

Limited-time offer

Stand-by-you Accident Protection Plan Client Offers



Enjoy up to **25%** premium rebate! Act fast!

Promotion Period: November 11, 2024 – March 31, 2025

Issuance Period: November 11, 2024 – April 30, 2025

1. Basic Rebate

10% premium rebate of Annualized First Year Premium upon successful application.

2. Stand-by-you Family Offer

If the Client applies the policy together with their Family Members (as separate insureds), **each Eligible Policy** can enjoy an extra premium rebate!

Additional Family Members as an insured	Total premium rebate % for each Eligible Policy
+1 Family Member	Basic 10% + Extra 5% = 15%
+2 Family Members	Basic 10% + Extra 10% = 20%
+3 Family Members or more	Basic 10% + Extra 15% = 25%

Example 1

Mr. Chan (age 35) applies **Stand-by-you Accident Protection Plan** (Plan 1) for himself and pays premium of HKD 1,988 in annual mode.

He will enjoy the Basic Rebate of 10% of AFYP (i.e. HKD 1,988 * 10% = \$198.8)

Example 2

Mr. Chan (age 35) applies two policies of **Stand-by-you Accident Protection Plan** (Plan 1) for himself and his wife (age 35) respectively. He will pay the premiums of both policies in annual mode. As there are 2 Family Members, each Eligible Policy under Mr. and Mrs. Chan can enjoy the **Stand-by-you Family Offer**.

Policy owner	Insured	Policy(ies) applied	Annual Premium	Basic Rebate	Stand-by-you Family Offer	Percentage of total premium rebate	Amount of total premium rebate
Mr. Chan	Mr. Chan	Stand-by-you Accident Protection Plan (Plan 1)	HKD1,988	10% of AFYP	+ 5% of AFYP	= 15% of AFYP	HKD1,988 * 15% = HKD298.2
	Mrs. Chan	Stand-by-you Accident Protection Plan (Plan 1)	HKD1,988	10% of AFYP	+ 5% of AFYP	= 15% of AFYP	HKD1,988 * 15% = HKD298.2

Remark: AFYP stands for Annualized First Year Premium



General Terms and Conditions

1. The Offers include (1) Basic Rebate and (2) Stand-by-you Family Offer (each an "Offer", collectively the "Offers"). These General Terms and Conditions apply to the Offers.
2. The promotion period of the Offers is from November 11, 2024 to March 31, 2025 (both days inclusive), ("Promotion Period").
3. The Offers are only applicable upon successful application(s) of Stand-by-you Accident Protection Plan and such policy is issued by Sun Life Hong Kong Limited ("Sun Life HK", "we" or "us") on or before April 30, 2025 ("Eligible Policy(ies)").
4. The policy owner must keep and maintain the Eligible Policy(cies) in force and pay all premiums towards the Eligible Policy(cies) when due in order to enjoy any premium rebate under the Offers (collectively as "Premium Rebate(s)"). We will credit the relevant Premium Rebate(s) to the policy account which has no premium outstanding. A letter will be sent to the policy owner upon completion of issuing the relevant Premium Rebate(s).
5. We reserve the right to vary the method of issuing the relevant Premium Rebate(s) at any time without prior notice.
6. In case the policy owner requests to cancel the Eligible Policy during the cooling-off period, subject to the then prevailing administrative rules, only the actual premium paid by the policy owner will be used to calculate the amount of premium refund.
7. For any policy change made by policy owner(s) on or before August 31, 2025, the amount of relevant Premium Rebate(s) will be adjusted accordingly.
8. Unless specified in the terms and conditions below, the amount of relevant Premium Rebate(s) will be credited to the policy account of the Eligible Policy in September 2025 for future premium payment.
9. The relevant Premium Rebate(s) will be rounded to the nearest Hong Kong Dollar according to policy currency and the relevant Premium Rebates cannot be transferred or redeemed for cash.
10. The Offers are not applicable to policy owners who have submitted any application of any relevant policies before the Promotion Period but withdrew the application or terminated the issued policy during the Promotion Period and reapplied for the same products withdrawn or terminated.
11. If any information provided by the policy owner is found to be incomplete, untrue, fraudulent, inconsistent, falsified, illegal, deceptive, improper or if there is any violation of terms and conditions of the Offers, we reserve the right to cancel the Offers without any prior notice.
12. These Offers cannot be used in conjunction with any other campaign(s) for the same product or including the same product offered by us.
13. Offers are subject to a limited quota and are available on a first-come, first-served basis, while stocks last. Sun Life HK reserves the right to withdraw the Offers without prior notice. The receipt of premium by Sun Life HK does not represent the acceptance of your application for the Offers. If the application is declined, the amount of actual premium paid at the time of application will be refunded without any interest.
14. We reserve the right to vary, suspend or cancel any of these Offers and amend the terms and conditions at any time without prior notice. In the event of any disputes, the decision of Sun Life HK will be final and conclusive.
15. Sun Life HK is incorporated in Bermuda with limited liability.
16. These terms and conditions shall be governed by and construed in accordance with the laws of Hong Kong Special Administrative Region of the People's Republic of China ("Hong Kong"). Any dispute arising under these terms and conditions shall be subject to the exclusive jurisdiction of the courts of Hong Kong.

