

Zurich HealthMultiple Medical Insurance Plan

蘇黎世「智樂人生」自選醫療保險計劃

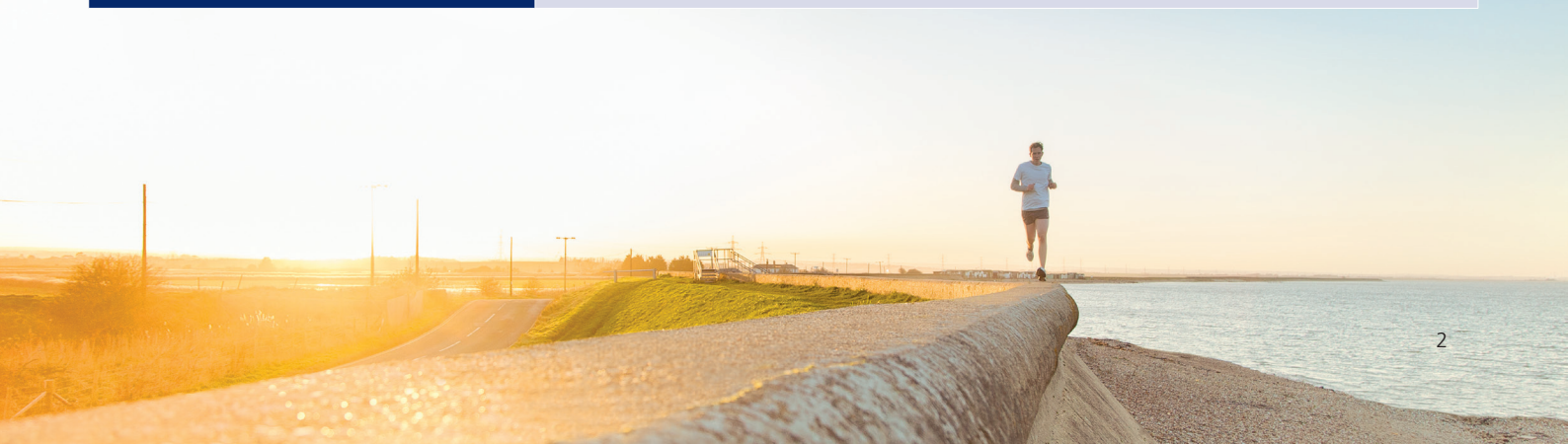


Customize your own medical plan for your own needs 因應您的需求，建立您的醫療保險計劃

Zurich HealthMultiple Medical Insurance Plan (“HealthMultiple”) emphasizes on its high degree of flexibility with wide range of optional benefits for you to tailor-make your medical insurance. In addition, we have three plan levels with different maximum benefits for your selection to match your needs.

蘇黎世「智樂人生」自選醫療保險計劃（「智樂人生」）強調其靈活性及一系列的自選保障，讓您度身訂造適合自己的醫療保險計劃。此外，我們設有三個不同最高保障額的計劃級別，以滿足您的需求。

Age of the insured person at the policy inception date 受保人在首個保單生效日時之年齡	15 days – 64 years old (both inclusive) 15日至64歲（包括15日及64歲）
Guaranteed renewal up to 保證續保至	100 years old, except for Section 6 – Critical illness cover and the HealthMultiple Outpatient Medical Plan which can be renewed until the insured person is 75 years old 100歲，第6節 — 危疾保障及「智樂人生」門診醫療保險計劃則可續保至受保人75歲
Core benefits 基本保障	Section 1 – Room and board 第1節 — 房租及膳食費用 Section 2 – Surgical cover 第2節 — 手術費用保障 Section 3 – Pre-admission and post-hospitalization cover 第3節 — 入院前及出院後之保障 Complementary benefits 額外保障
Optional benefits ⁽¹⁾ 自選保障 ⁽¹⁾	Section 4a – Supplementary major medical cover 第4a節 — 附加醫療保障 Section 4b – Voluntary deductible 第4b節 — 自願性自負額 Section 5 – Hospital cash 第5節 — 住院現金保障 Section 6 – Critical illness cover 第6節 — 危疾保障 HealthMultiple Outpatient Medical Plan 「智樂人生」門診醫療保險計劃
Zurich emergency assistance 蘇黎世緊急支援	- Home nursing care referral (applicable in Hong Kong) 轉介家庭護士（適用於香港境內） - Telephone medical advice (applicable outside Hong Kong) 電話醫療顧問（適用於香港境外） - Medical service provider referral (applicable outside Hong Kong) 轉介醫療服務供應商（適用於香港境外） - Arrangement of hospital admission deposit (applicable outside Hong Kong) 海外入院保證金（適用於香港境外）
Area covered 地域限制	Worldwide ⁽²⁾ 全球 ⁽²⁾



