

# 跨越同行

# LionAlong

與您同行

全面危疾保障及現金支援助您跨越困境

A critical illness plan paying long-term income  
Power you up financially and continuously

危疾計劃

Critical Illness Plan



# 關於我們 ABOUT US



## 香港忠意保險

忠意保險有限公司於1981年在香港註冊為認可的保險公司，並於2016年透過忠意人壽（香港）有限公司將業務拓展至人壽保險領域。我們結合本地豐富經驗及忠意集團的環球智慧，持續研發獨特創新的人壽保險、一般保險、專業保險及僱員福利保險，滿足客戶的不同需求。

## 忠意集團

創於1831年，忠意集團是全球最大的保險及資產管理企業之一，業務遍佈全球超過50個國家。於2024年，集團的保費總收入超過952億歐元。忠意集團擁有約87,000位員工，為7,100萬位客戶提供優質專業服務。集團在歐洲市場佔有領先地位，業務更擴展至亞洲及拉丁美洲等地。透過提供創新及個人化的方案、優越的客戶體驗及全球數碼化分銷網絡服務，致力成為客戶的終身夥伴。集團亦已將可持續發展的理念全面融入業務策略，旨在為持份者創造價值，同時建立更公平、更高適應力的社會。

## 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

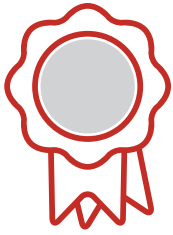
Generali is one of the largest global insurance and asset management providers. Established in 1831, it is present in over 50 countries in the world, with a total premium income of €95.2 billion in 2024. With around 87,000 employees serving 71 million customers, the Group has a leading position in Europe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

# 忠意集團 — 全球領先的保險公司

香港忠意保險的母公司

## Generali Group – A Leading Global Insurer

Parent Company of Generali Hong Kong



A.M. Best 財務實力評級  
**A+** (截至2024年12月)

A.M. Best  
Financial Strength Rating  
**A+** (as of Dec 2024)



Fitch財務實力評級  
**AA-** (截至2025年9月)

Fitch  
Financial Strength Rating  
**AA-** (as of Sep 2025)



Moody's 財務實力評級  
**A3** (截至2024年12月)

Moody's  
Financial Strength Rating  
**A3** (as of Dec 2024)



2024年保費收入達  
**952億 歐元**  
(截至2024年12月)

**95.2 billion Euro**  
in premiums in year 2024  
(as of Dec 2024)



全球50多個國家，擁有約  
**87,000名員工**  
(截至2024年12月)

Around  
**87,000 employees**  
in more than 50 countries  
(as of Dec 2024)



在《財富》雜誌世界  
500強中位居  
**224位**  
(截至2025年9月)

Ranked  
**224<sup>th</sup>**  
in Fortune Global 500 Companies  
(as of Sep 2025)



管理資產規模達  
**8,630億 歐元**  
(截至2024年12月)

**863 billion Euro**  
of assets under management  
(as of Dec 2024)



醫療技術一日千里，大大提升了危疾的治癒率，但我們仍無法遏阻危疾的重臨。除了每次治療疾病的使費外，康復護理的費用亦會為我們及我們的摯愛帶來沉重經濟壓力，尤其是一些常見老年危疾如腦退化症及認知障礙症，都需要長期及持續的支援與照顧。

為此，忠意人壽（香港）有限公司（「本公司」）特別設計出**跨越同行**（「本計劃」），一份提供高達**投保額1000%**的危疾保障計劃。如受保人不幸患上指定危疾，除可獲一筆過賠償外，本計劃更會提供每月入息，為您提供持續的經濟支援，伴您跨越困境，與您同行康復之路。

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.

# 計劃特點 PLAN HIGHLIGHTS



涵蓋**139種疾病**<sup>1</sup>  
Covers **139 diseases**<sup>1</sup>



就癌症、中風、心臟病發作及腦退化疾病<sup>3</sup>提供高達**6次賠償**<sup>2</sup>  
A maximum of **6 claims**<sup>2</sup> for Cancer, Stroke, Heart Attack and dementia<sup>3</sup>



針對癌症、中風及心臟病發作提供**即時每月現金**，總額**高達投保額的120%**

**Immediate monthly income** for Cancer, Stroke and Heart Attack with total amount up to **120% of the Sum Assured**



為腦退化疾病<sup>3</sup>或傷殘患者連續提供**高達120個月的現金流**以支援長期護理需要

**Up to 120 months of continuous cash flow** to meet the long-term care need for dementia<sup>3</sup> or disability



**市場首創\***  
**First-in-market\***

提供**額外投保額的20%**，保障因癌症而需進行指定手術引致對日後生活造成的嚴重影響

**Extra 20% of the Sum Assured** on Cancer for specified procedures leading to severe impact on lifestyle



即使曾就嚴重疾病索償，仍可享有**投保額的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

總保障 高達投保額的 **1000%** of the Sum Assured

Total Benefits up to

of the Sum Assured



**孩子終生守護者**  
**Gift of Life**  
未來之寶保障  
Unborn Baby Benefit



**非嚴重疾病**  
**Minor Illnesses**  
早期或非嚴重疾病<sup>9</sup>  
Early Stage or Minor Illness Benefit<sup>9</sup>  
高達 **40%**  
Up to  
**40%**  
良性腫瘤保障  
(有惡性潛在可能)<sup>10</sup>  
Benign Tumour Benefit (with malignant potential)<sup>10</sup>  
高達 **20%**  
Up to  
**20%**



**嚴重疾病**  
**Major Critical Illnesses**  
嚴重疾病保障  
Major Critical Illness Benefit  
高達 **100%**  
Up to  
**100%**  
多重嚴重疾病保障<sup>2,5</sup>  
Multiple Major Critical Illness Benefit<sup>2,5</sup>  
高達 **500%**  
Up to  
**500%**  
3大危疾同行支援保障  
Major 3 Ongoing Support Benefit  
高達 **120%**  
Up to  
**120%**  
癌症創傷支援保障  
Cancer Impact Support Benefit  
額外保障  
Extra Coverage Benefit  
高達 **20%**  
Up to  
**20%**  
額外保障  
Extra Coverage Benefit  
高達 **60%**  
Up to  
**60%**



**長期護理**  
**Long Term Care**  
腦退化同行支援保障<sup>8</sup> / 傷殘同行支援保障<sup>8</sup>  
Dementia Ongoing Support Benefit<sup>8</sup> / Disability Ongoing Support Benefit<sup>8</sup>  
高達 **120%**  
Up to  
**120%**

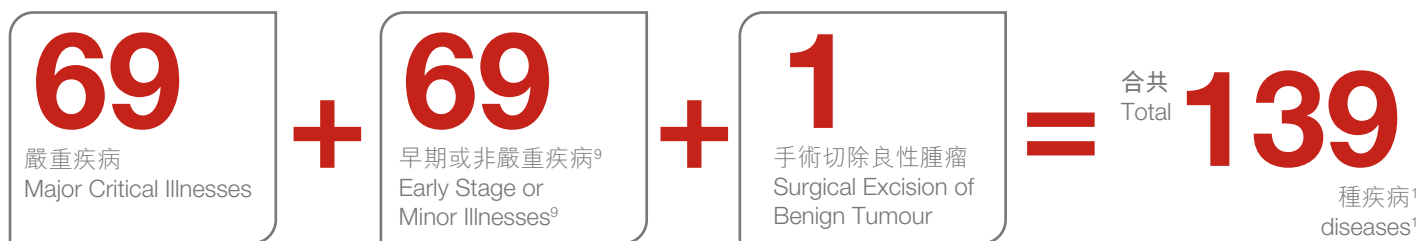


**遺產**  
**Legacy**  
身故保障  
Death Benefit  
高達 **20%**

\* 根據截至2023年9月與本港主要人壽保險公司之危疾計劃作比較。  
Based on comparing it with other critical illness plans issued by Hong Kong's major life insurance companies as of September 2023.

# 最強後盾，照顧您一生的危疾保障需要

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



請參閱「受保疾病一覽表」以了解受保的嚴重疾病及早期或非嚴重疾病<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".

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

#### 嚴重疾病保障 兼獲保費豁免

如保人不幸罹患任何受保的嚴重疾病，本計劃將提供相等於100%投保額之**嚴重疾病保障**及任何終期紅利<sup>4</sup>。當應付或已付本保障金額時，所有基本計劃之未來保費將獲豁免，而您仍可繼續享有本計劃之保障直至保障年期完結。

#### 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.

#### 就最關注的危疾 提供多重保障

隨著壽命增長，罹患多次危疾的機會亦相對提高。

#### Multiple coverage for most concerning illnesses

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

有見及此，除嚴重疾病保障外，本計劃更為您提供**多重嚴重疾病保障**<sup>2,5</sup>，在符合相關等候期<sup>6</sup>的要求下，就癌症、中風及心臟病發作提供高達4次賠償。另外亦會就亞爾茲默氏病 / 不可還原之器質性腦退化疾病提供1次賠償<sup>2</sup>。就嚴重疾病索償後，亞爾茲默氏病 / 不可還原之器質性腦退化疾病於本保障下之索償不設等候期。每次賠償金額為投保額的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.



