars

## More about Select Top-Up Medical Plan

Basic Information	
<b>Product Type</b>	Basic plan or rider <b>If you purchase this product as a rider, it must be attached to a basic plan issued by us.</b>
<b>Benefit Term and Premium Payment Term</b>	Up to age 100 of the insured
<b>Renewability</b>	Select Top-Up Medical Plan is guaranteed to be renewed annually as long as you pay the premium. We reserve the right to revise the premium rates, Benefit Schedule and terms and conditions at the time of such renewal.
<b>Issue Age of the Insured</b>	Age 0 (15 days) - 65
<b>Premium Payment Mode</b>	<ul style="list-style-type: none"> <li>• For Select Top-Up Medical Plan issued as a basic plan: monthly / quarterly / semi-annual / annual.</li> <li>• For Select Top-Up Medical Plan issued as a rider: monthly / quarterly / semi-annual / annual, following that of the basic plan to which Select Top-Up Medical Plan is attached.</li> </ul>
<b>Premium Structure</b>	<p>After Select Top-Up Medical Plan (whether issued as a basic plan or a rider) is issued, premium will be adjusted every year based on the premium rate (which generally will increase as the age of the insured increases) applicable to the insured at that time.</p> <p><i>Note: The premiums in the Premium Table in this product brochure are not guaranteed. Please refer to the “Key Product Risks - Premium Adjustment” under the “Important Information” section in this product brochure for premium rate adjustment factors. The Company reserves the right to review and adjust the premium rates from time to time upon prior written notice to policyowners.</i></p>
<b>Currency</b>	<ul style="list-style-type: none"> <li>• For Select Top-Up Medical Plan issued as a basic plan: HK Dollar / US Dollar.</li> <li>• For Select Top-Up Medical Plan issued as a rider: HK Dollar / US Dollar, following that of the basic plan to which Select Top-Up Medical Plan is attached.</li> </ul>

### Notes:

1. Guaranteed conversion is only applicable for Insured with standard risk.
2. Conditions and limitations apply. Please refer to respective policy provisions for details.
3. These services are arranged through a third-party service provider and are not part of the policy or benefit item under the policy provisions of Select Top-Up Medical Plan. Both the Company and the third-party service provider reserve the right to terminate or vary the service in their sole discretion without further notice. We shall not be responsible for any act or failure to act on the part of the third-party service provider.



## Important Information

**This product brochure is for general reference only and is not part of the policy. It 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 not limited to, policy provisions that contain exact terms and conditions, benefit illustrations (if any) and other policy documents and other relevant marketing materials, which are all available upon request. You might also consider seeking independent professional advice if needed.**

Select Top-Up Medical Plan is designed for individuals looking for long-term financial planning to meet their needs for financial protection against adversities and preparation for health care needs.

### Key Product Risks

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

- **Premium Payment Term**  
Applicable to Select Top-Up Medical Plan issued as a basic plan - 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 and you may lose your insurance coverage and the premiums paid.

Applicable to Select Top-Up Medical Plan issued as a rider - 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, you may lose your insurance coverage and the premiums paid under this product.

- **Premium Adjustment**  
The Company reserves the right to review and adjust the premium rates of this product based on our expectation and experience on claims. 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 medical costs in the future are likely to be higher than they are today due to inflation. Hence, the benefit amounts and the premium rates of this product may be adjusted in the future to reflect the inflation.

## **Termination**

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### **For Select Top-Up Medical Plan Issued as a Basic Plan**

Select Top-Up Medical Plan and its coverage will be terminated automatically on the occurrence of the earliest of the following:

- The insured's death;
- The expiry date of Select Top-Up Medical Plan, i.e. the policy anniversary on which the insured reaches the age of 100;
- Upon your written request for cancellation of Select Top-Up Medical Plan;
- Upon exercising the guaranteed conversion right; or
- Once the lifetime limit is reached.

### **For Select Top-Up Medical Plan Issued as a Rider**

Select Top-Up Medical Plan and its coverage will be terminated automatically on the occurrence of the earliest of the following:

- If the policy (to which Select Top-Up Medical Plan is attached) has been converted to a reduced paid-up insurance or extended term insurance due to non-payment of premium (if applicable), or surrendered, expired, lapsed, cancelled or terminated;
- The insured's death;
- The expiry date of Select Top-Up Medical Plan, i.e. the anniversary of the policy to which Select Top-Up Medical Plan is attached on which the insured reaches the age of 100;
- Upon your written request for cancellation of Select Top-Up Medical Plan;

- Upon exercising the guaranteed conversion right; or
- Once the lifetime limit is reached.

