

附加保險產品簡介

Product leaflet for supplementary benefits



投保蘇黎世人壽保障計劃，您可選擇額外附加保險*，給您儲蓄回報之餘，同時給您及家人周全保障。

• 免繳供款權益 / 免繳保費權益

- 若保單持有人不幸完全喪失工作能力，蘇黎世人壽會代為繳付供款 / 保費，以舒緩財政壓力又同時維持保障予至愛家人。免繳供款 / 保費權益的等候期為 26 個星期，若保單持有人持續喪失工作能力，蘇黎世人壽會代為繳付此段期間到期應付之供款 / 保費直至保單持有人 66 歲前的保單周年日或受保人 21 歲前的保單周年日（適用於受保人於保單生效時之翌年歲為 18 或以下），以較早者為準。蘇黎世人壽會退回在等候期間所繳付的供款 / 保費。
- 保單持有人的最高投保年齡為不多於 60 歲（以翌年生日計）。

• 意外死亡保障

- 若受保人於 66 歲前的保單周年日之前因意外導致身故，便可獲得賠償。
- 若意外身故乃由撞機、乘搭公共交通工具、山泥傾瀉或遇劫引致，而受保人當時並非執行職務，則可獲雙倍賠償。
- 詳情請參閱「意外保障系列」銷售冊子。

• 意外死亡及永久傷殘保障

- 除提供上述意外死亡保障外，若受保人於 66 歲前的保單周年日之前因意外導致永久傷殘，便可根據傷殘程度獲得不同百分比之賠償。
- 詳情請參閱「意外保障系列」銷售冊子。

• 意外保險

- 除提供上述意外死亡及永久傷殘保障外，若受保人於 66 歲前的保單周年日之前因意外導致暫時喪失工作能力，便可獲得每週入息作為賠償。
- 若受保人因意外需要接受住院或門診治療，便可獲每日住院現金及醫療費用作為賠償。
- 詳情請參閱「意外保障系列」銷售冊子。

• 危疾保障

- 若受保人被證實患上計劃內列明的 38 種危疾中任何一種，便可獲得賠償，以讓病者有充裕資金應付醫療費用或生活開支。
- 計劃設有 3 種保障可供選擇，分別為「至關懷」危疾保障 100 計劃 N、「至關懷」危疾保障 100 計劃 L 及「至關懷」危疾保障 280 計劃 N。保障期至受保人 86 歲前的保單周年日。
- 投保年齡為 19 至 60 歲（以翌年生日計）。
- 詳情請參閱「至關懷」危疾保障計劃銷售冊子。

• 住院現金保障

- 若受保人因疾病或意外受傷入院，可獲住院現金保障賠償，金額將按住院日數計算。此保障另設深切治療額外現金保障及長期住院額外保障。
- 計劃特設 3 種不同現金保障額以供選擇，保障期至受保人 66 歲前的保單周年日。
- 投保年齡為 2 至 60 歲（以翌年生日計）。
- 詳情請參閱「住院現金保障」銷售冊子。

• 住院及手術保障

- 計劃提供周全醫療保障，賠償範圍包括住房及膳食費、醫生巡房費、住院專科醫生費、深切治療費、住院雜費、手術費、麻醉師費及手術室費等。金額將按住院及手術實際開支計算。
- 計劃特設 3 種不同保障額以供選擇，保障期至受保人 100 歲前的保單周年日。
- 投保年齡為 15 日至 60 歲（以翌年生日計）。
- 詳情請參閱「住院及手術保障」銷售冊子。

• 「保一世」住院現金保障

- 計劃設有多重保障，給您百分百安心，除住院現金外，保障更包括門診津貼、手術費用、身故及傷殘恩恤等。保單持有人更可選擇於受保人年齡達 80 歲時，一筆過獲取現金回贈以安享晚年。
- 只需供款 10 年或 20 年，便可一世享有醫療保障，期間保費不變。
- 投保年齡為 2 至 60 歲（以翌年生日計）。
- 詳情請參閱「保一世」住院現金保障計劃銷售冊子。

• 定期壽險

- 讓您以低廉的保費，提升計劃內的人壽保障，無論受保人因疾病或意外身故，即可獲發身故賠償。
- 保障年期分別備有 5/10/15/20/25 年或直至 65 歲的計劃可供選擇。
- 保單持有人可選擇將到期的定期壽險續保至受保人 70 歲生日為止，惟續保的投保額不可高於原有的投保額。
- 投保年齡為 19 至 60 歲（以翌年生日計）。

