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「娉婷人生」女性保障計劃
Plenty Care Lady Protection Plan

拼奏出燦爛無憂的人生
Help you build a worry-free life

「娉婷人生」女性保障計劃

現代女性憑著其過人的潛能及後天的努力，不論於事業、愛情或家庭上均能取得卓越成就。然而，當踏入人生不同的階段或面對人生起落時，渴求安全感的時代女性又有否為自己安排妥善的保障，為未知的將來早作準備？

近年女性的人均歲數不斷上升，加上時下女性要面對四面八方而來的轉變及挑戰，一份稱心並能提供全面保障的女性保險計劃，至能為她們帶來安心無憂的生活。蘇黎世人壽的「娉婷人生」女性保障計劃，為一份揉合人壽及女性疾病的保險計劃，讓您在人生每個重要時刻，都可享有周全照顧，拼奏出繽紛燦爛的人生。

女性嚴重疾病小百科

- 乳癌是香港婦女最常見的癌病，而年輕女性的發病率尤其顯著。根據統計，香港於2008年錄得的新增個案達2,616宗，平均每21名香港女性便有一名患此病。
- 子宮頸癌在眾多女性癌症中排行第四位。平均每151名香港女性便有一人患上此病。單在2008年便有358宗新增個案及120宗死亡個案，為香港第十位死亡率最高的癌症。
- 系統性紅斑狼瘡症是慢性免疫系統疾病，病情嚴重者有可能喪失工作及生育能力，更有可能致命。資料顯示，港人患上系統性紅斑狼瘡症的比率遠較英、美兩地為高。系統性紅斑狼瘡症的女性患者比男性患者數目高九倍，且大部分為15至50歲的女性。
- 現時約有三分之一的香港女性患有骨質疏鬆症，發病率於近年更有上升趨勢。估計香港有30萬名更年期後的女性患上此種疾病。

資料來源: 香港癌症資料統計中心、香港骨科及骨質疏鬆症治療及研究中心、系統性紅斑狼瘡維基百科

保障涵蓋人壽及女性疾病 全面照顧您的獨特需要

「娉婷人生」女性保障計劃帶給您全方位的保障，包括基本壽險以及各種女性疾病保障，例如女性癌症、女性原位癌、系統性紅斑狼瘡、嚴重類風濕關節炎、嚴重骨質疏鬆症、因意外接受大型外科整形手術、乳房切除手術等(詳情請參閱保障一覽表)。若您被診斷患有任何承保範圍內的女性疾病、或需要就該女性疾病作出治療，「娉婷人生」將會發放一筆過賠償，以減輕您的財務負擔。您更可選擇附加免繳保費權益保障，讓您於不幸中舒緩財政壓力並維持原有保障。

免費健康檢查　讓您防範於未燃

定期健康檢查令您了解自己的身體狀況及轉變，是每位女性都不容忽視的健康約會。「娉婷人生」女性保障計劃為您提供免費健康檢查，受保人由保單生效日起的兩年後，及其後每兩年，您可享有每兩年一次的免費健康檢查，以清楚知悉自己的健康狀況，甚至能及早發現潛在疾病，從而尋找適當治療，令您輕鬆自若地向人生目標邁進。

「娉婷人生」女性保障計劃概覽

投保年齡	19 – 60歲（以翌年生日計）
保單年期	至受保人100歲生日前的保單周年日終止
最低投保額	200,000港元 / 25,000美元
最高投保額	4,000,000港元 / 500,000美元
保費模式	定額保費 ^
供款方式	每月 / 每半年 / 每年
申請資格	投保人必須持有香港身份證並為香港合法居民

^ 蘇黎世人壽保留更改保費的權利，並會預早知會保單持有人。

保障一覽表

保障種類	最高賠償額[1]（佔投保額百分比）
人壽保障及女性疾病保障	
1 身故賠償	100%
2 女性癌症（乳房、子宮頸、卵巢或子宮）	100%
3 嚴重類風濕關節炎	100%
4 系統性紅斑狼瘡	100%
5 嚴重骨質疏鬆症（直至受保人76歲生日前的保單周年日終止）	20%
6 女性原位癌（乳房、子宮頸、子宮、卵巢、輸卵管或陰道）（直至受保人76歲生日前的保單周年日終止）	20%（以30,000美元或240,000港元為上限）[2]
女性手術保障	
1 乳房切除手術[1]	額外10%（以15,000美元或120,000港元為上限）[2]
2 手術治療：	10%
- 子宮切除手術；	
- 子宮擴張及刮宮手術；或	
- 外陰切除手術	
3 因意外接受大型外科整形手術	20%（以30,000美元或240,000港元為上限）[2]
其他保障[1]	
1 子女[3]或配偶身故恩恤津貼[4]	每保單獲額外5%
2 免費健康檢查[5]	每兩年一次

