

# Generali's critical illness products rated 5 Stars by 10Life, featuring unlimited claims for cancer, stroke and heart attack

Generali's critical illness products, [LionGuardian Beyond](#) and [LionGuardian PlusOne](#) have recently received a top 5-Star Rating from 10Life in the Whole Life Critical Illness and Term Critical Illness categories respectively, affirming the well-rounded coverage and value these products offer to customers.

**Ms. Quinney Tang, Division Head, Product Development** said, "We are delighted that our critical illness products attained a 5-Star Rating from one of the largest insurance comparison platforms in Hong Kong. It is a testament to Generali's continuous commitment to developing innovative products tailored to customers' needs and reinforces our ambition to be Lifetime Partner to our customers."

Flagship products in Generali's critical illness series, LionGuardian Beyond and LionGuardian PlusOne provide comprehensive coverage with the following key features:

- **Unlimited major critical illness benefits<sup>1</sup> and protection for 138 illnesses**  
Exclusive in the market<sup>2</sup>, both plans offer unlimited number of claims<sup>3</sup> for cancer, stroke and heart attack until the age of 100<sup>4</sup>, protection for 138 illnesses, including Major Critical Illnesses and Early Stage or Minor Illnesses, and every major critical illness claim offers 100% of Sum Assured<sup>2</sup>, unaffected by any previous claims on other critical illnesses.
- **Future premiums waived**  
Future premiums will be waived once the full claimable amount is reached, providing customers with continuous protection throughout their life.
- **Protection for unknown illnesses**  
Even if the cause of the illness is unknown, benefits are also payable for losses in functionality of the key organs<sup>5</sup> – heart, liver, lung or kidney – with 100% of Sum Assured for each claim.

10Life is one of the largest insurance comparison platforms in Hong Kong and performs quantitative research on insurance products. Their actuaries break down complex products into simple product ratings based factors that matter the most to the consumer. The top insurance products in the market are rated as 5 Star.

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<sup>1</sup> Unlimited claims are only applicable for cancer, stroke and heart attacks. For each of the other major critical illnesses, the major critical illness benefit shall be payable to the maximum once only. For waiting period and terms and conditions, please refer to the product brochure.

<sup>2</sup> Based on comparisons with other critical illness plans issued by Hong Kong major life insurance companies as of June 2022.

<sup>3</sup> Subject to waiting period and specific terms and conditions.

<sup>4</sup> If the plan is taken out for an unborn baby, coverage period will be 100 years after the policy becomes effective.

<sup>5</sup> Diagnosed with specific condition of key organs (heart, liver, lung or kidney) which last for at least 3 consecutive months.



## Generali Hong Kong

In 1981, Assicurazioni Generali S.p.A was first registered as an authorized insurer in Hong Kong, with the business extending into the life insurance sector in 2016 with Generali Life (Hong Kong) Limited. With a combination of local knowledge and Generali Group's global expertise, we develop unique and innovative life insurance, general insurance, specialty insurance, and employee benefits solutions to meet the needs of our customers.

## Generali Group

Generali is one of the largest global insurance and asset management providers. Established in 1831, it is present in 50 countries in the world, with a total premium income of more than €75.8 billion in 2021. With nearly 75,000 employees serving 67 million customers, the Group has a leading position in Europe and a growing presence in Asia and Latin America. Generali's ambition is to be the life-time partner to its customers, offering innovative and personalized solutions thanks to an unmatched distribution network.

"Generali" refers to "Generali Life (Hong Kong) Limited" unless stated otherwise.

LionGuardian Beyond and LionGuardian PlusOne are underwritten by Generali Life (Hong Kong) Limited.

Terms and conditions apply.

**The press release does not contain the full provisions of the products and the full terms can be found in the Policy Provisions.** For details of coverage, limitations, product risks, terms and conditions, please refer to the insurance policy documents, e.g. illustration, Policy Provision, product brochure and other supplementary materials (if applicable).