

# VCare Cancer Protector

Providing you financial support  
against medical expenses for  
treatment and rehabilitation

CHUBB®

Chubb Life

# VCare Cancer Protector



Cancer has been ranked as the first of 10 major killers during the past decade<sup>1</sup>. Nowadays, medical technologies have been advanced but medical costs are also increasing. VCare Cancer Protector is designed for individuals looking for medical protection against cancer. It relieves you of financial burden by reimbursing the medical expenses on cancer treatment and rehabilitation and providing a series of additional caring benefits.

## **Comprehensive Protection against Cancer**

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VCare Cancer Protector provides you comprehensive protection against cancer which include both cancer<sup>2</sup> and carcinoma-in-situ<sup>3</sup> (“Covered Cancer<sup>4</sup>”). It has two plan options for your selection. Upon diagnosis of a Covered Cancer, it provides cover of relevant medical expenses<sup>5</sup> relating to diagnostic benefit, hospitalisation and surgery, outpatient, reconstructive surgery benefit and monitoring benefit on reimbursement basis, up to a maximum of HK\$1,500,000 per Covered Cancer Limit<sup>6</sup> or HK\$4,500,000 per Lifetime Limit<sup>7</sup>. You can focus on necessary and proper treatment without worrying about the financial distress that cancer may bring.

“Company” and “We” herein refers to Chubb Life Insurance Company Ltd. (Incorporated in Bermuda with Limited Liability).

## **A Series of Additional Benefits for Enhanced Protection**

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The battle with cancer can be frustrating during treatment. VCare Cancer Protector provides a series of additional benefits to cover the medical expense on ancillary services, psychological counselling, home nursing and medical appliances, addressing your physical and mental needs.

## **Other Benefits**

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Upon diagnosis of a Covered Cancer of the insured, premium of this plan will be waived for one year. Besides, a lump sum cash benefit will be payable.

In the event of the insured’s death, a compassionate death benefit will be paid to the beneficiary.

## **Guaranteed Renewal and Protection till Age 100**

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Regardless of your health conditions and claims history, VCare Cancer Protector is guaranteed renewable annually till age 100 of the insured. The premium, benefit schedule and terms and conditions may be determined by the Company at the time of renewal.

## Benefit Schedule

Plan	Plan 1	Plan 2
Room Level for Hospital Confinement	Ward	Semi-private
Per Cover Cancer Limit (HK\$)	500,000	1,500,000
Lifetime Limit (HK\$)	1,500,000	4,500,000
Diagnostic Benefit	Full cover subject to per Covered Cancer Limit and per Lifetime Limit	
Hospitalisation and Surgery		
Outpatient		
Reconstructive Surgery Benefit		
Monitoring Benefit (up to 5 years after completion of active treatment)		
Ancillary Services (include Registered Chinese Medicine Practitioner, Registered Physiotherapist and Registered Dietician) - maximum amount (HK\$) per visit - maximum number of visits per Covered Cancer for each type of consultations (One visit per day for each type of the above consultations)	800 15	800 25
Psychological Counselling - maximum amount (HK\$) per visit - maximum number of visits per Covered Cancer (One visit per day shared by the insured and all immediate family members of the insured)	1,000 15	1,000 25
Home Nursing - maximum amount (HK\$) per day - maximum number of days per Covered Cancer	1,000 30	1,000 45
Medical Appliances (HK\$) per Covered Cancer	5,000	7,500
Waiver of Premium per Covered Cancer	Upon the first diagnosis and validated claim of the Covered Cancer, premium within one year from next premium due date will be waived.	
Cash Benefit (HK\$) per Covered Cancer	5,000	15,000
Compassionate Death Benefit (HK\$)	20,000	30,000

## VCare Cancer Protector at a Glance

Basic Information	
<b>Product Type</b>	Basic Plan / Rider <b>If you purchase this product as a rider, it must be attached to a basic plan issued by us.</b>
<b>Policy Type</b>	Non-participating policy. No cash value or loan value will be offered.
<b>Issue Age of the Insured</b>	15 days to 70 years old
<b>Policy Term</b>	Up to age 100 of the insured
<b>Renewability</b>	VCare Cancer Protector is guaranteed to be renewed annually as long as you pay the premium. We reserve the right to revise the premium rates, benefit schedule and terms and conditions at the time of such renewal.
<b>Premium Payment Period</b>	Up to age 100 of the insured
<b>Premium Payment Mode</b>	Monthly / Quarterly / Semi-annual / Annual
<b>Premium Structure</b>	Premium will be adjusted according to insured's attained age upon renewal. The premiums in the Premium Table in this product brochure are not guaranteed. Please refer to the "Key Product Risks - Premium adjustment" under the "Important Information" section in this product brochure for premium rate adjustment factors. The Company reserves the right to adjust the premiums from time to time.
<b>Currency</b>	HK Dollar / US Dollar

