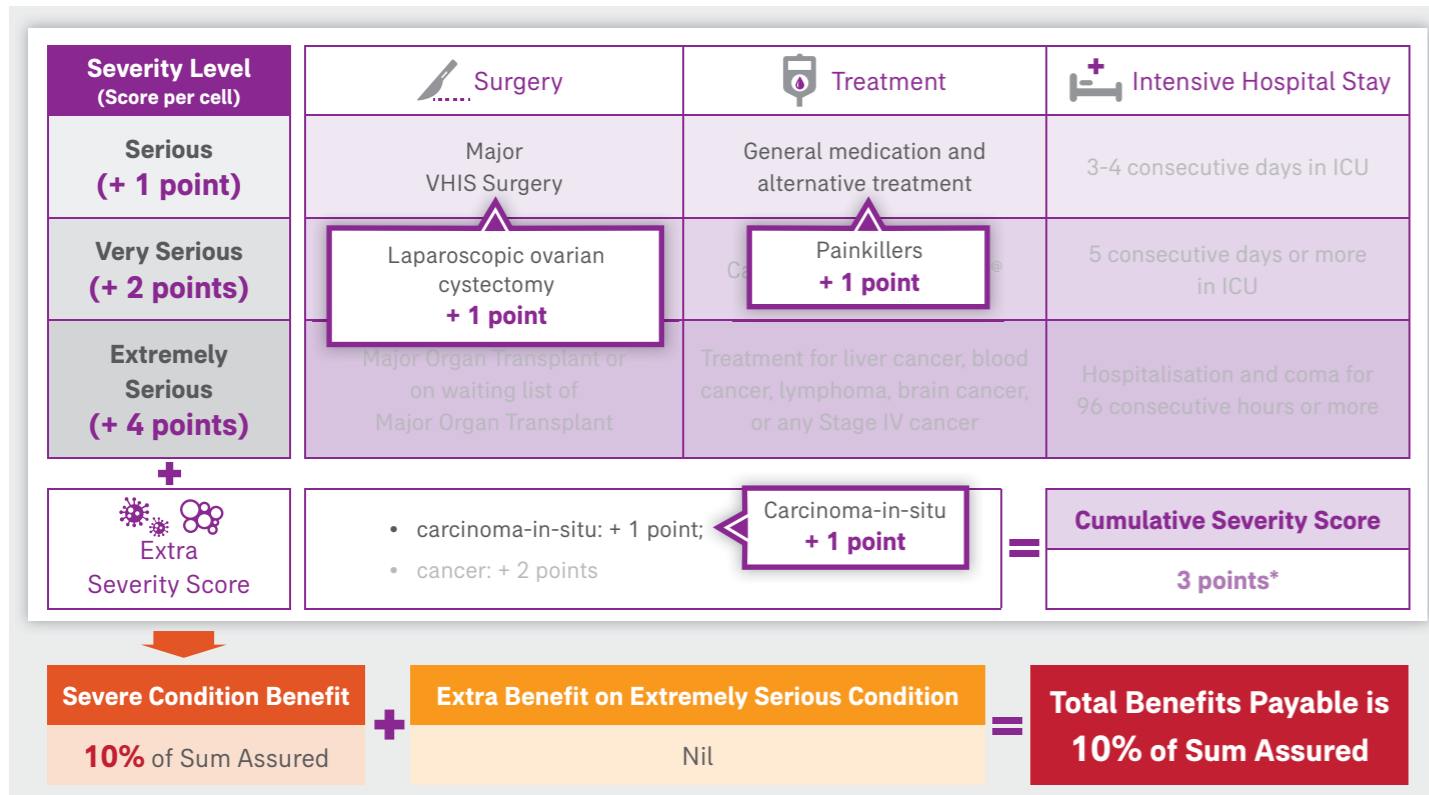
