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Sun Life Financial
永明金融

Unparalleled Confidence

BRIGHT Superb Health

Life is full of uncertainties. To ensure your medical needs are well covered, you shall be able to gain access to quality medical facilities whenever you need it. Our **BRIGHT Superb Health** is a comprehensive medical plan that provides you a global medical network with cashless arrangement service. Whenever and wherever you are, you can enjoy the ultimate peace of mind with unparalleled medical coverage.

Ultimate
peace of mind

Unrivaled global medical network

BRIGHT Superb Health provides you with an extensive global medical network. You can enjoy quality medical services and conveniences in more than 4,000 cities all over the world, including Hong Kong and major cities in the Mainland China, Japan, Korea, Singapore, India, Malaysia, Australia, the US, Canada and the UK.

Hassle-free hospitalization

With your BRIGHT Superb Health Medical Card and Guarantee of Payment Letter (GOP)[1], you do not have to pay any deposit at the admission to the designated hospital nor submit any claim after discharge. We will pay your eligible medical expenses directly to the designated hospital[2].

No more worry with lifetime limit

BRIGHT Superb Health provides you a range of hospitalization and surgical benefits with no lifetime limit[3]. There is no waiting period for most hospitalization and surgical benefits[4], so you can enjoy immediate protection upon policy approval.

Value-added customized services

A 24-hour BRIGHT Superb Health Hotline is available to address your health-related questions. There will be a registered nurse to provide professional advices or refer you to qualified medical practitioners according to your health condition.

A team of professional medical experts from top institutes in the US, the UK, Canada and China via our global medical network will offer you Second Medical Opinion[5] to help you make informed choices on treatment preferences.

1 Approval of this benefit is subject to the terms and conditions of the relevant policy provisions and the acceptance of the Guarantee of Payment Letter (GOP) by the designated hospitals. The giving of GOP or subsequent GOP from Sun Life Hong Kong Limited ("Sun Life") or our designated medical service providers under the clause shall not be deemed as admission of our liability to pay and/or reimburse the policy owner under the policy or a waiver of any breach of the terms and conditions of the policy.

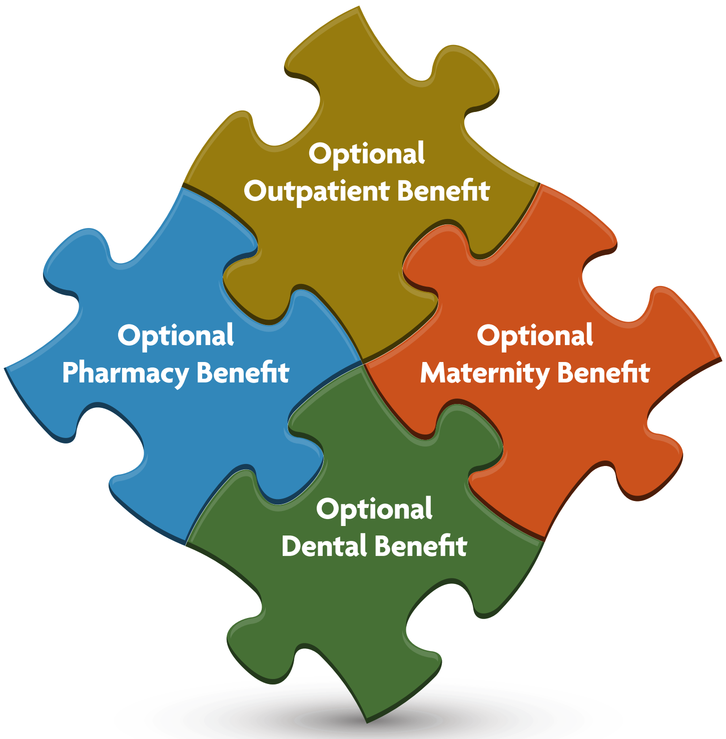
2 You may need to settle your deductible and shortfall of your medical bill. Please refer to policyholder user guide for details.

3 Some hospitalization and surgical benefits are subject to lifetime limit. Please refer to the policy document and the Schedule of Benefit for details.

4 HIV/AIDS Treatment Benefit , Palliative Care Benefit, Optional Maternity Benefit and Optional Pharmacy Benefit require waiting period. Please refer to the policy document and the Schedule of Benefit for details.