* 有關附加保險所適用之人壽保障計劃，請參閱個別保障計劃之產品冊子。

• 女性保險

- 若受保人被證實患上保單內列明的女性常見疾病，包括類風濕性關節炎、女性原位癌或系統性紅斑狼瘡等，便可獲得賠償。讓無論在家庭或事業上擔當重要角色的妳，都得到全面的保障。
- 此女性保險同時延伸保障至意外整容手術、懷孕期內併發症、嬰兒先天性疾病及更年期保障等。保障期至受保人 66 歲前的保單周年日。
- 投保年齡為 19 至 60 歲（以翌年生日計）。
- 詳情請參閱「美麗人生」女性保障計劃銷售冊子。

以下只適用於兒童保單

• 免繳供款權益 / 免繳保費權益

- 若保單持有人不幸完全喪失工作能力，蘇黎世人壽會代為繳付供款 / 保費，以舒緩財政壓力又同時維持保障予至愛家人。免繳供款 / 保費權益的等候期為 26 個星期，若保單持有人持續喪失工作能力，蘇黎世人壽會代為繳付此段期間到期應付之供款 / 保費直至保單持有人 66 歲前的保單周年日或保單期滿日，以較早者為準。蘇黎世人壽會退回在等候期間所繳付的供款 / 保費。
- 保單持有人的最高投保年齡為不多於 50 歲（以翌年生日計）。

• 付款人身故保障

- 若保單持有人於 66 歲前的保單周年日或保單期滿日之前（以較早者為準）不幸身故，蘇黎世人壽將代其繳付日後供款 / 保費，直至保單期滿日。
- 保單持有人的最高投保年齡為不多於 60 歲（以翌年生日計）。

• 兒童意外保障

- 若受保人於保單期滿日前，因意外而導致死亡、斷肢或喪失工作能力，即可獲得賠償。賠償包括醫療費用及每日住院費用；斷肢或死亡者更可一次過獲發一筆現金賠償。
- 若意外是由撞機、乘搭公共交通工具、山泥傾瀉、動物襲擊或遇劫引致，則可獲雙倍賠償。

• 兒童危疾保障

- 若受保人於保單生效日、保單簽發日、或保單復效日 90 日後（以較遲者為準），以及保單期滿日前，不幸被證實患上兒童危疾，即可獲得賠償。
- 受保的危疾包括癌症、嚴重哮喘、風濕熱導致心瓣受損、胰島素依賴型糖尿病、嚴重幼年型類風濕性關節炎、川崎病、細菌性腦膜炎、腦炎、主要器官移植、心瓣置換、慢性腎衰竭、昏迷、嚴重頭部創傷 / 腦部受損、嚴重燒傷、癱瘓、失明、失聰及喪失語言能力。

- 特設可轉換保障權益，保單持有人可於保單期滿日或之前任何時間，把保單轉換為另一份設有危疾保障的新人壽保單。新保單須以本公司當時提供的保單選擇為準，其投保額以不超過原本的兒童危疾保障投保額為限。新保單的應繳供款 / 保費金額將以轉換保單時受保人當時年齡的供款 / 保費率重新釐定，受保人毋須再提供可保證明。
- 投保年齡為 2 至 18 歲（以翌年生日計），保障期將直至保單期滿日。

• 兒童定期壽險

- 若受保人於保單期滿日前，因疾病或意外身故，即可一次過獲發一筆現金作為身故賠償。
- 特設可轉換保障權益，保單持有人可於保單期滿日或之前任何時間，把保單轉換為另一份新人壽保單（定期壽險除外）。新保單須以本公司當時提供的保單選擇為準，其投保額以不超過原本的兒童定期壽險投保額為限。新保單的應繳保費金額將以轉換保單時受保人當時年齡的保費率重新釐定，受保人毋須再提供可保證明。

• 學費保障

- 若保單持有人於 66 歲前的保單周年日或保單期滿日之前（以較早者為準）不幸身故或完全永久喪失工作能力，即可獲得賠償。
- 期間，若保單持有人不幸身故，保障權益將以月繳方式直接支付予後備信託人。若保單持有人不幸完全永久喪失工作能力，保障權益將以月繳方式支付予保單持有人，直至保單期滿日。
- 保單持有人的最高投保年齡為不多於 60 歲（以翌年生日計）。

• 三重保障

- 若保單持有人於 66 歲前的保單周年日或保單期滿日之前（以較早者為準）不幸身故，保障權益將會注入投資賬戶內，藉此提升孩子教育儲備金額以支付未來教育開支。
- 保單持有人的最高投保年齡為不多於 60 歲（以翌年生日計）。

適用於「自主理財保障系列」

本附加保險產品簡介必須與「自主理財保障系列」之產品冊子及投資資料綜覽一併繕發及閱讀。

Upon enrolment in the insurance plans of Zurich Life Insurance, you can also apply for supplementary benefits*, in addition of saving returns, giving you and your family total peace of mind.

