

「至關懷」危疾保障計劃
Extra Care Critical Illness Insurance Plan

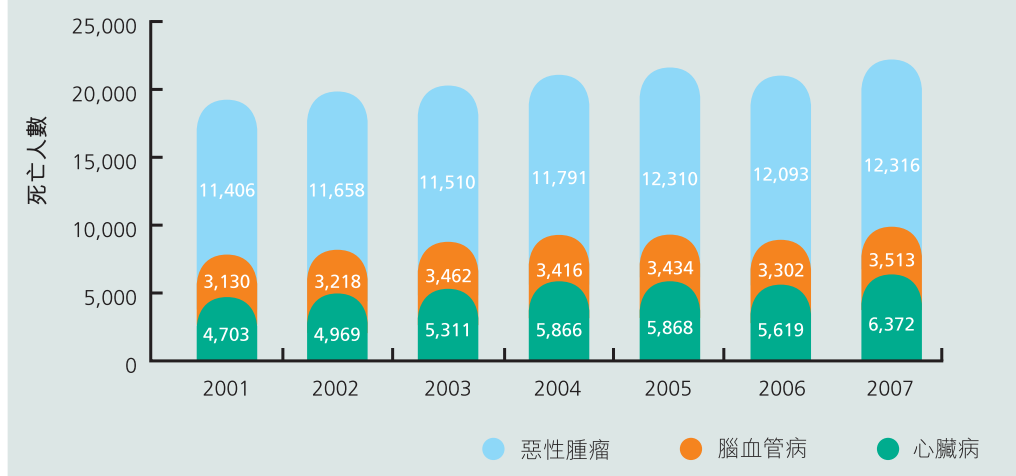


無懼病患開支沉重 關懷備至曙光再現

城市人熱愛繁華生活，講究時尚品味，亦追求健康之道。然而，繁華大都會如香港，由於環境污染、生活壓力或不良飲食習慣等，均會導致嚴重疾病如癌病、心臟病、腦血管病的患病人數持續上升，而且更有年輕化的趨勢。縱然醫學昌明，但治病需時，病者既要面對龐大的醫藥費，亦要應付可能失去收入的困境，負擔沉重。



致命疾病死亡人數



資料來源：衛生署

蘇黎世人壽處事細心體貼，照顧周全，特別推出「至關懷」危疾保障計劃。您可因應個人不同保障需要，選擇「至關懷」危疾保障 100 計劃 N，「至關懷」危疾保障 100 計劃 L 或「至關懷」危疾保障 280 計劃 N。100 計劃 N/L 除了提供全面的危疾保障外，亦照顧客戶的人壽保障需要。100 計劃 N 的每月保費最低為港幣 188 元¹。280 計劃 N 除了提供 100 計劃 N/L 的完善保障外，更為受保人提供 36 個月的每月入息保障，金額為保障額的 180%，賠償總額高達保障額的 280%。讓病者在康復期間，獲得足夠的財務支援，彌補治病期間的入息損失，安心休養。

關懷摯親，本乃人之常情。我們衷心獻上「至關懷」這份心意，既表達對閣下健康的關懷，亦體貼閣下照顧摯愛的需要。

¹ 假設受保人為男性，非吸煙人士，翌年歲為 30 歲，並投保 100 計劃 N，其投保額為港幣 620,000 元。

保障範圍廣泛全面 迎合社會實際需要

「至關懷」危疾保障計劃緊隨醫學發展的步伐，將常見的 38 種危疾列入計劃範圍內，讓閣下獲得更全面廣泛的保障。除了四大嚴重疾病（癌病、心臟病、腎病及中風）外，完全及永久傷殘保障亦包括在計劃之內。

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
柏金遜症非典型額外症候群	完全及永久傷殘 (任何職業) ²		

周詳計劃體貼周到 完善保障盡顯關懷

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 100% 的保障額作為現金賠償³。

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 100% 的保障額作為現金賠償；若受保人曾作出索償，死亡賠償則為 100% 保障額扣除已獲賠償的危疾賠償金額。

每月入息保障 (只適用於「至關懷」危疾保障 280 計劃 N)

- 若投保「至關懷」危疾保障 280 計劃 N，受保人於罹患上表所列的危疾後 (冠狀動脈成形手術除外)，仍然存活 30 日或以上，除可獲得保障額 100% 的賠償外，更可每月支取相等於保障額 5% 的入息保障，此項保障長達 36 個月。
- 即使受保人於 36 個月內身故，有關餘額將會撥作死亡賠償。

