

# Accidental Death & Dismemberment Rider

## Life Protection+ Series

Accidents can happen anytime, Accidental Death & Dismemberment Rider not only provides death benefit in the event of accidental death, but also gives you a comprehensive protection by offering indemnity for body injury caused by accident. Indemnity will even be doubled in certain circumstances.

### Issue Age

Accidental Death & Dismemberment Rider is suitable to insured aged from 16-60 (last birthday).

### Protection Period

Protection will last until age 65 of the insured. The policy will be renewed automatically on the policy anniversary date upon your payment of premium throughout the protection period.

### SCHEDULE OF BENEFITS

Benefit Item (Within 90 days from the date of accident)	Amount of Benefits as % of Sum Insured of this Plan
<b>1) DEATH AND DISMEMBERMENT</b>	
Accidental Death	100%
Loss of Sight of One or Both Eyes	100%
Loss of, or Loss of Use of, One or More Limbs	100%
Loss of Speech and Hearing	100%
Permanent and Incurable Insanity	100%
Loss of Hearing	
- both ears	75%
- one ear	25%
Loss of Speech	50%
Permanent Total Loss of Lens	
- both eyes	100%
- one eye	50%
Loss of, or Loss of Use of, Four Fingers and Thumb of	
- right hand	70%
- left hand	50%
Loss of, or Loss of Use of, Four Fingers of	
- right hand	40%
- left hand	30%
Loss of, or Loss of Use of, One Thumb	
- both right joints	30%
- one right joint	15%
- both left joints	20%
- one left joint	10%
Loss of, or Loss of Use of, Fingers	
- three right joints	10%
- two right joints	7.5%
- one right joint	5%
- three left joints	7.5%
- two left joints	5%
- one left joint	2%
Loss of, or Loss of Use of, Toes	
- all – one foot	15%
- great toe – both joints	5%
- great toe – one joint	3%
Fractured Leg or Patella	
- non-union	10%
- shortening of leg by at least 5 cm	7.5%
If the insured is left-handed, the above percentage of the various disabilities of right hand and left hand will be transposed.	

### 2) THIRD DEGREE BURNS

#### HEAD

- equal to or greater than 2% but less than 5%	50%
- equal to or greater than 5% but less than 8%	75%
- equal to or greater than 8%	100%

#### BODY

- equal to or greater than 10% but less than 15%	50%
- equal to or greater than 15% but less than 20%	75%
- equal to or greater than 20%	100%

Where there are more than one loss under the above items in (1) & (2) as a result of any injury arising from the same accident, we shall pay only the largest amount of the applicable benefit.

### (3) DOUBLE INDEMNITY BENEFIT

To provide you with extra protection, the benefit payment of Accidental Death and Dismemberment / Third Degree Burns will be doubled if the insured suffers from injury or dies in an accident that occurs on a public conveyance, in an elevator or in a burning public building.

For details, please contact your financial consultant or call our Customer Service Hotline at 2866 8898 or Partnership Concierge Hotline at 3192 8333 (for CTF Life Partnership enquiry only), or browse the company website at [www.ctflife.com.hk](http://www.ctflife.com.hk).

### Exclusions

This plan shall not cover any loss caused directly or indirectly, wholly or partly, voluntarily or involuntarily by any of the following occurrences:

- self-inflicted injury, including suicide or any attempt to do so, while sane or insane;
- accident occurring while or because the insured is under the influence of alcohol, poison, medication, drugs or sedatives unless prescribed by a medical practitioner;
- inhaling gas except from hazard incidental to occupation;
- violation or attempted violation of the law or participation in fight or affray or resistance to arrest;
- war, whether declared or undeclared, revolution or any warlike operations;
- engaging in services in armed forces in times of declared or undeclared war or while under orders for warlike operations or restoration of public order;
- entering, exiting, operating, being transported, or in any way engaging in air travel except as a fare paying passenger in any aircraft operated by a commercial passenger airline on a regular scheduled passenger trip over its established passenger route;
- bodily or mental infirmity;
- disease or infection (except infection which occurs through an accidental cut or wound), including infection by whatsoever means with any Human Immunodeficiency Virus (HIV) and/or any HIV-related illness including AIDS and/or any mutations, derivations or variations thereof.

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## Disclosure of Important Information

### 1. Cooling Off Right

If you wish to exercise your cooling-off right, you can cancel the policy and obtain a refund of premium and levy paid by giving a written notice to us. Such notice must be signed by you and submitted to our office at 7/F, NEO, 123 Hoi Bun Road, Kwun Tong, Kowloon within 21 calendar days immediately following the day of delivery of the policy or the Cooling-off Notice to you or your nominated representative (whichever is the earlier). The Cooling-off Notice should inform you of the availability of the policy and expiry date of the cooling-off period.

### 2. Key Product Risks

#### i. Termination

We have the right to terminate the plan before the end of the protection period under the following circumstances:

- Upon payment of any benefit under Item (1) or Item (2) of the Schedule of Benefits; or
- Non-payment of premiums at the end of the grace period of 31 days from its due date; or
- The basic plan is cancelled or surrendered or terminated; or
- The basic plan is converted into paid-up or extended term insurance plan (if applicable).

#### ii. Inflation Risk

When you review the values shown in the benefit illustrations, please note that the cost of living in the future is likely to be higher than it is today due to inflation. In that case you will receive less in real terms even if we meet all of our contractual obligations under the policy.

#### iii. Other Key Product Risks

- Accidental Death and Dismemberment Rider is issued either in HK dollar or US dollar. Premiums shall be paid either in HK dollars or in policy currency only. You can specify the policy currency at the time of application. Policy currency cannot be altered once the policy has been issued.

The premiums received by us in a currency different from your policy currency will be converted to the policy currency at the prevailing exchange rate determined by us from time to time with reference to market rates. All monies payable under your Policy will be paid in Hong Kong dollars, or in the policy currency upon your request. The amount payable by us in a currency different from your policy currency will be converted at the prevailing exchange rate determined by us from time to time with reference to market rates. Therefore it may be subject to foreign exchange risks in the process of currency conversion.

- Accidental Death and Dismemberment Rider is an insurance policy issued by us. The insurance benefits are subject to the company's credit risks.

The information in this document is intended as a general summary for your reference only and does not constitute financial, investment or taxation advice or advice of whatsoever kind. You are recommended to seek professional advice from your independent advisors if you find it necessary. Please refer to the policy provision for the full terms and conditions.

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A person who is not a party to the policy (including but not limited to the insured and the beneficiary) has no right to enforce any terms of the policy. The Contracts (Rights of Third Parties) Ordinance does not apply to the policy nor any document issued pursuant to the policy.

# CTF Life

## 周大福人壽

Chow Tai Fook Life Insurance Company Limited  
(Incorporated in Bermuda with limited liability)

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