


**Limited Offer<sup>1</sup>!**
**Free of charge! Act Now!**

## SunCover Free Personal Accident Protection Plan

Whether you want to take an easy walk, actively train your physical fitness to challenge yourself, or even participating in Designated Sport Event<sup>2</sup>, the **SunCover Free Personal Accident Insurance Plan** (the "Plan") is your best choice!

The Plan not only provides coverage for taking public transportation and severe heat stroke, but also provides a one-off compensation for the death caused by participation in Designated Sport Event as the appropriate financial support for your family when needed. You can apply this Plan with your advisor and enjoy up to one year of free personal accident protection<sup>3</sup> once it is issued. The coverage is listed as follows:

**The insured<sup>4,5</sup> can enjoy the following benefits for free during the benefit period:**

| Benefit coverage   |               | Benefit amount (HKD) | Overseas benefit amount (HKD) |
|--|---------------|----------------------|-------------------------------|
| Death And Disability Benefit Due To Public Transport Accident <sup>6,7</sup> | Air Carrier   | 300,000              | 600,000                       |
|  | Water Carrier | 200,000              | 400,000                       |
|  | Land Carrier  | 200,000              | 400,000                       |
| Intensive Care Unit Benefit Due To Severe Heat Stroke <sup>8</sup>           |               | 20,000               |                               |
| Compassionate Death Benefit <sup>9</sup>                                     |               | 5,000                |                               |

**If the insured is the participant of Designated Sport Event, he/she can enjoy the following additional benefits as well:**

| Benefit coverage                             | Benefit amount (HKD) |
|--|----------------------|
| Sport Sudden Death Benefit <sup>10</sup>     | 100,000              |
| Sport Accidental Death Benefit <sup>11</sup> | 100,000              |



Please contact your advisor or scan the QR code to leave your contact information for more details on the Plan and its application procedures, our advisors will connect and arrange the application with you.

(If you are an existing Sun Life HK client or already have an advisor assisting you, you can apply directly with your advisor and are not required to scan the QR code.)

**Remarks:**

1. The availability of this Plan is limited. Sun Life Hong Kong Limited ("Sun Life HK") reserves the right to withdraw the offer of this Plan at any time without prior notice. At any time during the approval process of your application, Sun Life HK may withdraw the offer of this Plan without prior notice.
2. Designated Sport Event means each sport event as specified by us from time to time, in which the insured is participating, including the Sun Life Stanley International Dragon Boat Championships 2024.
3. To enjoy this Plan, applicants must submit the application for the Plan through Sun Life HK advisors via eApplication from March 18, 2024 to June 10, 2024 (both days inclusive) ("Promotion Period") to Sun Life HK and such application must be issued by Sun Life HK on or before June 30, 2024. Sun Life HK reserves the right to vary, suspend or cancel the application of this Plan and amend the terms and conditions of the Plan at any time without prior notice. In the event of any disputes, the decision of Sun Life HK will be final and conclusive.
4. The insured's age must be between 15 days and 65 years old (last birthday) on the issue date. If the insured is under the age of 18 at the time of submitting the application, the application must be submitted by the insured's parents or guardians who will become the policy owner. The insured must be a Hong Kong Identity Card holder or holding a Hong Kong Birth Certificate issued to the insured (as applicable). A copy of the relevant identification document must be certified by Sun Life HK advisors as a true copy and submit to Sun Life HK upon the application of the Plan. This Plan is not applicable for the insureds who are non-Hong Kong residents (i.e. persons who are not holders of Hong Kong Birth Certificate / Hong Kong Identity Card / Hong Kong Permanent Identity Card).
5. The insured shall not at any time be covered by more than one Plan. If there is more than one such policy issued by us on the life of the insured, we shall have the right in our sole and absolute discretion to treat the insured as being covered only under the first policy issued and all the other policy(ies) shall be deemed null and void as from the issue date of the respective policy(ies).
6. If the insured, as a fare-paying passenger while travelling in a Common Carrier, dies due to an Accidental Death or sustains an Accidental Injury and, as a result of the Accidental Injury, is Diagnosed as suffering from Total Permanent Disability, Sun Life HK will pay the Beneficiary a Specified Sum as Death And Disability Benefit Due To Public Transport Accident, provided Sun Life HK receive evidence satisfactory to us at our sole discretion.
7. The net payments under the Death And Disability Benefit Due To Public Transport Accident will be doubled if the Accidental Death occurs or Total Permanent Disability is sustained while the insured is a fare-paying passenger while travelling in a Common Carrier in Overseas (which means any place outside the Hong Kong Special Administrative Region of the People's Republic of China).
8. If the insured is Diagnosed Severe Heat Stroke by a Doctor in writing and as a result of within 24 hours after the Diagnosis Confined in an intensive care unit of a Hospital, Sun Life HK will pay the Intensive Care Unit Benefit Due To Severe Heat Stroke, provided that Sun Life HK receives evidence satisfactory to Sun Life HK at our sole discretion.
9. If the insured dies provided that the death of the insured is not caused by (i) Sudden Death during the Designated Sport Event; (ii) any Accidental Death which occurs while participating in the Designated Sport Event; (iii) any Accidental Death which occurs while travelling in a Common Carrier as a fare-paying passenger; or (iv) any self-inflicted injury, including suicide or any attempt to do so while sane or insane, Sun Life HK will pay the Compassionate Death Benefit provided that Sun Life HK receives evidence satisfactory to Sun Life HK at our sole discretion.
10. If the insured dies as a participant of Designated Sport Event due to Sudden Death during Designated Sport Event, Sun Life HK will pay the Sport Sudden Death Benefit of this Plan subject to below conditions:
  - a. A legal document from a judicial authority is required for the purpose of determination of Sudden Death and shall prevail;
  - b. Such legal document must identify and state the primary cause of death specifically as "sudden" in nature; and be free of any antecedent and/or contributing causes; and
  - c. In the event that the legal document does not state the cause of death as being "sudden", for the purpose of this benefit, Sun Life HK will consider the death to have been sudden if the stated primary cause of death is exclusively any one of the following conditions: stroke following vascular rupture or cerebral thrombosis without a history of causation, a myocardial infarction with no causative antecedents, acute pancreatitis, infectious or toxic, non-alcoholic, with no causative antecedents, aortic dissection, pulmonary embolism, fulminant viral hepatitis, acute infectious peritonitis, acute infectious myocarditis, infectious encephalitis, i.e. an acute infectious disease that causes brain infection or infectious meningitis, i.e. an acute infectious disease that causes meningeal infection.
11. If the insured dies as a participant of Designated Sport Event due to Accidental Death caused by an Accident occurring during Designated Sport Event, Sun Life HK will pay the Sport Accidental Death Benefit of this Plan, provided Sun Life HK receives evidence satisfactory to Sun Life HK at our sole discretion.