5 Second Medical Opinion is provided by MediGuide America, LLC (MediGuide). Sun Life reserves the right to switch service provider without any prior notice and is also not liable for the services provided by MediGuide and / or other service providers.

Unparalleled
medical coverage



Enhanced optional supplementary benefits[6]

BRIGHT Superb Health is a plan that can be tailored to enhance your total protection. We offer four optional supplementary benefits that you can choose individually or in any combination that best suits you.

Optional Outpatient Benefit covers a variety of services including general practitioner, physiotherapist, chiropractor, Chinese herbalist, acupuncturist, psychiatric outpatient consultation, dietetic guidance and speech therapy.

Optional Pharmacy Benefit[4] covers medications for 40 major diseases including cancer, stroke and Parkinson's disease.

Optional Maternity Benefit[4] covers the eligible expenses arising from pregnancy including prenatal check-up, delivery / miscarriage and postnatal check-up fee.

Optional Dental Benefit covers scaling and polishing and other dental services.

No premium loading with guaranteed renewal[7]

To assure your continued protection, BRIGHT Superb Health offers guaranteed renewal to age 100[8], and does not apply any premium loading with regards to any change in your health condition or claim history after policy issuance.

10% discount for non-smokers[9]

We offer 10% discount on premium for non-smokers to encourage healthy lifestyle.

Full cover[10] on most hospitalization and extended benefits items

You are fully covered for eligible medical costs of hospitalization, surgical and extended benefits items up to a maximum annual limit of HKD24,000,000 / USD3,000,000, including:

- Hospital Room and Board
- Surgical Expenses
- Inpatient Specialist's Fees
- Private Nurse's Fees
- Cancer Treatment and Dialysis

In addition, BRIGHT Superb Health offers various extended benefits to give you all-round protection including:

- Pre-admission and Post-hospitalization Outpatient Expenses
- Traditional Chinese Medicine Treatment
- Home Nursing Expenses

[6] Optional supplementary benefits are subject to additional premium and terms and conditions of the relevant riders. Please refer to the Schedule of Benefit for details of coverage.

[7] The renewal is guaranteed provided that BRIGHT Superb Health and Optional Supplementary Benefits are continually offered by Sun Life.

[8] Not applicable to Optional Maternity Benefit and Optional Pharmacy Benefit.

[9] Not applicable to Optional Maternity Benefit and Optional Dental Benefit.

[10] The benefit payable under BRIGHT Superb Health is subject to the applicable overall annual limit. Please refer to the Schedule of Benefit for details of coverage. If pre-approval is not obtained for hospital treatment outside Hong Kong, only 50% of the eligible cost will be reimbursed.

Flexibility
to suit your needs

A choice of geographical coverage[11] and deductible levels

BRIGHT Superb Health offers three different plans with designated geographic coverage that best suits your lifestyle.

Three levels of annual deductible are available for you to choose to meet your budget. If you are currently covered by another medical plan, you can select this plan to enhance your medical protection.

Product features at a glance:

	Basic Plan	Optional Supplementary Benefits			
	BRIGHT Superb Health	**Optional Outpatient Benefit**	**Optional Dental Benefit**	**Optional Pharmacy Benefit**	**Optional Maternity Benefit**
Issue age (Age last birthday)[12]	15 days to age 75			15 days to age 65	Age 18 to age 45
Guaranteed renewable[7]	To age 100			To age 75	To age 50
Currency	HKD / USD				
Annual deductible (Only applicable to Basic Plan)	**3 levels of annual deductible:** • HKD0 / USD0 • HKD32,000 / USD4,000 • HKD72,000 / USD9,000 **Privilege of reducing the annual deductible:** • Policy anniversary on or immediately following the insured's 55th / 60th / 65th / 70th birthday, the insured can reduce the annual deductible without the need to submit any medical evidence. This privilege can only be exercised once per lifetime.				
Premium structure[13]	• Yearly renewable (premiums not guaranteed) • Varied by attained age, smoking status, geographical coverage and level of deductible[14]				

[11] Please refer to the Schedule of Benefit for details of geographic coverage.