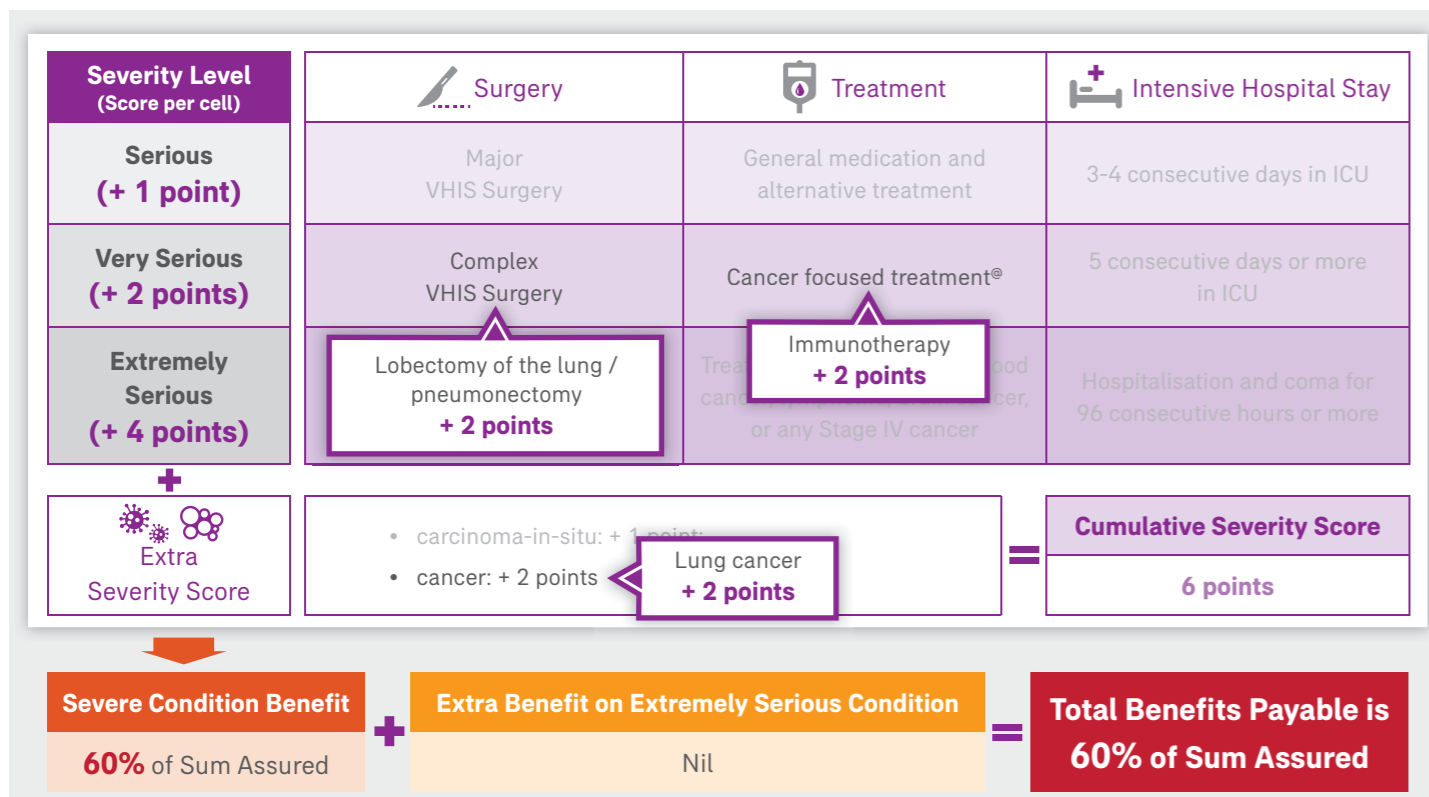


