

DuoProtector Critical Illness Protection Series



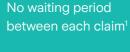
Closing the protection gap to better support your medical and living expenses throughout your recovery journey

DuoProtector Critical Illness Protection Series

Zurich's DuoProtector Critical Illness Protection Series comprises two complementary insurance plans – WellProtector Critical Illness Protection and HealerProtector Medical Protection – to fulfill your different protection needs.

Offering focused protection on four major and three early-stage critical illnesses, including cancer, carcinoma-insitu, early-stage cancer, heart attack, stroke, kidney failure, and coronary artery disease requiring angioplasty or other invasive treatments, DuoProtector Critical Illness Protection Series provides:

Offering focused protection on four major and three early-stage critical illnesses





Covers severe level dyslexia (first-in-market²), critical congenital heart defects and other juvenile illnesses'





Cancer screening tests for two of your beloved family



Guaranteed renewal³ up to aged 85



Flexibility to choose lump-sum and/or reimbursement benefits to protect

No long-term commitment or medical check-up required



Quick facts

- The top four sources of critical illness claims, namely cancer, heart disease, stroke, and kidney failure, cover about 90% of all critical illnesses claims for the aged 25 or above in Hong Kong4.
- Cancer treatments, especially targeted therapy and immunotherapy can be expensive, and most of these
- The medication cost for common cancer, such as lung cancer, can reach HKD 1,000,000 per year⁵.
- Congenital heart diseases are common among congenital conditions, affecting 3 in 500 babies in Hong

Single or duo protection at your choice

DuoProtector Critical Illness Protection Series aims to cover both your medical expenses and living expenses to relieve your financial burden during the medication and rehabilitation periods. Depending on your personal needs, you can opt for both or either one of the protection plans.

WellProtector



Provides lump-sum compensation

• Help cover your living expenses during recovery

Support your everyday expenses, such as rent/mortgage, child's tuition, medical and family expenses, etc. to compensate for your loss of income.



Essential to wage-earners.

· Back you up as you recover

Allow you to have extra peace of mind and focus on your wellness when you are on the road to recovery.

HealerProtector



Provides reimbursement of medical expenses

• Cover your medical expenses

Reimburse medical and hospitalization expenses to support your recovery from covered critical illnesses.



Vital to individuals who do not have sufficient medical protection.

• Specialized care for unborn babies and minors

Cover 10 juvenile illnesses including mental, congenital and other medical conditions.



Crucial to parents and children.

Synergized coverage





















Stay focused on your recovery and stay positive

WellProtector Critical Illness Protection

Support your financial needs and wellness during recovery

WellProtector helps relieve your financial stress so that you can focus on treatments and wellness activities that make you feel better.

Lump sum cash payout for supporting critical needs

Critical illnesses often incur higher than expected medical costs and miscellaneous expenses. Lump-sum cash payout helps cover your unforeseen expenses.



HealerProtector Medical Protection

Protect you throughout the diagnosis, treatment and recovery steps



With every intention to help you recover, HealerProtector covers:

- · Local and/or overseas **therapies**, including targeted therapy, proton therapy and immunotherapy for cancer treatments, recommended by your doctor
- · Cancer genomic profiling **test** that helps identify the more precise medications based on your genetic profile
- **Complementary treatments** (e.g. Chinese medicine) that enhances your comfort and wellbeing

Benefits designed for your child with protection starting from Day 0

Provide juvenile illness protection for your new-born baby and child up to aged 177:

- Application available from 22nd week of gestation8
- Cover critical congenital heart defects
- Cover common juvenile illnesses, including but not limited to:
 - ADHD
- Autism spectrum disorder (ASD)
- · Severe level dyslexia (first-in-market²)
- · Severe asthma

Benefits along the recovery journey for yourself and people you love

Provide support starting from diagnosis to rehabilitation, covering:

- Outpatient diagnostic testing9, non-surgical cancer treatment, surgical and hospitalization benefits¹⁰, and follow-up monitoring
- · Cancer screening tests for two immediate family members if you are diagnosed with cancer

No waiting period between each claim¹

Critical illnesses, especially cancer, are known for their high recurrence risk. As such this protection guarantees that there will be no waiting period between each claim. Even if you are unfortunately diagnosed with the same or new covered illness within a short period, we will still reimburse your medical expenses#.



* Per covered illness limit and lifetime limit apply.

WellProtector Critical Illness Protection

Plan overview	
Issue age	15 days – aged 65
Renewal	Guaranteed renewal ³ up to aged 85
Period of cover	1 year, renewable every year
Policy waiting period	90 days
Sum insured	HKD 500,000 / 1,000,000 / 1,500,000

Table of benefits

Covered critical illnesses	Eligible benefit
A. Early-stage critical illnesses	
Carcinoma-in-situ	
Early-stage cancer	30% sum insured
Coronary artery disease requiring angioplasty and other invasive treatments	
B. Major critical illnesses	
Cancer	
Stroke	100% a.um in a.um d
Heart attack	100% sum insured
Kidney failure	

HealerProtector Medical Protection

Plan overview								
Issue age	 15 days – aged 65 Mother of unborn baby: aged 18 - 45 and gestation period between 22 - 40 weeks 							
Renewal	Guaranteed renewal ³ up to aged 85							
Period of cover	1 year, renewable every year							
Policy waiting period	90 days							
Area of cover	Worldwide							
Room type	Semi-private or below							

Covered critical illnesses	
A. Early-stage critical illnesses	
Carcinoma-in-situ	Coronary artery disease requiring angioplasty and other
Early-stage cancer	invasive treatments
B. Major critical illnesses	
Cancer	Heart attack
• Stroke	Kidney failure
C. Juvenile illnesses (for aged below 18 only)	
Autism spectrum disorder ("ASD")	Cerebral palsy
Severe level dyslexia	Osteogenesis Imperfecta (Type III)
Attention deficit hyperactivity disorder ("ADHD")	Severe hemophilia A and B
 Intellectual impairment due to sickness and/or accidental bodily injury 	 Hand, foot and mouth diseases with severe (life threatening) complications
Severe asthma	Critical congenital heart defects

Table of benefits

	Benefit limits (HKD)							
Lifetime limit	2,000,000	4,000,000	6,000,000					
Per covered critical illness limit	500,000	1,000,000	1,500,000					
(a) Diagnostic testing expenses								
(b) Non-surgical cancer treatment								
(c) Surgical treatment for covered critical illness	Fully covered*							
(d) Home nursing benefit								
(e) Care and monitoring								
(f) Complementary treatment expenses	1 visit per d	ay, 50,000 per covered cr	ritical illness					
(g) Cancer genomic profiling test	Ę	50,000 per covered cance	er					
(h) Cancer screening test for immediate family member	5,000 per tes	t, maximum 2 immediate fa	amily members					

