

# 跨越同行

# LionAlong

与您同行

全面危疾保障及现金支援助您跨越困境

A critical illness plan paying long-term income

Power you up financially and continuously

危疾计划

Critical Illness Plan



# 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。

## 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 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.

## Generali Group

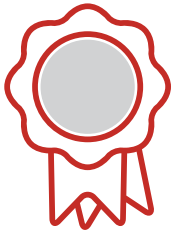
Generali is one of the largest global insurance and asset management providers. Established in 1831, it is present in over 50 countries in the world, with a total premium income of €95.2 billion in 2024. With around 87,000 employees serving 71 million customers, the Group has a leading position in Europe 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  
**224<sup>th</sup>**  
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)

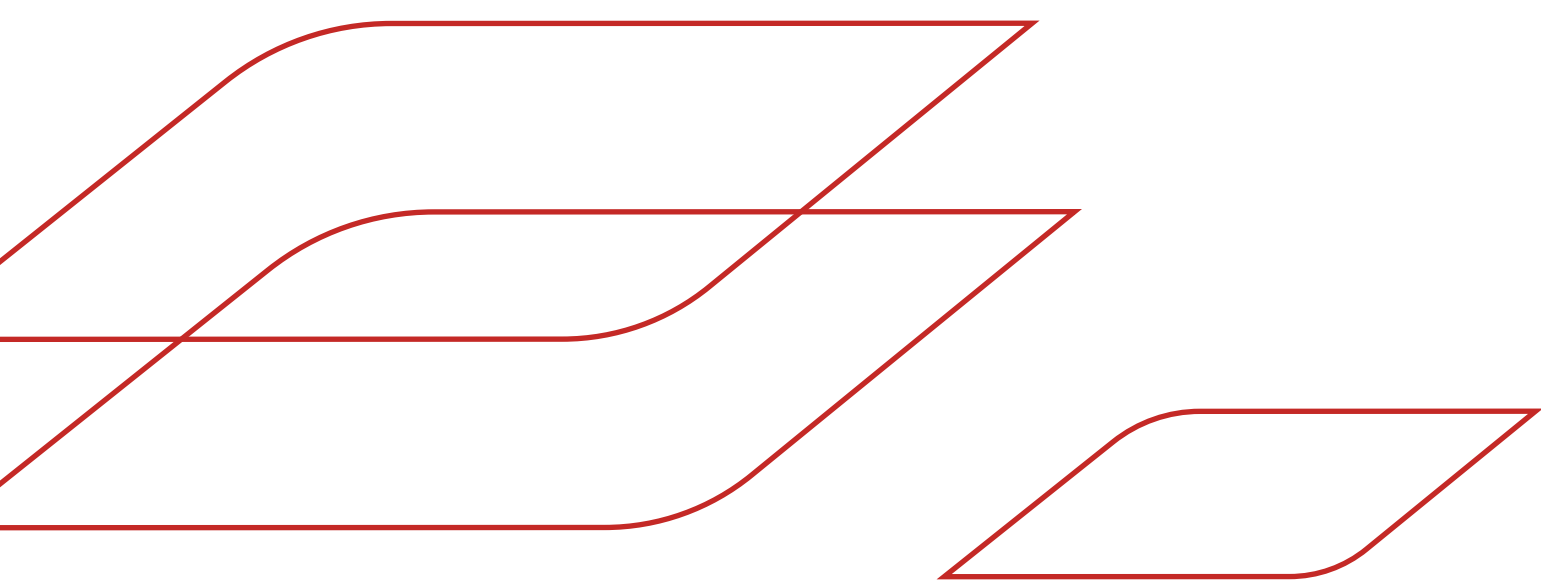


医疗技术一日千里，大大提升了危疾的治愈率，但我们仍无法遏阻危疾的重临。除了每次治疗疾病的使费外，康复护理的费用亦会为我们及我们的挚爱带来沉重经济压力，尤其是一些常见老年危疾如脑退化症及认知障碍症，都需要长期及持续的支援与照顾。

为此，忠意人寿（香港）有限公司（「本公司」）特别设计出**跨越同行**（「本计划」），一份提供高达**投保额1000%**的危疾保障计划。如受保人不幸患上指定危疾，除可获一笔过赔偿外，本计划更会提供每月入息，为您提供持续的经济支援，伴您跨越困境，与您同行康复之路。

Increased accessibility to advanced medical technology enables the cure of many critical illnesses, but the recurrence of illnesses is inevitable. In addition to the expenses incurred in treating illnesses each time, the cost of rehabilitation care support also imposes a heavy financial burden on us and our loved ones. This is especially true for common age-related conditions such as degenerative brain disorders and dementia, which require long-term and ongoing support and care.

In view of this, Generali Life (Hong Kong) Limited (the "Company") has specially designed **LionAlong** ("The Plan"), a critical illness insurance plan that provides coverage of up to **1000% of the Sum Assured**. In the event that the Insured is unfortunately diagnosed with a designated critical illness, the Plan will also provide monthly income, on top of the lump sum Benefits, to ensure ongoing financial support accompanying you throughout the recovery journey.



# 计划特点 PLAN HIGHLIGHTS



涵盖**139种疾病**<sup>1</sup>  
Covers **139 diseases**<sup>1</sup>



就癌症、中风、心脏病发作及  
脑退化疾病<sup>3</sup>提供高达**6次赔偿**<sup>2</sup>  
A maximum of **6 claims**<sup>2</sup> for  
Cancer, Stroke, Heart Attack  
and dementia<sup>3</sup>



针对癌症、中风及心脏病发作  
提供**即时每月现金**，总额  
**高达投保额的120%**  
**Immediate monthly income** for  
Cancer, Stroke and Heart Attack  
with total amount up to  
**120% of the Sum Assured**



为脑退化疾病<sup>3</sup>或伤残患者连续  
提供**高达120个月的现金流**  
以支援长期护理需要  
**Up to 120 months of continuous  
cash flow** to meet the long-term  
care need for dementia<sup>3</sup>  
or disability



**市场首创\***  
**First-in-market\***

提供**额外投保额的20%**，  
保障因癌症而需进行指定手术  
引致对日后生活造成的严重影响  
**Extra 20% of the Sum Assured**  
on Cancer for specified  
procedures leading to severe  
impact on lifestyle



即使曾就严重疾病索偿，仍可享有  
**投保额的20%之身故保障**  
**20% of Sum Assured for  
Death Benefit** even after the  
Benefit(s) is/are paid due to  
critical illness

**总保障**  
高达投保额的  
**Total Benefits up to 1000%** of the Sum Assured



**孩子终生守护者**  
**Gift of Life**  
未来之宝保障  
Unborn Baby  
Benefit



**非严重疾病**  
**Minor Illnesses**  
早期或非严重疾病<sup>9</sup>  
高达  
Early Stage or Minor Illness  
Benefit<sup>9</sup>  
Up to  
**40%**  
良性肿瘤保障  
(有恶性潜在可能)<sup>10</sup>  
高达  
Benign Tumour Benefit  
(with malignant potential)<sup>10</sup>  
Up to  
**20%**



**严重疾病**  
**Major Critical Illnesses**  
严重疾病保障  
Major Critical Illness Benefit  
**100%**  
多重严重疾病保障<sup>2,5</sup>  
高达  
Multiple Major Critical Illness Benefit<sup>2,5</sup>  
Up to  
**500%**  
3大危疾同行支援保障  
高达  
Major 3 Ongoing Support Benefit  
Up to  
**120%**  
癌症创伤支援保障  
Cancer Impact Support Benefit  
**20%**  
额外保障  
Extra Coverage Benefit  
**60%**



**长期护理**  
**Long Term Care**  
脑退化同行支援保障<sup>8</sup> /  
伤残同行支援保障<sup>8</sup>  
高达  
Dementia Ongoing Support  
Benefit<sup>8</sup> /  
Disability Ongoing Support  
Benefit<sup>8</sup>  
Up to  
**120%**

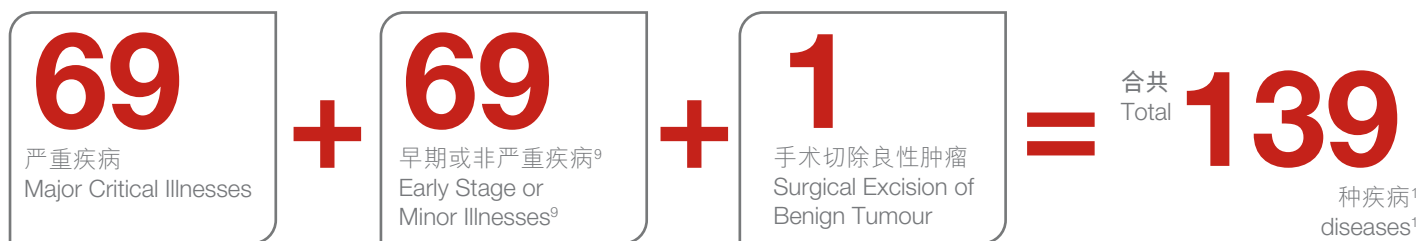


**遗产**  
**Legacy**  
身故保障  
Death Benefit  
**20%**

\* 根据截至2023年9月与本港主要人寿保险公司之危疾计划作比较。  
Based on comparing it with other critical illness plans issued by Hong Kong's major life insurance companies as of September 2023.

# 最强后盾，照顾您一生的危疾保障需要

## Most Robust Coverage Taking Care of Your Lifetime Critical Illness Protection Need



请参阅「受保疾病一览表」以了解受保的严重疾病及早期或非严重疾病<sup>9</sup>。  
For covered Major Critical Illnesses and Early Stage or Minor Illnesses<sup>9</sup>, please refer to "List of the Covered Illnesses".

### 严重疾病的保障 Coverage for Major Critical Illnesses

#### 严重疾病保障 兼获保费豁免

如保人不幸罹患任何受保的严重疾病，本计划将提供相等于100%投保额之**严重疾病保障**及任何终期红利<sup>4</sup>。当应付或已付本保障金额时，所有基本计划之未来保费将获豁免，而您仍可继续享有本计划之保障直至保障年期完结。

#### Major Critical Illness Benefit with waiver of premium

If the Insured is unfortunately diagnosed with any covered Major Critical Illness, we will pay the **Major Critical Illness Benefit** equals 100% of the Sum Assured plus any Terminal Dividend<sup>4</sup>. Upon this Benefit is paid or becomes payable, all future premiums of the Basic Plan will be waived, and the protection will continue till the end of the Benefit Term.

#### 就最关注的危疾 提供多重保障

随著寿命增长，罹患多次危疾的机会亦相对提高。

#### Multiple coverage for most concerning illnesses

When people live longer than ever, the chance of contracting more than one critical illness becomes more possible.

有见及此，除严重疾病保障外，本计划更为您提供**多重严重疾病保障**<sup>2,5</sup>，在符合相关等候期<sup>6</sup>的要求下，就癌症、中风及心脏病发作提供高达4次赔偿。另外亦会就亚尔兹默氏病 / 不可还原之器质性脑退化疾病提供1次赔偿<sup>2</sup>。就严重疾病索偿后，亚尔兹默氏病 / 不可还原之器质性脑退化疾病于本保障下之索偿不设等候期。每次赔偿金额为投保额的100%。

That is why in addition to the Major Critical Illness Benefit, the Plan provides you with **Multiple Major Critical Illness Benefit**<sup>2,5</sup> for Cancer, Stroke and Heart Attack, with up to 4 claims subject to a waiting period<sup>6</sup>, and 1 claim for Alzheimer's Disease / Irreversible Organic Degenerative Brain Disorders<sup>2</sup>. More importantly, there is no waiting period for Alzheimer's Disease / Irreversible Organic Degenerative Brain Disorders on claiming this Benefit after preceding claim for Major Critical Illness. The amount is 100% of the Sum Assured for each claim.