舉例計算	「至關懷」危疾保障 100 計劃 N/L	「至關懷」危疾保障 280 計劃 N
投保額：	港幣 620,000 元	港幣 620,000 元
最高賠償金額：	港幣 620,000 元	港幣 620,000 元
每月入息保障： (投保額的 5%)	不適用	港幣 31,000 元 (港幣 620,000 元 x 5%)
入息保障總額：	不適用	港幣 1,116,000 元 (港幣 31,000 元 x 36) (即投保額的 180%)
賠償總額：	港幣 620,000 元 (即投保額的 100%)	港幣 1,736,000 元 (即投保額的 280%)

固定支出享保障 理財預算倍安心 (只適用於「至關懷」危疾保障 100 計劃 L)

固定保費及長者現金回贈

- 若投保「至關懷」危疾保障 100 計劃 L，保費一經訂定，受保人可以固定保費[#]享有周全保障直至 86 歲生日前的保單週年日。
- 除可享有 100 計劃 N 的完善保障外，100 計劃 L 更特設長者現金回贈，受保人於 86 歲前的保單週年日，可獲一次過相等於保障額的 100% 扣除已賠償金額現金回贈。

免繳保費附加保障 真誠服務一絲不苟

倘若保單持有人在計劃生效期間，連續或超過 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、保單期滿日或保單持有人到達 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 個月內重新繳費，便可將保單復效，受保人亦毋須再提供適合受保證明。

² 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。

³ 冠狀動脈成形手術的賠償額為保障額的 10%。於賠償後，有關的危疾保障將會因應賠償而相應扣減。

[#] 蘇黎世人壽有可能日後調整其保費。

備註：

• 投保年齡為 19 至 60 歲 (以翌年生日計算)，保障期更可直至受保人到達 86 歲生日前的保單週年日。

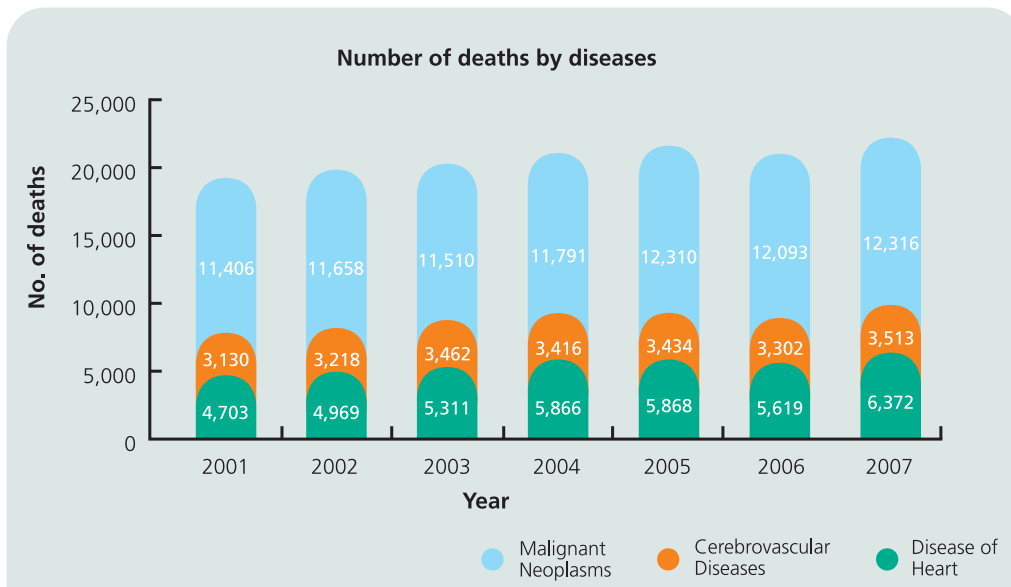
• 「至關懷」危疾保障 100/280 計劃 N 年期為 5 年，受保人可於期滿後續保，而毋須提交健康證明。

• 計劃設有等候期，危疾保障須於保單簽發 3 個月後方可生效。

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。

The reliable backup you need for recuperation

As much as they love an exciting and tasteful lifestyle, urban people aspire to a healthy life. However, metropolises like Hong Kong are seeing an increased incidence of serious illnesses such as Cancer, Heart Attack and Cerebrovascular Diseases. Pollution, stress and unhealthy diets are thought to be possible culprits. Even though advancements in medical technology mean a higher chance of recovery, it may take patients a long time to recuperate, and the huge medical fees and the inability to earn income during the period of medical treatment may be a heavy burden.