### Remarks:

- Source from Centre for Health Protection, Department of Health (2006-2015).
- Cancer means a malignant tumour characterized by the uncontrolled growth and spread of malignant cells and the invasion of normal tissues. It should be confirmed by histological evidence of malignancy on a pathology report including leukaemia but excluding i) any lesions described as pre-malignant, non-invasive or carcinoma-in-situ; ii) any non melanoma skin cancer of AJCC stage I or below; iii) all tumours in the presence of any human immunodeficiency virus; or iv) Chronic Lymphocytic Leukaemia (CLL) at RAI Stage 0 or less.
- Carcinoma-in-situ means a focal autonomous new growth of carcinomatous cells which has not yet resulted in the invasion of normal tissues. "Invasion" means an infiltration and/or active destruction of tissue or surrounding tissue beyond the basement membrane. Diagnosis of carcinoma-in-situ must be supported by a histopathological biopsy report and confirmed by a registered specialist in the relevant field. Clinical or cytological diagnosis alone does not meet this standard. For Carcinoma-in-situ of Cervix Uteri, it must be at a grading of CIN III - which has been confirmed by histopathology as Carcinoma-in-situ. For Carcinoma-in-situ of Prostate Gland, it must be at a grading of Prostatic Intraepithelial Neoplasia (PIN III) - which has been confirmed by histopathology as Carcinoma-in-situ.
- For more than one Covered Cancer, the latest Covered Cancer will be considered as the single and same Covered Cancer as the immediately preceding Covered Cancer and will share the same per Covered Cancer Limit with the immediately preceding Covered Cancer for the purpose of calculating the benefits payable except:
  - The latest Covered Cancer and the immediately preceding Covered Cancer are of different histopathology, and the date of first diagnosis of the latest Covered Cancer and that of the preceding Covered Cancer are separated by at least one year;
  - The latest Covered Cancer and the immediately preceding Covered Cancer are of the same histopathology, and the latest Covered Cancer is not a recurrence or metastasis of the immediately preceding Covered Cancer, and the date of first diagnosis of the latest Covered Cancer and that of the immediately preceding Covered Cancer are separated by at least one year; or
  - The latest Covered Cancer and the immediately preceding Covered Cancer are of the same histopathology,
    - the latest Covered Cancer is a recurrence or metastasis of the immediately preceding Covered Cancer; and
    - the dates of first diagnosis of the preceding Covered Cancer and the latest Covered Cancer are separated by at least five years; and
    - the immediately preceding Covered Cancer has been once in complete remission within five years (such state is verified by a registered specialist and supported by clinical, imaging or other laboratory investigations).
- Excluding any confinement, surgery and/or medical treatment for which compensation or reimbursement is payable under any law, medical program, or insurance policy provided by any government, company or other insurer except to the extent that such charges are not reimbursed by such law, medical program or insurance policy.
- Per Covered Cancer Limit means the aggregate maximum amount of all benefits (applicable to diagnostic benefit, hospitalisation and surgery, outpatient, reconstructive surgery and monitoring benefit) paid and payable for one Covered Cancer under all in-force and terminated VCare Cancer Protector covering the same insured.
- Per Lifetime Limit means the aggregate maximum amount of all benefits (applicable to diagnostic benefit, hospitalisation and surgery, outpatient, reconstructive surgery benefit and monitoring benefit) paid and payable under all in-force and terminated VCare Cancer Protector covering the same insured.

## Premium Table

The below premiums are not guaranteed and only applicable to insured of standard risk class. Loadings may be applied subject to the underwriting decision. Renewal premium will be based on the prevailing premium rates at the time of renewal. The Company reserves the right to adjust the premiums from time to time.

Annual Premium of Basic Plan (HK\$)								
Attained age at nearest birthday	Male				Female			
	Non-Smoker		Smoker		Non-Smoker		Smoker	
	Plan 1	Plan 2	Plan 1	Plan 2	Plan 1	Plan 2	Plan 1	Plan 2
0	757	933	757	933	730	877	730	877
1	757	933	757	933	730	877	730	877
2	757	933	757	933	730	877	730	877
3	757	933	757	933	730	877	730	877
4	757	933	757	933	730	877	730	877
5	757	933	757	933	730	877	730	877
6	550	738	550	738	550	727	550	727
7	550	738	550	738	550	727	550	727
8	550	738	550	738	550	727	550	727
9	550	738	550	738	550	727	550	727
10	550	738	550	738	550	727	550	727
11	550	738	550	738	550	727	550	727
12	550	738	550	738	550	727	550	727
13	550	738	550	738	550	727	550	727
14	550	738	550	738	550	727	550	727
15	550	738	550	738	550	727	550	727
16	550	738	550	738	550	727	550	727
17	550	738	550	738	550	727	550	727
18	550	738	550	738	550	727	550	727
19	706	822	744	899	714	820	755	897
20	713	836	759	930	724	839	774	934
21	720	847	776	960	735	856	798	969
22	726	857	793	990	746	872	823	1,004
23	737	875	818	1,033	770	916	869	1,081
24	748	893	844	1,077	795	959	919	1,159
25	758	910	871	1,123	819	1,000	972	1,238
26	770	929	894	1,162	845	1,041	1,020	1,302
27	782	947	919	1,201	870	1,080	1,069	1,365
28	804	983	960	1,270	920	1,163	1,161	1,495
29	825	1,018	1,002	1,339	971	1,243	1,257	1,621
30	847	1,052	1,046	1,410	1,022	1,322	1,356	1,743
31	866	1,085	1,083	1,473	1,066	1,404	1,440	1,880
32	885	1,117	1,120	1,537	1,110	1,484	1,525	2,016
33	920	1,176	1,187	1,651	1,197	1,641	1,687	2,276
34	954	1,235	1,253	1,764	1,281	1,795	1,848	2,535
35	988	1,292	1,319	1,876	1,364	1,948	2,008	2,795
36	1,021	1,348	1,385	1,988	1,445	2,099	2,167	3,054
37	1,054	1,402	1,451	2,098	1,524	2,248	2,325	3,312
38	1,096	1,473	1,536	2,240	1,650	2,475	2,570	3,702
39	1,138	1,542	1,620	2,380	1,772	2,698	2,813	4,091
40	1,179	1,609	1,704	2,519	1,892	2,919	3,053	4,479
41	1,216	1,675	1,790	2,669	2,022	3,150	3,335	4,977
42	1,252	1,738	1,875	2,818	2,153	3,381	3,622	5,497
43	1,334	1,882	2,052	3,127	2,300	3,647	3,949	6,101
44	1,414	2,021	2,229	3,437	2,447	3,913	4,282	6,731
45	1,492	2,158	2,405	3,745	2,593	4,178	4,622	7,387
46	1,571	2,297	2,565	4,025	2,742	4,448	4,922	7,988
47	1,649	2,434	2,722	4,300	2,892	4,717	5,222	8,603
48	1,770	2,647	2,965	4,729	3,014	4,949	5,469	9,157
49	1,889	2,856	3,204	5,150	3,137	5,181	5,717	9,721
50	2,005	3,061	3,439	5,564	3,260	5,414	5,964	10,298

\* Only applicable to policy renewal.