## 高达投保额的120%之即时每月现金 伴您踏上康复之路

患上危疾不单会使您的生活产生巨变，手术或治疗后以月计的康复期，亦有可能导致您及照顾您的家人无法工作，从而产生不必要的压力及忧虑。

为了让您在康复过程中获得经济支援，如受保人于85岁前罹患癌症、中风或心脏病发作，无论受保人仍在接受治疗与否<sup>6</sup>，本计划除了会就该危疾支付严重疾病保障或多重严重疾病保障<sup>2,5</sup>外，亦会就同一疾病于确诊当日或之后紧随的保单周年日起，连续12个月每月提供相等投保额的2%之**3大危疾同行支援保障**。

此保障将提供高达5次合共为投保额的120%之赔偿。即使受保人于保障赔偿期内不幸身故，除了身故保障外，本计划亦会支付本保障于该次赔偿余下的应付金额，助您的挚爱安然走过艰难时刻。

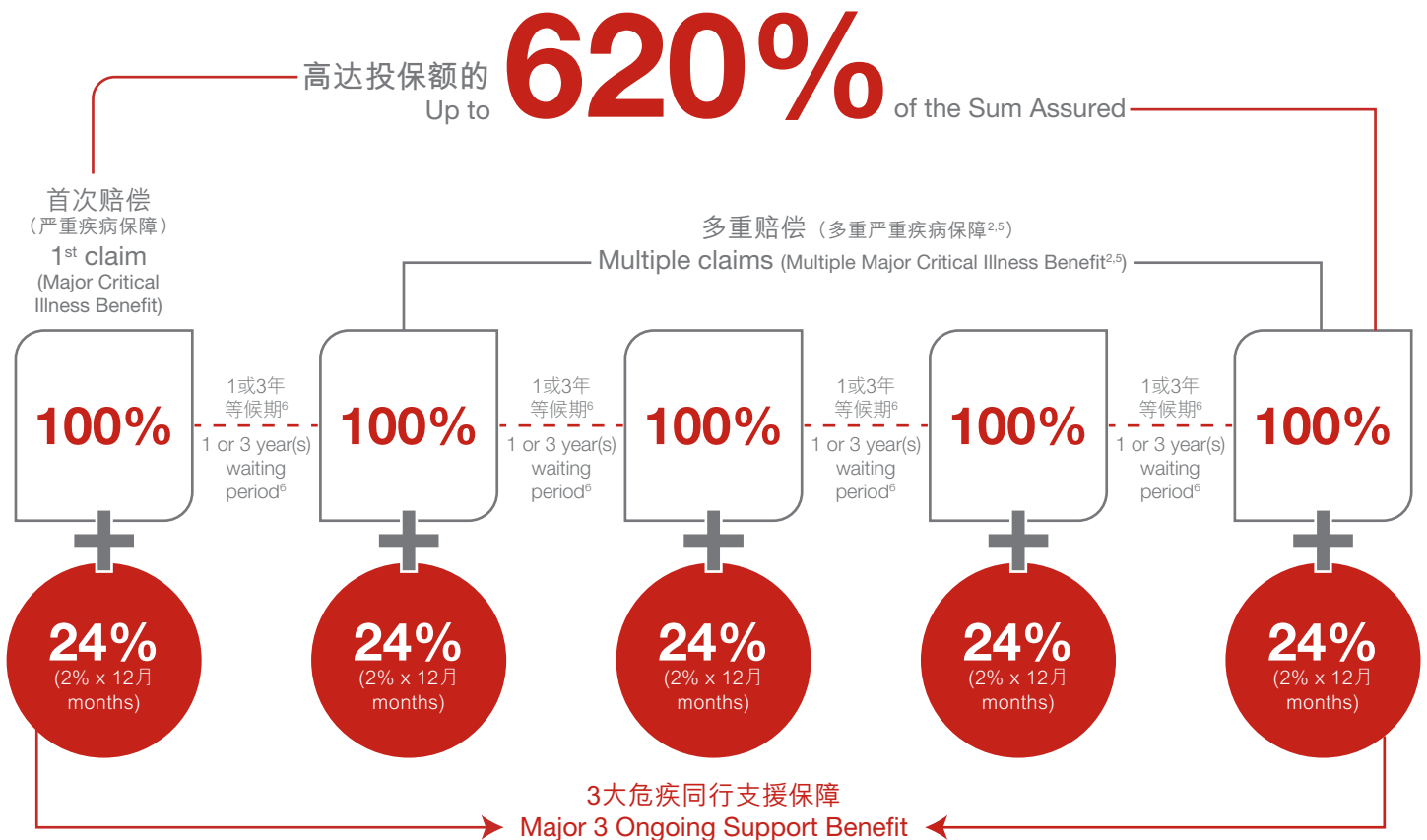
## Up to a total of 120% of the Sum Assured's immediate monthly income on your road to recovery

Once a critical illness develops, you will face drastic life changes. Even after the surgery or treatment plan, the recovery period can still last for months. On the road to recovery, you or your caregivers could be suspended from work, leading to unnecessary stress and worry.

To provide financial support during your recovery process, should the Insured be diagnosed with Cancer, Stroke or Heart Attack before the age of 85, regardless of the Insured is still receiving medical treatment or not<sup>6</sup>, we will provide the **Major 3 Ongoing Support Benefit**. The Plan will pay an immediate monthly income of 2% of the Sum Assured for 12 consecutive months commencing from the Policy Monthiversary falling on or after the date of diagnosis under this Benefit on top of each Major Critical Illness Benefit or Multiple Major Critical Illness Benefit<sup>2,5</sup> claim for the same illness.

A maximum of 5 times constituting to a total of 120% of the Sum Assured will be paid under this Benefit. Even if the Insured unfortunately passes away within the benefit payment period, we will pay the remaining amount of this Benefit for the same claim together with the Death Benefit to assist your loved ones during the difficult times.

## 3大危疾同行支援保障 – 癌症、中风、心脏病发作 Major 3 Ongoing Support Benefit - Cancer, Stroke, Heart Attack



### 3大危疾同行支援保障：

- 就每次因癌症、中风、心脏病发作所引致的严重疾病保障或多重严重疾病保障<sup>2,5</sup>索偿，连续12个月提供相等2%投保额的赔偿
- 毋须接受积极治疗

### Major 3 Ongoing Support Benefit:

- 2% of the Sum Assured to be paid monthly for 12 consecutive months for each Major Critical Illness Benefit or Multiple Major Critical Illness Benefit<sup>2,5</sup> claim due to Cancer, Stroke or Heart Attack
- Having Active Treatment is not a requirement

### 为因癌症而需进行影响往后生活的医疗程序提供额外支援

在不幸的情况下，癌症治疗或相关医疗程序，可能会严重影响您的活动能力或外观，甚至为您的生活带来深远的影响。

在保障期完结前，如本计划已就该癌症支付或应付严重疾病保障或多重严重疾病保障<sup>2,5</sup>，且受保人于该癌症首次诊断日期起计的3年内接受以下手术，本计划会额外支付相等于投保额的20%之**癌症创伤支援保障**，助您走过困境：

- 严重面容重建手术
- 双侧全乳房切除术
- 永久造口
- 永久性管喂食
- 截肢

### 全力支援您面对脑退化症

阿尔兹默氏病为最常见的脑退化症。病情更会随著时间而不断恶化，对患者及其家人的生活造成影响。

于2016-2017 年间，于香港



大约每**12**个**65岁**或以上的长者就有**1**人患有脑退化症<sup>7</sup>。

随著人均寿命延长，罹患脑退化症的比率亦相对提高<sup>7</sup>。

为助您应对脑退化症，于受保人85岁前及本计划已就阿尔兹默氏病 / 不可还原之器质性脑退化疾病作出严重疾病保障或多重严重疾病保障<sup>2,5</sup>赔偿后，如受保人于30分为满分的简短智能测验中取得10分或以下，本计划将于受保人确诊当日或之后紧随的保单周年日起，连续120个月每月提供相等于投保额的1%之**脑退化同行支援保障**<sup>8</sup>。

### Extra support when undergo life-changing medical procedure due to Cancer

In unfortunate situations, cancer treatments or medical procedures may substantially affect mobility or appearance. At the same time, some may even lead to significant changes in lifestyle.

To help you through this challenging time, if any of the following events occur within the 3 years after the first diagnosis of Cancer, for which a Major Critical Illness Benefit or Multiple Major Critical Illness Benefit<sup>2,5</sup> has been paid or is payable for such Cancer, the Plan will pay an extra benefit of **Cancer Impact Support Benefit**, equivalent to 20% of the Sum Assured:

- Severe Facial Disfigurement Requiring Reconstruction
- Bilateral Total Mastectomy
- Permanent Stoma
- Permanent Tube Feeding
- Amputation

### Back you up to cope with degenerative brain disorder diseases

Alzheimer's Disease is the most common form of dementia, and it is irreversible. As it progresses, the impairment affects not only you but the entire family.

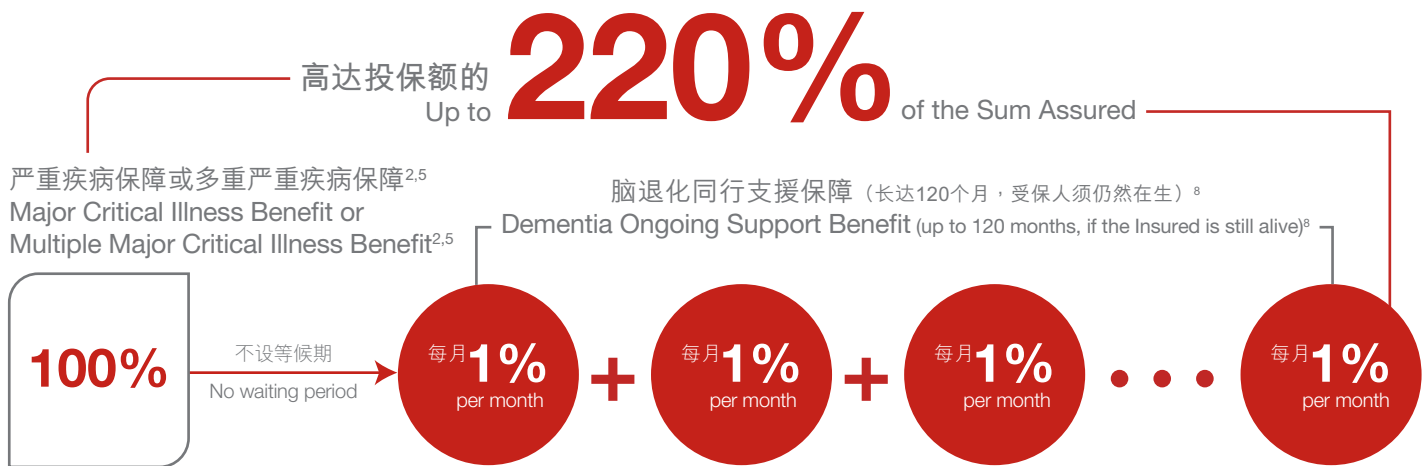
In year 2016-2017, approximately:



**1** out of **12** elderlies over **age 65** in Hong Kong suffered from dementia<sup>7</sup>.

The prevalence rate of dementia will increase as people live longer<sup>7</sup>.

To help you through degenerative brain disorder diseases, before the Insured attains age 85 and after a claim is paid for Alzheimer's Disease / Irreversible Organic Degenerative Brain Disorders under Major Critical Illness Benefit or Multiple Major Critical Illness Benefit<sup>2,5</sup>, the Plan will pay an immediate monthly income of 1% of the Sum Assured under the **Dementia Ongoing Support Benefit**<sup>8</sup> for up to 120 consecutive months commencing from the Policy Monthiversary falling on or after the date of diagnosis, if the diagnosis is evidenced with a Mini Mental State Examination score of 10 or less out of 30.



