加爱无限保
LionGuardian PlusOne

危疾计划
Critical Illness Plan

GENERALI

关于我们
ABOUT US

香港忠意保险

忠意保险有限公司于1981年在香港注册为认可的保险公司，并于2016年透过忠意人寿（香港）有限公司将业务拓展至人寿保险领域。我们结合本地丰富经验及忠意集团的环球智慧，持续研发独特创新的人寿保险、一般保险、专业保险及雇员福利保险，满足客户的不同需求。

Generali Hong Kong

In 1981, Assicurazioni Generali S.p.A was first registered as an authorised insurer in Hong Kong, with the business extending into the life insurance sector in 2016 with Generali Life (Hong Kong) Limited. With a combination of local knowledge and Generali Group’s global expertise, we develop unique and innovative life insurance, general insurance, specialty insurance, and employee benefits solutions to meet the needs of our customers.

忠意集团

创于1831年，忠意集团是全球最大的保险及资产管理企业之一，业务遍布全球超过50个国家。于2024年，集团的保费总收入超过952亿欧元。忠意集团拥有约87,000位员工，为7,100万位客户提供优质专业服务。集团在欧洲市场占有领先地位，业务更扩展至亚洲及拉丁美洲等地。透过提供创新及个人化的方案、优越的客户体验及全球数码化分销网络服务，致力成为客户的终身伙伴。集团亦已将可持续发展的理念全面融入业务策略，旨在为持份者创造价值，同时建立更公平、更高适应力的社会。

Generali Group

Generali is one of the largest global insurance and asset management providers. Established in 1831, it is present in over 50 countries in the world, with a total premium income of €95.2 billion in 2024. With around 87,000 employees serving 71 million customers, the Group has a leading position in Europe and a growing presence in Asia and Latin America. At the heart of Generali’s strategy is its Lifetime Partner commitment to customers, achieved through innovative and personalised solutions, best-in-class customer experience and its digitalised global distribution capabilities. The Group has fully embedded sustainability into all strategic choices, with the aim to create value for all stakeholders while building a fairer and more resilient society.

忠意集团 — 全球领先的保险公司

香港忠意保险的母公司

Generali Group – A Leading Global Insurer

Parent Company of Generali Hong Kong

A.M. Best 财务实力评级

A+ (截至2024年12月)

A.M. Best
Financial Strength Rating

A+ (as of Dec 2024)

Fitch财务实力评级

AA- (截至2025年9月)

Fitch
Financial Strength Rating

AA- (as of Sep 2025)

Moody's 财务实力评级

A3 (截至2024年12月)

Moody's
Financial Strength Rating

A3 (as of Dec 2024)

2024年保费收入达

952亿 欧元

(截至2024年12月)

95.2 billion Euro

in premiums in year 2024
(as of Dec 2024)

全球50多个国家，拥有约

87,000名员工

(截至2024年12月)

Around

87,000 employees

in more than 50 countries
(as of Dec 2024)

在《财富》杂志世界
500强中位居

224位

(截至2025年9月)

Ranked

224th

in Fortune Global 500 Companies
(as of Sep 2025)

管理资产规模达

8,630亿 欧元

(截至2024年12月)

863 billion Euro

of assets under management
(as of Dec 2024)

尽管医疗技术不断进步，医疗开支却不一定会下降。在现今烦嚣的生活环境下，或许会增加患上一次或多次危疾的机会。最终带来沉重的经济负担。

忠意人寿（香港）有限公司（「本公司」）的**加爱无限保**（「本计划」）旨在为您提供全面保障，并为癌症、中风和心脏病提供无限次赔偿[1,2]，在您整个康复过程中持续提供充足的支援。本计划亦为主要器官功能损害提供保障，在您的人生路上给予您和家人全面而强大的支持。即使因先天性状况患上的儿童疾病或影响儿童精神健康的儿童疾病也同样受保。您也可以选择把您的计划转换至其他人寿保险产品[3]。

Although medical technology continues to advance, the costs of medical treatment may not necessarily lower. Coupled with the hustle and bustle of the modern lifestyle, the risk of critical illness may increase, and illness may even strike more than once, resulting in heavy financial burdens.

LionGuardian PlusOne (the "Plan") from Generali Life (Hong Kong) Limited (the "Company") aims to provide comprehensive coverage, with unlimited claims for Cancer, Stroke and Heart Attack[1,2], giving you continuous and adequate support throughout your recovering journey. The Plan also provides coverage against Loss of Functionality of Key Organs, offering you and your family a comprehensive and tremendous support throughout your lifespan. The Plan covers juvenile illnesses, even if the illnesses are due to congenital defects or mental conditions. You may also choose to convert your Plan to another life insurance product[3] .

计划特点 Plan Highlights

市场独有*
Exclusive in market*

无限次严重疾病保障[1,2]至100岁
Unlimited Major Critical Illness Benefit[1,2] until age 100

以较相宜的保费获得全面保障来对抗不同疾病
Comprehensive protection against different illnesses with a relatively lower premium

持续保障，并提供保费豁免
Continuous protection with premium waiver

为未知疾病提供严重疾病保障[1]
Major Critical Illness Benefit[1] for unknown illnesses

保证可在70岁前将计划转换至其他人寿保险产品，并毋须提供额外可保证明[3]
Guaranteed conversion to another life insurance product before age 70, without further evidence of insurability[3]

市场独有*
Exclusive in market*

无限次严重疾病保障[1,2]至100岁
Unlimited Major Critical Illness Benefit[1,2] until age 100

癌症、中风和心脏病是主要可致命的疾病，尽管医学日渐进步，康复率亦大大提高，但多次发病变得更为普遍。本计划在整个保障年期内为这3种疾病提供无限次赔偿[1,2]，您与您的挚爱将可持续从本计划获得财务支援直至100岁。

Cancer, Stroke and Heart Attack are the major life-threatening diseases. Although the recovery rate improved significantly as a result of medical advancement, multiple strikes have become more common. The Plan allows UNLIMITED claims[1,2] throughout the whole Benefit Term for these 3 illnesses. You and your loved ones will always be guarded by the continuous financial support from the Plan until age 100.

以较相宜的保费获得全面保障来对抗不同疾病
Comprehensive protection against different illnesses with a relatively lower premium

若您希望享有全面保障，但保费预算有限，本计划能够符合您的需求。本计划为138种疾病提供全面保障。您只需要缴付较相宜的保费，便可为您和家人提供充足保障。

If you wish to have comprehensive protection but with limited budget on premium, then the Plan perfectly suits your needs. The Plan provides comprehensive protection against 138 illnesses. With relatively lower premium, you and your family could enjoy sufficient protection.

