



嚴重疾病特級保障

Critical Illness Supreme Benefit

於過去5年間，因罹患嚴重疾病
而需住院的人次不斷上升

Over the past five years, the number of hospitalizations
due to critical illnesses has shown a steady increase

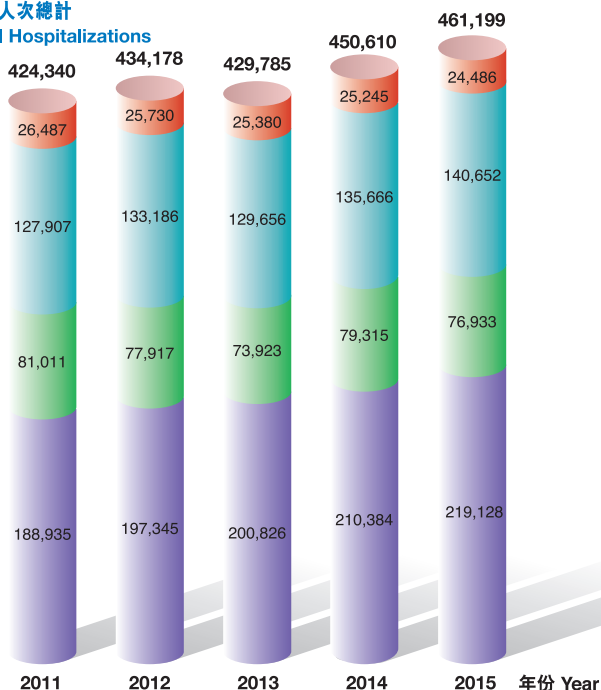
四項主要嚴重疾病

Four major critical illnesses

- 中風 Stroke
- 腎衰竭 Kidney Failure
- 心臟病 Heart Attack
- 癌症 Cancer

住院人次總計

Total Hospitalizations



* 資料來源：醫院管理局(香港)統計年報2011-2016 (2017年5月出版)。

Source: Statistical Report 2011-2016, Hospital Authority, Hong Kong
(Published in May 2017)

本冊子只提供本附加計劃的一般資料，只供參考之用。有關保障範圍、詳情及條款，請參閱保單條文。如有垂詢，歡迎與本公司之顧問、特許分銷商或保險經紀聯絡，或致電客戶服務熱線：香港 (852) 2533 5555，澳門 (853) 2832 2622。

This brochure contains general information and is for reference only. Please refer to the policy document for benefit coverage and exact terms and conditions. For enquiries, please contact our consultants, franchised agents or brokers, or call our Customer Service Hotline: Hong Kong (852) 2533 5555, Macau (853) 2832 2622.

於過去5年間，因罹患嚴重疾病如癌症、心臟病、腎衰竭及中風，而需要入院治療的人次超過220萬，而當中頭號殺手－癌症更佔逾46%*，並且有年輕化的趨勢。事實上，現今醫學昌明，只要患者及早接受優質的治療，治癒率亦相當高。然而，在醫療及藥物開支不斷飆升的情況下，如何能夠有效地轉移嚴重疾病的風險，以免因患病而成為摯愛家人的負擔？

美國萬通亞洲為居安思危的你呈獻嚴重疾病特級保障計劃，全面涵蓋56種嚴重疾病，更特別承保多達8種原位癌/初期癌症及8種兒童嚴重疾病，讓你及家人倍感安心。

56種嚴重疾病保障

嚴重疾病特級保障計劃全面涵蓋56種嚴重疾病，若不幸患上任何一種受保的嚴重疾病（見表一），即可在所屬的人壽保障計劃中預先提取一筆過的賠款¹，並可隨意運用這筆現金，紓解經濟上的壓力。

8種原位癌/初期癌症保障

此附加保障亦承保多達8種病情較輕、痊癒率較高的原位癌/初期癌（見表二），只要一經確診²，即可預先在人壽保障計劃中提取相等於本附加保障30%保障額的賠償¹，最高可達30,000美元/240,000港元/澳門元，讓你盡早獲取充足的經濟支援，以接受優質的治療，安心休養。

8種兒童嚴重疾病保障

本附加保障同時照顧兒童的需要，為多達8種兒童嚴重疾病提供保障（見表三），若被確診患上任何一種受保的兒童嚴重疾病³，亦可預先提取30%保障額的賠償¹，最高可達30,000美元/240,000港元/澳門元，給予周全的保障。