### 提供额外伤残保障

伤残或会严重影响患者的日常生活及自理能力, 使他们的生活变得艰难。因此, 本计划提供**伤残同行支援保障**<sup>8</sup>。如受保人于70岁前无法进行6项日常生活活动中的任何3项, 包括洗澡、更衣、喂养、如厕、移动能力及行动能力, 且连续6个月需要他人提供协助, 本计划会于确诊当日或之后紧随的保单周年日起, 连续120个月每月提供相等于投保额的1%之赔偿。

### Extra support for disability

Living with disabilities can be challenging, as it can limit a person's ability to function and participate fully in daily activities. That is why the Plan will pay an immediate monthly income of 1% of the Sum Assured under the **Disability Ongoing Support Benefit**<sup>8</sup> for up to 120 consecutive months starting from the Policy Monthiversary falling on or after the date of diagnosis if the Insured cannot perform any 3 of the 6 Activities of Daily Living, including Washing, Dressing, Feeding, Contenance, Transferring and Moving, and require physical assistance of others for 6 consecutive months before the Insured's age of 70.



### 非严重疾病的保障 Coverage for Minor Illnesses

#### 就早期或非严重疾病<sup>9</sup> 提供投保额的40%之保障 兼获12个月保费豁免

如受保人罹患任何受保的早期或非严重疾病, 包括原位癌和冠状动脉成形术, 本计划将支付**早期或非严重疾病保障赔偿**<sup>9</sup>, 每次赔偿金额高达投保额的20%。就此保障的最高总赔偿金额为投保额的40%。

当早期或非严重疾病保障<sup>9</sup>赔偿为应付时, 本计划亦会豁免确诊当日或之后紧随的保费到期日起计往后12个月基本计划的保费, 以纾缓您的经济负担。

#### 40% of the Sum Assured for Early Stage or Minor Illnesses<sup>9</sup> with 12 months waiver of premium

If the Insured is diagnosed with any covered Early Stage or Minor Illnesses including Carcinoma-in-situ and Percutaneous Coronary Intervention, we will pay the **Early Stage or Minor Illness Benefit**<sup>9</sup> of up to 20% of the Sum Assured for each claim. You may receive a maximum of 40% of the Sum Assured under this Benefit.

When Early Stage or Minor Illness Benefit<sup>9</sup> becomes payable, we will also waive the premium of the Basic Plan in the next 12 months from the premium due date falling on or immediately after the date of diagnosis to ease your financial burden.

#### 就手术切除良性肿瘤 (有恶性潜在可能)<sup>10</sup> 提供高达投保额的20%之保障

得知身体长出肿瘤, 自然会产生患癌的忧虑, 并需要透过手术确定肿瘤属于良性抑或恶性。如该肿瘤被证明具有明确和显著的恶性潜在可能, 及后受保人实际进行手术完全切除该指定器官之硬瘤, 并于化验后证实肿瘤属于良性, 本计划将根据「保障概览」中的良性肿瘤保障一览表, 支付高达投保额的20%之**良性肿瘤保障 (有恶性潜在可能)**<sup>10</sup>。

#### Up to 20% of the Sum Assured for Surgical Excision of Benign Tumour (with malignant potential)<sup>10</sup>

Tumour diagnosis can cause fear of cancer. Surgery is often necessary to confirm if it's benign. The Plan will pay up to 20% of the Sum Assured under the **Benign Tumour Benefit (with malignant potential)**<sup>10</sup> in accordance with the Schedule of Benign Tumour Benefit specified under "Benefit at a Glance" if a tumour is considered to have definite and significant malignant potential and subsequently the Insured undergoes surgical excision of a solid tumour in the specified organ which is confirmed to be a non-cancerous benign tumour after examination.

# 由怀孕开始 守护挚爱未来

## Protecting Your Beloved's Future from Pregnancy

怀孕过程既惊又喜。为孩子于出世前准备好最全面的保障，便是助宝宝开展人生旅程的最佳礼物。您最早可于怀孕第22周投保本计划。

在**未来之宝保障**下，准妈妈于怀孕期内发生并发症将获得保障。当宝宝出生，宝宝便会在诞生的一刻成为受保人。

Being a mother-to-be could be both exciting and worrying. Having the best protection before the baby arrives can be the best gift for your baby to begin their life journey. You can now take out the Plan as early as the 22<sup>nd</sup> week of your pregnancy.

With the **Unborn Baby Benefit**, complications during your pregnancy will be protected, and the Policy will insure the baby once he/she is born.

### 未来之宝保障 Unborn Baby Benefit

#### 怀孕期间 During pregnancy

受保人：准妈妈  
Insured: Mother-to-be

#### 保障 Coverage

流产、终止怀孕、胎死腹中或准妈妈及孩子死亡  
Miscarriage, pregnancy termination, stillbirth, or death of the mother-to-be and the Child

#### 赔偿 Benefit Payout

提供相等于已缴总保费<sup>12</sup>的105%之恩恤保费回赠保障<sup>11</sup>  
A Compassionate Refund of Premium Benefit<sup>11</sup> equals 105% of the Total Premiums Paid<sup>12</sup> will be paid.

#### 孩子出生后 After the Child's birth

受保人：孩子<sup>13</sup>  
Insured: Child<sup>13</sup>

#### 保障 Coverage

- 严重疾病保障
- 早期及非严重疾病保障<sup>9</sup>
- 因严重疾病保障赔偿而应付的额外保障
- 癌症创伤支援保障
- 良性肿瘤保障（有恶性潜在可能）<sup>10</sup>
- Major Critical Illness Benefit
- Early Stage or Minor Illness Benefit<sup>9</sup>
- Extra Coverage Benefit payable due to Major Critical Illness Benefit claim
- Cancer Impact Support Benefit
- Benign Tumour Benefit (with malignant potential)<sup>10</sup>

#### 赔偿 Benefit Payout

如受保疾病于出生90日内确诊，支付保障赔偿金额的20%  
如受保疾病于出生90日后确诊，支付保障赔偿金额的100%  
20% of the benefits, within 90 days after the Child's birth  
100% of the benefits, after 90 days after the Child's birth

- 多重严重疾病保障<sup>2,5</sup>
- 3大危疾同行支援保障
- 脑退化同行支援保障<sup>8</sup>
- 伤残同行支援保障<sup>8</sup>
- Multiple Major Critical Illness Benefit<sup>2,5</sup>
- Major 3 Ongoing Support Benefit
- Dementia Ongoing Support Benefit<sup>8</sup>
- Disability Ongoing Support Benefit<sup>8</sup>

如孩子出生后确诊，支付保障赔偿金额的100%  
100% of benefits, since the Child's birth

- 身故保障
- 意外身故保障<sup>14</sup>
- 因孩子身故而应付的额外保障
- Death Benefit
- Accidental Death Benefit<sup>14</sup>
- Extra Coverage Benefit payable due to death of the Child

如于出生180日内身故，支付保障赔偿金额的20%  
如于出生180日后身故，支付保障赔偿金额的100%  
20% of the benefits, within 180 days after the Child's birth  
100% of the benefits, after 180 days after Child's birth

# 灵活的选项及其他保障，让您倍感安心

## Other Protections and Flexibilities Allowing Extra Peace of Mind

### 身故保障及意外身故保障<sup>14</sup>

若受保人不幸身故，并于生前从未就严重疾病保障作出索偿，本计划将支付投保额的100%之**身故保障**及任何**终期红利**<sup>4</sup>。若受保人曾获得严重疾病保障赔偿，仍可获投保额的20%之**身故保障**，助您的家人渡过困境。

如受保人于保单首3年内因意外身故，除了**身故保障**外，本计划更会支付总保费<sup>15</sup>的200%之**意外身故保障**<sup>14</sup>。如受保人在指定情况及场地<sup>16</sup>中不幸意外身故，则会获得总保费<sup>15</sup>的400%之**意外身故保障**<sup>14</sup>。

### 保单首10年 提供额外保障

如受保人于保单首10年内首次罹患严重疾病或身故，本计划将一笔过支付投保额的60%之**额外保障赔偿**，加强对您的守护。

### 保障及潜在储蓄机会

本计划由第5个保单周年日起提供非保证**终期红利**<sup>4</sup>，以增加您的保障。如本计划未支付严重疾病保障或该保障未成为应付赔偿，本计划会就严重疾病赔偿 / 保单退保（不论完全或部份退保） / 保单终止 / 保单失效 / 保单到期 / 受保人死亡时支付**终期红利**<sup>4</sup>。

您可以透过**终期红利锁定选项**<sup>17</sup>锁定部份**终期红利**<sup>4</sup>，并存放至**保障累积账户**<sup>18</sup>以累积非保证利息<sup>19</sup>。您可按需要随时提取金额。

### 选择累积赔偿金额 增长收益

您可弹性选择提取现金或将赔偿<sup>20</sup>存放至**保障累积账户**<sup>18</sup>赚取非保证利息<sup>19</sup>。您可按需要随时从此账户中提取累积金额。

### Death Benefit and Accidental Death Benefit<sup>14</sup>

If the Insured passes away, a **Death Benefit** equals 100% of the Sum Assured plus any Terminal Dividend<sup>4</sup> will be paid, provided that no Major Critical Illness Benefit has been paid under the Plan. If a Major Critical Illness Benefit has been paid, we will still pay 20% of the Sum Assured to support your family during this difficult moment.

If the Insured passes away due to an accident within the first 3 policy years, in addition to the Death Benefit, we will also pay an **Accidental Death Benefit**<sup>14</sup> equal to 200% of the Total Premiums<sup>15</sup>, or 400% of the Total Premiums<sup>15</sup> in case the accident belongs to one of the designated events or places<sup>16</sup>.

### Additional coverage in first 10 policy years

If the Insured is first diagnosed with a Major Critical Illness or passes away within the first 10 policy years, a one-off **Extra Coverage Benefit** will boost the protection with an extra 60% of the Sum Assured.

### Protection plus potential savings opportunities

The Plan provides a non-guaranteed **Terminal Dividend**<sup>4</sup> from the 5<sup>th</sup> Policy Anniversary to further boost your benefits. We may pay the Terminal Dividend<sup>4</sup> upon the payment of Major Critical Illness Benefit / policy surrender (whether in full or part) / policy termination / lapse of policy / expiration of the Policy / death of the Insured if Major Critical Illness Benefit is not paid or payable.

You may lock in a portion of the Terminal Dividend<sup>4</sup> amount through the **Terminal Dividend Lock-in Option**<sup>17</sup> and allocate it to the **Benefit Accumulation Account**<sup>18</sup> for accumulating non-guaranteed interest<sup>19</sup>. You may choose to cash it out at any time you wish.

### Option for claims amount accumulation to grow the benefits at your choice

You have the flexibility to either cash out or accumulate the benefit payouts<sup>20</sup> in your Benefit Accumulation Account<sup>18</sup>. By accumulating your benefit payouts, you can earn non-guaranteed interest<sup>19</sup> on your balance. You can withdraw the accumulated amount from this account anytime based on your needs.

