



**Life Insurance Product  
Living Care Benefit Supplementary Contract**

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

Craft Your Future  
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We should prepare for the future when we are fit and healthy, as we never know what life will throw at us. The financial and psychological burdens arising from the diagnosis of major illnesses are often unexpected. Tahoe Life's Living Care Benefit Supplementary Contract (the "Supplementary Contract") offers protection of up to 50 major illnesses, providing financial support to you and your loved ones when you need it most.

## Product Features

### Coverage for up to 50 Major Illnesses

The Supplementary Contract provides coverage for up to 50 covered major illnesses (see Covered Major Illnesses Table), such as stroke, heart disease, cancer as well as carcinoma-in-situ of female (e.g. breast cancer, ovary cancer and cervical cancer) and male (e.g. prostate gland cancer).

### Timely financial support

If the insured is unfortunately diagnosed with any one of the covered major illnesses<sup>1</sup> (see Covered Major Illnesses Table) during the benefit term, the Supplementary Contract will provide cash payment, helping the payment for medical and other daily expenses. It is an advance payment<sup>2</sup> of the death benefit from the basic plan or term insurance supplementary contract (if applicable) to which the Supplementary Contract is attached, giving timely financial support.

### Protection up to age 100<sup>3</sup>

The Supplementary Contract provides coverage for major illnesses up to age 100 of the insured, offering comprehensive protection.

## Information at a Glance

	Living Care Benefit Supplementary Contract		
	When attached to a basic plan (except Term Insurance)		When attached to a term insurance plan / term insurance supplementary contract ("Term Insurance")
Issue Age (last birthday of the insured)	15 days to age 45	Age 46 to 65	Must fulfill the requirement on issue age for both Term Insurance and the Supplementary Contract
Premium Payment Term	To age 65 of the insured	20 years	Must be the same as Term Insurance
Maximum Benefit Term	To age 100 of the insured		Must be the same as Term Insurance
Premium Structure	Premium will be adjusted based on the insured's attained age, gender and risk factors at the time of annual renewal <sup>4</sup>		Premium of the Supplementary Contract will be adjusted based on the insured's attained age, gender and risk factors at the time of renewal of the Term Insurance, and will remain unchanged throughout the benefit term of renewal <sup>4</sup>
Policy Currency	USD / HKD (same as the policy currency of the basic plan)		
Minimum Sum Assured	The lower of the following: (i) USD 10,000 / HKD 80,000; or (ii) minimum sum assured of the basic plan or term insurance supplementary contract to which the Supplementary Contract is attached		
Coverage	Up to 50 covered major illnesses (see Covered Major Illnesses Table)		
Amount of Living Care Benefit	Equal to the death benefit <sup>5</sup> of the basic plan or term insurance supplementary contract (if applicable) to which the Supplementary Contract is attached, multiplied by the latest sum assured of the Supplementary Contract, then divided by the latest sum assured of the basic plan or term insurance supplementary contract (if applicable) to which the Supplementary Contract is attached, less any indebtedness of the policy		

Want to learn more?

For more information, please contact your insurance consultant.

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## Covered Major Illnesses Table

Cancer
1. Cancer
2. Carcinoma-in-situ <sup>6</sup>
Illnesses Related to Circulatory System
3. Angioplasty <sup>7</sup>
4. Cardiomyopathy
5. Coronary Artery By-pass Surgery
6. Dissecting Aortic Aneurysm
7. Heart Attack
8. Heart Valve Replacement
9. Other Serious Coronary Artery Disease
10. Pulmonary Arterial Hypertension
11. Surgery to Aorta
Illnesses Related to Organ Failure
12. Blindness
13. Chronic Liver Disease
14. Chronic Relapsing Pancreatitis
15. Deafness
16. End Stage Lung Disease
17. Fulminant Viral Hepatitis
18. Kidney Failure
19. Loss of Independent Existence <sup>8</sup>
20. Loss of Limbs
21. Loss of Speech
22. Major Burns
23. Major Organ Transplant
Illnesses Related to Immune System
24. Aids due to Blood Transfusion
25. Aids due to Occupational Accident
26. Systemic Lupus Erythematosus (SLE) with Lupus Nephritis