延續壽險保障

為確保你無時無刻均享有安心的保障，受保人經確診患上嚴重疾病而總賠償額達100%保障額的一年後的90日內，於毋須提供投保資料的情況下，選擇投保另一份終身壽險計劃⁴，最高可達本保障計劃的100%保障額。

國際專業醫療網絡

美國專科醫生提供第二醫療意見⁵— 本附加保障透過專業醫療網絡，聯繫了多間美國醫院，讓患上嚴重疾病的受保人，可要求安排網絡內的美國專科醫生，以顧問醫生身份給予受保人專業第二意見。

安排赴美國就醫⁵— 此外，患上嚴重疾病的受保人，亦可要求被轉介到美國，在較佳的醫療設備下，以優惠價就醫，減輕負擔。現時，網絡提供4,000多間在美國的醫院以供選擇。



1. 在作出本附加保障的賠償後，此附加保障所屬的基本計劃/附加定期人壽保障的保障額將會相應減少。「嚴重疾病」、「原位癌/初期癌症」及「兒童嚴重疾病」合共的賠償額最高為此附加保障的100%保障額。此附加保障將會於發放全數賠償額後終止。
2. 於保障年期內，「原位癌/初期癌症」可獲賠償一次，保障賠償為保障額的30%，並以同一受保人因「原位癌/初期癌症」於本公司可獲的總賠償金額最高以30,000美元/240,000港元/澳門元為限。
3. 只適用於受保人25歲的保單週年日前被證實首次患上「兒童嚴重疾病」。於保障年期內，「兒童嚴重疾病」可獲賠償一次，保障賠償為保障額的30%，並以同一受保人因「兒童嚴重疾病」於本公司可獲的總賠償金額最高以30,000美元/240,000港元/澳門元為限。
4. 只適用於受保人76歲前。有關其他投保條款及細則，請參閱保單文件。
5. 國際專業醫療網絡所提供的服務由國際救援（亞洲）公司提供。現時，每次徵詢第二醫療意見的費用為500港元，而轉介到美國就醫的手續費為500美元，受保人需自付所有赴美國就醫的行政費、醫療及其他有關費用。國際救援（亞洲）公司保留調整收費及醫院數目的權利，有關的更改將不作另行通知。

Over the past five years, the number of hospitalizations due to critical illnesses, such as cancer, heart attack, kidney failure and stroke, reached over 2.2 million. Over 46%* of the hospitalizations were due to the number-one killer disease – cancer. In addition, critical illnesses are now striking patients at a younger age. With advanced medical science and prompt quality treatment, the chances of recovery from a critical illness are very high. However, with soaring medical treatment and pharmaceutical costs, how could you effectively transfer the financial risk to avoid becoming a burden on your family if you were stricken by a critical illness?

MassMutual Asia proudly presents you its **Critical Illness Supreme Benefit**, offering comprehensive coverage of up to 56 critical illnesses and 8 Carcinoma-in-situ/ Early Stage Cancers as well as 8 Severe Child Diseases, to free you and your family from worry.

Coverage of 56 Critical Illnesses

Critical Illness Supreme Benefit covers up to 56 critical illnesses (Table 1). Upon diagnosis of any one of the critical illnesses covered, you will receive an immediate lump-sum advance payment, from the Sum Insured of the life insurance plan¹, which can be used at your discretion to help relieve any financial burden.

Coverage of 8 Carcinoma-in-situ / Early Stage Cancers

This supplementary benefit also covers eight types of Carcinoma-in-situ/ Early Stage Cancers (Table 2), providing a lump-sum benefit payment equivalent to 30% of the Sum Insured in advance¹ from the life insurance plan upon diagnosis², up to a maximum of US\$30,000 / HK\$ / MOP240,000, allowing you to secure prompt quality treatment without worry and to help relieve the huge financial burden during recovery.

Coverage of 8 Severe Child Diseases

To care for and offer a comprehensive safeguard for children, this supplementary benefit covers eight Severe Child Diseases (Table 3), providing a lump-sum benefit payment equivalent to 30% of the Sum Insured in advance¹ upon diagnosis³, up to a maximum of US\$30,000 / HK\$ / MOP240,000.

Extension of Life Protection

To ensure that you are well protected at all times, you may opt for taking out a permanent life insurance plan⁴. This option is valid within 90 days following the end of one year after the diagnosis of a Critical Illness with the total benefit claims reaching 100% of the Sum Insured under this supplementary benefit, without the need to provide proof of insurability. The maximum Sum Insured can be up to 100% of the total benefit made under this supplementary benefit.

