



# SAFEGUARD YOUR HEALTH AND YOUR LOVED ONES

FUBON REFUNDABLE PREMIUM CANCER PROTECTION PLAN





In Hong Kong, Cancer is unfortunately a common critical illness, trending among even the younger generation. It strikes without warning, carrying unexpected medical expenses that can strain the whole family's finances.

To safeguard you in the event of a health crisis, Fubon Refundable Premium Cancer Protection Plan (the "Plan") is a critical illness insurance plan designed to provide comprehensive protection against Cancer, covering early-stage as well as late-stage conditions. Even if Cancer strikes, you can still have peace of mind knowing you are financially protected, and focus your energy on treatment and recovery. Also, as long as the Policy is in force, the Plan will refund to you 100% of the paid premium<sup>1</sup> at the end of the 15-year Policy Term, helping you budget for the future.

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## Plan Highlights

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**4 Plan Levels  
to suit your needs**



**Cancer protection of  
up to HKD1,500,000**



**Advance payment for  
Carcinoma-In-Situ or  
Early Stage Cancer**



**Premium refund  
upon Policy maturity**



**Guaranteed  
renewal of Policy**



**Global Medical  
Assistance Services  
Program**





# Fubon Refundable Premium Cancer Protection Plan



## 4 Plan Levels to suit your needs

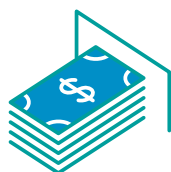
Under the Plan, you can enjoy 15 years of Cancer protection with 5 years of premium payments. You can choose from 4 Plan Levels for the protection amount that suits you best.

Plan Level <sup>2</sup>	Sum Assured <sup>3</sup>
Plan 1	HKD300,000 / USD37,500
Plan 2	HKD500,000 / USD62,500
Plan 3	HKD1,000,000 / USD125,000
Plan 4	HKD1,500,000 / USD187,500



## Cancer protection of up to HKD1,500,000

If you are unfortunately diagnosed with Cancer, the Plan will pay you a Cancer Benefit<sup>4,5,6</sup> equivalent to 100% of the Sum Assured. You can use the money to help cover medical bills, living costs, lost income or other needs that may arise. With Fubon Refundable Premium Cancer Protection Plan providing crucial financial support, you can enjoy peace of mind on your road to recovery.



## Advance payment for Carcinoma-In-Situ or Early Stage Cancer

When it comes to Cancer, early detection and treatment can significantly improve the chances of recovery. If you are diagnosed with a covered Carcinoma-In-Situ or Early Stage Cancer, the Plan will pay you 20% of the Sum Assured in advance as the Early Cancer Advance Benefit<sup>5,6</sup>. That way, you will have the financial support you need to face this health crisis without delay.

The Early Cancer Advance Benefit can be claimed once under the Policy. Once paid, the Cancer Benefit<sup>4,5,6</sup> payment will be reduced by the amount of the paid Early Cancer Advance Benefit, with all future premiums remaining due.

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# Fubon Refundable Premium Cancer Protection Plan

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## Premium refund upon Policy maturity

While the Policy is in force, the Plan will refund to you 100% of the paid premium<sup>1</sup> at the end of each 15-year Policy Term, without deduction of any amount claimed for the Early Cancer Advance Benefit<sup>5,6</sup>, giving you extra savings to support your future plans.



## Guaranteed renewal of Policy

As long as the Insured Person is aged 55 or below at the end of the Policy Term, you can have the guaranteed right to renew the Policy every 15 years regardless of any claims made for the Early Cancer Advance Benefit<sup>5,6</sup>. The renewal premium is not guaranteed and will be adjusted based on your attained age, risk class and the premium rate in effect for the same Plan Level<sup>2</sup> at the time of Policy renewal.

If the Early Cancer Advance Benefit is paid under your Policy, this Benefit will no longer be available after Policy renewal and the Cancer Benefit<sup>4,5,6</sup> payment will be reduced by the amount of the paid Early Cancer Advance Benefit.



## Global Medical Assistance Services Program

Fubon Refundable Premium Cancer Protection Plan offers more than just insurance. Value-added services provided by designated medical professionals under the Global Medical Assistance Services Program<sup>7</sup> empower you in the face of health setbacks.