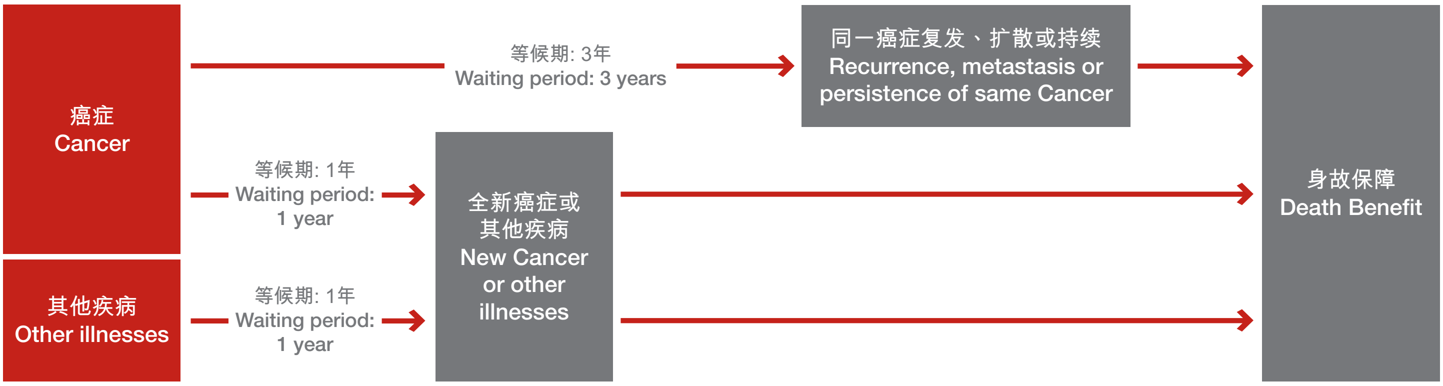
严重疾病保障[1]（69 种严重疾病）

如您不幸确诊患上受保严重疾病，本公司会就每种受保严重疾病支付100%投保额作为严重疾病保障[1]。其后在严重疾病保障[1]下的每个严重疾病赔偿并不会受到其他赔偿或之前的赔偿影响。

Major Critical Illness Benefit[1] (69 Major Critical Illnesses)

If you have been unfortunately diagnosed with the covered Major Critical Illnesses, the Company will pay 100% of Sum Assured for each covered Major Critical Illnesses as the Major Critical Illness Benefit[1]. Each subsequent payout of other Major Critical Illnesses under the Major Critical Illness Benefit[1] will not be affected by any other nor preceding claims.

严重疾病保障[1]索偿等候期
Waiting period for Major Critical Illness Benefit[1] claim



早期或非严重疾病保障[4]（69种早期或非严重疾病）

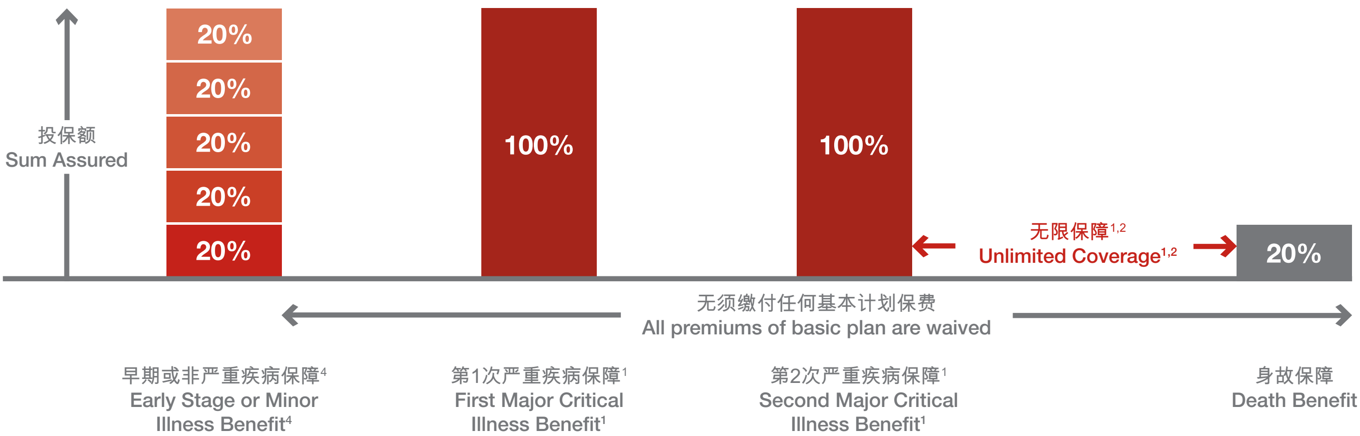
如您不幸确诊患上受保早期或非严重疾病，本公司会就每种受保早期或非严重疾病（包括儿童疾病）支付20%投保额作为早期或非严重疾病保障[4]。于早期或非严重疾病保障[4]下可予支付的保障亦涵盖原位癌、冠状动脉成形术及手术切除受保良性肿瘤（而该肿瘤起初被专科医生认为具有明确和显著的恶性潜在可能，继而按专科医生建议下完全切除后最终被诊断为非癌性良性肿瘤）。

有关疾病的保障范围，请参阅「保单的受保疾病一览表」部份。

Early Stage or Minor Illness Benefit[4] (69 Early Stage or Minor Illnesses)

If you have been unfortunately diagnosed with the covered Early Stage or Minor Illnesses, the Company will pay 20% of Sum Assured for each of the covered Early Stage or Minor Illnesses (including juvenile illnesses) as Early Stage or Minor Illness Benefit[4]. The benefit payable under Early Stage or Minor Illness Benefit[4] will also cover Carcinoma-in-situ, Percutaneous Coronary Intervention and Surgical Excision of Covered Benign Tumour (which is initially considered by a medical specialist to have definite and significant malignant potential but is finally diagnosed to be a non-cancerous benign tumour after completing the excision by a medical specialist).

Please refer to "List of Covered Illnesses under the Plan" regarding the scope of illness coverage.



