

**CRITICAL ILLNESS**  
*Life Insurance*

# **CIGNA HEALTHSECURE CRITICAL ILLNESS SERIES**

## **GUARANTEE 100 PROTECTION PLAN WORRYFREE PROTECTION PLAN**

Distributed by



# ABOUT CIGNA CORPORATION

## Our mission

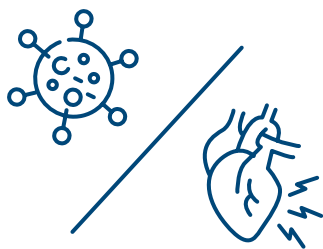
At Cigna, we are dedicated to improving the health, well-being, and peace of mind of those we serve.



### Remarks:

1. The above data is for informational purposes only and may not relate to a particular subsidiary of Cigna Corporation. Data is based on Cigna's internal reporting as of December 31, 2020 and is subject to change.

# HAVE YOU NOTICED?



## Cancer and Heart Disease are two of the most common critical illnesses causing death<sup>1</sup>.




A total of 33,075 new Cancer cases were diagnosed in Hong Kong, hitting a record high with a year-on-year increase of 1,607 cases<sup>1</sup>.

Remarks:

1. Hong Kong Cancer Registry of Hospital Authority, data as of 2017.

## DIFFERENCES BETWEEN CRITICAL ILLNESS INSURANCE AND GENERAL MEDICAL INSURANCE

While medical insurance provides crucial financial support, it's also important to understand how it can be complemented with critical illness insurance to guard you and your family through health challenges.

Critical Illness Insurance		General Medical Insurance
One-off or multiple <b>lump sum</b> payments upon diagnosis of a critical illness	 Benefits	<b>Reimbursement</b> of medical expenses up to the plan's benefit limit
No restriction, can be used to supplement income when recovering from a critical illness	 Use of payment	Limited to actual medical expenses incurred
Cancer, Stroke, Heart Disease and other defined critical illnesses	 Coverage	Full or partial reimbursement of any hospitalization expenses and cost of medication and treatment



## HOW CAN



**GUARANTEE 100**  
PROTECTION PLAN



**WORRYFREE**  
PROTECTION PLAN

**BENEFIT YOU?**

Lifetime CI Protection Offer<sup>1,2</sup>: At age 65, you can convert your critical illness protection to cover up to **age 100**, without further health assessment

**100** critical illnesses covered:

- 61 types of critical illnesses
- 39 types of early stage critical illnesses

Premium will not be increased with your age or claim history



**GUARANTEE 100**  
PROTECTION PLAN



**WORRYFREE**  
PROTECTION PLAN

Remarks:

1. Applies to Guarantee 100 Protection Plan only.

2. The plan to be offered will be subject to Cigna's terms and conditions on the Maturity Date.

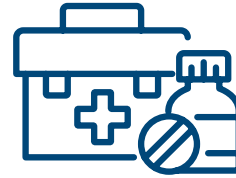


# CIGNA WELLNESS SOLUTION



## Cancer Care Program

Our Care Managers provide holistic cancer care to help you overcome the challenges that cancer brings, from cancer screening and diagnosis, to receiving and coping with side effects of treatment.



## Chronic Disease Rehabilitation Program

To provide you with suitable and professional treatment options, our Care Managers provide access to high standard of care and a range of therapies and medicine.



## No Claim Health Reward

As a reward for maintaining your health, a free body check-up coupon is offered every three years if no claim is made.



## Cigna Health Hotline

Our professional Cigna health representatives will answer your health and medical enquiries, and any questions about your insurance plan.

# PLAN AT A GLANCE



## GUARANTEE 100 PROTECTION PLAN

The following is for reference only, please refer to the policy provisions for details.

