

**Zurich HealthTotal Critical Illness  
Insurance Plan**

蘇黎世「全護之選」危疾保險計劃



There are lots of plans in our lives and we have been working hard for our ideal living every day. However, illness can strike us any time and when it does, not only your plan will be halted but also the enormous unexpected medical cost can cause a fortune to you and your family.

人生有著很多不同的計劃，我們每天努力奮鬥追求理想的生活。可是，突如其來的疾病不僅會中斷您人生的計劃，而且高昂的醫療費用更可能為您及您的家庭帶來沉重的負擔。



- Cancer is the most common cause of death, followed by pneumonia and heart disease<sup>(a)</sup>
- More than 26,000 incidence of cancer every year; one in four men and one in five women will have cancer during their lifetime<sup>(b)</sup>
- The total number of hospitalization due to serious illness (including cancer, kidney failure, lung disease and heart disease) keeps increasing in the past five years<sup>(c)</sup>

In today's advanced medical technology, serious illness is not necessarily fatal but the medical expenses are even more dreadful, and your lifelong savings will be exhausted by post-surgery medication and treatment during the time of recovery.

- The median doctor fee for heart valve surgery operation is about HKD50,000<sup>(d)</sup>
- The fee for purchase Everolimus, a FDA approved immunosuppressant for treatment of renal cell cancer and other tumours, is about HKD30,000 per month<sup>(e)</sup>
- The average cost for treatment of colorectal cancer in the first two years round up to HKD700,000<sup>(f)</sup>

Have you ever imagined the impact of the above to your family?

**Sources:**

- (a) Centre for Health Protection, Department of Health, 2012
- (b) Hong Kong Cancer Registry, Hospital Authority, 2010
- (c) Hospital Authority Statistical Report 2011-2012
- (d) Report of Doctor's Fee Survey 2010, The Hong Kong Medical Association, April 2010
- (e) Latest Cancer News, Cancer Fund, 6 August 2013
- (f) Latest Cancer News, Cancer Fund, 22 July 2009

- 最常見導致死亡的病因是癌症，其次是肺炎和心臟病<sup>(a)</sup>
- 每年有超過 26,000 宗癌症病例；每四名男性或每五名女性就有一人會在其一生中患上癌症<sup>(b)</sup>
- 在過去五年，因患上嚴重疾病（包括癌症、腎衰竭、肺部疾病及心臟疾病）而需入住醫院的總人數持續上升<sup>(c)</sup>

現今科技發展一日千里，嚴重疾病已經不一定會致命，但醫療所需的開支卻極度高昂。於手術後康復期間的藥物及治療費用更有可能耗盡畢生積蓄。

- 心臟瓣膜外科手術的診金中位數約 50,000 港元<sup>(d)</sup>
- 購買依維莫司片，一種美國食品藥品管理局批准用於治療腎細胞癌等多種腫瘤的免疫抑制劑，每月約需 30,000 港元<sup>(e)</sup>
- 治療大腸癌的首兩年平均費用約為 700,000 港元<sup>(f)</sup>

您可曾想過以上開支會怎樣影響您的家庭？

**資料來源：**

- (a) 衛生署衛生防護中心，2012 年
- (b) 醫院管理局香港癌症資料中心，2010 年
- (c) 醫管局 2011-2012 年統計年報
- (d) 香港醫學會《醫生收費調查報告 2010》，2010 年 4 月
- (e) 癌症基金會最新癌症資訊，2013 年 8 月 6 日
- (f) 癌症基金會最新癌症資訊，2009 年 7 月 22 日



# A comprehensive protection safeguarding a worry-free life for you and your loved ones

## 保障您和摯愛的生活，讓您無後顧之憂

To secure from financial loss due to serious illness, one of the best ways is to enroll an insurance plan. Zurich HealthTotal Critical Illness Insurance Plan is an affordable yet flexible critical illness insurance plan, offering coverage of 68 illnesses including early stage and juvenile illnesses with maximum claim amount of HKD1.9 million, for a comprehensive protection to you and your family with only a limited budget.

投保保險計劃是其中一個最有效的方法避免因患上嚴重疾病而導致巨額的經濟損失。蘇黎世「全護之選」危疾保險計劃是一份價格相宜且具彈性的危疾保險計劃，保障覆蓋 68 種疾病，當中包括早期疾病及青少年疾病，總保障額更高達 190 萬港元，為您和您的家人提供周全的保障。

### Feature highlights

#### 計劃特點

- **Comprehensive protection**  
周全保障  
Covers 68 illnesses, offers both early stage and juvenile illnesses without additional premium  
涵蓋 68 種疾病，保障包括早期疾病及青少年疾病並無需額外收費
- **Multiple pay benefit**  
多次賠償保障  
Offers up to a maximum of five illness claims<sup>(1)(2)(3)</sup>  
提供最多五次疾病索償<sup>(1)(2)(3)</sup>
- **Low insurance cost**  
保費相宜  
A budget-friendly critical illness insurance plan, monthly premium as low as HKD30  
保費相宜的危疾保險計劃，每月保費低至 30 港元
- **Flexible premium options**  
具彈性的保費選項  
With both step and level premium offered, you can select level premium with lower premium locked in at an earlier age<sup>(4)</sup>  
同時提供進階式及水平式的保費收費方式，您可選擇水平式保費，在年輕時投保把保費鎖定在較低的水平<sup>(4)</sup>