# 保障概览 Benefit at a Glance

## 计划摘要 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  如本保单旨在为将出世的孩子投保未来之宝保障，保障期则由保单生效后起计100年。 If the Policy is intended for an unborn baby as per the Unborn Baby Benefit, the coverage period will be 100 years after the Policy becomes effective.								
保费缴付年期 / 签发年龄 Premium Payment Term / Issue Age	<table border="1"> <thead> <tr> <th>保费缴付年期 Premium Payment Term</th> <th>签发年龄 Issue Age</th> </tr> </thead> <tbody> <tr> <td>10年 10 years</td> <td>出生后15日 – 70岁 15 days after birth – age 70</td> </tr> <tr> <td>20年 20 years</td> <td>出生后15日 – 60岁 15 days after birth – age 60</td> </tr> <tr> <td>25年 25 years</td> <td>出生后15日 – 55岁 15 days after birth – age 55</td> </tr> </tbody> </table> <p>如本保单旨在为将出世的孩子投保未来之宝保障，准妈妈的签发年龄为18-45岁及怀孕期为22周或以上。 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），于保费缴付期间赚取非保证利息<sup>21</sup>。</p> <p>If the Policy is intended for an unborn baby as per the Unborn Baby Benefit, the Issue Age of the mother-to-be will be age 18 – 45, with a gestation period of 22 weeks or above. You may opt to prepay your premium (applicable to all premium payment terms but only applicable to policies with annual payment mode) and earn non-guaranteed interest during the premium prepayment period<sup>21</sup>.</p>	保费缴付年期 Premium Payment Term	签发年龄 Issue Age	10年 10 years	出生后15日 – 70岁 15 days after birth – age 70	20年 20 years	出生后15日 – 60岁 15 days after birth – age 60	25年 25 years	出生后15日 – 55岁 15 days after birth – age 55
保费缴付年期 Premium Payment Term	签发年龄 Issue Age								
10年 10 years	出生后15日 – 70岁 15 days after birth – age 70								
20年 20 years	出生后15日 – 60岁 15 days after birth – age 60								
25年 25 years	出生后15日 – 55岁 15 days after birth – age 55								
保单货币 Policy Currency	美元 USD								
保费结构 Premium Structure	<ul style="list-style-type: none"> <li>不会根据投保人的年龄调整保费</li> <li>保费为非保证</li> <li>Will not be adjusted based on the Insured's attained age</li> <li>Premiums are not guaranteed</li> </ul>								
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 USD12,500								

## 保单保障<sup>22</sup> Policy Benefit<sup>22</sup>

<p>严重疾病保障 Major Critical Illness Benefit</p>	<ul style="list-style-type: none"> <li>• 投保额的100% + 终期红利<sup>4</sup> (如有)</li> <li>• 只限赔偿一次</li> <li>• 保障至100岁</li> </ul> <ul style="list-style-type: none"> <li>• 100% of the Sum Assured + Terminal Dividend<sup>4</sup> (if any)</li> <li>• Payable once only</li> <li>• Cover up to age 100</li> </ul>
<p>多重严重疾病保障<sup>2,5</sup> Multiple Major Critical Illness Benefit<sup>2,5</sup></p>	<ul style="list-style-type: none"> <li>• 投保额的100%</li> <li>• 最高赔偿次数:             <ul style="list-style-type: none"> <li>- 癌症 / 中风 / 心脏病发作<sup>6</sup>: 4次, 保障至100岁</li> <li>- 阿尔兹默氏病 / 不可还原之器质性脑退化疾病: 1次, 保障至85岁</li> </ul> </li> <li>• 100% of the Sum Assured</li> <li>• Maximum number of claims:             <ul style="list-style-type: none"> <li>- Cancer / Stroke / Heart Attack<sup>6</sup>: 4 times, cover up to age 100</li> <li>- Alzheimer's Disease / Irreversible Organic Degenerative Brain Disorders: 1 time, cover up to age 85</li> </ul> </li> </ul>
<p>3大危疾同行支援保障 Major 3 Ongoing Support Benefit</p>	<ul style="list-style-type: none"> <li>• 就每次索偿每月赔偿投保额的2%, 共12个月<sup>23</sup></li> <li>• 保障至85岁</li> </ul> <ul style="list-style-type: none"> <li>• Monthly payment of 2% of the Sum Assured for 12 months<sup>23</sup> for each claim</li> <li>• Cover up to age 85</li> </ul>
<p>脑退化同行支援保障<sup>8</sup> Dementia Ongoing Support Benefit<sup>8</sup></p>	<ul style="list-style-type: none"> <li>• 每月赔偿投保额的1%, 高达120个月</li> <li>• 只限赔偿一次</li> <li>• 保障至85岁</li> </ul> <ul style="list-style-type: none"> <li>• Monthly payment of 1% of the Sum Assured up to 120 months</li> <li>• Payable once only</li> <li>• Cover up to age 85</li> </ul>
<p>伤残同行支援保障<sup>8</sup> Disability Ongoing Support Benefit<sup>8</sup></p>	<ul style="list-style-type: none"> <li>• 每月赔偿投保额的1%, 高达120个月</li> <li>• 只限赔偿一次</li> <li>• 保障至70岁</li> </ul> <ul style="list-style-type: none"> <li>• Monthly payment of 1% of the Sum Assured up to 120 months</li> <li>• Payable once only</li> <li>• Cover up to age 70</li> </ul>
<p>癌症创伤支援保障 Cancer Impact Support Benefit</p>	<ul style="list-style-type: none"> <li>• 投保额的20%</li> <li>• 只限赔偿一次</li> <li>• 保障至100岁</li> </ul> <ul style="list-style-type: none"> <li>• 20% of the Sum Assured</li> <li>• Payable once only</li> <li>• Cover up to age 100</li> </ul>
<p>早期或非严重疾病保障<sup>9</sup> Early Stage or Minor Illness Benefit<sup>9</sup></p>	<ul style="list-style-type: none"> <li>• 就每次索偿赔偿高达投保额的20%</li> <li>• 每张保单最多可支付投保额的40%</li> <li>• 保障至100岁</li> </ul> <ul style="list-style-type: none"> <li>• Up to 20% of the Sum Assured for each claim</li> <li>• Maximum benefit payable under the Policy is 40% of the Sum Assured</li> <li>• Cover up to age 100</li> </ul>

良性肿瘤保障（有恶性潜在可能）<sup>10</sup>  
Benign Tumour Benefit  
(with malignant potential)<sup>10</sup>

- 只限赔偿一次
- 保障至100岁
- Payable once only
- Cover up to age 100

**良性肿瘤保障赔偿表**  
**Schedule of Benign Tumour Benefit**

器官 Organs	每个器官最高累计赔偿额 Maximum Aggregated Benefit Amount of each organ
1. 心脏 Heart 2. 肝脏 Liver 3. 肺 Lung 4. 胰脏 Pancreas 5. 心包 Pericardium 6. 输尿管 Ureter 7. 肾上腺 Adrenal gland 8. 骨头 Bone 9. 结膜 Conjunctiva 10. 肾脏 Kidney 11. 颅内神经或脊神经 Nerve in cranium or spine 12. 脑垂体 Pituitary gland 13. 小肠 Small intestine 14. 睾丸 Testis	以下较低者： (i) 投保额的20%；或 (ii) 50,000美元，以每名受保人在本公司于同一计划所有签发的保单下，支付或应支付此保障的最高累计赔偿金额计算  The lower of: (i) 20% of the Sum Assured; or (ii) USD 50,000 per Insured for this Benefit paid and payable under all policies of the Plan issued by the Company
15. 乳房 Breast 16. 卵巢 Ovary 17. 阴茎 Penis 18. 子宫 (子宫内膜息肉除外) Uterus (excludes endometrial polyps)	以下较低者： (i) 投保额的10%；或 (ii) 20,000美元，以每名受保人在本公司于同一计划所有签发的保单下，支付或应支付此保障的最高累计赔偿金额计算  The lower of: (i) 10% of the Sum Assured; or (ii) USD 20,000 per Insured for this Benefit paid and payable under all policies of the Plan issued by the Company

额外保障  
Extra Coverage Benefit

- 投保额的60%
- 只限赔偿一次
- 此保障只会于保单首10年内支付重大疾病保障或身故保障时提供
- 60% of the Sum Assured
- Payable once only
- Coverage is provided upon payment of Major Critical Illness Benefit or Death Benefit within the first 10 policy years

保费豁免  
Premium Waiver

- 于确诊严重疾病后，豁免基本计划之所有未来保费
- 于确诊早期或非严重疾病后<sup>9</sup>，豁免基本计划未来12个月的保费
- All future premiums of the Basic Plan will be waived after diagnosis of the Major Critical Illness
- Waive the premiums of the Basic Plan due in the next 12 months after diagnosis of Early Stage or Minor Illness Benefit<sup>9</sup>

未来之宝保障  
Unborn Baby Benefit

此保障只适用于旨在为将出世的孩子投保的保单。孩子出生后，本计划会为孩子提供所有保障。

怀孕期间：

- 为准妈妈提供相等于已缴总保费<sup>12</sup>的105%之恩恤保费回赠保障<sup>11</sup>

孩子出生后<sup>13</sup>：

- 于孩子出生后，孩子将会成为受保人，他/她将可以享有以下保障：

Only applicable if the Policy is intended for an unborn baby. All benefits for covered illnesses will be applicable to the Child after his/her birth.

Pregnancy stage:

- Cover the mother-to-be with a Compassionate Refund of Premium Benefit<sup>11</sup> equivalent to 105% of Total Premiums Paid<sup>12</sup>

After the birth of the Child<sup>13</sup>:

- On the date of birth of the Child, the Child will become the Insured and he/she will be able to enjoy coverage as follows:

严重疾病赔偿、早期或非严重疾病赔偿<sup>9</sup>、因严重疾病保障赔偿<sup>8</sup>而应付的额外保障、癌症创伤支援保障、良性肿瘤保障（有恶性潜在可能）<sup>10</sup>（赔偿金额%）

Major Critical Illness Benefit, Early Stage or Minor Illness Benefit<sup>9</sup>, Extra Coverage Benefit payable due to Major Critical Illness Benefit claim, Cancer Impact Support Benefit, Benign Tumour Benefit (with malignant potential)<sup>10</sup> (% of benefit amount)

出生90日内 Within 90 days after live birth	出生90日后 After 90 days after live birth
20%	100%

多重严重疾病保障<sup>2,5</sup>、3大危疾同行支援保障、脑退化同行支援保障、伤残同行支援保障<sup>8</sup>（赔偿金额%）

Multiple Major Critical Illness Benefit<sup>2,5</sup>, Major 3 Ongoing Support Benefit, Dementia Ongoing Support Benefit<sup>8</sup>, Disability Ongoing Support Benefit<sup>8</sup> (% of benefit amount)

100%

身故保障、意外身故保障<sup>14</sup>及因身故而应付的额外保障（赔偿金额%）

Death Benefit, Accidental Death Benefit<sup>14</sup> and Extra Coverage Benefit payable due to death (% of benefit amount)

出生180日内 Within 180 days after live birth	出生180日后 After 180 days after live birth
20%	100%

## 保单保障<sup>22</sup> Policy Benefit<sup>22</sup>

<p>身故保障 Death Benefit</p>	<p>支付严重疾病保障赔偿前：</p> <ol style="list-style-type: none"><li>投保额的100%+</li><li>终期红利<sup>4</sup>（如有）+</li><li>保障累积账户余额<sup>18</sup>（如有）</li></ol> <p>支付严重疾病保障赔偿后：</p> <ol style="list-style-type: none"><li>投保额的20%+</li><li>保障累积账户余额<sup>18</sup>（如有）</li></ol> <p>Before the Major Critical Illness Benefit is paid:</p> <ol style="list-style-type: none"><li>100% of the Sum Assured +</li><li>Terminal Dividend<sup>4</sup> (if any) +</li><li>Balance of Benefit Accumulation Account<sup>18</sup> (if any)</li></ol> <p>After the Major Critical Illness Benefit is paid:</p> <ol style="list-style-type: none"><li>20% of the Sum Assured +</li><li>Balance of Benefit Accumulation Account<sup>18</sup> (if any)</li></ol>
<p>意外身故保障<sup>14</sup> Accidental Death Benefit<sup>14</sup></p>	<ul style="list-style-type: none"><li>• 总保费<sup>15</sup>的200%</li><li>• 如于指定情况及场地<sup>16</sup>中意外身故，总保费<sup>15</sup>的400%</li><li>• 此保障只会于保单首3个保单年度内提供</li></ul> <ul style="list-style-type: none"><li>• 200% of Total Premiums<sup>15</sup></li><li>• 400% of Total Premiums<sup>15</sup> if the accidental death happens under designated events or places<sup>16</sup></li><li>• Coverage is provided within the first 3 policy years</li></ul>
<p>退保保障 / 期满保障 Surrender Benefit / Maturity Benefit</p>	<p>终期红利<sup>4</sup>（如有）+保障累积账户<sup>18</sup>余额（如有） Terminal Dividend<sup>4</sup> (if any) + Balance of Benefit Accumulation Account<sup>18</sup> (if any)</p>

## 个案分享△ Case Study△



### Andy

40岁 Age 40

土木工程师  
Civil Engineer

已婚并育有一名子女  
Married with 1 kid

Andy育有一名5岁的孩子，他的主要支出用于孩子的教育及日常使费。作为家庭的经济支柱，他希望能家人筑起最好的财务保障。**跨越同行**为他提供全面的危疾保障，包括一笔过赔偿及每月现金，满足他的财务规划需要。

Andy is the family's only breadwinner, with a child aged 5. Majority of his spends is on education fees and living expenses. He wants to ensure the best financial security for his family since he is the only source of income. **LionAlong** offering comprehensive critical illness coverage with lump sum and monthly benefits can meet his financial planning objectives.