<b>Plan Type</b>	This product is a standalone individual policy which aims to provide critical illness protection. It is a non-indemnity insurance policy with cash value.	
<b>Policy Term and Premium Structure</b>	Long-term policy  The plan provides a protection period until age 65 of person insured, with payment period of 15 or 25 years, and level and guaranteed premium.	
<b>Premium Payment Term</b>	15 years	25 years
<b>Issue Age (At last birthday)</b>	15 days to age 50	15 days to age 40
<b>Protection Period</b>	Until age 65	
<b>Policy Currency</b>	HKD	
<b>Premium Structure</b>	The premium is guaranteed and it will not be increased based on age or claim history	
<b>Premium Payment Frequency</b>	Monthly / Annual	
<b>Sum Insured</b>	From HK\$500,000 to HK\$1,500,000	
<b>Critical Illness Benefit</b>	One-off payment up to 100% of the Sum Insured	
<b>Early Stage CI Benefit<sup>1</sup></b>	20% of the Sum Insured up to twice per policy term	
<b>Death Benefit</b>	100% of total premium paid	
<b>No Claim Health Reward</b>	As long as the Policy is effective, a free body check-up coupon is offered every three years if no claim is made	
<b>Lifetime CI Protection Offer<sup>2</sup></b>	Enroll WorryFree Protection Plan at age 65 without further health assessment	

**Remarks:**

1. Payment may be subject to a maximum lifetime limit and / or maximum benefit amount for certain Early Stage CI. Any payment under this benefit will not affect the Policy's Cash Value.
2. The plan to be offered will be subject to Cigna's terms and conditions on the Maturity Date.

# PLAN AT A GLANCE



## GUARANTEE 100 PROTECTION PLAN

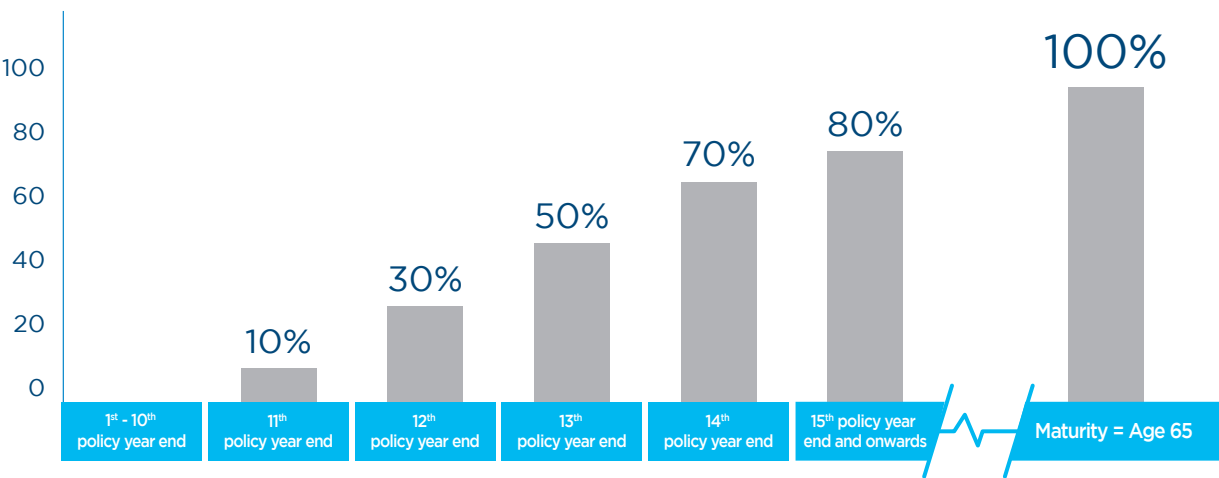
### CASH VALUE

Cash Value will be payable according to the following charts:



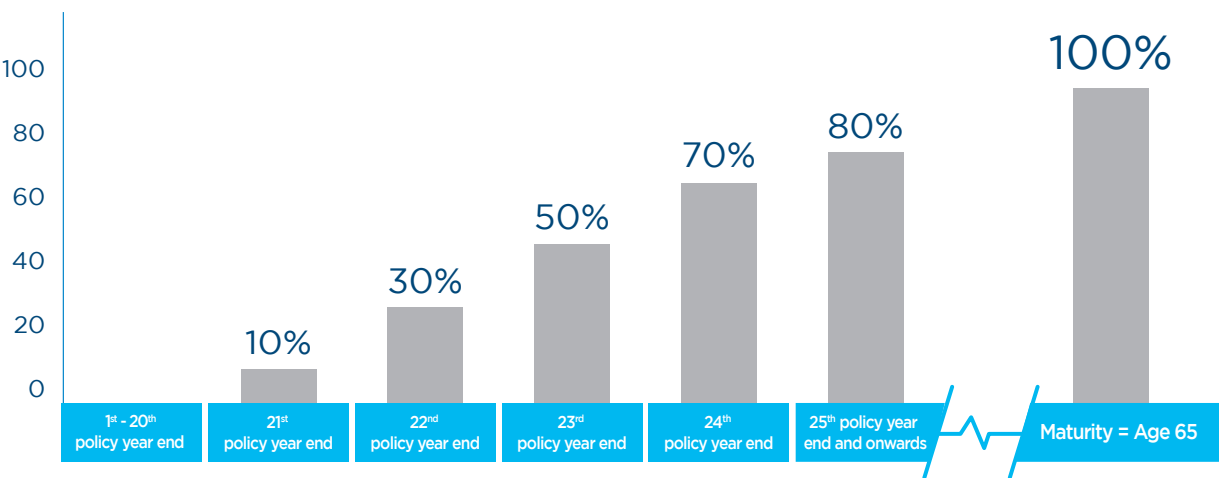
#### Payment Term - 15 Years

Cash Value as a percentage of the total premium paid



#### Payment Term - 25 Years

Cash Value as a percentage of the total premium paid



## PLAN AT A GLANCE



## WORRYFREE PROTECTION PLAN

The following is for reference only, please refer to the policy provisions for details.

<b>Plan Type</b>	This product is a standalone individual policy which aims to provide critical illness protection. It is a non-indemnity insurance policy without cash value.		
<b>Policy Term and Premium Structure</b>	Long-term policy  The plan provides a protection period until age 65/80/100 of person insured, with payment period of 15 or 25 years. Premium rate will not increase with age, but not guaranteed.		
<b>Premium Payment Term</b>	15 years	25 years	
<b>Issue Age (At last birthday)</b>	15 days to age 50	15 days to age 40	
<b>Protection Period</b>	Until age 65	Until age 80	Until age 100
<b>Policy Currency</b>	HK\$		
<b>Premium Structure</b>	The premium is not guaranteed, but it will not be increased based on age or claim history		
<b>Premium Payment Frequency</b>	Monthly / Annual		
<b>Sum Insured</b>	From HK\$500,000 to HK\$1,500,000		
<b>Critical Illness Benefit</b>	One-off payment up to 100% of the Sum Insured		
<b>Early Stage CI Benefit<sup>1</sup></b>	20% of the Sum Insured up to twice per policy term		
<b>Compassionate Death Benefit</b>	HK\$5,000		
<b>No Claim Health Reward</b>	As long as the Policy is effective, a free body check-up coupon is offered every three years if no claim is made		

Remarks:

1. Payment may be subject to a maximum lifetime limit and / or maximum benefit amount for certain Early Stage CI.



# LIST OF CRITICAL ILLNESSES AND EARLY STAGE CI COVERED

The following list is for reference only. Please refer to the policy provisions for complete details of the covered items.