Remarks on WellProtector Critical Illness Protection

- In no event our aggregate payment under this policy shall exceed 100% of the sum insured stated and the policy shall cease when we have paid 100% sum insured to you.
- The eligible benefit for each covered critical illness is payable for one time only. Covered critical illness means the "Early-stage critical illnesses" and "Major critical illnesses" listed in the above table of benefits.
- If you are diagnosed with a covered cancer more than one time, we will consider each diagnosis a single covered
 critical illness, provided that you must submit a written confirmation by your treating specialist, based upon specific
 evidence, radiological, clinical, histological and/or laboratory evidence, each diagnosis is an individual event and not
 relating to any of the previous diagnosis.

Remarks on HealerProtector Medical Protection

- In no event our aggregate payment under this policy shall exceed 100% of the lifetime limit stated and the policy shall cease when we have paid 100% lifetime limit to you. Lifetime limit means the maximum aggregate amount of benefits paid by us to you on a lifetime basis.
- Each covered critical illness is entitled to one "Per covered critical illness limit". If you are diagnosed with the same covered critical illness for more than one time, they will be counted as one and all relating medical expenses covered in the policy will be under one "Per covered critical illness limit".
- If you are diagnosed with Carcinoma-in-situ, Early-stage Cancer or Cancer under the covered critical illness, we will
 consider each diagnosis a single covered critical illness, provided that you must submit a written confirmation by your
 treating specialist, based upon specific evidence, radiological, clinical, histological and/or laboratory evidence, each
 diagnosis is an individual event and not relating to any of the previous diagnosis.
- If an early-stage critical illness has been first diagnosed and a major critical illness directly relating to such early-stage critical illness is subsequently diagnosed within 45 days, we will consider the two correlated diagnoses as one covered critical illness and share one "Per covered critical illness limit".
- If the insured's child is diagnosed with more than one of the neurodevelopment disorders under Juvenile Illnesses in this policy (namely ASD, Severe Level Dyslexia and ADHD), we will consider these co-existing diagnoses as one covered critical illness and share one "Per covered critical illness limit".

^{*} Subject to lifetime limit and per covered critical illness limit. Terms and conditions apply. Please refer to the policy document for full terms and conditions.





Approaching middle age,

Zurich's DuoProtector

Critical Illness Series.

David decided to purchase

Case 1

Breadwinner in the family

David (age 35)

Getting a coverage for himself to support his medical expenses and living expenses of his family during recovery in case he is out of work due to critical illness.

Plan enrolled

- WellProtector Critical Illness Protection (HKD 1,500,000 sum insured)
- HealerProtector Medical Protection (HKD 1,500,000 per critical illness limit)

David was unfortunately diagnosed with coronary artery disease, which required undergoing angioplasty.

WellProtector compensated HKD 450,000

30% of the sum insured when diagnosed with coronary artery disease requiring angioplasty.

HealerProtector compensated HKD 150,000

Reimbursed medical costs for his angioplasty procedure and other medical expenses related to his coronary artery disease.

Age 35 Age 40 Age 50

- David was diagnosed with prostate cancer, and was recommended by the doctor to undergo a cancer genomic profiling test to more precisely identify the treatment option for him. Based on the results, he received Abiraterone, a targeted therapy for prostate cancer.
- He also conducted prescribed diagnostic test and several follow-up western and traditional Chinese medical consultations to ensure he is fully recovered from the illness.

WellProtector compensated HKD 1,050,000

Remaining 70% of the sum insured when diagnosed with prostate cancer.

HealerProtector compensated HKD 530,000

Cost for cancer genomic profiling test (HKD 10,000), targeted therapy expenses (HKD 500,000), and subsequent follow-up consultations (HKD 20,000), were all fully reimbursed.

In both cases, while David was entitled to enjoy medical benefits from his company's group medical plan, he was also eligible to claim from both WellProtector and HealerProtector, to reimburse the excess medical expenses not covered by his group medical plan, as well as receiving a lump-sum payment to support his family's living expenses during his recovery.

Total benefits received HKD 2,180,000

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Young adult just starting out in his career

Tim (age 23)

Getting a meaningful critical illness medical coverage at an affordable premium during the early stage of his career.

Plan enrolled

HealerProtector Medical Protection (HKD 500,000 per critical illness limit)

Tim saw the need to purchase a cancer protection after one of his good friends was diagnosed with testicular cancer at a young age. On a tight budget, Tim decided to purchase HealerProtector.

Tim was diagnosed with nasopharynx cancer and had to receive radiation therapy.

HealerProtector compensated HKD 100,000

Radiation therapy expenses for nasopharynx cancer are fully reimbursed.

Age 23

Age 25 9 months later

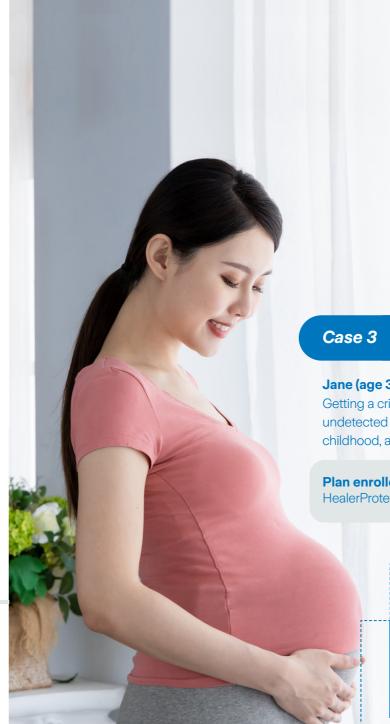
- He was diagnosed with gastric cancer, which is not a metastasis from his nasopharynx cancer, and had to undergo cancer treatment again.
- He is worried that his family might have inherited cancer genes, so he advised his brother to conduct a cancer screening test.

HealerProtector compensated HKD 425,000

Since there is no waiting period between any claim¹, and the gastric cancer is not related to his preceding nasopharynx cancer, it is treated as a separate covered illness. He could make full reimbursement for his gastric cancer treatment (HKD 420,000) and the cancer screening test for his brother (HKD 5,000).