持续保障，并提供保费豁免
Continuous protection with premium waiver

在赔偿额达100%投保额时，本公司将会豁免您的未来保费。您可以享有免费的保障直至保单到期为止，使您和您的挚爱能够减低忧虑并减轻康复期间的财务负担。

The Company will waive your future premium once the claimable amount reaches 100% of Sum Assured. You can enjoy free protection until the expiration of the Policy, giving a peace of mind to you and your loved ones and alleviating your financial burdens on the long road to recovery.

为未知疾病提供严重疾病保障[1]
Major Critical Illness Benefit[1] for unknown illnesses

人生是如此不可预测。并非每件事的发生都有原因，你也无法知道接下来会发生甚么事情。除涵盖所列的严重疾病外，只要受保人确诊符合关于主要器官（心脏、肝脏、肺部或肾脏）的指定情况并持续最少3个月，即使未能确定病因或遇上未知疾病，本计划也会支付100%投保额作严重疾病保障[1]。

Life is unpredictable. Not everything happens for a reason and you will not be able to know what will happen next. In addition to covering the listed Major Critical Illnesses, the Plan also provides Major Critical Illness Benefit[1] at 100% of Sum Assured if the Insured is diagnosed with specific condition of key organs (heart, liver, lung and kidney) which last for at least 3 consecutive months, even the cause of the illness cannot be ascertained or the illness is unknown.

保证可在70岁前将计划转换至其他人寿保险产品，并毋须提供额外可保证明[3]
Guaranteed conversion to another life insurance product before age 70, without further evidence of insurability[3]

个人状况和责任会随著人生不同阶段而转变。本计划让您可在70岁前把您的计划转换至另一个由本公司当时提供可选的人寿保险产品。无论您的健康状况如何，均毋须验身或提供额外可保证明。

Personal conditions and responsibility change when you enter different life stages. The Plan allows you to convert your Plan to another life insurance product offered by the Company at the time of such request before age 70. Regardless of your health condition, no further evidence of insurability is required.

* 根据截至2022年6月与本港主要人寿保险公司的危疾计划作比较。
Based on comparing it with other critical illness plans issued by Hong Kong's major life insurance companies as at June 2022.

计划概览 Plan Summary

计划种类 **Plan Type**	基本计划 Basic Plan
保障年期 **Benefit Term**	至100岁 To age 100
保费缴付年期 / 签发年龄 **Premium Payment Term / Issue Age**	保费缴付年期 Premium Payment Term: 至100岁 To age 100 签发年龄 Issue Age: 出生后15日 - 70岁 15 days after birth - age 70 您可以选择预缴保费（只适用于以年缴模式缴付保费的保单）以赚取非保证利息[5]。 You may opt to prepay your premium (only applicable to policies with annual payment mode) for earning non-guaranteed interest[5].
保单货币 **Policy Currency**	美元 USD
保费结构 **Premium Structure**	每年更新并为非保证 Yearly renewable and non-guaranteed
缴付模式 **Payment Mode**	年缴 / 半年缴 / 季缴 / 月缴 Annual / Semi-Annual / Quarterly / Monthly
最低投保额（以每张保单计） **Minimum Sum Assured (per Policy)**	12,500 美元 USD 12,500

保单保障 Policy Benefits

严重疾病保障[1] Major Critical Illness Benefit[1]	如您被确诊患上表列在「保单的受保疾病一览表」部份的其中一项受保严重疾病，本公司将会支付： (I). 100%投保额 - (II). 债项（如有） If you are diagnosed with one of the covered Major Critical Illnesses listed in the below “List of Covered Illnesses under the Plan” section, the Company will pay: (I). 100% of Sum Assured - (II). Indebtedness (if any)
早期或非严重疾病保障[4] Early Stage or Minor Illness Benefit[4]	如您被确诊患有表列在「保单的受保疾病一览表」部份的其中一项受保早期或非严重疾病，本公司将会支付： (I). 20%投保额 - (II). 债项（如有） If you are diagnosed with one of the covered Early Stage or Minor Illnesses listed in the below “List of Covered Illnesses under the Plan” section, the Company will pay: (I). 20% of Sum Assured - (II). Indebtedness (if any)
身故保障 Death Benefit	如您在保障年期内不幸身故，本公司将会支付： **首次严重疾病保障[1]赔偿前：** (I). 100%投保额 - (II). 债项（如有） **首次严重疾病保障[1]赔偿后：** (I). 20%投保额 - (II). 债项（如有） Upon your unfortunate death during the Benefit Term, the Company will pay: **Before 1st claim of Major Critical Illness Benefit[1]:** (I). 100% of Sum Assured - (II). Indebtedness (if any) **After 1st claim of Major Critical Illness Benefit[1]:** (I). 20% of Sum Assured - (II). Indebtedness (if any)

其他选项 Other Options

保证转换权益[3] Guaranteed Conversion Option[3]	当受保人仍然在生及保单仍然生效，在首个保单周年日后和受保人达70岁前，您可以选择把本计划转换至另一个由本公司当时提供可选的人寿保险产品，而毋须提供额外可保证明。 After the 1st Policy Anniversary and before the Insured reaches age 70, you may choose to convert the Plan to another life insurance product offered by the Company without further evidence of insurability, while the Insured is still alive and the Policy is still in force.

个案分享 Case Study

无限次严重疾病保障[1,2]赔偿 Unlimited claims for Major Critical Illness Benefit[1,2]

韩先生 Mr. Hon

32岁 Age 32
老师 Teacher
已婚并育有一名2岁的儿子
Married with a son at age 2

韩先生作为家中的经济支柱，并育有一名非常年幼的儿子。他希望投保一个计划，万一他患上危疾时，该计划能够为他和其家人提供足够支援。韩先生知道**加爱无限保**能够提供无限次癌症、中风及心脏病的赔偿[1,2]，因此他投保了**加爱无限保**，令他倍感安心。

Mr. Hon is the breadwinner of the family and his son is still very young. He wants to apply for a plan that could give much needed support to him and his family in case of diagnosing with critical illnesses. Knowing that **LionGuardian PlusOne** can provide unlimited claims for Cancer, Stroke and Heart Attack[1,2], Mr. Hon applies for **LionGuardian PlusOne** to obtain a peace of mind.

投保额 Sum Assured : 200,000 美元 USD　　年缴保费 Annual Premium : 972 美元 USD

保费缴付年期
Premium Payment Term

保费于支付100%投保额后被豁免
Premium is waived after 100% of Sum Assured is paid

年龄 Age — 32 — 40 — 41 — 44 — 55 — 70 — 89 →

40岁 Age 40

韩先生需进行手术切除肝脏的良性肿瘤。
Mr. Hon needs to undergo surgical excision of Benign Tumour in Liver.