Annual Premium of Basic Plan (HK\$)								
Attained age at nearest birthday	Male				Female			
	Non-Smoker		Smoker		Non-Smoker		Smoker	
	Plan 1	Plan 2	Plan 1	Plan 2	Plan 1	Plan 2	Plan 1	Plan 2
51	2,144	3,305	3,703	6,029	3,385	5,678	6,189	10,784
52	2,284	3,552	3,969	6,497	3,510	5,946	6,412	11,271
53	2,488	3,911	4,358	7,182	3,585	6,101	6,536	11,529
54	2,695	4,275	4,749	7,870	3,661	6,258	6,658	11,789
55	2,905	4,644	5,142	8,563	3,738	6,418	6,781	12,052
56	3,118	5,020	5,532	9,251	3,815	6,582	6,896	12,303
57	3,334	5,402	5,923	9,943	3,893	6,747	7,010	12,556
58	3,644	5,948	6,490	10,942	4,019	6,982	7,214	12,939
59	3,958	6,502	7,058	11,945	4,144	7,219	7,416	13,321
60	4,276	7,064	7,627	12,950	4,271	7,460	7,617	13,705
61	4,613	7,627	8,250	13,943	4,424	7,646	7,864	13,979
62	4,956	8,197	8,881	14,937	4,579	7,833	8,114	14,251
63	5,399	8,937	9,697	16,236	4,745	8,041	8,379	14,558
64	5,851	9,685	10,523	17,535	4,915	8,253	8,648	14,867
65	6,312	10,443	11,360	18,834	5,090	8,469	8,922	15,178
66	6,781	11,211	12,208	20,133	5,270	8,689	9,201	15,493
67	7,260	11,990	13,067	21,435	5,455	8,914	9,486	15,811
68	7,791	12,854	14,017	22,874	5,691	9,208	9,858	16,248
69	8,335	13,736	14,983	24,324	5,934	9,507	10,238	16,690
70	8,895	14,637	15,969	25,789	6,184	9,814	10,626	17,137
71*	9,410	15,552	16,767	27,260	6,383	10,119	10,916	17,576
72*	9,932	16,485	17,561	28,741	6,585	10,431	11,207	18,018
73*	10,458	17,433	18,345	30,225	6,942	10,990	11,766	18,889
74*	10,993	18,400	19,127	31,722	7,301	11,555	12,322	19,756
75*	11,538	19,389	19,908	33,235	7,665	12,126	12,875	20,622
76*	12,075	20,371	20,764	34,894	8,029	12,699	13,491	21,589
77*	12,621	21,374	21,628	36,586	8,398	13,280	14,113	22,568
78*	12,921	21,960	22,055	37,552	8,764	13,869	14,729	23,557
79*	13,233	22,570	22,498	38,556	9,138	14,469	15,354	24,563
80*	13,558	23,207	22,960	39,605	9,519	15,083	15,992	25,590
81*	13,930	23,870	23,387	40,373	9,953	15,780	16,418	26,268
82*	14,320	24,566	23,833	41,177	10,402	16,500	16,839	26,938
83*	14,464	24,812	24,072	41,589	10,507	16,665	17,008	27,208
84*	14,609	25,061	24,313	42,005	10,613	16,832	17,179	27,481
85*	14,756	25,312	24,557	42,426	10,720	17,001	17,351	27,756
86*	14,904	25,566	24,803	42,851	10,828	17,172	17,525	28,034
87*	15,054	25,822	25,052	43,280	10,937	17,344	17,701	28,315
88*	15,205	26,081	25,303	43,713	11,047	17,518	17,879	28,599
89*	15,358	26,342	25,557	44,151	11,158	17,694	18,058	28,885
90*	15,512	26,606	25,813	44,593	11,270	17,871	18,239	29,174
91*	15,668	26,873	26,072	45,039	11,383	18,050	18,422	29,466
92*	15,825	27,142	26,333	45,490	11,497	18,231	18,607	29,761
93*	15,984	27,414	26,597	45,945	11,612	18,414	18,794	30,059
94*	16,144	27,689	26,863	46,405	11,729	18,599	18,982	30,360
95*	16,306	27,966	27,132	46,870	11,847	18,785	19,172	30,664
96*	16,470	28,246	27,404	47,339	11,966	18,973	19,364	30,971
97*	16,635	28,529	27,679	47,813	12,086	19,163	19,558	31,281
98*	16,802	28,815	27,956	48,292	12,207	19,355	19,754	31,594
99*	16,971	29,104	28,236	48,775	12,330	19,549	19,952	31,910

\* Only applicable to policy renewal.