保费缴付年期 : **20** 年  
Premium Payment Term : **20** Years

投保额 : **200,000** 美元  
Sum Assured : **200,000** USD

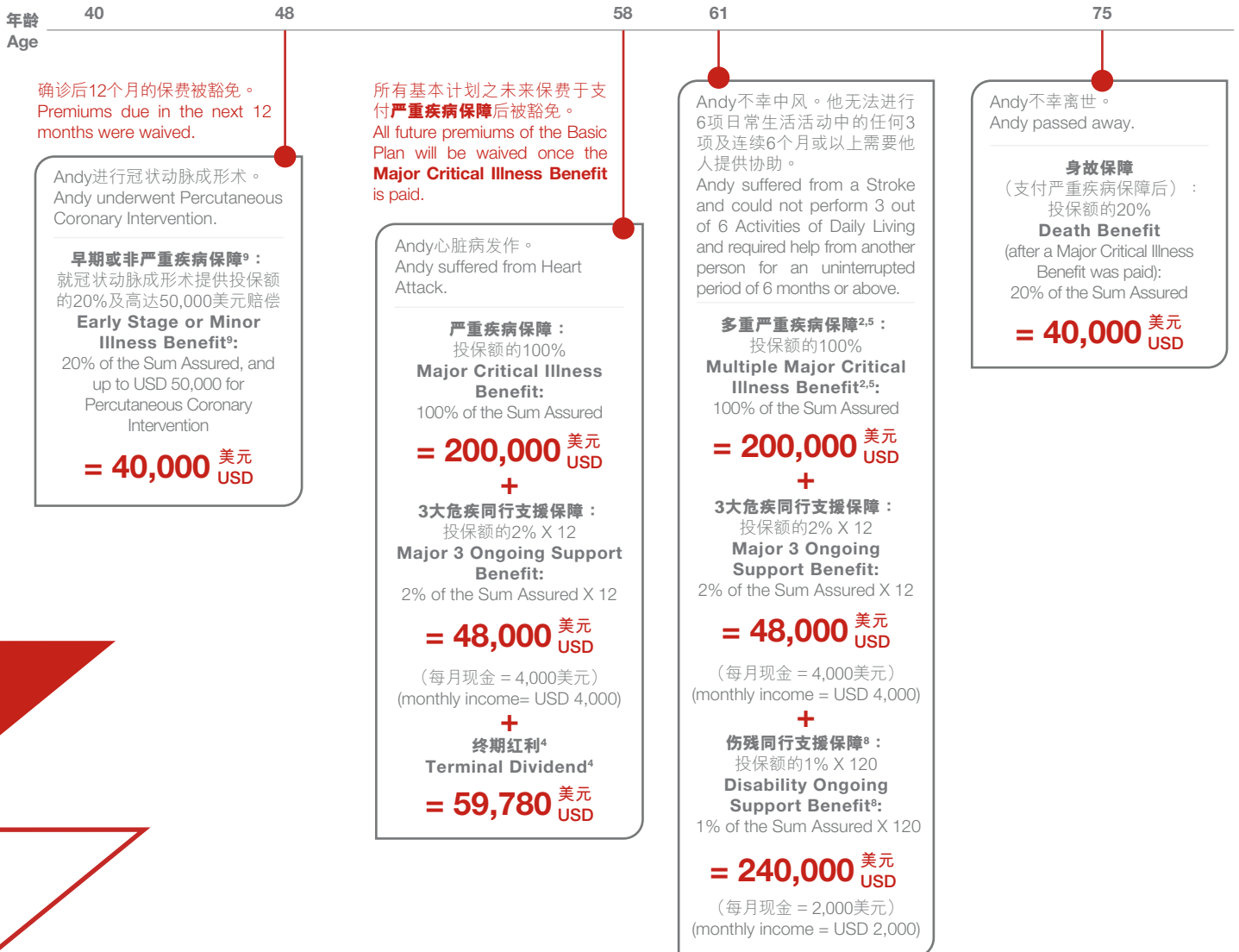
年缴保费 : **6,812** 美元  
Annual Premium : **6,812** USD

总赔偿额支付予Andy及其家人 :  
The total benefit payable to Andy and his family:

**875,780** 美元  
USD

**438%** 投保额  
of Sum Assured

**714%** 已缴付的总保费  
of total premiums paid **122,616** 美元  
USD



<sup>4</sup> 以上个案分享假设客人已支付所有到期应缴保费，而且没有行使任何保单选项。所视之金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，或会与实际应付金额稍有出入。

The case study above has assumed all premiums are paid in full when due. There is no exercise of any policy options; The amount 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.

个案分享△ Case Study△



**Jeannie**

38岁 Age 38

市场推广主任  
Marketing Manager

已婚，没有小孩  
Married without child

Jeannie是位已婚但未有小孩的事业型女士。因父母即将退休，她希望能拥有一份全面的危疾保障，让她能在不幸事情发生时，仍可支付日常生活开支及获得最合适的治疗，无须父母担心。**跨越同行**是她的最佳危疾保障方案。

Jeannie is a young professional who has married but does not have any children. Her parents are retirees-to-be. She wants to ensure her critical illness coverage is comprehensive so she can receive the best treatment and afford living expenses for herself and parents without interruptions when the unfortunate event happens. **LionAlong** is the best critical illness solution for her.

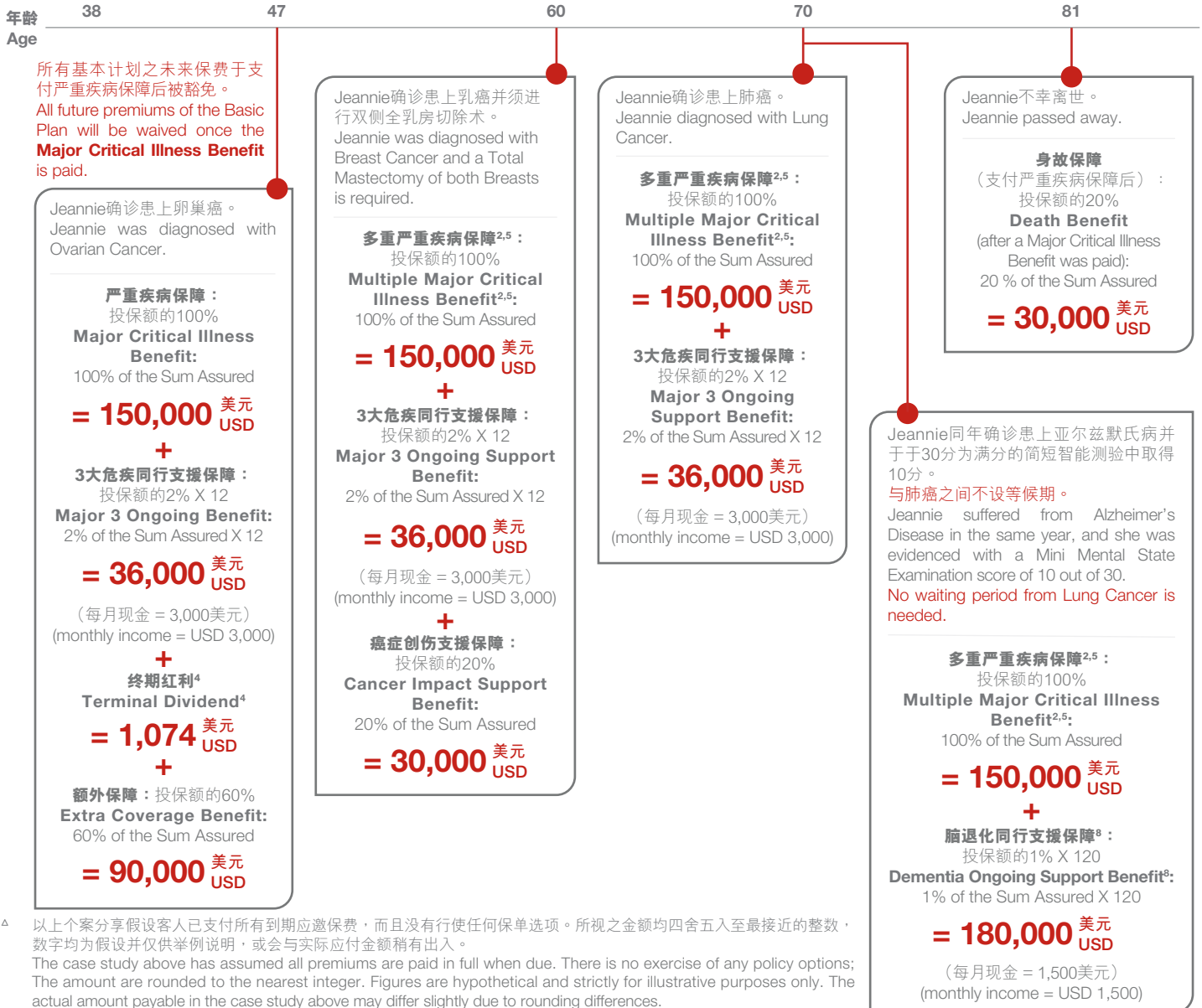
保费缴付年期 : **20** 年  
Premium Payment Term : **20** Years

投保额 : **150,000** 美元  
Sum Assured : **150,000** USD

年缴保费 : **4951.5** 美元  
Annual Premium : **4951.5** USD

总赔偿额支付予Jeannie及其家人 :  
The total benefit payable to Jeannie and her family:

**1,039,074** 美元 USD  
**693%** 投保额 of Sum Assured  
**2099%** 已缴付的总保费 of total premiums paid **49,515** 美元 USD



△ 以上个案分享假设客人已支付所有到期应缴保费，而且没有行使任何保单选项。所视之金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，或会与实际应付金额稍有出入。  
The case study above has assumed all premiums are paid in full when due. There is no exercise of any policy options; The amount 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.