MediNet Pro

*Second Medical Opinion Provided by US Medical Specialists*⁵ — If the Insured has been diagnosed with one of the critical illnesses covered, our unique MediNet Pro scheme allows alternative medical advice to be sought, on the illness and methods of treatment available, from renowned medical specialists at leading hospitals in the USA.

*Quality Treatment Referrals in the USA*⁵ — In addition, MediNet Pro can refer the Insured, if diagnosed with one of the critical illnesses covered, to a hospital network in the USA to receive quality treatment at a discounted price. Currently, more than 4,000 US hospitals are members of the MediNet Pro network.

1. Upon payment of benefit, the Sum Insured of the basic plan/term life supplementary benefit to which this supplementary benefit is attached will be reduced accordingly. The maximum amount of the sum of "Critical Illnesses", "Carcinoma-in-situ/Early Stage Cancer" and "Severe Child Disease" benefit payable is equal to 100% of the Sum Insured. This supplementary benefit shall terminate upon payment of the maximum claim amount.
2. Within the benefit term, "Carcinoma-in-situ/Early Stage Cancer" can be claimed once only. Benefit payment for "Carcinoma-in-situ/Early Stage Cancer" is 30% of the Sum Insured, subject to a maximum aggregate benefit of US\$30,000/HK\$/MOP240,000 under all benefits issued by the Company under the same Insured.
3. Only applicable when the Insured is first diagnosed with a "Severe Child Disease" before the policy anniversary on or following the Insured's 25th birthday. Within the benefit term, the "Severe Child Disease" benefit can be claimed once only. Benefit payment for "Severe Child Disease" is 30% of the Sum Insured, subject to a maximum aggregate benefit of US\$30,000/ HK\$/MOP240,000 under all benefits issued by the Company under the same Insured.
4. Only applicable to the Insured aged below 76. Please refer to the policy document for the terms and conditions of the insurance application.
5. MediNet Pro is provided by Inter Partner Assistance Hong Kong Ltd. The current administration fee for each Second Medical Opinion is HK\$500. For each referral to medical treatment in the USA, the current administration fee is US\$500. The Insured is also responsible for paying the administration fee and for any medical treatment and other related costs in the USA. Inter Partner Assistance Hong Kong Ltd. reserves the right to review the price and the number of hospitals from time to time without prior notice.

表四：「嚴重疾病特級保障計劃」一覽表
Table 4: Critical Illness Supreme Benefit – At a Glance

投保資料 Basic Information				
類別 Type	CSR1 / CSR5	CSR10	CSB65 / CSR65	CSB75 / CSR75 / CSB100
投保年齡 (以上次生日年齡計算) Issue Age (At Last Birthday)	18 至 65 歲 Age 18 to 65	18 至 55 歲 Age 18 to 55	0 至 55 歲 Age 0 to 55	0 至 65 歲 Age 0 to 65
保費 Premium	每年 / 每 5 年續期，續期保費會按受保人當時實際年齡及保費率作出調整 Renewable Yearly / 5-Yearly, with renewal premium based on the Insured's attained age and the premium rate in effect 續期保費不會按受保人當時實際年齡而作出調整 Renewal premium will not be adjusted based on the Insured's attained age			
保障年期 Benefit Term	至 100 歲 To Age 100	10 年 Years	至 65 歲 To Age 65	至 75 / 100 歲 To Age 75 / 100
保單資料 Policy Information				
保單類別 Plan Type	附加保障 Supplementary Benefit CSB65 / CSB75 / CSB100: 可附加於基本計劃 Attachable to basic plan CSR1 / CSR5 / CSR10 / CSR65 / CSR75: 可附加於定期人壽保障 Attachable to term life supplementary benefit			
保單貨幣單位 Currency	香港保單 Policy Issued in HK 美元 / 港元 US\$ / HK\$ 澳門保單 Policy Issued in Macau 美元 / 澳門元 / 港元 US\$ / MOP / HK\$			
繳費方式 Payment Mode	每年 / 每半年 / 每季 / 每月繳付 Annual / Semi-annual / Quarterly / Monthly Payment			
最低保障額 Minimum Sum Insured	香港保單 Policy Issued in HK 附加於基本計劃 / 定期人壽保障：15,000 美元 / 120,000 港元 Attached to basic plan / term life supplementary benefit: US\$15,000 / HK\$120,000 澳門保單 Policy Issued in Macau 附加於基本計劃：15,000 美元 / 120,000 澳門元 / 港元 Attached to basic plan: US\$15,000 / MOP / HK\$120,000 附加於定期人壽保障：10,000 美元 / 80,000 澳門元 / 港元 Attached to term life supplementary benefit: US\$10,000 / MOP / HK\$80,000			
最高保障額 ¹⁰ Maximum Sum Insured ¹⁰	1,500,000 美元 / 12,000,000 港元 / 澳門元 US\$1,500,000 / HK\$ / MOP12,000,000			

