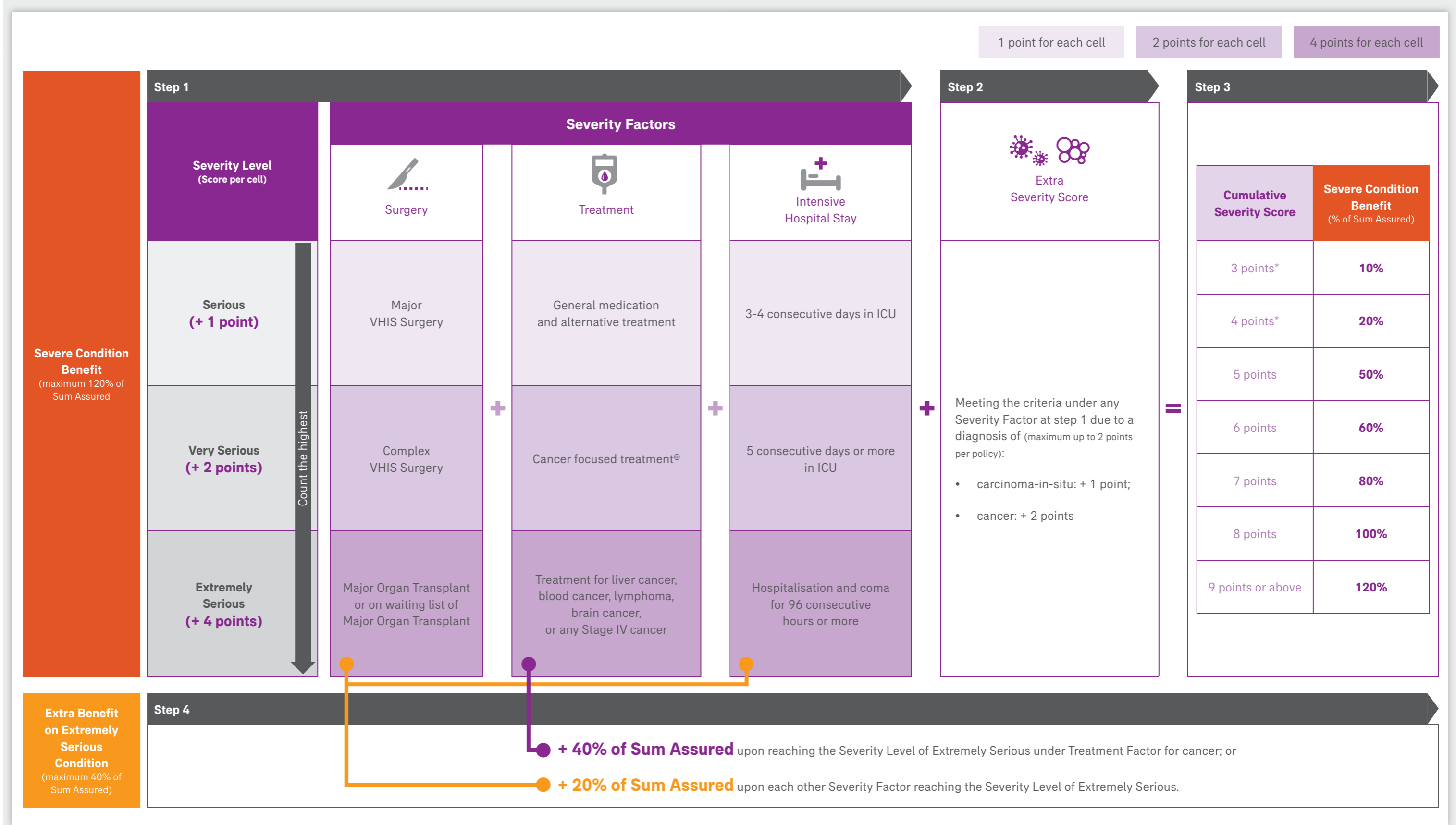


Severity Index



® Cancer focused treatment means non-surgical treatment for direct purpose of curing or controlling the progression of cancer or carcinoma-in-situ.

* Subject to a maximum of US\$50,000/HK\$400,000/MOP400,000 per insured for claims with a score of 3 points and 4 points.