# 受保疾病一览表

## List of Covered Illnesses

严重疾病 Major Critical Illnesses	早期或非严重疾病 Early Stage or Minor Illnesses
<b>癌症 Cancer</b>	
1. 癌症 Cancer	1. 原位癌 <sup>^</sup> Carcinoma-in-situ <sup>^</sup> 2. 早期恶性肿瘤 <sup>^</sup> Early Stage Malignancy <sup>^</sup>
<b>与心脏相关之疾病 Illnesses Related to the Heart</b>	
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 <sup>^</sup> Minimally Invasive Direct Coronary Artery By-pass <sup>^</sup> 8. 冠状动脉成形术 <sup>^</sup> Percutaneous Coronary Intervention <sup>^</sup> 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 <sup>^-^</sup> Kawasaki Disease with Heart Complication <sup>^-^</sup>
<b>与神经系统相关之疾病 Illnesses Related to Nervous System</b>	
11. 阿尔兹默氏病 / 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. 帕金森病 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（包括早期阿尔兹默氏病） 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 <sup>-</sup> Dengue Haemorrhagic Fever <sup>-</sup> 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. 次级严重帕金森病 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 <sup>-</sup> Rheumatic Fever with Valvular Impairment <sup>-</sup> 25. 血友病 <sup>-</sup> Haemophilia <sup>-</sup> 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 <sup>^</sup> Severe Psychiatric Illness <sup>^</sup> 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 (ADHD) <sup>-#^</sup> Attention-Deficit Hyperactivity Disorder (ADHD) <sup>-#^</sup> 34. 自闭症 <sup>-#^</sup> Autism <sup>-#^</sup> 35. 意外或疾病引致的智能障碍 <sup>-^</sup> Intellectual Impairment due to Illness or Accident <sup>-^</sup> 36. 妥瑞症 (TS) <sup>-#^</sup> Tourette Syndrome (TS) <sup>-#^</sup>

严重疾病 Major Critical Illnesses	早期或非严重疾病 Early Stage or Minor Illnesses
<b>与主要器官相关之疾病 Illnesses Related to Major Organs and Functions</b>	
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. 再发性慢性胰腺炎 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 <sup>^</sup> Severe Asthma <sup>^</sup>
<b>其他疾病 Other Illnesses</b>	
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 <sup>®</sup> Loss of Independent Existence <sup>®</sup> 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 <sup>®</sup> Severe Osteoporosis <sup>®</sup> 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 <sup>^</sup> Diabetic Retinopathy <sup>^</sup> 52. 周围动脉疾病的血管介入治疗 <sup>^</sup> Endovascular Treatment of Peripheral Arterial Disease <sup>^</sup> 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 <sup>®</sup> Osteoporosis with Fractures <sup>®</sup> 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 <sup>^</sup> Severe Central or Mixed Sleep Apnea <sup>^</sup> 65. 皮肤移植 Skin Transplantation 66. 次级嗜铬细胞瘤 Less Severe Pheochromocytoma 67. 胰岛素依赖型糖尿病 <sup>-^</sup> Insulin Dependent Diabetes Mellitus <sup>-^</sup> 68. 第三型成骨不全症 <sup>-^</sup> Osteogenesis Imperfecta - Type III <sup>-^</sup> 69. 斯蒂尔病 <sup>-^</sup> Still's Disease <sup>-^</sup>
<b>良性肿瘤疾病 Benign Tumour Illnesses</b>	
1. 手术切除良性肿瘤 Surgical Excision of Benign Tumour	

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

\* 本保单只会就专注力失调及过度活跃症(ADHD)、自闭症及妥瑞症其中一项疾病支付投保额的20%。在本公司就本计划所有签发的保单下，每名受保人就此3项疾病的最高累计赔偿额为50,000美元。  
For Attention-Deficit Hyperactivity Disorder (ADHD), Autism and Tourette Syndrome, only 1 of these 3 illnesses shall be payable at 20% SA under the Policy, subject to a maximum aggregate amount of USD50,000 per Insured for all these 3 illnesses payable under all policies of the Plan issued by the Company.

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

<sup>^</sup> 根据本公司就本计划所有签发的保单下，每名受保人的最高累计赔偿额为 50,000美元。  
Maximum aggregate amount per Insured is USD50,000 under all policies of the Plan issued by the Company.

**注：**

1. 包括69种严重疾病、69种早期或非严重疾病及1项手术切除良性肿瘤。
2. 当已支付严重疾病保障赔偿后，本计划会就癌症、中风及心脏病发作提供最多4次多重严重疾病保障赔偿，以及就阿尔兹默氏病/不可还原之器质性脑退化疾病提供1次多重严重疾病保障赔偿。阿尔兹默氏病/不可还原之器质性脑退化疾病的索偿仅适用于未因该疾病作出严重疾病保障赔偿的情况。
3. 脑退化症指阿尔兹默氏病/不可还原之器质性脑退化疾病。就阿尔兹默氏病/不可还原之器质性脑退化疾病，只可获赔偿严重疾病保障或多重严重疾病保障1次。
4. 于保单仍然生效时，终期红利（如有）将最少每年更新1次。终期红利（如有）的实际金额于行使终期红利锁定选项或应付时，按本公司之绝对决定权而厘定。一旦已支付或应付严重疾病保障时，终期红利将不再提供。
5. 就癌症、中风及心脏病发作所提供的多重严重疾病保障，会于受保人之100岁时终止；而就阿尔兹默氏病/不可还原之器质性脑退化疾病所提供的多重严重疾病保障则会于受保人之85岁时终止。
6. 癌症、中风及心脏病发作的等候期如下：
 

癌症：

  - 如下一次癌症为新癌症并与之前任何一次癌症不相关，该下一次癌症的诊断日期必须与所有之前的癌症或严重疾病的诊断日期（以较后者为准）相隔不少于1年；及
  - 如下一次癌症为之前任何一次癌症的复发、扩散或延续，该下一次癌症的诊断日期必须与所有之前的癌症相隔最少3年，及与上一次严重疾病的诊断日期相隔最少1年。

中风：

  - 如下一次中风与之前所有的中风不相关，该下一次中风的诊断日期必须与上一次癌症或上一次严重疾病的诊断日期（以较后者为准）相隔不少于1年。

心脏病发作：

  - 如下一次心脏病发作与之前所有的心脏病发作不相关，该下一次心脏病发作的诊断日期必须与上一次癌症或上一次严重疾病的诊断日期（以较后者为准）相隔不少于1年。

如受保人于70岁或之后确诊下一次癌症，而下一次癌症为前列腺癌并为上一次前列腺癌之延续或与之相关，则受保人须于前列腺上一次癌症诊断日期及前列腺下一次癌症诊断日期（包括首尾两天）期间已接受或正接受由相关医学范畴的注册医生建议的积极治疗，方可获得支付多重严重疾病保障。该积极治疗必须为医疗需要。
7. 资料来源：赛马会与耆同行脑退化症支援计划 ([pdsp.hk/tc/caregiving-skills/what-is-dementia/prevalence/index.html](http://pdsp.hk/tc/caregiving-skills/what-is-dementia/prevalence/index.html))
8. 保单只会就脑退化同行支援保障或伤残同行支援保障其中一项作出赔偿。如受保人于获取脑退化同行支援保障或伤残同行支援保障之每月现金赔偿期间离世，本公司将立即终止支付每月现金。

**Remarks:**

1. Including 69 Major Critical Illnesses, 69 Early Stage or Minor Illnesses and 1 Surgical Excision of Benign Tumour.
2. After a Major Critical Illness Benefit is paid, a maximum of 4 claims for Cancer, Stroke and Heart Attack and 1 claim for Alzheimer's Disease/Irreversible Organic Degenerative Brain Disorders could further be made under Multiple Major Critical Illness Benefit. The claim for Alzheimer's Disease/Irreversible Organic Degenerative Brain Disorders is only available if the Major Critical Illness Benefit has not been paid for the same illness before.
3. Dementia refers to Alzheimer's Diseases/Irreversible Organic Degenerative Brain Disorders. For Alzheimer's Disease/Irreversible Organic Degenerative Brain Disorders, only 1 claim could be made under either Major Critical Illness Benefit or Multiple Major Critical Illness Benefit.
4. Terminal Dividend will be updated (if any) at least once a year provided that it is available while the Policy is still in force. The actual amount of Terminal Dividend (if any) will only be determined at the Company's absolute discretion when exercising Terminal Dividend Lock-in Option or when it is payable. When the Major Critical Illness Benefit is paid or becomes payable, Terminal Dividend will no longer be available.
5. Under Multiple Major Critical Illness Benefit, the coverage for Cancer, Stroke and Heart Attack will cease at age 100 of the Insured; and the coverage for Alzheimer's Disease/Irreversible Organic Degenerative Brain Disorders will cease at age 85 of the Insured.
6. Waiting period for Cancer, Stroke and Heart Attack are as follows:
 

Cancer:

  - The waiting period for the subsequent claim on Cancer is at least 1 year from the diagnosis date of all the Preceding Cancer(s) or Preceding Major Critical Illness, whichever is later, if the Subsequent Cancer is a new Cancer and unrelated to all the Preceding Cancer(s); and
  - The waiting period for the subsequent claim on Cancer is at least 3 years from the diagnosis date of all the Preceding Cancer(s) and at least 1 year from the date of diagnosis of the Preceding Major Critical Illness, if the Subsequent Cancer is a recurrence, metastasis or persistence of any Preceding Cancer(s).

Stroke:

  - The waiting period for the subsequent claim on Stroke is at least 1 year from the diagnosis date of the Preceding Cancer or Preceding Major Critical Illness, whichever is later, if the subsequent Stroke is new and unrelated to all the preceding claim(s) on Stroke.

Heart Attack:

  - The waiting period for the subsequent claim on Heart Attack is at least 1 year from the diagnosis date of the Preceding Cancer or Preceding Major Critical Illness, whichever is later, if the subsequent Heart Attack is new and unrelated to all the preceding claim(s) on Heart Attack.

If the Subsequent Cancer diagnosed on or after age 70 of the Insured is a prostate Cancer which is related to or is a continuation of the prostate Preceding Cancer, the Multiple Major Critical Illness Benefit will be payable only on the condition that the Insured has received or has been receiving Active Treatment which is Medically Necessary and is recommended by a Medical Practitioner during the period between the diagnosis dates of the prostate Preceding Cancer and prostate Subsequent Cancer (both dates inclusive).
7. Source: Jockey Club Post-diagnostic Support in Dementia Care Programme ([pdsp.hk/en/caregiving-skills/what-is-dementia/prevalence/index.html](http://pdsp.hk/en/caregiving-skills/what-is-dementia/prevalence/index.html))
8. Either Dementia Ongoing Support Benefit or Disability Ongoing Support Benefit will be paid under the Policy. If the Insured dies during the payment period of the monthly income of the Dementia Ongoing Support Benefit or Disability Ongoing Support Benefit, the monthly income payment will be terminated immediately.

