

This brochure provides the basic information of this product. You are recommended to read Terms & Conditions of this Policy for more detail, and seek advice from our financial adviser before deciding whether to purchase the Policy.



*Here for you,  
for life*



     Fortune Life Insurance PLC  fortunelifecambodia  
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**Critical Illness Protect+**  
Providing Peace of Mind

Suffering serious long-term health conditions is a very difficult experience for both the patient and their family. This is made even more difficult if the patient was the family's income earner.

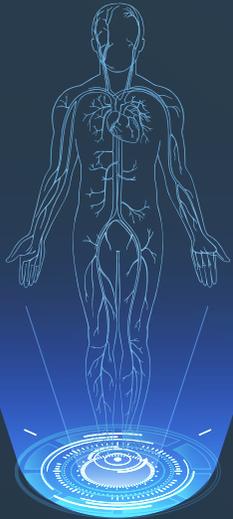
The "Critical Illness Protect+" provides coverage both when you are diagnosed with impairment or surgery on your key System and Organ Functions.

## ! Highlights

- Low cost protection that pays a lump sum of cash in the event you suffer impairment or surgery on your key system and organ functions.
- Can help to replace your income whilst you are focusing on your recovery.

## ★ Benefits

The Company will pay benefit of this rider once you are diagnosed with impairment or surgery of the following categories\*\*:



1. Cancer
2. Heart Attack
3. Stroke
4. Cardiovascular System
5. Respiratory System
6. Neurological System
7. Renal System & Kidney Function
8. Hepatic System & Liver Function
9. Sensory System
10. Disabilities

Fortune Life will pay benefits as below:

Case		Benefits
Impairment or surgery happens*	Early Stage	50% of Sum Assured**
	Late Stage	100% of Sum Assured less Payment made in Early-stage (if any)

\*Subject to Terms and Conditions of this rider.

\*\*capped at USD 25,000.



## 🕒 How the plan works

Mr. Sambath, age 35, buys a Basic Plan from Fortune Life. At the same time he decides to attach the Critical Illness Protect+ at Sum Assured of \$5,000 for 10 year period to protect himself against impairment or surgery on his key system and organ functions.

Mr. Sambath will need to pay the annual first year premium of \$25.80

### Scenario 1:

- After purchasing the Critical Illness Protect+, Mr. Sambath was diagnosed with Early Stage Cancer, and thus Fortune Life would pay the early stage benefit of \$2,500.
- After being treated for sometime, Mr. Samath condition unfortunately developed to Late Stage Cancer, and thus Fortune Life would pay another late stage benefit of \$2,500.

### Scenario 2:

Without being diagnosed with Early Stage Cancer earlier, Mr. Sambath has diagnosed with Late Stage Cancer, and thus Fortune Life would pay the late stage benefit of \$5,000.

## 👤 Requirements

- You need to purchase the Basic Policy from Fortune Life to which this **Critical Illness Protect+ rider** can be attached in addition.
- Entry age: 18 - 65 years old.

- Policy term/ Premium term: yearly renewable
- Premium Frequency: semi-annually, annually



## 🚫 Exclusion:

The Company shall not be responsible to pay benefits of this rider if the claim resulted from any of the following:

- a). IPre-existing conditions related to Critical Illness, unless the pre-existing conditions were fully and honestly disclosed in the Application form or Reinstatement request form and accepted by Company and before the policy inception data; or
- b). Impairment or Surgery where first diagnosis and signs and/or symptoms occur in the waiting period; or
- c). Death results from impairment or surgery within the survival period as defined in the Policy Wording of this rider; or
- d). Birth disease or congenital deficits; congenital abnormalities and/or congenital defects; or
- e). Committing suicide, regardless of being in a normal mental condition or insane; or
- f). Self-injured action, regardless of being whether in normal mental condition or insane; or
- g). Being infected with HIV, AIDS or other diseases related to HIV /AIDS; or
- h). Using illegally narcotics, stimulants, or other additives; or
- i). Being radioactive substances; or
- j). As a result of intentional or unintentional acts attacking by nuclear weapons, chemical weapons or biological weapons; or
- k). Performing surgery on request. Surgery on request refers to medical procedures, including plastic surgery, not necessarily on a medical basis, being conducted upon request of Life Assured or Policy Owner being covered under this rider; or
- l). Drug or alcohol abused or any other dependence made by Life Assured or Policy Owner being covered under this rider; or
- m). Donation, in any circumstances, of any of the organs of Life Assured or Policy Owner being covered under this rider.