

Safeguarding You with
Multiple Protection
at All Times

Life Insurance Product MultiGuard Critical Illness Protection Plan

Underwritten by: Tahoe Life Insurance Company Limited
(Incorporated in Bermuda with limited liability)

MultiGuard Critical Illness Protection Plan (the "Plan") is a 2-in-1 plan with lump-sum benefit payment and medical expenses reimbursement which stands by you at all times to help you fight against 171 critical illnesses including cancer, stroke and heart attack. From now until 31 December 2020 (the "Promotion Period"), customer who successfully takes out the Plan with policy issued, can enjoy the below **MultiGuard double up offer**:

MultiGuard double up offer

Offer one: Novel Coronavirus special benefit

Tahoe Life cares about your family members as much as you do. If the insured, insured's spouse, and children aged 18 or below are unfortunately diagnosed with the Novel Coronavirus during the first date after the expiry of the cooling-off period to 28 February 2021, an extra lump-sum payment will be provided:

Eligible person	Extra lump-sum payment	Maximum benefit amount per eligible person	Maximum benefit amount per policy
Insured	10% of sum assured	Payable once and maximum lifetime benefit amount is limited to USD12,500 / HKD100,000 per eligible person*	USD25,000 / HKD200,000
Insured's spouse and children aged 18 or below	5% of sum assured		

* Regardless of the number of policies issued by the Company covering the eligible person.

Offer two: first year premium discount offer

Customer who successfully takes out the Plan and pays the first year premium in annual payment mode during the Promotion Period can enjoy up to 16% of the first year premium discount.

First year premium discount				
Sum assured	Premium payment term			
	5 years	10 years	15 years	20 years
USD80,000 – 119,999 / HKD640,000 – 959,999	1.5%	3%	5%	8%
USD120,000 or above / HKD960,000 or above	3%	6%	10%	16%

Want to learn more?

For more information, please contact Tahoe Life.

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Underwritten by:



Terms and conditions of MultiGuard double up offer:

1. MultiGuard double up offer (the "Offers") is offered by Tahoe Life Insurance Company Limited ("Tahoe Life") and covers the period from 1 October 2020 to 31 December 2020, both dates inclusive (the "Promotion Period").
2. The terms and conditions of Novel Coronavirus special benefit ("Offer One"):
 - The policy has never been reinstated and the date of diagnosis of the Novel Coronavirus must fall within the period starting from the first date after the expiry of the cooling-off period of the policy and up to 28 February 2021;
 - This benefit shall not cover any pre-existing conditions;
 - This benefit shall not cover Novel Coronavirus which sign(s) and / or symptom(s) manifested before the expiry of the cooling-off period of the policy;
 - The benefit amount is paid according to the sum assured applied on the issue date of the policy or the date of diagnosis, whichever is the lesser;
 - Novel Coronavirus special benefit will automatically terminate upon the earliest occurrence of the following:
 - a) 24:00 28 February 2021 Hong Kong time;
 - b) the total amount of Novel Coronavirus special benefit paid and / or payable under the policy reaches USD25,000 or HKD200,000;
 - c) the death of the insured; or
 - d) termination of the policy.
 - Relevant proof of diagnosis and proof of relationship between the eligible person and the insured (if any) must be submitted together with the claim;
 - If the eligible person is diagnosed with the Novel Coronavirus and hospitalised in Mainland China, it may exempt any hospital grade limitation under the provisions of the Plan. However, this limit is still applicable to other covered illnesses of the Plan;
 - In the event that the insured has been confirmed as suffering from Novel Coronavirus after the expiry of the cooling-off period of the policy and within 90 days following the issue date of the policy, the policy will continue to cover any early stage critical illness or major illness which is resulting from the relevant Novel Coronavirus; and
 - All other terms and conditions of the Plan remain unchanged. For detailed terms and conditions of the Offer One, please refer to the endorsement on Novel Coronavirus special benefit.
3. In order to enjoy the Offers, your completed application and required documents of the Plan together with full premium payable must be submitted and received by Tahoe Life, and also issued successfully on or before 31 December 2020 (the "Eligible Policy"). If you cancel the application before policy approval / cancel the Eligible Policy during the policy cooling-off period or the application is not accepted by Tahoe Life, you will not be entitled to the Offers. Tahoe Life shall only refund the actual amount of premium and levy on insurance premium paid to you. For more details of policy cooling-off period, please refer to the Consent and Declaration section on policy application form.
4. The first year premium of the Eligible Policy must be paid in annual payment mode in order to enjoy the first year premium discount offer ("Offer Two"). Levy on insurance premium which is collected by the Insurance Authority is not included in the first year premium. For prepayment cases, the Offer Two is applicable to the first year annual premium only.
The calculation of the Offer Two is the first year premium multiplies by the first year premium discount percentage.
5. The Offer Two will be issued in the form of premium voucher. For detailed terms and conditions of the premium voucher, please refer to the premium voucher printed along with the proposal. Each premium voucher can be used once and for one application of Eligible Policy only.
6. If you are entitled to other promotional offers simultaneously, Tahoe Life reserves the discretion of whether to grant the Offers.
7. The Offers are not for sale, resale or cannot be transferred to others and cannot be converted to cash, other products, services or discounts offers. Unless otherwise specified by Tahoe Life, the Offers cannot be used in conjunction with other offers of the related services provided by Tahoe Life.
8. Tahoe Life reserves the right of final approval of the application for the Plan.
9. Tahoe Life has the right to terminate or change the Offers and / or change any of the relevant terms and conditions at any time without prior notice. If there is any dispute, Tahoe Life reserves the right of final decision.

This leaflet is for use in Hong Kong only and shall not be construed as an offer to provide or sell or solicitation to buy any insurance products outside Hong Kong. Tahoe Life does not offer or sell any insurance products in any jurisdiction outside Hong Kong where such offering or sale of the insurance products is illegal under the laws of such jurisdiction. The information shown is only a brief description of the life insurance product mentioned in this leaflet for your reference and does not constitute any offer or invitation, or basis of any offer or invitation to purchase insurance product mentioned above. The information contained herein is not exhaustive and does not form part of a contract of insurance. You should read carefully the relevant policy contract for the details of the product and terms and conditions and the policy contract shall prevail. Applicant should seek independent professional advice before making any decision if necessary.

"Tahoe Life" or the "Company" refers to Tahoe Life Insurance Company Limited (Incorporated in Bermuda with limited liability).