10. 同一受保人於本公司投保的所有首選糖尿保、附加癌症保障、首選健康保1000、首選健康多重保、首選健康保障計劃、首選危疾保、首選健康保100+保費回贈計劃、嚴重疾病特級保100+保費回贈計劃、嚴重疾病特級保障、嚴重疾病多重保百分百保費回贈計劃、嚴重疾病保障、嚴重疾病額外保障、嚴重疾病雙重保障、癌症全面保、完全及永久傷殘保障與Update兒童健康保障的總保障額最高為1,500,000 美元 / 12,000,000 港元 / 澳門元。

The maximum aggregate Sum Insured of all PrimeHealth Diabetes Care, Supplementary Cancer Benefit, PrimeHealth Saver 1000, PrimeHealth Extra Saver, PrimeHealth Benefit, PrimeHealth Extra Care, PrimeHealth Saver 100+, Critical Illness Supreme 100+ Premium Refundable Plan, Critical Illness Supreme Benefit, Critical Illness Plus 100% Premium Refundable Plan, Critical Illness Benefit, Critical Illness Extra Benefit, Critical Illness Double Benefit, Comprehensive Cancer Benefit, Total and Permanent Disability Benefit and Update Jr. Health Benefit under the same Insured with the Company is US\$1,500,000 / HK\$ / MOP12,000,000.

表一：涵蓋 56 種嚴重疾病保障 Table 1: Extensive Coverage of 56 Critical Illnesses

主要嚴重疾病 Major critical diseases 1. 癌症 Cancer 2. 中風 Stroke 3. 心臟病 Heart Attack 4. 腎衰竭 Kidney Failure 5. 慢性肝衰竭 Chronic Liver Failure 6. 末期病症 Terminal Illness	心臟血管疾病 Cardiovascular diseases 16. 冠狀動脈 (迴接) 手術 Coronary Artery Bypass Surgery 17. 心瓣置換 Heart Valve Replacement 18. 血管成形術 ⁷ Angioplasty ⁷ 19. 主要動脈手術 Surgery to Aorta 20. 心肌病 Cardiomyopathy 21. 肺動脈高血壓 Pulmonary Arterial Hypertension 22. 其它嚴重冠狀動脈疾病 Other Serious Coronary Artery Disease	神經系統疾病 Nervous system diseases 31. 多發性硬化症 Multiple Sclerosis 32. 運動神經原疾病 Motor Neurone Disease 33. 帕金森症 Parkinson's Disease 34. 亞爾茲默氏病/ 不能復原的器官性退化腦毛病 Alzheimer's Disease / Irreversible Organic Degenerative Brain Disorders 35. 脊髓灰質炎 Poliomyelitis 36. 漸進性核上神經麻痺症 Progressive Supranuclear Palsy	44. 失去語言能力 Loss of Speech 45. 嚴重燒傷 Major Burns 46. 腦部受損 / 失去獨立生存的能力 Brain Damage / Loss of Independent Existence
腦科疾病 / 異常情況 Brain diseases / disorders 7. 良性腦部腫瘤 Benign Brain Tumour 8. 昏迷 Coma 9. 腦膜炎 Bacterial Meningitis 10. 腦炎 Encephalitis 11. 需進行手術之腦血管瘤 ⁶ Cerebral Aneurysm Requiring Surgery ⁶ 12. 嚴重頭部創傷 Major Head Trauma 13. 植物人 Apallic Syndrome 14. 克雅氏症 (瘋牛症) Creutzfeld-Jacob Disease (Mad Cow Disease) 15. 腦部手術 Brain Surgery	器官嚴重疾病及衰竭 Organ critical illness and failure 23. 主要器官移植 Major Organ Transplant 24. 暴發性病毒性肝炎 Fulminant Viral Hepatitis 25. 腎髓質囊腫病 Medullary Cystic Disease 26. 潰瘍性結腸炎 Ulcerative Colitis 27. 克隆病 Crohn's Disease 28. 慢性肺病 Chronic Lung Disease 29. 慢性自體免疫性肝炎 Chronic Auto-immune Hepatitis 30. 復發性慢性胰臟炎 Chronic Relapsing Pancreatitis	嚴重傷殘 Serious disability 37. 失明 Blindness 38. 身體機能阻障 Dysfunction 39. 完全及永久傷殘 ⁸ Total and Permanent Disability ⁸ 40. 類風濕性關節炎 Rheumatoid Arthritis 41. 癱瘓 Paralysis 42. 失去肢體 / 視力 Loss of Limbs / Sight of Eyes 43. 失聰 Deafness	其他 Others 47. 肌肉萎縮 Muscular Dystrophy 48. 象皮病 Elephantiasis 49. 壞死性筋膜炎 Necrotising Fasciitis 50. 成形不全貧血病 Aplastic Anaemia 51. 經輸血感染人類免疫力缺乏病毒 HIV through Blood Transfusion 52. 因職業感染人類免疫力缺乏病毒 Occupationally Acquired HIV 53. 紅斑狼瘡 Systemic Lupus Erythematosus 54. 慢性腎上腺功能不全 Chronic Adrenal Insufficiency 55. 伊波拉出血性熱病 Ebola Hemorrhagic Fever 56. 意外矯形手術 ⁹ Accidental Reconstructive Surgery ⁹