### More than you expected

#### 超出您所想

- **Special privilege offers extra care to your children**  
為您的子女提供額外優惠  
A maximum of two children can enjoy the benefit of HKD1 monthly premium for each child if your spouse is also covered by the plan<sup>(5)</sup>  
若您與配偶同時受保於此計劃，您的每名子女可以以每月 1 港元保費享有保障，上限為兩名子女<sup>(5)</sup>
- **Enhanced protection at your golden era**  
在您的黃金時期，增強您的保障  
Extra 100% additional sum insured if you opt for level premium at or before age 35<sup>(6)</sup>  
若您於 35 歲或之前選擇使用水平式收費，您便可額外享有 100% 保障額<sup>(6)</sup>
- **Accidental death cover**  
意外死亡保障  
Accidental death benefit of HKD100,000  
意外死亡保障達 100,000 港元

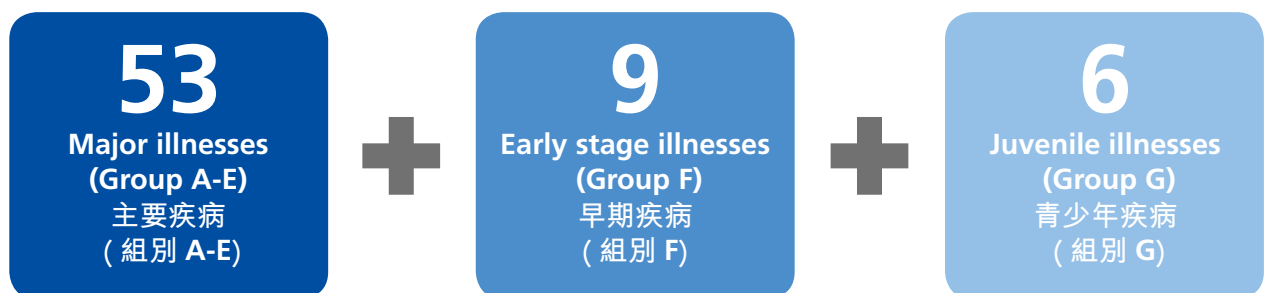


## Wide range of protection against 68 illnesses

### 保障涵蓋 68 種疾病

Zurich HealthTotal Critical Illness Insurance Plan provides you with a wide array of protection against the critical illnesses up to 75 years old. Benefit<sup>(7)</sup> will be paid if the insured person is diagnosed with any of the 68 illnesses:

蘇黎世「全護之選」危疾保險計劃為您提供廣闊的危疾保障直至您達到 75 歲。若確診患上任何一種受保的 68 種疾病，您將可獲得賠償<sup>(7)</sup>：



<p><b>Group A</b> 組別 A Cancer 癌症</p>	<p>1. Cancer 癌症</p>
<p><b>Group B</b> 組別 B Illnesses related to major organs and functions 有關主要器官及功能的疾病</p>	<p>2. Chronic Relapsing Pancreatitis 復發性慢性胰臟炎 3. Chronic and Irreversible Renal Failure 慢性及不可逆轉性腎衰竭 4. End Stage Liver Disease 末期肝病 5. End Stage Lung Disease 末期肺病 6. Fulminant Viral Hepatitis 暴發性病毒性肝炎 7. Major Organ Transplant 主要器官移植 8. Medullary Cystic Disease 腎髓質囊腫病</p>
<p><b>Group C</b> 組別 C Illnesses related to heart 心臟疾病</p>	<p>9. Acute Myocardial Infarction 急性心肌梗塞 10. Coronary Artery By-pass Surgery 冠狀動脈手術 11. Dissecting Aortic Aneurysm 夾層主動脈瘤 12. Heart Valve Surgery 心瓣手術 13. Infective Endocarditis 感染性心內膜炎 14. Primary Pulmonary Arterial Hypertension 肺動脈高血壓 (原發性) 15. Surgery to Aorta 主動脈手術</p>
<p><b>Group D</b> 組別 D Illnesses related to nervous system 神經系統疾病</p>	<p>16. Alzheimer's Disease (coverage is up to aged 70) 亞爾茲默氏病 (受保年齡最高至 70 歲) 17. Amyotrophic Lateral Sclerosis 肌萎縮性脊髓側索硬化症 18. Apallic Syndrome 植物人 19. Bacterial Meningitis 細菌性腦膜炎 20. Benign Brain Tumour 腦部良性腫瘤 21. Coma 昏迷 22. Creutzfeldt-Jacob Disease 克雅二氏症 23. Encephalitis 腦炎 24. Major Head Trauma 嚴重頭部創傷 25. Multiple Sclerosis 多發性硬化 26. Muscular Dystrophy 肌營養不良症 27. Paralysis 癱瘓 28. Parkinson Disease (coverage is up to aged 70) 帕金森症 (受保年齡最高至 70 歲) 29. Poliomyelitis 脊髓灰質炎 30. Primary Lateral Sclerosis 原發性側索硬化 31. Progressive Bulbar Palsy 進行性延髓麻痺 32. Severe Myasthenia Gravis 嚴重重肌無力症 33. Spinal Muscular Atrophy 脊髓性肌萎縮症 34. Stroke 中風 35. Tuberculosis Meningitis 結膜性腦膜炎</p>
<p><b>Group E</b> 組別 E Other major illnesses 其他主要疾病</p>	<p>36. Aplastic Anaemia 再生障礙性貧血 37. Blindness 失明 38. Chronic Adrenal Insufficiency (Addison's Disease) 慢性腎上腺功能不全 (愛狄信病) 39. Deafness 失聰 40. Ebola 伊波拉病毒</p>