Choice of plan levels 計劃級別選擇	Zurich HealthMultiple Medical Insurance Plan: Essential Plan/Advanced Plan/ Deluxe Plan 蘇黎世「智樂人生」自選醫療保險計劃：精選計劃 / 特級計劃 / 尊貴計劃 HealthMultiple Outpatient Medical Plan: Standard Plan/Enhanced Plan/Platinum Plan 「智樂人生」門診醫療保險計劃：標準計劃 / 優越計劃 / 尊尚計劃
No claim discount 無索償折扣	Up to 15% ⁽³⁾ 高達15% ⁽³⁾
Family discount 家庭保障折扣	5% discount on the premium payable for joint enrollment with your spouse, domestic partner or dependent and unmarried child(ren) below 18 years old 與配偶、同居伴侶或18歲以下未就業及未婚的子女一同投保，可獲5%保費折扣
Payment mode 付款方法	Annual/Monthly 年繳 / 月繳

Remarks:

- (1) HealthMultiple Outpatient Medical Plan can be a stand-alone plan. The insured person can enroll in this plan individually without enrolling in the Zurich HealthMultiple Medical Insurance Plan. The plan level selected for the optional benefits under sections 5 and 6 can be different from the one in respect of the core benefits.
- (2) If the hospital confinement is incurred in a place outside of Hong Kong, the hospital cash payable under Section 5 for each and every day of confinement shall be adjusted to a maximum of 30 days per disability.
- (3) If no claim has been made by the insured person within the policy year prior to the concurrent policy anniversary, the no claim discount on the renewal premium of the policy year following such policy anniversary will be increased by 5%, up to a maximum of 15%.

備註：

- (1) 「智樂人生」門診醫療保險計劃是一份獨立的保險計劃，投保人可投保此計劃而無須同時投保蘇黎世「智樂人生」自選醫療保險計劃。第5節及第6節所選的計劃級別可與基本保障的計劃級別不同。
- (2) 若在香港以外地區住院，於第5節支付之每日住院現金之保障，每宗「傷疾」之最高賠償日數將調整為30日。
- (3) 如受保人於保單周年日前的一個保單年度並無任何索償紀錄，緊隨該保單周年日的保單年度的續保保費便可享有額外5%的無索償折扣，最高折扣可累積至15%。



Our premier features 計劃優勢

1 No minimum length of hospital stay

Nowadays patients may not be required to stay in the hospital overnight after certain treatments such as colonoscopy, chemotherapy or surgical sutures, etc. In view of that, no hospitalization benefit under HealthMultiple is subject to any minimum length of hospital stay requirement. The plan also covers the costs of day patient and outpatient surgeries.

不設留院時間的最低要求

現時很多患者接受某些治療如照腸鏡、化療或傷口縫針等，往往無須留院過夜。有見及此，「智樂人生」的住院保障並不設有留院時間的最低要求。計劃保障亦包括日症病人及門診手術的費用。

2 No waiting period for core benefits

You will enjoy the core benefits right from the policy inception date.

基本保障不設等候期

由保單生效日起，您將即時享有基本保障。

3 24-hour worldwide cover

You can rest assured that our core benefits and supplementary major medical cover are applicable worldwide.

24小時全球保障

我們的住院基本保障及附加醫療保障均全球適用，讓您加倍安心。

4 Guaranteed renewal up to 100 years old

You can enjoy guaranteed renewal up to 100 years of age, regardless of your claim experience. Upon renewal of your policy, we will not add any extra premium as a result of any claims you made.

保證續保至100歲

不論索償記錄，我們保證續保至100歲。另外，於續保時，保費亦不會因個人索償記錄而增加。

5 Select the voluntary deductible option to save your budget and top up your group medical benefit

You can enjoy up to 45% premium discount by selecting our deductible option⁽¹⁾. If your employer provides group medical insurance cover, you may use it to offset the deductible payment and hence, have more comprehensive medical cover at a lower cost.

選擇自願性自負額 節省您的預算並提升團體醫保

您可以選擇自願性自負額，盡享低至55折的保障折扣⁽¹⁾。如果僱主有提供團體醫保，您更可以此支付所需的自負額，以更優惠的價錢享有更全面的醫療保障。

You can apply to reduce or remove the deductible once without providing health declaration upon policy anniversary immediately subsequent to your 50th, 55th, 60th or 65th birthday. You don't have to worry about the payment of deductible upon retirement or termination of employment.

