

Super Care Critical Illness Insurance Plan

A comprehensive protection, safeguarding you
a worry-free recovery life





People often take good health for granted. Yet illness can strike you any time, and when they do, the enormous unexpected medical cost can hit you and your family hard and fast. Many urban people are now facing heavy working pressure, plus their evolving living styles and dietary habit, the chance of catching critical illnesses is increasing on the high side.

Have you ever thought of how illness is threatening us?

- Cancer is the most common cause of death, followed by heart disease and lung disease^a
- There are over 20,000 incidence of cancer every year; 1 in 4 men and 1 in 5 women will have cancer during their lifetime^b
- In 2007, the total number of hospitalisation due to serious illness (including cancer, kidney failure, lung disease and heart disease) is over 240,000^c

Despite the advancing medical technology, quality medical treatment usually comes with an expensive medical bill. Consider this: the average private hospital charge for performing operation and non-operation is HK\$25,000 and HK\$14,000^d; the average doctor fee for a common operation (e.g. Angioplasty) is around HK\$20,000-HK\$45,000^e...and you could imagine the significance of the total amount when we add up all the other medical expenses.

While you are unable to earn income during the period of medical treatment, a prolong medication and recovery expenses will consume your life-long savings quickly. The medical cost is the last thing you will want to worry about when fighting against illness, therefore, Zurich Life brings you **Super Care** – the best of class solution in providing you with a strong financial support to safeguard you and your beloved family in surviving a critical illness in peace of mind.

Sources:

- Department of Health – Centre for Health Protection, 2008
- Hong Kong Cancer Registry, Hospital Authority, 2007
- Hospital Authority Statistical Report 2007-2008
- Census and Statistics Department, Thematic Household Survey report No. 41, 2009
- The Hong Kong Medical Association, Report of Doctor's fee survey 2006

Super Care Critical Illness Insurance Plan

Enrollment is accepted from 1 to 65 (age next birthday), and is guaranteed yearly renewable until 76 (age next birthday).

An extensive coverage for total sense of security

Basic Plan

- Well-covered with a wide range of 50 major critical illnesses
- 1% of the sum insured as the compassionate death benefit
- Flexibility to increase the level of protection upon reaching specific life stages without the need to provide evidence of continued good health or insurability of the Life Insured

A better peace of mind with flexible protection options

Multi-Pay CI Protection Rider

entitles you to an additional coverage up to 200% of the sum insured, to free you from hassle

CIS Rider

an additional cover to combat against early stages of cancer

Supreme Recovery Rider

an extra financial support allowing you to enjoy a total peace of mind and to recuperate without financial worries

An extensive coverage for a total sense of security

The increasing medical cost is an inevitable fact. It is an ordeal to worry about the health conditions and to deal with the income loss resulted from inability to work at the same time. Super Care provides you with adequate cover and ensures financial assistance to help you to combat critical illness should one happens:

Basic Plan Benefits	Maximum Coverage
50 Critical Illnesses ^{1,2}	100% of the basic sum insured
Compassionate Death Benefit	1% of the basic sum insured
Living Care Benefit ³	You may increase your sum insured upon specific life events by a maximum of HK\$400,000 or 25% of the basic sum insured (whichever is less), without the need to provide evidence of continued good health or insurability of the Life Insured.

1. Claims amount will be payable if Life Insured has survived 14 days after the first diagnosis of a critical illness.
2. For Angioplasty and Severe Osteoporosis, the claim is limited to 20% of the basic sum insured. Thereafter, the basic critical illness benefit will be adjusted accordingly after such claim.
3. Please refer to section "Living Care Benefit" for details of specific life events.

Wide range protection against 50 major critical illnesses

The plan provides you with a wide array of protection against the major critical illnesses up to the policy anniversary preceding the Life Insured's 76th birthday⁴. During the policy term, a lump sum equivalent to maximum 100% of the sum insured will be payable if the Life Insured is diagnosed with any of the 50 critical illnesses as listed below (Group 1-4 and Others), which you can spend at your discretion – on medical care, for day-to-day expenses or anything you choose and help ease any financial burdens at difficult times.

Group 1	Group 2
Aplastic Anaemia	Amyotrophic Lateral Sclerosis
Cancer	Apallic Syndrome
Chronic Liver Disease	Cardiomyopathy
Chronic / End Stage Lung Disease	Coma
Chronic Relapsing Pancreatitis	Coronary Artery Disease Surgery
Fulminant Viral Hepatitis	Heart Attack
Kidney Failure	Heart Valve Surgery
Major Organ Transplant	Loss of Speech
Medullary Cystic Disease	Motor Neurone Disease
Necrotic Pancreatitis (Acute)	Multiple Sclerosis
Systemic Lupus Erythematosus	Muscular Dystrophy
	Other serious coronary artery disease
	Paralysis
	Pulmonary Arterial Hypertension
	Severance of Limbs
	Severe Rheumatoid Arthritis
	Stroke
	Surgery to Aorta