Annual Premium of Rider (HK\$)								
Attained age at nearest birthday	Male				Female			
	Non-Smoker		Smoker		Non-Smoker		Smoker	
	Plan 1	Plan 2	Plan 1	Plan 2	Plan 1	Plan 2	Plan 1	Plan 2
0	537	713	537	713	510	657	510	657
1	537	713	537	713	510	657	510	657
2	537	713	537	713	510	657	510	657
3	537	713	537	713	510	657	510	657
4	537	713	537	713	510	657	510	657
5	537	713	537	713	510	657	510	657
6	330	518	330	518	330	507	330	507
7	330	518	330	518	330	507	330	507
8	330	518	330	518	330	507	330	507
9	330	518	330	518	330	507	330	507
10	330	518	330	518	330	507	330	507
11	330	518	330	518	330	507	330	507
12	330	518	330	518	330	507	330	507
13	330	518	330	518	330	507	330	507
14	330	518	330	518	330	507	330	507
15	330	518	330	518	330	507	330	507
16	330	518	330	518	330	507	330	507
17	330	518	330	518	330	507	330	507
18	330	518	330	518	330	507	330	507
19	486	602	524	679	494	600	535	677
20	493	616	539	710	504	619	554	714
21	500	627	556	740	515	636	578	749
22	506	637	573	770	526	652	603	784
23	517	655	598	813	550	696	649	861
24	528	673	624	857	575	739	699	939
25	538	690	651	903	599	780	752	1,018
26	550	709	674	942	625	821	800	1,082
27	562	727	699	981	650	860	849	1,145
28	584	763	740	1,050	700	943	941	1,275
29	605	798	782	1,119	751	1,023	1,037	1,401
30	627	832	826	1,190	802	1,102	1,136	1,523
31	646	865	863	1,253	846	1,184	1,220	1,660
32	665	897	900	1,317	890	1,264	1,305	1,796
33	700	956	967	1,431	977	1,421	1,467	2,056
34	734	1,015	1,033	1,544	1,061	1,575	1,628	2,315
35	768	1,072	1,099	1,656	1,144	1,728	1,788	2,575
36	801	1,128	1,165	1,768	1,225	1,879	1,947	2,834
37	834	1,182	1,231	1,878	1,304	2,028	2,105	3,092
38	876	1,253	1,316	2,020	1,430	2,255	2,350	3,482
39	918	1,322	1,400	2,160	1,552	2,478	2,593	3,871
40	959	1,389	1,484	2,299	1,672	2,699	2,833	4,259
41	996	1,455	1,570	2,449	1,802	2,930	3,115	4,757
42	1,032	1,518	1,655	2,598	1,933	3,161	3,402	5,277
43	1,114	1,662	1,832	2,907	2,080	3,427	3,729	5,881
44	1,194	1,801	2,009	3,217	2,227	3,693	4,062	6,511
45	1,272	1,938	2,185	3,525	2,373	3,958	4,402	7,167
46	1,351	2,077	2,345	3,805	2,522	4,228	4,702	7,768
47	1,429	2,214	2,502	4,080	2,672	4,497	5,002	8,383
48	1,550	2,427	2,745	4,509	2,794	4,729	5,249	8,937
49	1,669	2,636	2,984	4,930	2,917	4,961	5,497	9,501
50	1,785	2,841	3,219	5,344	3,040	5,194	5,744	10,078

\* Only applicable to policy renewal.

Annual Premium of Rider (HK\$)								
Attained age at nearest birthday	Male				Female			
	Non-Smoker		Smoker		Non-Smoker		Smoker	
	Plan 1	Plan 2	Plan 1	Plan 2	Plan 1	Plan 2	Plan 1	Plan 2
51	1,924	3,085	3,483	5,809	3,165	5,458	5,969	10,564
52	2,064	3,332	3,749	6,277	3,290	5,726	6,192	11,051
53	2,268	3,691	4,138	6,962	3,365	5,881	6,316	11,309
54	2,475	4,055	4,529	7,650	3,441	6,038	6,438	11,569
55	2,685	4,424	4,922	8,343	3,518	6,198	6,561	11,832
56	2,898	4,800	5,312	9,031	3,595	6,362	6,676	12,083
57	3,114	5,182	5,703	9,723	3,673	6,527	6,790	12,336
58	3,424	5,728	6,270	10,722	3,799	6,762	6,994	12,719
59	3,738	6,282	6,838	11,725	3,924	6,999	7,196	13,101
60	4,056	6,844	7,407	12,730	4,051	7,240	7,397	13,485
61	4,393	7,407	8,030	13,723	4,204	7,426	7,644	13,759
62	4,736	7,977	8,661	14,717	4,359	7,613	7,894	14,031
63	5,179	8,717	9,477	16,016	4,525	7,821	8,159	14,338
64	5,631	9,465	10,303	17,315	4,695	8,033	8,428	14,647
65	6,092	10,223	11,140	18,614	4,870	8,249	8,702	14,958
66	6,561	10,991	11,988	19,913	5,050	8,469	8,981	15,273
67	7,040	11,770	12,847	21,215	5,235	8,694	9,266	15,591
68	7,571	12,634	13,797	22,654	5,471	8,988	9,638	16,028
69	8,115	13,516	14,763	24,104	5,714	9,287	10,018	16,470
70	8,675	14,417	15,749	25,569	5,964	9,594	10,406	16,917
71*	9,190	15,332	16,547	27,040	6,163	9,899	10,696	17,356
72*	9,712	16,265	17,341	28,521	6,365	10,211	10,987	17,798
73*	10,238	17,213	18,125	30,005	6,722	10,770	11,546	18,669
74*	10,773	18,180	18,907	31,502	7,081	11,335	12,102	19,536
75*	11,318	19,169	19,688	33,015	7,445	11,906	12,655	20,402
76*	11,855	20,151	20,544	34,674	7,809	12,479	13,271	21,369
77*	12,401	21,154	21,408	36,366	8,178	13,060	13,893	22,348
78*	12,701	21,740	21,835	37,332	8,544	13,649	14,509	23,337
79*	13,013	22,350	22,278	38,336	8,918	14,249	15,134	24,343
80*	13,338	22,987	22,740	39,385	9,299	14,863	15,772	25,370
81*	13,710	23,650	23,167	40,153	9,733	15,560	16,198	26,048
82*	14,100	24,346	23,613	40,957	10,182	16,280	16,619	26,718
83*	14,241	24,589	23,849	41,367	10,284	16,443	16,785	26,985
84*	14,383	24,835	24,087	41,781	10,387	16,607	16,953	27,255
85*	14,527	25,083	24,328	42,199	10,491	16,773	17,123	27,528
86*	14,672	25,334	24,571	42,621	10,596	16,941	17,294	27,803
87*	14,819	25,587	24,817	43,047	10,702	17,110	17,467	28,081
88*	14,967	25,843	25,065	43,477	10,809	17,281	17,642	28,362
89*	15,117	26,101	25,316	43,912	10,917	17,454	17,818	28,646
90*	15,268	26,362	25,569	44,351	11,026	17,629	17,996	28,932
91*	15,421	26,626	25,825	44,795	11,136	17,805	18,176	29,221
92*	15,575	26,892	26,083	45,243	11,247	17,983	18,358	29,513
93*	15,731	27,161	26,344	45,695	11,359	18,163	18,542	29,808
94*	15,888	27,433	26,607	46,152	11,473	18,345	18,727	30,106
95*	16,047	27,707	26,873	46,614	11,588	18,528	18,914	30,407
96*	16,207	27,984	27,142	47,080	11,704	18,713	19,103	30,711
97*	16,369	28,264	27,413	47,551	11,821	18,900	19,294	31,018
98*	16,533	28,547	27,687	48,027	11,939	19,089	19,487	31,328
99*	16,698	28,832	27,964	48,507	12,058	19,280	19,682	31,641

\* Only applicable to policy renewal.