在緊隨50歲、55歲、60歲或65歲生日後之保單周年日，您可以在無須提交健康申報表之情況下，提出減少或免除自負額一次。即使退休或離職亦不用顧慮自負額的開支。



6 Pre-admission and post-hospitalization cover to ease your burden during recovery

We can cover two pre-surgical outpatient visits, plus post-surgical outpatient treatments, psychology and psychiatry expenses, treatment provided by physiotherapist, occupational therapist, speech therapist, prosthetist-orthotist or podiatrist, as well as expenses for artificial prosthesis and rental costs of wheel chairs, providing full support for your recovery. We also offer additional cover for specialist treatment due to specified critical illnesses to help you through your difficult times.

入院前及出院後之保障 為您減輕康復期間的負擔

我們可保障兩次入院手術前的門診費用、出院後的門診覆診、心理科及精神科治療等，以及由物理治療師、職業治療師、語言治療師、義肢矯形師及足部治療師提供的復康治療服務，連人造義肢及輪椅租用的費用亦可照顧到，全力助您早日康復。一旦不幸遇上較嚴重的指定危疾，我們更可以提供額外的專科醫生治療費用，助您渡過難關。

7 No claim discount to reward your wellness

If no claim has been made within the policy year prior to the concurrent policy anniversary, the no claim discount on the renewal premium in respect of the relevant insured person of the policy year following such policy anniversary will be increased by 5%, up to a maximum of 15%. You can start to enjoy this reward after the first claim-free year. ⁽²⁾

無索償折扣 獎勵你的健康生活

如於保單周年日前的一個保單年度無任何索償紀錄，緊隨該保單周年日的續保保費便可享有額外5%的無索償折扣，最高折扣累積可至15%。您可於首個無索償年度後開始享有此優惠。⁽²⁾

8 Easy enrollment, no medical examination required

No medical examination is required for enrolling in HealthMultiple. You can enjoy the benefits by completing a simple enrollment process.

投保手續簡易 無須身體檢查

投保「智樂人生」只須簡單的投保手續，無須身體檢查，輕鬆簡易。

9 Free choice of hospital room type

You can choose the hospital accommodation level according to your own needs and preference allowing you more flexibility!

自由選擇病房種類

我們的計劃不設病房種類限制，您可以根據自己的需要選擇病房種類，更具彈性!

Remarks:

- (1) Applicable to HKD 80,000 deductible option. Please refer to the Table of Benefits for details.
- (2) If a claim has been made by the insured person within the policy year prior to the concurrent policy anniversary, the no claim discount on the renewal premium of the policy year following such policy anniversary will be decreased by 5%. The minimum no claim discount is 0%.

備註：

- (1) 適用於 80,000 港元自負額選擇。詳情請參閱保障表。
- (2) 如受保人於保單周年日前的一個保單年度有任何索償紀錄，緊隨該保單周年日的保單年度的續保保費之無索償折扣會被扣減5%，或直至已沒有任何無索償折扣可被扣減。

Table of benefits 保障表

Coverage ⁽¹⁾ 保障項目 ⁽¹⁾	Maximum benefit per insured person per disability (HKD) 每名受保人每宗傷疾之最高賠償額 (港元)		
	Essential Plan 精選計劃	Advanced Plan 特級計劃	Deluxe Plan 尊貴計劃
Core benefits 基本保障			
Section 1 – Room and board 第1節 — 房租及膳食費用			
1.1 Room and board 房租及膳食費			
Maximum number of days 最高日數	182 days 日	182 days 日	182 days 日
Maximum limit per day 每日最高限額	750	1,580	3,100
1.2 Room and board for intensive care unit 深切治療部房租及膳食費			
Maximum number of days 最高日數	15 days 日	15 days 日	15 days 日
Maximum limit per day 每日最高限額	2,000	3,000	4,000
1.3 Accompanying bed benefit 陪伴床位保障			
Maximum number of days 最高日數	60 days 日	60 days 日	60 days 日
Maximum limit per day 每日最高限額	400	500	600
Section 2 – Surgical cover 第2節 — 手術費用保障			
2.1 In-hospital doctor's call fees 醫生巡房費			
Maximum number of days 最高日數	182 days 日	182 days 日	182 days 日
Maximum limit per day 每日最高限額	650	1,200	2,000
2.2 Hospital special services charges 醫院雜費	12,000	18,000	30,000
2.3 Surgical charges 手術費			
Complex 複雜	46,000	62,000	93,000
Major 大型	27,000	36,000	54,000
Intermediate 中型	11,250	15,000	22,500
Minor 小型	5,625	7,500	11,250
2.4 Anaesthetist's fee 麻醉科醫生費			
Complex 複雜	15,750	21,000	31,500
Major 大型	9,450	12,600	18,900
Intermediate 中型	3,938	5,250	7,875
Minor 小型	1,969	2,625	3,938
2.5 Operating theatre charges 手術室費			
Complex 複雜	15,750	21,000	31,500
Major 大型	9,450	12,600	18,900
Intermediate 中型	3,938	5,250	7,875
Minor 小型	1,969	2,625	3,938
2.6 In-hospital specialist consultation fees 住院專科醫生診症費	6,000	8,000	10,000