- **Waiver of contribution (WOC) / Waiver of premium (WOP)**
 - Contribution / premium will be waived in the event of the Policy Owner suffering from a disability which prevents him / her from following any occupation, so to ease your financial burden and at the same time maintain protection for the beloved ones. The waiting period is 26 weeks and thereafter the total contributions / premiums then due and all further contributions / premiums falling due during the period of the disability will be waived up to the policy anniversary preceding the 66th birthday of the Policy Owner, the policy anniversary preceding the 21st birthday of the Life Insured (applicable to Life Insured whose age next birthday is less than or equal to 18 at plan inception), whichever is earlier. Contributions / premiums paid during the waiting period will be refunded.
 - The maximum entry age of the Policy Owner cannot be more than 60 at the age next birthday.
- **Accidental death benefit**
 - In the event of death of the Life Insured due to an accident prior to the policy anniversary preceding the Life Insured's 66th birthday, the accidental death benefit will be payable.
 - Double indemnity is payable for aircraft crashes, accidents incurred when traveling on public transport, landslides or robbery, excluding any death owing to carrying out occupational duties.
 - Please refer to the sales leaflet of accident protection series for details.
- **Accidental death and permanent disability benefit**
 - In addition to the above-mentioned accidental death benefit, in the event of permanent disability of the Life Insured due to an accident prior to the policy anniversary preceding the Life Insured's 66th birthday, a different percentage of the permanent disability benefit will be payable depending on the degree of the disability.
 - Please refer to the sales leaflet of accident protection series for details.
- **Accident insurance**
 - In addition to the above-mentioned accidental death and permanent disability benefit, in the event of suffering from accidental disability, prior to the policy anniversary preceding the Life Insured's 66th birthday, weekly income benefit will be paid.
 - If the Life Insured needs in-patient or out-patient treatments as the result of accidents, a daily hospital cash benefit and medical expenses will be paid.
 - Please refer to the sales leaflet of accident protection series for details.
- **Critical illness benefits**
 - If the Life Insured suffers from one of the 38 specified critical illnesses, the sum insured of critical illness will be payable. It provides a backup for the medical and living expenses.
 - There are 3 types of protection available for selection, namely Extra Care Critical Illness 100 Plan N, Extra Care Critical Illness 100 Plan L and Extra Care Critical Illness 280 Plan N. The insurance coverage is up to the policy anniversary preceding the Life Insured's 86th birthday.
 - The entry age ranges from 19 to 60 at the age next birthday.
 - Please refer to the sales leaflet of extra care critical illness insurance plan for details.
- **Hospital cash insurance**
 - In the event that the Life Insured is confined in a hospital due to sickness or injury, the daily hospital cash is payable based on the hospital confinement period. This insurance also provides extra indemnity for intensive care and additional cover for long hospital stay.
 - There are 3 different levels of benefits to let you rest assured of the right financial support. The insurance coverage is up to the policy anniversary preceding the Life Insured's 66th birthday.
 - The entry age ranges from 2 to 60 at the age next birthday.
 - Please refer to the sales leaflet of hospital cash insurance for details.

* Please refer to the corresponding product brochure for the applicable supplementary benefits.

- **Hospital and surgery expense insurance**
 - This is a comprehensive protection plan against all necessary medical expenses coverage includes Hospital Daily Room and Board, Daily Doctor's Visit, In-patient Specialist Consultation Fees, Intensive Care Benefit, Miscellaneous Hospital Expenses, Surgical Expenses, Anaesthetist's Fees, Operating Theatre Charges, etc. The benefit payable is based on the actual hospital and surgical expenses.
 - There are 3 different levels of benefits to meet your medical and surgical inpatient needs for illness and accidents. The insurance coverage is up to the policy anniversary preceding the Life Insured's 100th birthday.
 - The entry age ranges from 15 days to 60 at the age next birthday.
 - Please refer to the sales leaflet of hospital and surgery expense insurance for details.
- **Whole life hospital cash insurance**
 - Comprehensive coverage gives you total peace of mind. The benefit offers hospital cash as well as outpatient benefit, surgical expenses and death & disability benefit. Also, it offers to receive an extra cash upon the Life Insured's age of 80.
 - With 10-year or 20-year fixed premium payment, the Life Insured can continue to enjoy hospital cash coverage for the whole life.
 - The entry age ranges from 2 to 60 at the age next birthday.
 - Please refer to the sales leaflet of whole life hospital cash insurance for details.
- **Term insurance**
 - This insurance allows you to increase the life insurance coverage in your plan at a low premium. In the event of death of the Life Insured caused by sickness or accident, the death benefit will be payable in lump sum.
 - Term insurance provides a coverage term of 5/10/15/20/25 or upto age 65.
 - You may opt for renewal of term insurance upon expiry for a sum insured not exceeding the previous amount provided that the expiry date is before the Life Insured's 70th birthday.
 - The entry age ranges from 19 to 60 at the age next birthday.
- **Lady insurance**
 - If the Life Insured suffers from any female common diseases including Rheumatoid Arthritis, Female Carcinoma-in-situ or Systemic Lupus Erythematosus, the benefits will be payable. Providing a comprehensive protection to the one who is important in both family and the workplace like you.

