

Zurich HelpPoint®



住院現金保障 Hospital Cash Insurance



每日住院現金保障 讓您休養倍添安心

Immediate cash cover upon hospitalization



健康的可貴，人人皆知，但卻往往視為理所當然。可是意外及疾病卻總是難以預料，若不幸需要入院治理，不但需要支付龐大的醫療開支，期間更可能面對臨時失去家庭收入，這極可能為家人帶來沉重的經濟負擔。若患病的是您的子女，您亦當然希望給他們最好的治療。因此，我們必須未雨綢繆，確保在有需要之時，可獲得全面保障。

蘇黎世人壽特設**住院現金保障**，假如您不幸因病或意外入院，可獲每日現金保障。讓您可隨意運用所得現金，用以支付醫療費用、生活費或其他開支。

住院現金保障提供四種不同現金保障額，讓您可根據自己的需要自由選擇。保障的投保年齡須為2至60歲（以翌年生日計），保障期更可直至受保人到達66歲生日前的保單周年日。

People agree that health is wealth, but we somehow forget to treasure health till sickness occurs. Illness and accident can strike anyone at any time, creating devastating financial setbacks. Apart from unexpected hospital expenses, temporary loss of income can seriously impinge upon not only you, but also your family. This is a real problem that should not be disregarded. It is important to make sure that you are self-sufficient, and adequately covered, particularly if your children get sick as you will want to give them the very best treatment.

That is why Zurich Life brings you **Hospital Cash Insurance** – a cash benefit insurance which provides instant financial assistance during hospitalization. You can spend the cash at your discretion – on medical expenses, for day-to-day expenses or anything you choose.

With four different levels of benefit to choose from, you can rest assured of the right financial support and total peace of mind when you need it most. The entry age ranges from 2 to 60 at the age next birthday, and the coverage is up to the policy anniversary preceding the Life Insured's 66th birthday.

保障範圍廣泛完善 全面照顧您的需要

住院現金保障

受保人如因疾病或意外入院，即可獲每日高達港幣1,600元的住院現金保障，保障期最長可達1,000日。住院現金保障更適用於海外各地。

深切治療額外現金保障

受保人若需要接受深切治療，每日將可獲得額外住院現金保障，保障期最長可達90日。

長期住院額外保障

為了讓您於患病時能加快痊癒，凡連續住院30日或以上的受保人，將可獲得高達港幣9,000元的額外現金保障，作為購買政府醫院不設供應的高質素藥物或個人醫療輔助設施之用。

保證100%賠償

即使您同時投保其他醫療保障計劃，亦可獲住院現金保障計劃的全數保額賠償，並不會受其他保障計劃影響。

Full range of benefits to meet your needs

Daily hospital cash

To give financial support to you and your family, you will receive daily cash cover of up to HK\$1,600 when you are hospitalized due to an accident or illness anywhere in the world, up to a total period of 1,000 days.

Extra indemnity for intensive care

Extra indemnity will automatically be paid for any period in which you are admitted to an intensive care unit up to a maximum of 90 days.

Additional cover for long hospital stay

It is important to ensure a proper convalescence after a long hospital stay, and so you are entitled to receive an extra cash benefit up to HK\$9,000 as an additional cover for expenses such as high quality medicines which would not be provided by public hospitals and personal medical devices if you have been hospitalized for 30 consecutive days or more.

Guaranteed 100% cover

Hospital cash insurance is totally separate from any other insurance policies you may hold, so you can enjoy 100% benefit in addition to benefits payable by other medical insurance policies.

保障範圍一覽表 Benefits table

保障範圍 Coverage	最高保障額 Maximum benefits							
	A 計劃 Plan A		B 計劃 Plan B		C 計劃 Plan C		D 計劃 Plan D	
	港元 HK\$	美元 US\$	港元 HK\$	美元 US\$	港元 HK\$	美元 US\$	港元 HK\$	美元 US\$
住院現金保障 (每日) Daily hospital cash 最長保障期：1,000日 Max. cover period: 1,000 days	360	45	640	80	1,000	125	1,600	200
深切治療額外現金保障 (每日) Extra indemnity for intensive care per day 最長保障期：90日 Max. cover period: 90 days	360	45	640	80	1,000	125	1,600	200
長期住院額外保障 Additional cover for long hospital stay	3,000	375	5,000	625	7,000	875	9,000	1,125