Eventually, he did not have to spend a dollar for his cancer treatment nor his brother's cancer screening test.

> **Total benefits received** HKD 525,000



Parent-to-be and novice parent

Jane (age 32, 24 weeks pregnant)

Getting a critical medical cover for her unborn baby to protect against undetected covered congenital conditions during pregnancy and his childhood, and to support the hefty medical expenses for treatment.

HealerProtector Medical Protection (HKD 1,000,000 per critical illness limit)

lan was found to have coarctation of the aorta immediately after birth.

HealerProtector compensate HKD 500,000

Surgery to reconstruct the aorta and other associated outpatient diagnosis/testing¹¹, hospitalization and monitoring costs.

Age 32, 24 weeks pregnant

Purchased HealerProtector for her unborn child, lan, during her 24th week of pregnancy at aged 32.

After birth

6 years later

When Ian turned 6, he was diagnosed with ADHD and severe level dyslexia.

HealerProtector compensated HKD 50,000 Assessment, medication and regular specialist consultations for ADHD and SLD¹².

Total benefits received HKD 550,000

Comparison of critical illness protection¹³

	WellProtector Critical Illness Protection	Other similar critical illness protection in the market				
Critical Illness covered	4 major critical illnesses and 3 early-stage critical illnesses	Some products cover cancer only, or exclude early-stage critical illnesses and carcinoma-in-situ				
Early-stage critical illness benefits	30% of sum insured	Some products only cover 25% of sum insured				
	HealerProtector Medical Protection	Other similar medical protection in the market				
Waiting period between claims	No waiting period between each claim	Some products have waiting period of up to 3 years				
Juvenile and congenital conditions coverage for unborn babies and children	✓	Most products do not cover				
Cancer genomic profiling test	✓	Most products do not cover				
Cancer screening test for immediate family members	✓	Most products do not cover				

Other reasons to choose the DuoProtector Critical Illness Protection Series



Guaranteed renewal up to aged 85³



Cancel easily by giving us 30 days' advance notice



Meaningful coverage at an affordable premium



Quick and simple straightthrough online application



No body check required



Frequently asked questions

Q. What are the key differences between WellProtector and HealerProtector? Do I need both protection?

A. WellProtector aims to provide lump-sum compensation to support your financial needs during recovery, whereas HealerProtector reimburses your medical expenses of the covered critical illnesses. It is recommended that individuals should get both insurance plans for better protection to support the medical costs incurred and living expenses throughout your recovery journey.

Q. Why does DuoProtector Protection Series cover only four major and three early-stage critical illnesses?

A. You might find insurance plans that cover hundreds of critical illnesses, but most of them are rare diseases, and the policy premium would increase because of that. DuoProtector Protection Series cover the top four sources of critical illness claims, which comprise about 90% of all such claims for the aged 25 or above in Hong Kong⁴. We believe this coverage offers better value for money to customers without complicating the insurance plan.

Q. Why should I choose WellProtector Critical Illness Protection?

A. WellProtector Critical Illness Protection is a term critical illness insurance that does not carry a savings component. Therefore, for the same coverage amount, the premium can be significantly lower than a critical illness insurance with savings component in the market. The additional benefit is that you have the flexibility to cancel the policy by just giving us 30 days advance notice.

Q. Do I still need HealerProtector if I am a member of a group medical insurance scheme?

A. HealerProtector provides medical expense reimbursement of critical illnesses with meaningful sum insured at an affordable premium. Group medical insurance schemes usually provide basic inpatient and outpatient medical benefits, which generally is not sufficient to reimburse expensive critical illness treatments.

Q. Can I apply for WellProtector and HealerProtector separately?

A. Yes, WellProtector and HealerProtector are two separate insurance plans under DuoProtector Critical Illness Protection Series. You can buy both or either one of them according to your needs and budget.

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Premium table annual payment