備註：

1. 除「乳房切除手術」及「其他保障」為額外保障外，此計劃各項保障合共的最高賠償額為投保額的100%。當賠償額達到100%，保單將隨即終止。
2. 賠償金額為受保人就個別保障項目所獲得的最高賠償，而並非以每張保單計算。
3. 子女指未婚子女，包括親生子女、繼子女或領養子女，由入住受保人家中那刻開始至18歲（翌年歲）為止，主要依靠保單持有人撫養和供養。
4. (i) 當子女或配偶於保單生效時因意外死亡；或 (ii) 當子女或配偶於保單簽發日或復效日後（以較後者為準）的5年後非因意外死亡，本公司將支付子女或配偶身故恩恤津貼。
5. 受保人由保單生效日起的兩年後，及其後每兩年，可享有免費的婦科健康檢查，惟保單需仍然生效及所需保費如期繳交。保單持有人可選擇一般身體檢查或婦科檢查，檢查項目如下：

一般身體檢查

- 量度身高、體重、血壓、脈搏
- 體格檢查及個人病歷記錄
- 全血像
- 腎臟功能檢查（小便測試、肌酸酐、尿素）
- 肝臟功能檢查（谷丙轉氨酶、谷草轉氨酶、丙種谷氨酸轉肽酶）
- 肺部功能檢查（胸肺平片 - 由專業放射學醫師提供報告）
- 冠心病率檢查（總膽固醇、高密度膽固醇、低密度膽固醇、三酸甘油脂）
- 檢查報告

婦科檢查計劃

- 量度身高、體重、血壓、脈搏
- 體格檢查及個人病歷記錄
- 小便微分析：尿糖及蛋白
- 肺部功能檢查（胸肺平片 - 由專業放射學醫師提供報告）
- 乳部觸診
- 腹腔及盤腔觸診
- 柏氏抹片
- 檢查報告
- 覆診

蘇黎世人壽保留檢討及更改一般身體檢查或婦科檢查之檢查項目的權利。

注意事項

1. 不保期

如承保範圍事項於保單簽發日或保單復效日後的90日內（以較後者為準）初次呈現病狀或病徵，蘇黎世人壽恕不支付任何賠償。詳情請參閱保單條款及規章。

2. 投保前已存在之病症

在受保人於保單生效前已存在之病症的情況下概不支付任何女性疾病或女性手術保障之賠償。詳情請參閱保單條款及規章。

一般不承保事項

本「保單」並不保障因以下一項或多項事故直接或間接導致「女性疾病」或「女性手術保障」所引起的損傷或疾病：

a) 懷孕、分娩或相關併發症。
b) 自我損傷或企圖自我損傷的行為（不論精神健全或失常）或參與任何刑事罪行。
c) 不就醫或不遵從「註冊醫生」的指示。
d) 感染愛滋病、愛滋病相關複合症或人體免疫力衰竭病毒。
e) 非依照「註冊醫生」囑咐而服用酒精或藥物。
f) 有毒物質、氣體或煙霧（自願吸入）。
g) 任何性質的競賽或備賽練習，競步除外。
h) 飛行或企圖飛行，或使用或企圖使用任何飛行裝置，但以繳費乘客身份乘坐定期航班或持牌商用民航客機則例外。
i) 參與或企圖參與任何暴亂、罷工或內亂事件。
j) 以武裝軍人身份參與任何軍隊或篡權戰爭、內戰、革命、叛亂或內亂。
k) 戰爭、侵略、外敵攻擊、敵對局面（不論曾正式宣戰與否）、內亂、叛亂、革命、叛變、軍事或篡權行動。

備註：

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文件。本資料與保單文件的內容若有任何不相符，概以保單文件為準。

Plenty Care Lady Protection Plan

Today's women have unique personalities and natural qualities that help them excel in different aspects of their lives, be it career, relationships or family, at different stages of their lives. However, new challenges continue to confront us. The average life expectancy of women is increasing, increased stress is bringing new health issues, and increased healthcare costs are increasing the financial burden when we get sick. It is therefore very important for you to be protected by a tailor-made comprehensive insurance plan that provides total ease of mind.