Coverage ⁽¹⁾ 保障項目 ⁽¹⁾	Maximum benefit per insured person per disability (HKD) 每名受保人每宗傷疾之最高賠償額 (港元)		
	Essential Plan 精選計劃	Advanced Plan 特級計劃	Deluxe Plan 尊貴計劃
Core benefits 基本保障			
2.7 Cancer treatment and kidney dialysis benefit⁽²⁾ (including chemotherapy, radiotherapy, cyberknife, gamma knife or targeted cancer therapy for cancer treatment or kidney dialysis upon recommendation by the medical practitioner) 癌症及腎透析治療保障 ⁽²⁾ (包括由醫生建議用於癌症治療的化療、電療、數碼導航刀、伽瑪刀或標靶治療；或腎透析)	To be covered under Section 2.2 – Hospital special services charges 包括在第 2.2 節 — 醫院雜費之內		
2.8 Day patient or outpatient surgery 日症病人或門診手術	Covered under: Section 2.2 – Hospital special services charges, and/or Section 2.3 – Surgical charges, and/or Section 2.4 – Anaesthetist's fee, and/or Section 2.5 – Operating theatre charges. 包括在下列所訂明的項目 第 2.2 節 — 醫院雜費 第 2.3 節 — 手術費用 第 2.4 節 — 麻醉科醫生費用 第 2.5 節 — 手術室費用		
2.9 Hospital cash (for confinement in general ward of public hospital in Hong Kong only) 住院現金 (在香港之公立醫院內之大房內住院)			
Maximum number of days 最高日數	90 days 日	90 days 日	90 days 日
Maximum limit per day 每日最高限額	300	450	600
2.10 Medical negligence benefit 醫療失誤保障	30,000	60,000	80,000
Section 3 – Pre-admission and post-hospitalization cover 第3節 — 入院前及出院後之保障			
3.1 Pre-admission and post-hospitalization outpatient benefit (including two pre-admission visits and all post-hospitalization follow-up visits on outpatient basis within 45 days after discharge from hospital) 入院前及出院後之門診保障 (包括兩次入院前門診及所有出院後 45 日內之門診覆診)	1,500	2,500	4,500
3.2 Home nursing fees 家居看護費用			
Maximum number of days 最高日數	90 days 日	90 days 日	90 days 日
Maximum limit per day 每日最高限額	500	600	700
3.3 Specialist treatment due to specified critical illness⁽³⁾ 指定危疾 ⁽³⁾ 之專科醫生治療費用			
Maximum limit per visit 每次診症上限	1,500	2,000	3,000
Maximum limit per specified critical illness 每宗危疾之最高限額	20,000	30,000	50,000
3.4 Artificial prosthesis⁽⁴⁾ and rental of wheel chairs benefit (up to 30 consecutive days immediately after discharge from hospital) 人造義肢 ⁽⁴⁾ 及輪椅租用保障 (出院日起計連續 30 日內)	10,000	20,000	30,000
3.5 Psychology and psychiatry expenses (up to 180 consecutive days immediately after discharge from hospital) 心理科及精神科治療費用 (出院日起計連續 180 日內)	10,000	15,000	20,000
3.6 Rehabilitation and physical therapy expenses⁽⁵⁾ (up to 180 consecutive days immediately after discharge from hospital) 復康及物理治療費用 ⁽⁵⁾ (出院日起計連續 180 日內)	10,000	15,000	20,000