- Medical Second Opinion Services<sup>7</sup>: You can seek a medical second opinion from a team of expert physicians at the world's leading medical centers so that you can make an informed decision about your treatment plan.
- Navigator Related Services<sup>7</sup>: Navigator Related Services can help you arrange a treatment plan overseas, provide cost estimates for your treatment, and control medical charges within a medically necessary and expected range, according to the recommendations provided through a medical second opinion.

# Illustrative Example

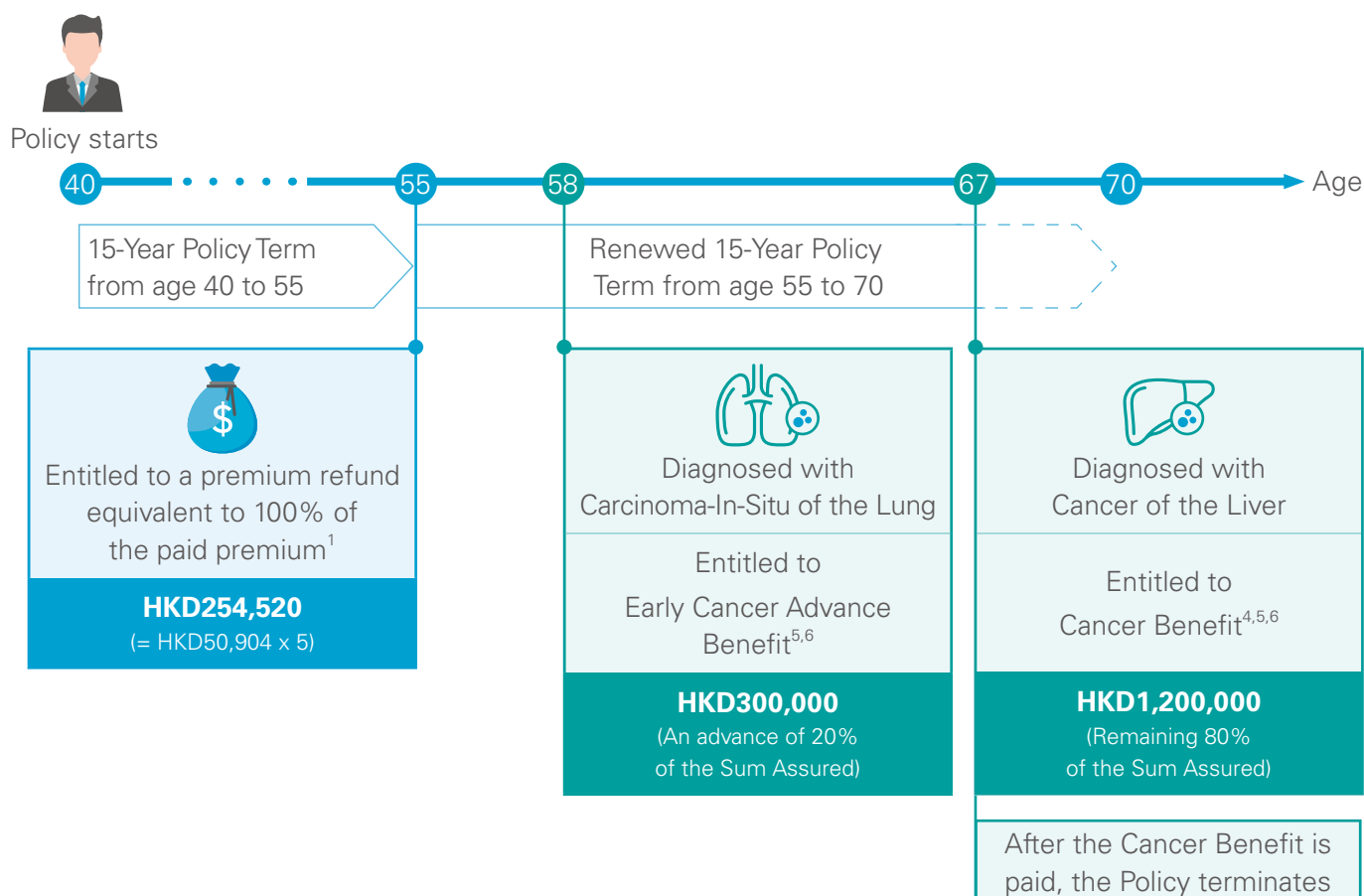
(This illustrative example is for reference only)

William is an accountant. He lives with his family in Hong Kong. Like many successful professionals, he faces immense pressure at work and has difficulty maintaining a healthy diet. Worried about the long-term impact on his health, William decides to take out Fubon Refundable Premium Cancer Protection Plan at age 40. He renews his Policy at age 55 for continued protection.