表二：8 種原位癌 / 初期癌症保障² Table 2: Coverage of 8 Carcinoma-in-situ / Early Stage Cancers²

1. 乳房 Breast	2. 子宮頸 Cervix	3. 子宮 Uterus	4. 卵巢 Ovary	5. 輸卵管 Fallopian Tube	6. 陰道 Vagina	7. 睪丸 Testis	8. 前列腺 Prostate
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表三：8 種兒童嚴重疾病保障³ Table 3: Coverage of 8 Severe Child Diseases³

1. 嚴重哮喘 Severe Asthma	4. 幼兒期病發胰島素依賴性糖尿病 Insulin Dependent Diabetes Mellitus, Juvenile Onset	7. 成骨不全症 Osteogenesis Imperfecta
2. 自閉症 Autism	5. 川崎病 Kawasaki Disease	8. 幼兒慢性關節炎－斯蒂爾病 Juvenile Chronic Arthritis - Still's Disease
3. 血友病 Haemophilia	6. 因疾病及 / 或意外受傷導致智力受損 Intellectual Impairment due to Sickness and / or Accidental Bodily Injury	

6. 「需進行手術之腦血管瘤」的保障賠償為保障額的50%；於保障年期內，可獲賠償一次。
Benefit payment for "Cerebral Aneurysm Requiring Surgery" is 50% of the Sum Insured. Within the benefit term, this benefit can be claimed once only.

7. 於保障年期內，「血管成形術」可獲賠償一次，保障賠償為保障額的10%，並以同一受保人因「血管成形術」於本公司可獲的總賠償金額最高以12,500美元 / 100,000港元 / 澳門元為限。
Within the benefit term, "Angioplasty" can be claimed once only. Benefit payment for "Angioplasty" is 10% of the Sum Insured, subject to a maximum aggregate benefit of US\$12,500 / HK\$ / MOP100,000 under all benefits issued by the Company under the same insured.

8. 只適用於 18 至 65 歲的受保人。
Only applicable to the Insured aged 18 to 65 .

9. 於保障年期內，「意外矯形手術」可獲賠償一次，保障賠償為保障額的30%或其他計劃未賠償而需支付之實際住院及手術費用（以較低者為準），並以同一受保人因「意外矯形手術」於本公司可獲的總賠償金額最高以30,000美元 / 240,000港元 / 澳門元為限。
Within the benefit term, "Accidental Reconstructive Surgery" can be claimed once only. Benefit payment for "Accidental Reconstructive Surgery" is 30% of the Sum Insured or the actual amount of hospitalization and surgical expenses not reimbursed by other medical plans (whichever is the lower), subject to a maximum aggregate benefit of US\$30,000 / HK\$ / MOP240,000 under all benefits issued by the Company under the same Insured.