Coverage ⁽¹⁾ 保障項目 ⁽¹⁾	Maximum benefit per insured person per disability (HKD) 每名受保人每宗傷疾之最高賠償額 (港元)		
	Essential Plan 精選計劃	Advanced Plan 特級計劃	Deluxe Plan 尊貴計劃
Core benefits 基本保障			
Complementary benefits 額外保障			
a. Accidental death and disablement benefit 意外死亡及傷殘保障		100,000	
b. Compassionate accidental death cash benefit 意外身故恩恤保障		10,000	
c. Emergency outpatient benefit 緊急門診保障		3,000 per policy year 每保單年度最高限額 3,000	
Optional benefits 自選保障			
Section 4a – Supplementary major medical cover⁽⁶⁾ 第4a節 — 附加醫療保障 ⁽⁶⁾			
Maximum limit per disability 每宗傷疾最高限額	100,000	200,000	300,000
Reimbursement % of the remaining balance 餘下費用之賠償百分比	80%	80%	80%
Section 4b – Voluntary deductible⁽⁶⁾ 第4b節 — 自願性自負額 ⁽⁶⁾			
Deductible amount (HKD) per claim 每宗索償之自負額 (港元)	Discount on premium payable in respect of sections 1 to 3 第1節至第3節應繳保費之折扣		
30,000	25%	25%	25%
50,000	–	35%	35%
80,000	–	–	45%
Section 5 – Hospital cash⁽⁷⁾ 第5節 — 住院現金保障 ⁽⁷⁾			
Maximum number of days 最高日數	182 days 日	182 days 日	182 days 日
Maximum limit per day 每日最高限額	500	750	1,000
Section 6 – Critical illness cover⁽⁸⁾ 第6節 — 危疾保障 ⁽⁸⁾			
Maximum limit per disability 每宗傷疾最高限額	150,000	250,000	500,000
HealthMultiple Outpatient Medical Plan⁽⁹⁾ 「智樂人生」門診醫療保險計劃 ⁽⁹⁾			
	Maximum benefit per insured person per policy year (HKD) 每名受保人每保單年度之最高賠償額 (港元)		
	Standard Plan 標準計劃	Enhanced Plan 優越計劃	Platinum Plan 尊尚計劃
General practitioner consultation and basic medication⁽¹⁰⁾ 普通科醫生診症及處方藥物 ⁽¹⁰⁾			
Maximum number of visit per policy year 每保單年度之診症次數上限	Unlimited 不限次數	Unlimited 不限次數	Unlimited 不限次數
Co-payment per visit 每次診症需自負費用	50	35	0
Specialist consultation and basic medication⁽¹⁰⁾ 專科醫生診症及處方藥物 ⁽¹⁰⁾			
Maximum number of visit per policy year 每保單年度之診症次數上限	Unlimited 不限次數	Unlimited 不限次數	Unlimited 不限次數
Co-payment per visit 每次診症需自負費用	100	70	0
X-ray & laboratory examination⁽¹⁰⁾ X光及化驗測試 ⁽¹⁰⁾			
Maximum limit per policy year 每保單年度之最高上限	500	1,000	1,000

Coverage ⁽¹⁾ 保障項目 ⁽¹⁾	Maximum benefit per insured person per policy year (HKD) 每名受保人每保單年度之最高賠償額 (港元)		
	Standard Plan 標準計劃	Enhanced Plan 優越計劃	Platinum Plan 尊尚計劃
Optional benefits 自選保障			
Physiotherapy⁽¹⁰⁾ 物理治療 ⁽¹⁰⁾			
Maximum number of visit per policy year 每保單年度之診症次數上限	10 visits 次	15 visits 次	15 visits 次
Co-payment per visit 每次診症需自負費用	100	70	0
Chinese medicine practitioner consultation⁽¹⁰⁾ 中醫診症 ⁽¹⁰⁾			
Maximum number of visit per policy year 每保單年度之診症次數上限	10 visits 次	15 visits 次	Unlimited 不限次數
Co-payment per visit 每次診症需自負費用	50	35	0
Chinese medicine bone-setting⁽¹⁰⁾ 中醫跌打治療 ⁽¹⁰⁾			
Maximum number of visit per policy year 每保單年度之診症次數上限	10 visits 次	15 visits 次	Unlimited 不限次數
Co-payment per visit 每次診症需自負費用	50	35	0
Free medical check-up⁽¹¹⁾ 免費身體檢查 ⁽¹¹⁾			
Select one of the following: 從下列選擇一項：			
For insured person aged 13 – 75 years old 13至75歲之受保人：			
– Physical check-up 身體檢查	N/A 不適用	Either one of the free medical check-up programs per policy year 每保單年度可選擇其中一項免費身體檢查	Either one of the free medical check-up programs per policy year 每保單年度可選擇其中一項免費身體檢查
– Gynaecology check-up 婦科檢查			
– Flu vaccine 流感疫苗注射			
For insured person aged 15 days – 12 years old 15天至12歲之受保人：			
– Dietetic assessment 營養評估			
– Flu vaccine 流感疫苗注射			