[12] An insured of attained age below 6 must apply Basic Plan and Optional Supplementary Benefit(s) (if applicable) with the policy owner with same Basic Plan and Optional Supplementary Benefit(s) plan level and deductible (if applicable) which has the same policy anniversary date as the policy owner. Please refer to the policy document for details.

[13] Sun Life reserves the right to revise the premium at every policy anniversary. Sun Life will renew BRIGHT Superb Health and Optional Supplementary Benefit(s)(if applicable) automatically at each policy anniversary for another policy year based on the new terms and conditions as determined by us, provided that premiums are paid on the premium due date. Premiums are not guaranteed and may be revised to reflect the policy experience (e.g. claim experience), medical inflation and benefit changes over time.

[14] Only premiums of BRIGHT Superb Health vary by the level of deductible. Premiums of Optional Maternity Benefit do not vary by geographical coverage. Please refer to the Annual Premium Table for details.

Schedule of Benefits

Basic Plan

BRIGHT Superb Health		Maximum Benefit Limit (HKD / USD)		
Plan Level		**Diamond Plan**	**Emerald Plan**	**Pearl Plan**
Area of Cover		Worldwide	Worldwide excluding the US[1]	Asia[2]
Hospitalization and Surgical Benefit				
Overall Annual Limit		HKD24,000,000 / USD3,000,000	HKD16,000,000 / USD2,000,000	HKD8,000,000 / USD1,000,000
Lifetime Limit		Not Applicable		
1	Hospital Room & Board	Full cover		
2	Intensive Care Unit Expenses	Full cover		
3	Inpatient Doctor's Call	Full cover		
4	Surgical Expenses	Full cover		
5	Anesthetist's Expenses	Full cover		
6	Operating Theatre Expenses	Full cover		
7	Inpatient Specialist's Fees	Full cover		
8	Companion Bed • For one adult family member for hospitalization of Insured child of Age below 18 (including accommodation and meals	Full cover		
9	Hospital Cash Benefit (per day)	HKD2,000 / USD250		
10	Private Nurse's Fees	Full cover (up to 30 days per Policy Year)		
11	Medical Appliances			
	a) Specified Items	Full cover		
	b) Non specified Items (Lifetime Limit)	HKD100,000 / USD12,500		
12	Miscellaneous Expenses	Full cover		
13	Cancer Treatment and Dialysis	Full cover		
14	HIV / AIDS Treatment[3] (Lifetime Limit) • Waiting period: 5 years	HKD800,000 / USD100,000		
15	Organ Transplantation[3] (per disability per Policy Year)	HKD500,000 / USD62,500		
16	Advanced Diagnostic Imaging (per Policy Year)	HKD75,000 / USD9,375		
17	Rehabilitation Benefit[3] (per Policy Year)	HKD100,000 / USD12,500	HKD80,000 / USD10,000	HKD50,000 / USD6,250
18	Palliative Care Benefit[3] (Lifetime Limit) • Waiting period: 2 years	HKD200,000 / USD25,000	HKD100,000 / USD12,500	HKD50,000 / USD6,250
19	Psychiatric Inpatient Treatment[3] (per Policy Year)	HKD60,000 / USD7,500 (up to 30 days)	HKD40,000 / USD5,000 (up to 30 days)	HKD20,000 / USD2,500 (up to 30 days)

	Extended Benefits	Maximum Benefit Limit (HKD / USD)		
1	Pre-admission and Post-hospitalization Outpatient Expenses (per Policy Year) • Including two pre-admission clinic visits and two follow-up visits related to the hospitalization / surgery, which is within 30 days before the admission and within 60 days after discharge from hospital / surgery	Full cover		
2	Post-hospitalization Auxiliary Treatment			
	a) Registered Physiotherapist / Occupational Therapist / Speech Therapist	Full cover (up to 30 visits per Policy Year)		
	b) Registered Chiropractor (per visit)	HKD1,600 / USD200 (up to 15 visits per Policy Year)		
3	Traditional Chinese Medicine Treatment (per visit) • During Hospital Confinement and 90 days after discharge from Hospital / surgery in the Physician's clinic	HKD600 / USD75 (up to 20 visits per Policy Year)	HKD600 / USD75 (up to 15 visits per Policy Year)	HKD600 / USD75 (up to 10 visits per Policy Year)
4	Home Nursing Expenses (per Policy Year) • Covering the services provided by a Nurse at home after discharge from Hospital rendered with the recommendation by the attending Physician	Full cover (up to 120 days)	Full cover (up to 60 days)	Full cover (up to 30 days)
5	Accident Emergency Outpatient Treatment • Treatment within 24 hours of an Accident in the outpatient department of a Hospital	Full cover		
6	Accident Emergency Dental Treatment • Emergency dental treatment within 2 weeks of an Accident causing injury to Sound Natural tooth/teeth	Full cover		
7	Compassionate Death Benefit	HKD100,000 / USD12,500		
8	Accidental Death Benefit	HKD100,000 / USD12,500		
9	Local Ambulance	Full cover		

