

ING launches “Easy Defender Critical Illness Insurance Plan”

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Press release from: [ING Life](#)

Three enhanced protection benefits for more comprehensive coverage

Crises can strike anyone at any time and there is no simpler way to shield oneself against critical illness. In response to market needs, ING Life is pleased to launch its new critical illness plan, “Easy Defender Critical Illness Insurance Plan”. It provides three enhanced protection benefits¹ with gradually increasing Crisis Benefits, and it covers 44 Critical and 16 Special Diseases² up to age 100 with peace of mind to cover the entire life of the insured.

The plan features a maximum of 3 gradually increasing Crisis Benefits¹ (including 3 times Cancer claims benefit): For the second and third Crisis Benefits, the protection will be automatically upgraded to 110% and 120% of Sum Insured respectively, assuring a stronger and more comprehensive protection as clients grow older. Upon the payment of the first Crisis Benefit from the Basic Plan, the premium of the Easy Defender Multiple Benefit Rider will also be waived until the expiry of the Rider to enable more financial flexibility.

In addition to the coverage of 44 Critical illnesses, the plan also fully safeguards clients against 10 Adult Special Diseases (including Carcinoma-in-Situ, Angioplasty and Systemic Lupus Erythematosus) and 6 Juvenile Special Diseases (such as Autism, Kawasaki Disease, Sever Asthma, etc.) to cater for the needs of different age ranges.

Clients can choose among 10, 15 or 20 year³ premium payment terms, and they can also pay level premiums to ease their financial planning. For added protection, the plan also offers Guaranteed Cash Value payable upon surrender or maturity of the policy. Beyond this, a Special Bonus will be payable when the plan has been in force for more than 5 years upon crisis claim, death claim, surrender or maturity of the policy.

As part of ING’s promise of care, second medical opinion service is also available to the Insured of Easy Defender Critical Illness Insurance Plan and Easy Defender Multiple Benefit Rider, in the event of a diagnosis of suffering from one of the Crises covered.

From now to September 10, 2010, clients are entitled to supermarket coupons of up to HK\$1,000 upon any successful application of “Easy Defender Critical Illness Insurance Plan” together with “Easy Defender Multiple Benefit Rider” with an annualized premium of HK\$8,000 or above⁴. The coupon reward will be doubled for existing policyholders with any ING Critical Illness protection plans or riders⁴. Please contact us for more information.

To promote the product launch, ING Life has rolled out an advertising campaign deploying a variety of media mix, including tram body, tram shelter, bus body, outdoor billboard and full page advertisements.

Enquiry ☎ 3123 3123

1. Only applicable to insuring both Easy Defender Critical Illness Insurance Plan and Easy Defender Multiple Benefit Rider at the same time, or insuring Easy Defender Multiple Benefit Rider to the attachable Basic Plans.

2. Only the Basic Plan provides coverage for 10 Adult Special Diseases from age 18 up to age 85 and 6 Juvenile Special Diseases from age 1 (15 days) to age 17.

3. Only applicable to Easy Defender Critical Illness Insurance Plan.

4. Terms and Conditions apply. Please refer to the promotion materials of Easy Defender Customer Promotion.

This description is for reference only. For a complete explanation of the terms and conditions, please refer to the policy.

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ING Group is one of the first integrated financial service providers in the world resulting from a full merger of the largest insurance company in the Netherlands with one of the country's largest banks. Its roots could be traced back to the year 1845 when The Netherlands Insurance Company was established. The Group is active in the fields of banking, investments, life insurance and retirement services in more than 40 countries. With its substantial worldwide experience and nearly 107,000 employees, ING Group provides a full range of integrated financial services to more than 85 million customers globally and has total assets of EUR 1,164 billion*.

Its insurance business operations in Hong Kong include:

Life Insurance – Since its establishment in 1984, ING Life has always been committed to offering customers a comprehensive range of quality insurance products and services. The company's extensive portfolio of insurance products - which includes individual life, medical and employee benefits schemes - is tailored to meet customers' needs throughout the different stages of their lives.

General Insurance – Established in 1989, ING General provides quality services and offers most types of non-life insurance products to individuals and businesses in the local market.

Pension Trust – ING Pension Trust is committed to contributing its expertise to provide quality pension trust services to corporate customers.

Financial Planning – Established in 2002, ING Financial Planning is committed to setting the standard as a market leader in Independent Financial Advice, and attracting the best financial advisors in the industry to deliver quality financial planning advice to clients. The customer-centric focus of INGFP ensures that clients receive the best solution from advisors, based on a broad suite of products from many companies.

* Source: ING Group Annual Report 2009

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[You can find this press release here](#)