Insured Person	William, age 40, non-smoker
Plan	Fubon Refundable Premium Cancer Protection Plan
Plan Level <sup>2</sup>	Plan 4 (Sum Assured: HKD1,500,000)
Premium Mode	Annual
Annual Premium at Policy Inception*	HKD50,904
Paid Premium <sup>1</sup> from age 40 to 55*	HKD254,520 (= HKD50,904 x 5)

\* The renewal premium for William's next 15-Year Policy Term (i.e. age 55 to 70) will be determined when William renews his Policy at age 55.



## Note:

Assuming (a) the relevant illnesses are not excluded from the coverage of Fubon Refundable Premium Cancer Protection Plan and have fulfilled the relevant eligibility requirements and conditions as set out in the Policy Provisions; (b) the application for the Policy was accepted at a standard risk class without Extra Premium; and (c) all premiums are paid in full when due and as planned.

## Plan Summary

Fubon Refundable Premium Cancer Protection Plan		
Policy Information		
Plan Type	Basic Plan	
Issue Age	15 days to age 55 (age last birthday)	
Premium Payment Term	5 years	
Policy Term	15 years	
Policy Currency	HKD / USD	
Premium Mode <sup>2</sup>	Annual / Semi-annual / Monthly	
Plan Level	Plan Level <sup>2</sup>	Sum Assured <sup>3</sup>
	Plan 1	HKD300,000 / USD37,500
	Plan 2	HKD500,000 / USD62,500
	Plan 3	HKD1,000,000 / USD125,000
	Plan 4	HKD1,500,000 / USD187,500
Guarantee of Renewability	<ul style="list-style-type: none"><li>As long as the Insured Person is aged 55 or below at the end of the Policy Term, the Plan is guaranteed renewable every 15 years regardless of any claims made for the Early Cancer Advance Benefit<sup>5,6</sup></li><li>Renewal premium is not guaranteed and will be adjusted according to the attained age and risk class of the Insured Person and the premium rate in effect for the same Plan Level<sup>2</sup> at the time of renewal</li></ul>	
Application Procedure	Simplified underwriting with several health questions to answer	
Policy Benefits		
Cancer Benefit <sup>4,5,6</sup>	100% of the Sum Assured	
Early Cancer Advance Benefit <sup>5,6</sup>	<ul style="list-style-type: none"><li>Advance payment of 20% of the Sum Assured</li><li>Maximum of one claim for all of the 15-Year Policy Terms</li></ul>	
Death Benefit <sup>6</sup>	100% of the paid premium <sup>1</sup> (excluding Extra Premium, if any), plus HKD5,000 / USD625	
Surrender Benefit <sup>6</sup>	A percentage of the paid premium <sup>1</sup> (excluding Extra Premium, if any) will be payable upon Policy surrender. Please refer to the Table of Surrender Benefit for details	
Maturity Benefit	100% refund of the paid premium <sup>1</sup> (excluding Extra Premium, if any) at the end of each 15-year Policy Term, without deduction of any amount claimed for the Early Cancer Advance Benefit <sup>5,6</sup>	



## Table of Surrender Benefit

Policy surrender		Surrender Value <sup>6</sup> (expressed as a percentage of the paid premium <sup>1</sup> )
On or after the Policy Anniversary for each of the 15-Year Policy Terms	1 <sup>st</sup> Policy Anniversary	0%
	2 <sup>nd</sup> Policy Anniversary	0%
	3 <sup>rd</sup> Policy Anniversary	5%
	4 <sup>th</sup> Policy Anniversary	10%
	5 <sup>th</sup> Policy Anniversary	20%
	6 <sup>th</sup> Policy Anniversary	30%
	7 <sup>th</sup> Policy Anniversary	40%
	8 <sup>th</sup> Policy Anniversary	50%
	9 <sup>th</sup> Policy Anniversary	55%
	10 <sup>th</sup> Policy Anniversary	60%
	11 <sup>th</sup> Policy Anniversary	65%
	12 <sup>th</sup> Policy Anniversary	70%
	13 <sup>th</sup> Policy Anniversary	75%
	14 <sup>th</sup> Policy Anniversary	80%
Upon maturity of the 15-year Policy Term		100%