Annual Premium of Basic Plan (US\$)								
Attained age at nearest birthday	Male				Female			
	Non-Smoker		Smoker		Non-Smoker		Smoker	
	Plan 1	Plan 2	Plan 1	Plan 2	Plan 1	Plan 2	Plan 1	Plan 2
0	97	120	97	120	94	112	94	112
1	97	120	97	120	94	112	94	112
2	97	120	97	120	94	112	94	112
3	97	120	97	120	94	112	94	112
4	97	120	97	120	94	112	94	112
5	97	120	97	120	94	112	94	112
6	71	95	71	95	71	93	71	93
7	71	95	71	95	71	93	71	93
8	71	95	71	95	71	93	71	93
9	71	95	71	95	71	93	71	93
10	71	95	71	95	71	93	71	93
11	71	95	71	95	71	93	71	93
12	71	95	71	95	71	93	71	93
13	71	95	71	95	71	93	71	93
14	71	95	71	95	71	93	71	93
15	71	95	71	95	71	93	71	93
16	71	95	71	95	71	93	71	93
17	71	95	71	95	71	93	71	93
18	71	95	71	95	71	93	71	93
19	91	105	95	115	92	105	97	115
20	91	107	97	119	93	108	99	120
21	92	109	99	123	94	110	102	124
22	93	110	102	127	96	112	106	129
23	94	112	105	132	99	117	111	139
24	96	114	108	138	102	123	118	149
25	97	117	112	144	105	128	125	159
26	99	119	115	149	108	133	131	167
27	100	121	118	154	112	138	137	175
28	103	126	123	163	118	149	149	192
29	106	131	128	172	124	159	161	208
30	109	135	134	181	131	169	174	223
31	111	139	139	189	137	180	185	241
32	113	143	144	197	142	190	196	258
33	118	151	152	212	153	210	216	292
34	122	158	161	226	164	230	237	325
35	127	166	169	241	175	250	257	358
36	131	173	178	255	185	269	278	392
37	135	180	186	269	195	288	298	425
38	141	189	197	287	212	317	329	475
39	146	198	208	305	227	346	361	524
40	151	206	218	323	243	374	391	574
41	156	215	229	342	259	404	428	638
42	161	223	240	361	276	433	464	705
43	171	241	263	401	295	468	506	782
44	181	259	286	441	314	502	549	863
45	191	277	308	480	332	536	593	947
46	201	294	329	516	352	570	631	1,024
47	211	312	349	551	371	605	669	1,103
48	227	339	380	606	386	634	701	1,174
49	242	366	411	660	402	664	733	1,246
50	257	392	441	713	418	694	765	1,320

\* Only applicable to policy renewal.

Annual Premium of Basic Plan (US\$)								
Attained age at nearest birthday	Male				Female			
	Non-Smoker		Smoker		Non-Smoker		Smoker	
	Plan 1	Plan 2	Plan 1	Plan 2	Plan 1	Plan 2	Plan 1	Plan 2
51	275	424	475	773	434	728	793	1,383
52	293	455	509	833	450	762	822	1,445
53	319	501	559	921	460	782	838	1,478
54	346	548	609	1,009	469	802	854	1,511
55	372	595	659	1,098	479	823	869	1,545
56	400	644	709	1,186	489	844	884	1,577
57	427	693	759	1,275	499	865	899	1,610
58	467	763	832	1,403	515	895	925	1,659
59	507	834	905	1,531	531	926	951	1,708
60	548	906	978	1,660	548	956	977	1,757
61	591	978	1,058	1,788	567	980	1,008	1,792
62	635	1,051	1,139	1,915	587	1,004	1,040	1,827
63	692	1,146	1,243	2,082	608	1,031	1,074	1,866
64	750	1,242	1,349	2,248	630	1,058	1,109	1,906
65	809	1,339	1,456	2,415	653	1,086	1,144	1,946
66	869	1,437	1,565	2,581	676	1,114	1,180	1,986
67	931	1,537	1,675	2,748	699	1,143	1,216	2,027
68	999	1,648	1,797	2,933	730	1,181	1,264	2,083
69	1,069	1,761	1,921	3,118	761	1,219	1,313	2,140
70	1,140	1,877	2,047	3,306	793	1,258	1,362	2,197
71*	1,206	1,994	2,150	3,495	818	1,297	1,399	2,253
72*	1,273	2,113	2,251	3,685	844	1,337	1,437	2,310
73*	1,341	2,235	2,352	3,875	890	1,409	1,508	2,422
74*	1,409	2,359	2,452	4,067	936	1,481	1,580	2,533
75*	1,479	2,486	2,552	4,261	983	1,555	1,651	2,644
76*	1,548	2,612	2,662	4,474	1,029	1,628	1,730	2,768
77*	1,618	2,740	2,773	4,691	1,077	1,703	1,809	2,893
78*	1,657	2,815	2,828	4,814	1,124	1,778	1,888	3,020
79*	1,697	2,894	2,884	4,943	1,172	1,855	1,968	3,149
80*	1,738	2,975	2,944	5,078	1,220	1,934	2,050	3,281
81*	1,786	3,060	2,998	5,176	1,276	2,023	2,105	3,368
82*	1,836	3,149	3,056	5,279	1,334	2,115	2,159	3,454
83*	1,854	3,181	3,086	5,332	1,347	2,137	2,181	3,488
84*	1,873	3,213	3,117	5,385	1,361	2,158	2,202	3,523
85*	1,892	3,245	3,148	5,439	1,374	2,180	2,224	3,558
86*	1,911	3,278	3,180	5,494	1,388	2,202	2,247	3,594
87*	1,930	3,311	3,212	5,549	1,402	2,224	2,269	3,630
88*	1,949	3,344	3,244	5,604	1,416	2,246	2,292	3,667
89*	1,969	3,377	3,277	5,660	1,431	2,268	2,315	3,703
90*	1,989	3,411	3,309	5,717	1,445	2,291	2,338	3,740
91*	2,009	3,445	3,343	5,774	1,459	2,314	2,362	3,778
92*	2,029	3,480	3,376	5,832	1,474	2,337	2,386	3,816
93*	2,049	3,515	3,410	5,890	1,489	2,361	2,409	3,854
94*	2,070	3,550	3,444	5,949	1,504	2,384	2,434	3,892
95*	2,091	3,585	3,478	6,009	1,519	2,408	2,458	3,931
96*	2,112	3,621	3,513	6,069	1,534	2,432	2,483	3,971
97*	2,133	3,658	3,549	6,130	1,549	2,457	2,507	4,010
98*	2,154	3,694	3,584	6,191	1,565	2,481	2,533	4,051
99*	2,176	3,731	3,620	6,253	1,581	2,506	2,558	4,091