- Remarks:
- (1) A 30-day waiting period is applicable to sections 1 to 5 (for upgrade or reinstate cases). A 90-day waiting period is applicable to section 6 and a 14-day waiting period is applicable to HealthMultiple Outpatient Medical Plan.
 - (2) The insured person will not be entitled to this benefit if the insured person suffers from cancer within 90 days from the upgrade effective date or the last reinstatement date, whichever is later.
 - (3) The benefit includes all follow-up outpatient specialist visits within 90 days from the first date of diagnosis of the specified critical illnesses, that is, Benign Brain Tumor, Cancer, End Stage Liver Disease, Heart Attack, Kidney Failure and Major Organ Transplant, as defined in the policy document.
 - (4) The benefit covers the charges incurred for artificial prosthesis for artificial limb(s) and eyeball(s) only.
 - (5) The benefit covers the costs of the rehabilitation and physical therapy treatments on outpatient basis rendered by registered physiotherapist or registered occupational therapist or registered speech therapist or registered prosthetist-orthotist or registered podiatrist directly relating to and as a result of the surgical operation.
 - (6) Sections 4a and 4b are only available if the core benefits are shown to be operative. The plan level selected in respect of section 4a and section 4b must be the same as the one in respect of the core benefits.
 - (7) Section 5 is only available if the core benefits are shown to be operative. The plan level selected in respect of section 5 can be different from the one in respect of the core benefits.
 - (8) Section 6 is only available if the core benefits are shown to be operative. The plan level selected in respect of section 6 can be different from the one in respect of the core benefits. The benefit will be paid to the insured person if the insured person is diagnosed to be suffering from or undergoes a surgical operation in respect of any one of the critical illnesses specified in the policy document. The entitlement to the benefit under section 6 will cease once 100% of the maximum benefit is paid.
 - (9) The outpatient medical services under the HealthMultiple Outpatient Medical Plan will be provided by an independent medical service provider which is nominated by Zurich Insurance Company Ltd. The effective date of the HealthMultiple Outpatient Medical Plan must be either 1st or 15th day of the month following the date of receipt of the application by Zurich Insurance Company Ltd (whichever is the earlier).
 - (10) The benefits are limited to one visit per day only except for the following benefits where the insured person is only entitled to have one consultation per day for one of the following:
 - (a) General practitioner consultation and basic medication;
 - (b) Chinese medicine practitioner consultation; or
 - (c) Chinese medicine bone-setting.
 - (11) Free medical check-up is not available to the insured person who selects the Standard Plan of the HealthMultiple Outpatient Medical Plan. If the insured person selects the Enhanced Plan or Platinum Plan of the HealthMultiple Outpatient Medical Plan, he/she will be entitled to the benefit of free medical check-up after the end of each policy year.
- 備註：
- (1) 30日等候期適用於第1節至第5節（提升保障或復效的保單），90日等候期適用於第6節及14日等候期適用於「智樂人生」門診醫療保險計劃。
 - (2) 若受保人在提升保障生效日或復效日（以較後者為準）90日內確診癌症，則受保人將不受本節保障。
 - (3) 保障包括有關首次確診指定危疾後連續90日內的專科醫生門診跟進治療，指定危疾包括符合保單內定義的腦部良性腫瘤、癌症、末期肝病、心臟病、腎衰竭及主要器官移植。
 - (4) 保障只包括就使用人造義肢或人造眼球導致的費用。
 - (5) 保障包括直接因有關手術導致的，就需接受註冊物理治療師、註冊職業治療師、註冊語言治療師、註冊義肢矯形師或註冊足部治療師所提供的門診復康治療之費用。
 - (6) 第4a節及第4b節只在當基本保障訂明為有效時才適用。第4a節及第4b節所選擇的計劃級別必須與基本保障的計劃級別相同。
 - (7) 第5節只在當基本保障訂明為有效時才適用。第5節所選擇的計劃級別可與基本保障的計劃級別不同。
 - (8) 第6節只在當基本保障訂明為有效時才適用。第6節所選擇的計劃級別可與基本保障的計劃級別不同。若受保人被確診患有符合保單定義之任何一項危疾或進行符合定義之手術，便可獲得保障。當獲取100%的最高保障額賠償後，第6節保障便會終止。
 - (9) 「智樂人生」門診醫療保險計劃的門診醫療服務是由蘇黎世保險有限公司所委任的獨立醫療服務機構提供。「智樂人生」門診醫療保險計劃之保障生效日期為蘇黎世保險有限公司收到申請表後之翌月之第一日或第15日（以較早者為準）。
 - (10) 保障只限每天接受診治一次。而對於下列之保障，受保人於同一天內只可接受其中一項診治：
 - (a) 普通科醫生診症及處方藥物；
 - (b) 中醫診症；或
 - (c) 中醫跌打治療。
 - (11) 免費身體檢查並不適用於選擇「智樂人生」門診醫療保險計劃標準計劃的受保人。若受保人選擇「智樂人生」門診醫療保險計劃的優越計劃或尊尚計劃，他/她便可於每個保單年度結束後享有一次免費身體檢查。