備註：

1. 於保單簽發日或此附加保險生效日後14日內，或保單復效日後10日內設有等候期（以較後者為準），期間將不獲賠償支付。因意外而入院治療除外。
2. 若連續住院30日或以上，即可獲長期住院額外保障。
3. 此保障為具有僱傭合約人士提供全球住院保障，上述之最高賠償額將適用於海外住院；惟中國大陸境內住院治療的賠償額為保障額的50%。
4. 凡待業、自僱、家庭主婦、退休人士、翌年歲為19歲以下的受保兒童及翌年歲為24歲以下的全職學生之住院現金保障只限於香港境內住院治療。
5. 凡待業、自僱、家庭主婦、退休人士及翌年歲為24歲以下的全職學生只可選擇 A 計劃或 B 計劃。
6. 凡翌年歲為19歲以下的受保兒童只可選擇 A 計劃。

Remarks:

1. The benefit payable is subject to a waiting period. It is 14 days from the policy issue date or the effective date of this supplementary benefit, or 10 days from the effective date of reinstatement, whichever is later. There is no benefit payable during the waiting period, except the hospital confinement is caused by an accident.
2. Additional cover for long hospital stay will be payable when the hospital confinement has been up or equal to 30 consecutive days.
3. This benefit provides global cover to the Life Insured under a contract of employment at the time of hospitalization. The above benefits table applies in case of hospitalization abroad except that the benefit payable is limited to 50% for hospital confinement in Mainland China.
4. For the unemployed, self-employed, housewives, retirees, children aged below 19 (age next birthday) and full time students aged below 24 (age next birthday), this benefit is applicable in Hong Kong only.
5. Unemployed, self-employed, housewives, retirees and full time students aged below 24 (age next birthday) can opt for Plan A or Plan B only.
6. Children aged below 19 (age next birthday) can opt for Plan A only.

每年保費表 Annual premium table

翌年生日 之年齡 Age next birthday	A 計劃 Plan A				B 計劃 Plan B				C 計劃 Plan C				D 計劃 Plan D			
	男性 Male		女性 Female		男性 Male		女性 Female		男性 Male		女性 Female		男性 Male		女性 Female	
	港元 HK\$	美元 US\$	港元 HK\$	美元 US\$	港元 HK\$	美元 US\$	港元 HK\$	美元 US\$	港元 HK\$	美元 US\$	港元 HK\$	美元 US\$	港元 HK\$	美元 US\$	港元 HK\$	美元 US\$
2	648.00	81.00	648.00	81.00												
3	648.00	81.00	648.00	81.00												
4	648.00	81.00	648.00	81.00												
5	648.00	81.00	648.00	81.00												
6	648.00	81.00	648.00	81.00												
7	473.00	59.13	473.00	59.13												
8	473.00	59.13	473.00	59.13												
9	473.00	59.13	473.00	59.13												
10	473.00	59.13	473.00	59.13												
11	473.00	59.13	473.00	59.13												
12	473.00	59.13	473.00	59.13												
13	473.00	59.13	473.00	59.13												
14	473.00	59.13	473.00	59.13												
15	473.00	59.13	473.00	59.13												
16	473.00	59.13	473.00	59.13												
17	473.00	59.13	473.00	59.13												
18	473.00	59.13	473.00	59.13												
19	540.00	67.50	540.00	67.50	900.00	112.50	900.00	112.50	1,320.00	165.00	1,320.00	165.00	1,888.00	236.00	1,888.00	236.00
20	540.00	67.50	540.00	67.50	900.00	112.50	900.00	112.50	1,320.00	165.00	1,320.00	165.00	1,888.00	236.00	1,888.00	236.00
21	540.00	67.50	540.00	67.50	900.00	112.50	900.00	112.50	1,320.00	165.00	1,320.00	165.00	1,888.00	236.00	1,888.00	236.00
22	540.00	67.50	540.00	67.50	900.00	112.50	900.00	112.50	1,320.00	165.00	1,320.00	165.00	1,888.00	236.00	1,888.00	236.00
23	540.00	67.50	540.00	67.50	900.00	112.50	900.00	112.50	1,320.00	165.00	1,320.00	165.00	1,888.00	236.00	1,888.00	236.00
24	540.00	67.50	540.00	67.50	900.00	112.50	900.00	112.50	1,320.00	165.00	1,320.00	165.00	1,888.00	236.00	1,888.00	236.00
25	540.00	67.50	540.00	67.50	900.00	112.50	900.00	112.50	1,320.00	165.00	1,320.00	165.00	1,888.00	236.00	1,888.00	236.00
26	540.00	67.50	540.00	67.50	900.00	112.50	900.00	112.50	1,320.00	165.00	1,320.00	165.00	1,888.00	236.00	1,888.00	236.00
27	540.00	67.50	540.00	67.50	900.00	112.50	900.00	112.50	1,320.00	165.00	1,320.00	165.00	1,888.00	236.00	1,888.00	236.00
28	540.00	67.50	540.00	67.50	900.00	112.50	900.00	112.50	1,320.00	165.00	1,320.00	165.00	1,888.00	236.00	1,888.00	236.00
29	540.00	67.50	540.00	67.50	900.00	112.50	900.00	112.50	1,320.00	165.00	1,320.00	165.00	1,888.00	236.00	1,888.00	236.00
30	540.00	67.50	540.00	67.50	900.00	112.50	900.00	112.50	1,320.00	165.00	1,320.00	165.00	1,888.00	236.00	1,888.00	236.00