WellProtector Criticall Illness Protection

Age	Sum insured HKD 500,000		Sum insured HKD 1,000,000			nsured 600,000	Age	Sum insured HKD 500,000		Sum insured HKD 1,000,000		Sum insured HKD 1,500,000	
Age	Non- Smoker	Smoker	Non- Smoker	Smoker	Non- Smoker	Smoker	Age	Non- Smoker	Smoker	Non- Smoker	Smoker	Non- Smoker	Smoker
0	612	612	924	924	1,380	1,380	43	4,320	9,948	6,468	14,928	9,708	22,380
1	612	612	924	924	1,380	1,380	44	4,788	11,016	7,176	16,524	10,764	24,780
2	612	612	924	924	1,380	1,380	45	5,328	12,228	7,980	18,336	11,976	27,492
3	612	612	924	924	1,380	1,380	46	5,940	13,404	8,904	20,100	13,356	30,144
4	612	612	924	924	1,380	1,380	47	6,636	14,844	9,948	22,260	14,916	33,384
5	612	612	924	924	1,380	1,380	48	7,404	16,224	11,100	24,336	16,656	36,504
6	612	612	924	924	1,380	1,380	49	8,280	17,856	12,408	26,784	18,612	40,176
7	612	612	924	924	1,380	1,380	50	9,180	20,496	13,776	30,744	20,652	46,116
8	612	612	924	924	1,380	1,380	51	9,780	21,348	14,664	32,016	21,996	48,012
9	612	612	924	924	1,380	1,380	52	10,380	22,644	15,564	33,960	23,340	50,940
10	612	612	924	924	1,380	1,380	53	11,004	24,096	16,500	36,144	24,756	54,216
11	612	612	924	924	1,380	1,380	54	11,676	25,488	17,508	38,220	26,256	57,336
12	612	612	924	924	1,380	1,380	55	12,384	27,204	18,564	40,800	27,852	61,200
13	612	612	924	924	1,380	1,380	56	13,140	28,740	19,704	43,104	29,556	64,644
14	612	612	924	924	1,380	1,380	57	13,944	30,552	20,904	45,828	31,356	68,748
15	612	612	924	924	1,380	1,380	58	14,808	32,592	22,212	48,888	33,312	73,320
16	612	612	924	924	1,380	1,380	59	15,732	34,728	23,592	52,092	35,388	78,132
17	612	612	924	924	1,380	1,380	60	16,728	36,960	25,080	55,440	37,620	83,148
18	624	984	936	1,464	1,404	2,196	61	17,832	39,360	26,748	59,040	40,116	88,548
19	660	1,032	996	1,536	1,488	2,304	62	19,056	42,132	28,584	63,204	42,876	94,800
20	696	1,248	1,032	1,860	1,548	2,784	63	20,340	45,000	30,504	67,500	45,756	101,256
21	732	1,308	1,092	1,956	1,644	2,928	64	21,684	47,904	32,520	71,856	48,780	107,772
22	780	1,380	1,164	2,076	1,740	3,108	65	23,196	49,836	34,800	74,748	52,188	112,116
23	828	1,452	1,236	2,184	1,860	3,264	66*	24,816	53,316	37,224	79,968	55,836	119,952
24	876	1,548	1,320	2,316	1,980	3,480	67*	26,556	57,060	39,840	85,584	59,748	128,364
25	936	1,584	1,404	2,376	2,100	3,564	68*	28,428	61,080	42,648	91,620	63,960	137,424
26	1,008	1,788	1,512	2,676	2,256	4,008	69*	30,444	65,412	45,672	98,112	68,496	147,168
27	1,092	1,908	1,632	2,856	2,436	4,284	70*	32,616	70,068	48,924	105,108	73,380	157,656
28	1,176	2,040	1,764	3,060	2,640	4,584	71*	34,632	74,400	51,948	111,600	77,916	167,400
29	1,272	2,244	1,908	3,360	2,856	5,028	72*	36,780	79,008	55,164	118,500	82,740	177,756
30	1,380	2,436	2,064	3,660	3,096	5,484	73*	39,048	83,892	58,572	125,832	87,852	188,736
31	1,500	2,652	2,244	3,984	3,360	5,964	74*	41,460	89,076	62,196	133,608	93,288	200,412
32	1,632	2,892	2,436	4,344	3,648	6,504	75*	59,424	127,668	89,136	191,508	133,704	287,256
33	1,776	3,144	2,652	4,704	3,972	7,056	76*	59,424	127,668	89,136	191,508	133,704	287,256
34	1,920	3,504	2,868	5,244	4,308	7,860	77*	59,424	127,668	89,136	191,508	133,704	287,256
35	2,040	4,284	3,060	6,432	4,584	9,648	78*	59,424	127,668	89,136	191,508	133,704	287,256
36	2,220	4,848	3,336	7,272	5,004	10,896	79*	59,424	127,668	89,136	191,508	133,704	287,256
37	2,424	5,388	3,636	8,088	5,448	12,120	80*	59,424	127,668	89,136	191,508	133,704	287,256
38	2,640	6,084	3,960	9,120	5,940	13,668	81*	59,424	127,668	89,136	191,508	133,704	287,256
39	2,892	6,852	4,344	10,272	6,504	15,408	82*	59,424	127,668	89,136	191,508	133,704	287,256
40	3,180	7,524	4,776	11,292	7,152	16,932	83*	59,424	127,668	89,136	191,508	133,704	287,256
41	3,516	8,196	5,268	12,300	7,896	18,444	84*	59,424	127,668	89,136	191,508	133,704	287,256
42	3,888	9,144	5,832	13,716	8,748	20,580	85*	59,424	127,668	89,136	191,508	133,704	287,256

Premium table monthly payment WellProtector Criticall Illness Protection

Age	Sum ir HKD 50		Sum insured HKD 1,000,000		Sum insured HKD 1,500,000		A-9-0	Sum insured HKD 500,000		Sum insured HKD 1,000,000		Sum ir HKD 1,5	nsured 00,000
Age	Non- Smoker	Smoker	Non- Smoker	Smoker	Non- Smoker	Smoker	Age	Non- Smoker	Smoker	Non- Smoker	Smoker	Non- Smoker	Smoker
0	51	51	77	77	115	115	43	360	829	539	1,244	809	1,865
1	51	51	77	77	115	115	44	399	918	598	1,377	897	2,065
2	51	51	77	77	115	115	45	444	1,019	665	1,528	998	2,291
3	51	51	77	77	115	115	46	495	1,117	742	1,675	1,113	2,512
4	51	51	77	77	115	115	47	553	1,237	829	1,855	1,243	2,782
5	51	51	77	77	115	115	48	617	1,352	925	2,028	1,388	3,042
6	51	51	77	77	115	115	49	690	1,488	1,034	2,232	1,551	3,348
7	51	51	77	77	115	115	50	765	1,708	1,148	2,562	1,721	3,843
8	51	51	77	77	115	115	51	815	1,779	1,222	2,668	1,833	4,001
9	51	51	77	77	115	115	52	865	1,887	1,297	2,830	1,945	4,245
10	51	51	77	77	115	115	53	917	2,008	1,375	3,012	2,063	4,518
11	51	51	77	77	115	115	54	973	2,124	1,459	3,185	2,188	4,778
12	51	51	77	77	115	115	55	1,032	2,267	1,547	3,400	2,321	5,100
13	51	51	77	77	115	115	56	1,095	2,395	1,642	3,592	2,463	5,387
14	51	51	77	77	115	115	57	1,162	2,546	1,742	3,819	2,613	5,729
15	51	51	77	77	115	115	58	1,234	2,716	1,851	4,074	2,776	6,110
16	51	51	77	77	115	115	59	1,311	2,894	1,966	4,341	2,949	6,511
17	51	51	77	77	115	115	60	1,394	3,080	2,090	4,620	3,135	6,929
18	52	82	78	122	117	183	61	1,486	3,280	2,229	4,920	3,343	7,379
19	55	86	83	128	124	192	62	1,588	3,511	2,382	5,267	3,573	7,900
20	58	104	86	155	129	232	63	1,695	3,750	2,542	5,625	3,813	8,438
21	61	109	91	163	137	244	64	1,807	3,992	2,710	5,988	4,065	8,981
22	65	115	97	173	145	259	65	1,933	4,153	2,900	6,229	4,349	9,343
23	69	121	103	182	155	272	66*	2,068	4,443	3,102	6,664	4,653	9,996
24	73	129	110	193	165	290	67*	2,213	4,755	3,320	7,132	4,979	10,697
25	78	132	117	198	175	297	68*	2,369	5,090	3,554	7,635	5,330	11,452
26	84	149	126	223	188	334	69*	2,537	5,451	3,806	8,176	5,708	12,264
27	91	159	136	238	203	357	70*	2,718	5,839	4,077	8,759	6,115	13,138
28	98	170	147	255	220	382	71*	2,886	6,200	4,329	9,300	6,493	13,950
29	106	187	159	280	238	419	72*	3,065	6,584	4,597	9,875	6,895	14,813
30	115	203	172	305	258	457	73*	3,254	6,991	4,881	10,486	7,321	15,728
31	125	221	187	332	280	497	74*	3,455	7,423	5,183	11,134	7,774	16,701
32	136	241	203	362	304	542	75*	4,952	10,639	7,428	15,959	11,142	23,938
33	148	262	221	392	331	588	76*	4,952	10,639	7,428	15,959	11,142	23,938
34	160	292	239	437	359	655	77*	4,952	10,639	7,428	15,959	11,142	23,938
35	170	357	255	536	382	804	78*	4,952	10,639	7,428	15,959	11,142	23,938
36	185	404	278	606	417	908	79*	4,952	10,639	7,428	15,959	11,142	23,938
37	202	449	303	674	454	1,010	80*	4,952	10,639	7,428	15,959	11,142	23,938
38	220	507	330	760	495	1,139	81*	4,952	10,639	7,428	15,959	11,142	23,938
39	241	571	362	856	542	1,284	82*	4,952	10,639	7,428	15,959	11,142	23,938
40	265	627	398	941	596	1,411	83*	4,952	10,639	7,428	15,959	11,142	23,938
41	293	683	439	1,025	658	1,537	84*	4,952	10,639	7,428	15,959	11,142	23,938
42	324	762	486	1,143	729	1,715	85*	4,952	10,639	7,428	15,959	11,142	23,938