Group	Critical Illness <sup>1</sup>	Early Stage CI <sup>1, 2</sup>
<b>A</b>	1. Cancer	1. Carcinoma-in-situ <sup>4</sup>
		2. Early Stage Malignancy <sup>4</sup>
<b>B</b>	2. Cardiomyopathy	3. Endovascular Treatments of Aortic Disease or Aortic Aneurysm
	3. Coronary Artery Bypass Surgery	4. Less Invasive Treatments of Heart Valve Disease
	4. Myocardial Infarction	5. Less Severe Heart Disease
	5. Heart Valve Replacement	6. Minimally Invasive Direct Coronary Artery By-pass <sup>4</sup>
	6. Infective Endocarditis	7. Percutaneous Coronary Intervention <sup>4</sup>
	7. Other Serious Coronary Artery Disease	8. Angioplasty or Endarterectomy for Carotid Arteries
	8. Primary Pulmonary Arterial Hypertension	
	9. Surgery to Aorta	
<b>C</b>	10. Alzheimer's Disease / Dementia	9. Cerebral Shunt Insertion
	11. Vegetative State	10. Early Stage Dementia including Early Stage Alzheimer's Disease
	12. Bacterial Meningitis	11. Endovascular Treatment for Cerebral Aneurysm
	13. Benign Brain Tumour	12. Less Severe Bacterial Meningitis
	14. Coma	13. Less Severe Coma
	15. Encephalitis	14. Less Severe Encephalitis
	16. Hemiplegia	15. Moderately Severe Brain Damage
	17. Major Head Trauma	16. Moderately Severe Paralysis
	18. Amyotrophic Lateral Sclerosis	17. Surgery for Subdural Haematoma
	19. Primary Lateral Sclerosis	18. Surgical Removal of Pituitary Tumour
	20. Progressive Bulbar Palsy	
	21. Progressive Muscular Atrophy	
	22. Spinal Muscular Atrophy	
	23. Multiple Sclerosis	
	24. Muscular Dystrophy	
	25. Paralysis	
	26. Parkinson's Disease	
	27. Poliomyelitis	
	28. Progressive Supranuclear Palsy	
	29. Severe Myasthenia Gravis	
	30. Stroke	
	31. Brain Surgery	
	32. Meningeal Tuberculosis	

Group	Critical Illness <sup>1</sup>	Early Stage CI <sup>1, 2</sup>
<b>D</b>	33. Chronic Relapsing Pancreatitis	19. Biliary Tract Reconstruction Surgery
	34. Aplastic Anemia	20. Chronic Lung Disease
	35. Liver Failure	21. Hepatitis with Cirrhosis
	36. End Stage Lung Disease	22. Less Severe Aplastic Anemia
	37. Fulminant Viral Hepatitis	23. Less Severe Kidney Disease
	38. Kidney Failure	24. Less Severe Systemic Lupus Erythematosus
	39. Major Organ Transplantation	25. Liver Surgery
	40. Medullary Cystic Disease	26. Major Organ Transplantation (on Waiting List)
	41. Systemic Lupus Erythematosus (S.L.E.) with Lupus Nephritis	27. Surgical Removal of One Lung
	42. Systemic Scleroderma	
<b>E</b>	43. Infection due to Blood Transfusion	28. Diabetic Retinopathy <sup>4</sup>
	44. Blindness	29. Endovascular Treatment of Peripheral Arterial Disease <sup>4</sup>
	45. Chronic Adrenal Insufficiency (Addison's Disease)	30. Facial Burns due to Accident
	46. Creutzfeldt-Jakob Disease	31. Facial Reconstructive Surgery for Injury due to Accident
	47. Ebola	32. Less Severe Burns to Body due to Accident
	48. Elephantiasis	33. Loss of Hearing in One Ear
	49. Loss of Hearing	34. Loss of One Limb
	50. Loss of One Limb and One Eye	35. Loss of Sight in One Eye
	51. Loss of Speech	36. Osteoporosis with Fractures <sup>3, 5</sup>
	52. Loss of Two Limbs	37. Severe Central or Mixed Sleep Apnea <sup>4</sup>
	53. Major Burns	38. Severe Obstructive Sleep Apnea <sup>4</sup>
	54. Necrotising Fasciitis / Gangrene	39. Less Severe Crohn's Disease <sup>4</sup>
	55. Occupationally acquired HIV	
	56. Pheochromocytoma	
	57. Severe Rheumatoid Arthritis (Adult)	
	58. Total and Permanent Disability <sup>3</sup>	
	59. Terminal Illness	
	60. Crohn's Disease	
	61. Severe Ulcerative Colitis	

