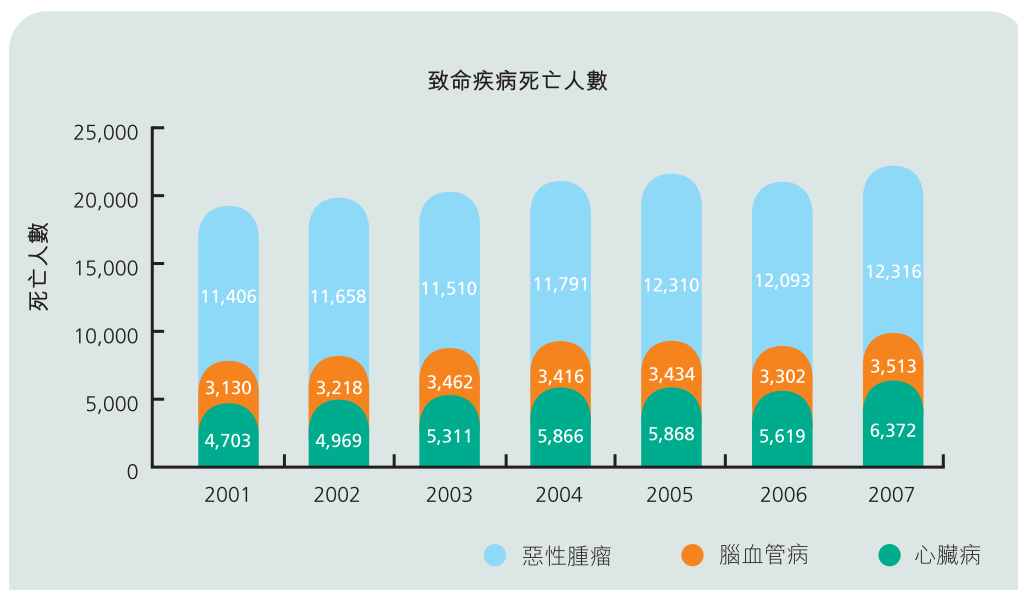


「全關懷」危疾保障計劃
Supreme Care Critical Illness Insurance Plan



細意關懷靈活安排 跨越障礙煥發生機

都市人生活節奏急促、繁忙，縱使我們比以前更講求生活質素，更注重身心健康，卻無可避免地面對著日益污染的環境，不斷累積的壓力，加上積習難改的飲食模式，健康不斷受到威脅。打開研究數據，我們不難發現，今天多種嚴重疾病如癌症、心臟病、腦血管病的病患人數按年提升，而患者亦有年輕化的趨勢。當然，今天醫療發展日漸完備，重疾未必致命，更有治癒的機會，但長期臥病在床，加上優質治療所費不菲，唯有財政支援充裕，方能安心養病。



資料來源：衛生署

蘇黎世人壽處事細心體貼，照顧全面，專誠為您推出「全關懷」危疾保障計劃。「全關懷」危疾保障計劃除了提供全面的危疾保障，亦照顧客戶的人壽保障需要；務求令受保人在康復期間，有充裕的財務支援，彌補治療期間的入息損失，更能安心休養。

完善保障切合需要 靈活安排時刻安心

嶄新的「全關懷」危疾保障計劃，不僅將常見的38種危疾，包括癌病、心臟病、腎病及中風等四大危疾，以至完全及永久傷殘保障，均全部納入保障範圍，讓閣下獲得更周全廣泛的保障。

危疾保障一覽表：

| | | | |
|------------------|--------------------------------|-----------|--------|
| 亞爾茲默氏病 | 冠狀動脈成形手術 | 障礙性貧血 | 細菌性腦膜炎 |
| 腦部良性腫瘤 | 失明 | 腦部受損 | 腦外科手術 |
| 癌症 | 心肌病 | 慢性 / 末期肺病 | 慢性肝病 |
| 昏迷 | 冠狀動脈手術 | 失聰 | 腦炎 |
| 突發過濾性病毒肝炎 | 心臟病 | 心瓣手術 | 腎衰竭 |
| 喪失獨立能力 | 喪失語言能力 | 嚴重燒傷 | 主要器官移植 |
| 髓質囊性病 | 運動神經元疾病 | 多發性硬化 | 肌肉萎縮症 |
| 職業性感染愛滋病毒 | 癱瘓 | 中風 | 脊髓灰質炎 |
| 肺動脈高血壓 | 嚴重類風濕關節炎 | 主動脈手術 | 末期危疾 |
| 帕金森症非典型 額外症候群 | 完全及永久傷殘 (任何職業) ¹ | | |

妥善計劃無微不至 全面照顧您的需要

危疾保障

倘受保人不幸患上保單條款與規章所載的危疾，將可獲得 10 倍保單面額作為現金賠償²。

人壽保障

倘受保人不幸身故，並在身故前從未提取任何賠償金額，受益人將可獲一筆相等於 10 倍保單面額作為現金賠償；若受保人曾作出索償，死亡賠償則為 10 倍保單面額扣除已獲賠償的危疾賠償金額。