- The lady insurance also covers accidental cosmetic surgery, pregnancy complications, congenital anomalies and old age benefit. The coverage is up to the policy anniversary preceding the Life Insured's 66th birthday.
- The entry age ranges from 19 to 60 at the next birthday.
- Please refer to the sales leaflet of lady protector insurance plan for details.

The following insurances are applicable to juvenile policy

- **Waiver of contribution (WOC) / Waiver of premium (WOP)**
 - Contribution / premium will be waived in the event of the Policy Owner suffering from a disability which prevents him / her from following any occupation, so to ease your financial burden and at the same time maintain protection for the beloved ones. The waiting period is 26 weeks and thereafter the total contributions / premiums then due and all further contributions / premiums falling due during the period of the disability will be waived up to the policy anniversary preceding the 66th birthday of the Policy Owner, the policy anniversary preceding the 21st birthday of the Life Insured (applicable to Life Insured whose age next birthday is less than or equal to 18 at plan inception), whichever is earlier. Contributions / premiums paid during the waiting period will be refunded.
 - The maximum entry age of the Policy Owner cannot be more than 50 at the age next birthday.
- **Payor benefit insurance**
 - In the event of death of the Policy Owner prior to the policy anniversary preceding his / her 66th birthday or the maturity date, whichever is earlier, Zurich Life will waive the total contributions / premiums due at any subsequent contributions / premiums date prior to the maturity date.
 - The maximum entry age of the Policy Owner cannot be more than 60 at the age next birthday.
- **Juvenile accident insurance**
 - This covers the Life Insured in the event of suffering accidental death, dismemberment or disability, prior to the maturity date. Benefits include medical expenses, daily hospitalization expenses and a lump sum in the event of dismemberment or death.
 - Double benefit is payable for aircraft crashes, accidents incurred when travelling on public transport, landslides, animal attack or robbery.

- **Juvenile critical illness insurance**
 - This covers the Life Insured in the event of suffering critical illness which the signs or symptoms commenced more than 90 days following the policy issue date, the date of endorsement, or the date of any reinstatement of this insurance, whichever is later, and prior to the maturity date.
 - The covered illnesses are Cancer, Severe Asthma, Rheumatic Fever with Valvular Impairment, Insulin-Dependent Diabetes Mellitus, Severe Juvenile Rheumatoid Arthritis, Kawasaki Disease, Bacterial Meningitis, Encephalitis, Major Organ Transplant, Heart Valve Surgery, Kidney Failure, Coma, Major Head Trauma / Brain Damage, Major Burns, Paralysis, Blindness, Deafness and Loss of Speech.
 - With the convertible option, the Policy Owner may convert it into a new life insurance policy with critical illness benefit at anytime on or before the maturity date. It is subject to the availability of the Company's product type and the sum insured does not exceed the existing juvenile critical illness sum insured. The contribution / premium payable will be re-determined according to the contribution / premium rate required at the attained age at the time of conversion and no further supporting evidence of insurability is required.
 - The entry age ranges from 2 to 18 at the next birthday and the coverage is up to the maturity date.
- **Juvenile term insurance**
 - In the event of death of the Life Insured caused by sickness or accident prior to the maturity date, the death benefit will be payable in lump sum.
- With the convertible option, the Policy Owner may convert it into a new life insurance policy (other than the term insurance) at anytime on or before the maturity date. It is subject to the availability of the Company's product type and the sum insured does not exceed the existing juvenile term insurance plan sum insured. The premium payable will be re-determined according to the premium rate required at the attained age at the time of conversion and no further supporting evidence of insurability is required.
- **Education fee protector benefit**
 - This covers the Policy Owner in the event of death or suffering total permanent disability prior to the policy anniversary preceding his / her 66th birthday or the maturity date, whichever is earlier.
 - Upon the death of the Policy Owner, the benefit payable will be paid monthly to the contingent trustee. Or, upon total permanent disability of the Policy Owner, the benefit payable will be paid monthly to the Policy Owner until the maturity date.
 - The maximum entry age of the Policy Owner cannot be more than 60 at the age next birthday.
- **Triple booster insurance**
 - In the event of death of the Policy Owner prior to the maturity date or the day prior to the policy anniversary preceding his / her 66th birthday, whichever is earlier, the benefit payable will be credited to the investment account to boost the accrued benefit for paying the future education expense of the insured child.
 - The maximum entry age of the Policy Owner cannot be more than 60 at the age next birthday.

For Active Insurance Series

This Product leaflet for supplementary benefits should be issued and read in conjunction with the Product Brochures and Investment Details of Active Insurance Series.

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