9. 每种早期或非严重疾病只可获1次赔偿。原位癌及冠状动脉成形术最多可获支付2次赔偿，但每名受保人于本计划下所有签发保单之合计赔偿金额不可超过50,000美元。就专注力失调及过度活跃症、自闭症及妥瑞症，本保单只会就其中一种疾病作出支付，每名受保人于同一基本计划所有签发的保单下就该3种疾病最高累计赔偿额为50,000美元。有关每种早期或非严重疾病的赔偿限额，请参阅「受保疾病一览表」。
  10. 受保人必须先经注册医生诊断罹患具有明确和显著恶性潜在可能的良性肿瘤，及于专科医生切除后诊断为非癌症的良性肿瘤，才可获赔良性肿瘤保障（有恶性潜在可能）。
  11. 本保单会于支付未来之宝保障中的恩恤保费回赠保障后终止。
  12. 已缴总保费是到期及已缴付的保费，并不包括任何额外保费及任何附加保障的保费。
  13. 于孩子出生后，恩恤保费回赠保障将终止。受保人将会转为孩子。孩子的出生证明必须于首个保单周年日前14日或之前提交，否则保单将于首个保单周年日终止。
  14. 每名受保人于本公司所有签发的保单下，意外身故保障最高累计赔偿额为300,000美元。
  15. 总保费指所有在期满前已向及应向本公司缴付的保费，不包括任何额外保费及任何附加保障的保费。
  16. 指定情况及场地包括(1)以乘客身份缴费乘坐任何持牌之公共交通工具；(2)于公共建筑物包括剧院、公共礼堂、持牌酒店或旅馆、学校、医院、餐厅、购物商场及公共交通车站内发生火警，而受保人在起火时已经身处该地；(3)在升降机内（矿场或建筑地盘安装的升降机除外）；(4)以行人身份被机动车辆撞击；或(5)地震、自然发生的水浸或山泥倾泻。
  17. 终期红利锁定选项之锁定总百分比不得超过20%。当行使终期红利锁定选项后，本公司将根据已锁定的终期红利，相应地以本公司决定的比率来调整任何将来终期红利的金额。申请获批准后，不得更改或取消。
  18. 保障累积账户内的金额会积存生息。利息为非保证并不定时更改。受限于本公司批准及现行行政规则，您随时可以本公司指定的表格向本公司提交书面申请于保障累积账户进行提取。债项（如有）会先从提取的金额中扣除。
  19. 利率并非保证，有关最新的利率，请参阅建议书。
  20. 包括严重疾病保障、早期或非严重疾病保障、多重严重疾病保障、良性肿瘤保障（有恶性潜在可能）、因严重疾病保障索偿而应付的任何额外保障及癌症创伤支援保障的赔偿金额。
9. 1 claim is allowed for each Early Stage or Minor Illness diagnosed. Up to 2 times of claim can be made for Carcinoma-in-situ and Percutaneous Coronary Intervention, provided that the sum of 2 payments shall not exceed USD50,000 per Insured for all policies under the Plan. For Attention-Deficit Hyperactivity Disorder, Autism and Tourette Syndrome, only 1 out of these 3 illnesses shall be payable under the Policy, subject to USD50,000 per Insured for all 3 illnesses under all policies of the Plan. For the benefit limit of each Early Stage or Minor Illness, please refer to "List of Covered Illnesses".
  10. To qualify for Benign Tumour Benefit (with malignant potential), the Insured must suffer from a benign tumour that is initially considered by a Registered Medical Practitioner to have definite and significant malignant potential but is finally diagnosed to be a non-cancerous benign tumour after completing the excision by a Specialist in the relevant field.
  11. Once the Compassionate Refund of Premium Benefit under the Unborn Baby Benefit is paid, the Policy will be terminated.
  12. Total Premiums Paid refers to due and paid premium, excluding any substandard premiums and premiums of any supplementary benefits.
  13. After the birth of the baby, the Compassionate Refund of Premium Benefit will cease. The Insured will be changed to the baby. The birth certificate of the baby must be submitted on or before 14 days before the 1<sup>st</sup> Policy Anniversary. Otherwise, the Policy will be terminated on the 1<sup>st</sup> Policy Anniversary.
  14. The maximum aggregate amount payable for the Accidental Death Benefit under all policies issued by the Company is USD300,000 per Insured.
  15. Total Premiums refer to all premiums paid and payable to the Company before the Expiry Date excluding any substandard premiums and premiums of any supplementary benefits.
  16. Designated events or places include (1) fare-paying passenger on licensed public conveyance; (2) fire in a public building including theatre, public auditorium, licensed hotel or guest house, school, hospital, restaurant, shopping mall and public transport station. The Insured must be in the building when the first starts; (3) in an elevator (apart from any elevators in a mine or construction sites); (4) being struck by a motorised vehicle while being a pedestrian; or (5) earthquake, natural flooding or landslide.
  17. The aggregated lock-in percentage of Terminal Dividend Lock-in Option shall not exceed 20%. After exercising the Terminal Dividend Lock-in Option, any future Terminal Dividend will be adjusted correspondingly at a rate to be determined by the Company based on the Terminal Dividend that has been locked in. No change or cancellation of the request is allowed after it is approved.
  18. The deposit in the Benefit Accumulation Account will be accumulated with interest, which is non-guaranteed and subject to change from time to time. Subject to the Company's approval and the prevailing administrative rules, you may apply for withdrawal from the Benefit Accumulation Account at any time by submitting a written request to the Company on the Company's prescribed form. Indebtedness (if any) will first be deducted from any amount withdrawn from this account.
  19. The interest rate is not guaranteed. Please refer to the illustration for information of the latest interest rate.
  20. Including the payment of the Major Critical Illness Benefit, Early Stage or Minor Illness Benefit, Multiple Major Critical Illness Benefit, Benign Tumour Benefit (with malignant potential), Extra Coverage Benefit payable due to Major Critical Illness Benefit claim and Cancer Impact Support Benefit.

21. 保费预存账户只适用于预缴保费的保单。若预缴保费及缴费后导致保费预存账户余额超出除下保费缴付年期所需的保费及缴费总额，预缴款项将不获接受。

年缴保费及相关所需之缴费将于到期时于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。保费预存账户余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。

规定之缴费率由保险业监管局不时公布并于将来或会更改。若保费预存账户余额不足够支付到期及应缴的年缴保费及/或缴费，您将须要缴付未缴付的保费及/或缴费。当保单的所有到期保费及/或缴费已被缴清，保费预存账户余额包括利息（如有），将会给付保单持有人。

当保费预存账户余额（如有）不足够支付年缴保费及缴费时，本公司将向您发出缴费通知书。

如于保费预存账户作出提取、保单失效或保单退保，均须收取提取费用。

如受保人身故，保费预存账户余额（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建议书及保单条款。

22. 本公司将于赔偿予保单持有人/受益人的金额中扣除债项（如有）。

23. 如受保人于获取3大重疾同行支援保障下的每月现金赔偿期间离世，本公司将会把同一索偿中剩馀之每月现金赔偿金额连同身故保障支付予受益人。

## 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及利息。

### 通胀风险

于决定投保额及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

所有缴付之保费及支付之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。缴付之保费及支付之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）可能会因汇率之波动而比缴付的首次保费金额高。

### 退保风险

于保障年期内，您可以提交书面申请向本公司申请退保保单。然而，提早退保后取回的利益（如有）可能会大幅度少于已缴总保费。

### 保费调整

保费率是非保证的，而保费率会于每年检讨一次。调整只会于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（包括市场价值的侵蚀）、投资展望、直接及非直接的营运成本、赔偿情况、退保情况等而作出调整。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。新的保费率将于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

若您于保费缴付年期内停止缴付保费，保单将于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，同时您亦会丧失保单所提供的保障。

21. Premium Deposit Fund ("PDF") is only applicable to policies 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 an 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 beneficiary.

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

22. The Company will deduct Indebtedness (if any) from all benefit payments before paying the Policyholder/beneficiary.

23. If the Insured dies during the payment period of the monthly income under Major 3 Ongoing Support Benefit, the remaining unpaid monthly income for the same claim will be paid together with the Death Benefit to the beneficiary.

## 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 in 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, benefit received from early surrender (if any) may be significantly less than the Total Premiums Paid.

### 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及保费缴费（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）由本公司在香港太古城英皇道1111号21楼于冷静期内直接收到。如果您曾经因索偿而获得赔偿，则不会获发还保费与保费缴费。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个日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/应缴保障及扣除任何债项后的已缴之保费而不包括利息。如果本保单曾复效，该退还保费则以复效生效日起计已缴之保费。

### 主要不保事项

若因下列一项或多项原因直接或间接导致任何保障中指定的疾病或医疗状况，除身故保障和意外身故保障外，不予提供保障：

- i. 于本保单的签发日或任何复效生效日（以较后者为准）后60天内，出现徵兆及/或症状的疾病，或出现起因或触发状况的手术；或
- ii. 任何投保前已存在的状况；或
- 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；或
- iv. 药物、酒精及/或物质滥用；或
- v. 触犯或企图触犯刑事行为；或
- vi. 在不论神智是否清醒的情况下自杀、企图自杀或自我伤残。

因下列任何一项原因直接或间接所导致的身故，将不予提供意外身故保障：

- i. 在不论神智是否清醒的情况下自杀、企图自杀或自我损伤；或
- ii. 参与危险性运动（包括但不限于必须使用绳子或向导的爬山活动、地底岩洞探险、跳伞、潜水或其他水下活动、冬季运动、越野赛跑、打马球或任何运用足部以外的竞赛），在申请书已声明并获本公司批核者除外；或
- iii. 意外或非意外地吸食或吸食任何毒品、药物、镇静剂或毒药，但由注册医生处方者除外；或
- iv. 意外或非意外地吸入任何气体或烟气，但因工作关系遭遇危险，引起意外而吸入则除外；或
- v. 神经失常或患有精神虚弱或精神病；或
- vi. 触犯或企图触犯刑事罪行；或
- vii. 宣告或非宣告的战争、革命或任何类似战争行动；于宣告或非宣告的战争时的军事或海事服务或于战争行动或恢复社会秩序时执行任务；或
- viii. 进入、离开、驾驶、乘坐或以任何方式身处于空中交通工具，惟以乘客身份购票乘坐有固定的航班及固定飞行路线的商营客机除外。

投保前已存在的状况指受保人持续患有或患有的任何疾病或情况，或进行的任何手术，或任何导致进行任何手术的原因，或导致该手术发生的状况，于本保单的签发日或任何保单复效生效日前（以较后者为准）已被诊断或有徵兆或症状或已发生或需要医疗意见及/或医疗服务及/或治疗及/或被处方药物。

## 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, Tai Koo 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 in 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 the 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 the 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.

### Key Exclusions

No Benefit except Death Benefit and Accidental Death Benefit, will be payable if any illnesses or medical conditions as specified under the Benefits, are caused directly or indirectly by one or more of the following causes:

- i. Illnesses with sign(s) and/or symptom(s) or any surgery which causes of such surgery or the condition that results in such surgery manifested within 60 days following the later of Date of Issue or the effective date of any reinstatement of the Policy whichever is later; or
- ii. Any Pre-existing Condition; or
- 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; or
- iv. Drug, substance and/or alcohol abuse; or
- v. Committing or trying to commit a criminal offence; or
- vi. Suicide, trying to commit suicide, or self-inflicted injury, while sane or insane.

No Benefit will be payable for Accidental Death Benefit if the death is resulted directly from or caused or contributed by any of the following:

- i. Suicide, trying to commit suicide or self-inflicted injury, while sane or insane; or
- ii. Engaging in hazardous sports (including but not limited to mountaineering necessitating the use of ropes or guides, pot-holing, parachuting, scuba-diving or other underwater pastimes, winter sports, steeple chasing, polo or racing of any kind other than on foot), other than those stated in the application and approved by the Company; or
- iii. Taking or absorbing, accidentally or otherwise, any drug, medicine, sedative or poison, except as prescribed by a Registered Medical Practitioner; or
- iv. Inhaling any gas or fumes, accidentally or otherwise, except as a result of an accident arising from a hazard incidental to the Insured's occupation; or
- v. Insanity or mental infirmity or mental disease; or
- vi. Committing or trying to commit a criminal offence; or
- vii. 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; or
- viii. Entering, exiting, operating, being transported, or in any way engaging in air travel except as a fare-paying passenger in any aircraft operated by a commercial passenger airline on a regular scheduled passenger trip over its established passenger route.