List of critical illnesses covered under section 6 受保於第6節的危疾種類

Illnesses related to the heart 心臟疾病				
Coronary Artery By-pass Surgery 冠狀動脈手術	Heart Attack 心臟病	Heart Valve Surgery 心瓣手術	Primary Pulmonary Arterial Hypertension 原發性肺動脈高血壓	Surgery to Aorta 主動脈手術
Illnesses related to major organs and functions 有關主要器官及功能的疾病				
Chronic Relapsing Pancreatitis 復發性慢性胰臟炎	End Stage Liver Disease 末期肝病	Chronic / End Stage Lung Disease 慢性及末期肺病	Fulminant Viral Hepatitis 暴發性病毒性肝炎	Kidney Failure 腎衰竭
Major Organ Transplant 主要器官移植	Permanent Total Disablement 永久及完全傷殘			
Illnesses related to nervous system 神經系統疾病				
Alzheimer's Disease (For insured person aged 70 or below) 亞爾茲默氏病 (適用於70歲或以下之受保人)	Apallic Syndrome 植物人	Benign Brain Tumour 腦部良性腫瘤	Brain Damage 腦部受損	Brain Surgery 腦外科手術
Coma 昏迷	Encephalitis 腦炎	Major Head Trauma 嚴重頭部創傷	Multiple Sclerosis 多發性硬化	Muscular Dystrophy 肌營養不良症
Motor Neurone Disease 運動神經原疾病	Paralysis 癱瘓	Parkinson Disease (For insured person aged 70 or below) 柏金遜症 (適用於70歲或以下之受保人)	Poliomyelitis 脊髓灰質炎	Stroke 中風
Others 其他				
Aplastic Anaemia 再生障礙性貧血	Blindness 失明	Cancer 癌症	Deafness 失聰	Elephantiasis 象皮病
HIV due to Blood Transfusion 因輸血而感染人類免疫力缺乏病毒	Loss of Independent Existence (For insured person aged 18 or above and up to 70) 喪失獨立能力 (適用於18歲或以上及最高至70歲之受保人)	Loss of Limb 失肢	Loss of Speech 喪失說話能力	Major Burns 嚴重燒傷
Occupationally Acquired HIV 因職業而感染人類免疫力缺乏病毒	Severe Rheumatoid Arthritis 嚴重類風濕性關節炎	Systemic Lupus Erythematosus 有狼瘡性腎炎的系統性紅斑狼瘡症	Terminal Illness (For insured person aged 70 or below) 末期危疾 (適用於70歲或以下之受保人)	



Important notes

重要資料

1. You must inform us if there are any changes in respect of the information provided in the enrollment form for this policy.
 2. We will cancel your policy if you do not pay the premium within 31 days from the due date. Also, we reserve the right to cancel this policy by giving 30 days' advance notice in writing to you. A pro-rata premium for the period starting at the time of cancellation to the last date of the period of insurance shall be refunded provided that no claim has been made during such period of insurance of the policy.
 3. You have the right to cancel this policy by giving notice in writing with signature and return the policy to us within 14 days from the delivery of this policy document if you have not made any claim during this period of insurance. We will refund to you the premiums you have paid.
 4. You must send us the completed claim form and required information within 30 days upon the completion of the treatment and within 90 days in case it is a critical illness claim.
 5. This brochure 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 itself which shall prevail in case of inconsistency. Zurich Insurance Company Ltd reserves the right of final approval and decision. The English version shall prevail in case of inconsistency between the English and Chinese versions.
1. 如申請表上所提供的資料有任何改變，您必須通知我們。
 2. 如您在保費到期日起31日內未有支付保費，我們將會取消您的保單。此外，我們保留權利於30日前預先以書面通知您取消此保單。保障取消時，若在有關取消保單生效日至該保險期最後一天的期間沒有任何索償，保費會按比例退還。
 3. 如在保險期內無索償紀錄，您有權在保單交付後14日內透過已簽署之書面通知我們取消保單，我們將會退還已付之保費。
 4. 您必須在完成治療後的30日內向我們提交已填妥的賠償申報表及所需資料，而危疾治療則必須在90日內遞交。
 5. 本宣傳資料只供參考之用，並不構成保險合約的一部份，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，蘇黎世保險有限公司保留最終批核及決定權。如中文譯本與英文有異，概以英文本為準。