Premium table annual payment HealerProtector Medical Protection

Age	Lifetime limit HKD 2,000,000		Lifetime limit HKD 4,000,000			ne limit 000,000	Age	Lifetime limit HKD 2,000,000			ne limit 000,000	Lifetime limit HKD 6,000,000	
Age	Non- Smoker	Smoker	Non- Smoker	Smoker	Non- Smoker	Smoker	Age	Non- Smoker	Smoker	Non- Smoker	Smoker	Non- Smoker	Smoker
0	564	564	852	852	1,272	1,272	43	1,368	3,156	2,040	4,728	3,072	7,092
1	564	564	852	852	1,272	1,272	44	1,476	3,396	2,208	5,088	3,312	7,620
2	564	564	852	852	1,272	1,272	45	1,584	3,648	2,376	5,472	3,576	8,220
3	564	564	852	852	1,272	1,272	46	1,716	3,876	2,580	5,820	3,864	8,724
4	552	552	828	828	1,236	1,236	47	1,860	4,152	2,784	6,228	4,176	9,348
5	552	552	828	828	1,236	1,236	48	2,004	4,392	3,000	6,588	4,512	9,900
6	552	552	828	828	1,236	1,236	49	2,160	4,680	3,240	7,020	4,872	10,524
7	552	552	828	828	1,236	1,236	50	2,316	5,184	3,480	7,776	5,220	11,652
8	540	540	816	816	1,224	1,224	51	2,532	5,532	3,792	8,304	5,700	12,456
9	540	540	816	816	1,224	1,224	52	2,760	6,036	4,140	9,048	6,216	13,560
10	540	540	816	816	1,224	1,224	53	3,012	6,600	4,524	9,900	6,780	14,844
11	540	540	816	816	1,224	1,224	54	3,288	7,176	4,920	10,776	7,392	16,140
12	540	540	816	816	1,224	1,224	55	3,588	7,884	5,376	11,832	8,076	17,748
13	540	540	816	816	1,224	1,224	56	3,924	8,580	5,880	12,876	8,832	19,308
14	540	540	816	816	1,224	1,224	57	4,284	9,408	6,432	14,112	9,660	21,180
15	552	552	828	828	1,236	1,236	58	4,704	10,356	7,056	15,540	10,596	23,304
16	552	552	828	828	1,236	1,236	59	5,160	11,400	7,740	17,100	11,616	25,632
17	552	552	828	828	1,236	1,236	60	5,676	12,528	8,496	18,792	12,756	28,200
18	372	528	552	780	828	1,176	61	6,240	13,800	9,372	20,700	14,064	31,056
19	384	552	576	816	864	1,224	62	6,912	15,288	10,368	22,920	15,552	34,392
20	396	648	600	960	900	1,440	63	7,632	16,920	11,460	25,368	17,196	38,040
21	420	672	636	1,008	924	1,500	64	8,448	18,660	12,660	27,984	19,008	41,976
22	432	708	660	1,056	972	1,596	65	9,360	20,136	14,064	30,204	21,084	45,300
23	444	720	672	1,068	996	1,608	66*	10,416	22,368	15,612	33,552	23,424	50,328
24	456	756	684	1,140	1,032	1,704	67*	11,568	24,876	17,376	37,320	26,052	55,980
25	480	780	720	1,176	1,080	1,872	68*	12,216	26,244	18,312	39,360	27,480	59,040
26	516	864	768	1,284	1,152	1,920	69*	12,888	27,672	19,320	42,720	28,980	62,280
27	540	900	816	1,356	1,224	2,028	70*	13,584	29,196	20,388	43,800	30,576	65,688
28	552	912	840	1,380	1,260	2,064	71*	14,424	30,996	21,636	46,500	32,460	69,744
29	576	996	864	1,488	1,296	2,220	72*	15,336	32,916	22,980	49,380	34,476	74,052
30	612	1,056	924	1,596	1,380	2,388	73*	16,272	34,956	24,396	52,416	36,600	78,636
31	648	1,020	984	1,704	1,464	2,544	74*	17,280	37,116	25,920	55,680	38,856	83,496
32	696	1,212	1,044	1,824	1,560	2,736	75*	24,756	53,196	37,140	79,800	55,704	119,688
33	720	1,272	1,080	1,908	1,632	3,216	76*	24,756	53,196	37,140	79,800	55,704	119,688
34	768	1,392	1,152	2,088	1,740	3,120	77*	24,756	53,196	37,140	79,800	55,704	119,688
35	804	1,680	1,200	2,508	1,800	3,756	78*	24,756	53,196	37,140	79,800	55,704	119,688
36	852	1,848	1,284	2,760	1,920	4,152	79*	24,756	53,196	37,140	79,800	55,704	119,688
37	912	2,004	1,368	3,000	2,040	4,536	80*	24,756	53,196	37,140	79,800	55,704	119,688
38	960	2,196	1,428	3,300	2,136	4,932	81*	24,756	53,196	37,140	79,800	55,704	119,688
39	1,020	2,412	1,536	3,624	2,292	5,424	82*	24,756	53,196	37,140	79,800	55,704	119,688
40	1,056	2,556	1,584	3,840	2,388	5,736	83*	24,756	53,196	37,140	79,800	55,704	119,688
41	1,152	2,736	1,728	3,876	2,592	6,180	84*	24,756	53,196	37,140	79,800	55,704	119,688
42	1,260	2,976	1,884	4,476	2,820	6,696	85*	24,756	53,196	37,140	79,800	55,704	119,688

