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## The Basics To Weather Life's Storms

# Crisis Ease

**Sometimes medical insurance isn't enough to protect the life you love. If a serious critical illness hits, you want to be ready. Crisis Ease gives you quality protection against the significant costs of a critical illness, with a simple plan and low premium.**

**With wide coverage against 44 Crises and 10 Special Diseases[1], Crisis Ease puts your worries to rest by equipping you financially to face any challenge, anywhere, anytime.**

### The Options to Match Your Needs

Crisis Ease provides two options to address different customers' needs. Crisis Ease 100 offers protection up to age 100, which is perfect if you want the security of lifelong coverage against crises. Crisis Ease 80, on the other hand, is tailored for those who want to have broad coverage at the prime of their life.

Crisis Ease 100 also offers an extra benefit to you. If you decide that you no longer need protection after the 10th policy year, you will receive up to 95% of your total annual premium paid as Termination Benefit. By the time you reach age 100, the Termination Benefit acts as a longevity gift that is equal to the sum insured.

### The Ability to Protect Again

Even if you are diagnosed with a critical illness under the plan and received a Crisis Benefit, Crisis Ease will continue to cover you. This plan offers a Revival Privilege, which allows you to revive crisis coverage one year after diagnosis without any evidence of insurability[2]. This option gives you real peace of mind, knowing that you're protected throughout every stage of your life.

### The Low Premium to Make Peace of Mind Accessible

Comprehensive protection does not necessarily come at a high price. Crisis Ease gives you broad coverage at a relatively low premium, where it remains level (but the premium rates are not guaranteed) throughout the policy term[3], making it easy to budget it into your financial plan!

### The Expertise to Maximize Your Options[4]

As part of our promise of care, upon diagnosis of one of the covered crises, we will provide you with access to some of the highest-ranked medical institutions in the U.S. for a second medical opinion. With easy access to the best physicians available, you will receive the best and most professional opinion you need.

| Plan | Crisis Ease 80 | Crisis Ease 100 |
|---|---|---|
| Premium Payment Period | To age 80 | To age 100 |
| Issue Age (Age Next Birthday) | 18 – 60 | |
| No. of Crisis Covered | 44 Crises + 10 Special Diseases | |
| Policy Term | To age 80 | To age 100 |
| Premium Structure | Level but the premium rates are not guaranteed[3] | |
| Currency | USD / HKD | |
| Minimum Sum Insured | US$15,000 / HK$120,000 (per policy) | |
| Maximum Sum Insured | US$1,250,000 / HK$10,000,000[5] (per life) | |
| Premium Payment Mode | Monthly / Semi-annually / Annually | |
| Death Benefit | 100% of the sum insured minus Special Disease Benefit paid (if any) and any amount due to the Company | |
| Crisis Benefit[6] | 100% of the sum insured minus Special Disease Benefit paid (if any) and any amount due to the Company | |
| Special Disease Benefit[1] | 20% of the sum insured (subject to a maximum of US$30,000 / HK$240,000) and minus any amount due to the Company | |
| Termination Benefit | Not applicable | In case of surrender, Termination Benefit enables you to get a surrender value equivalent to the lower of the sum insured (minus any claims paid) or a percentage of the total annual premium paid according to the table below:<br>Completed Policy Year: 1st – 10th / 11th – 15th / 16th – 20th / Every 5 years thereafter<br>Termination Benefit (% of the total annual premium paid): 0% / 25% / 30% / Increased by 5%<br>Upon policy maturity, the sum insured (minus any claims paid) will be paid. |
| Other Benefit | Second Medical Opinion Service[4]<br>Revival Privilege[2] | |

Limitation of Benefits and Exclusions apply, please refer to the Provisions of Crisis Ease for details.