Severity-based claim cases

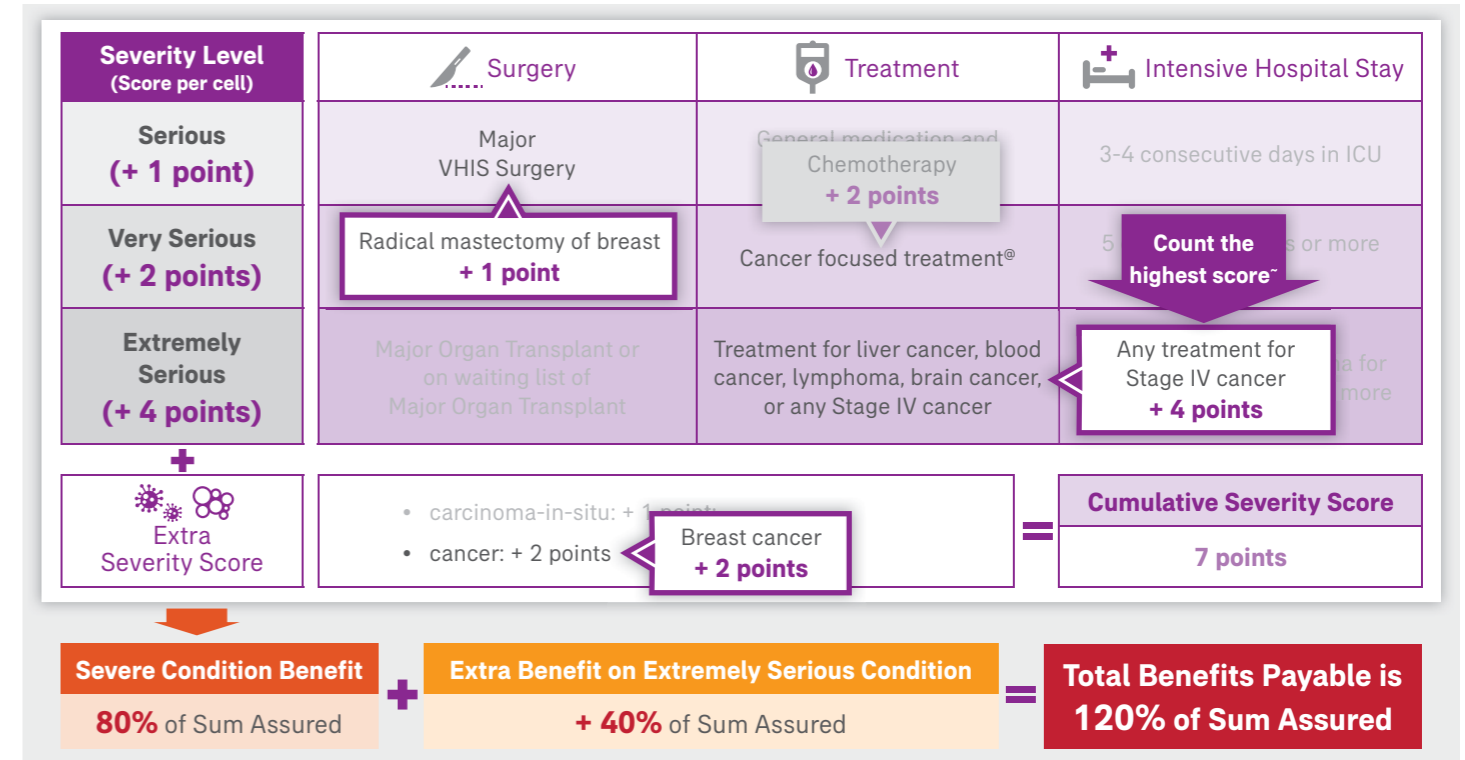
Case 1 - Ovarian carcinoma-in-situ



Case 2 - Lung Cancer

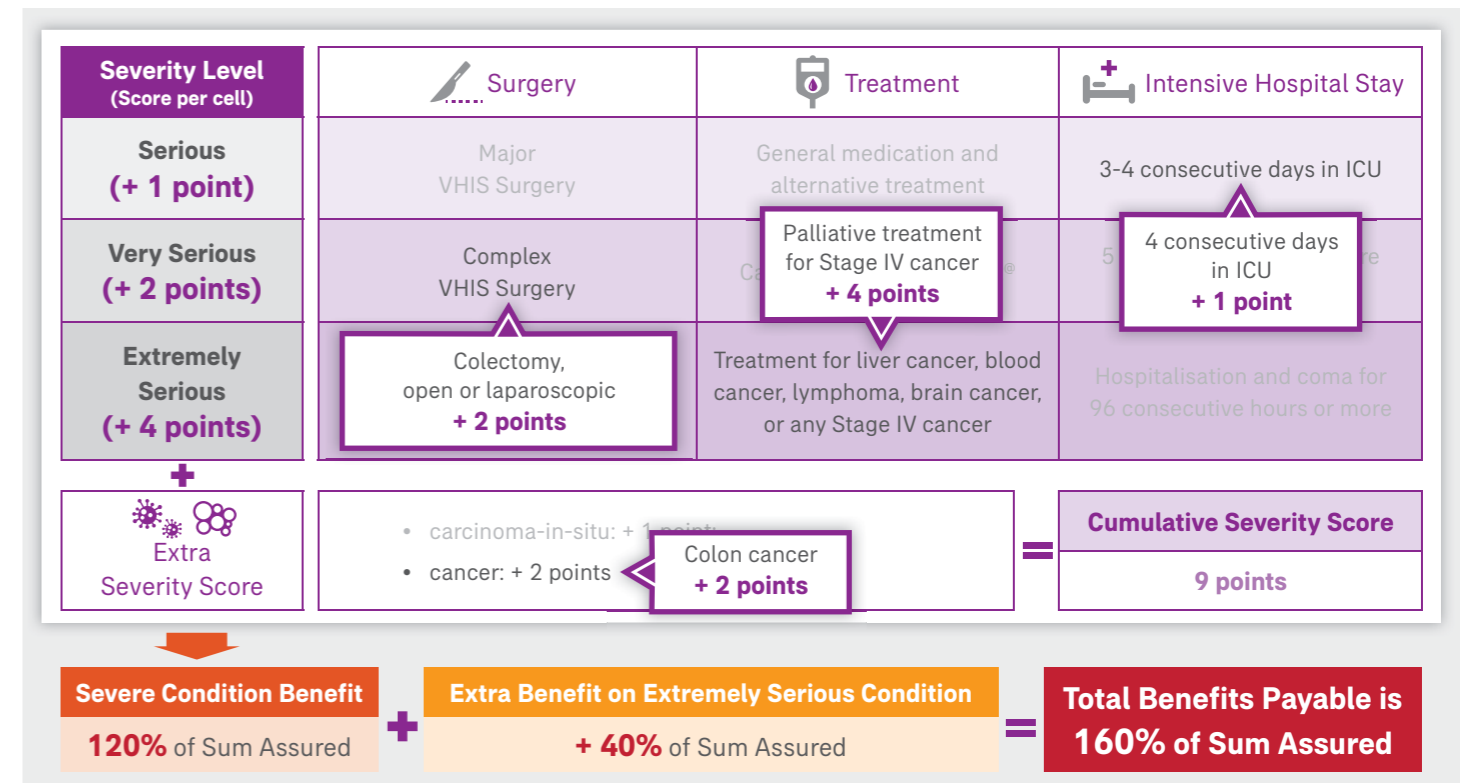


Case 3 - Stage IV breast cancer



* The highest possible Severity Level will be assigned. In this case, the insured receives chemotherapy for a Stage IV cancer. The Treatment Factor would be considered as Extremely Serious Severity Level, which corresponds to a Severity Score of 4 points.

Case 4 - Stage IV colon cancer



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

© 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.