Value Added Services	
1	24-hour BRIGHT Superb Health Hotline
2	Second Medical Opinion
3	Worldwide Emergency Assistance[4]

Schedule of Benefits

Optional Supplementary Benefits

Optional Outpatient Benefit		Maximum Benefit Limit (HKD/USD)		
Plan Level		**Diamond Plan**	**Emerald Plan**	**Pearl Plan**
Area of Cover		Worldwide	Worldwide excluding the US[1]	Asia[2]
The Overall Annual Limit of the Basic Plan is applicable to the Optional Outpatient Benefit				
Overall Annual Limit The maximum number of visits for items 1-10 (per Policy Year) with which the sub-limit for items 6-8 (per Policy Year)		40 10	30 10	25 10
1	General Practitioner • Consultation fee only	Full cover		
2	Specialist • Consultation fee only	Full cover		
3	Home consultation • Consultation fee only	Full cover		
4	Physiotherapist • Treatment fee only	Full cover		
5	Chiropractor • Treatment fee only	Full cover		
6	Chinese Herbalist (Each visit) • Consultation fee (including 2 packs of basic Medically Necessary Chinese Medicines prescribed at the clinic to the Insured on the same day of consultation)	HKD800 / USD100		
7	Chinese Bonesetter (Each visit) • Treatment fee only	HKD800 / USD100		
8	Acupuncturist (Each visit) • Treatment fee only	HKD800 / USD100		
9	Psychiatric Outpatient Consultation (Each visit) • Consultation fee only	HKD800 / USD100 Maximum 5 visits per Policy Year		
10	Dietetic Guidance/Speech Therapy/Occupational Therapy (Each visit) • Treatment fee only	HKD800 / USD100 Maximum HKD1,600 / USD200 per Policy Year		
11	Prescribed Western Medication (per Policy Year) • Including the Medically Necessary Western Medication prescribed to the Insured by a Physician and obtained at a legitimate source	HKD10,000 / USD1,250		
12	Diagnostic Imaging and Laboratory test (per Policy Year)	HKD10,000 / USD1,250		
13	Vaccinations (Each shot)	HKD200 / USD25 Maximum HKD1,000 / USD125 per Policy Year		

Optional Dental Benefit		Maximum Benefit Limit (HKD/USD)		
Plan Level		**Diamond Plan**	**Emerald Plan**	**Pearl Plan**
Overall Annual Limit		HKD5,000 / USD625	HKD4,600 / USD575	HKD4,000 / USD500
1	Scaling and Polishing	once every 6 months		
2	Other dental services including: amalgam fillings / composite resin filling / ceramic filling / glass ionomer cement filling (molar and pre-molar); dentures, crowns and bridges (only if necessitated by an Accident); drainage of abscesses; extractions; intraoral X-ray; root canal fillings; routine oral examination	Full cover		

Optional Maternity Benefit		Maximum Benefit Limit (HKD/USD)		
Plan Level		**Diamond Plan**	**Emerald Plan**	**Pearl Plan**
Covering the actual expense arising from pregnancy, including prenatal check up, delivery/miscarriage and postnatal check up fee. Waiting period of one year is applied.				
1	Normal delivery (per Policy Year)	HKD24,000 / USD3,000		
2	Caesarean section (per Policy Year)	HKD40,000 / USD5,000		
3	Miscarriage (per Policy Year)	HKD28,000 / USD3,500		

Optional Pharmacy Benefit	Maximum Benefit Limit (HKD/USD)		
Plan Level	**Diamond Plan**	**Emerald Plan**	**Pearl Plan**
Overall Annual Limit	HKD80,000 / USD10,000	HKD60,000 / USD7,500	HKD40,000 / USD5,000
Lifetime Limit	HKD500,000 / USD62,500	HKD375,000 / USD46,875	HKD250,000 / USD31,250

Providing medication benefit and cover to Major Diseases listed below.
Waiting period of one hundred and eighty (180) days is applied except any Major Diseases resulted from Bodily Injury.

