

Child Protection Benefit - SC

This Supplementary Benefit (i.e Child Protection) forms part of the Policy. Should any provisions of this Supplementary Benefit be inconsistent with any provisions of the Policy, the former shall prevail for the purpose of this Supplementary Benefit. Definitions used in this Supplementary Benefit where defined in the Policy shall have the same meaning as in the Policy except where specifically provided for in this Supplementary Benefit.

1. Definitions

“Accident” shall mean an unforeseen and unexpected event of violent, accidental, external and visible nature which shall independently of any other cause be the sole cause of bodily injury.

“Cancer” is defined as follows:

A malignant tumour, characterized by the uncontrolled growth and spread of malignant cells with invasion and destruction of normal tissue. The cancer must be confirmed by histological evidence of malignancy on a pathology report. The term cancer includes leukemia, lymphoma, and Hodgkin’s disease.

The following cancers are excluded:

- All tumours which are histologically described as benign, pre-malignant or dysplasia;
- Any lesion described as carcinoma in-situ;
- All skin cancers other than malignant Melanomas;
- Cervical Intra-epithelial Neoplasia (CIN I, CIN II, or CIN III) or Squamous Intra-epithelial lesion;
- Tumours of the ovary classified as T1aN0M0 or FIGO 1A;
- Prostate cancers which are histologically described as TNM Classification T1a or T1b or are of another equivalent or lesser classification;
- Chronic Lymphocytic Leukaemia less than RAI Stage 3;
- Any tumour of the thyroid histologically classified as T1N0M0 or T0N0M0 according to the TNM Classification.

“Child” means a child of the Life Insured born not more than 300 days after the Issue Date of this Policy or the effective date of this Benefit or the date of last reinstatement, whichever is later or younger than 18.

“Designated Mainland China Hospital” means the list of hospitals in the Mainland China as designated and updated by us from time to time at our own discretion without prior notice.

“Disability” or “Disabilities” shall mean Injury, Sickness, Disease or Illness and shall include all disabilities arising from the same cause including any and all complications arising therefrom, except that where after 90 days following the latest medical treatment or consultation no further treatment for the said disability is required, any subsequent disability from the same cause shall be considered a separate disability.

“Heart Disease” refers to an illness/sickness suffered by or Surgery undertaken by the Life Insured with signs or symptoms or diagnosis fallen within the scope of Critical Illness section B of clause 1.

“HIV Due to Blood Transfusion and Occupationally Acquired HIV” means infection with Human Immunodeficiency Virus (“HIV”) through either (a) or (b) below, where a Cure has not become available prior to the infection:

(a) Infection through a blood transfusion provided that all of the following conditions are met and are proved to the Company’s satisfaction:

- The Life Insured does not suffer from Thalassaemia Major or Haemophilia;
- Proof of sero-conversion from HIV negative to HIV positive occurring during the one-hundred and eighty (180) days after the documented blood transfusion. This proof must include a negative HIV antibody test conducted within five (5) days of the blood transfusion;
- The blood transfusion was medically necessary or given as part of a medical treatment;
- The blood transfusion was received in the Hong Kong SAR after the Issue Date, Policy Date, effective date of last reinstatement or effective date of Change of Life Insured, whichever is the latest; and
- The source of the infection is established to be from an institution which is legally allowed to carry out blood transfusion, that provided the blood transfusion and the institution is able to trace the origin of the HIV tainted blood.

(b) Infection resulted from an Accident occurring after the Issue Date, Policy Date, effective date of last reinstatement or the effective date of Change of Life Insured, whichever is the latest, whilst the Life Insured was carrying out the normal professional duties of his or her occupation in the Hong Kong SAR, provided that all of the following conditions are met and are proved to the Company's satisfaction:

- Proof that the Accident involved a definite source of the HIV infected fluids;
- Proof of sero-conversion from HIV negative to HIV positive occurring during the one-hundred and eighty (180) days after the documented Accident. This proof must include a negative HIV antibody test conducted within five (5) days of the Accident;
- HIV infection resulting from any other means including sexual activity and the use of intravenous drugs is excluded; and
- The occupation of the Life Insured, at the time of Accident, is a Registered Medical Practitioner, housemen, medical student, registered nurse, medical laboratory technician, dentist (surgeon and nurse) or paramedical worker, working in medical centre or clinic in the Hong Kong SAR.

For the purpose of this definition, "Cure" means any treatment that renders the HIV inactive or noninfectious.

"Hong Kong SAR" means the Hong Kong Special Administrative Region of the People's Republic of China.

"In-patient" shall mean a patient in a Hospital who occupies a bed over-night and for a minimum period of 24 consecutive hours, except that no minimum period of Hospital Confinement is required in respect of an operation incurred at a recognised day care centre owned and operated as such by a Hospital.

"Injury" shall mean bodily damage to the Life Insured caused solely by an Accident.

