

## 「松柏人生」長者保障計劃

### Senior Protector Plan



# 「松柏人生」長者保障計劃 一 早作保障安排 樂享豐足晚年

隨著社會的發展，醫學的進步，加上我們對健康意識逐步提高，人類壽命越見長久。根據香港政府人口統計處估計，到 2031 年男性平均可活至 82 歲，而女性則長壽至 88 歲。但究竟如何可以有尊嚴愉快地享受這天增的歲月呢？那就必須及早打算。例如：在有經濟能力時，儲備一筆養老金，到老邁時便可真正安享晚年；就算行動不便，生活也可得到保障，既可維持尊嚴及獨立，也不影響兒女的家庭經濟開支。甚至，將來百年歸老，也能照顧家人日後開支需要。



而身為兒女，我們常思反哺，但又有否真正為父母設想過？在今日的社會情況而言，一份合適的保險既可助您孝敬父母，同時也減輕了自己的經濟負擔，這正是蘇黎世人壽推出「松柏人生」長者保障計劃的原因。它不但提供儲蓄功能、死亡保障，更富創意地增設「晚年生活保障」，為行動不便的長者提供現金津貼，解決這突如其來的經濟負擔，繼續獨立生活。

## 特設「晚年生活保障」賠償高達 150%

長者年紀越大，遇到的健康問題便會越多。蘇黎世人壽為此特設「晚年生活保障」，供投保人選擇。若受保人因年邁、生病或意外而導致不能進行以下日常活動，包括清洗身體、更衣、如廁、大小便排泄自制能力、進食及移動身體，即可每月獲賠償投保額 2% 的現金津貼，年期最長 5 年，即 120% 投保額；此外更可終身免繳保費。若受保人身故，受益人仍可取得以下賠償：

- 投保額或投資戶口（以較高者為準）減去「晚年生活保障」已付現金的差額；又或
- 受保人已領取了最高 120% 保額的「晚年生活保障」現金津貼，仍可得 30% 保額的賠償，整份保單的最高賠償便達 150% 保額。

## 儲蓄享晚年 保障蔭家人

「松柏人生」長者保障計劃有助長者及早計劃晚年的生活，凡年齡介乎 46 至 70 歲的人士一律歡迎投保，保單供款期可長至 80 歲前的最後一個保單周年日約滿為止。儲蓄與保障功能兼備，長者既可為自己未雨綢繆，又可為家人設想。

### 儲蓄功能：

- 蘇黎世人壽為每份保單設立一個投資戶口，把所交保費扣除既定開支後的餘款進行投資，並將利潤存於戶口內，至約滿時，我們保證保單的紅利收益最低為平均每年 2%。

### 保障功能：

- 除保單生效期間的 100% 保額死亡賠償保障外，約滿時受保人可選擇繼續終身受保，保額不變，但不用繳交保費，連「晚年生活保障」也一併生效。

## 24 小時免費醫療熱線 解您急時之困

就算長者與子女同住，一旦染病或跌傷，他們往往因工作而未能請假陪伴，擔心之情可想而知。蘇黎世人壽為此特別設立 3 項 24 小時免費電話熱線諮詢醫療服務，解決受保人急時所需。

- **臨時家庭看護轉介** — 只須致電蘇黎世人壽熱線，我們可協助安排各級註冊、登記護士或私家助理上門探訪，進行注射、敷藥、包紮及沐浴等護理工作。
- **海外醫療諮詢** — 受保人身在海外，如有生病或受傷，便可隨時致電蘇黎世人壽，我們的當值醫生可給予適當的醫護建議。
- **醫療服務轉介** — 無論身在海外或香港，受保人可隨時致電蘇黎世人壽，要求介紹或查詢最接近的醫生、牙醫、診所或醫院等資料。

## 投保方便 毋須驗身

- 為節省兒女的時間及方便長者，蘇黎世人壽特別簡化投保程序，在港元 400,000 元以內的投保額，受保人可以毋須驗身，只要填妥投保表格，即可接受申請。詳情請參閱注意事項。
- 投保一經接受，直至保單期滿，保費維持不變，令投保人的開支更有預算。

## 繳費靈活 多樣選擇

- 保額可以美元、港元、歐羅、澳元或英鎊計算。繳交保費時則可改以港元結算，方便靈活。
- 可以選擇每年、半年或每月付款，而每月付款則可經銀行戶口自動轉賬。
- 另有預繳保費選擇：投保人可以先付一筆大額保費，用以攤付未來的保費，並可享有折扣優惠。
- 一筆過注入額外資金：保單持有人可在保單生效日一筆過支付大額保費賺取額外紅利。

## 「晚年生活保障」詳情

若經註冊醫生客觀評估，證明受保人因年邁、生病或意外而不能進行以下 6 項日常活動中任何 4 項，即可獲取每月現金賠償，為投保額的 2%，年期可高達 5 年，即投保額的 120%。受保人更可委託兒女或指定人士代為領取賠償，簡單方便。

