



Accident Benefit

Wouldn't it be great if **you have coverage for medical expenses and replacement of lost income in case of accident**

Accidents do not only harm your physical being but also disturb your financial stability. Your income may be cut due to time off work. What's more, you have to pay for unexpected expenses.

This is where Sun Life steps in - your trusted partner for life's journey and achieving life's dreams. By adding **Accident Benefit**, an optional rider benefit, to your Sun Life insurance plan[^], you are well-protected from the after-effects of an accidental injury with a modest premium. When an accident strikes, this rider benefit reimburses your medical expenses and gives you an allowance that alleviates the financial burden and pressure on your family. Accidents are unpredictable, but with planning in advance, their impact can be managed.

[^] This rider benefit can only be attached to designated basic plans ("Basic Plans"). Please contact your Advisor for details.

No worry about medical expenses

This rider benefit reimburses a full range of hospitalization and outpatient expenses, including treatments provided by a Chinese herbalist or bonesetter.

Supports your daily living expenses

The Weekly Indemnity pays out a weekly cash allowance for as long as 104 weeks while you are temporarily unable to work.

Accelerates your recovery with an extra cash allowance

The Accidental Hospitalization Allowance will be paid weekly for up to 104 weeks while you are confined to the hospital due to accidental injury. This steady income stream can be used for health supplements, or any way you choose to speed up your recovery.

Accident Benefit

Provides funds to replace permanent loss of income

This rider benefit pays out a cash lump-sum in the event of permanent total disability or loss of a limb, speech, sight, or hearing.

Gives your loved ones a secure source of living funds

In the unfortunate event due to accident that the insured, who is the person protected under the Basic Plan, passes away, a lump-sum payment on top of the Basic Plan coverage will be paid to the beneficiaries to support and help them manage their financial needs.

Double Indemnity in selected situation

If you are a passenger in a public transport conveyance, or you are in an elevator when an accident occurs, or you are in a burning theatre, hotel or other public building before a fire starts, the amount payable for the Weekly Indemnity Benefit and Accidental Injury and Total Disability Benefit will be doubled.

Extra benefit with no claim bonus

If no claims are paid under this rider benefit for 12 months before renewal, the amount of Accidental Injury and Total Disability Benefit will be topped up by 10%, accumulate to a maximum of 50% of the original Sum Assured.

Key Product Information

Rider Benefit	Accident Benefit
Minimum Sum Assured	HKD80,000/USD10,000
Issue Age	Age 18-59
Benefit Term*	To age 65 or the maturity date of the Basic Plan, whichever is earlier
Premium Payment Term	To age 65 or the maturity date of the Basic Plan, whichever is earlier

* The benefit term for Total Disability is up to age 60 or the maturity date of the Basic Plan, whichever is earlier.

Accident Benefit

Schedule of Benefits

Item	Benefit as % of Sum Assured
Accidental Medical Expenses Benefit* (per accident)	
<ul style="list-style-type: none"> Covers medical expenses charged by a registered medical practitioner, dentist, registered nurse and hospital, excluding the cost of dental treatment unless it is for injury to sound and natural teeth. * Covers the cost of treatment provided by a Chinese herbalist or bonesetter, excluding any oral medication, for up to HKD1,000/USD125 per accident, provided that the 1st medical treatment must be examined and certified by a registered medical practitioner. 	Max. 5%
Accidental Hospitalization Allowance Benefit (per accident)	1% per week, up to 104 weeks
Weekly Indemnity Benefit (per accident)	
<ul style="list-style-type: none"> Temporary Total Disability: Completely and continuously unable to carry on any duties of the insured's occupation. 	0.5% per week, up to 104 weeks
<ul style="list-style-type: none"> Temporary Partial Disability: Completely and continuously unable to carry on all of the normal duties of the insured's occupation 	0.125% per week, up to 104 weeks
Accidental Injury and Total Disability Benefit	
(1) Accidental Death	100%
(2) Total Disability <ul style="list-style-type: none"> Total paralysis/Complete and incurable insanity/Injuries resulting in the insured becoming permanently bedridden/Any other injuries causing permanent total disability 	100%
(3) Dismemberment including irrevocable and permanent loss of: <ul style="list-style-type: none"> Sight of one eye or both eyes Lens of both eyes or sight of one eye or both eyes (cannot see anything except light) Speech Hearing: both ears/one ear Two limbs or both hands, or all fingers and both thumbs One arm between or at shoulder to wrist One leg between or at hip to ankle Four fingers and the thumb of one hand/Four fingers Thumb: both phalanges/one phalanx Index finger: three phalanges/two phalanges/one phalanx Middle finger: three phalanges/two phalanges/one phalanx Ring finger: three phalanges/two phalanges/one phalanx Little finger: three phalanges/two phalanges/one phalanx Metacarpals: first or second, each/third, fourth or fifth, each Toes: all <ul style="list-style-type: none"> big toe, both phalanges/big toe, one phalanx other than big toe if more than one toe is lost, each toe 	100% 50% 50% 75%/15% 100% 100% 100% 65%/40% 25%/10% 10%/8%/4% 6%/4%/2% 5%/4%/2% 4%/3%/2% 3%/2% 15% 5%/2% 1%
Doubled Indemnity (applicable to Weekly Indemnity and Accidental Injury and Total Disability Benefit)	200%

Accident Benefit

The notes below supplement the contents of this leaflet and aim to provide a better explanation of **Accident Benefit**.