## 高達投保額的120%之即時每月現金 伴您踏上康復之路

患上危疾不單會使您的生活產生巨變，手術或治療後以月計的康復期，亦有可能會導致您及照顧您的家人無法工作，從而產生不必要的壓力及憂慮。

為了讓您在康復過程中獲得經濟支援，如受保人於85歲前罹患癌症、中風或心臟病發作，無論受保人仍在接受治療與否<sup>6</sup>，本計劃除了會就該危疾支付嚴重疾病保障或多重嚴重疾病保障<sup>2,5</sup>外，亦會就同一疾病於確診當日或之後緊隨的保單週月日起，連續12個月每月提供相等於投保額的2%之**3大危疾同行支援保障**。

此保障將提供高達5次合共為投保額的120%之賠償。即使受保人於保障賠償期內不幸身故，除了身故保障外，本計劃亦會支付本保障於該次賠償餘下的應付金額，助您的摯愛安然走過艱難時刻。

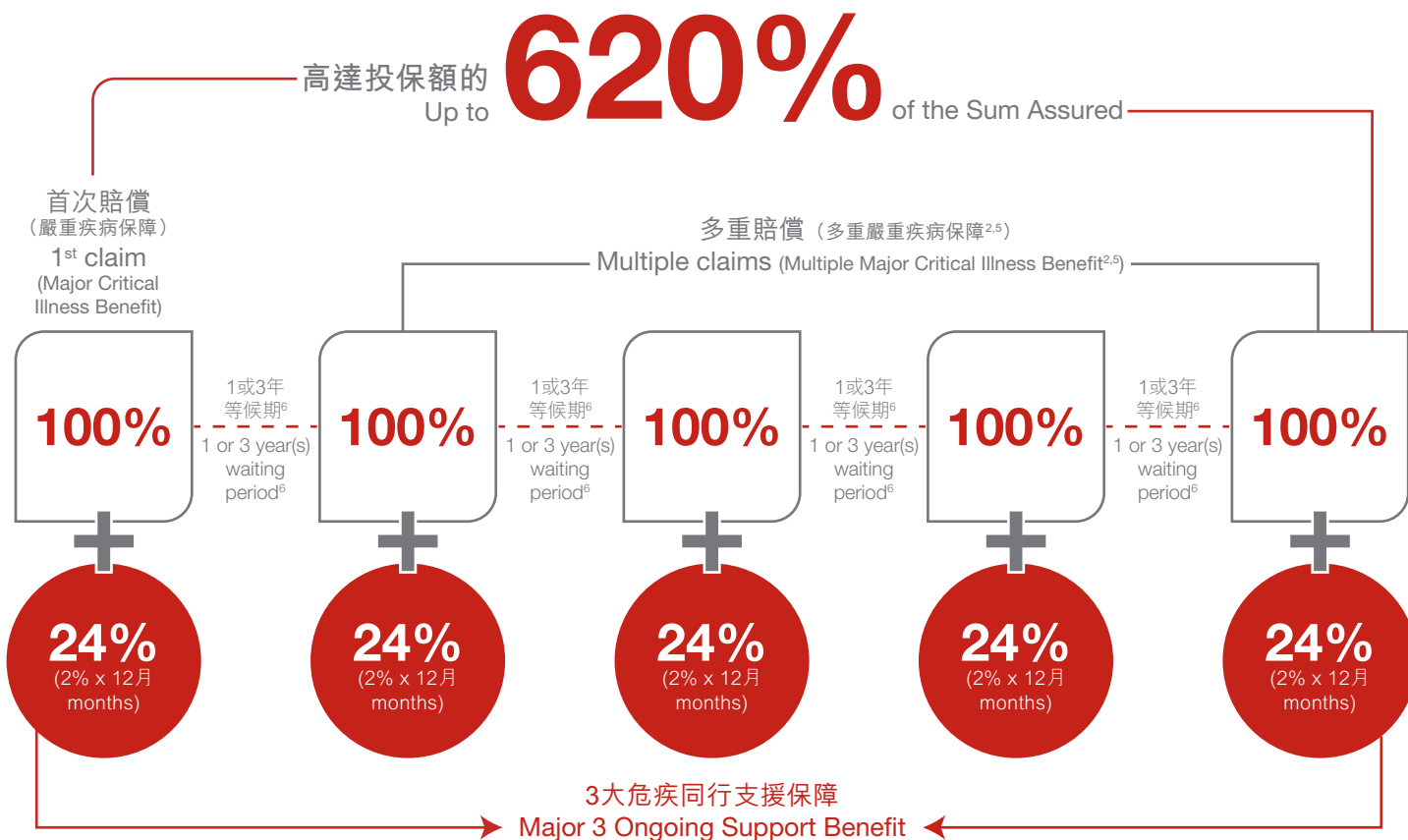
## Up to a total of 120% of the Sum Assured's immediate monthly income on your road to recovery

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、中風、心臟病發作 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、中風、心臟病發作所引致的嚴重疾病保障或多重嚴重疾病保障<sup>2,5</sup>索償，連續12個月提供相等於2%投保額的賠償
- 毋須接受積極治療

### 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

### 為因癌症而需進行影響往後生活的醫療程序提供額外支援

在不幸的情況下，癌症治療或相關醫療程序，可能會嚴重影響您的活動能力或外觀，甚至為您的生活帶來深遠的影響。

在保障期完結前，如本計劃已就該癌症支付或應付嚴重疾病保障或多重嚴重疾病保障<sup>2,5</sup>，且受保人於該癌症首次診斷日期起計的3年內接受以下手術，本計劃會額外支付相等於投保額的20%之**癌症創傷支援保障**，助您走過困境：

- 嚴重面容重建手術
- 雙側全乳房切除術
- 永久造口
- 永久性管餵食
- 截肢

### 全力支援您面對腦退化症

亞爾茲默氏病為最常見的腦退化症。病情更會隨著時間而不斷惡化，對患者及其家人的生活造成影響。

於2016-2017年間，於香港



大約每**12**個**65歲**或以上的長者就有**1**人患有腦退化症<sup>7</sup>。

隨著人均壽命延長，罹患腦退化症的比率亦相對提高<sup>7</sup>。

為助您應對腦退化症，於受保人85歲前及本計劃已就亞爾茲默氏病 / 不可還原之器質性腦退化疾病作出嚴重疾病保障或多重嚴重疾病保障<sup>2,5</sup>賠償後，如受保人於30分為滿分的簡短智能測驗中取得10分或以下，本計劃將於受保人確診當日或之後緊隨的保單週月日起，連續120個月每月提供相等於投保額的1%之**腦退化同行支援保障**<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.

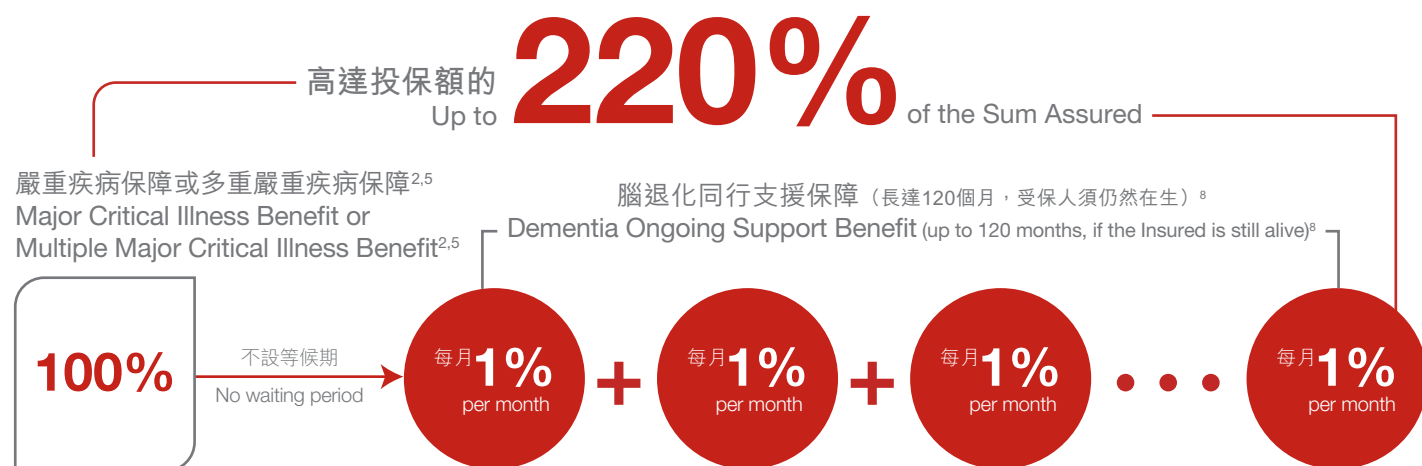
In year 2016-2017, approximately:



**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.



### 提供額外傷殘保障

傷殘或會嚴重影響患者的日常生活及自理能力, 使他們的生活變得艱難。因此, 本計劃提供**傷殘同行支援保障**<sup>8</sup>。如受保人於70歲前無法進行6項日常生活活動中的任何3項, 包括洗澡、更衣、餵養、如廁、移動能力及行動能力, 且連續6個月需要他人提供協助, 本計劃會於確診當日或之後緊隨的保單週月日起, 連續120個月每月提供相等於投保額的1%之賠償。

### 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.



### 非嚴重疾病的保障 Coverage for Minor Illnesses

#### 就早期或非嚴重疾病<sup>9</sup> 提供投保額的40%之保障 兼獲12個月保費豁免

如受保人罹患任何受保的早期或非嚴重疾病, 包括原位癌和冠狀動脈成形術, 本計劃將支付**早期或非嚴重疾病保障賠償**<sup>9</sup>, 每次賠償金額高達投保額的20%。就此保障的最高總賠償金額為投保額的40%。

#### 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.

當早期或非嚴重疾病保障<sup>9</sup>賠償為應付時, 本計劃亦會豁免確診當日或之後緊隨的保費到期日起計往後12個月基本計劃的保費, 以紓緩您的經濟負擔。

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.