**Key Product Risks:**

1. This Plan will terminate automatically on the earliest of the following dates:
  - a. the Benefit Expiry Date;
  - b. the date on which the Sport Sudden Death Benefit, Sport Accidental Death Benefit, Intensive Care Unit Benefit Due To Severe Heat Stroke, Death And Disability Benefit Due To Public Transport Accident or Compassionate Death Benefit is payable by us as a claim;
  - c. the date on which we discontinue this Plan following a written request from the policy owner.

We have the right to terminate this Plan if:

- a. any material fact is incorrectly stated or misrepresented in the application or any statement or declaration made by the policy owner or the insured;
  - b. the Plan is obtained through any misstatement, misrepresentation or undue influence;
  - c. in case of fraud;
  - d. there is exaggeration in your claim; or
  - e. the policy owner or the Insured fails to act in utmost good faith.
2. This Plan 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 benefits.

**Key Exclusions:**

We will not pay any Sport Sudden Death Benefit, Sport Accidental Death Benefit or Death and Disability Benefit Due To Public Transport Accident, wholly or partly, voluntarily or involuntarily caused by or resulted from any one of the following occurrences:

- a. self-inflicted injury of the insured, including suicide or any attempt to do so while sane or insane; or
- b. use of narcotics unless taken as prescribed by a Doctor, or abuse of drugs and/or alcohol; or
- c. violation or attempted violation of the law or participation in fight or affray or resistance to arrest.

**Important Note:**

This leaflet is for reference only. Please refer to a sample Policy Document for details including definitions of capitalized terms and full terms and conditions of coverage. This Plan may serve as standalone Plan(s) without bundling with other type(s) of insurance product.

**Cancellation Right:**

By giving us a written request, your policy will then be cancelled provided that: 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 after the delivery of the policy or issue of a notice informing you/your representative about the availability of the policy.

*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. Please refer to a sample Policy Document, which will be provided upon request, for details including definitions, full terms conditions, and exclusions. If there is any conflict between the Policy Document and this leaflet, the Policy Document shall prevail.*

**Sun Life Hong Kong Limited**

(Incorporated in Bermuda with limited liability)

**Client Service Centre**

G/F, Cheung Kei Center Tower B, No. 18 Hung Luen Road, Hunghom, Kowloon

**Client Service Hotline:** 2103 8928    **Fax:** 2103 8938    sunlife.com.hk

*A member of the Sun Life group of companies. Head Office in Toronto, Canada.*

Printed in March 2024    Issued by Sun Life Hong Kong Limited

