

## 蘇黎世「i-世代」 手術現金保險計劃



就算不是癌症或交通意外，在球場上發生小小的碰撞，都可能讓您花上數千元進行手術。年輕的您或許從未準備這些意外開支，又或許是高昂的醫療保費令您卻步嗎？

蘇黎世現特別推出保費相宜的蘇黎世「i-世代」手術現金保險計劃，保障結構簡單，在您現有的團體或個人醫療保險上，為您再額外提供手術現金週轉。

### 個案一 — 從未購買醫療保險的 Erica



今年 18 歲剛中學畢業的 Erica，由於她媽媽最近完成了子宮纖維瘤手術，令她明白到醫療保險的需要。可是傳統醫療保險既複雜又昂貴，那些保障項目不但種類繁多，並且有個別限額，還有大量專門術語令她難以理解。最後她選擇了一個簡單的手術現金保障，只需相宜的價錢（每月 93 港元）就能購買蘇黎世「i-世代」手術現金保險計劃的標準保障。

及後，Erica 發現右手長出一個粉瘤並需在診所進行切除手術。

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診斷結果	分泌皮脂腺囊腫
手術	分泌皮脂腺囊腫切除手術
醫療及手術總費用	2,000 港元
蘇黎世「i-世代」之賠償金額	4,000 港元

由於切除粉瘤屬於小型手術，所以雖然手術費用只是 2,000 港元，但她都能獲得 4,000 港元的賠償。

### 個案二 — 希望加強現有的團體/個人醫療保障的 Joshua

33 歲的 Joshua 是一名活躍的運動員。他公司雖然提供團體醫療保險的福利，但只能保障他八成的醫療費用開支。Joshua 覺得保障範圍及保額有限，所以他每月以 246 港元投保蘇黎世「i-世代」手術現金計劃的優越計劃來彌補團體醫保的不足。



Joshua 在一場籃球比賽中發生碰撞導致嚴重膝傷，立即被送往私家醫院接受診治，經 MRI 掃描後發現他的右膝蓋前十字韌帶撕裂，並需進行前十字韌帶重建手術。

診斷結果	前十字韌帶撕裂
手術	前十字韌帶重建手術
醫療及手術總費用	69,000 港元
公司團體醫療保險之賠償金額	55,200 港元
蘇黎世「i-世代」之賠償金額	15,000 港元

全因蘇黎世「i-世代」提供額外保障，Joshua 不但獲得全數賠償，更有靈活現金讓他運用。

備註：以上個案只供說明用途。



### ★ 計劃特點

- 毋需驗身、保證承保任何18至35歲合資格人士
- 在特定保額範圍內為投保前已存在之傷疾或先天性異常提供保障
- 保費相宜的個人醫療保險替代保障，每月保費低至93港元
- 投保或續保時，均不會增收個人額外保費
- 保費按投保時年齡而定，越年輕投保，保費越便宜
- 保障包括簡單門診手術
- 靈活現金計劃、符合您的需要
- 全球保障<sup>1</sup>

### 保障表

每名受保人每宗傷疾之最高保障額 <sup>1,2</sup> (港元)		
	標準計劃	優越計劃
<b>手術現金保障</b>		
(1) 非小型手術	8,000	15,000
(2) 小型手術	4,000	7,500
(3) 投保前已存在之傷疾及先天性異常 <sup>3</sup>	2,400	4,500
<b>每年度最高總限額</b>	<b>24,000</b>	<b>45,000</b>

1. 於香港境外進行手術的最高保障額為上述百分之五十。
2. 本保單生效日期開始計算 30 天的等候期適用於手術現金賠償，唯意外受傷除外。
3. 本保單生效日期開始計算 36 個月的等候期適用於投保前已存在之傷疾或先天性異常。

### 保費表

年齡	每年保費 (港元)		每月保費 (港元)	
	標準	優越	標準	優越
18	1,116	2,100	93	175
19	1,128	2,124	94	177
20	1,152	2,172	96	181
21	1,188	2,220	99	185
22	1,212	2,280	101	190
23	1,260	2,364	105	197
24	1,308	2,460	109	205
25	1,380	2,580	115	215
26	1,452	2,712	121	226
27	1,464	2,748	122	229
28	1,488	2,784	124	232
29	1,512	2,832	126	236
30	1,536	2,892	128	241
31	1,548	2,904	129	242
32	1,560	2,940	130	245
33	1,572	2,952	131	246
34	1,596	2,976	133	248
35	1,620	3,024	135	252