\* Only applicable to policy renewal.

Annual Premium of Rider (US\$)								
Attained age at nearest birthday	Male				Female			
	Non-Smoker		Smoker		Non-Smoker		Smoker	
	Plan 1	Plan 2	Plan 1	Plan 2	Plan 1	Plan 2	Plan 1	Plan 2
0	69	91	69	91	65	84	65	84
1	69	91	69	91	65	84	65	84
2	69	91	69	91	65	84	65	84
3	69	91	69	91	65	84	65	84
4	69	91	69	91	65	84	65	84
5	69	91	69	91	65	84	65	84
6	42	66	42	66	42	65	42	65
7	42	66	42	66	42	65	42	65
8	42	66	42	66	42	65	42	65
9	42	66	42	66	42	65	42	65
10	42	66	42	66	42	65	42	65
11	42	66	42	66	42	65	42	65
12	42	66	42	66	42	65	42	65
13	42	66	42	66	42	65	42	65
14	42	66	42	66	42	65	42	65
15	42	66	42	66	42	65	42	65
16	42	66	42	66	42	65	42	65
17	42	66	42	66	42	65	42	65
18	42	66	42	66	42	65	42	65
19	62	77	67	87	63	77	69	87
20	63	79	69	91	65	79	71	92
21	64	80	71	95	66	82	74	96
22	65	82	73	99	67	84	77	101
23	66	84	77	104	71	89	83	110
24	68	86	80	110	74	95	90	120
25	69	88	83	116	77	100	96	131
26	71	91	86	121	80	105	103	139
27	72	93	90	126	83	110	109	147
28	75	98	95	135	90	121	121	163
29	78	102	100	143	96	131	133	180
30	80	107	106	153	103	141	146	195
31	83	111	111	161	108	152	156	213
32	85	115	115	169	114	162	167	230
33	90	123	124	183	125	182	188	264
34	94	130	132	198	136	202	209	297
35	98	137	141	212	147	222	229	330
36	103	145	149	227	157	241	250	363
37	107	152	158	241	167	260	270	396
38	112	161	169	259	183	289	301	446
39	118	169	179	277	199	318	332	496
40	123	178	190	295	214	346	363	546
41	128	187	201	314	231	376	399	610
42	132	195	212	333	248	405	436	677
43	143	213	235	373	267	439	478	754
44	153	231	258	412	286	473	521	835
45	163	248	280	452	304	507	564	919
46	173	266	301	488	323	542	603	996
47	183	284	321	523	343	577	641	1,075
48	199	311	352	578	358	606	673	1,146
49	214	338	383	632	374	636	705	1,218
50	229	364	413	685	390	666	736	1,292

\* Only applicable to policy renewal.

Annual Premium of Rider (US\$)								
Attained age at nearest birthday	Male				Female			
	Non-Smoker		Smoker		Non-Smoker		Smoker	
	Plan 1	Plan 2	Plan 1	Plan 2	Plan 1	Plan 2	Plan 1	Plan 2
51	247	396	447	745	406	700	765	1,354
52	265	427	481	805	422	734	794	1,417
53	291	473	531	893	431	754	810	1,450
54	317	520	581	981	441	774	825	1,483
55	344	567	631	1,070	451	795	841	1,517
56	372	615	681	1,158	461	816	856	1,549
57	399	664	731	1,247	471	837	871	1,582
58	439	734	804	1,375	487	867	897	1,631
59	479	805	877	1,503	503	897	923	1,680
60	520	877	950	1,632	519	928	948	1,729
61	563	950	1,029	1,759	539	952	980	1,764
62	607	1,023	1,110	1,887	559	976	1,012	1,799
63	664	1,118	1,215	2,053	580	1,003	1,046	1,838
64	722	1,213	1,321	2,220	602	1,030	1,081	1,878
65	781	1,311	1,428	2,386	624	1,058	1,116	1,918
66	841	1,409	1,537	2,553	647	1,086	1,151	1,958
67	903	1,509	1,647	2,720	671	1,115	1,188	1,999
68	971	1,620	1,769	2,904	701	1,152	1,236	2,055
69	1,040	1,733	1,893	3,090	733	1,191	1,284	2,112
70	1,112	1,848	2,019	3,278	765	1,230	1,334	2,169
71*	1,178	1,966	2,121	3,467	790	1,269	1,371	2,225
72*	1,245	2,085	2,223	3,657	816	1,309	1,409	2,282
73*	1,313	2,207	2,324	3,847	862	1,381	1,480	2,393
74*	1,381	2,331	2,424	4,039	908	1,453	1,552	2,505
75*	1,451	2,458	2,524	4,233	954	1,526	1,622	2,616
76*	1,520	2,583	2,634	4,445	1,001	1,600	1,701	2,740
77*	1,590	2,712	2,745	4,662	1,048	1,674	1,781	2,865
78*	1,628	2,787	2,799	4,786	1,095	1,750	1,860	2,992
79*	1,668	2,865	2,856	4,915	1,143	1,827	1,940	3,121
80*	1,710	2,947	2,915	5,049	1,192	1,906	2,022	3,253
81*	1,758	3,032	2,970	5,148	1,248	1,995	2,077	3,339
82*	1,808	3,121	3,027	5,251	1,305	2,087	2,131	3,425
83*	1,826	3,152	3,058	5,303	1,318	2,108	2,152	3,460
84*	1,844	3,184	3,088	5,357	1,332	2,129	2,173	3,494
85*	1,862	3,216	3,119	5,410	1,345	2,150	2,195	3,529
86*	1,881	3,248	3,150	5,464	1,358	2,172	2,217	3,564
87*	1,900	3,280	3,182	5,519	1,372	2,194	2,239	3,600
88*	1,919	3,313	3,213	5,574	1,386	2,216	2,262	3,636
89*	1,938	3,346	3,246	5,630	1,400	2,238	2,284	3,673
90*	1,957	3,380	3,278	5,686	1,414	2,260	2,307	3,709
91*	1,977	3,414	3,311	5,743	1,428	2,283	2,330	3,746
92*	1,997	3,448	3,344	5,800	1,442	2,306	2,354	3,784
93*	2,017	3,482	3,377	5,858	1,456	2,329	2,377	3,822
94*	2,037	3,517	3,411	5,917	1,471	2,352	2,401	3,860
95*	2,057	3,552	3,445	5,976	1,486	2,375	2,425	3,898
96*	2,078	3,588	3,480	6,036	1,501	2,399	2,449	3,937
97*	2,099	3,624	3,514	6,096	1,516	2,423	2,474	3,977
98*	2,120	3,660	3,550	6,157	1,531	2,447	2,498	4,016
99*	2,141	3,696	3,585	6,219	1,546	2,472	2,523	4,057

