

# Group Critical Illness Plan

Enhancing your group medical plans to ensure your staff's every need is met

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At Zurich, we understand that everyone is unique in their needs for a medical plan with multiple coverage. As your staff go through different life stages, their medical needs change. One of the major medical expenses that burden most people are from critical illnesses. Having a group medical benefit for your staff might not be enough to reduce the financial burden if a critical illness is diagnosed suddenly.

People nowadays are getting more and more tensed from their busy daily lives. Therefore, people are more susceptible to disease and critical illnesses which are commonly found in modern cities. Our Group Critical Plan benefit provides a lump sum payment on the diagnosis of any one of the 23 covered critical illnesses, including the four major illnesses being cancer, heart attack, kidney failure and stroke.

We bring you the customizable Group Critical Illness Plan to ensure that every staff of your company will be protected. Act NOW, the sooner the better, for a multiple medical protection to your staff or even their spouses and children that covers their medical needs.

## Plan Highlights

- ✓ **High degree of flexibility**, allowing you to:
  - select from a range of sum insured which meets your needs
  - add or change the sum insured throughout the different stages of the staff's career
  - be waived of health declaration for any sum insured elected at or below HKD 500,000
- ✓ Enrollment is simple and easy with no medical check-up required
- ✓ **24-hour emergency assistance services** including overseas telephone medical advice assistance, medical referral and emergency house-call nursing assistance (Hong Kong only)
- ✓ Extends to cover a Daily Hospital Cash Benefit

## List of Critical Illness Coverage

Illnesses related to the heart				
Heart Attack				
Illnesses related to major organs and functions				
Blindness	End Stage Liver Disease	End Stage Lung Disease	Total and Permanent Disability	Major Burns
Loss of Speech	Deafness	Loss of Limb	Major Organ Transplant	Kidney Failure
Illnesses related to nervous system				
Alzheimer's Disease	Coma	Paralysis	Stroke	Parkinson Disease
Others				
Cancer	Systemic Lupus Erythematosus	Loss of Independent Existence	Elephantiasis	Occupational acquired HIV
AIDS due to Blood Transfusion	Severe Rheumatoid Arthritis			

### Daily Hospital Cash Benefit for Critical Illness

Regardless of any medical expenses incurred by any covered critical illness, your staff will automatically receive a payment of hospital cash for each and everyday of hospital confinement in respect of the covered critical illness up to a maximum of ten days.

## Table of Benefits

Coverage	Maximum benefits per insured person per critical illness (HKD)
23 critical illnesses as mentioned above	Employee: up to HKD 500,000 with health questionnaire waiver For other benefit limits greater than HKD 500,000 health questionnaire may be required and the enrollment will be subject to underwriting
Daily Hospital Cash Benefit for Critical Illness	500 per day

### Notes:

- The policy shall remain in force for a period of 1 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.
- 100% sum insured is paid for any one of the critical illnesses defined.
- Waiting period : 30 days.
- Benefit of each employee shall cease when 100% sum insured has been paid.
- The insured person must survive after the diagnosis for at least 14 days.
- Cover for insured person aged from 16 to 65 years and renewable up to 70 years old.

### General exclusions:

This entire policy does not provide benefits for any loss resulting in whole or in part from, or expenses incurred, directly or indirectly in respect of:

- Any pre-existing condition, any complication arising from it, or
- Any illness, sickness or disease, other than specified as critical illness, as mentioned in the policy, or
- Any critical illness of which, the signs or symptoms first occurred prior to or within 30 days following the date of proposal or coverage effective date or the policy reinstatement date for an insured person, whichever is later (this exclusion shall be waived if the critical illness is caused by accident as defined), or
- Any critical illness resulting from a physical or mental condition which existed before the date of proposal or the coverage effective date or the policy reinstatement date for an insured person which was not disclosed, or
- Any critical illness of which, the signs or symptoms first occurred prior to or within 30 days following the upgrade effective date or any critical illness resulting from a physical or mental condition which existed before the upgrade effective date for an insured person, whichever is later in respect of the upgrade benefits (this exclusion shall be waived if the critical illness is caused by accident as defined), or
- Intentionally self-inflicted injury or illness, or sexually transmitted conditions, mental or nervous disorder, anxiety, stress or depression, Acquired Immune Deficiency Syndrome (AIDS) or Human Immune-deficiency Virus (HIV) infection (unless it is a defined critical illness); suicide, or
- War, civil war, invasion, insurrection, revolution, act of foreign enemy, hostilities (whether War be declared or not), rebellion, mutiny, use of military power or usurpation of government or military power; or
- Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel; or
- The radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or any part of that equipment; or
- Congenital anomalies or any complications or conditions arising therefrom; or
- Any loss resulting directly or indirectly, contributed or aggravated or prolonged by childbirth or from pregnancy, or
- Any critical illness based on a diagnosis made by the Insured or his/her immediate family member or anyone who is living in the same household as the insured person or by a herbalists, acupuncturist or other non-traditional health care provider; or

13. Any critical illness which the insured person does not survive after the diagnosis for a period of at least 14 days (this exclusion shall be waived if the critical illness is caused by accident as defined); or
14. Engaging in any kind of sport or race in a professional capacity or where the insured person would or could earn any remuneration from engaging in such sport or race, or
15. Participating in any illegal activity, including but not limited to robbery, drug abuse or assault, or
16. Any cyber act that results in accident, disability, sickness and/or injury.

**Claims procedure:**

Step 1: Notify us within 30 days of upon the first treatment or diagnosis of any covered critical illness.

Step 2: Fill in a claim form and supply the required documents as appropriate.

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 itself which shall prevail in case of inconsistency. We reserve the right of final approval and decision. (The English version shall prevail in case of inconsistency between the English and Chinese versions)

## Important information about the Insurance Authority Levy

From January 2018, the Insurance Authority (IA) requires all Hong Kong policyholders to pay a levy on their insurance premiums. The purpose of the levy is to finance the IA, and it is calculated as a percentage of the premium paid. Please refer to the table below for applicable levy rate.

Period	Levy rate
Jan 1, 2018 – Mar 31, 2019 (both dates inclusive)	0.04%
Apr 1, 2019 – Mar 31, 2020 (both dates inclusive)	0.06%
Apr 1, 2020 – Mar 31, 2021 (both dates inclusive)	0.085%
From Apr 1, 2021 onwards	0.1%

\* If the amount of levy for each policy includes a fraction of a cent, the amount is to be rounded to the nearest cent.

Levy collected by the IA (if any) has been imposed on this policy at the applicable rate and would be remitted in accordance with the prescribed arrangements. For further information, please visit <http://www.zurich.com.hk/ia-levy>.

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GCI-DIR-001-02-2021E