早期或非严重疾病保障[4]
Early Stage or Minor Illness Benefit[4]
40,000 美元 USD
20% 投保额
20% of Sum Assured

41岁 Age 41

韩先生确诊患上鼻咽癌。
Mr. Hon is diagnosed with Nasopharyngeal Cancer.

严重疾病保障[1]
Major Critical Illness Benefit[1]
200,000 美元 USD 100% 投保额 100% of Sum Assured

新癌症的等候期[2]为最少1年
At least 1 year of waiting period[2] for new Cancer

44岁 Age 44

韩先生鼻咽癌复发。
Mr. Hon's Nasopharyngeal Cancer recurs.

严重疾病保障[1]
Major Critical Illness Benefit[1]
200,000 美元 USD 100% 投保额 100% of Sum Assured

癌症复发的等候期[2]为最少3年
At least 3 years of waiting period[2] for Cancer recurrence

55岁 Age 55

韩先生确诊患上心脏病。
Mr. Hon suffers from Heart Attack.

严重疾病保障[1]
Major Critical Illness Benefit[1]
200,000 美元 USD 100% 投保额 100% of Sum Assured

其他疾病的等候期[2]为最少1年
At least 1 year of waiting period[2] for other illnesses

70岁 Age 70

韩先生确诊患上中风。
Mr. Hon is diagnosed with Stroke.

严重疾病保障[1]
Major Critical Illness Benefit[1]
200,000 美元 USD 100% 投保额 100% of Sum Assured

其他疾病的等候期[2]为最少1年
At least 1 year of waiting period[2] for other illnesses

89岁 Age 89

韩先生确诊患上主要器官功能损害（肾脏），但未能确定病因。
Mr. Hon is diagnosed with Loss of Functionality of Kidney but the cause of illness cannot be ascertained.

严重疾病保障[1]
Major Critical Illness Benefit[1]
200,000 美元 USD 100% 投保额 100% of Sum Assured

其他疾病的等候期[2]为最少1年
At least 1 year of waiting period[2] for other illnesses

韩先生于几个月后不幸离世。
After a few months, Mr. Hon unfortunately passes away.

身故保障
Death Benefit
40,000 美元 USD 20% 投保额 20% of Sum Assured

总赔偿额支付予韩先生及其家人
Total benefit payable to Mr. Hon and his family

1,080,000 美元 USD

540% 投保额 of Sum Assured

8,871% 韩先生已缴付的总保费 (12,174美元) of total premiums paid by Mr. Hon (USD 12,174)

注：以上个案分享的应获支付总额均四舍五入至最接近的整数，数字均为假设并仅供举例说明之用，或会与实际应获支付总额稍有出入。
Remarks: The amounts illustrated in the case study above are rounded to the nearest integer, figures are hypothetical and strictly for illustrative purposes only. The actual amount payable in the case study above may differ slightly due to rounding differences.