退保權益

如受保人在保障期間中途退保，將可按照保單已供款之年期獲享退保金額，退保金額以保單面額為單位，已供年期越長，退保金額越高，令您的財務安排更有彈性。

| 已繳保費年期 (年計) | 退保價值 * (保單面額) |
|-------------|---------------|
| 10 - 19 | 1 倍 |
| 20 - 29 | 2 倍 |
| 30 - 39 | 3 倍 |
| 40 - 49 | 4 倍 |
| 50 - 59 | 5 倍 |
| 60 或以上 | 6 倍 |

固定保費更有預算

投保「全關懷」危疾保障計劃，您可以固定保費[#]享有周全保障，令您的財政安排更有預算。保費計算則按性別、年齡、吸煙習慣及保單面額而釐定。

長者現金回贈

除可享「全關懷」危疾保障計劃外，此計劃更特設長者現金回贈，受保人可於 86 歲前的保單週年日，獲一次過相等於 10 倍保單面額扣除已賠償金額的現金回贈。

免繳保費附加保障 考慮周詳客戶為先

倘若保單持有人在計劃生效期間，連續 26 個星期或以上完全喪失工作能力，蘇黎世人壽將退還在該 26 個星期所繳付的保費。倘保單持有人持續失去工作能力，蘇黎世人壽將豁免保單持有人日後的所有保費，直至保單持有人完全康復、或保單持有人到達 66 歲生日前的保單週年日為止 (以較早者為準)。

尊享 3 個月保單自動復效期 保障計劃更添彈性

倘若忘記繳交保費，只須在保費到期日起 3 個月內重新繳交，便可將保單復效，受保人亦毋須再提供適合受保證明。

¹ 完全及永久傷殘的索償，須經過 6 個月的等候期後，方可獲得賠償。

² 冠狀動脈成形手術的賠償額為保單面額的 1 倍。於賠償後，有關的人壽及危疾保障將會因應賠償而相應扣減。

投保「全關懷」危疾保障計劃舉例計算：

假設受保人為男性，非吸煙人士，翌年歲為 30 歲，其保單面額為港幣 36,000 元，危疾保障及人壽保障賠償額為港幣 360,000 元，而每月保費僅港幣 523 元。

* 受保人須完成最少 10 年供款及須扣除受保人在保障期間已提取的賠償金額。

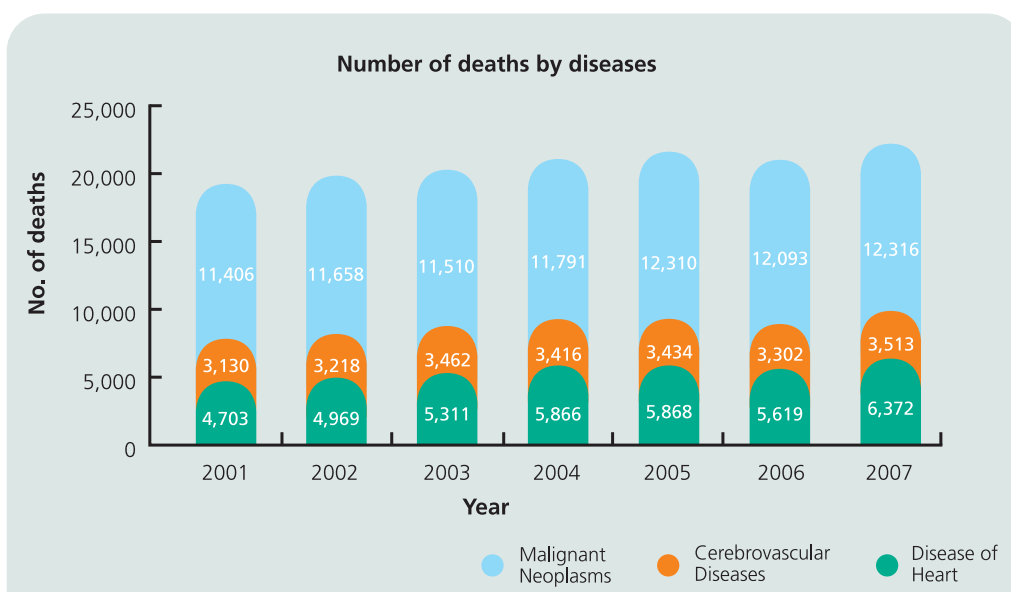
[#] 蘇黎世人壽有可能日後調整其保費。

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。

To regain vitality with our loving care and flexibility

Living in a busy metropolitan city amid the increasing pollution, tremendous pressure and unhealthy eating habits, our health is deeply jeopardized even though we are now more conscious of our quality of life, mental and physical well-being.

Research data illustrates many types of critical illnesses such as, Cancer, Heart Disease and Cerebrovascular Disease are in a rising trend and notably a trend towards a decline in the age of onset of these diseases is exhibited. Although, today's medical development is more advanced, critical illness is not necessarily fatal and can be cured, it may take a long time to recuperate and high quality treatment may result in substantial medical expenses. In order to convalesce in comfort, one needs a strong financial backup.