<p><b>Group E</b> <b>組別 E</b> <b>Other major illnesses</b> 其他主要疾病</p>	<p>41. Elephantiasis 象皮病 42. HIV due to Blood Transfusion 因輸血而感染人類免疫力缺乏病毒 43. Loss of Independent Existence (coverage from aged 18 to 70) 喪失獨立能力 (受保年齡為 18 至 70 歲) 44. Loss of Limbs 失肢 45. Loss of Speech 喪失說話能力 46. Major Burns 嚴重燒傷 47. Necrotising Fasciitis 壞死性筋膜炎 48. Occupational Acquired HIV 因職業而感染人類免疫力缺乏病毒 49. Severe Crohn's Disease 嚴重克隆氏症 50. Severe Rheumatoid Arthritis 嚴重類風濕性關節炎 51. Severe Ulcerative Colitis 嚴重潰瘍性結腸炎 52. Systemic Lupus Erythematosus 有狼瘡性腎炎的系統性紅斑狼瘡症 53. Terminal Illness (coverage is up to aged 70) 末期危疾 (受保年齡最高至 70 歲)</p>
<p><b>Group F</b> <b>組別 F</b> <b>Early stage illnesses</b> (For insured aged 18 or above) 早期疾病 (適用於 18 歲或以上之受保人)</p>	<p>54. Carcinoma in situ of the Breast 乳房原位癌 55. Carcinoma in situ of the Cervix Uteri 子宮頸原位癌 56. Carcinoma in situ of the Uterus 子宮原位癌 57. Carcinoma in situ of the Ovaries 卵巢原位癌 58. Carcinoma in situ of the Fallopian Tubes 輸卵管原位癌 59. Carcinoma in situ of the Vagina 陰道原位癌 60. Carcinoma in situ of the Testes 睪丸原位癌 61. Early Stage Cancer of the Prostate 前列腺之初期癌症 62. Minimally invasive surgery for Coronary Artery Diseases including Angioplasty 治療冠心病微創手術包括血管成形術</p>
<p><b>Group G</b> <b>組別 G</b> <b>Juvenile illnesses</b> (For insured aged 17 or below) 青少年疾病 (適用於 17 歲或以下之受保人)</p>	<p>63. Haemophilia A and Haemophilia B 甲型血友病及乙型血友病 64. Insulin Dependant Diabetes Mellitus (Type I DM) 胰島素依賴型糖尿病 (一型糖尿病) 65. Kawasaki Disease with Heart Complications 川崎氏病 (附帶心臟併發症) 66. Osteogenesis Imperfecta (Type III) 成骨不全症第三型 67. Rheumatic Fever with Valvular Impairment 風濕性心瓣疾病 68. Still's Disease 斯蒂爾病</p>

**Note:**

Any diagnosis of an illness for the purpose of claiming the benefit must fulfill the definition together with the terms and conditions stated in the policy.

**注意事項：**

任何疾病因確診而引致保障之索償必須符合其定義及遵從保單之條款及規章。

## Sum insured per illness for each group

### 每宗疾病於每組別之保障額

	Standard Plan 標準計劃	Enhanced Plan 優越計劃	Platinum Plan 尊尚計劃
Group A to Group E 組別 A 至 組別 E	HKD 100,000 100,000 港元	HKD 300,000 300,000 港元	HKD 500,000 500,000 港元
Group F to Group G 組別 F 至 組別 G	HKD 30,000 30,000 港元	HKD 90,000 90,000 港元	HKD 150,000 150,000 港元