Remarks:

1. A 90 day waiting period applies from the policy issue date. The Person Insured must have survived for 14 days from first confirmed diagnosis of Critical Illness or Early Stage CI for the benefit to be payable.
2. Maximum of one Early Stage CI is payable under each group.
3. Coverage will automatically cease on the Policy Anniversary immediately following the sixty-fifth (65<sup>th</sup>) birthday of the Person Insured.
4. Subject to a maximum lifetime limit of HK\$400,000.
5. Benefit is limited to 10% of Sum Insured or a maximum lifetime limit of HK\$400,000, whichever is the lower.

# CASE ILLUSTRATION I

## Guarantee 100 Protection Plan

The following example is hypothetical and for illustrative purpose only.

<b>Policyholder</b>	<b>Mary</b>
<b>Age</b>	28 (non-smoker)
<b>Background</b>	Mary is an active and health-conscious young professional in a high-pressure job. A critical illness would be a major disruption to her life and career, so Mary wants an insurance product that will put her mind at ease.

**28** years old



Mary insures herself with **Guarantee 100 Protection Plan**.  
(Sum Insured of HK\$500,000 with a Payment Term of 15 years)

**29 to 64** years old



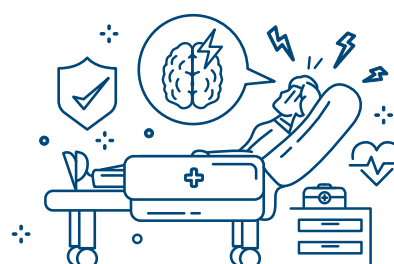
Mary stays in good health with Cigna Wellness Solution.

**65** years old



Mary receives **100%** of her total premium paid. As she did not make any claims, she has the **Lifetime CI Protection Offer** to enroll **WorryFree Protection Plan** without any further health assessment<sup>1</sup>. Mary decides to convert her critical illness protection to cover up to age 100 with the Cash Value she receives upon maturity.

**77** years old



Mary is diagnosed with stroke and receives a policy pay-out of **100%** of the Sum Insured and the policy ends.



**Total premium paid from age 28 to 42:**  
**HK\$260,445**

**Total benefit received from the plan:**  
**HK\$500,000**

Remarks:

1. The plan to be offered will be subject to Cigna's terms and conditions on the Maturity Date.

# CASE ILLUSTRATION II

## Guarantee 100 Protection Plan

The following example is hypothetical and for illustrative purpose only.

### Policyholder

Jasmine

### Age

30 (non-smoker)

### Background

Jasmine is an ambitious working mom busy in both building her career and taking care of her 2-year-old son. A critical illness would disrupt her career aspirations and the financial well-being of her family, so she wants a critical illness protection that can secure her family financial stability.

### 30 years old



Jasmine insures herself with **Guarantee 100 Protection Plan**. (Sum Insured of HK\$1,000,000 with a Payment Term of 25 years)

### 40 years old



Jasmine experiences a car accident, and she is hospitalized and in a coma<sup>1</sup> for 1 week. The policy pays her **20%** of the Sum Insured as an **Early Stage CI Benefit**, which acts as an income replacement while she is in recovery.

### 41 to 65 years old



Through the Chronic Disease Rehabilitation Program, Jasmine receives physiotherapy treatment and it helps her get back to advancing her career as soon as possible.

### 65 years old



Jasmine receives 100% of her total premium paid and plans for retirement.



Total premium paid from age 30 to 54:  
**HK\$745,225**

Total benefit received from the plan:  
**HK\$945,225**

Remarks:

1. Less Severe Coma.

# CASE ILLUSTRATION III

## WorryFree Protection Plan

The following example is hypothetical and for illustrative purpose only.