Zurich Life's Plenty Care Lady Protection Plan is an essential need for every woman. It combines the basic life insurance cover and protection against a variety of conditions that are common and unique to women, allowing you to live your life to the fullest with complete peace of mind.

Facts and figures on serious female illnesses

- In Hong Kong, breast cancer is becoming a common illness among women. The increase is particularly pronounce among the younger group. In 2008, 2,616 new cases of breast cancer were registered and it was the most common form of cancer in women. An average of one in every 21 women suffers from the illness.
- Cervical cancer is the fifth leading form of cancer diagnosed among women. One in 151 Hong Kong women suffers from the illness. In 2008, 358 new cases and 120 deaths resulted from cervical cancer were registered. It is the tenth leading cause of cancer death.
- Systemic Lupus Erythematosus is a chronic autoimmune inflammatory illness that can be fatal. Individuals with serious Systemic Lupus Erythematosus can potentially lose their ability to work and conceive. Statistics show that the Systemic Lupus Erythematosus incidence rate in Hong Kong is much higher than in the UK and US. The illness occurs nine times more often in women than men and affects mostly those between the ages of 15 and 50.
- About one-third of the women in Hong Kong suffer from osteoporosis and the incidence rate continues to increase. An estimated 300,000 postmenopausal women currently suffer from the illness.

Source: Hong Kong Cancer Registry, Hong Kong Orthopaedic and Osteoporosis Center for Treatment and Research, Systemic Lupus Erythematosus wikipedia

Complete life and common female illnesses covers for your total care

The Plenty Care Lady Protection Plan offers you a complete cover which includes life insurance and conditions unique to women such as Female Specific Cancers, Female Carcinoma-in-situ Benefit, Systemic Lupus Erythematosus Benefit, Severe Rheumatoid Arthritis, Severe Osteoporosis Benefit, Accidental Cosmetic Surgery Benefit, Mastectomy Benefit etc (please refer to the benefit schedule for details). A lump sum benefit is payable upon diagnosis of any of such illnesses to help you finance the necessary treatments and relieve you from unnecessary financial worries. You can also add to your protection by selecting waiver of premium benefit, giving you greater flexibility and more comprehensive protection.

Free medical check-up – Prevention is better than cure

Regular medical check-up helps you monitor your health condition. With Plenty Care Lady Protection Plan, you are entitled to a free medical check-up program every two years commencing from the second policy anniversary.

Plenty Care Lady Protection Plan at a Glance

Entry Age	Age 19 – 60 (Age next birthday)
Policy Term	Prior to policy anniversary preceding 100th birthday of the Life Insured
Minimum sum insured	HK$200,000 / US$25,000
Maximum sum insured	HK$4,000,000 / US$500,000
Premium structure	Level premium^
Payment frequency	Monthly / Semi-annually / Annually
Eligibility	Life Insured must be a Hong Kong Identity Card Holder and a Hong Kong resident.

^ Premiums are non-guarateed and Zurich Life reserves the right to amend premiums with prior notice.

Basic benefits to cover your most essential needs

Types of benefit	Maximum benefit[1] (Percentage of Sum Insured)
Life protection & female disease	
1 Death benefit	100%
2 Female Specific Cancers (Breast, Cervix uteri, Uterus, Ovary)	100%
3 Severe Rheumatoid Arthritis	100%
4 Systemic Lupus Erythematosus	100%
5 Severe Osteoporosis (Prior to Policy Anniversary preceding 76th birthday of the Life Insured)	20%
6 Female Carcinoma-in-situ (Breast, Cervix Uteri, Uterus, Ovary, Fallopian tube or Vagina) (Prior to Policy Anniversary preceding 76th birthday of the Life Insured)	20% (Max US$30,000 or HK$240,000) [4]
Life Protection & Female Disease	
1 Mastectomy[1]	Additional 10% (Max US$15,000 or HK$120,000) [4]
2 Surgical Treatment:	10%
- Hysterectomy;	
- Dilatation & Curettage; or	
- Radical Vulvectomy	
3 Accidental Cosmetic Surgery	20% (Max US$30,000 or HK$240,000) [4]
Life Protection & Female Disease	
1 Compassionate Death Benefit[2] for Child[3] or Spouse	Additional 5% (per policy)
2 Free Medical Check-up[5]	Every 2 years