#### 就手術切除良性腫瘤 (有惡性潛在可能)<sup>10</sup> 提供高達投保額的20%之保障

得知身體長出腫瘤, 自然會產生患癌的憂慮, 並需要透過手術確定腫瘤屬於良性抑或惡性。如該腫瘤被證明具有明確和顯著的惡性潛在可能, 及後受保人實際進行手術完全切除該指定器官之硬瘤, 並於化驗後證實腫瘤屬於良性, 本計劃將根據「保障概覽」中的良性腫瘤保障一覽表, 支付高達投保額的20%之**良性腫瘤保障 (有惡性潛在可能)**<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.

# 由懷孕開始 守護摯愛未來

## Protecting Your Beloved's Future from Pregnancy

懷孕過程既驚又喜。為孩子於出世前準備好最全面的保障，便是助寶寶開展人生旅程的最佳禮物。您最早可於懷孕第22週投保本計劃。

在**未來之寶保障**下，準媽媽於懷孕期內發生併發症將獲得保障。當寶寶出生，寶寶便會在誕生的一刻成為受保人。

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.

### 未來之寶保障 Unborn Baby Benefit

#### 懷孕期間 During pregnancy

受保人：準媽媽  
Insured: Mother-to-be

#### 保障 Coverage

流產、終止懷孕、胎死腹中或準媽媽及孩子死亡  
Miscarriage, pregnancy termination, stillbirth, or death of the mother-to-be and the Child

#### 賠償 Benefit Payout

提供相等於已繳總保費<sup>12</sup>的105%之恩恤保費回贈保障<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.

#### 孩子出生後 After the Child's birth

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

#### 保障 Coverage

- 嚴重疾病保障
- 早期及非嚴重疾病保障<sup>9</sup>
- 因嚴重疾病保障賠償而應付的額外保障
- 癌症創傷支援保障
- 良性腫瘤保障（有惡性潛在可能）<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>

#### 賠償 Benefit Payout

如受保疾病於出生90日內確診，支付保障賠償金額的20%  
如受保疾病於出生90日後確診，支付保障賠償金額的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

- 多重嚴重疾病保障<sup>2,5</sup>
- 3大危疾同行支援保障
- 腦退化同行支援保障<sup>8</sup>
- 傷殘同行支援保障<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>

如孩子出生後確診，支付保障賠償金額的100%  
100% of benefits, since the Child's birth

- 身故保障
- 意外身故保障<sup>14</sup>
- 因孩子身故而應付的額外保障
- Death Benefit
- Accidental Death Benefit<sup>14</sup>
- Extra Coverage Benefit payable due to death of the Child

如於出生180日內身故，支付保障賠償金額的20%  
如於出生180日後身故，支付保障賠償金額的100%  
20% of the benefits, within 180 days after the Child's birth  
100% of the benefits, after 180 days after Child's birth

# 靈活的選項及其他保障，讓您倍感安心

## 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，並於生前從未就嚴重疾病保障作出索償，本計劃將支付投保額的100%之**身故保障**及任何終期紅利<sup>4</sup>。若受保人曾獲得嚴重疾病保障賠償，仍可獲投保額的20%之身故保障，助您的家人渡過困境。

如受保人於保單首3年內因意外身故，除了身故保障外，本計劃更會支付總保費<sup>15</sup>的200%之**意外身故保障**<sup>14</sup>。如受保人在指定情況及場地<sup>16</sup>中不幸意外身故，則會獲得總保費<sup>15</sup>的400%之**意外身故保障**<sup>14</sup>。

### 保單首10年 提供額外保障

如受保人於保單首10年內首次罹患嚴重疾病或身故，本計劃將一筆過支付投保額的60%之**額外保障賠償**，加強對您的守護。

### 保障及潛在儲蓄機會

本計劃由第5個保單週年日起提供非保證**終期紅利**<sup>4</sup>，以增加您的保障。如本計劃未支付嚴重疾病保障或該保障未成為應付賠償，本計劃會就嚴重疾病賠償 / 保單退保（不論完全或部份退保） / 保單終止 / 保單失效 / 保單到期 / 受保人死亡時支付終期紅利<sup>4</sup>。

您可以透過**終期紅利鎖定選項**<sup>17</sup>鎖定部份終期紅利<sup>4</sup>，並存放至**保障累積賬戶**<sup>18</sup>以累積非保證利息<sup>19</sup>。您可按需要隨時提取金額。

### 選擇累積賠償金額 增長收益

您可彈性選擇提取現金或將賠償<sup>20</sup>存放至保障累積賬戶<sup>18</sup>賺取非保證利息<sup>19</sup>。您可按需要隨時從此賬戶中提取累積金額。

### 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.

# 保障概覽 Benefit at a Glance

## 計劃摘要 Plan Summary

計劃種類 Plan Type	基本計劃 Basic Plan								
保障年期 Benefit Term	至100歲 To age 100  如本保單旨在為將出世的孩子投保未來之寶保障，保障期則由保單生效後起計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.								
保費繳付年期 / 簽發年齡 Premium Payment Term / Issue Age	<table border="1"> <thead> <tr> <th>保費繳付年期 Premium Payment Term</th> <th>簽發年齡 Issue Age</th> </tr> </thead> <tbody> <tr> <td>10年 10 years</td> <td>出生後15日 – 70歲 15 days after birth – age 70</td> </tr> <tr> <td>20年 20 years</td> <td>出生後15日 – 60歲 15 days after birth – age 60</td> </tr> <tr> <td>25年 25 years</td> <td>出生後15日 – 55歲 15 days after birth – age 55</td> </tr> </tbody> </table> <p>如本保單旨在為將出世的孩子投保未來之寶保障，準媽媽的簽發年齡為18-45歲及懷孕期為22週或以上。 您可以選擇預繳保費（只適用於以年繳模式繳付保費的保單），於保費繳付期間賺取非保證利息<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>	保費繳付年期 Premium Payment Term	簽發年齡 Issue Age	10年 10 years	出生後15日 – 70歲 15 days after birth – age 70	20年 20 years	出生後15日 – 60歲 15 days after birth – age 60	25年 25 years	出生後15日 – 55歲 15 days after birth – age 55
保費繳付年期 Premium Payment Term	簽發年齡 Issue Age								
10年 10 years	出生後15日 – 70歲 15 days after birth – age 70								
20年 20 years	出生後15日 – 60歲 15 days after birth – age 60								
25年 25 years	出生後15日 – 55歲 15 days after birth – age 55								
保單貨幣 Policy Currency	美元 USD								
保費結構 Premium Structure	<ul style="list-style-type: none"> <li>不會根據受保人的年齡調整保費</li> <li>保費為非保證</li> <li>Will not be adjusted based on the Insured's attained age</li> <li>Premiums are not guaranteed</li> </ul>								
繳付模式 Payment Mode	年繳/半年繳/季繳/月繳 Annual/Semi-Annual/Quarterly/Monthly								
最低投保額（以每張保單計） Minimum Sum Assured (per Policy)	12,500美元 USD12,500								

## 保單保障<sup>22</sup> Policy Benefit<sup>22</sup>

<p><b>嚴重疾病保障</b> Major Critical Illness Benefit</p>	<ul style="list-style-type: none"> <li>• 投保額的100% + 終期紅利<sup>4</sup> (如有)</li> <li>• 只限賠償一次</li> <li>• 保障至100歲</li> <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><b>多重嚴重疾病保障<sup>2,5</sup></b> Multiple Major Critical Illness Benefit<sup>2,5</sup></p>	<ul style="list-style-type: none"> <li>• 投保額的100%</li> <li>• 最高賠償次數:             <ul style="list-style-type: none"> <li>- 癌症 / 中風 / 心臟病發作<sup>6</sup>: 4次, 保障至100歲</li> <li>- 亞爾茲默氏病 / 不可還原之器質性腦退化疾病: 1次, 保障至85歲</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><b>3大危疾同行支援保障</b> Major 3 Ongoing Support Benefit</p>	<ul style="list-style-type: none"> <li>• 就每次索償每月賠償投保額的2%, 共12個月<sup>23</sup></li> <li>• 保障至85歲</li> <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><b>腦退化同行支援保障<sup>8</sup></b> Dementia Ongoing Support Benefit<sup>8</sup></p>	<ul style="list-style-type: none"> <li>• 每月賠償投保額的1%, 高達120個月</li> <li>• 只限賠償一次</li> <li>• 保障至85歲</li> <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><b>傷殘同行支援保障<sup>8</sup></b> Disability Ongoing Support Benefit<sup>8</sup></p>	<ul style="list-style-type: none"> <li>• 每月賠償投保額的1%, 高達120個月</li> <li>• 只限賠償一次</li> <li>• 保障至70歲</li> <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><b>癌症創傷支援保障</b> Cancer Impact Support Benefit</p>	<ul style="list-style-type: none"> <li>• 投保額的20%</li> <li>• 只限賠償一次</li> <li>• 保障至100歲</li> <li>• 20% of the Sum Assured</li> <li>• Payable once only</li> <li>• Cover up to age 100</li> </ul>
<p><b>早期或非嚴重疾病保障<sup>9</sup></b> Early Stage or Minor Illness Benefit<sup>9</sup></p>	<ul style="list-style-type: none"> <li>• 就每次索償賠償高達投保額的20%</li> <li>• 每張保單最多可支付投保額的40%</li> <li>• 保障至100歲</li> <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>