日常活動的解釋如下：

清洗身體	在有或無器具輔助下自行在浴缸內洗澡、淋浴或以海綿擦浴。
更衣	有足夠能力 <ul style="list-style-type: none"><li>• 穿脫衣服和 / 或裝上和卸下任何輔助身體的支撐物或義肢；以及</li><li>• 結上和寬解衣物或衣物上的感觀功能輔助器。</li></ul>
如廁	在有或無器具輔助下有足夠能力 <ul style="list-style-type: none"><li>• 上落馬桶；和</li><li>• 保持合理程度的個人衛生。</li></ul>
大小便排泄自制能力	有足夠能力控制排泄大、小便或便後清洗或適當處理排泄物導管或器具。
進食	不論是否需要使用進食器皿輔助，有足夠能力進食已準備妥當的食物。
移動身體	有足夠能力從椅子（包括輪椅）、床或其他坐臥位置移動上落或步行。假若動作在輔助器具，如手杖、輔助步行器、T 字形柺杖、輔助扶手欄或其他輔助器具的幫助下進行，也視作為能夠移動身體。

注意事項：

1. 受保人在正常情況下毋須驗身，惟在下列情況則屬例外：
  - 受保人年齡由 46 歲至 50 歲（以下年生日計算）所投保的保額超過 50,000 美元或 400,000 港元。
  - 受保人年齡由 51 歲至 60 歲（以下年生日計算）所投保的保額超過 30,000 美元或 240,000 港元。
  - 受保人年齡由 61 歲至 70 歲（以下年生日計算）所投保的保額超過 20,000 美元或 160,000 港元。
2. 受保人在保單生效期第一年內若不幸去世，受益人可獲取 25% 的投保額賠償；第二年內去世，則獲取 50% 的賠償；滿兩年後則獲取 100% 的賠償。
3. 受保人在保單生效期當日開始後若因意外死亡，或投保時自願進行驗身者，則可獲 100% 的賠償。
4. 若受保人在保單生效或重新續保首 6 個月內，因健康衰退或生病而引致不能進行表內所述之日常活動，將不獲賠償；但若因意外而導致的，則可獲賠償。
5. 凡索償「晚年生活保障」的受保人，需要連續 3 個月不能進行日常活動；而首 3 個月的現金賠償將在第 4 個月發放首次賠償現金時一併支付。

如欲瞭解產品詳情，請參閱本計劃的保單文件。

本銷售冊子與保單文件的內容若有任何不相符，概以保單文件為準。

# Senior Protector Plan - Advance protection planning for sweet and relaxed golden years

The Hong Kong Population Statistics Department predicts that by the year 2031, life expectancy of the average male and female in Hong Kong will be extended to 82 and 88 years respectively. This improvement is the result of economic development and the greater attention paid to health-care. However, it does impel you to consider the financial implications of a longer life. To ensure the necessary financial support to enjoy old age in a security and comfort, you need to take action immediately. For example, action to accumulate funds to maintain an acceptable living standard during your golden years, and action to guarantee funds to support you in the unfortunate event of physical incapacity, so no extra burden is placed on your children. In addition, planning in advance can ensure a dignified departure when the time comes, while leaving money to your beloved children or dependents.



As offspring ourselves, it is our filial duty to ensure our parents want for nothing in their declining years. Instituting a suitable financial scheme is the only responsible course of action. Senior Protector Plan is just such a scheme. Simultaneously it provides a savings plan, protection against death expenses and, through 'Long Term Care', against the sudden financial burden of senior people losing their physical fitness.

## Unique 'Long Term Care' cover. Maximum 150% compensation.

As we grow older, we become more susceptible to health problems. With this in mind, Zurich Life has incorporated 'Long Term Care' (LTC) into Senior Protector Plan to provide optional extra cover in case of illness or invalidity. Money is paid on a monthly basis to those insured who, owing to infirmity, sickness or accident, have lost the capacity to perform ordinary, daily functions, such as bathing, dressing and undressing, attending the lavatory, maintaining continence, consumption of food and unaided movement. 2% of the sum insured per month is payable for a maximum of five years, which is equal to 120% of the insured amount. Besides, the premium is waived for the rest of his or her lifetime. Should the insured pass away, his or her beneficiary will receive:

- The balance of the sum insured or investment account (whichever is higher) less cash paid out through LTC.
- Even if the maximum amount under LTC - 120% of the insured amount has been claimed - benefits of not less than 30% of the sum insured will still be paid to the beneficiary after the demise of the insured. As such, benefits totaling 150% of the original amount insured are forthcoming.

## Savings and protection combined

Senior Protector Plan helps you to plan for your later years, or those of your parents, at the most appropriate time. It is open to everyone between the ages of 46 and 70 next birthday. While premiums are payable until the anniversary before your 80th birthday, the protection lasts for the whole of your lifetime. The plan enables you to look after yourself and family members when most required.

### Saving power :

- After the deduction of the management fee, your premiums are placed into an individual investment account. This is then managed by our team of investment specialists for your benefit. You are guaranteed, on average, a minimum annual dividend of 2% when the policy matures.