Illnesses Related to Nervous System
27. Alzheimer's Disease
28. Apallic Syndrome
29. Bacterial Meningitis
30. Benign Brain Tumour
31. Brain Damage
32. Coma
33. Encephalitis
34. Major Head Trauma
35. Motor Neurone Disease
36. Multiple Sclerosis
37. Muscular Dystrophy
38. Paralysis
39. Parkinson's Disease
40. Poliomyelitis
41. Progressive Muscular Atrophy
42. Spinal Muscular Atrophy
43. Stroke
Other Major Illnesses
44. Aplastic Anaemia
45. Medullary Cystic Disease
46. Necrotizing Fasciitis (Flesh Eating Disease)
47. Osteoporosis leading to Vertebrae or Hip Fracture <sup>7,9</sup>
48. Rheumatoid Arthritis
49. Severe Asthma <sup>7,9</sup>
50. Terminal Illness

**Remarks:**

1. In the event that the insured is suffering from more than one of the major illnesses stated in the Covered Major Illnesses Table, the total amount of benefit payable under the Supplementary Contract shall be limited to the sum assured of the Supplementary Contract, subject to the terms and conditions in the policy contract.
2. The benefits of the Supplementary Contract payable is to advance the death benefit of the basic plan or term insurance supplementary contract (if applicable) to which the Supplementary Contract is attached. Upon the payment of benefits of the Supplementary Contract, the sum assured of the basic plan or term insurance supplementary contract (if applicable) to which the Supplementary Contract is attached will be reduced according to the amount of the benefit paid.
3. If the Supplementary Contract is attached to Term Insurance, the premium payment term and benefit term of the Supplementary Contract have to be the same as the Term Insurance which it is attached.
4. Tahoe Life reserves the right to adjust the premium, with 30 days prior written notice at the time of renewal.
5. For the avoidance of doubt, if the Supplementary Contract is attached to a basic plan, the death benefit shall include the terminal dividend and free term life insurance (as defined in the basic plan to which the supplementary contract is attached, if applicable).
6. Carcinoma-in-situ of men includes carcinoma-in-situ of the prostate gland and the testicles. Carcinoma-in-situ of women includes carcinoma-in-situ of the breast, the cervix uteri, the uterus, the ovary, the fallopian tube and the vagina. The benefit payable by Tahoe Life per claim is 20% of the amount of Living Care Benefit, and the total claim amount is subject to a maximum of USD 30,000 / HKD 234,000 per insured (including all policies issued by Tahoe Life for the same insured), less any indebtedness of the policy. Upon payment of benefit by Tahoe Life, the same benefit under the policy of the Supplementary Contract and other policies issued by Tahoe Life for the same insured will cease.
7. The benefit payable by Tahoe Life per claim is 20% of the amount of Living Care Benefit, and the total claim amount is subject to a maximum of USD 12,500 / HKD 97,500 per insured (including all policies issued by Tahoe Life for the same insured), less any indebtedness of the policy. Upon payment of benefit by Tahoe Life, the same benefit under the policy of the Supplementary Contract and other policies issued by Tahoe Life for the same insured will cease.
8. The coverage of this benefit will cease on the policy anniversary date of the basic plan on or immediately following the 70<sup>th</sup> birthday of the insured.
9. The coverage of this benefit will cease on the policy anniversary date of the basic plan on or immediately following the 65<sup>th</sup> birthday of the insured.

## Major Exclusions

The following exclusions are applicable to the Supplementary Contract:

1. any illness or surgery other than a diagnosis of major illness or covered surgery as defined in the policy contract;
2. any major illness the symptoms of which first occurred prior to the effective date of the Supplementary Contract;
3. any major illness the symptoms of which first occurred within 60 days following the effective date of the Supplementary Contract; or
4. if the major illness is caused directly or indirectly, wholly or partly by any of the following occurrences:
  - 4.1 Acquired Immunodeficiency Syndrome (AIDS) or any Human Immunodeficiency Virus (HIV) or any mutation, derivation or variation thereof, except for AIDS/HIV due to Blood Transfusion and AIDS/HIV Due To Occupational Accident (as defined in the policy contract) occurring more than 60 days following the effective date of the Supplementary Contract. (For the purpose of the Supplementary Contract, the definition of AIDS shall be that used by the World Health Organization in 1987, or any subsequent revision by the World Health Organization of that definition. Infection shall be deemed to have occurred where blood tests indicate either the presence of any Human Immunodeficiency Virus or Antibodies to such a Virus in the opinion of Tahoe Life.);
  - 4.2 drug and/or alcohol abuse;
  - 4.3 suicide, attempted suicide, self-inflicted injury while sane or insane; or
  - 4.4 war, declared or undeclared, revolution or any warlike operations; military or naval service in time of declared or undeclared war or while under orders for warlike operations or restoration of public order.