Premium table monthly payment HealerProtector Medical Protection

Age	Lifetime limit HKD 2,000,000		Lifetime limit HKD 4,000,000		Lifetime limit HKD 6,000,000		Age	Lifetime limit HKD 2,000,000		Lifetime limit HKD 4,000,000		Lifetime limit HKD 6,000,000	
Aye	Non- Smoker	Smoker	Non- Smoker	Smoker	Non- Smoker	Smoker	Age	Non- Smoker	Smoker	Non- Smoker	Smoker	Non- Smoker	Smoker
0	47	47	71	71	106	106	43	114	263	170	394	256	591
1	47	47	71	71	106	106	44	123	283	184	424	276	635
2	47	47	71	71	106	106	45	132	304	198	456	298	685
3	47	47	71	71	106	106	46	143	323	215	485	322	727
4	46	46	69	69	103	103	47	155	346	232	519	348	779
5	46	46	69	69	103	103	48	167	366	250	549	376	825
6	46	46	69	69	103	103	49	180	390	270	585	406	877
7	46	46	69	69	103	103	50	193	432	290	648	435	971
8	45	45	68	68	102	102	51	211	461	316	692	475	1,038
9	45	45	68	68	102	102	52	230	503	345	754	518	1,130
10	45	45	68	68	102	102	53	251	550	377	825	565	1,237
11	45	45	68	68	102	102	54	274	598	410	898	616	1,345
12	45	45	68	68	102	102	55	299	657	448	986	673	1,479
13	45	45	68	68	102	102	56	327	715	490	1,073	736	1,609
14	45	45	68	68	102	102	57	357	784	536	1,176	805	1,765
15	46	46	69	69	103	103	58	392	863	588	1,295	883	1,942
16	46	46	69	69	103	103	59	430	950	645	1,425	968	2,136
17	46	46	69	69	103	103	60	473	1,044	708	1,566	1,063	2,350
18	31	44	46	65	69	98	61	520	1,150	781	1,725	1,172	2,588
19	32	46	48	68	72	102	62	576	1,274	864	1,910	1,296	2,866
20	33	54	50	80	75	120	63	636	1,410	955	2,114	1,433	3,170
21	35	56	53	84	77	125	64	704	1,555	1,055	2,332	1,584	3,498
22	36	59	55	88	81	133	65	780	1,678	1,172	2,517	1,757	3,775
23	37	60	56	89	83	134	66*	868	1,864	1,301	2,796	1,952	4,194
24	38	63	57	95	86	142	67*	964	2,073	1,448	3,110	2,171	4,665
25	40	65	60	98	90	156	68*	1,018	2,187	1,526	3,280	2,290	4,920
26	43	72	64	107	96	160	69*	1,074	2,306	1,610	3,560	2,415	5,190
27	45	75	68	113	102	169	70*	1,132	2,433	1,699	3,650	2,548	5,474
28	46	76	70	115	105	172	71*	1,202	2,583	1,803	3,875	2,705	5,812
29	48	83	72	124	108	185	72*	1,278	2,743	1,915	4,115	2,873	6,171
30	51	88	77	133	115	199	73*	1,356	2,913	2,033	4,368	3,050	6,553
31	54	85	82	142	122	212	74*	1,440	3,093	2,160	4,640	3,238	6,958
32	58	101	87	152	130	228	75*	2,063	4,433	3,095	6,650	4,642	9,974
33	60	106	90	159	136	268	76*	2,063	4,433	3,095	6,650	4,642	9,974
34	64	116	96	174	145	260	77*	2,063	4,433	3,095	6,650	4,642	9,974
35	67	140	100	209	150	313	78*	2,063	4,433	3,095	6,650	4,642	9,974
36	71	154	107	230	160	346	79*	2,063	4,433	3,095	6,650	4,642	9,974
37	76	167	114	250	170	378	80*	2,063	4,433	3,095	6,650	4,642	9,974
38	80	183	119	275	178	411	81*	2,063	4,433	3,095	6,650	4,642	9,974
39	85	201	128	302	191	452	82*	2,063	4,433	3,095	6,650	4,642	9,974
40	88	213	132	320	199	478	83*	2,063	4,433	3,095	6,650	4,642	9,974
41	96	228	144	323	216	515	84*	2,063	4,433	3,095	6,650	4,642	9,974
42	105	248	157	373	235	558	85*	2,063	4,433	3,095	6,650	4,642	9,974

Good protection supported by easy claim service

Visit www.zurich.com.hk/claims to submit a claim within 30 days after the incident or discharge from hospital.

If you have any question, visit www.zurich.com.hk/contactclaims to reserve a time, we will call you as per the booking time so to save you time on waiting!