保单的受保疾病一览表 List of Covered Illnesses under the Plan

严重疾病 Major Critical Illnesses	早期或非严重疾病 Early Stage and Minor Illnesses
癌症 Cancer	
1. 癌症 Cancer	1. 原位癌* Carcinoma-in-situ* 2. 早期恶性肿瘤* Early Stage Malignancy*
与心脏相关之疾病 Illnesses related to the Heart	
2. 心肌病 Cardiomyopathy 3. 需要进行外科手术的冠状动脉病 Coronary Artery disease requiring Surgery 4. 艾森门格综合症 Eisenmenger's Syndrome 5. 心脏病发作 Heart Attack 6. 心瓣手术 Heart Valve Surgery 7. 传染性心内膜炎 Infective Endocarditis 8. 其他严重的冠状动脉疾病 Other Serious Coronary Artery Disease 9. 原发性肺动脉高血压 Primary Pulmonary Hypertension 10. 主动脉手术 Surgery to Aorta	3. 早期心肌病 Early Cardiomyopathy 4. 主动脉疾病或主动脉瘤的血管介入治疗 Endovascular Treatments of Aortic Disease or Aortic Aneurysm 5. 次级严重心脏病发作 Less Severe Heart Attack 6. 次级严重传染性心内膜炎 Less Severe Infective Endocarditis 7. 微创进行直接的冠状动脉搭桥手术* Minimally Invasive Direct Coronary Artery By-pass* 8. 冠状动脉成形术* Percutaneous Coronary Intervention* 9. 经皮瓣膜手术 Percutaneous Valve Surgery 10. 心包切除术 Pericardiectomy 11. 俱心脏并发症的川崎病*~ Kawasaki Disease with Heart Complication*~
与神经系统相关之疾病 Illnesses related to Nervous System	
11. 亚尔兹默氏病 / 不可还原之器质性脑退化疾病 Alzheimer's Disease / Irreversible Organic Degenerative Brain Disorders 12. 植物人 Apallic Syndrome 13. 细菌性脑（脊）膜炎 Bacterial Meningitis 14. 良性脑肿瘤 Benign Brain Tumour 15. 脑动脉瘤或动静脉畸形外科手术 Cerebral Aneurysm or Arteriovenous Malformation Requiring Surgery 16. 昏迷 Coma 17. 脑炎 Encephalitis 18. 半身不遂 Hemiplegia 19. 严重头部创伤 Major Head Trauma 20. 运动神经原疾病 Motor Neurone Disease 21. 多发性硬化症 Multiple Sclerosis 22. 肌肉营养不良症 Muscular Dystrophy 23. 瘫痪 Paralysis 24. 柏金逊病 Parkinson's Disease 25. 脊髓灰质炎 Poliomyelitis 26. 进行性核上性麻痹 Progressive Supranuclear Palsy 27. 心脏功能损害 Loss of Functionality of Heart 28. 肾脏功能损害 Loss of Functionality of Kidney 29. 肝脏功能损害 Loss of Functionality of Liver 30. 肺功能损害 Loss of Functionality of Lung 31. 严重重症肌无力症 Severe Myasthenia Gravis 32. 中风 Stroke 33. 结核性脑膜炎 Tuberculosis Meningitis	12. 于颈动脉进行血管成形术或动脉内膜切除术 Angioplasty or Endarterectomy for Carotid Arteries 13. 植入大脑内分流器 Cerebral Shunt Insertion 14. 早期脑退化症（包括早期亚尔兹默氏病） Early Stage Dementia including Early Stage Alzheimer's Disease 15. 大脑动脉瘤的血管介入治疗 Endovascular Treatment for Cerebral Aneurysm 16. 出血性登革热~ Dengue Haemorrhagic Fever~ 17. 次级严重细菌性脑（脊）膜炎 Less Severe Bacterial Meningitis 18. 次级严重昏迷 Less Severe Coma 19. 次级严重脑炎 Less Severe Encephalitis 20. 次级严重重症肌无力症 Less Severe Myasthenia Gravis 21. 次级严重帕金逊病 Less Severe Parkinson's Disease 22. 植入人工耳蜗手术 Cochlear Implant Surgery 23. 次级严重脊髓灰质炎 Less Severe Poliomyelitis 24. 风湿性心瓣疾病~ Rheumatic Fever with Valvular Impairment~ 25. 血友病~ Haemophilia~ 26. 次级严重进行性核上神经麻痹症 Less Severe Progressive Supranuclear Palsy 27. 中度严重脑部损伤 Moderately Severe Brain Damage 28. 中度严重瘫痪 Moderately Severe Paralysis 29. 严重精神疾病* Severe Psychiatric Illness* 30. 脑硬膜下血肿手术 Surgery for Subdural Haematoma 31. 脑下垂体肿瘤切除手术 Surgical Removal of Pituitary Tumour 32. 结核性脊髓炎 Tuberculous Myelitis 33. 专注力失调及过度活跃症~ Attention-Deficit Hyperactivity Disorder (ADHD)~ 34. 自闭症*~ Autism*~ 35. 意外或疾病引致的智能障碍*~ Intellectual Impairment due to Illness or Accident*~ 36. 妥瑞症~ Tourette Syndrome (TS)~
与主要器官相关之疾病 Illnesses related to Major Organs and Functions	
34. 急性坏死及出血性胰腺炎 Acute Necrohemorrhagic Pancreatitis 35. 再生障碍性贫血 Aplastic Anaemia 36. 慢性自体免疫性肝炎 Chronic Auto-immune Hepatitis 37. 慢性肝病 Chronic Liver Disease 38. 再发性慢性胰脏炎 Chronic Relapsing Pancreatitis 39. 暴发性肝炎 Fulminant Viral Hepatitis 40. 肾衰竭 Kidney Failure 41. 重要器官移植 Major Organ Transplant 42. 髓质囊肿肾病 Medullary Cystic Disease 43. 严重支气管扩张 Severe Bronchiectasis 44. 严重克隆氏病 Severe Crohn's Disease 45. 严重肺气肿 Severe Emphysema 46. 严重肺纤维化 Severe Pulmonary Fibrosis 47. 严重溃疡性结肠炎 Severe Ulcerative Colitis 48. 系统性红斑狼疮连狼疮性肾炎 Systemic Lupus Erythematosus (SLE) with Lupus Nephritis 49. 系统性硬皮病 Systemic Scleroderma	37. 急性再生障碍性贫血 Acute Aplastic Anaemia 38. 胆道系统重建手术 Biliary Tract Reconstruction Surgery 39. 慢性肺病 Chronic Lung Disease 40. 早期肾衰竭 Early Renal Failure 41. 肝炎连肝硬化 Hepatitis with Cirrhosis 42. 次级严重克隆氏病 Less Severe Crohn's Disease 43. 次级严重类风湿关节炎 Less Severe Rheumatoid Arthritis 44. 次级严重系统性红斑狼疮 Less Severe Systemic Lupus Erythematosus 45. 次级严重溃疡性结肠炎 Less Severe Ulcerative Colitis 46. 肝脏手术 Liver Surgery 47. 重要器官移植（于器官移植轮候册名单上） Major Organ Transplantation (on Waiting List) 48. 粟粒性肺结核 Miliary Tuberculosis 49. 单肺切除手术 Surgical Removal of One Lung 50. 严重哮喘*~ Severe Asthma*~

严重疾病 Major Critical Illnesses	早期或非严重疾病 Early Stage and Minor Illnesses
其他疾病 Other Illnesses	
50. 因输血感染爱滋病 AIDS due to Blood Transfusion 51. 失明 Blindness 52. 慢性肾上腺功能不全（爱狄信病） Chronic Adrenal Insufficiency (Addison's Disease) 53. 克雅二氏症（疯牛症） Creutzfeldt-Jakob Disease (Mad Cow Disease) 54. 伊波拉 Ebola 55. 象皮病 Elephantiasis 56. 因侵害而感染人类免疫力缺乏病毒 HIV Infection due to Assault 57. 因器官移植而感染人类免疫力缺乏病毒 HIV Infection due to Organ Transplant 58. 失聪 Loss of Hearing 59. 不能独立生活#@ Loss of Independent Existence#@ 60. 失去一肢及一眼失明 Loss of One Limb and One Eye 61. 丧失语言能力 Loss of Speech 62. 严重烧伤 Major Burns 63. 坏死性筋膜炎 Necrotising Fasciitis 64. 因职业感染人体免疫力缺乏病毒 Occupationally Acquired HIV 65. 嗜铬细胞瘤 Pheochromocytoma 66. 断肢 Severance of Limbs 67. 严重骨质疏松症@ Severe Osteoporosis@ 68. 严重类风湿关节炎 Severe Rheumatoid Arthritis 69. 末期疾病# Terminal Illness#	51. 糖尿病视网膜病变* Diabetic Retinopathy* 52. 周围动脉疾病的血管介入治疗* Endovascular Treatment of Peripheral Arterial Disease* 53. 意外引致的脸部烧伤 Facial Burns due to Accident 54. 意外受伤所需的面容重建手术 Facial Reconstructive Surgery for Injury due to Accident 55. 溶血性链球菌引致之坏疽 Hemolysis Streptococcus Gangrene 56. 意外引致的次级严重身体烧伤 Less Severe Burns to Body due to Accident 57. 次级严重象皮病 Less Severe Elephantiasis 58. 一耳失聪 Loss of Hearing in One Ear 59. 失去一肢 Loss of One Limb 60. 一眼失明 Loss of Sight in One Eye 61. 因声带麻痹导致丧失说话能力 Loss of Speech due to Vocal Cord Paralysis 62. 骨质疏松症连骨折*@ Osteoporosis with Fractures*@ 63. 继发性肺动脉高血压 Secondary Pulmonary Hypertension 64. 严重中枢性或混合性睡眠窒息症* Severe Central or Mixed Sleep Apnea* 65. 皮肤移植 Skin Transplantation 66. 手术切除受保良性肿瘤^ Surgical Excision of Covered Benign Tumour^ 67. 胰岛素依赖型糖尿病*~ Insulin Dependent Diabetes Mellitus*~ 68. 第三型成骨不全症*~ Osteogenesis Imperfecta - Type III*~ 69. 斯蒂尔病*~ Still's Disease*~

* 每种疾病每名受保人最高可获 50,000美元赔偿。
Subject to a maximum benefit amount of USD 50,000 per life for each illness.