## Multiple pay benefit

### Enjoy a prolonged protection along the way

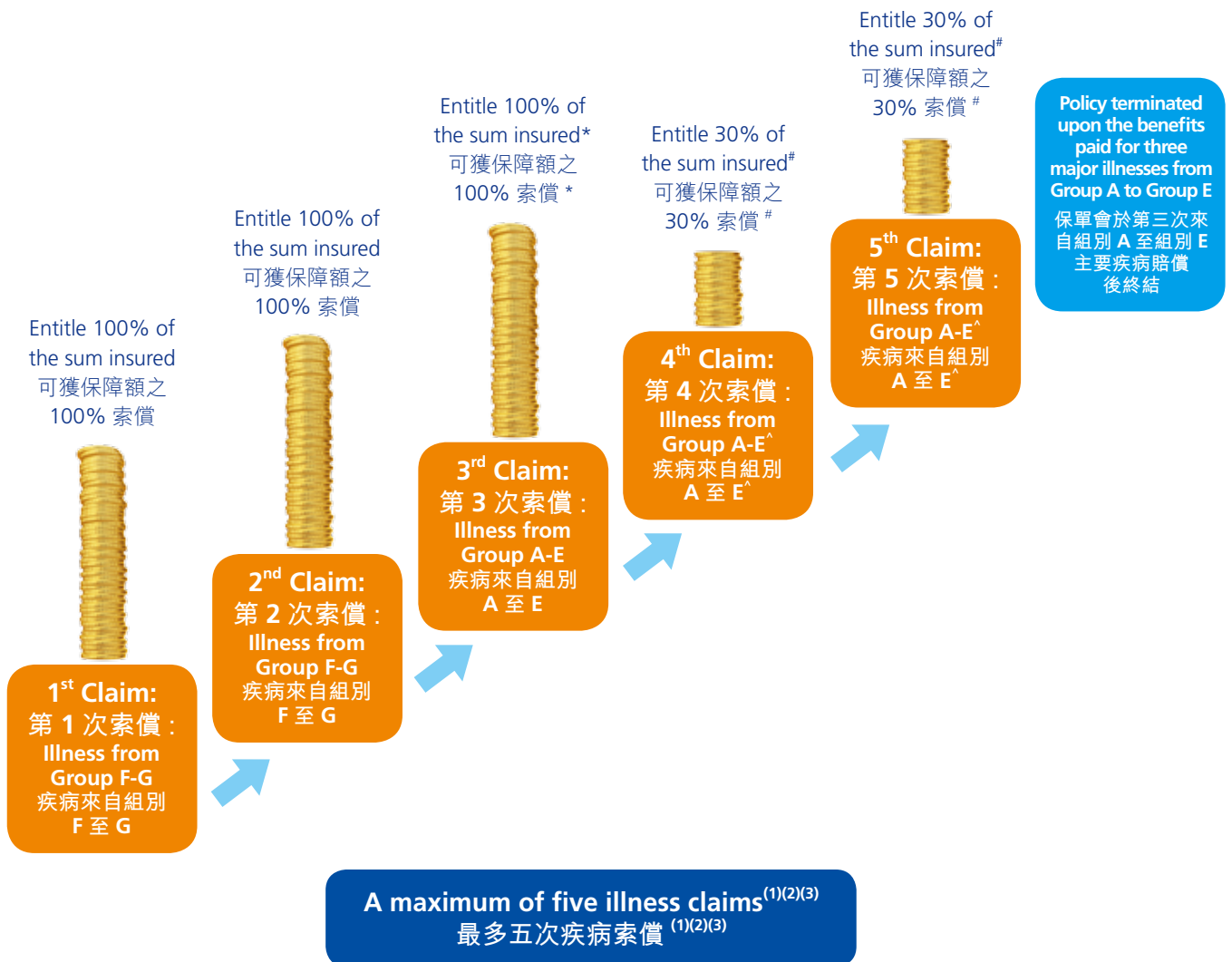
多次賠償保障  
讓您沿路也能享有保障

Covered by multiple pay benefit, Zurich HealthTotal Critical Illness Insurance Plan offers you thorough protection with a maximum of five illness claims<sup>(1)(2)(3)</sup> with a total sum of benefits payable up to HKD1.9 million, which can put you at ease even you suffer from critical illness more than once.

蘇黎世「全護之選」危疾保險計劃特設多次賠償保障，提供最多五次疾病索償<sup>(1)(2)(3)</sup>及總保障額高達190萬港元，若您不幸患上多於一次危疾，亦能讓您倍感安心。

## Multiple pay benefit at a glance

### 多次賠償保障一覽





**Waiting period<sup>(3)</sup> required for subsequent claim**  
再索償所需的等候期<sup>(3)</sup>

Preceding claim is from 上次索償來自	Subsequent claim is for 隨後索償的組別是	Waiting period required 所需的等候期
Group A 組別 A	Group A - B 組別 A - B	Five years 五年
	Group C - E 組別 C - E	One year 一年
Group B - E 組別 B - E	Group A - E 組別 A - E	One year 一年
Group F 組別 F	Group A - G 組別 A - G	One year 一年
	(no waiting period required if the subsequent claim is under Group A or Group C for the same organ of the early stage illness previously claimed) (若在早期疾病中所獲得之賠償跟隨後在組別 A 或組別 C 中的索償發生在同一器官上，則無需等候期。)	
Group G 組別 G	Group A - G 組別 A - G	One year 一年

**Notes:**

- ^ After diagnosis leading to the first time of claim made for any major illnesses under Group A to Group E, no benefit shall be paid for Group E - Loss of Independent Existence, Group E - Terminal Illness or any illness from Group F or Group G.
- # After diagnosis leading to the first time of claim made for any major illnesses under Group A to Group E, any subsequent claim(s) made for any major illnesses under Group A to Group E shall be 30% of the sum insured per illness.
- \* After the benefit paid for an illness in Group F, the insured person can make another benefit claim from Group A or Group C for the illness arising from the same organ of the early stage illness previously paid, and the benefit payable for the illness is the sum insured as defined under Group A or Group C minus the benefit paid for the preceding early stage illness. Under such circumstances, two benefit claims shall be counted.

**注意事項：**

- ^ 獲得組別 A 至組別 E 之任何主要疾病的首次索償後，隨後不會再就組別 E - 喪失獨立能力、組別 E - 末期危疾或組別 F 或組別 G 內之任何疾病提供任何保障。
- # 獲得組別 A 至組別 E 之任何主要疾病的首次索償後，隨後就組別 A 至組別 E 之任何主要疾病之索償，將為每項疾病保障額之 30%。
- \* 在組別 F 之疾病內獲得一次索償後，受保人可就之前賠償之早期疾病之同一器官就組別 A 或組別 C 內之疾病作出另一次索償，惟賠償是就該疾病於組別 A 或組別 C 下之保障額減去已在早期疾病所得之賠償額。而就此情況下，此將會被視為兩次索償。



### Case illustration 1 – Multiple pay benefit

(Figures below are hypothetical and for illustrative purpose only)