\* Only applicable to policy renewal.

## Important Information

**This product brochure is for general reference only and is not part of policy. It provides an overview of the key features of this product and should be read along with other materials which cover additional information about the product. Such materials include but not limited to policy contract that contains exact terms and conditions, benefit illustrations (if any) and policy documents and other relevant marketing materials, which are all available upon request. You might also consider seeking independent professional advice if needed.**

VCare Cancer Protector is designed for individuals looking for medical protection against cancer.

### **Key Product Risks**

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- **Non-payment of premium**  
You should pay premium on time. If a premium is not paid by the end of the prescribed grace period, it will lead to policy lapse and you will lose the insurance coverage.
- **Premium Adjustment**  
Based on the expectation and experience on claims of all similar products to VCare Cancer Protector, the Company reserves the right to review and adjust the premium for a certain group of insured lives with a similar risk profile at each renewal from time to time. The Company shall notify changes to you in writing at least 30 days prior to the policy anniversary.
- **Credit Risk**  
This insurance plan is issued and underwritten by the Company. You are subject to the credit risk of the

Company. If the Company is unable to satisfy the financial obligation of the plan, you may lose the premium paid and the insurance coverage.

- **Exchange Rate Risk**  
For the policy denominated in currencies other than local currency, you are subject to exchange rate risk. The political and economic environment can affect the currency exchange rate significantly. Exchange rate fluctuates and is determined by the Company from time to time. Any transaction in foreign currencies involves risk. You should take exchange rate risk into consideration when deciding the policy currency.
- **Inflation Risk**  
Please note that the medical cost in the future is likely to be higher than it is today due to inflation. The benefit and premium of this plan may be adjusted in the future due to the medical inflation.

### **Termination**

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If VCare Cancer Protector is purchased as a basic plan, it will be automatically terminated on the occurrence of the earliest of the following:

- lapse;
- the insured's death;
- accumulated benefit paid or payable has reached 100% of the Lifetime Limit;
- the expiry date of this basic plan; or
- your written request for cancellation.

If VCare Cancer Protector is purchased as a rider, it will be automatically terminated on the occurrence of the earliest of the following:

- if the policy has been converted to a reduced paid-up or extended term insurance, surrendered, expired, lapsed, cancelled or terminated for whatever reason;
- the insured's death;
- accumulated benefit paid or payable has reached 100% of the Lifetime Limit;
- the expiry date of this rider; or
- your written request for cancellation

You may cancel your VCare Cancer Protector by submitting the form prescribed by us. You may contact your licensed insurance intermediary or contact our Customer Service Center at +852 2894 9833 to get a copy of the form.

### **Key Exclusions**

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If the insured commits suicide, while sane or insane, within two years of the date of issue or any subsequent date of reinstatement whichever is later; the coverage will end.

No benefits will be payable if the Covered Cancer and/or the confinement, treatment and/or charges incurred is/are a direct or indirect consequence of any of the following:

- the Covered Cancer existed before the date of issue of this plan, or before the date of issue of last reinstatement, or before the date of issue of any subsequent endorsement, whichever is the latest;
- the insured suffers from any pre-existing condition, which may be the cause or triggering condition to a Covered Cancer;
- the insured is diagnosed by a registered specialist with a Covered Cancer or the insured has shown signs or symptoms of any illness, disease or physical condition which may be the cause or triggering condition of a Covered Cancer within the first 90 days from the date of issue of this plan, or the date of last reinstatement or date of issue of any subsequent endorsement, whichever is the latest; or
- the confinement, treatment and/or charges incurred relates to or arises as a direct or indirect result of:
  - routine physical examinations or health check-ups not related to the Covered Cancer (whether with or without any positive findings) on the insured;
  - treatment or tests carried out in relation to the insured's Covered Cancer not consistent with customary medical treatment or diagnosis;
  - vaccination and immunisation injections received by the insured for the prevention of a Covered Cancer;