<b>Policyholder</b>	Joshua	<b>Background</b>	Joshua is married with a 9-year-old daughter and works in the investment industry. He is the breadwinner of his family and simply cannot put his whole family's savings and income at risk if a critical illness strikes.
<b>Age</b>	35 (non-smoker)		

35 years old



Joshua insures himself with **WorryFree Protection Plan**. (Sum Insured of HK\$900,000 with a Payment Term of 15 years and Protection Period until age 100)

56 years old



Joshua uses the free body check-up coupon from the **No Claim Health Reward** and the report shows abnormal symptoms. He calls the **Cigna Health Hotline** and is advised for a further check-up. The screening confirms that he has a precancerous colon condition (also defined as carcinoma-in-situ). This is his first claim for **Early Stage CI Benefit** and the policy pays him 20% of the Sum Insured. He also has access to the **Cancer Care Program** for ongoing screening and treatment.

65 years old



Joshua's **WorryFree Protection Plan** continues to provide him with critical illness protection after retirement.

82 years old



Joshua is diagnosed with Stage III colorectal cancer. He is paid with the remaining **80%** of the Sum Insured. Joshua's family is not sure which treatment plan is right for him. With the **Cancer Care Program**, a holistic treatment program is tailored to Joshua and his family. The program supports them through the recovery journey.



Total premium paid from age 35 to 49:  
HK\$538,875



Total benefit received from the plan:  
HK\$900,000



## EMBARK ON AN ELEVATED WELLNESS JOURNEY WITH CATHAY

When you purchase a designated Cigna insurance plan, you will be able to unlock the full wellness benefits on the wellness journey of the Cathay app.

It starts with a wellbeing quiz, where we look at your current habits to give you a snapshot of your overall health. We'll then provide tailored tips on how to maintain your physical and mental wellbeing – and give you daily goals to keep you on track.

Whether it's hitting 10,000 steps or getting a full night's rest, each time you complete a goal you'll be rewarded with Asia Miles. And, as an elevated wellness journey participant, you can earn more Asia Miles than other users\*.

### Remarks

\* The reward of Asia Miles is subject to the terms and condition of Cathay Pacific.



# IMPORTANT INFORMATION

**The product information in this brochure does not represent the full terms of the policy and the full terms can be found in the policy document.**

## Cooling-off right and Policy Cancellation

You may cancel your policy and obtain a refund of any premium(s) and levy paid by you within the cooling-off period. The cooling-off period is the period of 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 the earlier). The cooling-off notice is a notice that will be sent to you or your nominated representative by Cigna Worldwide Life Insurance Company Limited to notify you of the cooling-off period around the time the policy is delivered. To exercise this right, a written notice of cancellation must be signed by you and received directly by Cigna Worldwide Life Insurance Company Limited at 16/F, 348 Kwun Tong Road, Kwun Tong, Kowloon, Hong Kong within the cooling-off period. No refund can be made if a claim has been made.

After the cooling-off period, the Policy Holder can request cancellation of the policy by giving thirty (30) days prior written notice to the Company, provided that there has been no benefit payment under the policy during the relevant Policy Year. However, there shall be no refund of premium paid for such policy cancellation after cooling-off period.

## Termination Conditions

1. The policy will be automatically terminated when one of the following happens:
  - the Maturity Date;
  - the death of the Person Insured;
  - one-hundred percent (100%) of the Sum Insured becomes payable under Critical Illness Benefit and / or Early Stage CI Benefit;
  - this Policy is cancelled by the Policyholder by giving not less than thirty (30) days' notice in writing to the Company; or
  - at the end of a Grace Period when the Premium payable or any part thereof remains unpaid.
2. If there is any fraud, mis-statement or concealment in the application or declaration, or if you or your beneficiary makes a dishonest claim, we have the right to cancel the policy immediately. In such case, you shall immediately return all payment including claims paid by us under the policy.