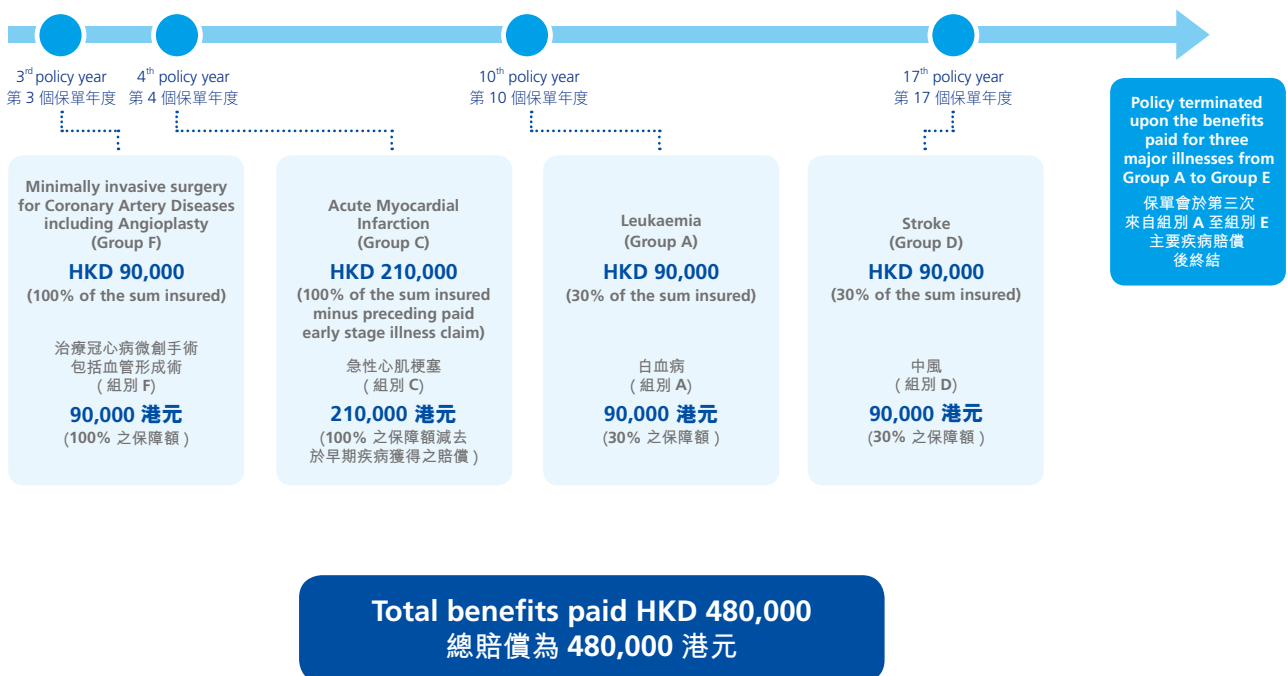
Insured person : Mr Chan, aged 38, Banker  
Plan level : Enhanced plan  
(Sum Insured: Group A to Group E: HKD 300,000;  
Group F to Group G: HKD90,000)  
Payment schedule : Step premium



### 個案分享 1 — 多次賠償保障

(下列數字乃假設並只作舉例說明之用)

受保人 : 陳先生, 38 歲, 銀行家  
計劃級別 : 優越計劃  
(保障額: 組別 A 至 組別 E: 300,000 港元;  
組別 F 至 組別 G: 90,000 港元)  
保費類別 : 進階式保費



## Low insurance cost with flexible premium options

Most people concern about the insurance cost which could be significant and may cause a burden to family. Understanding your needs for a cost-effective insurance solution, Zurich HealthTotal Critical Illness Insurance Plan provides comprehensive coverage at premium rate as low as HKD30 per month; you can opt for level premium with lower premium locked in at an earlier age<sup>(4)</sup>, so that you could save the budget for a better household living.

## 保費相宜且具備彈性

大多數人會擔心高昂的保費會導致家庭沉重的負擔，蘇黎世明白您需要一份具備成本效益的保險方案，蘇黎世「全護之選」危疾保險計劃提供周全的保障，保費低至每月 30 港元；您可選擇水平式保費，在年輕時投保便能將保費鎖定在較低的水平<sup>(4)</sup>，讓您可以節省預算以獲得更佳的家庭生活。

# More than you expected 超出您所想

## A wise choice for a full family protection

Children are the dearest to parents, therefore it is also indispensable to provide an embracing protection to them. If you and your spouse are both covered under this plan, a maximum of two legal children can also enjoy the benefit with only HKD1 monthly premium for each child<sup>(5)</sup>, fulfilling a whole family protection in a budget-wisely approach.

## 一個明智的選擇，為家庭準備一份完善的保障

子女是父母的無價寶，一份周全的保障給予他們已是不可或缺的一部份。若您與您的配偶同時受保於此計劃，每名子女便可以以每月 1 港元保費享有保障<sup>(5)</sup>，最多兩名合法子女可享有此優惠。作出一個明智的選擇，為您的家庭準備一份完善的保障。

## Enhanced protection at your golden era

Zurich HealthTotal Critical Illness Insurance Plan also offers more than you expect. With 100% additional sum insured for the next ten years upon your selection of level premium at or before age 35<sup>(6)</sup>, you can get ready for your golden era with an enhanced protection. Furthermore, the plan also comes with accidental death cover with a benefit of HKD100,000.

## 在您的黃金時期，增強您的保障

蘇黎世「全護之選」危疾保險計劃超出您所想，您只需於 35 歲或之前採用水平式收費，您便可以在往後連續十年獲得額外 100% 附加保障額<sup>(6)</sup>，增強您的保障為您的黃金時期作最佳準備。另外，此計劃亦提供意外死亡保障，保障額為 100,000 港元。



**Case illustration 2 – Multiple pay benefit for insured person with 100% additional sum insured**

(Figures below are hypothetical and for illustrative purpose only)

Insured person : Ms Wong, aged 33, Accountant  
 Plan level : Platinum plan  
 (Sum insured: Group A to Group E: HKD 500,000;  
 Group F to Group G: HKD150,000)

Payment schedule : Level premium

(Ms Wong selected level premium payment schedule when she enrolled the plan at aged 24. Therefore, she would be entitled to 100% additional sum insured<sup>(6)</sup> within the next ten years.)