Group 3	Group 4	Others (For Basic Plan only, not applicable to Multi-Pay CI Protection Rider)
Alzheimer's Disease	AIDS due to blood transfusion	Angioplasty ²
Bacterial Meningitis	Elephantiasis	Loss of Independent Existence
Benign Brain Tumor	Major Burns	Severe Osteoporosis ²
Blindness	Necrotising Fasciitis	Terminal Illness
Brain Damage	Occupationally Acquired HIV	Total and Permanent Disability (Any Occupation) ⁴
Brain Surgery	Poliomyelitis	
Creutzfeldt - Jacob Disease		
Deafness		
Encephalitis		
Parkinson Plus Syndrome		

4. For Total and Permanent Disability (Any Occupation), benefits shall not be payable after the Policy Anniversary preceding the Life Insured's 66th birthday.

Compassionate Death Benefit

In the unfortunate event of death of the Life Insured during the policy term, an amount equals to 1% of the sum insured will be paid as the Compassionate Death Benefit.

Living Care Benefit: enhance benefit to suit your different needs

Different life stages come with different obligations, therefore different protection needs. Prior to the Life Insured's 55th birthday, with **Living Care Benefit**⁵, you may increase your sum insured to accommodate your changing needs upon the following life events, provided that the Life Insured has no claim history:

- reaching age 21;
- getting married or divorced;
- the birth of a new-born baby or adopting a child;
- the unfortunate death of spouse; or
- the dependent child starts secondary school.

Without the need to provide evidence of continued good health or insurability of the Life Insured, the maximum sum insured increase is HK\$400,000 or 25% of the basic sum insured, whichever is lower. No matter how life is changing, your critical illness protection is well guaranteed.

5. You must inform the company the request to increase sum insured and provide evidence of life event within 60 days from the happening of such event. Despite the number of policy of the Life Insured, the maximum number of instances for this option is one time per Life.



A better peace of mind with flexible protection options

With the advancement in medical science, many critical illnesses are no longer fatal, yet the increasing medical expenses may result in a huge financial burden to you and your family. On top of the Basic Plan coverage, a wide range of supplementary benefits are available. You can opt for an even bigger safety net according to your different protection need:

Optional Supplementary Benefits	Maximum Coverage (HK\$)
Multi-Pay CI Protection Rider[^]	After 100% of the Basic Plan is claimed, without the need to provide evidence of insurability, you are protected against critical illnesses with a benefit up to a maximum 200% of the sum insured.
Supreme Recovery Rider[^]	
• Critical Illness Income Benefit	5% of the basic sum insured per month (for 6 months)
• Home Nursing	
Max. limit per visit	\$1,000
Max. no. of visit	10
• Overseas Treatment Travel Benefit (max.)	\$20,000
CIS Rider	
• Male / Female Specific CIS Benefit	10% of the basic sum insured (max \$240,000)
• Treatment for CIS (max.)	\$50,000
• Medical Check-up	Once every 2 years (after this rider has been in effect for a year)

[^] These riders must be applied upon policy inception.

I) Multi-Pay CI Protection Rider — multiple cover delivering an extra peace of mind

People have a higher life expectancy than ever. It is a blessing that we are living longer, but the bad news is it increases the possibility of suffering from a critical disease more than once during the lifetime. We understand your desire of continuing to be well-protected even after the first claim, therefore **Multi-Pay CI Protection Rider**⁶ offers you a maximum of 2 additional critical illness claims (for Group 1-4) throughout the policy term.

In the event of 100% critical illness claim under the Basic Plan, the Life Insured will still be entitled to have the second and third claim for the critical illness, without the need of providing any evidence of insurability, provided that each successive critical illness claim is from a different Group and the date of diagnosis between successive claims are made at least 12 months apart. The additional critical illness coverage is up to aggregate 200% of the sum insured, assuring you a full health protection along the way.

Illustration 1

If the Life Insured has a first claim from Group 1 (under the Basic Plan), the Life Insured can claim an additional 100% of the sum insured (maximum 2 times) if he/she contracted any critical illness from Groups 2, 3 or 4 (under the Multi-Pay CI Protection Rider).

Illustration 2

If the Life Insured has a first claim from Group 1 (under the Basic Plan) and a second claim from Group 2 (under Multi-Pay CI Protection Rider), the Life Insured can claim an additional 100% of the sum insured if he/she contracted any critical illness from Group 3 or 4 (under the Multi-Pay CI Protection Rider). Thereafter, the whole policy will terminate.

Illustration 3

If the Life Insured has claimed 100% sum insured from the critical illness listed under Others (under the Basic Plan), the Life Insured will no longer be entitled to the second and third claim under the Multi-Pay CI Protection Rider, and the whole policy will terminate.