良性腫瘤保障（有惡性潛在可能）<sup>10</sup>  
Benign Tumour Benefit  
(with malignant potential)<sup>10</sup>

- 只限賠償一次
- 保障至100歲
- Payable once only
- Cover up to age 100

良性腫瘤保障賠償表  
Schedule of Benign Tumour Benefit

器官 Organs	每個器官最高累計賠償額 Maximum Aggregated Benefit Amount of each organ
1. 心臟 Heart 2. 肝臟 Liver 3. 肺 Lung 4. 胰臟 Pancreas 5. 心包 Pericardium 6. 輸尿管 Ureter 7. 腎上腺 Adrenal gland 8. 骨頭 Bone 9. 結膜 Conjunctiva 10. 腎臟 Kidney 11. 顱內神經或脊神經 Nerve in cranium or spine 12. 腦垂體 Pituitary gland 13. 小腸 Small intestine 14. 睪丸 Testis	以下較低者： (i) 投保額的20%；或 (ii) 50,000美元，以每名受保人在本公司於同一計劃所有簽發的保單下，支付或應支付此保障的最高累計賠償金額計算  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. 陰莖 Penis 18. 子宮 (子宮內膜息肉除外) Uterus (excludes endometrial polyps)	以下較低者： (i) 投保額的10%；或 (ii) 20,000美元，以每名受保人在本公司於同一計劃所有簽發的保單下，支付或應支付此保障的最高累計賠償金額計算  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

額外保障  
Extra Coverage Benefit

- 投保額的60%
- 只限賠償一次
- 此保障只會於保單首10年內支付嚴重疾病保障或身故保障時提供
- 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

保費豁免  
Premium Waiver

- 於確診嚴重疾病後，豁免基本計劃之所有未來保費
- 於確診早期或非嚴重疾病後<sup>9</sup>，豁免基本計劃未來12個月的保費
- 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>

未來之寶保障  
Unborn Baby Benefit

此保障只適用於旨在為將出世的孩子投保的保單。孩子出生後，本計劃會為孩子提供所有保障。

懷孕期間：

- 為準媽媽提供相等於已繳總保費<sup>12</sup>的105%之恩恤保費回贈保障<sup>11</sup>

孩子出生後<sup>13</sup>：

- 於孩子出生後，孩子將會成為受保人，他/她將可以享有以下保障：

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:

嚴重疾病賠償、早期或非嚴重疾病賠償<sup>9</sup>、因嚴重疾病保障賠償<sup>8</sup>而應付的額外保障、癌症創傷支援保障、良性腫瘤保障（有惡性潛在可能）<sup>10</sup>（賠償金額%）

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日內 Within 90 days after live birth	出生90日後 After 90 days after live birth
20%	100%

多重嚴重疾病保障<sup>2,5</sup>、3大危疾同行支援保障、腦退化同行支援保障、傷殘同行支援保障<sup>8</sup>（賠償金額%）

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>及因身故而應付的額外保障（賠償金額%）

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

出生180日內 Within 180 days after live birth	出生180日後 After 180 days after live birth
20%	100%

## 保單保障<sup>22</sup> Policy Benefit<sup>22</sup>

### 身故保障 Death Benefit

支付嚴重疾病保障賠償前：

- 投保額的100%+
- 終期紅利<sup>4</sup>（如有）+
- 保障累積賬戶餘額<sup>18</sup>（如有）

支付嚴重疾病保障賠償後：

- 投保額的20%+
- 保障累積賬戶餘額<sup>18</sup>（如有）

Before the Major Critical Illness Benefit is paid:

- 100% of the Sum Assured +
- Terminal Dividend<sup>4</sup> (if any) +
- Balance of Benefit Accumulation Account<sup>18</sup> (if any)

After the Major Critical Illness Benefit is paid:

- 20% of the Sum Assured +
- Balance of Benefit Accumulation Account<sup>18</sup> (if any)

### 意外身故保障<sup>14</sup> Accidental Death Benefit<sup>14</sup>

- 總保費<sup>15</sup>的200%
  - 如於指定情況及場地<sup>16</sup>中意外身故，總保費<sup>15</sup>的400%
  - 此保障只會於保單首3個保單年度內提供
- 
- 200% of Total Premiums<sup>15</sup>
  - 400% of Total Premiums<sup>15</sup> if the accidental death happens under designated events or places<sup>16</sup>
  - Coverage is provided within the first 3 policy years

### 退保保障 / 期滿保障 Surrender Benefit / Maturity Benefit

終期紅利<sup>4</sup>（如有）+ 保障累積賬戶<sup>18</sup>餘額（如有）  
Terminal Dividend<sup>4</sup> (if any) + Balance of Benefit Accumulation Account<sup>18</sup> (if any)

## 個案分享△ Case Study△



### Andy

40歲 Age 40

土木工程師  
Civil Engineer

已婚並育有一名子女  
Married with 1 kid

Andy育有一名5歲的孩子，他的主要支出用於孩子的教育及日常使費。作為家庭的經濟支柱，他希望能為家人築起最好的財務保障。**跨越同行**為他提供全面的危疾保障，包括一筆過賠償及每月現金，滿足他的財務規劃需要。

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.

保費繳付年期 : **20** 年  
Premium Payment Term : **20** Years

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

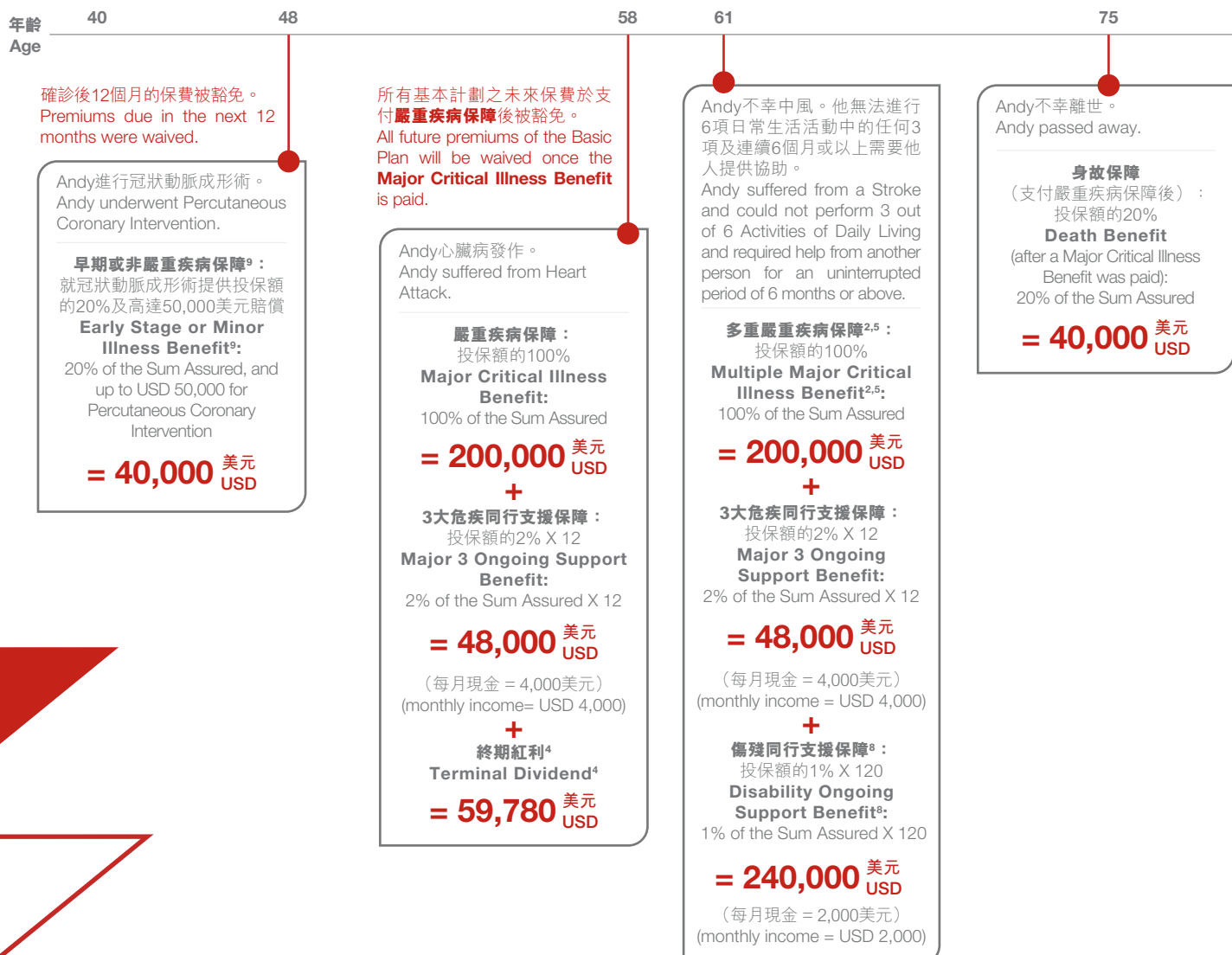
年繳保費 : **6,812** 美元  
Annual Premium : **6,812** USD