- narcotics used by the insured unless taken as prescribed by a registered medical practitioner;
- treatment or tests performed on the insured that relate to Acquired Immune Deficiency Syndrome (AIDS), any Human Immunodeficiency Virus or any related or associated condition or AIDS related complex;
- mental disorder, psychological or psychiatric conditions, behavioural problems or personality disorder unless such occurrence is covered by psychological counselling;
- any congenital or inherited Covered Cancer (only applicable if the disorder gives rise to signs or symptoms or was diagnosed before the insured reaches age 12) of the insured;
- any services primarily for physiotherapy or for the investigation of signs and/or symptoms with diagnostic imaging, laboratory investigation or other diagnostic procedures unless they are covered by diagnostic benefit;
- any treatment, investigation, services or supplies which are not medically necessary or any charges which exceed the reasonable and customary charges;
- non-medical services, including but not limited to guest meals, radio, telephone, photocopy, taxes, personal items, medical report charges and the like;



- experimental and/or unconventional medical technology / procedure / therapy performed on the insured; or novel drugs / medicines / stem cell therapy not yet approved by the government, relevant authorities and recognised medical association in the locality;
- war, hostilities (whether war is declared or not), rebellion, insurrection, riot, civil commotion, terrorist act, nuclear contamination, biological contamination or chemical contamination;
- genetic testing undertaken to test for a genetic predisposition to Covered Cancer;
- any form of treatment undergone without a definite diagnosis of the presence of a Covered Cancer in the insured's body;
- over-the-counter medication and nutrient supplement not prescribed by a registered medical practitioner, and any of the following traditional Chinese medicines: cordyceps sinensis, seahorse, bezoar, amber, ganoderma, antelope horn, antler, agate, musk, saffron, bird's nest and ginseng; or
- any activity or disease which falls under the exclusion(s) as shown on any endorsement issued by the Company.

### **Revision of Benefits**

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The Company shall from time to time, revise the benefits payable and the related terms and conditions under VCare Cancer Protector and the Premium of VCare Cancer Protector will be adjusted. We shall notify changes to you in writing at least 30 days prior to the policy anniversary.

### **Product Limitation**

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1. The plan will only cover the medically necessary expenses related to the diagnosis and treatments of the Covered Cancer, and such charges must be reasonable and customary.

“Medically necessary” means the medical services are:

- consistent with the diagnosis and customary medical treatment for the condition;
- in accordance with standards of good medical practice;
- not for the convenience of the insured or the registered medical practitioner;
- for which the charges are fair and reasonable;
- not experimental in nature; and
- provided on the basis of such services or treatments cannot be safely provided without hospital admission in the case of confinement.

“Reasonable and customary charges” means charges for treatment, medical services and/or supplies received by the insured must be medically necessary and do not exceed the usual level of charges for such treatment, medical services and/or supplies in the locality where the expense is incurred. We reserve the right to determine whether the charges for treatment, medical services and supplies are regarded as reasonable and customary charges with reference to but not limited to a combination of our global experience and any relevant publication or information made available, such as the schedule of fees published by the government, relevant authorities and recognised medical association in the locality where the expense is incurred.

2. If the insured's confinement is of a higher level than he/she is entitled as specified in the benefit schedule, whether voluntarily or involuntarily, the benefit payable during the period of confinement will be reduced by multiplying by the following adjustment factor:

- For an upgrade from semi-private level to private level or above: 50%
- For an upgrade from ward level to semi-private level: 50%
- For an upgrade from ward level to private level or above: 25%

## **Claims**

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We must be notified in writing within 30 days from the date after the first diagnosis of the covered cancer in the event of any claim other than the claim for compassionate death benefit and failure to do so may invalidate a claim unless it can be shown that it was not reasonably possible to give such notice and that notice was given as soon as was reasonably possible. Admission of any claim will be subject to the proof as required to be provided by you or the insured; and if applicable, such proof for medically necessary expenses must be provided by you or the insured within 30 days from the date such expense was incurred.

The claimant should submit a claim to us in the form prescribed by us and shall at his/her own expense provide to us all necessary information, documents, medical evidence as we may from time to time require in connection with the claim. You may contact your licensed insurance intermediary or contact our Customer Service Center at +852 2894 9833 to get a copy of the form, or you can download it from our Company website at [life.chubb.com/hk](http://life.chubb.com/hk).

## **Disclosure**

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In the event of material misrepresentation, fraud or non-disclosure, we will contest the policy and all the monies paid to us under the policy will be forfeited.

**Cooling-off Period** (if VCare Cancer Protector is issued as a rider, cooling-off period is not applicable to VCare Cancer Protector which is attached to a policy after policy issuance)

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If you are not satisfied with your policy, you have the right to cancel it by submitting a signed notice and return the policy document (if any) to Chubb Life Insurance Company Ltd. at 33/F Chubb Tower, Windsor House, 311 Gloucester Road, Causeway Bay, Hong Kong within a period of 21 calendar days immediately following either the day of delivery of the policy or a notice informing you or your nominated representative about the availability of the policy and the expiry date of the cooling-off period, whichever is earlier.

If the last day of the 21-calendar day period is not a working day, the cooling-off period shall include the next working day. Upon such cancellation of this plan, we will refund the total amount of premiums without any interest in the original currency paid by you provided that no claims have been made.

## **Collection of Premium Levy by Insurance Authority**

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The Insurance Authority started collecting levy on insurance premiums from policyowners for policies issued in Hong Kong since January 1, 2018. For details of the levy and its collection arrangement, please visit our Company website at [life.chubb.com/hk](http://life.chubb.com/hk) or contact our Customer Service Center at +852 2894 9833. In the event that we refund your premiums, whether in full or in part, e.g. upon cancellation of your policy during the cooling-off period, the proportionate levy paid by you will also be refunded accordingly.

## Contact Us

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Chubb Life Insurance Company Ltd.  
(Incorporated in Bermuda with Limited Liability)

22/F, Chubb Tower, Windsor House,  
311 Gloucester Road, Causeway Bay,  
Hong Kong

 [life.chubb.com/hk](https://life.chubb.com/hk)

 2894 9833

## Chubb. Insured.<sup>SM</sup>

This product brochure is intended as a general reference and does not form part of the policy. Please refer to the policy documents for the exact terms and conditions. It is intended to be distributed in Hong Kong only and shall not be construed as an offer to sell or solicitation to buy or provision of any of our products outside Hong Kong.

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