Source: Department of Health

Zurich Life treats clients with unfailing care. We are pleased to introduce the **Extra Care Critical Illness Insurance Plan** to you. The plan offers three choices to suit your needs; you can opt for either the Extra Care Critical Illness Insurance 100 Plan N, Extra Care Critical Illness Insurance 100 Plan L or the Extra Care Critical Illness Insurance 280 Plan N. The 100 plan N/L provide comprehensive coverage for critical illness as well as life coverage. The monthly premium of the 100 plan N can be as low as HK \$188¹. The 280 plan N provides the Life Insured with, on top of all the coverage that 100 plan N/L guarantee, an equal monthly income benefit for 36 months totalled 180% of the sum insured. As such, the maximum amount payable is up to 280% of the sum insured. With this backup, the patient can relax and recuperate, free from any financial worries.

Everybody cares for their loved ones. The Extra Care we offer demonstrates our concern for your health. It also provides you with a way to express your care for those you love.

¹ Assumed the Life Insured is a male, non-smoker and aged 30 (age next birthday); and he applies for the 100 plan N with a sum insured of HK\$620,000.

Comprehensive coverage meets the needs of modern society

Keeping abreast of advancements in medical technology, the Extra Care Critical Illness Insurance Plan covers 38 critical illnesses, ensuring you to have comprehensive protection. In addition to the four major illnesses (Cancer, Heart Attack, Kidney Failure and Stroke), Total and Permanent Disability is covered.

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) ²	

Thorough plans evolved from our whole-hearted care for you

Critical illness coverage

The Life Insured will receive the total sum insured should he / she suffers from a critical illness specified in the policy terms and conditions³.

Life coverage

If the Life Insured passes away, the beneficiary will receive benefit equal to 100% of the sum insured, as long as no previous claims have been made against this benefit. If the Life Insured has made any claims, the previously claimed critical illness coverage amount would be deducted from the 100% final sum.

Monthly income benefit (applicable only to Extra Care Critical Illness Insurance 280 Plan N)

- Once the Life Insured of the 280 plan N has survived 30 days from the first diagnosis of any critical illness as listed in the coverage table, except Angioplasty, he / she will receive 5% of the sum insured as a monthly income benefit. This protection will continue for 36 months.
- Even if the Life Insured passes away within the 36 months, the remaining balance will still be issued as death benefit.

Example	Extra Care Critical Illness Insurance 100 Plan N/L	Extra Care Critical Illness Insurance 280 Plan N
Sum insured:	HK\$620,000	HK\$620,000
Maximum benefit:	HK\$620,000	HK\$620,000
Monthly income benefit: (5% of the sum insured)	N/A	HK\$31,000 (HK\$620,000 x 5%)
Total income benefit:	N/A	HK\$1,116,000 (HK\$31,000 x 36) (Equal to 180% of the sum insured)
Maximum total:	HK\$620,000 (Equal to 100% of the sum insured)	HK\$1,736,000 (Equal to 280% of the sum insured)

² Total and permanent disability benefit will be payable after 6 months' waiting period from the date of disability.

³ The amount payable for Angioplasty is 10% of the sum insured and the critical illness benefit will be reduced accordingly after the claim settlement.



Fixed Premium ensures you a well-planned budget (applicable only to Extra Care Critical Illness Insurance 100 Plan L)

Level premium and survival benefit

- The Life Insured can enjoy level premium[#] payment and comprehensive coverage up to the policy anniversary preceding the Life Insured's 86th birthday.
- On top of all coverage provided by 100 plan N, the plan also offers a unique survival benefit at the policy anniversary preceding the Life Insured's 86th birthday. A lump sum of 100% of the sum insured less all paid claims will be payable.

Extra coverage from Waiver of Premium, limitless sincerity and integrity

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 due will be waived if the Policy Owner remains totally disabled until the Policy Owner fully recovers, the end of the policy term or the policy anniversary preceding the Policy Owner's 66th birthday, whichever is earlier.

3-month policy reinstatement period maximizes flexibility

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

[#] The premiums may be revised by Zurich Life over time.

Remarks:

- The entry age ranges from 19 to 60 (age next birthday) and the coverage is up to the policy anniversary preceding the Life Insured's 86th birthday.
- Extra Care Critical Illness Insurance 100/280 Plan N are a 5-year policy and renewal is guaranteed without any insurability requirement.
- The benefit payable is subject to a waiting period and it is 3 months from the policy issue date.

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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