每年保費表 Annual premium table

翌年生日 之年齡 Age next birthday	A 計劃 Plan A				B 計劃 Plan B				C 計劃 Plan C				D 計劃 Plan D			
	男性 Male		女性 Female		男性 Male		女性 Female		男性 Male		女性 Female		男性 Male		女性 Female	
	港元 HK\$	美元 US\$	港元 HK\$	美元 US\$	港元 HK\$	美元 US\$	港元 HK\$	美元 US\$	港元 HK\$	美元 US\$	港元 HK\$	美元 US\$	港元 HK\$	美元 US\$	港元 HK\$	美元 US\$
31	540.00	67.50	540.00	67.50	900.00	112.50	900.00	112.50	1,320.00	165.00	1,320.00	165.00	1,888.00	236.00	1,888.00	236.00
32	540.00	67.50	540.00	67.50	900.00	112.50	900.00	112.50	1,320.00	165.00	1,320.00	165.00	1,888.00	236.00	1,888.00	236.00
33	540.00	67.50	540.00	67.50	900.00	112.50	900.00	112.50	1,320.00	165.00	1,320.00	165.00	1,888.00	236.00	1,888.00	236.00
34	540.00	67.50	540.00	67.50	900.00	112.50	900.00	112.50	1,320.00	165.00	1,320.00	165.00	1,888.00	236.00	1,888.00	236.00
35	540.00	67.50	540.00	67.50	900.00	112.50	900.00	112.50	1,320.00	165.00	1,320.00	165.00	1,888.00	236.00	1,888.00	236.00
36	585.00	73.13	585.00	73.13	975.00	121.88	975.00	121.88	1,430.00	178.75	1,430.00	178.75	2,064.00	258.00	2,064.00	258.00
37	585.00	73.13	585.00	73.13	975.00	121.88	975.00	121.88	1,430.00	178.75	1,430.00	178.75	2,064.00	258.00	2,064.00	258.00
38	585.00	73.13	585.00	73.13	975.00	121.88	975.00	121.88	1,430.00	178.75	1,430.00	178.75	2,064.00	258.00	2,064.00	258.00
39	585.00	73.13	585.00	73.13	975.00	121.88	975.00	121.88	1,430.00	178.75	1,430.00	178.75	2,064.00	258.00	2,064.00	258.00
40	585.00	73.13	585.00	73.13	975.00	121.88	975.00	121.88	1,430.00	178.75	1,430.00	178.75	2,064.00	258.00	2,064.00	258.00
41	660.00	82.50	660.00	82.50	1,110.00	138.75	1,110.00	138.75	1,680.00	210.00	1,680.00	210.00	2,424.00	303.00	2,424.00	303.00
42	660.00	82.50	660.00	82.50	1,110.00	138.75	1,110.00	138.75	1,680.00	210.00	1,680.00	210.00	2,424.00	303.00	2,424.00	303.00
43	660.00	82.50	660.00	82.50	1,110.00	138.75	1,110.00	138.75	1,680.00	210.00	1,680.00	210.00	2,424.00	303.00	2,424.00	303.00
44	660.00	82.50	660.00	82.50	1,110.00	138.75	1,110.00	138.75	1,680.00	210.00	1,680.00	210.00	2,424.00	303.00	2,424.00	303.00
45	660.00	82.50	660.00	82.50	1,110.00	138.75	1,110.00	138.75	1,680.00	210.00	1,680.00	210.00	2,424.00	303.00	2,424.00	303.00
46	780.00	97.50	780.00	97.50	1,320.00	165.00	1,320.00	165.00	2,040.00	255.00	2,040.00	255.00	2,944.00	368.00	2,944.00	368.00
47	780.00	97.50	780.00	97.50	1,320.00	165.00	1,320.00	165.00	2,040.00	255.00	2,040.00	255.00	2,944.00	368.00	2,944.00	368.00
48	780.00	97.50	780.00	97.50	1,320.00	165.00	1,320.00	165.00	2,040.00	255.00	2,040.00	255.00	2,944.00	368.00	2,944.00	368.00
49	780.00	97.50	780.00	97.50	1,320.00	165.00	1,320.00	165.00	2,040.00	255.00	2,040.00	255.00	2,944.00	368.00	2,944.00	368.00
50	780.00	97.50	780.00	97.50	1,320.00	165.00	1,320.00	165.00	2,040.00	255.00	2,040.00	255.00	2,944.00	368.00	2,944.00	368.00
51	1,128.00	141.00	1,128.00	141.00	1,992.00	249.00	1,992.00	249.00	3,096.00	387.00	3,096.00	387.00	4,225.00	528.13	4,225.00	528.13