Remarks

- 1. There is no waiting period between benefits payable for the latest covered critical illness and any preceding covered critical illnesses. However, for HealerProtector, i) if an early-stage critical illness has been first diagnosed and a major critical illness directly relating to such early-stage critical illness is subsequently diagnosed within 45 days, or ii) if you are diagnosed with the same critical illness for more than one time, then they will be counted as one critical illness and all relating medical expenses covered in the policy will be under one "per covered critical illness limit".
- 2. As of February 1, 2022, HealerProtector offers the first and only Severe Level Dyslexia benefit in a critical illness medical product in the Hong Kong market. The diagnosis of Severe Level Dyslexia must be based on psychological assessment test results done by registered educational psychologist. The diagnosis must be made after the insured child's sixth birthday, and the condition must have continued without interruption for a period of at least six months after diagnosis.
- 3. Subject to the availability of the insurance plan at the time of renewal, and we reserve the right to alter the terms and conditions, including but not limited to the premiums, benefits, benefits amount or applying loading or exclusions to this policy at the time of renewal of any period of insurance of this policy.
- 4. "Report on Hong Kong Assured Lives Critical illness, Experience Study 2005–2009", Actuarial Society of Hong Kong.
- 5. Based on the price guide and recommended dosage of Gilotrif from drugs.com. Gilotrif is one of the targeted therapy drugs registered in Hong Kong used for treating lung cancer (https://www.drugoffice.gov.hk/eps/do/en/consumer/news_informations/dm_33.html).
- 6. "Imaging of Congenital Heart Disease in Hong Kong: From Invasive to Non-invasive Cardiac Imaging", Kin Sun TSE, Janice JK Ip and Lilian LY Leong, April 2017, Asian Society of Cardiovascular Imaging.
- 7. The issue age is between 15 days to aged 65 for application after birth.
- 8. For unborn baby, the insured mother must be aged between 18 to 45. Also, the 90 days waiting period condition does not apply to unborn baby.
- 9. Cover the diagnostic tests cost for the purpose to confirm positive diagnosis of a covered critical illness only, subject to the following conditions: (i) the tests must be carried out on an outpatient setting; (ii) we will not pay for any tests costs if the final diagnosis is not one of the covered critical illness; and (iii) we will only pay maximum two tests cost for the diagnosis of ASD, or Severe Level Dyslexia or ADHD.
- 10. For inpatient hospitalization and surgical operation costs for treatment of a covered critical illness, such costs are only fully covered if the confinement room type is semi-private room or below.
- 11. The diagnosis of the heart defects must be made and surgery must be done before the your first birthday. The diagnosis must be confirmed by a specialist in pediatric cardiologist.
- 12. Only one neurodevelopment disorder that are covered in this policy (namely ADHD, ASD or SLD) is payable if more than one disorder is diagnosed.
- 13. Based on the comparison between "Zurich DuoProtector Critical Illness Protection Series" and similar term critical illness and critical illness medical insurance plans in the market as at February 1, 2022...

Important Information about WellProtector Critical Illness Protection Insurance

Important periods and dates

- There is 90 days waiting period to the policy. This means that we will not pay any benefit for any covered critical illness that the signs or symptoms or
 the diagnosis of the covered critical illness occurred within the 90 days after the first effective date of the policy. This waiting period will apply again
 if you upgrade your sum insured or reinstate the policy during any policy period. The 90 days will be counted from the upgrade effective date or
 reinstatement date, whichever is later.
- 2. There is 14 days survival period. This means that we will only pay the eligible benefit if you have survived a period not less than 14 days following the diagnosis of a covered critical illness.
- 3. On the happening of any event which may give rise to a claim under this policy, you shall give notice to us by completing our claim form with all available documents within 30 days from the date of diagnosis.
- 4. Proof of diagnosis or loss must be submitted to us within 180 days from the date of issuance of our receipt of the claim form.
- 5. We will not be liable to assess and/or pay any claim that is submitted after 12 months of the first diagnosis of the covered critical illness.

Renewal and premium charge

- 1. This policy is an annual critical illness insurance policy. You may pay the premium to us on an annual or a monthly basis. If you are paying the premium on a monthly basis, you are required to settle the annual premium for the concurrent policy year if there is a claim paid.
- 2. The policy shall remain in force for a period of one year from the first effective date of the policy and will be automatically continuing to renew at our discretion and subject to the availability of this insurance plan.
- 3. Your renewal premium is charge based on your attained age on the policy anniversary date, but we reserve the right to revise or adjust the premium table according to our applicable premium rate at the time of the premium due date by giving 30 days' written notice to you.
- 4. We reserve the right to alter the terms and conditions, including but not limited to the premiums, benefits, benefits amount or applying loading or exclusions to this policy at the time of renewal of any period of insurance of this policy by giving 30 days' written notice to you.

Cancellation and termination of the policy

- 1. The policyholder has the right to cancel this policy by giving 30 days' advance notice in writing to us. If no claim has been made to the policy, we will refund the unearned premium actually paid by the policyholder for the current policy year on pro-rata month basis. If this policy is pay on monthly payment mode and a claim has been made to the policy, we have the right to charge the policyholder and you the remaining balance of the rest of the annual premium for the current policy year.
- 2. We have the right to cancel this policy or any section or part of it by giving 30 days' advance notice to the policyholder. Whenever this policy is cancelled, we will refund the unearned premium actually paid by the policyholder on pro-rata basis for the period starting on the date of cancellation to the next payment due date, provided that no claim has been made during the current policy year.
- 3. Coverage under this policy shall automatically terminate on the earliest of the dates specified below:
 - · You no longer fulfill the eligibility as mentioned in "Your benefit" in the policy document.
 - According to "Misstatement, Misrepresentation, non-disclosure and fraud" clause in the policy document.
 - After the 31 days grace period and the premium remains unpaid.
 - · When 100% sum insured has been paid to you.
 - · On the policy anniversary date when we have ceased offering or suspended this insurance product.

Key exclusions

We will not pay any benefit in respect of or be liable for:

- 1. pre-existing condition;
- any illness caused or aggravated by or associated with a congenital or inherited disorder which existed at the time of birth or has manifested or been diagnosed before you attain age 18;
- 3. your unreasonable failure to seek or follow medical advice;
- 4. the diagnosis of the covered critical illness is made by you or your family member or anyone who is living in the same household as you;
- 5. any illness caused or aggravated by or associated with Acquired Immune Deficiency Syndrome (AIDS), AIDS Related Complex, or infection by Human Immunodeficiency Virus (HIV), or drug or alcohol abuse;
- 6. any illness caused or aggravated by or associated with ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.

Other information

You can only be covered under one WellProtector Critical Illness Protection Insurance Policy with us. If you are covered under more than one such policy, we will consider you to be insured under the policy first issued only and your cover of any other such policy(ies) will be cancelled. We will refund, without interest, any duplicated premium.

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Important Information about HealerProtector Medical Protection Insurance

Important periods and dates:

- 1. There is 90 days waiting period to the policy. This means that we will not pay for any covered critical illness that the signs or symptoms or the diagnosis of the covered critical illness occurred within the first 90 days after the first effective date of the policy (This condition does not apply to unborn baby). This waiting period will apply again if you upgrade your sum insured or reinstate the policy during any policy period. The 90 days will be counted from the upgrade effective date or reinstatement date, whichever is later.
- 2. If an early-stage critical illness has been first diagnosed and a major critical illness directly relating to such early-stage critical illness is subsequently diagnosed within 45 days, we will consider the two corelated diagnoses as one covered critical illness and share one "per covered critical illness
- 3. On the happening of any event which may give rise to a claim under this policy, you shall give notice to us by completing our claim form with all available documents within 30 days from the date of diagnosis.
- 4. Proof of loss must be submitted to us within 180 days from the date of issuance of our receipt of the claim form.
- 5. We will not be liable to assess and pay any claim that is submit after 12 months of the first diagnosis of the covered critical illness.
- 6. The policyholder must submit the unborn baby's birth certificate to us within 30 days after the baby is born. Upon receipt of the information, we will issue an endorsement to the policyholder. If the policyholder fails to provide such document to us in the specific time, we may consider not to make any payment to your claim.