- 保費將不會根據個人的索償經驗而增加。但蘇黎世保險有限公司會按保費到期日當時適用的保費表，保留在保費到期日變更或調整保費之權利。若有任何保費改動，亦將於保費到期日前三十天內向閣下發出書面通知。

### 小型手術表概覽

#### 眼睛

切除腺炎、腺板腺囊腫或翼狀胬肉（一側或兩側）

#### 鼻 / 耳 / 喉 / 肺

耳鼓膜穿刺術（包括 / 不包括植管）

#### 皮膚、皮下組織及乳房

皮膚病變組織或皮下組織切除

乳房腫塊活細胞檢查

#### 內分泌及淋巴系統

淋巴結膿腫引流

#### 骨骼肌肉系統

板機指或姆指鬆解手術

#### 女性生殖系統

子宮頸冷凍手術 / 燒灼術 / 雷射手術或錐形切除術 / 子宮頸錐狀切片

子宮頸患處切除

#### 一般

任何在門診或日症設備環境下進行之手術

任何內窺鏡包括 / 不包括活組織檢查及包括 / 不包括瘻肉切除  
下列的內窺鏡不受保在此保單內：

- 膠囊內窺鏡
- 喉頭鏡
- 鼻腔鼻竇內窺鏡
- 陰道鏡
- 咽頭鏡
- 子宮鏡

- 蘇黎世保險有限公司會定期調整小型手術表內列出之小型手術並保留更新小型手術表之權利。任何調整將於本保單週年日期適用。
- 以上小型手術表只供說明用途。

## 備註

- 投保年齡 — 任何人介乎 18 歲至 35 歲 (上次生日年齡)，並可續保至 55 歲。
- 任何受保人只能投保一份保單；而受保人必須為保單的投保人。
- 更改保障 — 任何更改須於保單週年日期前遞交。申請必須經蘇黎世保險有限公司批核。
- 受保人必須為香港市民，或居於香港而持有有效的香港身份證，並且有固定香港住址並以香港為慣常居住國家。
- 若閣下選擇以信用卡或銀行賬戶繳付保費，本保單將於週年日自動續保生效，蘇黎世保險有限公司將繼續於到期日時在該付款賬戶收取保費，直至閣下另行通知。

## 主要不承保事項

- a. 任何於等候期內所引起的治療或費用；
- b. 並非由註冊醫生所進行的任何手術；
- c. 任何因分娩、流產、墮胎、妊娠引致的懷孕狀況及其他有關併發症，避孕或避孕儀器，男女兩性的先天缺陷或不正常、生育、不育、未能懷孕治療或性功能障礙治療 (包括男性性功能障礙影響) 及兩性絕育手術或還原絕育的手術；
- d. 美容或整容手術 (包括任何因美容治療引致的手術及任何因意外所致引致的治療)；有關淺靜脈曲張、蜘蛛網狀靜脈的治療；
- e. 任何性質的牙科手術；
- f. 發育延遲或學習及 / 或語言傷疾；
- g. 人體免疫力衰竭病毒 (HIV) 及 / 或任何 HIV 有關疾病引起，包括愛滋病 (AIDS) 及 / 或不論如何引起或如何定名之變種、衍生或變故病體的治療；
- h. 任何關於性病或透過性接觸傳染的疾病；
- i. 任何純粹以針注射或用針的程序；
- j. 眼部屈光不正；
- k. 有關腎衰竭的支持性治療，包括透析治療；
- l. 有關體重增加的任何手術，肥胖的治療或所有以增加或減少體重為目的之治療，不論有沒有疾病或共存疾病的出現；或
- m. 植入荷爾蒙植入物的治療。

本宣傳資料只供參考之用，並不構成保險合約的一部份，有關此項保障計劃的內容細則及不承保事項將詳列於保單之內，如有任何差異，均以保單內之條款細則為準，蘇黎世保險有限公司保留最終批核及決定權。

(如中文譯本與英文有異，概以英文文本為準。)

## 關於蘇黎世

蘇黎世保險(香港)是蘇黎世保險集團轄下之機構，竭誠為個人及企業客戶提供全面又靈活的一般及人壽保險服務。照顧他們在保險、保障及投資上的需要。集團在香港的業務始於1961年，至今已成為本港十大保險公司之一。

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

## Zurich i-Gen Surgical Cash Insurance Plan



It doesn't have to be cancer or car accident, even a minor injury at the football pitch may cost you thousands of dollars for a surgery. Perhaps you have never expected such unpredicted medical expenses because you are young, or perhaps the premiums are costly that keep you away from getting the insurance coverage.