### Superior protection :

- Death compensation of up to 100% of the insured amount is payable when the policy is in effect. You may also choose to renew your policy after its maturity at exactly the same insured amount for the rest of your lifetime. Furthermore, LTC remains in effect if required, and you pay no premium whatsoever. The beneficiary receives benefits of no less than 100% when the insured passes away.

## Free 24-hour medical inquiry hotline

Even if you live with your children, they may not always be available to help you in moments of physical distress. That's why Zurich Life provides you with a free 24-hour medical inquiry hotline to combat that eventuality.

- **Temporary home nursing referral** - Simply call our hotline to arrange a home-visit from an enrolled nurse, a registered nurse or private assistant for the preparation of injections and external medical applications. Help with bandaging or bathing can be provided if necessary.
- **Overseas medical assistance** - Should you fall ill or be injured while abroad, help is still at hand. Just call our hotline and medical practitioners will provide the appropriate advice.
- **Medical services reference** - Whether you are in Hong Kong or overseas, you may call to discover the whereabouts of the nearest doctors, dentists, clinics or hospitals.

## Easy application without medical examination

- To save you time and hassle, Zurich Life has simplified the application procedure by waiving medical examination requirements, providing the sum insured is less than HK\$400,000. For details, please refer to the 'Remarks' section of this leaflet.
- Once your application has been accepted, your premiums remain constant, regardless of inflation or your age.

## Flexible payment methods

- Choose to insure in US Dollars, Hong Kong Dollars, Euro, Australian Dollars or Pounds Sterling. Premiums can be calculated in Hong Kong Dollars for maximum flexibility.
- Premiums may be paid half yearly, yearly or monthly by autopay.
- Future premium deposit: you may pay a lump sum to cover future premium payments and enjoy considerable discounts as a result.
- Lump sum injection: the Policy Owner may pay a lump sum into the plan on the effective date of the policy to earn additional dividends.

Remarks:

1. No medical check-up required prior to application except :

- The sum insured is more than US\$50,000 or HK\$400,000 and the insured is between 46 and 50 years at the next birthday.
- The sum insured is more than US\$30,000 or HK\$240,000 and the insured is between 51 and 60 years at the next birthday.
- The sum insured is more than US\$20,000 or HK\$160,000 and the insured is between 61 and 70 years at the next birthday.

2. If the insured dies within one year of the policy's effective date, 25% of the sum insured will be compensated; within two years, 50% is compensated; after two years, 100% cover is guaranteed.

3. 100% of the sum insured is payable from the effective date of the policy if death occurs through accident, or if the insured is prepared to submit to a medical check-up with the application.

4. No compensation will be given if the insured cannot perform the above daily activities, due to health deterioration or sickness, within six months following the Policy Issue Date, or following the Date of Reinstatement. However, if it is caused by accident, it does not apply.

5. Long Term Care benefit is payable after three consecutive months of physical incapacity. The first benefit payment will include the first three months' compensation together with the fourth one. Monthly payment is arranged thereafter.

For more details, please refer to the policy document of this plan accordingly.

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

## Long Term Care

If the insured cannot perform, due to infirmity, sickness or accident, at least four of the following daily activities, 2% of the basic sum insured will be payable per month for a maximum of five years, i.e. 120% of the sum insured. The insured may appoint a representative or a relative to receive the cash on his or her behalf.

Meaning of the daily activities:

<b>Bathing</b>	Ability to wash oneself completely in a tub, shower or sponge bath with or without the aid of equipment.
<b>Dressing and undressing</b>	Ability to: <ul style="list-style-type: none"><li>• put on and take off all garments and / or any braces or artificial limbs; and</li><li>• to secure and unfasten the garments or devices (e.g. hearing aids).</li></ul>
<b>Attending the lavatory</b>	Ability to do all the following with or without the aid of equipment: <ul style="list-style-type: none"><li>• get on and off a toilet; and</li><li>• maintain a reasonable level of personal hygiene.</li></ul>
<b>Contenance</b>	Ability to control either the bowel or bladder or both, or to clean up or perform external care of a catheter or appliance.
<b>Feeding</b>	Ability to consume food that has already been prepared and made available with or without the use of adaptive utensils.
<b>Mobility</b>	Ability to get in and out of a chair (including a wheelchair), bed or other stationary seat, or to walk. If a person can move with the help of equipment such as a cane, walker, crutches, or grab bars, then he or she will be considered to be mobile.

蘇黎世保險集團（香港）

蘇黎世人壽

香港港島東華蘭路18號港島東中心24-27樓

電話：(852) 2535 3500 傳真：(852) 2967 1384 網址：http://www.zurich.com.hk

Zurich Insurance Group (Hong Kong)

Zurich Life Insurance Company Ltd

(a company incorporated in Switzerland with limited liability)

24-27/F, One Island East, 18 Westlands Road, Island East, Hong Kong

Tel: (852) 2535 3500 Fax: (852) 2967 1384 Web Site: http://www.zurich.com.hk



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