總賠償額支付予Andy及其家人 :  
The total benefit payable to Andy and his family:

**875,780** 美元  
USD

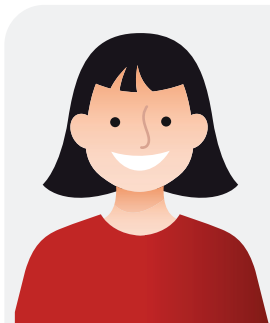
**438%** 投保額  
of Sum Assured

**714%** 已繳付的總保費  
of total premiums paid **122,616** 美元  
USD



<sup>4</sup> 以上個案分享假設客人已支付所有到期應繳保費，而且沒有行使任何保單選項。所視之金額均四捨五入至最近的整數，數字均為假設並僅供舉例說明，或會與實際應付金額稍有出入。

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.



## Jeannie

38歲 Age 38

市場推廣主任  
Marketing Manager

已婚，沒有小孩  
Married without child

Jeannie是位已婚但未有小孩的事業型女士。因父母即將退休，她希望能擁有一份全面的危疾保障，讓她能在不幸事情發生時，仍可支付日常生活開支及獲得最合適的治療，無須父母擔心。**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.

保費繳付年期 : **20** 年  
Premium Payment Term : **20** Years

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

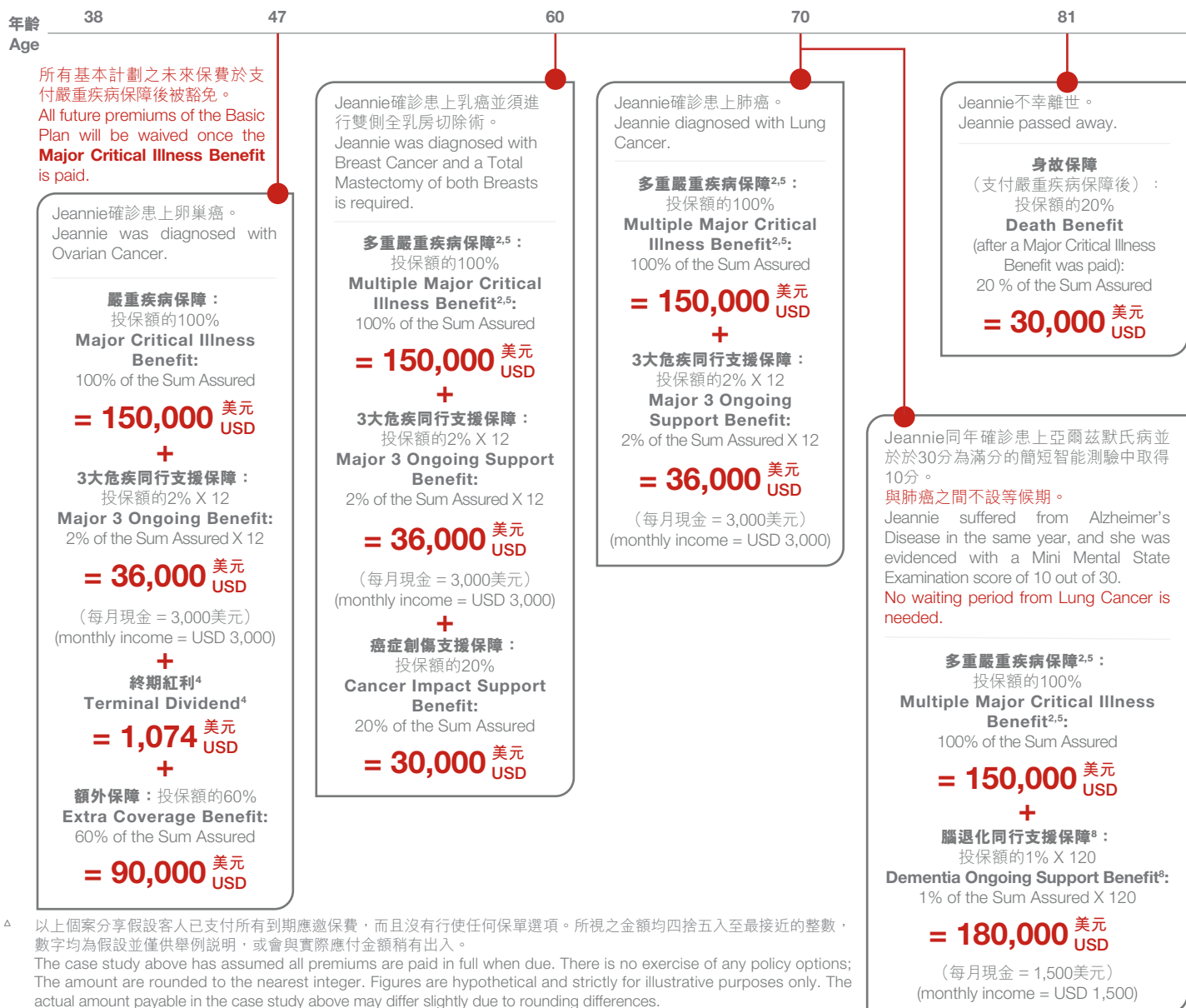
年繳保費 : **4951.5** 美元  
Annual Premium : **4951.5** USD

總賠償額支付予Jeannie及其家人：  
The total benefit payable to Jeannie and her family:

**1,039,074** 美元  
USD

**693%** 投保額  
of Sum Assured

**2099%** 已繳付的總保費  
of total premiums paid **49,515** 美元  
USD



<sup>△</sup> 以上個案分享假設客人已支付所有到期應繳保費，而且沒有行使任何保單選項。所視之金額均四捨五入至最接近的整數，數字均為假設並僅供舉例說明，或會與實際應付金額稍有出入。  
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.