52	1,128.00	141.00	1,128.00	141.00	1,992.00	249.00	1,992.00	249.00	3,096.00	387.00	3,096.00	387.00	4,225.00	528.13	4,225.00	528.13
53	1,128.00	141.00	1,128.00	141.00	1,992.00	249.00	1,992.00	249.00	3,096.00	387.00	3,096.00	387.00	4,225.00	528.13	4,225.00	528.13
54	1,128.00	141.00	1,128.00	141.00	1,992.00	249.00	1,992.00	249.00	3,096.00	387.00	3,096.00	387.00	4,225.00	528.13	4,225.00	528.13
55	1,128.00	141.00	1,128.00	141.00	1,992.00	249.00	1,992.00	249.00	3,096.00	387.00	3,096.00	387.00	4,225.00	528.13	4,225.00	528.13
56	1,320.00	165.00	1,320.00	165.00	2,160.00	270.00	2,160.00	270.00	3,240.00	405.00	3,240.00	405.00	4,422.00	552.75	4,422.00	552.75
57	1,320.00	165.00	1,320.00	165.00	2,160.00	270.00	2,160.00	270.00	3,240.00	405.00	3,240.00	405.00	4,422.00	552.75	4,422.00	552.75
58	1,320.00	165.00	1,320.00	165.00	2,160.00	270.00	2,160.00	270.00	3,240.00	405.00	3,240.00	405.00	4,422.00	552.75	4,422.00	552.75
59	1,320.00	165.00	1,320.00	165.00	2,160.00	270.00	2,160.00	270.00	3,240.00	405.00	3,240.00	405.00	4,422.00	552.75	4,422.00	552.75
60	1,320.00	165.00	1,320.00	165.00	2,160.00	270.00	2,160.00	270.00	3,240.00	405.00	3,240.00	405.00	4,422.00	552.75	4,422.00	552.75
61	1,800.00	225.00	1,800.00	225.00	3,120.00	390.00	3,120.00	390.00	4,800.00	600.00	4,800.00	600.00	6,517.00	814.63	6,517.00	814.63
62	1,800.00	225.00	1,800.00	225.00	3,120.00	390.00	3,120.00	390.00	4,800.00	600.00	4,800.00	600.00	6,517.00	814.63	6,517.00	814.63
63	1,800.00	225.00	1,800.00	225.00	3,120.00	390.00	3,120.00	390.00	4,800.00	600.00	4,800.00	600.00	6,517.00	814.63	6,517.00	814.63
64	1,800.00	225.00	1,800.00	225.00	3,120.00	390.00	3,120.00	390.00	4,800.00	600.00	4,800.00	600.00	6,517.00	814.63	6,517.00	814.63
65	1,800.00	225.00	1,800.00	225.00	3,120.00	390.00	3,120.00	390.00	4,800.00	600.00	4,800.00	600.00	6,517.00	814.63	6,517.00	814.63

備註：

- 上述保費只適用於職業類別1及2。職業類別3及4的保費分別為上述保費的125%及150%。請聯絡您的保險顧問查詢有關職業類別詳情。
- 上述61至65歲(以翌年生日計)的保費只適用於續保。
- 蘇黎世人壽保留權利就上述的保費率作出任何修改。

Remarks:

- The above premiums are for occupation class 1 & 2 only. The premiums for occupation class 3 & 4 are 125% and 150% of the above premiums respectively. Please refer to your insurance consultant for occupation class details.
- The premiums for ages 61 to 65 (age next birthday) listed above are for renewal only.
- Zurich Life reserves the right to revise the above premium rate.

住院現金保障是一項附加保障計劃，並須與基本人壽保單同時生效。

本資料僅供參考之用。如欲瞭解產品詳情，請參閱本計劃的保單條款與規章。

本銷售冊子與保單條款與規章的內容若有任何不相符，概以保單條款與規章為準。

Hospital Cash Insurance is a supplementary benefit and it has to be attached to a basic life insurance plan.

The above information is for reference only. For more details, please refer to the policy terms and conditions accordingly.

If there is any discrepancy between this leaflet and the policy terms and conditions, the policy terms and conditions shall prevail.

蘇黎世保險集團(香港)

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