You may cancel your Select Top-Up Medical Plan 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**

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- No benefits will be payable if the treatment is a direct or indirect consequence of any of the following:
  - All pre-existing conditions;
  - Any Congenital Condition which has manifested;
  - Care or treatment for which payment is not required or is waived or is recoverable from a third party or under any other insurance including (without limitation) Employee's Compensation Insurance;
  - Pregnancy and complications thereof, child birth (including surgical delivery), infertility, miscarriage, abortion, congenital anomalies, 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;
  - Declared or undeclared war, invasion, acts of foreign enemies, civil commotion, revolution, military service, insurrection or usurped power or any warlike operations;
  - Actual or attempted violation of the law, resistance to arrest, drug or alcohol abuse, suicide, self-inflicted injuries, or sexually transmitted diseases;

- Psychogeriatric or psychiatric condition, including but not confined to psychosis, depressions, neurosis, anxiety, behavioral disorder, etc;
- Injuries caused by those hazardous sports or aviation;
- Cosmetic or plastic surgery or any elective surgery;
- Eyeglasses and refraction or hearing aids, and prescriptions therefor except as necessitated by injuries from accident wholly occurring during the period of coverage;
- General checkup or health tests including the followings: (i) for medical certificates, (ii) due to employment, travel, diagnosis of an insured's sickness or injury or any treatment which is not medically necessary, (iii) can be done on out-patient basis;
- Vaccination and immunization injections;
- Convalescence, rehabilitation, custodial or rest care, treatment in sanitarium or functional disorders of the mind;
- Room, board or special hospital services not in accordance with the diagnosis and treatment for which hospital confinement is required;
- Infection with Human Immunodeficiency Virus (HIV), Acquired Immune Deficiency Syndrome (AIDS), AIDS Related Complex (ARC) or any opportunistic infections and/or malignant neoplasm (tumour) found in the presence of HIV, AIDS or ARC;
- Disabilities arising from nuclear weapon material, ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion

of nuclear fuel. Solely for the purpose of this exclusion, combustion shall include any self-sustaining process of nuclear fission;

- Prostheses, corrective devices and medical appliances which are not surgically required; or

- Dental care and treatment, installation of new dentures or bridges to replace natural teeth.

- No benefits will be payable for hospital confinement which is resulted from illness and/or its symptoms occurred during the waiting period.

**Select Top-Up Medical Plan issued as a basic plan** - “waiting period”

is the first 30 days from the date of issue of the policy or the date of reinstatement of the policy, whichever is later. For the following illnesses, the waiting period will be the first 120 days from the date of issue of the policy or the date of reinstatement of the policy, whichever is later: illness of tonsils, adenoid, hernia or a disease particular to the female generative organs.

**Select Top-Up Medical Plan issued as a rider** - “waiting period” is the first 30 days from the date of issue of the policy to which Select Top-Up Medical Plan is attached, the date of issue of Select Top-Up Medical Plan or the date of reinstatement of the policy to which Select Top-Up Medical Plan is attached, whichever is the latest. For the following illnesses, the waiting period is the first 120 days from the date of issue of the policy to which Select Top-Up Medical Plan is attached, the date of issue of Select Top-Up Medical Plan or the date of reinstatement of the policy to which Select Top-Up Medical Plan is attached, whichever is the latest: tonsils, adenoid, hernia or a disease

particular to the female generative organs.

No waiting period will be required if hospitalization is due to accident.

- **Select Top-Up Medical Plan issued as a basic plan** - if the insured commits suicide, while sane or insane, within two years of the date of issue or the date of reinstatement of the policy, whichever is later, the insurance coverage will end and 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 and any unpaid loan together with accrued interest.

**Revision of Benefits**

We reserve the right to revise the benefits payable under this plan to keep the level of benefits in line with the changing medical costs. The premium of this plan will be adjusted accordingly. We shall notify you the changes in writing at least 30 days prior to the anniversary of the policy.

**Product Limitation**

- Benefits under this plan are payable only if the treatments, medical procedures or medical services received by the insured are medically necessary (except for Compassionate Death Benefit and Additional Death Benefit for Organ Donor). “Medically Necessary” means a medical service which is:
  - consistent with the diagnosis and customary western medical treatment for the condition of the illnesses;
  - in accordance with standards of good medical practice;
  - not for the convenience of the insured or the registered medical practitioner;
  - for which the charges are fair and reasonable for such confinement, and medically necessary shall be construed accordingly; and
  - not experimental in nature.
- Adjustment Factor applicable if the class of ward of confinement is higher than that of this plan:

Class of Ward Entitled under this Plan	Actual Class of Ward during Confinement	Adjustment Factor
Ward	Semi-private	50%
Ward	Private	25%
Semi-private	Private	50%



## **Claims**

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We must be notified in writing within 20 days from the date of admission to hospital in the event of any claim and failure to do so may invalidate a claim unless it can be shown that the circumstances have not been reasonably possible to give such notice and that notice was given as soon as reasonably possible. Admission of any claim will be subject to the proof as required to be provided by you or the insured.

If the period of hospital confinement is longer than 30 days, the claims should be submitted to us monthly.

You should provide the proof to us within 30 days from the date of leaving the hospital. The original documentation and receipts together with a fully completed claim form must be submitted. The cost incurred in providing such proof and medical examination shall be borne by you. 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](http://life.chubb.com/hk).

## **Disclosure**

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In the event of material misrepresentation, fraud or non-disclosure, we will contest the policy and all the monies paid to us under the policy will be forfeited.

**Cooling-off Period** (if Select Top-Up Medical Plan is issued as a rider, cooling-off period is not applicable to Select Top-Up Medical Plan which is attached to a policy after policy issuance)

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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**

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The Insurance Authority started collecting levy on insurance premiums from policyowners 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](http://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 Insured.

CHUBB®

## Contact Us

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Hong Kong

 [life.chubb.com/hk](https://life.chubb.com/hk)

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