Notes:

1. This rider benefit covers injuries, disability, death and medical expenses that are incurred within 365 days of an accident and during the coverage period.
2. Total Disability is defined as either one of the following:
 - (1) The insured is completely unable to carry on any gainful occupation, and the disability occurs when the insured is aged between 16 and 60, and continues for no less than 6 consecutive months; or
 - (2) The insured suffers from total paralysis, complete and incurable insanity or is permanently bedridden before age 60. Such disability must continue for no less than 6 consecutive months and is irrecoverable as certified by a doctor.
3. Except for Double Indemnity, the maximum total benefit payable for the Accidental Injury and Total Disability Benefit is 100% of the Sum Assured plus the Renewal Bonus ("No Claim Bonus"), if any. When this maximum amount is paid, this rider benefit terminates.
4. After we pay any claims under this rider benefit, the No Claim Bonus will end. The original Sum Assured resumes and the eligibility for the No Claim Bonus starts anew.
5. Once a claim is paid for the Accidental Injury and Total Disability Benefit, the Weekly Indemnity coverage ends.
6. This rider benefit is not guaranteed renewable.
7. This rider benefit ends when the insured resides outside Hong Kong permanently or for 6 consecutive months or more.
8. Premiums are not guaranteed. However, premium rates applied on your rider benefit anniversary will not change for at least 12 months.

Key Product Risks:

1. Premium of this rider benefit is not expected to increase with age but may be reviewed and adjusted from time to time, in order to reflect the experience and change in future expectation. We reserve the right to adjust the premium for any group of insureds with similar risk profiles at every benefit anniversary during the premium payment term. Factors include but not limited to the following would be considered and reflected during the review:
 - a. Claim costs incurred under this rider benefit and the expected claim costs in the future
 - b. Expenses directly related to and indirect expenses allocated to the rider benefit
2. We will renew this rider benefit automatically at each benefit anniversary for another benefit year provided that premiums are paid on the premium due date. If you do not pay a premium on or before the premium due date, a grace period of 31 days from its due date will be allowed for the payment, during which time this rider benefit will continue in effect. If a premium has not been paid to us by the date on which the grace period expires, this rider benefit will lapse automatically on the due date.
3. This rider benefit is not guaranteed renewable, and we may discontinue this rider benefit on a 30-day written notice to you.
4. We have the right to terminate the rider benefit upon the earliest of the following:
 - a. premium is still unpaid and the grace period expires;
 - b. the insured passes away;
 - c. the insured attains age 65;
 - d. the date on which the Basic Plan/life coverage, to which it is attached, is terminated;
 - e. the insured's change of residence to outside of Hong Kong permanently or for a period of 6 consecutive months or more; or
 - f. the date on which an aggregate amount equal to 100% of the Sum Assured, plus the Renewal Bonus, if any is payable by us as one or more claims under the Accidental Injury and Total Disability Benefit.
5. Any transaction involving conversion between policy currency and other currencies would be exposed to foreign exchange risks such as the fluctuation in exchange rate against policy currency.
6. The cost of living in the future is likely to be higher than it is today due to inflation, so the benefit may be insufficient to meet your needs even if we meet our contractual obligation. You should hence consider the impact of inflation when you plan the benefit.
7. This rider benefit is an insurance policy issued by Sun Life Hong Kong Limited and your benefits are subject to the paying ability of Sun Life Hong Kong Limited. In the event that we become insolvent and unable to meet the contractual obligation under the policy, you may lose all or part of your premiums paid and benefits.

Key Exclusions:

We will not pay any claim directly or indirectly caused by or resulting from any of the following:

- a. the insured's committing or attempting to commit suicide or self-inflicted injury, while the insured is sane or insane;
- b. the insured's committing or attempting to commit a criminal offence or participating in any brawl;
- c. the insured's participating in:
 - i. any kind of racing on horse or wheel;
 - ii. any form of combat; or
 - iii. scuba diving;
- d. the insured's flying or undertaking any other aerial activity except as a fare-paying passenger on a licensed public or chartered air service;
- e. childbirth, pregnancy, miscarriage or abortion, whether or not this event may have been accelerated or induced by an accident;
- f. the insured's taking or absorbing, accidentally or otherwise, any intoxicating liquor, drug, narcotic, medicine, sedative or poison, except as prescribed by a doctor;
- g. the insured's inhaling any gas or fumes, voluntarily or involuntarily, except accidentally in the course of duty;
- h. war (whether declared or undeclared), insurrection, civil war or any warlike operation, whether or not the insured was actively participating in them; or
- i. atomic explosion, nuclear fission or radioactive gas.

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Important Note:

Effective from January 1, 2018, all policy owners are required to pay a levy on their insurance premium for all new and inforce policies collected by the Insurance Authority through insurance company. The applicable levy rate will be determined by reference to the policy date or policy anniversary date. For levy details, please visit our website at www.sunlife.com.hk/levy_eng or Insurance Authority's website at www.ia.org.hk.

Cancellation Right:

If you are not fully satisfied with your policy, you have the right to cancel your policy within the cooling-off period.

By giving us a written request, your policy will then be cancelled and any premium and levy paid will be refunded, provided that: (1) your written request for cancellation must be signed by you and received directly by our office (G/F, Cheung Kei Center Tower B, No. 18 Hung Luen Road, Hunghom, Kowloon) or through email (hk_csd@sunlife.com) within 21 calendar days immediately following the day of delivery of the policy or the cooling-off notice informing you or your representative about the expiry date of the cooling-off period, whichever is earlier, and (2) no refund of any premium and levy paid can be made if any payment from the Company under the policy has been made prior to the request for cancellation.

This leaflet is intended to be distributed in Hong Kong only and shall not be construed as an offer to sell or a solicitation to buy or provision of any products of Sun Life Hong Kong Limited outside Hong Kong. This leaflet is for reference only. Please refer to a sample Policy Document, which will be provided upon request, for details including definitions of capitalized terms, full terms and conditions of coverage, and exclusions. If there is any conflict between the Policy Document and this leaflet, the Policy Document shall prevail.

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