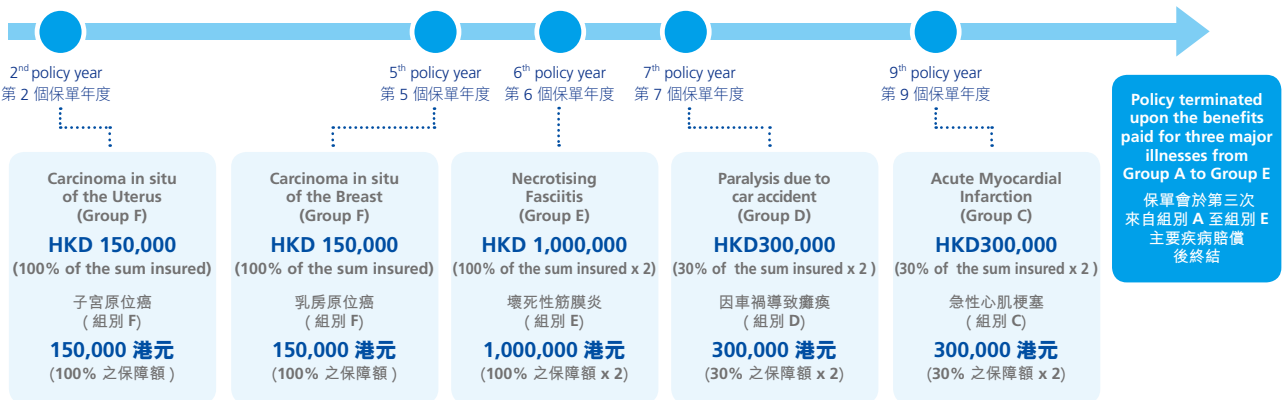
**個案分享 2 – 獲得 100% 附加保障額之成員的多次賠償保障**

(下列數字乃假設並只作舉例說明之用)

受保人 : 黃小姐, 33 歲, 會計師  
 計劃級別 : 尊尚計劃  
 (保障額 : 組別 A 至 組別 E : 500,000 港元 ;  
 組別 F 至 組別 G : 150,000 港元)

保費類別 : 水平式保費

(黃小姐於 24 歲時投保已選擇採用水平式保費, 因此, 她於未來十年可獲得 100% 附加保障額<sup>(6)</sup>。)



**Total benefits paid HKD 1,900,000**  
 總賠償為 1,900,000 港元

## Plan Summary 計劃一覽

<b>Issue age</b> 投保年齡	15 days – 64 years old (age at last birthday) 15 日至 64 歲 (上次生日年齡)		
<b>Renewable up to</b> 續保至	75 years old (age at last birthday) 75 歲 (上次生日年齡)		
<b>Survival period</b> 生存期	14 days <sup>(7)</sup> 14 日 <sup>(7)</sup>		
<b>Payment schedule</b> 保費類別	Step / level premium 進階式保費 / 水平式保費		
<b>Payment frequency</b> 保費繳付方式	Annual / monthly premium 年繳 / 月繳		
<b>Plan level</b> 計劃級別	Standard Plan / Enhanced Plan / Platinum Plan 標準計劃 / 優越計劃 / 尊尚計劃		
<b>Critical illness benefit</b> 危疾保障	<b>Sum insured per illness for each group</b> 每宗疾病於每組別之保障額		
	<b>Standard Plan</b> 標準計劃	Group A to Group E 組別 A 組至組別 E	HKD100,000 100,000 港元
		Group F to Group G 組別 F 組至組別 G	HKD30,000 30,000 港元
	<b>Enhanced Plan</b> 優越計劃	Group A to Group E 組別 A 組至組別 E	HKD300,000 300,000 港元
		Group F to Group G 組別 F 組至組別 G	HKD90,000 90,000 港元
<b>Platinum Plan</b> 尊尚計劃	Group A to Group E 組別 A 組至組別 E	HKD500,000 500,000 港元	
	Group F to Group G 組別 F 組至組別 G	HKD150,000 150,000 港元	
<p>After the first time of claim made for any major illnesses under Group A to Group E, any subsequent claim(s) made for any major illnesses under Group A to Group E shall be 30% of the sum insured per illness according to the plan level selected.</p> <p>獲得組別 A 至組別 E 之任何主要疾病的首次索償後，隨後就組別 A 至組別 E 之任何主要疾病之索償，將為每項疾病保障額之 30%。</p>			
<b>Accidental death benefit</b> 意外死亡保障	HKD100,000 for all plan levels 所有計劃級別均為 100,000 港元保障額		
<b>Eligibility</b> 資格限制	Both the insured person and policyholder must be Hong Kong Identity Card holders and Hong Kong residents with a permanent address and live in Hong Kong as a usual country of residence. 受保人及保單持有人必須為香港居民及持有有效之香港身份證明文件，且有永久住址及以香港為經常居住地。		