註：有關各「嚴重疾病」、「原位癌 / 初期癌症」及「兒童嚴重疾病」的定義，請參閱保單條文。
Remarks: For the definition of each "Critical Illness", "Carcinoma-in-situ / Early Stage Cancer" and "Severe Child Disease", please refer to the policy document.

重要資料

繳付保費年期及保障年期

■ 如附加於基本計劃(CSB65/CSB75/CSB100)

繳付保費年期及保障年期最長可至(1)受保人65歲(CSB65)/75歲(CSB75)/100歲(CSB100)，或(2)本附加保障所屬之基本計劃的繳付保費年期完結時，以較早者為準。如所屬之基本計劃的現金價值不足以支付每月費用（包括附加保障的成本），而在保費到期日起計31天寬限期屆滿前仍未繳付保費，保單及其所有保障將會終止。

■ 如附加於定期人壽保障(CSR65/CSR75/CSR1/CSR5/CSR10)

繳付保費年期及保障年期最長可至 (1) 受保人65歲(CSR65) / 75歲(CSR75) / 100歲(CSR1/CSR5) / 10年(CSR10)，或 (2) 本附加保障所屬之附加定期人壽保障的繳付保費年期完結時，或 (3) 此附加保障所屬之基本計劃的繳付保費年期完結時，以較早者為準。如所屬之基本計劃的現金價值不足以支付每月費用（包括附加保障的成本），而在保費到期日起計31天寬限期屆滿前仍未繳付保費，保單及其所有保障將會終止。

終止

在下列任何情況下，附加保障將會終止：

- 於保障到期日當日
- 保單持有人呈交書面要求終止本附加保障
- 在受保人經確診患上嚴重疾病而需要作出嚴重疾病的賠償後（但不包括血管成形術、原位癌/初期癌症、需進行手術之腦血管瘤、兒童嚴重疾病及矯形手術）
- 本附加保障所屬之基本計劃已終止
- 本附加保障所屬之附加定期人壽保障已終止（只適用於CSR1/CSR5/CSR10/CSR65/CSR75）
- 受保人身故

保費調整 (只適用於 CSR1/CSR5)

如接獲所需保費（根據受保人當時實際年齡及當時同類保障級別的保費率計算），附加保障會於每個保單週年獲續期一年(CSR1)/每5個保單年完結時獲續期5年(CSR5)。在每次續期時，美國萬通保險亞洲有限公司（「美國萬通亞洲」）保留隨時更改適用於同一風險級別受保人的保費之權利。保費會因應某些因素而作出調整，這些因素包括但不限於美國萬通亞洲過去的索償紀錄及開支。

通脹風險

當實際通脹率較預期為高，即使美國萬通亞洲按保單條款履行合約義務，保單持有人獲得的金額的實質價值可能較少。

信貸風險

本附加保障由美國萬通亞洲承保及負責，保單持有人的保單權益會受其信貸風險所影響。

主要不保事項

因以下一種或多種情況而直接或間接引致的索償，將不獲賠償：

- 自殺或在神智不清醒的狀況下受傷；自傷身體；酒精或藥物中毒（由醫生處方除外）；吸入氣體（因工作需要而引致則除外）；
- 因戰爭或民間騷動引致；犯法、企圖犯法或拒捕；
- 參與任何駕駛或騎術賽事；專業運動；需使用呼吸用具之潛水活動；乘搭或駕駛任何飛機（除非為民航機的持票乘客）；
- 投保時已存在的病徵及病狀；在本附加保障的保障生效日期的60日內出現的嚴重疾病；任何在受保人18歲前因患上或出現之先天性畸形或反常的情況而引致的疾病或病患；任何人類免疫力缺乏症病毒及/或與此有關之病症，包括愛滋病

保單冷靜期

如保單未能滿足你的要求，而你並未根據本保單提出任何索償，你可以書面方式要求取消保單，連同保單退回本公司（香港：香港灣仔駱克道33號美國萬通大廈27樓/澳門：澳門南灣大馬路517號南通商業大廈16樓E2座），並確保本公司的辦事處於交付保單的21天內，或向你/你的代表人發出《通知書》（說明已經可以領取保單和冷靜期屆滿日）後起計的21天內（以較早者為準）收到書面要求。於收受書面要求後，保單將被取消，你將可獲退回已繳保費金額，但不包括任何利息。

Important Information

Premium Payment Term and Benefit Term

■ If the policy is attached to Basic Plan (CSB65/CSB75/CSB100)

The premium payment term and the benefit term are up to (1) age 65 (CSB65) / 75 (CSB75) / 100 (CSB100) of the Insured, or (2) the end of the premium payment term for the basic plan to which the supplementary benefit is attached, whichever is earlier. If the Cash Value of the basic plan is not sufficient to cover the monthly charges (including the cost of supplementary benefits) and no premiums are paid before the end of the 31-day Grace Period from such premium due date, the policy will lapse and all coverage under the policy will be terminated.