## Carcinoma-In-Situ and Early Stage Cancer Covered

<b>Carcinoma-In-Situ</b>	Covered organs: Breast, Uterus, Ovary and/or fallopian tube, Vagina or vulva, Colon and rectum, Penis, Testis, Lung, Liver, Stomach and esophagus, Urinary tract, Nasopharynx
<b>Early Stage Cancer</b>	Tumour of the thyroid, Tumour of the prostate, Chronic lymphocytic leukaemia, Non melanoma skin cancer, Tumours of the ovary

**Note:** The Early Cancer Advance Benefit is payable according to the definitions of the relevant Carcinoma-In-Situ and Early Stage Cancer as set out in the Policy Provisions.

### Remarks:

- The calculation of the paid premium is based on the total paid and due Standard Premium of the Policy. Standard Premium means the proportion of premium which is charged on standard risk class. It is included in the calculation of the Death Benefit, Surrender Value and Maturity Benefit.
- You may make a request to lower the Plan Level or change the premium mode upon Policy renewal.
- Each Insured Person has a HKD1,500,000 / USD187,500 per life limit on the sum assured of all policies under the Fubon Refundable Premium Cancer Protection Plan.
- The Policy shall automatically terminate upon the payment of the Cancer Benefit.
- Cancer Benefit and Early Cancer Advance Benefit are payable according to the definitions of Cancer, Carcinoma-In-Situ and Early Stage Cancer as set out in the Policy Provisions of the Plan.
- Any due but unpaid premiums will be deducted from the relevant benefits when payable.
- The services under the Global Medical Assistance Services Program (the "Services Program") are currently provided by MediGuide International, LLC, a third-party service provider designated by Fubon Life Insurance (Hong Kong) Company Limited ("Fubon Life"). Fubon Life shall not be responsible for any services so provided or any act or failure to act on the part of any third-party service provider. The expenses of the medical treatments, transportation, accommodation, repatriation of mortal remains and any other relevant expenses shall be borne by the Insured Person. Fubon Life reserves the right to switch the service provider of the Services Program, change the details of the services and terminate the Services Program at its sole and absolute discretion without prior notice. For details, please refer to the Services Program Document.

**The information in this brochure does not contain the full terms of the Policy and is intended for reference only. The full of Policy terms and conditions are set out in the Policy Provisions of the Plan. For more information of the Policy terms and conditions, please contact Fubon Life.**

### **Warning Statement**

**Fubon Refundable Premium Cancer Protection Plan is a life insurance plan with savings elements. Part of the premiums pays for the insurance and related costs. The Policy is underwritten by Fubon Life Insurance (Hong Kong) Company Limited and is subject to Fubon Life's credit risk. In the worst scenario, you may lose all premiums paid and benefits provided under the Policy. You must be aware of the long-term nature of life insurance plan. If you surrender your Policy before maturity, the amount you get back may be less than the amount of total premiums you have paid and thus resulting in a pecuniary loss.**

### **Important Notes**

#### **Cancellation Right**

If you are not completely satisfied with the Policy, you may return the Policy with your signed written request to Fubon Life for its cancellation. The Policy will be cancelled and the premium paid will be refunded, provided that the cancellation request must be received directly by Fubon Life within **21 calendar days** immediately following either the day of delivery of the Policy or the Cooling-off Notice to you or your nominated representative, whichever is earlier. The Cooling-off Notice is the notice sent to you or your nominated representative (separate from the Policy) notifying you of your right to cancel within the stated **21 calendar day period**. The business address of Fubon Life Customer Services Department is Suites 1206 – 1209, 12/F, Dorset House, Taikoo Place, 979 King's Road, Quarry Bay, Hong Kong. No premium shall be refunded if claim payment is made under this Policy.