Major exclusions

主要不承保事項

- (1) Any treatment or expenses incurred within the waiting period.
 - (2) Any pre-existing condition or any condition resulting from childbirth, miscarriage, abortion, pregnancy, including but not limited to pregnancy test, pre-natal care as well as postnatal care and other complications arising from pregnancy, contraceptive or contraceptive devices, infertility or any other method of inducing pregnancy, sterilization of either sex, venereal diseases.
 - (3) Cosmetic surgery or plastic surgery for purposes of beautification except as necessitated by an accident.
 - (4) Any dental surgery of any nature whatsoever except for necessary procedure on the damage to sound and natural teeth as a result of an accident.
 - (5) Suicide, attempted suicide, intentional self-injury, insanity or any functional disorder or psychiatric condition of the mind, including but not limited to psychoses, neuroses, depression of any kind, anorexia nervosa, bulimia, gender reassignment, schizophrenia and other behavioral disorders (except under the circumstance covered by Section 3.5 – Psychology and psychiatry expenses); or under the influence of alcohol or drugs other than as prescribed by registered medical practitioner.
 - (6) HIV (Human Immunodeficiency Virus) and/or HIV-related illness including AIDS (Acquired Immune Deficiency Syndrome) and/or any mutant derivative or variations. This exclusion shall not apply if the diagnosis is AIDS due to blood transfusion and/or occupationally acquired HIV as defined in the policy.
 - (7) Congenital abnormalities existing at the time of birth or neonatal abnormalities developing before the insured person attains the age of eight.
 - (8) Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel, or from any nuclear weapons material.
 - (9) Any critical illness from which the insured person dies within 30 days after the diagnosis unless the critical illness is caused by an accident.
- (1) 任何在等候期內招致之治療或費用。
 - (2) 任何投保前已存在之傷疾或任何因分娩、流產、墮胎、妊娠引致的狀況，包括但不限於妊娠測試、產前、產後護理及其他與妊娠、避孕、避孕儀器、不育或其他引致懷孕或絕育手術的方法有關之併發症；性病。
 - (3) 以美容為目的之美容手術或整容手術，惟因意外導致而需要治療除外。
 - (4) 任何性質之牙科療程或手術，惟因天然牙齒因意外受損而需要治療則除外。
 - (5) 自殺、企圖自殺、蓄意自我傷害、精神失常或神經系統失調或精神疾病，包括但不限於精神病、神經官能症、任何類別抑鬱症、厭食症、暴食症、變性手術、精神分裂症及其他行為失常病症（受保於第3.5節—心理科及精神科治療費用的情況則除外）；受酒精或非由註冊醫生處方之藥物之影響。
 - (6) 人類免疫力缺乏病毒及/或人類免疫力缺乏病毒有關疾病，包括愛滋病及/或其任何突變、衍生或變異所引致或因此而命名；此不承保事項不適用若確診為符合保單定義的因輸血而感染人類免疫力缺乏病毒及/或因職業而感染人類免疫力缺乏病毒。
 - (7) 在出生時已存在之先天性缺陷或在受保人八歲前出現之新生兒之不正常狀況。
 - (8) 任何核子燃料、核子燃料燃燒後所產生的核子廢料或任何核子武器所產生的電離子輻射或放射性污染。
 - (9) 受保人在首次確診後30日內死亡之有關危疾，除非危疾由意外所引致。

About Zurich 關於蘇黎世

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 is a leading multi-line insurer that serves its customers in global and local markets. With about 54,000 employees, it provides a wide range of general insurance and life insurance products and services. Zurich's customers include individuals, small businesses, and mid-sized and large companies, including multinational corporations, in more than 210 countries. The Group is headquartered in Zurich, Switzerland, where it was founded in 1872.

*Source: Office of the Commissioner of Insurance, based on gross premiums, 2015.

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全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54,000名，為客戶提供各種一般保險和人壽保險產品及服務。公司客戶包括遍及210多個國家的個人、大中小型企業及跨國公司。集團成立於1872年，總部設於瑞士蘇黎世。

*來源：保險業監理處，按毛保費計算，2015年。

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