#### Remarks:

- Three times of critical illness claims applicable to illnesses from Group A to Group E, in which maximum of one claim can be made under each group of Group B to Group E, whilst maximum of three claims can be made under Group A. For illnesses under Group F and Group G, a maximum of two claims can be paid, in which only one claim can be made for each illness. No benefit shall be paid for illness from Group F or Group G should the preceding eligible benefit paid is from Group A to Group E.
- The policy will be terminated automatically if the benefit for either one of the following is paid: (i) a maximum of three major illnesses under Group A – Group E; or (ii) Group E – Terminal illness; or (iii) Group E – Loss of Independent Existence; or (iv) Accidental death.
- The multiple pay benefit is subject to the waiting period conditions:  
The following is subject to the cancer-free waiting period condition. The cancer-free waiting period must be confirmed by the insured person's treating specialist of relevant western medicine for the whole duration as required herein the provision and supported by clinical, radiological, histological and laboratory evidence to confirm that there is no sign or symptom of any malignant growth or recurrence. The cancer-free waiting period shall start on the date the disease is considered to be in remission.
  - After the diagnosis leading to claim paid for illness in Group A, a five-year cancer-free waiting period is required for any subsequent claim for illness from Group A or Group B;
  - After the diagnosis leading to claim paid for illness in Group A, a one-year cancer-free waiting period is required for any subsequent claim for illness from Group C to Group E.The following is subject to the one-year waiting period condition. The one-year waiting period means the date of first diagnosis of the subsequent illness should be at least 12 months after the date of diagnosis of the illness of the immediately preceding claim that has been paid.
  - After the diagnosis leading to claim paid for illness in Group B to Group E, a one-year waiting period is required for any subsequent claim for other groups of illness from Group A to Group E.
  - After the diagnosis leading to claim paid for illness in Group F, a one-year waiting period is required for any subsequent claim for other groups of illness from Group A to Group G except eligible benefit paid in the preceding claim under Group F which leads to subsequent eligible benefit claim under Group A or Group C for the same organ.
  - After the diagnosis leading to claim paid for illness in Group G, a one-year waiting period is required for any subsequent claim for other groups of illness from Group A to Group G.
- Zurich Insurance Company Ltd reserves the right to revise or adjust the premium table according to its applicable premium rate at the time of the premium due date by giving 30 days' advance written notice to the policy owner.
- This benefit is only for a maximum of your two legal children with age between 15 days and 17 years old (both inclusive) at the policy inception date. The plan level of the children selected must be either the Enhanced Plan or the plan level(s) of his/her parents, whichever has the lowest sum insured.
- The 100% additional sum insured is only applicable to illnesses from Group A to Group E. It is for policy owner who selected level premium payment schedule upon policy inception date (where the insured person must be aged 35 or below) or upon policy anniversary when the insured person attaining the age of 20 or 25 or 30 or 35 years old. This 100% additional sum insured shall be effective for a continuous period of ten years starting from the aforementioned policy inception date or policy anniversary date and subject to the terms and conditions of the policy.
- 100% of the eligible benefit will be paid after the insured person survives a period not less than 14 days following the diagnosis of such illness. While 50% of the eligible benefit will be paid should the insured person survives a period less than 14 days following the diagnosis of such illness.

#### Exclusions:

- The signs or symptoms or the diagnosis of which illness first occurred within 90 days immediately following the policy effective date, or the upgrade effective date, or last reinstatement date, whichever is later; except for any illness caused by an accident;
- Any pre-existing condition unless the condition has been declared to and specifically accepted by us;
- An illness caused or aggravated by or associated, whether directly or indirectly, with a congenital or inherited disorder (except Muscular Dystrophy) which existed at the time of birth or has manifested or been diagnosed before the insured person attains age 18;
- Any second or third or subsequent claim made without fulfilling the waiting period conditions for multiple pay benefit;
- Any medical procedure or treatment, which is not medically necessary or not performed by a medical practitioner or a specialist;
- Acquired Immune Deficiency Syndrome (AIDS), AIDS Related Complex, or infection by Human Immunodeficiency Virus (HIV), except the "HIV due to Blood Transfusion" and "Occupational Acquired HIV" as stated in the policy;
- Suicide, attempted suicide, intentional self-inflicted injury or voluntary exposure to an illness, whether the insured person is sane or insane;
- Influence of alcohol or drugs not prescribed by a medical practitioner;
- War, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, direct participation in strike, riot or civil commotion or any kinds of participation in any act of terrorism;
- Violation or attempted violation of the law or resistance to arrest or participation in any criminal act;
- Air travel except as a fare-paying passenger in a properly licensed aircraft operated by a licensed commercial air carrier; and
- Riding or driving in any kind of motor racing, or engaging in a sport in a professional capacity or where the insured person would or could earn income or remuneration from engaging in such sport, trekking at an altitude greater than 5,000 meters above sea level or diving to a depth greater than 40 meters below sea level.

