



Group Critical Illness Insurance

What Is Group Critical Illness Insurance?

It refers to insurance covering events such as diagnosis of dread diseases including cancer, kidney failure, heart attack, stroke and paralysis, amongst others.

Product Highlights		Use Payout For	
<p>Lump Sum of HKD 100,000 (Plan 1), 200,000 (Plan 2), 300,000 (Plan 3) per person upon diagnosis</p>	<p>3 Coverage Options ie Cancer only, 3 Critical Illnesses and 36 Critical Illnesses</p>	<p>Special Diet</p>	<p>Transport</p>
<p>20 - 45 20 - 55 20 - 60 20 - 65</p>	<p>4 Plan options depending on age groups</p>	<p>A caregiver to care for family members</p>	<p>Second Medical Opinion</p>

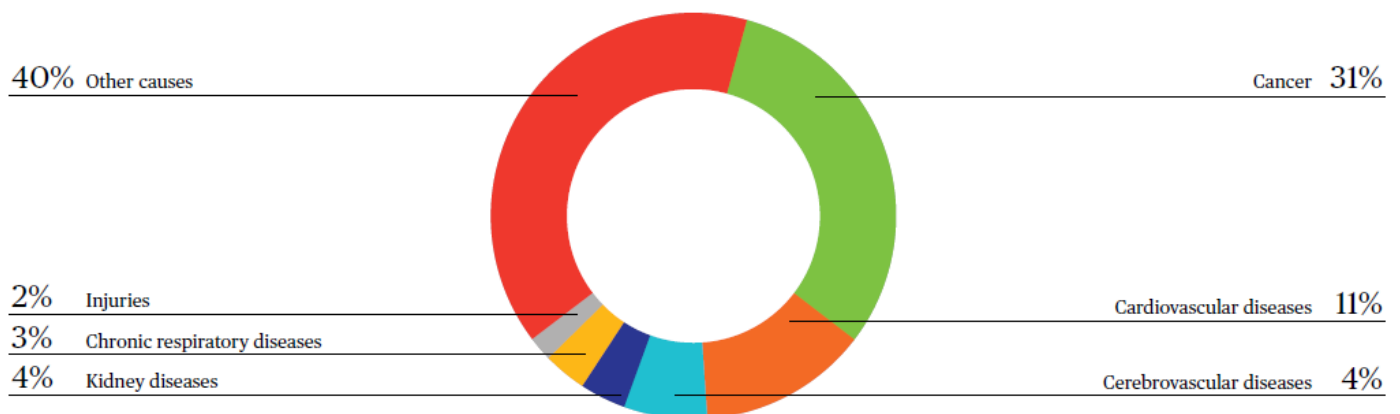
Eligibility

Aged from
20 – 65 years

This age range caters to today’s workplace as people are living and working longer.

Group Critical Illness is underwritten by Chubb Insurance Hong Kong Limited. For full details of the terms, conditions, and exclusions of the policy, please refer to the Policy Wordings.

Proportional Mortality¹



¹ https://www.dh.gov.hk/english/statistics/statistics_hs/files/Health_Statistics_pamphlet_E.pdf

Did you know in Hong Kong SAR?

Critical illnesses tend to be attributed to four common, modifiable risk factors – physical inactivity, unhealthy diet, tobacco and harmful use of alcohol. Critical illnesses like cardiovascular diseases and other non-communicable diseases like cancers and diabetes are responsible for 40 million annual deaths, including 15 million people aged between 30 and 70 globally.²

In Hong Kong, 59.3% of all registered deaths in 2017 are caused by six types of non-communicable diseases, namely, cancers, diseases of heart, cerebrovascular diseases, chronic lower respiratory diseases, injuries and poisoning, and diabetes mellitus.³

104 600 potential years of life are lost before the age of 70 from critical illnesses.⁴

12.6% of adult population suffers from raised blood pressure.⁵

15.7% of new cancer cases in 2016 were attributed to lung cancer.⁶

10% of people aged 15 and above smoke daily.⁷

With rising medical costs, ensuring sufficient coverage for critical illnesses is challenging and gaps are likely to emerge. Employers stepping in to fill this gap will be seen as employers of choice with a stellar commitment in caring for their employees. By providing group insurance coverage for critical illnesses, employers compensation and benefits package becomes market-leading as it goes beyond the traditional coverage for death and disability.

About Chubb in Hong Kong SAR

Chubb is the world's largest publicly traded property and casualty insurer. With both general and life insurance operations, Chubb has been present in Hong Kong SAR for more than 90 years via acquisitions by its predecessor companies. Its general insurance operation in Hong Kong SAR (Chubb Insurance Hong Kong Limited) is a niche and specialist general insurer. The company's product offerings include property, casualty, marine, financial lines and consumer lines designed for large corporates, mid-sized commercial & small business enterprises as well as retail customers. Over the years, it has established strong client relationships by offering responsive service, developing innovative products and providing market leadership built on financial strength.

More information can be found at www.chubb.com/hk.

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² <http://www.who.int/en/news-room/feature-stories/detail/thailand-s-physical-activity-drive-is-improving-health-by-addressing-ncds>

³ <https://www.healthyhk.gov.hk/phishweb/plain/en/>

⁴ <https://www.info.gov.hk/gia/general/201805/04/P2018050400399.htm>

⁵ Aon Asia Healthcare Trends 2017/18, Page 30

⁶ <https://www.chp.gov.hk/en/healthtopics/content/25/49.html>

⁷ https://www.dh.gov.hk/english/statistics/statistics_hs/files/Health_Statistics_pamphlet_E.pdf

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