■ If the policy is attached to Term Life Supplementary Benefit (CSR65/CSR75 /CSR1/CSR5/CSR10)

The premium payment term and the benefit term are up to (1) age 65 (CSR65) / 75 (CSR75) / 100 (CSR1/CSR5) of the Insured / 10 years (CSR10), or (2) the end of the premium payment term for the term life supplementary benefit to which this supplementary benefit is attached, or (3) the end of the premium payment term for the basic plan to which this supplementary benefit is attached, whichever is earlier. If the Cash Value of the basic plan is not sufficient to cover the monthly charges (including the cost of supplementary benefits) and no premiums are paid before the end of the 31-day Grace Period from such premium due date, the policy will lapse and all coverage under the policy will be terminated.

Termination

The Policy / supplementary benefit will be terminated when one of the following events occurs:

- On the Benefit Expiry Date
- The policy owner submits a written request to terminate this supplementary benefit
- The Insured is diagnosed with a Critical Illness other than Angioplasty, Carcinoma-in-situ/Early Stage Cancer, Cerebral Aneurysm Requiring Surgery, Severe Child Diseases and Reconstructive Surgery giving rise to the payment of Critical Illness Benefit
- The basic plan to which this supplementary benefit is attached terminates
- The term life supplementary benefit to which this supplementary benefit is attached terminates (applicable to CSR1/CSR5/CSR10/CSR65/CSR75 only)
- The Insured dies

■ Premium Adjustment (Applicable to CSR1/CSR5 only)

The supplementary benefit will be renewed at each policy anniversary for another one year (CSR1)/ at the expiration of each 5-year term period for another term (CSR5) upon receipt of the payment of the premium in accordance with the premium rate in effect of the same plan at the then attained age of the Insured on the date of renewal. MassMutual Asia Ltd. reserves the right to change the premium on each renewal at any time for all Insured of the same class. The major factors to consider for premium adjustment include, but not limited to, the claim experience of MassMutual Asia Ltd. and expenses.

Inflation Risk

Where the actual rate of inflation is higher than expected, the policy owner might receive less in real terms even if MassMutual Asia Ltd. meets all of its contractual obligations.

Credit Risk

This policy / supplementary benefit is underwritten by MassMutual Asia Ltd. The insurance benefits are held solely responsible by the company and subject to its credit risk.

Key Exclusions

This policy / supplementary benefit will not pay any benefit claim caused directly or indirectly, by or resulting from one or more of the following:

- Suicide or injuries due to insanity; self-infliction; intoxication by alcohol or drugs not prescribed by a Doctor; inhaling gas (except from hazard incidental to occupation);
- Any act due to war or civil commotion; violation or attempted violation of the law or resistance to arrest;
- Engaging in or taking part in driving or riding in any kind of race; professional sports; underwater activities involving the use of breathing apparatus; travel in any aircraft, except as a fare paying passenger in a commercial aircraft;
- Pre-existing symptoms or conditions; any diseases or illnesses which occurred within 60 days after the Effective Date of Coverage of the supplementary benefit; any diseases or illnesses which are due to a congenital defect or condition and occurred before the Insured reaches 18 years of age; any Human Immunodeficiency Virus (HIV) and/or any HIV-related illnesses including AIDS

Cooling-off Period

If you are not satisfied with the policy and have not made any claim under this policy, you may return it under a signed covering letter to us (Hong Kong: 27/F, MassMutual Tower, 33 Lockhart Road, Wanchai, Hong Kong/ Macau: Avenida Praia Grande No. 517, Edificio Comercial Nam Tung 16-E2, Macau) within 21 days after the delivery of the policy or issue of the Notice (which states that the policy is available for collection and the expiry date of the cooling-off period) to you or your representative, whichever is earlier. We will cancel the policy upon receipt of your written request and refund all premiums paid, without any interest.

美國萬通保險亞洲有限公司 MassMutual Asia Ltd.

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