#### 備註:

- 可就組別 A 至組別 E 內之危疾作三次索償，其中就組別 B 至組別 E 每組別最多可作一次索償，而對於組別 A，則可作最多三次索償。對於組別 F 及組別 G，最多可作兩次索償，但每疾病只可作出一次索償。獲得組別 A 至組別 E 之索償後，隨後不會再就組別 F 或組別 G 內之任何疾病提供任何索償。
- 當獲得以下任何一項保障賠償後，保單之保障將會自動終止：(i) 組別 A 至組別 E 內三個主要疾病；或 (ii) 組別 E — 末期危疾；或 (iii) 組別 E — 喪失獨立能力；或 (iv) 意外死亡保障。
- 多次賠償保障須符合等候期條款：
  - 以下須符合無癌症等候期條款。無癌症等候期必須由受保人之主診專科醫生一直以有關之西藥治療進行整個療程，並通過臨床、放射性、造影檢查及實驗證明為無癌症狀況。無癌症狀況指沒有任何惡性增生或復發之預兆或症狀。無癌症等候期應由確認無癌症被清除後的日期開始計算。
  - 獲得組別 A 的索償後，若要就組別 A 或組別 B 之疾病再索償，將有五年無癌症等候期；
  - 獲得組別 A 的索償後，若要就組別 C 至組別 E 之疾病再索償，將有一年無癌症等候期。
  - 以下須符合一年等候期條款。一年等候期指隨後之疾病之確診日期與上次已賠償之疾病之確診日期，應至少相隔 12 個月或以上。
  - 獲得組別 B 至組別 E 的索償後，若要就組別 A 至組別 E 之疾病再索償，將有一年等候期；
  - 獲得組別 F 的索償後，若要就組別 A 至組別 G 之疾病再索償，將有一年等候期。除非之前獲賠償之組別 F 內之疾病就同一器官引致組別 A 或組別 C 之另一次索償；
  - 獲得組別 G 的索償後，若要就組別 A 至組別 G 之疾病再索償，將有一年等候期。
- 蘇黎世保險有限公司會按保費到期日當時適用的保費表，保留在保費到期日變更或調整保費之權利。若有任保費改動，亦將於保費到期日前 30 天內向保單持有人發出書面通知。
- 此保障只適用於上限兩名於保單首次生效時年齡介乎 15 日至 17 歲（包括 15 日及 17 歲）的合法子女。子女的計劃級別必定為優越計劃或與其父母相同的計劃級別（以保障額最低者為準）。
- 100% 的附加保障額只適用於組別 A 至組別 E 內之疾病。保單持有人若在保單首次生效時（受保人當時年齡必須為 35 歲或以下）或在於其年齡到達 20、25、30 或 35 歲後之首個保單週年日選擇水平式收費，100% 的附加保障額將在該保單首次生效時或該保單週年日後連續十年內生效，但必須符合保單內之條款。
- 若受保人在該確診後仍然生存 14 日或以上，則可獲得 100% 之有效保障；惟若受保人在該確診後 14 日內離世，則只會獲得 50% 之有效保障。

#### 一般不承保事項:

- 在保單生效日、提升保障生效日或保單復效日（較遲者為準）起計 90 日內出現徵狀或被確診之疾病，因意外引致之疾病則除外；
- 任何投保前已存在之傷疾，除非已向本公司透露並已獲接納；
- 在受保人出生時已存在或在其年齡為 18 歲之前開始惡化或已被確診之任何直接或間接有關於、誘發於先天性或遺傳性失調之疾病（肌肉萎縮症除外）；
- 任何第二或三期後所提出之索償沒有履行多次賠償保障的等候期；
- 任何沒有醫療必須或並非由醫生或專科醫生進行的醫療程序或治療；
- 患上愛滋病 (AIDS)、愛滋病有關症狀或人類免疫缺陷病毒 (HIV)、於本保單所列明的「因輸血而感染人類免疫缺陷病毒」及「因職業而感染人類免疫缺陷病毒」除外；
- 不論受保人是否精神失常之情況下自殺、企圖自殺、自殘至受傷或自願暴露於疾病中；
- 受酒精或非由醫生處方之藥物所影響；
- 戰爭、侵略、外敵入侵、敵對局面（不論正式宣戰與否）、內戰、叛亂、革命、暴亂、軍事政變或奪權行動、直接參與罷工、暴動或內亂或以任何方式參與恐怖活動；
- 犯法或意圖犯法或拒捕或參與犯罪活動；
- 飛行除非以繳費乘客身份乘坐由持牌商業航空公司營運的正式持牌航機；及
- 參加任何形式的賽車；或參與職業體育活動或受保人可能或可以賺取收入或報酬的體育活動；或在海拔 5,000 米以上進行高山遠足或水深 40 米以下潛水。

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.)

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審核及決定權。（如中文譯本與英文有異，概以英文本為準。）

## 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 10 insurers in Hong Kong.

Zurich Insurance Group is a leading multi-line insurance provider with a global network of subsidiary and offices in Europe, North America, Latin America, Asia-Pacific and the Middle East as well as other markets. Founded in 1872, the Group is headquartered in Zurich, Switzerland. With over 60,000 employees serving customers in more than 170 countries, our ambition is to become the best global insurer as measured by our shareholders, customers and employers.

## 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，竭誠為個人及企業客戶提供全面又靈活的一般及人壽保險服務。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，至今已成為本港十大保險公司之一。

蘇黎世保險集團是一家全球領先的多險種保險供應商，其全球網絡的分支機構和辦事處遍及歐洲、北美洲、拉丁美洲、亞太和中東等地區。集團成立於1872年，總部設於瑞士的蘇黎世，集團有逾60,000名員工在170多個國家為客戶提供服務。我們矢志成為我們的股東、客戶和員工眼中全球最佳的保險公司。

**Zurich Insurance Company Ltd** (a company incorporated in Switzerland)  
蘇黎世保險有限公司（於瑞士註冊成立之公司）  
25-26/F, One Island East, 18 Westlands Road, Island East, Hong Kong  
香港港島東華蘭路18號港島東中心25-26樓  
Tel 電話：+852 2968 2288  
Fax 傳真：+852 2968 0639 Website 網址：www.zurich.com.hk