~ 保障于22岁时终止。
Coverage ceases at age of 22.

\# 保障于首次严重疾病保障索偿后终止。
Coverage ceases after first Major Critical Illness Benefit claim.

@ 保障于70岁时终止。
Coverage ceases at age of 70.

^ 每名受保人最高可获 50,000美元赔偿。
Subject to a maximum benefit amount of USD 50,000 per life.

主要不保事项：

(I). 任何在签发日或任何复效生效日（以较后者为准）前已存在或该日期起计60日内已首次出现的病征或症状。
(II). 在不论神智是否清醒的情况下自杀、企图自杀或自我伤残。
(III). 爱滋病或任何人类免疫力缺陷病毒或因此两种疾病而出现的任何突变、衍生或变异情况，唯因输血感染爱滋病、因职业感染人体免疫力缺乏病毒、因侵害而感染人类免疫力缺乏病毒或因器官移植而感染人类免疫力缺乏病毒。
(IV). 药物、酒精或物质滥用。
(V). 触犯或企图触犯刑事行为。
(VI). 宣告或非宣告的战争、革命或任何类似战争行动；在宣告或非宣告的战争时的军事或海事服务或在战争行动或恢复社会秩序时执行任务。
(VII). 个别疾病或有不同的不保事项，详情请参阅保单条款。

<u>此产品小册子的产品资料不包含本计划的完整条款，有关完整条款载在保单条款中。有关本计划的严重疾病定义、早期或非严重疾病定义、保障、赔偿细则、不保事项、风险披露和其他项目详情，请参阅保单条款。</u>

<u>本计划可作为独立保单而毋须捆绑式地与其他种类的保险产品一并购买。敬请务须参阅有关本计划的产品小册子、保单条款及由您的保险顾问或本公司的代表所陈述的说明文件以全面了解关于以上定义、收费、产品特点、不保事项和赔偿给付条件等的详情和完整条款及细则。</u>

Major Exclusions:

(I). Any Pre-existing Condition prior to or condition manifesting itself occurred within 60 days following, the later of the Date of Issue or effective date of any reinstatement of the Policy.
(II). Suicide, trying to commit suicide, or self-inflicted injury, while sane or insane.
(III). Acquired Immunodeficiency Syndrome (AIDS) or any Human Immunodeficiency Virus (HIV) or any mutation, derivation or variation thereof, except for AIDS Due to Blood Transfusion, Occupationally Acquired AIDS, HIV Infection due to Assault, or HIV Infection due to Organ Transplant.
(IV). Drug, substance and/or alcohol abuse.
(V). Committing or trying to commit a criminal offence.
(VI). War, declared or undeclared, revolution or any warlike operations; military or naval service in time of declared or undeclared war or while under orders for warlike operations or restoration of public order.
(VII). Different exclusions may apply for individual illnesses. Please refer to Policy Provisions for details.

<u>This product brochure does not contain the full provisions of the Plan and the full terms can be found in the Policy Provisions. For details of the definition of Major Critical Illnesses, Early Stage and Minor Illnesses, benefits, conditions for payment of claims, exclusions, risk disclosure and other items under the Plan, please refer to the Policy Provisions.</u>

<u>This Plan may serve as standalone plan(s) without bundling with other type(s) of insurance product. You are required to read the relevant product brochure, the Policy Provisions and the proposals presented by your Insurance Advisers or the Company's Representatives in order to fully understand the details of the definitions, charges, product features, exclusions, and conditions of payment of claims, etc. plus complete terms and conditions.</u>

注：

1. 严重疾病保障将于确诊以上所列的严重疾病后支付，直至保单终止。除癌症、中风和心脏病发作外，每项严重疾病最多只可获一次严重疾病保障赔偿。「不能独立生活」和「末期疾病」会在首次严重疾病保障赔偿后终止。多于一次的严重疾病保障索偿受等候期和有关条款及细则约束。有关条款及细则的详情，请参阅保单条款。

2. 癌症、中风和心脏病的等候期如下：
   癌症：
   - 下一次癌症的确诊日期必须与所有上一次癌症的确诊日期相隔最少1年，惟首次确诊下一次癌症必须为新癌症，并与之前所有的癌症不相关；及
   - 如下一次癌症为之前所有的癌症的复发/扩散/持续，该下一次癌症的确诊日期必须与所有上一次癌症的确诊日期相隔最少3年。

   中风：
   - 下一次中风的确诊日期必须与上一次中风的确诊日期相隔最少1年，惟该下一次中风与之前所有的中风不相关。

   心脏病：
   - 下一次心脏病的确诊日期必须与上一次心脏病的确诊日期相隔最少1年，惟该下一次心脏病与之前所有的心脏病不相关。

3. 首个保单周年日后及于受保人在生期间，但在受保人70岁前，保单持有人可申请把保单转换至另一个由本公司当时提供可选择的人寿保险产品，而毋须提供额外可保证明。新保单的投保额须等于或少于现有保单的投保额。此选项并不适用于有任何已支付或可支付赔偿的任何保单。适用于现有保单的任何额外保费或任何额外不保事项将继续适用于保证转换权益下所转换的新保单。在保单成功转换后，本计划的保单将会终止，而本公司不再就本保单负有任何责任。

   新保单的申请须根据本公司当时的行政规则、所选产品的产品规则（包括但不限于签发年龄要求，最低投保额要求）、任何其他法规来处理及获本公司的审批。

4. 每种确诊的早期或非严重疾病只可获支付1次早期或非严重疾病保障赔偿。原位癌及冠状动脉成形术可获支付最多2次赔偿。原位癌和冠状动脉成形术的第2次赔偿必须符合有关条款及细则。