For the full list and details of the exclusions, please refer to the policy contract of the Supplementary Contract which shall prevail.

Major exclusions applicable to specific major illness, please refer to definitions of relevant major illness in the policy contract for details. Benefit is not payable if the claim does not fulfill the definitions of major illness in the policy contract.

## Important Notes

### 1. Cooling-off Right

If you are not happy with your policy, you have a right to cancel it within the cooling off period and obtain a refund of any premiums paid. A written notice signed by you and the policy should be received by Tahoe Life's Hong Kong Main Office at 20/F, Island Place Tower, 510 King's Road, North Point, Hong Kong within the cooling off period (that is, 21 days after the delivery of the policy or issue of a notice (informing you/your representative about the availability of the policy and expiry date of the cooling off period), whichever is the earlier).

The policy will then be cancelled and the premiums paid will be refunded provided that no claim has been made under the policy.

After the expiration of the cooling off period, if you cancel the policy before the end of the policy term, the projected total cash value may be less than the total premium you have paid.

Cooling-off right is only applicable when the Supplementary Contract is issued in conjunction with a new policy, and not applicable when the Supplementary Contract is added to an existing policy.

### 2. Overdue & Non-payment of Premium

If any premium due remains unpaid at the end of the 31-day grace period, Tahoe Life has the right to terminate the policy and all the benefits under the policy will automatically be terminated.

## Key Product Risks

### 1. Premium Adjustment

The premiums of the Supplementary Contract are not fixed. Tahoe Life has the right to adjust the premiums according to the applicable premium rate for the attained age of the insured at the time of renewal by reference to a number of factors including but not limited to past or foreseeable claim experience. The premiums are not guaranteed and they may be adjusted at the time of renewal at the discretion of Tahoe Life with 30 days prior written notice.

### 2. Premium Payment Term and Related Costs

You are required to pay the premiums of the Supplementary Contract until the end of premium payment term. It is important for you to reserve sufficient funds to pay the premiums of the Supplementary Contract. When the premium payment term of the basic plan of the policy ends, you are still required to continue to pay the premiums of the Supplementary Contract until the end of premium payment term for the cost of insurance and related costs.

### 3. Termination Conditions

Upon occurrence of any of the following events, Tahoe Life has the right to terminate the Supplementary Contract before the benefit expiry date:

- 3.1 100% of the Living Care Benefit becomes payable;
- 3.2 failure to pay all the premiums of the policy due within the grace period;
- 3.3 the Supplementary Contract has not been renewed;
- 3.4 the term insurance supplementary contract to which the Supplementary Contract is attached is terminated; or
- 3.5 the basic plan of the policy to which the Supplementary Contract is attached is terminated.

Please refer to the policy contract of the Supplementary Contract for details.

### 4. Exchange Rate Risk

You will be exposed to exchange rate risk if you pay your premium in a currency (e.g. Hong Kong dollars) other than the denominated currency of your policy (e.g. US dollars). The fluctuation in the exchange rates of the relevant currencies may render you to pay more premium than your last payment. When you convert the policy benefits into the currency of the premium you pay, you may suffer loss in your policy benefits as a result of the relevant exchange rate fluctuation. Where the policy currency and/or the settlement currency differ(s) from your home currency, you will be subject to an exchange rate risk against your home currency.

### 5. Credit Risk

Benefits of your insurance policy issued by Tahoe Life are subject to the credit risk of Tahoe Life. If Tahoe Life becomes insolvent or default on any obligations under your policy, you could, in the worst case scenario, lose the entire premium(s) paid and policy benefits.

### 6. Inflation Risk

It is worth noting that the cost of living may be higher due to inflation. Where the actual rate of inflation is higher than expected, the payable benefits under the policy might become lesser in real terms than expected after adjustment of inflation even if Tahoe Life meets all of the contractual obligations.

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“Tahoe Life” refers to Tahoe Life Insurance Company Limited (Incorporated in Bermuda with limited liability).

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