# 受保疾病一覽表

## List of Covered Illnesses

嚴重疾病 Major Critical Illnesses	早期或非嚴重疾病 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. 早期惡性腫瘤 <sup>^</sup> Early Stage Malignancy <sup>^</sup>
<b>與心臟相關之疾病 Illnesses Related to the Heart</b>	
2. 心肌病 Cardiomyopathy 3. 需要進行外科手術的冠狀動脈病 Coronary Artery Disease requiring Surgery 4. 艾森門格綜合症 Eisenmenger's Syndrome 5. 心臟病發作 Heart Attack 6. 心瓣手術 Heart Valve Surgery 7. 傳染性心內膜炎 Infective Endocarditis 8. 其他嚴重的冠狀動脈疾病 Other Serious Coronary Artery Disease 9. 原發性肺動脈高血壓 Primary Pulmonary Hypertension 10. 主動脈手術 Surgery to Aorta	3. 早期心肌病 Early Cardiomyopathy 4. 主動脈疾病或主動脈瘤的血管介入治療 Endovascular Treatments of Aortic Disease or Aortic Aneurysm 5. 次級嚴重心臟病發作 Less Severe Heart Attack 6. 次級嚴重傳染性心內膜炎 Less Severe Infective Endocarditis 7. 微創進行直接的冠狀動脈搭橋手術 <sup>^</sup> Minimally Invasive Direct Coronary Artery By-pass <sup>^</sup> 8. 冠狀動脈成形術 <sup>^</sup> Percutaneous Coronary Intervention <sup>^</sup> 9. 經皮瓣膜手術 Percutaneous Valve Surgery 10. 心包切除術 Pericardiectomy 11. 俱心臟併發症的川崎病 <sup>-^</sup> Kawasaki Disease with Heart Complication <sup>-^</sup>
<b>與神經系統相關之疾病 Illnesses Related to Nervous System</b>	
11. 亞爾茲默氏病 / 不可還原之器質性腦退化疾病 Alzheimer's Disease / Irreversible Organic Degenerative Brain Disorders 12. 植物人 Apallic Syndrome 13. 細菌性腦（脊）膜炎 Bacterial Meningitis 14. 良性腦腫瘤 Benign Brain Tumour 15. 腦動脈瘤或動靜脈畸形外科手術 Cerebral Aneurysm or Arteriovenous Malformation Requiring Surgery 16. 昏迷 Coma 17. 腦炎 Encephalitis 18. 半身不遂 Hemiplegia 19. 嚴重頭部創傷 Major Head Trauma 20. 運動神經原疾病 Motor Neurone Disease 21. 多發性硬化症 Multiple Sclerosis 22. 肌肉營養不良症 Muscular Dystrophy 23. 癱瘓 Paralysis 24. 帕金森病 Parkinson's Disease 25. 脊髓灰質炎 Poliomyelitis 26. 進行性核上性麻痺 Progressive Supranuclear Palsy 27. 心臟功能損害 Loss of Functionality of Heart 28. 腎臟功能損害 Loss of Functionality of Kidney 29. 肝臟功能損害 Loss of Functionality of Liver 30. 肺功能損害 Loss of Functionality of Lung 31. 嚴重重症肌無力症 Severe Myasthenia Gravis 32. 中風 Stroke 33. 結核性腦膜炎 Tuberculosis Meningitis	12. 於頸動脈進行血管成形術或動脈內膜切除術 Angioplasty or Endarterectomy for Carotid Arteries 13. 植入大腦內分流器 Cerebral Shunt Insertion 14. 早期腦退化症（包括早期亞爾茲默氏病） Early Stage Dementia including Early Stage Alzheimer's Disease 15. 大動脈瘤的血管介入治療 Endovascular Treatment for Cerebral Aneurysm 16. 出血性登革熱 <sup>-</sup> Dengue Haemorrhagic Fever <sup>-</sup> 17. 次級嚴重細菌性腦（脊）膜炎 Less Severe Bacterial Meningitis 18. 次級嚴重昏迷 Less Severe Coma 19. 次級嚴重腦炎 Less Severe Encephalitis 20. 次級嚴重重症肌無力症 Less Severe Myasthenia Gravis 21. 次級嚴重帕金森病 Less Severe Parkinson's Disease 22. 植入人工耳蝸手術 Cochlear Implant Surgery 23. 次級嚴重脊髓灰質炎 Less Severe Poliomyelitis 24. 風濕性心瓣疾病 <sup>-</sup> Rheumatic Fever with Valvular Impairment <sup>-</sup> 25. 血友病 <sup>-</sup> Haemophilia <sup>-</sup> 26. 次級嚴重進行性核上神經麻痺症 Less Severe Progressive Supranuclear Palsy 27. 中度嚴重腦部損傷 Moderately Severe Brain Damage 28. 中度嚴重癱瘓 Moderately Severe Paralysis 29. 嚴重精神疾病 <sup>^</sup> Severe Psychiatric Illness <sup>^</sup> 30. 腦硬膜下血腫手術 Surgery for Subdural Haematoma 31. 腦下垂體腫瘤切除手術 Surgical Removal of Pituitary Tumour 32. 結核性脊髓炎 Tuberculous Myelitis 33. 專注力失調及過度活躍症 (ADHD) <sup>-#^</sup> Attention-Deficit Hyperactivity Disorder (ADHD) <sup>-#^</sup> 34. 自閉症 <sup>-#^</sup> Autism <sup>-#^</sup> 35. 意外或疾病引致的智能障礙 <sup>-^</sup> Intellectual Impairment due to Illness or Accident <sup>-^</sup> 36. 妥瑞症 (TS) <sup>-#^</sup> Tourette Syndrome (TS) <sup>-#^</sup>

## 嚴重疾病 Major Critical Illnesses

## 早期或非嚴重疾病 Early Stage or Minor Illnesses

### 與主要器官相關之疾病 Illnesses Related to Major Organs and Functions

34. 急性壞死及出血性胰腺炎 Acute Necrohemorrhagic Pancreatitis
35. 再生障礙性貧血 Aplastic Anaemia
36. 慢性自體免疫性肝炎 Chronic Auto-immune Hepatitis
37. 慢性肝病 Chronic Liver Disease
38. 再發性慢性胰臟炎 Chronic Relapsing Pancreatitis
39. 暴發性肝炎 Fulminant Viral Hepatitis
40. 腎衰竭 Kidney Failure
41. 重要器官移植 Major Organ Transplant
42. 髓質囊腫腎病 Medullary Cystic Disease
43. 嚴重支氣管擴張 Severe Bronchiectasis
44. 嚴重克隆氏病 Severe Crohn's Disease
45. 嚴重肺氣腫 Severe Emphysema
46. 嚴重肺纖維化 Severe Pulmonary Fibrosis
47. 嚴重潰瘍性結腸炎 Severe Ulcerative Colitis
48. 系統性紅斑狼瘡連狼瘡性腎炎 Systemic Lupus Erythematosus (SLE) with Lupus Nephritis
49. 系統性硬皮病 Systemic Scleroderma

37. 急性再生障礙性貧血 Acute Aplastic Anaemia
38. 膽道系統重建手術 Biliary Tract Reconstruction Surgery
39. 慢性肺病 Chronic Lung Disease
40. 早期腎衰竭 Early Renal Failure
41. 肝炎連肝硬化 Hepatitis with Cirrhosis
42. 次級嚴重克隆氏病 Less Severe Crohn's Disease
43. 次級嚴重類風濕關節炎 Less Severe Rheumatoid Arthritis
44. 次級嚴重系統性紅斑狼瘡 Less Severe Systemic Lupus Erythematosus
45. 次級嚴重潰瘍性結腸炎 Less Severe Ulcerative Colitis
46. 肝臟手術 Liver Surgery
47. 重要器官移植 (於器官移植輪候冊名單上) Major Organ Transplantation (on Waiting List)
48. 粟粒性肺結核 Miliary Tuberculosis
49. 單肺切除手術 Surgical Removal of One Lung
50. 嚴重哮喘<sup>^</sup> Severe Asthma<sup>^</sup>

### 其他疾病 Other Illnesses

50. 因輸血感染愛滋病 AIDS due to Blood Transfusion
51. 失明 Blindness
52. 慢性腎上腺功能不全 (愛狄信病) Chronic Adrenal Insufficiency (Addison's Disease)
53. 克雅二氏症 (瘋牛症) Creutzfeldt-Jakob Disease (Mad Cow Disease)
54. 伊波拉 Ebola
55. 象皮病 Elephantiasis
56. 因侵害而感染人類免疫力缺乏病毒 HIV Infection due to Assault
57. 因器官移植而感染人類免疫力缺乏病毒 HIV Infection due to Organ Transplant
58. 失聰 Loss of Hearing
59. 不能獨立生活<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. 喪失語言能力 Loss of Speech
62. 嚴重燒傷 Major Burns
63. 壞死性筋膜炎 Necrotising Fasciitis
64. 因職業感染人體免疫力缺乏病毒 Occupationally Acquired HIV
65. 嗜鉻細胞瘤 Pheochromocytoma
66. 斷肢 Severance of Limbs
67. 嚴重骨質疏鬆症<sup>®</sup> Severe Osteoporosis<sup>®</sup>
68. 嚴重類風濕關節炎 Severe Rheumatoid Arthritis
69. 末期疾病 Terminal Illness

51. 糖尿病視網膜病變<sup>^</sup> Diabetic Retinopathy<sup>^</sup>
52. 周圍動脈疾病的血管介入治療<sup>^</sup> Endovascular Treatment of Peripheral Arterial Disease<sup>^</sup>
53. 意外引致的臉部燒傷 Facial Burns due to Accident
54. 意外受傷所需的面容重建手術 Facial Reconstructive Surgery for Injury due to Accident
55. 溶血性鏈球菌引致之壞疽 Hemolysis Streptococcus Gangrene
56. 意外引致的次級嚴重身體燒傷 Less Severe Burns to Body due to Accident
57. 次級嚴重象皮病 Less Severe Elephantiasis
58. 一耳失聰 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. 因聲帶麻痺導致喪失說話能力 Loss of Speech due to Vocal Cord Paralysis
62. 骨質疏鬆症連骨折<sup>®</sup> Osteoporosis with Fractures<sup>®</sup>
63. 繼發性肺動脈高血壓 Secondary Pulmonary Hypertension
64. 嚴重中樞性或混合性睡眠窒息症<sup>^</sup> Severe Central or Mixed Sleep Apnea<sup>^</sup>
65. 皮膚移植 Skin Transplantation
66. 次級嗜鉻細胞瘤 Less Severe Pheochromocytoma
67. 胰島素依賴型糖尿病<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. 斯蒂爾病<sup>^-^</sup> Still's Disease<sup>^-^</sup>

### 良性腫瘤疾病 Benign Tumour Illnesses

1. 手術切除良性腫瘤 Surgical Excision of Benign Tumour

<sup>-</sup> 保障於22歲時終止。  
Coverage ceases at the age of 22.

<sup>#</sup> 本保單只會就專注力失調及過度活躍症(ADHD)、自閉症及妥瑞症其中一項疾病支付投保額的20%。在本公司就本計劃所有簽發的保單下，每名受保人就此3項疾病的最高累計賠償額為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.

<sup>®</sup> 保障於70歲時終止。  
Coverage ceases at the age of 70.

<sup>^</sup> 根據本公司就本計劃所有簽發的保單下，每名受保人的最高累計賠償額為 50,000美元。  
Maximum aggregate amount per Insured is USD50,000 under all policies of the Plan issued by the Company.