## Inflation Risk

Your current planned benefit may not be sufficient to meet your future needs since the future cost of living may become higher than they are today due to inflation. Where the actual rate of inflation is higher than expected, you may receive less in real terms even if we meet all of our contractual obligations.

## Premium

### 1. Premium Term and Non-payment of Premium

The premium payment term of Cigna HealthSecure Critical Illness Series is 15 years or 25 years.

If you fail to pay the initial premium, your policy will not commence or take effect. Except for the initial premium payment, there will be a grace period of 1 month after any premium due date. Your policy will remain effective during this grace period. If any premium is not paid at the end of the grace period, your policy will lapse on the premium due date and you will lose the insurance cover.

We reserve the right to deduct any outstanding premium from any benefit(s) payable.

### 2. Mis-statement of Age, Sex and Smoking Habit

If age, sex or smoking habit has been misstated by you or any Person Insured but the relevant Person Insured would still be eligible for coverage, we have the right to adjust the premiums payable based on the correct information.

If mis-statement of the Person Insured's information by you or any Person Insured means that there is a period during which the Person Insured is ineligible for coverage, all coverage during this period will be void. Our liability shall be limited to a refund (upon written request) of any premium relating to this period, to be paid out without interest. In case of fraud on the part of the Person Insured and / or the Policyholder, if any claims are made during such a period, we retain the right to recover them.

(For Guarantee 100 Protection Plan only) **Early Termination and Liquidity Risk**

This plan is a long term insurance policy. The policy contains value and if you cancel the policy before the maturity date, the amount of benefit getting back (i.e. Cash Value) will be less than the total premium paid and you may suffer a loss of money and insurance coverage. You need to bear the liquidity risk associated with the plan.

(For WorryFree Protection Plan only) **Early Termination Risk**

This plan is a long term insurance policy. If you cancel the policy before the maturity date, you may suffer a loss of premium paid and insurance coverage.

### 3. Premium Level and Adjustment

The premium level of Cigna HealthSecure Critical Illness Series corresponding to the plan, payment term, expiry age and Sum Insured amount that you selected is determined based on the age at policy commencement, sex and smoking habit of the Person Insured.

(For Guarantee 100 Protection Plan only) The premium is level and guaranteed throughout the premium payment term.

(For WorryFree Protection Plan only) The premium is not guaranteed throughout the premium payment term. We have the absolute right and discretion to adjust the premium upon policy anniversary. Factors leading to premium adjustment may include but are not limited to our experience in claims, surrender, investment return, and expenses incurred by and / or in relation to the plan.

### Conversion of policy

If you have an existing medical insurance policy and intend to switch the coverage to this plan, please be aware of the potential implications in terms of insurability, claims eligibility and financial values regarding the change to the insurance arrangement.

Some benefits under the existing policy may be changed or not be covered under this plan due to changes in policy features, Age, health conditions, occupation, lifestyle, habit or recreational activities. Also, riders or supplementary benefits under your existing insurance policy may not be available under this plan.

Benefits under the existing insurance policy will no longer be payable to you if you surrender the policy or allow it to lapse. Besides, you may need to start a new waiting period (if any) in respect of certain benefits under the terms and conditions of the new policy.

### Claims Procedure

To make a claim, please login to our customer portal or register at [www.mycigna.com.hk](http://www.mycigna.com.hk) or download our MyCigna app. For details of procedures by claims type, please visit the Company website <https://www.cigna.com.hk/en/customer-service/insurance-claim-procedure>.

### Medically Necessary

We only cover the charges and/or expenses of the Person insured on medically necessary and reasonable and customary basis.