17. A person who is not a party to these terms and conditions may not enforce any of their provisions under the Contracts (Rights of Third Parties) Ordinance (Cap.623 of the Laws of Hong Kong).

Special Terms and Conditions applicable to Basic Rebate

18. **Basic Rebate:** A policy owner of an Eligible Policy will be entitled to a 10% premium rebate on AFYP ("**Basic Rebate**"), and the amount is calculated according to the formula below. In the formula, the amount of AFYP includes premium loading (if any), and excludes levy and all premiums of rider benefit(s) attaching to the Eligible Policy.

Basic Rebate = AFYP multiplied by 10%.

Special Terms and Conditions applicable to Stand-by-you Family Offer

19. **Stand-by-you Family Offer:** A policy owner who is entitled to the Basic Rebate under the Eligible Policy and during the Promotion Period, if the policy owner applies for an Eligible Policy on the life of a different Family Member (as defined in Clause 20), the policy owner will be entitled to an extra premium rebate on AFYP of EACH Eligible Policy of (the "**Family Offer**").

The extra premium rebate percentage depends on how many additional Family Members are insured under the Stand-by-you Accident Protection Plan with the same policy owner. The rebate is calculated according to the table below:

Number of additional Family Members being an insured	Percentage of Extra Premium Rebate of AFYP for each Eligible Policy
1 Family Member	5%
2 Family Members	10%
3 Family Members or more	15%

The Family Offer is calculated according to the formula below. In the formula, the amount of AFYP of an Eligible Policy includes premium loading (if any), and excludes levy:

The Family Offer = AFYP of each Eligible Policy multiplied by Extra Premium Rebate on AFYP for EACH Eligible Policy

If the policy owner has entitled Basic Rebate and the Family Offer, the total premium rebate of an Eligible Policy will be equal to the sum of [Basic Rebate = AFYP of that Eligible Policy multiplied by 10%] and [the Family Offer = AFYP of that Eligible Policy multiplied by Extra Premium Rebate on AFYP for that Eligible Policy]

Regardless of the number of Eligible Policy(ies) owned by the same policy owner each covering a different life insured, each Eligible Policy owned by the same policy owner will at most be entitled to a maximum of 25% premium rebate on AFYP of Eligible Policy.

20. For the purpose of the Family Offer, "**Family Member**" includes the policy owner or any person who the policy owner is related to the person insured under the Eligible Policy by blood, marriage or adoption and having insurable interest in each of them. We reserve the right to obtain sufficient documentary evidence to support the relationship mentioned above.

* Remark: AFYP stands for Annualized First Year Premium

Notes:

- You should choose relevant insurance products according to your own or actual needs. Please consider your own needs and affordability before buying additional insurance products.
- If, and only if, a policy owner is entitled to these Offers (i.e. all terms and conditions of these Offers have been complied with), the terms and conditions of these Offers shall form part of the policy.
- This material contains general information only. It does not constitute any offer to sell any policy. For more details of the product features including the risk disclosure, please refer to product brochure. Please also refer to a sample Policy Document, which will be provided upon request, for details including definitions, full terms and conditions, and exclusions. If there is any conflict between the Policy Document and this leaflet, the Policy Document shall prevail.

For more information of the above offers and plans, please contact your Advisor.

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