**註：**

1. 包括69種嚴重疾病、69種早期或非嚴重疾病及1項手術切除良性腫瘤。
2. 當已支付嚴重疾病保障賠償後，本計劃會就癌症、中風及心臟病發作提供最多4次多重嚴重疾病保障賠償，以及就亞爾茲默氏病/不可還原之器質性腦退化疾病提供1次多重嚴重疾病保障賠償。亞爾茲默氏病/不可還原之器質性腦退化疾病的索償僅適用於未因該疾病作出嚴重疾病保障賠償的情況。
3. 腦退化症指亞爾茲默氏病/不可還原之器質性腦退化疾病。就亞爾茲默氏病/不可還原之器質性腦退化疾病，只可獲賠償嚴重疾病保障或多重嚴重疾病保障1次。
4. 於保單仍然生效時，終期紅利（如有）將最少每年更新1次。終期紅利（如有）的實際金額於行使終期紅利鎖定選項或應付時，按本公司之絕對決定權而釐定。一旦已支付或應付嚴重疾病保障時，終期紅利將不再提供。
5. 就癌症、中風及心臟病發作所提供的多重嚴重疾病保障，會於受保人之100歲時終止；而就亞爾茲默氏病/不可還原之器質性腦退化疾病所提供的多重嚴重疾病保障則會於受保人之85歲時終止。
6. 癌症、中風及心臟病發作的等候期如下：
 

癌症：

  - 如下一次癌症為新癌症並與之前任何一次癌症不相關，該下一次癌症的診斷日期必須與所有之前的癌症或嚴重疾病的診斷日期（以較後者為準）相隔不少於1年；及
  - 如下一次癌症為之前任何一次癌症的復發、擴散或延續，該下一次癌症的診斷日期必須與所有之前的癌症相隔最少3年，及與上一次嚴重疾病的診斷日期相隔最少1年。

中風：

  - 如下一次中風與之前所有的中風不相關，該下一次中風的診斷日期必須與上一次癌症或上一次嚴重疾病的診斷日期（以較後者為準）相隔不少於1年。

心臟病發作：

  - 如下一次心臟病發作與之前所有的心臟病發作不相關，該下一次心臟病發作的診斷日期必須與上一次癌症或上一次嚴重疾病的診斷日期（以較後者為準）相隔不少於1年。

如受保人於70歲或之後確診下一次癌症，而下一次癌症為前列腺癌並為上一次前列腺癌之延續或與之相關，則受保人須於前列腺上一次癌症診斷日期及前列腺下一次癌症診斷日期（包括首尾兩天）期間已接受或正接受由相關醫學範疇的註冊醫生建議的積極治療，方可獲得支付多重嚴重疾病保障。該積極治療必須為醫療需要。
7. 資料來源：賽馬會與耆同行腦退化症支援計劃 ([pdsp.hk/tc/caregiving-skills/what-is-dementia/prevalence/index.html](http://pdsp.hk/tc/caregiving-skills/what-is-dementia/prevalence/index.html))
8. 保單只會就腦退化同行支援保障或傷殘同行支援保障其中一項作出賠償。如受保人於獲取腦退化同行支援保障或傷殘同行支援保障之每月現金賠償期間離世，本公司將立即終止支付每月現金。

**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. 每種早期或非嚴重疾病只可獲1次賠償。原位癌及冠狀動脈成形術最多可獲支付2次賠償，但每名受保人於本計劃下所有簽發保單之合計賠償金額不可超過50,000美元。就專注力失調及過度活躍症、自閉症及妥瑞症，本保單只會就其中一種疾病作出支付，每名受保人於同一基本計劃所有簽發的保單下就該3種疾病最高累計賠償額為50,000美元。有關每種早期或非嚴重疾病的賠償限額，請參閱「受保疾病一覽表」。
  10. 受保人必須先經註冊醫生診斷罹患具有明確和顯著惡性潛在可能的良性腫瘤，及於專科醫生切除後診斷為非癌症的良性腫瘤，才可獲賠良性腫瘤保障（有惡性潛在可能）。
  11. 本保單會於支付未來之寶保障中的恩恤保費回贈保障後終止。
  12. 已繳總保費是到期及已繳付的保費，並不包括任何額外保費及任何附加保障的保費。
  13. 於孩子出生後，恩恤保費回贈保障將終止。受保人將會轉為孩子。孩子的出生證明必須於首個保單週年日前14日或之前提交，否則保單將於首個保單週年日終止。
  14. 每名受保人於本公司所有簽發的保單下，意外身故保障最高累計賠償額為300,000美元。
  15. 總保費指所有在期滿前已向及應向本公司繳付的保費，不包括任何額外保費及任何附加保障的保費。
  16. 指定情況及場地包括(1)以乘客身份繳費乘坐任何持牌之公共交通工具；(2)於公共建築物包括劇院、公共禮堂、持牌酒店或旅館、學校、醫院、餐廳、購物商場及公共交通車站內發生火警，而受保人在起火時已經身處該地；(3)在升降機內（礦場或建築地盤安裝的升降機除外）；(4)以行人身份被機動車輛撞擊；或(5)地震、自然發生的水浸或山泥傾瀉。
  17. 終期紅利鎖定選項之鎖定總百分比不得超過20%。當行使終期紅利鎖定選項後，本公司將根據已鎖定的終期紅利，相應地以本公司決定的比率來調整任何將來終期紅利的金額。申請獲批准後，不得更改或取消。
  18. 保障累積賬戶內的金額會積存生息。利息為非保證並不定時更改。受限於本公司批准及現行行政規則，您隨時可以本公司指定的表格向本公司提交書面申請於保障累積賬戶進行提取。債項（如有）會先從提取的金額中扣除。
  19. 利率並非保證，有關最新的利率，請參閱建議書。
  20. 包括嚴重疾病保障、早期或非嚴重疾病保障、多重嚴重疾病保障、良性腫瘤保障（有惡性潛在可能）、因嚴重疾病保障索償而應付的任何額外保障及癌症創傷支援保障的賠償金額。
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. 保費預存賬戶只適用於預繳保費的保單。若預繳保費及徵費後導致保費預存賬戶餘額超出餘下保費繳付年期所需的保費及徵費總額，預繳款項將不獲接受。

年繳保費及相關所需之徵費將於到期時於保費繳付年期內的每個保單週年日自動從保費預存賬戶扣除。保費預存賬戶餘額將根據保費預存賬戶利率積存，本公司可不時更改此利率。

規定之徵費率由保險業監管局不時公佈並於將來或會更改。若保費預存賬戶餘額不足夠支付到期及應繳的年繳保費及/或徵費，您將須要繳付未繳付的保費及/或徵費。當保單的所有到期保費及/或徵費已被繳清，保費預存賬戶餘額包括利息（如有），將會給付保單持有人。

當保費預存賬戶餘額（如有）不足夠支付年繳保費及徵費時，本公司將向您發出繳費通知書。

如於保費預存賬戶作出提取、保單失效或保單退保，均須收取提取費用。

如受保人身故，保費預存賬戶餘額（如有）將連同身故保障給付保單受益人。

詳情請參閱由本公司發出的建議書及保單條款。

22. 本公司將於賠償予保單持有人/受益人的金額中扣除債項（如有）。

23. 如受保人於獲取3大危疾同行支援保障下的每月現金賠償期間離世，本公司將會把同一索償中剩餘之每月現金賠償金額連同身故保障支付予受益人。

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.

## 產品風險：

### 信貸風險

您的保單利益須承受本公司的信貸風險，如果本公司無法按保單的承諾履行財務責任，您可能損失已繳保費及利益。

### 通脹風險

於決定投保額及檢視建議書內的金額時，請考慮因通脹而引致未來生活成本上漲的風險。當實際的通脹比預計高的時候，即使本公司已經完成所有合約義務，您的實質收益可能會較預期少。

### 匯率風險

所有繳付之保費及支付之保障均以保單貨幣作單位。在本公司當時的行政規定許可下，您可申請與保單貨幣不同的貨幣作為繳付單位。繳付之保費及支付之保障金額將會以本公司最新兌換率兌換為繳付貨幣，該兌換率是根據相關銀行的兌換率並由本公司全權釐定。兌換率會不時波動。如繳付保費的貨幣與保單貨幣不同，往後繳付的保費（如有）可能會因匯率之波動而比繳付的首次保費金額為高。

### 退保風險

於保障年期內，您可以提交書面申請向本公司申請退保保單。然而，提早退保後取回的利益（如有）可能會大幅度少於已繳總保費。

### 保費調整

保費率是非保證的，而保費率會於每年檢討一次。調整只會於實際經驗與預期情況出現重大分歧時發生。假若須要作出調整，本公司將會根據此產品類別相關的實際經驗，當中包括但不限於投資回報（包括市場價值的賺蝕）、投資展望、直接及非直接的營運成本、賠償情況、退保情況等等而作出調整。調整將不會只針對個別保單，而會對處於同一個風險級別的保單一併作出調整。新的保費率將於下一個保單週年日生效並會提前作出通知。

### 保費延誤或漏繳

若您於保費繳付年期內停止繳付保費，保單將於30天寬限期完結時失效及沒有任何價值，而已繳付的保費將不會獲退還。您或須承受顯著的損失，同時您亦會喪失保單所提供的保障。