Renewal and premium charge

- 1. This policy is an annual critical illness medical insurance policy. You may pay the premium to us on an annual or a monthly basis. If you are paying the premium on a monthly basis, you are required to settle the annual premium for the concurrent policy year if there is a claim paid.
- The policy shall remain in force for a period of one year from the first effective date of the policy and will be automatically continuing to renew at our discretion and subject to the availability of this insurance plan.
- 3. Your renewal premium is charge based on your attained age on the policy anniversary date, but we reserve the right to revise or adjust the premium table according to our applicable premium rate at the time of the premium due date by giving 30 days' written notice to you.
- 4. We reserve the right to alter the terms and conditions, including but not limited to the premiums, benefits, benefits amount or applying loading or exclusions to this policy at the time of renewal of any period of insurance of this policy by giving 30 days' written notice to you.

Cancellation and termination of the policy

- 1. The policyholder have the right to cancel this policy by giving 30 days' advance notice in writing to us. If no claim has been made to the policy, we will refund the unearned premium actually paid by the policyholder for the current policy year on pro-rata month basis. If this policy is pay on monthly payment mode and a claim has been made to the policy, we have the right to charge the policyholder and you the remaining balance of the rest of the annual premium for the current policy year.
- 2. We have the right to cancel this policy or any section or part of it by giving 30 days' advance notice to the policyholder. Whenever this policy is cancelled, we will refund the unearned premium actually paid by the policyholder on pro-rata basis for the period starting on the date of cancellation to the next payment due date, provided that no claim has been made during the current policy year.
- 3. Coverage under this policy shall automatically terminate on the earliest of the dates specified below:
 - · You no longer fulfill the eligibility as mentioned in "Your benefit" in the policy document.
 - · According to "Misstatement, misrepresentation, non-disclosure and fraud" clause in the policy document.
 - After the 31 days grace period and the premium remains unpaid.
 - · When 100% "Life-time limit" has been paid to you.
 - · On the policy anniversary date when we have ceased offering or suspended this insurance product.

Key exclusions

We will not pay any benefit in respect of or be liable for:

- 1. pre-existing condition;
- 2. any illness caused or aggravated by or associated with a congenital or inherited disorder which existed at the time of birth or has manifested or been diagnosed before you attain age 18, except for the Juvenile illnesses covered in this policy;
- 3. medical expenses incurred due to hospital confinement for the purpose of convalescence, custodial, rest care, palliative care, sanitaria care or rehabilitation; general check-up, screening and preventive care;
- 4. non-medical personal services or expenses; or charges by the hospital in respect of special or private nursing;
- 5. you are unreasonable failure to seek or follow medical advice;
- 6. the diagnosis of the covered critical illness is made by you or your family member or anyone who is living in the same household as you;
- 7. any illness caused or aggravated by or associated with Acquired Immune Deficiency Syndrome (AIDS), AIDS Related Complex, or infection by Human Immunodeficiency Virus (HIV), or drug or alcohol abuse;
- 8. any illness caused or aggravated by or associated with ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.

Product limitation

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

"Medically necessary" shall mean the necessity to have a treatment, surgical operation, supplies, medical service or medication which is:

- (i) consistent with the diagnosis and is the customary medical treatment for the condition at a reasonable and customary charges; and
- (ii) in accordance with standards of good and prudent medical practice; and
- (iii) not furnished primarily for the convenience of medical practitioner or any other medical service providers; and
- (iv) furnished at the most appropriate level which can be safely and effectively provided to the Member; and
- (v) not rendered primarily for diagnostic tests, diagnostic scanning purpose, imaging examination, laboratory test or physical therapy in the event of a hospital confinement.

"Reasonable and customary charges" shall mean, in relation to a fee, a charge or an expense, means any fee or expense which:

- (i) is charged for treatment, surgical operation, supplies, medical service or medication 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 medical practitioner;
- (ii) does not exceed the usual level of charges for similar treatment, surgical operation, supplies, medical service or medication in the locality where the expense is incurred; and
- (iii) does not include charges that would not have been made if no insurance existed.

We reserve the right to determine any hospital/ medical charge is a reasonable and customary charge with reference including 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. We also reserve the right to adjust any or all benefits payable in relation to any hospital/medical charges which is not a reasonable and customary charge based on the above-mentioned reference.

Other information

You can only be covered under one HealerProtector Medical Protection Insurance Policy with us. If you are covered under more than one such policy, we will consider you to be insured under the policy first issued only and your cover of any other such policy(ies) will be cancelled. We will refund, without interest, any duplicated premium.

The information in this leaflet is for reference only and does not constitute any part of the insurance contract. For full terms and conditions and exclusions, please refer to the policy document itself which shall prevail in case of inconsistency. Zurich Insurance Company Ltd reserves the right of final approval and decision

About Zurich Insurance

Zurich Insurance (Hong Kong) is part of the Zurich Insurance Group, with its presence in Hong Kong dating back to 1961. Since then, Zurich Insurance (Hong Kong) has been dedicated to serving the Hong Kong Community with a full range of flexible investment, life insurance and general insurance solutions for individuals, as well as commercial and corporate customers — attending to their insurance, protection and investment needs. Zurich Insurance (Hong Kong) is currently top five in the general insurance market*. Please visit www.zurich.com.hk for more information of Zurich Insurance (Hong Kong).

Zurich Insurance Group (Zurich) is a leading multi-line insurer that serves its customers in global and local markets. With about 55,000 employees, it provides a wide range of property and casualty, and life insurance products and services in more than 215 countries and territories. Zurich's customers include individuals, small businesses, and mid-sized and large companies, as well as multinational corporations. The Group is headquartered in Zurich, Switzerland, where it was founded in 1872. The holding company, Zurich Insurance Group Ltd (ZURN), is listed on the SIX Swiss Exchange and has a level I American Depositary Receipt (ZURVY) program, which is traded over-the-counter on OTCQX. Further information about Zurich is available at www.zurich.com.

* Annual statistics of the Insurance Authority on Hong Kong General Business from January to December 2020, based on gross premium.

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