5. 保费预存账户只适用于可预缴保费的保单。若预缴保费和征费后导致保费预存账户馀额超出馀下保费缴付年期所需的保费和征费总额，预缴款项将不获接受。

   年缴保费和相关所需的征费将在到期时在保费缴付年期内的每个保单周年日自动从保费预存账户扣除。保费预存账户馀额将根据保费预存账户利率积存，本公司可不时更改此利率。

   规定和征费率由保险业监管局不时公布并在将来或会更改。若保费预存账户馀额不足够支付到期和应缴的年缴保费和/或征费，您将须要缴付未缴付的保费和/或征费。当保单的所有到期保费和/或征费已被缴清，保费预存账户馀额包括利息（如有），将会给付保单持有人。

   当保费预存账户馀额（如有）不足够支付年缴保费和征费时，本公司将向您发出缴费通知书。

   如在保费预存账户作出提取、保单失效或保单被退保，均须收取提取费用。

   如受保人身故，保费预存账户馀额（如有）将连同身故保障给付保单受益人。

   详情请参阅由本公司发出的说明文件和保单条款。

Remarks:

1. Major Critical Illness Benefit will be payable upon diagnosis of Major Critical Illnesses listed above and until termination of the Policy. In respect of each Major Critical Illness, the Major Critical Illness Benefit shall be payable maximum once only, except Cancer, Stroke and Heart Attack. Loss of Independent Existence and Terminal Illness will cease after the 1st Major Critical Illness Benefit claim. For Major Critical Illness Benefit claims more than once, it is subject to waiting periods and terms and conditions. Please refer to the terms and conditions in the Policy Provisions for details.

2. Waiting period for Cancer, Stroke and Heart Attack are as follows:
   Cancer:
   - The waiting period of the subsequent claim on Cancer is at least 1 year from the diagnosis date of all the preceding Cancer(s), given that the first diagnosis of subsequent Cancer is a new Cancer and unrelated to all the preceding Cancer(s); and
   - The waiting period of the subsequent claim on Cancer is at least 3 years from the diagnosis date of all the preceding Cancer(s), if the subsequent Cancer is a recurrence, metastasis or persistence of any preceding Cancer(s).

   Stroke:
   - The waiting period of the subsequent claim on Stroke is at least 1 year from the diagnosis date of the preceding claim(s), given that such subsequent Stroke is new and unrelated to all the preceding claim(s).

   Heart Attack:
   - The waiting period of the subsequent claim on Heart Attack is at least 1 year from the diagnosis date of the preceding claim(s), given that such subsequent Heart Attack is new and unrelated to all the preceding claim(s).

3. After the 1st Policy Anniversary and during the lifetime of the Insured, but before age 70 of the Insured, the Policyholder may apply to convert the Policy to another life insurance product offered by the Company at the time of such request with the Sum Assured of new Policy same as or lower than that of the existing Policy without further evidence of insurability is required. This option is not applicable to any Policy with any paid or payable claims. Any Substandard Premium or any extra exclusion(s) applicable to the existing Policy will continue to be applied to the new Policy converted under this Guaranteed Conversion Option. Upon successful conversion, this Policy shall terminate and the Company will have no further liability under this Policy.

   The application for the new Policy is subject to the Company's the then current administration rule, the selected product's product rules (including but not limited to issue age requirement, minimum Sum Assured requirement), any other regulatory requirements and the approval by the Company.

4. 1 claim is allowed for each Early Stage or Minor Illness diagnosed. Claims for Carcinoma-in-situ and Percutaneous Coronary Intervention can be accepted up to 2 times. Terms and conditions must be fulfilled to be eligible for a 2nd claim for Carcinoma-in-situ and Percutaneous Coronary Intervention.

5. Premium Deposit Fund ("PDF") is only applicable to policy with premium prepayment. If the balance of PDF after prepayment of premium and levy exceeds the total required premium and levy for the remaining Premium Payment Term, the prepayment will not be accepted.

   Annual premiums and the corresponding levy will be deducted automatically from the PDF on each Policy Anniversary during the Premium Payment Term when due. The balance of PDF is accumulated at a premium deposit fund interest rate (PDF interest rate) which will be changed from time to time by the Company.

   Levy is subject to the prescribed rate as published by Insurance Authority from time to time and may be changed in the future. You may be required to pay any outstanding premiums and/or levy in case the balance of PDF is not sufficient to pay the annual premium and/or levy due and payable. Once all premiums and/or levy due under the policy are paid, the balance of PDF including interest (if any), will be paid to the Policyholder.

   When the balance of PDF (if any) is insufficient to pay the annual premium and levy payable, the Company will issue a premium notice to you.

   There will be early withdrawal charge upon any withdrawal from the PDF, on the lapse or surrender of the policy.

   If the Insured passes away, the balance of PDF (if any) together with the Death Benefit will be payable to the policy beneficiary.

   For details, please refer to illustrative document and Policy Provisions issued by the Company.

产品风险：

信贷风险
您的保单利益须承受本公司的信贷风险，如果本公司无法按保单的承诺履行财务责任，您可能损失已缴保费和利益。

通胀风险
在决定投保额和检视建议书内的金额时，请考虑因通胀而引致未来生活成本上涨的风险。当实际的通胀比预计高的时候，即使本公司已经完成所有合约义务，您的实质收益可能会较预期少。

汇率风险
所有缴付的保费和支付的保障均以保单货币作单位。在本公司当时的行政规定许可下，您可申请与保单货币不同的货币作为缴付单位。缴付的保费和支付的保障金额将会以本公司最新兑换率兑换为缴付货币，该兑换率是根据相关银行的兑换率并由本公司全权厘定。兑换率会不时波动。如缴付保费的货币与保单货币不同，往后缴付的保费（如有）可能会因汇率的波动而比缴付的首次保费金额为高。

退保风险
在保障年期内，您可以提交书面申请向本公司申请退保保单。然而，已缴付的保费将不会获退还，和不设任何退保保障（在冷静期内退保除外）。你或须承受显著的损失。

保费调整
保费率是非保证的，而保费率会在每年检讨一次。调整只会在实际经验与预期情况出现重大分歧时发生。假若须要作出调整，本公司将会根据此产品类别相关的实际经验，当中包括但不限于投资回报（包括市场价值的赚蚀）、投资展望、直接和非直接的营运成本、赔偿情况、退保情况等等而作出调整。调整将不会只针对个别保单，而会对处于同一个风险级别的保单一并作出调整。新的保费率将在下一个保单周年日生效并会提前作出通知。

保费延误或漏缴
若您在保费缴付年期内停止缴付保费，保单将在30天宽限期完结时失效及没有任何价值，而已缴付的保费将不会获退还。您或须承受显著的损失，同时您也会丧失保单所提供的保障。

Product Risks:

Credit risk
Your benefits under the Policy are subject to the credit risk of the Company. If the Company is unable to satisfy the financial obligations of the Policy, you may lose your premiums paid and benefits.