## 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 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.

## 重要事項：

### 冷靜期

您有權以書面通知要求本公司取消保單，並獲退還所有已繳保費及保費徵費（但不附帶任何利息）。為行使這項權利，該取消保單的通知必須由您簽署，並連同保單（如適用）由本公司在香港太古城英皇道1111號21樓於冷靜期內直接收到。如果您曾經因索償而獲得賠償，則不會獲發還保費與保費徵費。冷靜期為緊接保單或冷靜期通知書交付予您或您的指定代表之日起計的21個曆日的期間（以較早者為準）。為免生疑問，交付人壽保險保單或冷靜期通知書當天並不包括在計算21個曆日的期間內。然而，若第21個曆日當天並非工作天，則冷靜期將包括隨後的工作天的一天在內。冷靜期通知書是由本公司在交付保單時致予您或您的指定代表的一份通知書，以就冷靜期一事通知您。

### 寬限期

自繳付首期保費後，每次的隨後保費繳款的到期日起計有30天寬限期，在此期間本保單仍然生效。

### 自殺

受保人由本保單的(i)簽發日或(ii)任何保單復效生效日（以較後者為準）起計1年內自殺身故，無論自殺時神智清醒與否，本公司的責任只限於退還扣除任何已繳/應繳保障及扣除任何債項後的已繳之保費而不包括利息。如果本保單曾復效，該退還保費則以復效生效日起計已繳之保費。

### 主要不保事項

若因下列一項或多項原因直接或間接導致任何保障中指定的疾病或醫療狀況，除身故保障和意外身故保障外，不予提供保障：

- i. 於本保單的簽發日或任何復效生效日（以較後者為準）後60天內，出現徵兆及/或症狀的疾病，或出現起因或觸發狀況的手術；或
- ii. 任何投保前已存在的狀況；或
- iii. 愛滋病或任何人類免疫力缺陷病毒或因此兩種疾病而出現的任何突變、衍生或變異情況，唯因輸血感染愛滋病、因職業感染人體免疫力缺乏病毒、因侵害而感染人類免疫力缺乏病毒或因器官移植而感染人類免疫力缺乏病毒；或
- iv. 藥物、酒精及/或物質濫用；或
- v. 觸犯或企圖觸犯刑事行為；或
- vi. 在不論神智是否清醒的情況下自殺、企圖自殺或自我傷殘。

因下列任何一項原因直接或間接所導致的身故，將不予提供意外身故保障：

- i. 在不論神智是否清醒的情況下自殺、企圖自殺或自我損傷；或
- ii. 參與危險性運動（包括但不限於必須使用繩子或嚮導的爬山活動、地底岩洞探險、跳傘、潛水或其他水下活動、冬季運動、越野賽跑、打馬球或任何運用足部以外的競賽），在申請書已聲明並獲本公司批核者除外；或
- iii. 意外或非意外地服食或吸食任何毒品、藥物、鎮靜劑或毒藥，但由註冊醫生處方者除外；或
- iv. 意外或非意外地吸入任何氣體或煙氣，但因工作關係遭遇危險，引起意外而吸入則除外；或
- v. 神經失常或患有精神虛弱或精神病；或
- vi. 觸犯或企圖觸犯刑事罪行；或
- vii. 宣告或非宣告的戰爭、革命或任何類似戰爭行動；於宣告或非宣告的戰爭時的軍事或海事服務或於戰爭行動或恢復社會秩序時執行任務；或
- viii. 進入、離開、駕駛、乘坐或以任何方式身處於空中交通工具，惟以乘客身份購票乘坐有固定的航班及固定飛行路線的商營客機除外。

投保前已存在的狀況指受保人持續患有或患有的任何疾病或情況，或進行的任何手術，或任何導致進行任何手術的原因，或導致該手術發生的狀況，於本保單的簽發日或任何保單復效生效日前（以較後者為準）已被診斷或有徵兆或症狀或已發生或需要醫療意見及/或醫療服務及/或治療及/或被處方藥物。

## 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.

### 終止條款

當本保單已支付或應付嚴重疾病保障後，此保障將自動終止。

多重嚴重疾病保障將於以下情況下自動終止：

- 因癌症/中風/心臟病發作而支付或應付的多重嚴重疾病保障的總賠償金額為投保額的400%；及
- 因亞爾茲默氏病/不可還原之器質性腦退化疾病而支付或應付的本保障或嚴重疾病保障的賠償金額為投保額的100%。

3大危疾同行支援保障將於以下情況發生時（以較早者為準）自動終止：

- 受保人於85歲生日當天或緊隨其後的保單週年日；或
- 當本保障已支付或應付之賠償金額達投保額的120%。

當本保單已支付或應付癌症創傷支援保障後，此保障將自動終止。

腦退化同行支援保障將於以下情況發生時（以較早者為準）自動終止：

- 受保人於85歲生日當天或緊隨其後的保單週年日；
- 當已支付或應付本保障；或
- 當已支付或應付傷殘同行支援保障。

傷殘同行支援保障將於以下情況發生時（以較早者為準）自動終止：

- 受保人於70歲生日當天或緊隨其後的保單週年日；或
- 當已支付或應付本保障；或
- 當已支付或應付腦退化同行支援保障。

早期或非嚴重疾病保障將於以下情況發生時（以較早者為準）自動終止：

- 當本保障累計已支付或應付的賠償金額相等如本保單的投保額的40%；或
- 當已支付或應付嚴重疾病保障。

良性腫瘤保障（有惡性潛在可能）將於以下情況發生時（以較早者為準）自動終止：

- 當支付或應付本保障；或
- 當已支付或應付嚴重疾病保障。

額外保障將於以下情況發生時（以較早者為準）自動終止：

- 第10個保單週年日；或
- 當已支付或應付本保障。

意外身故保障將於以下情況發生時（以較早者為準）自動終止：

- 第3個保單週年日；或
- 當已支付或應付本保障。

如保單附有未來之寶保障，當發生下列任何一項情況（以最早者為準），保單將會自動終止：

- 身為受保人的孕婦身故而本保單並沒有仍然生存的受保嬰孩，或身為受保人的嬰孩身故；
- 懷孕終止（即失去胎兒或胎兒死亡）當日，無論是否於自然的情況下或是否合資格獲支付恩恤保費回贈保障；
- 於第1個保單週年日（當受保人是嬰孩，而於第1個保單週年日之前的14日或以前未曾將該嬰孩的出生證明交予本公司）；
- 未能於寬限期完結前繳付到期保費當日；
- 本保單被取消或完全退保當日；或
- 本公司收到孩子出生通知當日，且所有為孩子提供危疾保障的其他保單下的總投保額已達列於保單中所規定的限額。

如保單不附有未來之寶保障，當發生下列任何一項情況（以最早者為準），保單將會自動終止：

- 受保人身故；
- 保單的期滿日；
- 保單被取消或完全退保；或
- 未能於寬限期完結前繳付到期的保費。

### 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.

### 紅利理念：

終期紅利為非保證。本公司會根據相關產品組別的實際經驗，將對紅利率每年最少作出檢討及調整一次，當中包括但不限於過往投資回報、投資展望、理賠經驗、退保經驗等。本公司可不時更改終期紅利。實際的終期紅利可能較產品資料內所示的價值為高或低。

於釐定紅利率時，本公司會考慮對紅利作出緩和調整，為保單持有人提供較穩定的紅利派發。

終期紅利主要受相關投資的表現所影響，因此該金額或會不時波動，可較其公佈時增加或減少。終期紅利的實際金額僅於其應予支付時方會釐定。本公司亦可隨時更改終期紅利。

調撥至保障累積賬戶的終期紅利可以積存生息。利息率並非保證。本公司會因應市場情況及投資表現而不時釐定相關利息率。

有關過往紅利資料，請瀏覽：

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

### 投資策略：

本公司會於此產品的風險與回報之間取得平衡，並為保單持有人提供長遠的價值。

以下為本產品現時之長期目標資產分配：

資產類別	目標資產分配(%)
固定收入資產	50% - 80%
非固定收入資產	20% - 50%

實際組合或會因應市場情況而超出該等範圍。

固定收入資產主要包括政府債券及投資級別的企業債券。此外，投資組合也可能投資於私募信貸及其他固定收益工具。

非固定收入資產包括但不限於上市股票、私募股權、互惠基金及直接/間接的商業/住宅物業投資，並投資於全球市場。投資策略亦可能會利用衍生工具主要用作對沖。

在考慮投資市場情況後，將不時透過資產買賣來重整組合以維持資產比例。本公司保留絕對決定權更改投資策略，若投資策略有任何重大變更，本公司將會作出通知。

股票的波動和利息率的變動可影響本計劃的非保證保障及回報。本計劃的非保證保障及回報同時亦受債券發行商（本計劃投資的債券）的信用風險影響。若有投資於保單貨幣以外的其他貨幣的投資產品，即使本公司已利用貨幣對沖抵銷匯率波動，匯率風險仍會存在。

忠意人壽（香港）有限公司全面負責一切計劃內容、保單批核、保障及賠償事宜。本公司保留接納或拒絕任何申請的最終權利。

### 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.

此產品小冊子的產品資料不包含本計劃的完整條款，有關完整條款載於保單條款中。有關本計劃的嚴重疾病定義、早期或非嚴重疾病的定義、手術切除良性腫瘤的定義、保障、賠償細則、不保事項、風險披露及其他項目詳情，請參閱保單條款。

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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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