After the expiration of the cooling-off period, you can request to cancel the Policy by submitting Fubon Life's prescribed form, which is available by calling Fubon Life Customer Service Hotline at (852) 2516 0133. If you cancel the Policy before maturity, the projected total cash value may be less than the amount of the total premiums you have paid.

#### **Policy Renewal and Premium Adjustment**

In the event that the Policy is still in force on the Maturity Date provided that the Insured Person has not attained age 56, subject to the prevailing administrative rules of Fubon Life, the Policy shall be renewed for a successive Policy Term of 15 years without any evidence of insurability, by paying the required initial premium of the new Policy Term on or before the Renewal Date.

The premium shall remain unchanged within each Policy Term. However, Fubon Life has the absolute discretion to determine the premium of each renewal Policy Term before the corresponding Renewal Date. Such renewal premium is not guaranteed and subject to the review by Fubon Life. Factors that affect such renewal premium include, but not limited to, the Sum Assured, attained age on the Renewal Date, risk class of the Insured Person, premium mode, and experience fluctuation of Fubon Life.

#### **Disclosure of Information for Underwriting**

You shall disclose to Fubon Life all the material facts in order for Fubon Life to assess the risks for issuing this Policy. If any misstatement is found in respect of the age, sex, smoking habit or other relevant facts of the Insured Person that may affect the terms of benefits provided under this Policy, Fubon Life shall have absolute discretion to adjust the Plan Level and benefits payable, impose additional conditions, or reject claim requests based on the correct information of the Insured Person. Fubon Life shall have the right to void the Policy if the Insured Person is ineligible or disqualified for benefits under this Policy based on the correct facts, and Fubon Life shall refund the premium paid without interest for the period when the Policy becomes void, less any benefits paid.

#### **Levy on Insurance Premium**

Effective from 1 January 2018, all Policyowners are required to pay a levy on each premium payment made for both new and in-force Policies to the Insurance Authority ("IA"). For levy details, please visit Fubon Life's website at [www.fubonlife.com.hk/products\\_philosophy\\_en.html](http://www.fubonlife.com.hk/products_philosophy_en.html) or IA's website at [www.ia.org.hk](http://www.ia.org.hk).

### **Key Product Risks**

#### **Nature of the Product and Liquidity Risk**

The Plan is of long-term nature. You are advised to carefully consider your financial capability, cash flow and liquidity needs before making any purchase decision. The Plan may not be suitable for you and you should not purchase the Plan if you are in need of short-term liquidity.

#### **Policy Currency Risk**

Policy currency is denominated in the currency as set out in the Policy Schedule. Should the premiums and benefits requested to be paid in the currency other than the Policy currency, approval of such request would be subject to Fubon Life's absolute discretion and Fubon Life reserves the right to adopt an exchange rate as determined by Fubon Life's absolute discretion. Please refer to "Foreign Exchange Risk" section below for more details.

#### **Risk on Delaying or Missing Premium Payment**

The premium will be paid to Fubon Life and part of the premiums will become part of the assets of Fubon Life while part of it will be paid for the insurance and related costs. The Policyowner does not have any direct rights nor ownership over any of these assets. The Policyowner's rights are subject to terms and conditions of the Policy Provisions and his/her recourse is against Fubon Life only.

You should pay the initial premium of each Policy Term on or before the Policy date and subsequent premium(s) on time according to the selected premium mode. Besides, if you fail to make subsequent premium payment before the expiry of the Grace Period (within 31 days after the premium due date), the Policy will be terminated on the premium due date that triggers the Grace Period and you will lose the coverage afterward. The Surrender Benefit will be paid to you. You may refer to the related Benefit Illustration document for details.

#### **Surrender Risk**

Should you surrender the Policy before maturity, you may receive an amount considerably less than the amount of total premiums paid.

#### **Termination Condition**

Unless otherwise specified, all benefits provided under the Policy shall terminate on the earliest of the following events:

- Death of the Insured Person;
- Diagnosis of Cancer;
- Policy maturity;
- Surrender or cancellation of the Policy; or
- If Fubon Life is unable to collect any subsequent premiums which are due by the expiry of Grace Period.

#### **Suicide**

If the Insured Person commits suicide whilst sane or insane within the first 13 months from the Issue Date or the last Reinstatement Date (whichever is later), Fubon Life shall only refund to the Policyowner or the estate of the Policyowner the amount of the premium paid without interest less any benefits paid under this Policy.