Inflation Risk
When you decide the Sum Assured and review the values shown in the proposal, please note that the cost of living in the future may be higher than it is today due to inflation. Where the actual rate of inflation is higher than expected, you may receive less in real terms even if the Company meets all of the contractual obligations.

Exchange Rate Risk
All premium payments and benefit payouts will be at the policy currency. Subject to the Company's prevailing administrative rules, you may request a payment currency different from the policy currency. The premium amount payable or the benefit payout amount will be converted to payment currency according to the latest exchange rate solely decided by the Company based on any relevant banks' exchange rate. Exchange rate fluctuates from time to time. The subsequent premium payments (if any) may be higher than your initial premium payment as a result of exchange rate fluctuations if the payment currency is different from the policy currency.

Risk from Surrender
You may request to surrender the Policy by sending a written request to the Company during the Benefit Term. However, the premiums paid will not be refunded and there is no surrender benefit (except during cooling-off period). You may suffer a significant loss.

Premium Adjustment
Premium rate is non-guaranteed and the premium rate scale is reviewed annually. Adjustment will only be made if there is a substantial deviation of its actual experience versus assumptions. In case it is adjusted, it will be adjusted based on the Company's actual experience relating to its relevant product group, including but not limited to investment return including any market value gains and losses, investment outlook, direct and indirect expenses, claim and lapse experience. The adjustment will not be made to only individual policies but to the group of policies of the same risk class. New premium rate will be effective from the coming Policy Anniversary with prior notice.

Delay or Non-Payment of Premium
If you cease to pay premium during the Premium Payment Term, the Policy will be lapsed upon the end of the 30-day Grace Period without any value and the premium paid will not be refunded. You may suffer a significant loss, as well as losing the policy's coverage.

重要事项：

冷静期
您有权以书面通知要求本公司取消保单，并获退还所有已缴保费和保费征费（但不附带任何利息）。为行使这项权利，该取消保单的通知必须由您签署，并连同保单（如适用）本公司在香港太古城英皇道1111号21楼在冷静期内直接收到。如果您曾经因索偿而获得赔偿，则不会获发还保费与保费征费。冷静期为紧接保单或冷静期通知书交付予您或您的指定代表之日起计的21个历日的期间（以较早者为准）。为免生疑问，交付人寿保险保单或冷静期通知书当天并不包括在计算21个历日的期间内。然而，若第21个历日当天并非工作天，则冷静期将包括随后的工作天的一天在内。冷静期通知书是由本公司在交付保单时致予您或您的指定代表的一份通知书，以就冷静期一事通知您。

宽限期
自缴付首期保费后，每次的随后保费缴款的到期日起计有30天宽限期，在此期间本保单仍然生效。

自杀
受保人由本保单的(i)签发日或(ii)任何保单复效生效日（以较后者为准）起计1年内自杀身故，无论自杀时神智清醒与否，本公司的责任只限于退还扣除任何已缴/应缴保障和扣除任何债项后的已缴的保费而不包括利息。如果本保单曾复效，该退还保费则以复效生效日起计已缴的保费。

保障终止
当发生下列任何一项情况（以最早者为准），早期或非严重疾病保障将会自动终止：
- 早期或非严重疾病保障的已支付或可支付的总赔偿额等于100%投保额；或
- 已支付或可支付首次严重疾病保障赔偿后。

当发生下列任何一项情况（以最早者为准），保单将会自动终止：
- 受保人身故；
- 保单的期满日；
- 保单被取消、完全退保或因保证转换权益终止保单；或
- 未能在保费缴款到期日起计30天内缴付逾期的保费。

忠意人寿（香港）有限公司全面负责一切计划内容、保单批核、保障和赔偿事宜。本公司保留接纳或拒绝任何申请的最终权利。

Important Notes:

Cooling-off Period
You have the right to cancel the Policy and obtain a refund of any premium(s) and levy paid (without any interest) by giving a written notice to the Company. To exercise this right, the notice of cancellation must be signed by you, together with the Policy (if applicable), received directly by the Company at 21/F, 1111 King's Road, Taikoo Shing, Hong Kong within the Cooling-off Period. No refund of premium and levy can be made if a claim payment has been made prior to your request for cancellation. The Cooling-off Period is the period of 21 calendar days immediately following either the day of the delivery of the policy or the Cooling-off Notice to you or your nominated representative, whichever is earlier. For the avoidance of doubt, the day of delivery of the life insurance policy or the Cooling-off Notice is not included for the calculation of the 21 calendar day period. However, if the last day of the 21 calendar day period is not a working day, the Cooling-off Period shall include the next working day. The Cooling-off Notice is a notice that will be sent to you or your nominated representative by the Company to notify you of the Cooling-off Period around the time the policy is delivered.

Grace Period
After payment of the initial premium, a Grace Period of 30 days from the due date is granted for the payment of each subsequent premium due during the term of this Policy.

Suicide
If the Insured commits suicide, whilst sane or insane, within 1 year from (i) the Date of Issue or (ii) the effective date of any reinstatement of this Policy, whichever is later, the liability of the Company shall be limited to return of premiums paid without interest, less any paid/payable Benefits and less any Indebtedness. In case of reinstatement, such amount of premium to be refunded shall be the premium paid calculated from the effective date of reinstatement.

Termination Conditions
The Early Stage or Minor Illness Benefit shall automatically terminate on the occurrence of the earliest of the following events:
- The total benefit amount paid or payable for Early Stage or Minor Illness Benefit is equal to 100% of the Sum Assured; or
- After the 1st claim of Major Critical Illness Benefit is paid or payable.

The Policy shall automatically terminate on the occurrence of the earliest of the following events:
- Once the Insured dies,
- On the Expiry Date of the Policy;
- Once the Policy is cancelled, fully surrendered or terminated under the Guaranteed Conversion Option; or
- A premium is not paid by 30 days from the due date of premium.

Generali Life (Hong Kong) Limited is solely responsible for all content, approvals, coverage and benefit payment of the Plan. The Company reserves the right to accept and reject any application.

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