"Medically Necessary" means the necessity to have a medical service which is:

1. consistent with the diagnosis and customary medical treatment for the condition at a Reasonable and Customary charge;
2. in accordance with standards of good and prudent medical practice;
3. necessary for such a diagnosis or treatment;
4. not furnished primarily for the convenience of the Person Insured, Physician, Chinese Medicine Practitioner, Physiotherapist, Anaesthetist or any other medical service providers;
5. furnished at the most appropriate level which can be safely and effectively provided to the Person Insured; and
6. with respect to hospital confinement, not furnished primarily for diagnostic scanning purpose, imaging examination or physical therapy.

### Reasonable and Customary

"Reasonable and Customary" in relation to a fee, a charge or an expense, means any fee or expense which

1. is charged for treatment, supplies (inclusive of medication) or medical services that are Medically Necessary and in accordance with standards of good medical practice for the care of an injured or ill person under the care, supervision or order of a Physician;
2. does not exceed the usual level of charges for similar treatment, supplies (inclusive of medication) or medical services in the locality where the expense is incurred; and
3. does not include charges that would not have been made if no insurance existed.

The Company reserves the right to determine whether any particular Hospital/medical charge is a reasonable and customary charge with reference but not limited to any relevant publication or information made available, such as schedule of fees, by the government, relevant authorities and recognized medical association in the locality. The Company reserves the right to adjust any and all benefits payable in relation to any Hospital/medical charges which are not reasonable and customary.

# EXCLUSIONS

Cigna shall not be liable to pay any claim (other than a claim covered under the “Death Benefit” section of Guarantee 100 Protection Plan or “Compassionate Death Benefit” section of WorryFree Protection Plan) that directly or indirectly results from or is consequent upon or contributed to by:

- (a) any Pre-existing Medical Condition and any special exclusion(s) set out under this Policy;
- (b) any Accident, Bodily Injury, Sickness or illness sustained or suffered by the Person Insured which has occurred or which has been diagnosed or which has exhibited symptoms or which has required medical advice and / or treatment and / or the prescription of drugs prior to and / or during the Waiting Period;
- (c) intentionally self-inflicted injuries, suicide or any attempt thereof, while sane or insane;
- (d) alcohol abuse, the consumption of drugs not following a Physician’s prescription, Acquired Immune Deficiency Syndrome (AIDS), AIDS Related Complex (ARC) or infection with the Human Immunodeficiency Virus except “Infection due to Blood Transfusion” and “Occupationally acquired HIV” as defined in this Policy;
- (e) any congenital abnormality or disorder;
- (f) any criminal act; or
- (g) travel in any aircraft, except as a fare paying passenger in a commercial aircraft or aircrew working on an aircraft.

## Notes:

“Cigna”, “the Company”, “We”, “our” or “us” herein refers to Cigna Worldwide Life Insurance Company Limited. This product brochure is also available in Chinese. You may request for the Chinese version from us.  
此產品小冊子同時備有中文版本，閣下可向本公司索取中文版本。

## **Cigna Worldwide Life Insurance Company Limited**

Tel: (852) 2560 1990  
[www.cigna.com.hk](http://www.cigna.com.hk)

Issued by Cigna

The above insurance plan is underwritten by Cigna Worldwide Life Insurance Company Limited, an authorized insurer to carry on long term insurance business in or from Hong Kong. This brochure is intended to be distributed in Hong Kong only and shall not be construed as an offer to sell or a solicitation to buy or provisions of any products of Cigna outside Hong Kong. It is designed to provide you with a brief summary of the named insurance plan, its terms, conditions and exclusions, and is not a contract of insurance. For complete details of terms, conditions and exclusions, please refer to the policy provisions. If there is any conflict between the policy provisions and this brochure, the policy provisions shall prevail.

This policy is excluded from the application of the Contracts (Rights of Third Parties) Ordinance (the "Ordinance"). Other than the Company and the Policyholder, a person who is not a party to the Policy (including, but not limited to, the Person Insured or the beneficiary) shall have no right under the Ordinance to enforce any term of this Policy.

Cigna reserves the right to change any of the details in this brochure. In case of any disputes about the content of this brochure, Cigna's decision shall be final.