#### **Key Exclusions**

Fubon Life shall not pay any Cancer Benefit or Early Cancer Advance Benefit resulting directly or indirectly from, or caused or contributed by (in whole or in part), any of the following:

- (a) Any Pre-Existing Conditions;
- (b) Any Cancer, Early Stage Cancer or Carcinoma-In-Situ which occurs within 90 days from the Issue Date or the last Reinstatement Date (whichever is later);
- (c) The Insured Person dies within 14 days from the date of Diagnosis of Cancer (applicable to Cancer Benefit only);
- (d) Human Immunodeficiency Virus (HIV) and/or any HIV-related illness including Acquired Immune Deficiency Syndrome (AIDS) and/or any mutations, derivations or variations thereof (except AIDS/HIV due to Blood Transfusion and Occupationally Acquired AIDS/HIV); or
- (e) Drug addiction, alcoholism or intoxication by alcohol or drugs not prescribed by a Physician.

For the definition of Pre-Existing Conditions, please refer to the Policy Provisions.

#### **Foreign Exchange Risk**

Any transactions involving foreign currencies are subject to risks, the ever changing political and economic conditions may substantially affect the premium amount paid in Hong Kong dollars due to the currency exchange rate or liquidity of currencies. The premiums received by Fubon Life in a currency different from your Policy currency will be converted to the Policy currency at the prevailing exchange rate determined by Fubon Life from time to time with reference to market rates. All monies payable to Fubon Life or by Fubon Life will be paid in Policy currency, or in the currency other than the Policy currency upon your request. Approval of such request would be subject to Fubon Life's absolute discretion and Fubon Life reserves the right to adopt the prevailing exchange rate as determined by Fubon Life's absolute discretion. Therefore it may be subject to foreign exchange risks in the process of currency conversion.

#### **Inflation Risk**

The benefits provided under your Policy may not be sufficient to meet your future needs as the future costs of living may be higher than that of today due to inflation.

#### **Credit Risk**

Fubon Life is the underwriter of the Plan. The Policy is subject to Fubon Life's credit risk. If Fubon Life is unable to satisfy the financial obligations of the Policy, in the worst scenario, you may lose substantial part of, and even all, premiums paid and benefits provided under the Policy.

#### **Claims Application**

Notice of claim shall be submitted to Fubon Life within 30 days after the date of event which triggers any claim under the Policy or as soon as reasonably practicable in view of circumstances as Fubon Life satisfies and determines in its absolute discretion. You can get the appropriate claim forms by calling Fubon Life Customer Service Hotline at (852) 2516 0133, or by visiting Fubon Life's website at [www.fubonlife.com.hk](http://www.fubonlife.com.hk).

#### **Other Information**

- Fubon Life is solely responsible for all content, approvals, coverage and benefit payment of the Plan.
- Fubon Life reserves the right to accept or reject any insurance application.
- This brochure is published by Fubon Life which is fully responsible for all the information stated in the brochure.
- The information in this brochure does not contain the full terms of the Policy and is intended for reference only. The full of Policy terms and conditions are set out in the Policy Provisions of the Plan. For more information of the Policy terms and conditions, please contact Fubon Life. For information on the prevailing premiums of the Plan, you can visit Fubon Life's website at [www.fubonlife.com.hk/ROP\\_Cancer\\_Plan/Premiums\\_EN.html](http://www.fubonlife.com.hk/ROP_Cancer_Plan/Premiums_EN.html) or request a printout from your intermediary if necessary.
- This brochure is distributed in Hong Kong only and shall not be construed as an offer to sell or solicitation to buy or provision of any insurance of Fubon Life outside Hong Kong.
- Fubon Life is the private company limited by shares incorporated and registered in Hong Kong and the registered office is situated at Suites 301 - 303, 3/F, 12 Taikoo Wan Road, Taikoo Shing, Hong Kong.



## About Fubon Life Hong Kong

Fubon Life Insurance Company Limited is a wholly owned subsidiary of the Fubon Financial Holdings. As a leading insurer in Taiwan, Fubon Life Insurance Company Limited offers full range of life protection, savings, annuity, accident and health insurance for customers. As of December 2019, total assets of Fubon Life Insurance Company Limited has reached USD161.3 billion (equivalent to TWD4.8573 trillion\*).