Zurich Life treats clients with loving care. We are proud to introduce the **Supreme Care Critical Illness Insurance Plan** to you. The plan not only provides you with a comprehensive critical illness protection, but also take care of your life coverage. With this strong backup, the patient can relax and recuperate, free from any financial worries.

Tailor-made comprehensive coverage with flexible arrangement

The newly launched Supreme Care Critical Illness Insurance Plan covers 38 typical critical illnesses ranging from the four major illnesses of Cancer, Heart Attack, Kidney Failure and Stroke to Total and Permanent Disability. Thus, you can enjoy the most comprehensive protection.

| List of critical illness coverage: | | |
|------------------------------------|--|---------------------------------|
| Alzheimer's Disease | Angioplasty | Aplastic Anaemia |
| Bacterial Meningitis | Benign Brain Tumour | Blindness |
| Brain Damage | Brain Surgery | Cancer |
| Cardiomyopathy | Chronic / End Stage Lung Disease | Chronic Liver Disease |
| Coma | Coronary Artery Disease Surgery | Deafness |
| Encephalitis | Fulminant Viral Hepatitis | Heart Attack |
| Heart Valve Surgery | Kidney Failure | Loss of Independent Existence |
| Loss of Speech | Major Burns | Major Organ Transplant |
| Medullary Cystic Disease | Motor Neurone Disease | Multiple Sclerosis |
| Muscular Dystrophy | Occupationally Acquired HIV | Paralysis |
| Stroke | Poliomyelitis | Pulmonary Arterial Hypertension |
| Severe Rheumatoid Arthritis | Surgery to Aorta | Terminal Illness |
| Parkinson Plus Syndrome | Total and Permanent Disability (any occupation) ¹ | |

All-round plan to suit your needs

Critical illness coverage

The Life Insured will receive 10 times of the face amount should he/she suffers from a critical illness specified in the policy² terms and conditions.

Life coverage

If the Life Insured passes away, the beneficiary will receive benefit that equals to 10 times of the face amount, as long as no claims have ever been made. If the Life Insured has previously made any claims, the death benefit is equal to 10 times of the face amount less the amount of claimed payout.

Surrender benefit

If the Life Insured terminates the policy during the policy term, the surrender value will be determined based on the duration of premium paid. The longer the duration of premium payment, the higher the surrender value. Thus, it allows you to flexibly manage your finance.

| Duration of Premium Paid (in year) | Surrender value * (face amount) |
|------------------------------------|---------------------------------|
| 10 – 19 | 1 time |
| 20 – 29 | 2 times |
| 30 – 39 | 3 times |
| 40 – 49 | 4 times |
| 50 – 59 | 5 times |
| 60 or above | 6 times |

Level premium for better financial planning

You can enjoy a level premium[#] for an all-round coverage until the policy maturity date; thus giving you a better control over your financial plan. Your monthly premium will be calculated according to your gender, age, smoking habit and the face amount.

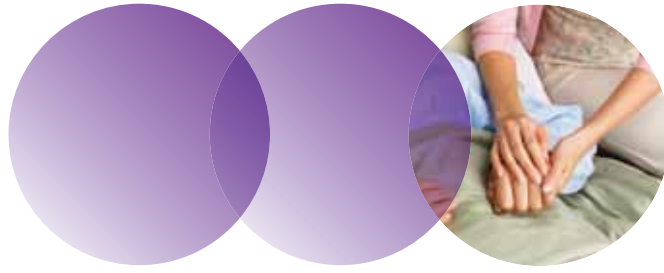
¹ Total and permanent disability benefit will be payable after 6 months' waiting period from the date of disability.

² The amount payable for Angioplasty is 1 time of the face amount and the death and critical illness benefits will be reduced accordingly after the claim.

Supreme Care Critical Illness Insurance Plan example: Assume the Life Insured is a male, non-smoker and aged 30 (age next birthday) with a total face amount of HK\$36,000, and the critical illness and life coverage of HK\$360,000, his monthly premium is just HK\$523.

* The Life Insured must pay at least 10 years of premium. Any previous claim amount will be deducted from the surrender value.

The premiums may be revised by Zurich Life over time.



Survival benefit

On top of all coverage provided by Supreme Care Critical Illness Plan, it also offers a survival benefit at the policy anniversary preceding the Life Insured's 86th birthday. A lump sum of 10 times of face amount less all paid claims will be payable.

Waiver of premium with extra coverage for our valued customers

If the Policy Owner suffers from total disablement for a continuous period of 26 weeks or more during the policy term, Zurich life will refund premiums paid during the said 26 weeks. Besides, any further premiums will be waived if the Policy Owner remains totally disabled until the Policy Owner fully recovers, or the policy anniversary preceding the Policy Owner's 66th birthday, whichever is earlier.

Exclusive 3-month policy reinstatement period to maximize flexibility

Even if you forget to pay the premium, the policy can be reinstated by paying back the premium within 3 months from the date of the unpaid premium without any insurability requirement.

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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