"Pre-existing Conditions" shall mean:

- (a) Disabilities which existed prior to the Issue Date of this Policy or the effective date of this Benefit or the effective date of last reinstatement, whichever is later, and which presented signs or symptoms of which the Life Insured was aware or should reasonably have been aware.
- (b) The following Disabilities when occurring during the first year after the Issue Date of this Policy or the effective date of this Benefit or the effective date of last reinstatement, whichever is later (but not to the exclusion of all others):
 - (i) Tumours of Internal Organs
 - (ii) Haemorrhoids
 - (iii) Diseased Tonsils Requiring Surgery
 - (iv) Pathological Abnormalities of Nasal Septum or Turbinates
 - (v) Hyperthyroidism
 - (vi) Cataracts
 - (vii) Sinus Conditions requiring surgery
 - (viii) Hallux Valgus
- (c) The following Disabilities when occurring during the first six months after the Issue Date of this Policy or the effective date of this Benefit or the effective date of last reinstatement, whichever is later (but not to the exclusion of all others):
 - (ix) Tuberculosis
 - (x) Anal Fistulae
 - (xi) Gall Stones
 - (xii) Calculi of Kidney, Urethra or Bladder
 - (xiii) Hypertension or Cardio Vascular Disease
 - (xiv) Gastric or Duodenal Ulcer
 - (xv) Tumours of skin, muscular tissue, bone tumours or malignancies of blood or bone marrow
 - (xvi) Diabetes Mellitus

“Registered Medical Practitioner” means any Medical Practitioner duly qualified and legally registered as such under the Medical Registration Ordinance of the Hong Kong SAR or any amendment thereto, or otherwise authorised and entitled to practise western medicine in any other country as accepted by us in accordance with the laws of that country and who is other than the Life Insured or the Policyholder or a member of the Life Insured’s or the Policyholder’s immediate family.

“Sickness”, “Diseases” or “Illness” shall mean a physical condition marked by a pathological deviation from the normal healthy state.

“Treatment” shall mean surgical or medical procedures, the sole purpose of which is the cure or relief of Injury, Sickness, Disease or Illness.

2. **Benefit**

We will pay you an amount equivalent to Protection Amount as the additional payment upon the Child of the Life Insured being diagnosed by a Registered Medical Practitioner with any of the below Protection Benefits:

- (a) Cancer Protection:
 - i. We will pay you the benefit as the additional payment upon the Child of the Life Insured being diagnosed by a Registered Medical Practitioner with Cancer.
- (b) Life Protection:
 - i. We will pay you the benefit as the additional payment upon the death of the Child of the Life Insured provided that this Policy is in force at the date of death of the Life Insured, and we receive the documents as set out in basic plan provision A13.
- (c) Hospitalization Protection:
 - i. We will pay the Hospital Cash Benefit Protection Amount as stated in Policy Schedule on a daily basis when upon recommendation of a Registered Medical Practitioner the Life Insured is registered as an In-patient in a Hospital for the treatment of a covered Disability. The Benefit shall be payable from the first day of Hospital Confinement up to the date of discharge but not exceeding 730 days per Disability while this Benefit is in force.
 - ii. This Benefit shall take effect from the Effective Date of this Benefit or the date of last reinstatement, whichever is later, provided the premium for this Benefit due has been received by the Company.
 - iii. Should intensive care treatment during hospitalisation, or hospitalisation outside the Hong Kong SAR and Mainland China in the case of Accidents or emergencies certified by a Registered Medical Practitioner be required, the amount payable for those days will be double that of the limits as the Protection Amount stated in the Policy Schedule.
 - iv. Should hospitalisation inside Mainland China certified by a Registered Medical Practitioner be required, the amount payable for those days will be 50% of the limits as the Protection Amount stated in Policy Schedule.

The same type of Benefits can only be claimed once in respect of the covered person under this Benefit. Upon payment of the claimed protection under the relevant Benefits pursuant to 2, we shall be relieved from any further liability under such Benefits.

3. **Exceptions**

No benefit will be paid if the death results directly or indirectly from any of the following:

- (a) suicide or trying to commit suicide, while sane or insane;
- (b) wilful self-inflicted injury;

- (c) ~~engaging in hazardous sports (including mountaineering necessitating the use of ropes or guides, pot-holing, parachuting, skin-diving or other underwater pastimes, winter sports, racing of any kind other than on foot, steeple chasing, polo); other than those stated in the application;~~
- (d) taking or absorbing, accidentally or otherwise, any drug, medicine, sedative or poison, except as prescribed by a licensed doctor other than the Life Insured;
- (e) inhaling any gas or fumes, accidentally or otherwise, except accidentally in the course of duty;
- (f) physical or mental infirmity, or any disease;
- (g) committing or trying to commit a criminal offence;
- (h) war or any act incidental to war. The word "war" includes any war, declared or undeclared, including civil war and guerrilla war, or any other conflict involving any country's armed forces or any force of an international body;
- (i) service in the armed forces, or any auxiliary civilian force, of any country at war; or service in any force of an international body; or
- (j) entering, operating, or servicing, riding in or on, ascending or descending from any kind of device designed for flight in or beyond the earth's atmosphere except while the Life Insured is a passenger or air crew in an aircraft operated by a commercial passenger airline on a regular scheduled passenger trip over its established passenger route.

4. Claims

A claim must be made within 90 days of the accidental death of the Life Insured, unless it is shown that it was not reasonably possible to make such a claim, in which case the claim must be made as soon as reasonably possible.

Termination of this Policy will not affect any claim for accidental death benefit if the accidental death resulted from an injury that occurred before the termination of this Policy.

5. Termination

This Benefit will automatically terminate and the premium for this Benefit will cease to be payable:

- (a) if whenever applicable, when this Policy terminates, expires, lapses, is surrendered or converted to reduced paid-up insurance or extended term insurance; or
- (b) on the Policy Anniversary at which the Life Insured's Insurance Age is eighty,
whichever is earlier.