| List of 44 Crises covered under Crisis Ease | | |
|---|---|---|
| **Group 1: Cancer** | | |
| ‣ Cancer | | |
| **Group 2: Illnesses related to Organ Failure** | | |
| ‣ Aplastic Anaemia | ‣ Chronic Liver Disease | ‣ End Stage Lung Disease |
| ‣ Fulminant Hepatitis | ‣ HIV Due to Blood Transfusion | ‣ Major Organ Transplantation |
| ‣ Medullary Cystic Disease | ‣ Occupationally Acquired HIV | |
| **Group 3: Illnesses related to Circulatory System** | | |
| ‣ Cardiomyopathy | ‣ Coronary Artery Disease Surgery | ‣ Heart Attack |
| ‣ Heart Valve Surgery | ‣ Kidney Failure | ‣ Primary Pulmonary Arterial Hypertension |
| ‣ Stroke | ‣ Surgery to Aorta | |
| **Group 4: Illnesses related to Nervous System** | | |
| ‣ Alzheimer's Disease | ‣ Apallic Syndrome | ‣ Bacterial Meningitis |
| ‣ Benign Brain Tumour | ‣ Blindness | ‣ Creutzfeld-Jakob Disease |
| ‣ Encephalitis | ‣ Loss of Hearing | ‣ Major Head Trauma |
| ‣ Motor Neurone Disease | ‣ Multiple Sclerosis | ‣ Muscular Dystrophy |
| ‣ Paralysis | ‣ Parkinson's Disease | ‣ Poliomyelitis |
| ‣ Progressive Bulbar Palsy | ‣ Progressive Muscular Atrophy | |
| **Group 5: Other Major Illnesses** | | |
| ‣ Chronic Relapsing Pancreatitis | ‣ Coma | ‣ Crohn's Disease |
| ‣ Elephantiasis | ‣ Loss of Limbs | ‣ Loss of Speech |
| ‣ Major Burns | ‣ Severe Rheumatoid Arthritis | ‣ Terminal Illness# |
| ‣ Ulcerative Colitis | | |

| List of 10 Special Diseases covered under Crisis Ease^ | | |
|---|---|---|
| ‣ Angioplast | ‣ Carcinoma-in-Situ of the Breast | ‣ Carcinoma-in-Situ of the Cervix Uteri |
| ‣ Carcinoma-in-Situ of the Fallopian Tube | ‣ Carcinoma-in-Situ of the Ovary | ‣ Carcinoma-in-Situ of the Prostate |
| ‣ Carcinoma-in-Situ of the Testes | ‣ Carcinoma-in-Situ of the Uterus | ‣ Carcinoma-in-situ of the Vagina |
| ‣ Systemic Lupus Erythematosus (SLE) | | |

# The option of Revival Privilege is not available if the Crisis Benefit has been paid upon diagnosis of Terminal Illness.
^ The benefit period for Special Disease coverage for the life insured will be up to the age of 85 for Crisis Ease 100 and up to age 80 for Crisis Ease 80. Upon the diagnosis of the covered Special Disease, and advance payment of 20% of the sum insured of the Plan will be paid once only and is subject to a maximum of US$30,000 / HK$240,000, after which the sum insured and premium will be adjusted accordingly. If the Insured has more than one basic plan with a similar or related benefit, the total Special Disease payment shall in no case exceed the maximum amount as stated.

**Note:** Benefits relating to Crises and Special Diseases are payable according to the definition of crisis and special disease as set out in the policy.

**Remarks:**
1. The benefit period for Special Disease coverage for the life insured will be up to the age of 85 for Crisis Ease 100 and up to age 80 for Crisis Ease 80. Advance payment of 20% of the sum insured of the Plan will be paid once only and is subject to a maximum of US$30,000 / HK$240,000, after which the sum insured and premium will be adjusted accordingly. If the Insured has more than one Basic Plan with a similar or related Benefit, the total payment shall in no case exceed the maximum amount given above.
2. Revival Privilege allows the Insured to revive the crisis coverage within thirty days after the expiry of one year following the initial diagnosis of one of the covered Crises. This option should be exercised on or before the Insured's 60th birthday and it can only be exercised once. It is not available if the Crisis Benefit has been paid upon diagnosis of Terminal Illness.
3. Premium rates are not guaranteed and the Company reserves the right to review the premium rates from time to time.
4. The Second Medical Opinion Service is provided by International SOS. Details of the service and charges may be reviewed from time to time.
5. Subject to the aggregate maximum Sum Insured per life of all designated critical illness policies, which is determined by the Company's rules and regulations.
6. The Crisis Benefit of Crisis Ease is payable once only and the policy will be terminated once the benefit is exercised.



(PMH013AE1308)

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