II) Supreme Recovery Rider — the best possible medical treatment to recuperate sooner

Recovery can be expensive and financially stressful. Supreme Recovery Rider[#] provides an additional 30% of the basic sum insured as the **Critical Illness Income Benefit**⁷ and a maximum of HK\$ 10,000 as the **Home Nursing Benefit**. Should you need to go abroad for medical treatment, a maximum of HK\$20,000 will be payable as the **Overseas Treatment Travel Benefit** under this rider, to cover the relevant treatment, transportation and accommodation cost. With an extra financial support, you may seek the best possible medical treatment and help to regain your health.

III) CIS Rider — broaden health protection with preventive measure and early detection

We have no control over when an illness will happen. However a regular medical check-up would serve as a preventive measure to help early detection of health problem, thus early diagnosis and treatment would give a higher recovery rate. You will be entitled to a **free medical checkup** every 2 years after this rider has been in effect for a year. You can choose from a General Check Up program, a Female Check Up program or a Male Check Up program. By keeping track of your health condition, it allows you to enjoy life without a trace of worry.

This rider also covers Carcinoma-in-situ (CIS). An additional 10% of the basic sum insured will be payable as the **Male / Female Specific CIS Benefit** in the event of diagnosis of CIS (Max HK\$240,000). A maximum of HK\$50,000 will also be paid as the **Treatment for CIS** (such as Chemotherapy or Radiology) on a reimbursement basis. With the sounded financial backup, it allows you to afford the best necessary treatments when you need it most.

Male Specific CIS rider covers:

Early Stage Cancer of

- Prostate
- Testes

Female Specific CIS Rider covers:

- Breast
- Cervix Uteri
- Uterus
- Ovary
- Fallopian Tube
- Vagina

6. After 100% of the sum insured has been payable under the Basic Plan, coverage under the Basic Plan (except Compassionate Death Benefit), CIS Rider and Supreme Recovery Rider will cease, while the coverage for Multi-Pay CI Protection Rider will continue, provided that both the premium for the Basic Plan and Multi-Pay CI Protection Rider is continued to be paid. When the additional 200% of the sum insured has been claimed under the Multi-Pay CI Protection Rider, coverage under Multi-Pay CI Protection Rider will cease and the whole policy will terminate.

This supplementary benefit is payable upon 100% sum insured claimed under the Basic Plan.

7. The Life Insured will receive 5% of the sum insured as a monthly income benefit for 6 months, after the survival of 90 days from first diagnosis of any critical illness (except Angioplasty or Severe Osteoporosis). If the Life Insured dies during the payment period of the Critical Illness Income Benefit, the remaining balance of installments will be paid in lump sum.

Basic Plan Premium Rate Table (HK\$) — Annual premium per HK\$100,000 sum insured

Basic Plan Age next birthday	Male		Female	
	Preferred	Standard	Preferred	Standard
1-18	155.46	155.46	134.44	134.44
19-25	166.46	224.57	140.44	190.55
26-30	178.46	250.59	185.44	259.58
31-35	223.51	313.63	221.44	311.60
36-40	290.27	406.79	350.59	491.84
41-45	532.03	745.49	510.51	715.70
46-50	802.27	1,442.35	759.45	1,366.87
51-55	1,420.91	2,695.53	1,068.04	2,029.42
56-60	2,148.24	4,288.02	1,647.13	3,291.37
61-65	3,301.26	6,914.53	2,376.29	4,982.89
66-70 [#]	4,913.80	10,533.29	3,471.96	7,453.43
71-75 [#]	5,914.02	12,945.68	5,108.44	11,212.63

The premium rate listed are for renewal only.

The rider premium rate for the Multi-Pay CI Protection Rider is 10% of the Basic Plan's premium rate; regarding the rider premium for Supreme Recovery Rider and CIS Rider, and the minimum sum insured, please contact your professional insurance consultant for more information.

General exclusions

This policy shall not cover any Critical Illness, caused by injury or illness, which is caused directly or indirectly by any one or more of the following:-

- a) Any pre-existing illness, sickness, mental disease or injury condition or any complication which existed before the Policy Issue Date, effective date of increased benefits or date of reinstatement of this Policy, whichever is later
- b) Pregnancy, childbirth or complications thereof
- c) An act or attempted act of self-injury (whether sane or insane) or participation in any criminal act
- d) Failure to seek or follow any medical advice of a Registered Medical Practitioner
- e) Non-occupational or non-blood transfusion acquired Immuno-deficiency Syndrome (AIDS), AIDS-related complex or, infection by Human Immunodeficiency Virus (HIV)
- f) Being under the influence of alcohol or drugs otherwise than in accordance with the directions of a Registered Medical Practitioner
- g) Poison, gas or fumes (voluntarily taken)
- h) Racing of any kind and any practice therefore other than on foot
- i) 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
- j) Participation or attempted participation in any riot, strike or civil commotion
- k) 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
- l) War, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power



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