Pre-existing conditions shall mean any illness or condition sustained or suffered by the Insured or any surgery or any cause of any surgery or the condition which leads to such surgery undergone by the Insured which has been diagnosed or exhibited signs or symptoms or which has occurred or required medical advice and/or service and/or treatment and/or the prescription of drugs prior to the Date of Issue or the effective date of any reinstatement of the Policy, whichever is later.

### 终止条款

当本保单已支付或应付严重疾病保障后，此保障将自动终止。

多重严重疾病保障将于以下情况下自动终止：

- 因癌症/中风/心脏病发作而支付或应付的多重严重疾病保障的总赔偿金额为投保额的400%；及
- 因亚尔兹默氏病/不可还原之器质性脑退化疾病而支付或应付的本保障或严重疾病保障的赔偿金额为投保额的100%。

3大危疾同行支援保障将于以下情况发生时（以较早者为准）自动终止：

- 受保人于85岁生日当天或紧随其后的保单周年日；或
- 当本保障已支付或应付之赔偿金额达投保额的120%。

当本保单已支付或应付癌症创伤支援保障后，此保障将自动终止。

脑退化同行支援保障将于以下情况发生时（以较早者为准）自动终止：

- 受保人于85岁生日当天或紧随其后的保单周年日；
- 当已支付或应付本保障；或
- 当已支付或应付伤残同行支援保障。

伤残同行支援保障将于以下情况发生时（以较早者为准）自动终止：

- 受保人于70岁生日当天或紧随其后的保单周年日；或
- 当已支付或应付本保障；或
- 当已支付或应付脑退化同行支援保障。

早期或非严重疾病保障将于以下情况发生时（以较早者为准）自动终止：

- 当本保障累计已支付或应付的赔偿金额相等如本保单的投保额的40%；或
- 当已支付或应付严重疾病保障。

良性肿瘤保障（有恶性潜在可能）将于以下情况发生时（以较早者为准）自动终止：

- 当支付或应付本保障；或
- 当已支付或应付严重疾病保障。

额外保障将于以下情况发生时（以较早者为准）自动终止：

- 第10个保单周年日；或
- 当已支付或应付本保障。

意外身故保障将于以下情况发生时（以较早者为准）自动终止：

- 第3个保单周年日；或
- 当已支付或应付本保障。

如保单附有未来之宝保障，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：

- 身为受保人的孕妇身故而本保单并没有仍然生存的受保婴孩，或身为受保人的婴孩身故；
- 怀孕终止（即失去胎儿或胎儿死亡）当日，无论是否于自然的情况下或是否合格获支付恩恤保费回赠保障；
- 于第1个保单周年日（当受保人是婴孩，而于第1个保单周年日之前的14日或以前未曾将该婴孩的出生证明交予本公司）；
- 未能于宽限期完结前缴付到期保费当日；
- 本保单被取消或完全退保当日；或
- 本公司收到孩子出生通知当日，且所有为孩子提供危疾保障的其他保单下的总投保额已达列于保单中所规定的限额。

如保单不附有未来之宝保障，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；
- 保单被取消或完全退保；或
- 未能于宽限期完结前缴付到期的保费。

### Termination Conditions

The Major Critical Illness Benefit shall automatically terminate when it is paid or become payable.

The Multiple Major Critical Illness Benefit shall automatically terminate when:

- The total amount paid and payable under this Benefit due to Cancer/Stroke/Heart Attack is 400% of the Sum Assured; and
- The total amount paid and payable under this Benefit or Major Critical Illness Benefit due to Alzheimer's Disease/Irreversible Organic Degenerative Brain Disorder is 100% of Sum Assured.

The Major 3 Ongoing Support Benefit shall automatically terminate on the occurrence of the earliest of the following events:

- On the Policy Anniversary falling on or immediately after the Insured's 85<sup>th</sup> birthday; or
- 120% of Sum Assured has been paid or become payable under this Benefit.

The Cancer Impact Support Benefit shall automatically terminate when this Benefit is paid.

The Dementia Ongoing Support Benefit shall automatically terminate on the occurrence of the earliest of the following events:

- The Policy Anniversary falling on or immediately following the Insured's 85<sup>th</sup> birthday;
- This Benefit is paid or become payable; or
- The Disability Ongoing Support Benefit is paid or become payable.

The Disability Ongoing Support Benefit shall automatically terminate on the occurrence of the earliest of the following events:

- The Policy Anniversary falling on or immediately following the Insured's 70<sup>th</sup> birthday; or
- This Benefit is paid or become payable; or
- The Dementia Ongoing Support Benefit is paid or become payable.

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 this Benefit is equal to 40% of the Sum Assured; or
- After the Major Critical Illness Benefit is paid or payable.

The Benign Tumour Benefit (with malignant potential) shall automatically terminate on the occurrence of the earliest of the following events:

- This Benefit is paid or become payable; or
- After the Major Critical Illness Benefit is paid or become payable.

The Extra Coverage Benefit shall automatically terminate on the occurrence of the earliest of the following events:

- On the 10<sup>th</sup> Policy Anniversary; or
- This Benefit is paid or become payable.

The Accidental Death Benefit shall automatically terminate on the occurrence of the earliest of the following events:

- On the 3<sup>rd</sup> Policy Anniversary; or
- This Benefit is paid or become payable.

For Policy with Unborn Baby Benefit, the Policy shall automatically terminate on the occurrence of the earliest of the following events:

- The death of an Expectant Mother who is the Insured where there is no surviving Child Insured under the Policy, or otherwise the death of a Child who is the Insured;
- The date on which the Pregnancy is terminated with loss or death of the fetus, whether occurring spontaneously or otherwise and regardless of whether a Compassionate Refund of Premium Benefit is payable;
- Where the Insured is a Child, the 1<sup>st</sup> Policy Anniversary, if the proof of Live Birth of such Child has not been furnished to the Company by the 14<sup>th</sup> day before the 1<sup>st</sup> Policy Anniversary;
- The date any premium due remains unpaid at the end of grace period;
- The date the Policy is cancelled or fully surrendered; or
- The date the Company receives the Live Birth of the Child and the aggregate Sum Assured under all other policies providing critical illness coverage in respect of the Child has reached the limit as specified in the Policy.

For Policy without Unborn Baby Benefit, 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 or fully surrendered; or
- The due premium is not paid by the end of the grace period.

### 红利理念：

终期红利为非保证。本公司会根据相关产品组别的实际经验，将对红利率每年最少作出检讨及调整一次，当中包括但不限于过往投资回报、投资展望、理赔经验、退保经验等。本公司可不时更改终期红利。实际的终期红利可能较产品资料内所示的价值为高或低。

于厘定红利率时，本公司会考虑对红利作出缓和调整，为保单持有人提供较稳定的红利派发。

终期红利主要受相关投资的表现所影响，因此该金额或会不时波动，可较其公布时增加或减少。终期红利的实际金额仅于其应予支付时方会厘定。本公司亦可随时更改终期红利。

调拨至保障累积账户的终期红利可以积存生息。利息率并非保证。本公司会因应市场情况及投资表现而不时厘定相关利息率。

有关过往红利资料，请浏览：

[https://www.generali.com.hk/ZH\\_CN/claims\\_and\\_support/reference/generali\\_life](https://www.generali.com.hk/ZH_CN/claims_and_support/reference/generali_life)

### 投资策略：

本公司会于此产品的风险与回报之间取得平衡，并为保单持有人提供长远的价值。

以下为本产品现时之长期目标资产配置：

资产类别	目标资产配置(%)
固定收入资产	50% - 80%
非固定收入资产	20% - 50%

实际组合或会因应市场情况而超出该等范围。

固定收入资产主要包括政府债券及投资级别的企业债券。此外，投资组合也可能投资于私募信贷及其他固定收益工具。

非固定收入资产包括但不限于上市股票、私募股权、互惠基金及直接/间接的商业/住宅物业投资，并投资于全球市场。投资策略亦可能会利用衍生工具主要用作对冲。

在考虑投资市场情况后，将不时透过资产买卖来重整组合以维持资产比例。本公司保留绝对决定权更改投资策略，若投资策略有任何重大变更，本公司将会作出通知。

股票的波动和利息率的变动可影响本计划的非保证保障及回报。本计划的非保证保障及回报同时亦受债券发行商（本计划投资的债券）的信用风险影响。若有投资于保单货币以外的其他货币的投资产品，即使本公司已利用货币对冲抵销汇率波动，汇率风险仍会存在。

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### Dividend Philosophy:

The Terminal Dividend is non-guaranteed. The scale of the Terminal Dividend is reviewed at least annually and determined based on the Company's actual experience relating to its relevant product group, including but not limited to historical investment return, investment outlook, claim and lapse experience. The Company may change the Terminal Dividend from time to time. The actual Terminal Dividend may be higher or lower than the values illustrated in any product information provided.

In determining the dividend scale, the Company will consider smoothing of the dividend adjustments with the aim to provide more stable dividend payments to the Policyholders.

The Terminal Dividend is mainly affected by the performance of the underlying investments, so the amount may be volatile and will increase or decrease at subsequent declarations. The actual amount of the Terminal Dividend will only be determined when it becomes payable. The Terminal Dividend may also be altered at any time by the Company.

The Terminal Dividend allocated to the Benefit Accumulation Account will accumulate with interest while the interest rate is not guaranteed and will be determined by the Company from time to time based on market conditions and investment performance.

For dividend history, please visit:

[https://www.generali.com.hk/EN\\_US/claims\\_and\\_support/reference/generali\\_life](https://www.generali.com.hk/EN_US/claims_and_support/reference/generali_life)

### Investment Strategy:

The Company seeks to balance between the risks and return of this product to provide long-term value to the Policyholders.

The product's current long-term target asset allocation is as follows:

Asset Class	Target Asset Allocation (%)
Fixed income assets	50% - 80%
Non-fixed income assets	20% - 50%

There may be situations that the actual mix will move outside of these ranges depending on the market conditions.

Fixed income assets predominantly include government and investment-grade corporate bonds. Additionally, the portfolio may invest in private debt and other fixed-income instruments.

Non-fixed income assets include but not limited to listed equities, private equities, mutual funds and direct/indirect investment in commercial/residential properties, and are invested globally. Derivatives may be used mainly for hedging purposes.

Rebalancing of the portfolio will be done from time to time and any purchases or sales of assets may be executed to maintain the asset mix in consideration of the investment market situations. The Company reserves the right to change the investment strategy at the Company's absolute discretion. The Company will notify you in case of any material changes in the investment strategy.

Equity volatility and interest rate fluctuations may affect the non-guaranteed benefits and returns of the Plan. The non-guaranteed benefits and returns of the Plan are also subject to credit risk of the issuers of the bonds (in which the Plan invests). Foreign exchange rate risk may also be incurred if there are investments in the currencies other than the Policy currency, although the Company will manage such risk as far as possible by using currency hedge.

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 or reject any application.

此产品小册子的产品资料不包含本计划的完整条款，有关完整条款载于保单条款中。有关本计划的严重疾病定义、早期或非严重疾病的定义、手术切除良性肿瘤的定义、保障、赔偿细则、不保事项、风险披露及其他项目详情，请参阅保单条款。

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。敬请务必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之说明文件以全面了解关于以上定义、收费、产品特点、不保事项及赔偿给付条件等之详情及完整条款及细则。

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 or Minor Illnesses, Surgical Excision of Benign Tumor, benefits, conditions for payment of claims, exclusions, risk disclosure and other items under the Plan, please refer to the Policy Provisions.

The 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.

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This product brochure is for reference only and should not be construed as any contract or any part thereof between the Company and any other parties. This product brochure should be read along with the illustrative document (if any) and other relevant marketing materials, which include additional information and important considerations about this product. Please refer to Policy Provisions for the definition of capitalised terms and details of terms and conditions. For Policy Provisions and product details, please contact your Insurance Advisers or the Company's Representatives.

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