Major Diseases applicable to insured Age 0-75

1) Cancer
2) Coma
3) Coronary Artery Bypass Surgery
4) Kidney Failure
5) Liver Failure
6) Major Burns
7) Major Organ Transplantation
8) Myocardial infraction
9) Poliomyelitis
10) Stroke

Major Diseases applicable to insured Age 16-75

1) Alzheimer's Disease / Dementia[5]
2) Amyotrophic Lateral Sclerosis
3) Aplastic Anaemia
4) Bacterial Meningitis
5) Benign Brain Tumor
6) Cardiomyopathy
7) Chronic Relapsing Pancreatitis
8) Coronary Angioplasty[6]
9) Creutzfeldt-Jakob Disease
10) Elephantiasis
11) Encephalitis
12) End Stage Lung Disease
13) Fulminant Viral Hepatitis
14) Heart Valve Replacement
15) HIV Infection due to Blood Transfusion
16) Medullary Cystic Disease
17) Multiple Sclerosis
18) Muscular Dystrophy
19) Necrotizing Fasciitis / Gangrene
20) Occupationally acquired HIV
21) Parkinson's Disease
22) Primary Lateral Sclerosis
23) Primary Pulmonary Arterial Hypertension
24) Progressive Bulbar Palsy
25) Progressive Muscular Atrophy
26) Rheumatoid Arthritis
27) Severe Brain Damage
28) Spinal Muscular Atrophy
29) Surgery to Aorta
30) Terminal Illness

[1] Worldwide excluding the US: worldwide excluding the United States and the US Minor Outlying Islands.
[2] Asia: Asian countries including Afghanistan, Bangladesh, Bhutan, Brunei, Cambodia, China, Hong Kong, India, Indonesia, Japan, Kazakhstan, Kyrgyzstan, Laos, Macau, Malaysia, Maldives, Mongolia, Myanmar, Nepal, North Korea, Pakistan, the Philippines, Singapore, South Korea, Sri Lanka, Taiwan, Tajikistan, Thailand, Timor-Leste, Turkmenistan, Uzbekistan and Vietnam.
[3] This benefit is payable in lieu of all other benefits in Hospitalization and Surgical Benefit.
[4] This service is provided by I.P.A. and is not guaranteed renewable.
[5] The coverage of Alzheimer's Disease / Dementia shall cease upon the policy anniversary on or immediately following the insured's 65th birthday.
[6] Up to 20% of benefit's overall annual limit and lifetime limit.

Remark:

- **If the Insured's Country of Residence is the US at the time of loss incurred and such loss, including confinement, surgery and/or treatment, etc., covered under the Basic Plan and the Rider Benefit(s) (if any) takes place in the US, all benefits payable thereunder shall be reduced to sixty percent (60%) of relevant reimbursable charges.**
- **The above information is for reference only and benefits are valid only if the benefits are shown in the Policy Summary.**
- **For details of coverage, terms and conditions and exclusions, please refer to the Policy Document. If there is any conflict between the Policy Document and this benefit schedule, the Policy Document shall prevail.**
- **Sun Life reserves the right to revise the Schedule of Benefit from time to time with at least 30 days' prior written notice.**

About
Sun Life Financial

Sun Life Financial is a leading international financial services organization providing a diverse range of protection and wealth products and services to individuals and corporate customers. Sun Life Financial and its partners have operations in key markets worldwide, including Canada, the United States, the United Kingdom, Ireland, Hong Kong, the Philippines, Japan, Indonesia, India, China, Australia, Singapore, Vietnam, Malaysia and Bermuda. As of September 30, 2014 the Sun Life Financial group of companies had total assets under management of CAD$698 billion. For more information please visit www.sunlife.com.

Sun Life Financial Inc. trades on the Toronto (TSX), New York (NYSE) and Philippine (PSE) stock exchanges under the ticker symbol SLF.

