

# 牙科保健計劃

預防勝於治療，牙齒護理常常被忽視而引致昂貴的牙科治療，我們相信預防性的牙齒護理是控制突如其來的牙科費用的關鍵，因此，我們誠意為您獻上牙科保健計劃。

蘇黎世牙科保健計劃為您提供可靠及全面的牙科保障，讓您及您的家人獲得最好的治療和護理。有別於傳統的牙科保健計劃，您將特享多項優惠：

## 保障即時生效

一經批核，不設等候期，保單於 下一個月的第一日起生效。

## 多方面保障

牙科護理之保障範圍極為廣泛，包括預防治療及全面牙科護理。

## 簡易行政程序

我們的網絡牙科診所分佈港九新界各地，致力為客戶提供方便快捷的服務。您只需前往鄰近的網絡牙科診所，便能享有牙科服務，無需填寫索償表格。

## 關懷家人健康

此計劃除了提供您所需之保障及特別優惠，更能惠及您家庭成員，包括配偶、子女、兄弟姐妹、父母。

## 更多牙醫之選擇

您可選擇向任何香港註冊牙科醫生求診。

## 免費現金保障

- 為您提供額外保障，任何因網絡牙科醫生之疏忽及錯誤地拔除受保人非指定的牙齒，我們將支付每隻 1,000 港元作賠償。
- 受保人於我們的網絡牙科醫生接受在保障表範圍內的牙科治療，並於兩日內因該治療引致併發症而需連續住院超過兩天或以上，我們將支付每日住院現金 300 港元。支付金額由第一天住院開始計算至連續住院五天為止。

## 受保項目

計劃 A：每名成員每年 545 港元	限額
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### 選擇一：網絡牙醫保障項目

- 洗牙石 / 牙漬 每保險年度一次
- 口腔檢查及口腔健康講解 不設上限
- 口腔 X- 光片檢查 (按需要) 不設上限
- 銀粉補牙 (只限後牙 \* 蛀牙) 及瓷粉補牙 (只限前牙 \* 蛀牙) 不設上限
- 普通脫牙 (不需要切除牙骨) 不設上限
- 牙瘡治理 (不需要手術治療) 不設上限
- 緊急治療及臨時補牙止痛服務 不設上限
- 藥物 (止痛藥) 不設上限

### 選擇二：非網絡牙醫保障項目

任何牙科服務 賠償額為每次 50 港元 (每日最多求診一次)。每保險年度最多賠償十次。

計劃 B：每名成員每年 629 港元	限額
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### 選擇一：網絡牙醫保障項目

- 洗牙石 / 牙漬 每保險年度兩次
- 口腔檢查及口腔健康講解 不設上限
- 口腔 X- 光片檢查 (按需要) 不設上限
- 銀粉補牙 (只限後牙 \* 蛀牙) 及瓷粉補牙 (只限前牙 \* 蛀牙) 不設上限
- 普通脫牙 (不需要切除牙骨) 不設上限
- 牙瘡治理 (不需要手術治療) 不設上限
- 緊急治療及臨時補牙止痛服務 不設上限
- 藥物 (止痛藥) 不設上限

### 選擇二：非網絡牙醫保障項目

任何牙科服務 賠償額為每次 50 港元 (每日最多求診一次)。每保險年度最多賠償 12 次。

\* 前牙指犬齒及犬齒至犬齒間的牙齒。後牙指犬齒以後的牙齒。

#### 注意事項：

- 當值牙科醫生有權決定該治療的必需性。
- 提供因蛀牙而導致的補牙服務、因美容、創傷、擦損及其他導致而需要的補牙則不包括在內。
- 有關此項保障計劃的內容及細則，將詳列於保單之內。
- 當受保人已選擇到選擇一：網絡牙醫或選擇二：非網絡牙醫接受第一次牙科服務後，在保單年度內不可更改其選擇。
- 從保單生效日起計，本保單會維持生效一年及由本公司酌情每年自動續保。惟本公司保留權利在任何保險期之續保前 30 日向您提供書面通知以更改保單條款，包括但不限於保費、保障、保障額或不承保事項。

本宣傳資料只供參考之用，並不構成保險合約的一部分。有關此項保障計劃的內容細則及不承保事項將詳列於保單之內，如有任何差異，均以保單內之條款細則為準。如中文譯本與英文有任何歧異，均以英文本為準。蘇黎世保險有限公司對所有事項保留最終批核及決定權。