Fubon Life Insurance (Hong Kong) Company Limited, a wholly owned subsidiary of Fubon Life Insurance Company Limited, was authorized as a long term insurer in Hong Kong in 2016. Through our strategic partnership with banks and independent financial advisors, we are committed to helping customers in savings, protection and financial planning.

\* Calculation based on the exchange rate of TWD1 = USD0.0332

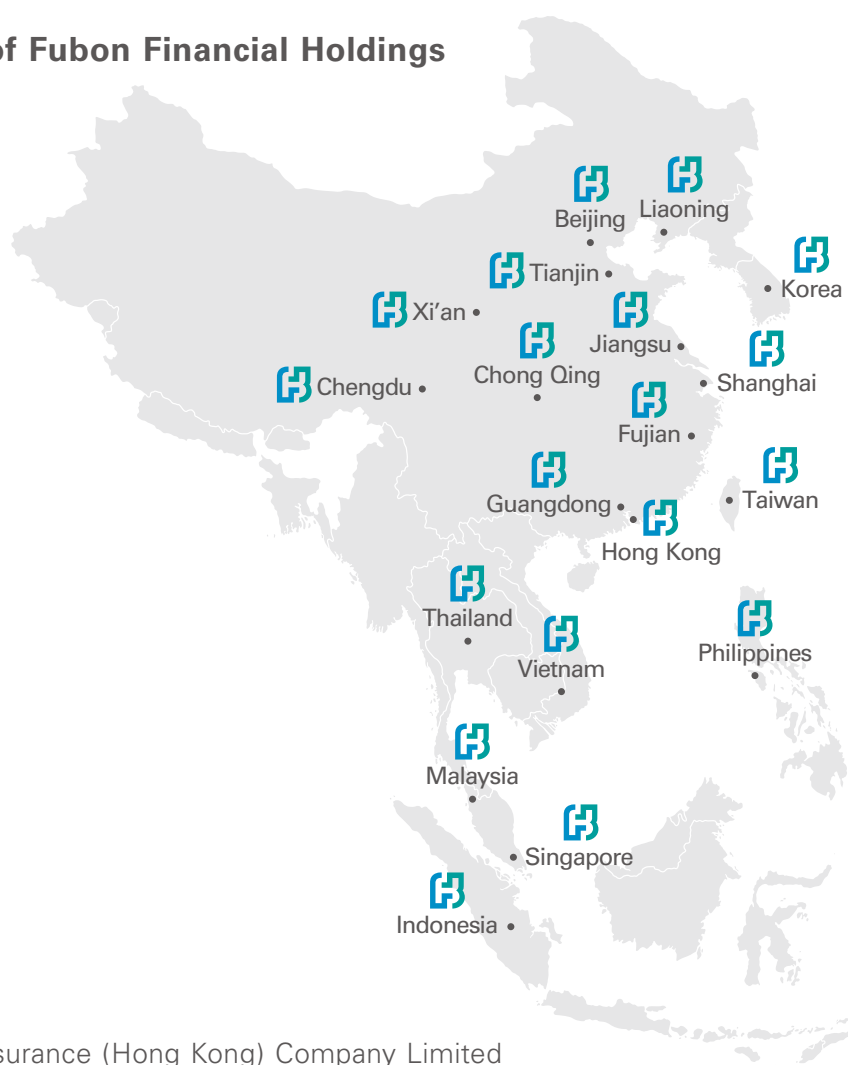
## Credit Ratings of Fubon Life Insurance Company Limited

Rating Company	Ratings	Outlook
Standard & Poor's <sup>^</sup>	A-	Stable
Moody's <sup>#</sup>	A3	Stable
Taiwan Ratings <sup>^</sup>	twAA+	Stable

<sup>^</sup> As of 29 April 2020

<sup>#</sup> As of 20 April 2020

## Footprint of Fubon Financial Holdings



Fubon Life Insurance (Hong Kong) Company Limited  
 Suites 301 - 303, 3/F, 12 Taikoo Wan Road, Taikoo Shing, Hong Kong  
 Tel: (852) 2516 0133 Fax: (852) 2516 0199 [www.fubonlife.com.hk](http://www.fubonlife.com.hk)