Strong credit / Payout capability ratings

Strong financial strength ratings, capital ratios and risk management practices allow Sun Life to capitalize on growth opportunities:

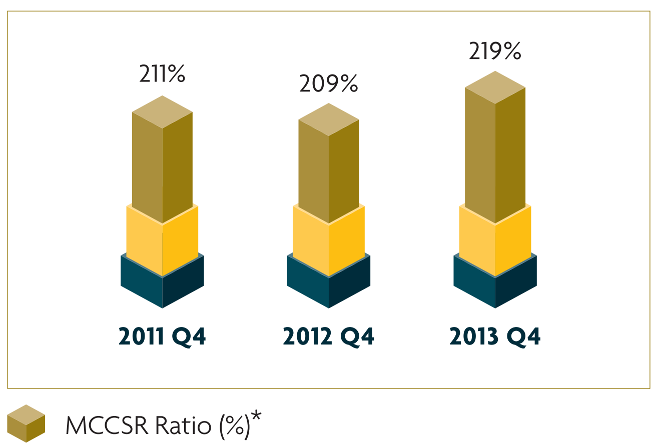
A.M. Best	:	A+ (Superior)
Moody's	:	Aa3 (Excellent)
Standard & Poor's	:	AA-
Asset under Management	:	CAD$698 billion

(All financial ratings are assigned to Sun Life Assurance Company of Canada as of September 30, 2014.)

www.sunlife.com

Effective risk management

Sun Life Financial aims to establish scale and scope in each of the diversified markets in which it competes. Sun Life Financial's core business involves financial obligations to customers that often extend over a lifetime, demanding the kind of financial discipline and effective risk management needed in difficult times. Sun Life Financial consistently maintains a strong capital position and a healthy balance sheet. Combined with our balanced business model, diversified product lines and geography with our enterprise-wide strategy, Sun Life Financial has the essential tools to work through the volatile economic cycle and take advantage of opportunities for continued growth.



* MCCSR ratio of 150% or greater is the capital target set by the Canadian regulator, The Office of the Superintendent of Financial Institutions (OSFI), for life insurance companies.

Sun Life Financial around the world

For the fourth consecutive years, Sun Life Financial has been named as one of the Global 100 Most Sustainable Corporations in the World at the World Economic Forum in Davos, Switzerland. Sun Life Financial is the only North American insurance company named to this prestigious annual ranking. The selection is based on our pro-active approach in managing environmental, social and governance issues.

Sun Life Hong Kong

Sun Life Hong Kong is a wholly-owned subsidiary of Sun Life Assurance Company of Canada. Having set up our first operations in Hong Kong in 1892, we are one of the established players in the Hong Kong financial services market offering customers a wide array of protection and wealth management products and services.

Our distributors use a multi-distribution approach to serve more than 1,100,000 individuals and corporate customers in Hong Kong.

Our customers expect the highest standards of professionalism from us. To meet this challenge, all our consultants and distributors go through comprehensive training and development programs, and attend regular classes at a dedicated training centre, in order to help customers to build a brighter life.

Life's brighter under the sun

Major Exclusions

We will not pay any claim (other than a claim covered under the compassionate death benefit section) directly or indirectly caused by or resulting from any of the following:

1. Pre-existing medical conditions and any special exclusion(s) set out under this policy;
2. War, invasion, act of foreign enemy, hostilities (whether war is declared or not), civil commotion, rebellion, revolution, insurrection, military or usurped power or terrorism;
3. The insured's engaging in or taking part in:
   (a) naval, military or air force service or operations, armed force or service with the police of any nation;
   (b) professional sports or hazardous activities;
   (c) working at height (over 20 feet);
   (d) operating heavy machinery;
   (e) aviation or aerial activities except air travel as a fare-paying passenger in or as a member of the aircrew of a properly licensed, fixed-wing multi-engined aircraft constructed to carry passengers and operated by a licensed commercial air carrier or in a helicopter owned and operated by a commercial concern which is licensed for the regular transportation of fare-paying passengers provided such helicopter is operating only between commercial airports and/or licensed commercial heliports and provided further that in either event such travel is not for the purpose of any trade or technical operation in or on the aircraft; or
   (f) manufacture, storage, filling, breakdown, handling and transport of any explosive (including but not limited to firework or firecracker) or chemical material;
4. The insured's suicide, attempted suicide or intentionally self-inflicted injuries, whether sane or insane except such occurrence is covered under the compassionate death benefit section;
5. The insured being under the influence of alcohol or drugs;
6. The insured's driving any kind of vehicle while the alcohol content of his/her blood exceeds the level permitted by the laws of the country or territory where the accident resulting in bodily injury or sickness occurs;
7. Any act of the insured being contrary to the law of the country or territory in which the bodily injury or sickness occurs as a result of such act;
8. Pregnancy, childbirth and miscarriage or abortion by the insured, including complications resulting therefrom notwithstanding that such incident may have been accelerated or induced by bodily injury or sickness (this exclusion is not applicable to optional maternity benefit);
9. Infection with human immunodeficiency virus (HIV) or variants including acquired immune deficiency syndrome (AIDS) and AIDS-related complex (ARC) except such occurrence is covered under HIV / AIDS treatment section and HIV infection due to blood transfusion and occupational acquired HIV of optional pharmacy benefit (rider benefit);
10. Sexually-transmitted diseases or treatment thereof;
11. Infertility or sterilization or any type of fertility;
12. Birth defects, congenital conditions, hereditary conditions or any disabilities arising therefrom, except such occurrence is covered under medullary cystic disease of optional pharmacy benefit (rider benefit);
13. Cosmetic and elective surgery;
14. Eye refraction error and the treatment(s) of which involve but not limited to, laser treatment, refractive keratotomy or photorefractive keratectomy, except due to bodily injury. We shall pay for treatment to correct or restore eyesight if it is medically necessary as a result of a sickness or bodily injury, such as cataracts or a detached retina;
15. Routine eye/ear examinations, cost of spectacles, contact lenses, hearing aids and artificial lens except such occurrence is covered under medical appliances section;
16. Vaccination and immunisation injections. This exclusion is not applicable to vaccination under optional outpatient benefit.
17. All dental treatment prescribed by dentist except emergency treatments by a physician during hospital confinement due to bodily injury. No claims shall be payable for any follow up treatment from such hospital confinement. This exclusion is not applicable to optional dental benefit;
18. Mental, psychiatric or nervous illness, personality disorder and character disorders except such occurrence are covered under psychiatric inpatient treatment section and psychiatric outpatient treatment of optional outpatient benefit (rider benefit) and Alzheimer's disease/Dementia of optional pharmacy benefit (rider benefit);
19. Organ transplantation except such occurrence is covered under major organ transplantation section of optional pharmacy benefit (rider benefit);
20. Footcare by a chiropodist or podiatrist;
21. Developmental conditions including learning difficulties, behavioral problems and physical development problems, such as dyslexia, autism or attention deficit disorder (ADHD);
22. Treatment for obesity, or which is necessary because of obesity. This includes, but is not limited to, slimming class, aids and drugs;
23. Artificial life maintenance including mechanical ventilation, where such treatment will not or is not expected to result in the insured's recovery, or restore the insured to his/her previous state of health;
24. Fetal surgery or treatment;
25. Treatment for a related condition resulting from addictive conditions and disorders, including but not limited to smoking cessation;
26. Sleep disorders including insomnia, snoring, sleep-related breathing problems unless there are medical proofs that the insured is suffering from sleep apnoea;
27. Not medically necessary; or
28. The insured's voluntarily exposing himself/herself to any hazard or danger.

We shall not be liable to reimburse any expenses and/or charges incurred by the Insured including but not limited to those in respect of donor organs, routine medical examinations or health screening checks and experimental and/or new medical technology or procedures not yet approved by us, non-medical services, sex change operations, treatment for sexual dysfunction disorders.

For full details of the exclusions including those for optional supplementary benefits, please refer to the policy documents.

This leaflet 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 provision of any products of Sun Life Hong Kong Limited outside Hong Kong. Please refer to the Policy Document for details including full terms and conditions and exclusions. If there is any conflict between the Policy Document and this leaflet, the Policy Document shall prevail.

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A member of the Sun Life Financial group of companies.
Head Office in Toronto, Canada.

Printed in November 2014
Issued by Sun Life Hong Kong Limited

9010195/ 11-2014

BENCHMARK 2013 AWARDS Wealth Management Awards
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