- 您有權在冷靜期內即緊接保單交付予閣下之日起計的 21 日內交還保單及附上您的簽署之書面通知書要求取消保單。若未曾獲賠償或沒有將獲發的賠償，本公司將會把您已付之保費無息全數退還。若您曾獲賠償或將獲得賠償，則不獲發還保費。在冷靜期過後，您可於 30 日前向本公司提出書面通知以取消此保單，如在該保單生效日至取消保單生效日期間無索償紀錄，您已繳交之全年但未到期之保費將根據適用之比率計算扣減並退還。
- 若 (i) 您就受保人健康狀況作出了失實聲明，(ii) 在投保申請中遺漏重要資料，或 (iii) 在投保申請或索償時提供了欺詐性的文件或有欺詐成分的申述，本公司有權宣告保單自保單生效日起無效，並可能拒絕退還已繳交的相關保費，及 / 或可能要求您退還過去索償中本公司支付的所有款項。
- 本公司保留權利，在以下情況更改或調整保費：
  - 本公司會根據續保時的適用保費率調整保費 (將基於多個因素，包括但不限於醫療通脹，預期未來醫療費用，理賠紀錄及您及 / 或這產品招致之費用，及保障之更改)，並於調整保費前 30 天以書面通知您。
  - 於續保時，保費將按受保人之實際年齡自動調整。

#### 不保事項：

以下牙科服務及有關費用不在受保範圍之內：

- 牙齒用具；
- 不包括在保障表內之任何牙科服務；
- 假牙費用；
- 由非合格牙科醫生提供的治療；
- 因非蛀牙或其他原因包括但不限於擦損、溶蝕、磨牙、美容及創傷導致而需要的補牙服務；
- 牙床內藏牙腳及智慧齒脫牙；
- 用瓷粉補後牙；
- 部份或完全為美容目的而提供的牙科服務及用品的費用，包括特意修飾或訂製假牙；
- 任何由網絡行為引致的意外、傷疾、疾病及 / 或損傷。

## 關於蘇黎世

蘇黎世保險 (香港) 是蘇黎世保險集團轄下之機構，竭誠為個人、商業及企業客戶提供多方面又靈活的一般保險及人壽保險服務，照顧他們在保險、保障及投資上的需要。集團在香港的業務始於 1961 年，至今已於本港一般保險市場上成為五大保險公司之一\*。

蘇黎世保險集團 (蘇黎世) 是一家全球領先的多險種保險公司，為全球及本地市場的客戶提供服務。蘇黎世現有僱員約 55,000 名，為客戶提供各種財產及意外保險和人壽保險產品及服務。公司客戶包括遍及 215 多個國家和地區的個人、大中小型企業及跨國公司。集團總部設在瑞士蘇黎世，公司成立於 1872 年。蘇黎世的控股公司蘇黎世保險集團公司 (ZURN) 在瑞士證券交易所 (SIX Swiss Exchange) 上市，具有在 OTCQX 場外交易的一級美國存託憑證計劃 (ZURVY)。請瀏覽 [www.zurich.com](http://www.zurich.com) 了解有關蘇黎世的更多資訊。

\* 來源：保險業監管局，按毛保費計算，2018 年。

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## 牙科保健計劃

# Dental Care Plan

Prevention is better than cure. Dental care is often a much neglected aspect of health. Complicated dental treatment as a result of lack of preventive oral care is usually very costly. Zurich believes that preventive oral care is the key to better control of unexpected dental expenses. That is why we are introducing our Dental Care Plan exclusively for you.

Zurich's Dental Care Plan is advantageous to both you and your family members over traditional dental insurance plan:

## Immediate coverage

There is no waiting period once your application is approved, and the protection starts on the first day of the coming month.

## Multiple protection

The scope of Dental Care Plan is very extensive. It includes both preventive care and dental treatment.

## Convenience

There is no claim procedure at all so you can enjoy hassle-free dental protection if you choose to receive dental service from our network dental clinics, which are located in major areas of Hong Kong Island, Kowloon and New Territories.

## Care for your family

Not only you will enjoy the benefit and special discount from this plan, but also your dependents including spouse, children, parents and sibling, as well.

## More choices of dentists

You can select any registered dentists to consult in Hong Kong.

## Free insurance coverage

- As an extra protection to you, an insured amount of HKD 1,000 per tooth will be provided to you for any wrongful extraction by our network dentist.
- If the insured person is confined to a hospital for two consecutive days or more due to any complication arisen within two days following a dental treatment of covered items by our network dentist, we will pay a daily hospital cash of HKD 300 per day from the first day of hospitalization and is available for up to five days with no extra charge.

## Covered items

Plan A: HKD 545 per member per year	Limits
<b>Option 1: Network dentist benefit</b>	
• Scaling and polishing	Once a year
• Oral examination including oral hygiene instruction	Unlimited
• Intra-oral small film radiograph as necessary	Unlimited
• Amalgam filling for posterior teeth* (cariou) and Composite filling for anterior teeth* (cariou)	Unlimited
• Simple extraction (not requiring bone resection)	Unlimited
• Drainage of abscesses (without surgery)	Unlimited
• Emergency consultations & dressings for pain relief	Unlimited
• Medications (pain killers)	Unlimited
<b>Option 2: Non-Network dentist benefit</b>	
Any dental services	Reimbursement claims of HKD 50 per dental consultation (limited to 1 consultation per day). Maximum reimbursement of 10 dental consultations per policy year.