Remarks:

1. Mastectomy Benefit and Other Benefits are additional benefits. Other than these, the maximum total amount payable under this plan is 100% of the sum insured. The policy shall be terminated once 100% of the sum insured is paid.
2. The Compassionate Death Benefit is payable (i) upon the death of the child or spouse, which is due to accidents anytime when the policy is inforced; or (ii) upon the death of child or spouse, which is not due to accidents, 5 years after the policy issue date or date of reinstatement, whichever is later.
3. Child refers to the unmarried children including natural, step or adopted children from the moment of placement in the home of the Life Insured up to 18 years of age (age next birthday) and primarily dependent on the Policy Owner for support and maintenance.
4. The amount indicates the maximum benefit payable for a particular Life Insured for that specific category of benefits/illness, regardless of the number of Plenty Care Lady Protection Plan that particular life insured is covered.
5. Medical check-up is granted for free every two years starting from the second policy anniversary given that the policy is still inforced and fully paid for. The policyholder has the option to choose either the General Check Up program or the Female Check Up program. Check up items are:

General Check Up

- Height, weight, blood pressure and pulse measurements
- Physical Examination & Medical History
- Complete Blood Picture
- Renal Function Screening (Urine, Creatinine, Urea)
- Liver Function Screening (SGPT/ALT, SGOT/AST, Gamma GT)
- Lung Function Screening (Chest X-ray with radiologist report)
- Coronary Risk Screening (Cholesterol [Total,HDL,LDL], Triglycerides)
- Medical Report

Female Check Up Program

- Height, weight, blood pressure and pulse measurements
- Physical Examination & Medical History
- Urinalysis: Sugar and Albumin
- Lung Function Screening (Chest X-ray with radiologist report)
- Physical Examination on Breast(s)
- Physical Examination of Abdomen and Pelvis
- Pap Smear
- Medical Report
- Follow Up Consultation

Zurich Life reserves the right to review and change the check up items under both the General Check Up program and the Female Check Up programs.

Points to note:

1. Elimination Period

No benefit shall be payable in any event first manifesting itself within 90 days following the Policy Issue Date or following the date of reinstatement, whichever is later. Please refer to the Policy Provision for details.

2. Pre-existing conditions

No benefit under female disease or surgery related benefits shall be payable under certain pre-existing conditions. Please refer to the Policy Provision for details.

General Exclusion

This Policy does not cover any Female Disease or Surgery Related Benefits, for illnesses that are caused directly or indirectly by any one or more of the following:-

a) Pregnancy, childbirth or complications thereof.

b) An act or attempted act of self-injury (whether sane or insane) or participation in any criminal act.

c) Failure to seek or follow any medical advice of a Registered Medical Practitioner.

d) Acquired Immuno-deficiency Syndrome (AIDS), AIDS-related complex or, infection by Human Immunodeficiency Virus (HIV).

e) Being under the influence of alcohol or drugs other than in accordance with the directions of a Registered Medical Practitioner.

f) Poison, gas or fumes (voluntarily taken).

g) Racing of any kind and any practice other than on foot.

h) Flying or attempting to fly in, or using or attempting to use, an aerial device of any description, other than as a fare paying passenger on a regular schedule airline or licensed chartered aircraft.

i) Participation or attempted participation in any riot, strike or civil commotion.

j) Becoming directly involved as a member of the armed forces of any military or usurped power in any war, civil war, revolution, insurrection or civil commotion.

k) War, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power.

Remarks:

The above information is only for reference. For more details, please refer to the policy provision of this plan. If there is any discrepancy between this leaflet and the policy provision, the policy provision shall prevail.

蘇黎世保險集團（香港）

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