Plan B: HKD 629 per member per year	Limits
<b>Option 1: Network dentist benefit</b>	
• Scaling and polishing	Twice a year
• Oral examination including oral hygiene instruction	Unlimited
• Intra-oral small film radiograph as necessary	Unlimited
• Amalgam filling for posterior teeth* (cariou) and composite filling for anterior teeth* (cariou)	Unlimited
• Simple extraction (not requiring bone resection)	Unlimited
• Drainage of abscesses (without surgery)	Unlimited
• Emergency consultations & dressings for pain relief	Unlimited
• Medications (pain killers)	Unlimited
<b>Option 2: Non-Network dentist benefit</b>	
Any dental services	Reimbursement claims of HKD 50 per dental consultation (limited to 1 consultation per day). Maximum reimbursement of 12 dental consultations per policy year.

\* Anterior teeth refers to the teeth medial to the canine including the canines. Posterior teeth refers to the teeth distal to the canines.

### Notes:

- The necessity for the above services is determined by the consulting dentist.
- Filling service within the contract is restricted to decayed teeth only. Filling for cosmetic reasons or non-decayed cases of trauma and abrasion and others are not included.
- For details of coverage, please refer to term and condition of the policy.
- The insured person by making the first visit to either option 1: network dentist or option 2: non-network dentist shall signify the election of the option, then the option cannot be changed during the policy year.

- The policy shall remain in force for a period of one year from the policy effective date and this policy will be automatically renewed at our discretion. We reserve the right to alter the terms and conditions, including but not limited to the premiums, benefits, benefits amount or exclusions of this policy at the time of renewal of any period of insurance by giving 30 days' written notice to you.
- You have the right to cancel the policy by returning the policy to us and attaching a notice signed by you requesting cancellation within the cooling-off period i.e., 21 days immediately following the day of delivery of this policy. In the event that no claim payment has been or is to be made, we will refund to you all the premiums you have paid without interest. In the event that a benefit payment has been made or is to be made, no refund of premium shall be made. After the cooling-off period, you have the right to cancel this policy by giving 30 days' advance notice in writing to us. In such event, we will refund the unearned premium actually paid by you provided that no claim has been made during the period starting from the policy effective date to the date on which the cancellation takes effect.
- We reserve the right to declare the policy void from the policy effective date and may refuse to refund any applicable premium paid and/or we may request you to return all monies paid by us for previous claims if (i) you have incorrectly stated the health information of the insured person, (ii) omitted material information during enrollment or (iii) provided fraudulent documentation or fraudulently represented information during enrollment or when making a claim.
- We reserve the right to revise or adjust the premium under the following circumstances:
  - According to our applicable premium rate at the time of renewal (which will be based on several factors, including but not limited to medical price inflation, projected future medical costs, claims experience and expenses incurred by you and/ or in relation to this product, and any changes in benefit) by giving 30 days' advance written notice to you.
  - The premium rate should be adjusted automatically according to the attained age of the insured person at the time of renewal.

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## Exclusions

The following dental services and associated expenses are not covered:

- Dental appliances;
- Any dental services which are not included in the Table of Benefits;
- Charges for dentures;
- Treatment by any persons other than Qualified Dentists;
- Filling service due to non-decayed teeth or other causes including but not limited to abrasion, erosion, attrition, cosmetic and trauma;
- Extraction of embedded retained roots and wisdom teeth;
- Composite filling for posterior teeth;
- Charges for services and supplies that are partially or wholly cosmetic in nature, including charges for personalization or characterization of dentures;
- Any cyber act that results in any accident, disability, sickness and/or injury.

This leaflet is only an illustration and does not constitute any part of the insurance contract. For full terms and conditions and exclusions, please refer to the policy document which shall prevail in case of inconsistency. In the event of any discrepancy between the English and Chinese versions, the English version shall prevail. Zurich Insurance Company Ltd reserves the right of final approval and decision on all matters.

## About Zurich

Being part of Zurich Insurance Group, Zurich Insurance (Hong Kong) offers a full range of flexible general insurance and life insurance products for individuals as well as corporate customers, catering to their insurance, protection and investment needs. Our presence in Hong Kong dates back to 1961. We are one of the top five general insurance providers in Hong Kong\*.

Zurich Insurance Group (Zurich) is a leading multi-line insurer that serves its customers in global and local markets. With about 55,000 employees, it provides a wide range of property and casualty, and life insurance products and services in more than 215 countries and territories. Zurich's customers include individuals, small businesses, and mid-sized and large companies, as well as multinational corporations. The Group is headquartered in Zurich, Switzerland, where it was founded in 1872. The holding company, Zurich Insurance Group Ltd (ZURN), is listed on the SIX Swiss Exchange and has a level I American Depositary Receipt (ZURVY) program, which is traded over-the-counter on OTCQX. Further information about Zurich is available at [www.zurich.com](http://www.zurich.com).

\* Source: Insurance Authority, based on gross premiums, 2018.



# Dental Care Plan