Zurich has launched the budget-friendly Zurich i-Gen Surgical Cash Insurance Plan with simple benefit structure, which offers you extra cash in hand on top of your existing group or individual health insurance plan.

### Case 1 – Erica, who is new to medical insurance



Erica has just graduated from high school at age 18 this year. Lately, her mother has undergone a surgery myomectomy for fibroids removal which arouse Erica's awareness on the need for medical insurance.

However, it appears that traditional medical insurance is complicated and expensive to her as it usually associates with numerous benefit items with sub-limit and many technical terms and conditions. Eventually, she decides to opt for a low cost and simple basic coverage from Zurich i-Gen Surgical Cash Insurance Plan. She is covered under Standard Plan with only HKD93 per month.

Later, Erica found a mass on her right hand and a sebaceous cyst excision surgery is recommended to be performed in a doctor's clinic.

Diagnosis	Sebaceous cyst
Surgery	Surgical excision of sebaceous cyst
Total charge of the surgery and consultation	HKD2,000
Benefit payable by Zurich i-Gen	HKD4,000

As the diagnosis and surgery is covered as minor surgery under Zurich i-Gen Surgical Cash Insurance Plan, Erica receives a lump sum benefit payment of HKD4,000 after the surgery whereas the treatment only costs her HKD2,000.

### Case 2 – Joshua, who wants to strengthen his existing protection (group/individual)

Joshua is a keen athlete who is aged 33, although he is covered under his company's group medical insurance, the plan only covers 80% of his medical expenses. Joshua realizes that the coverage may not be sufficient, so he decided to supplement it with Zurich i-Gen Surgical Cash Insurance Plan's enhanced coverage by just paying HKD246 a month.



Joshua's knee was badly injured due to a collision in a basketball game, and he was immediately admitted to a private hospital for treatment. MRI scans later revealed that he has torn the anterior cruciate ligament in his right knee and is required for an arthroscopic ligament repair operation.

Diagnosis	Anterior cruciate ligament tear
Surgery	Arthroscopic ligament repair
Total hospital and surgery expenses	HKD69,000
Benefit payable by group medical insurance	HKD55,200
Benefit payable by Zurich i-Gen	HKD15,000

With the additional protection of Zurich i-Gen, Joshua was not only able to recover the full expenses of this operation, he also has extra cash in hand to use as he wishes.



### ★ Plan Highlights

- Guarantee acceptance for all eligible persons who are aged between 18-35, no medical examination is required
- Pre-existing conditions and congenital abnormalities are covered up to a specific limit
- Private medical insurance alternative at low cost with monthly premium as low as HKD93
- No individual premium loading for both application and upon renewal
- Level premium scale with lower premiums locked in at an earlier age
- Cover available for surgeries performed at outpatient setting
- Flexible cash plans to suit your needs
- Worldwide Cover<sup>1</sup>

### Table of benefits

#### Maximum benefit per insured person per disability<sup>1,2</sup> (HKD)

	Standard	Enhanced
<b>Surgical Cash Benefit</b>		
(1) for non-minor surgery	8,000	15,000
(2) for minor surgery	4,000	7,500
(3) for pre-existing conditions or congenital abnormalities <sup>3</sup>	2,400	4,500
<b>Overall maximum limit per policy year</b>	<b>24,000</b>	<b>45,000</b>

1. The maximum benefit of any surgery performed outside of Hong Kong shall be fifty (50) percent of the maximum benefit payable.

2. 30-day waiting period from policy effective date is applicable to surgical cash benefit payable, except incurred as a result of an accident.

3. 36-month waiting period from policy effective date is applicable to surgical cash benefit payable associated with pre-existing conditions or congenital abnormalities.

### Premium Table

Age	Annual Premium (HKD)		Monthly Premium (HKD)	
	Standard	Enhanced	Standard	Enhanced
18	1,116	2,100	93	175
19	1,128	2,124	94	177
20	1,152	2,172	96	181
21	1,188	2,220	99	185
22	1,212	2,280	101	190
23	1,260	2,364	105	197
24	1,308	2,460	109	205
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31	1,548	2,904	129	242
32	1,560	2,940	130	245
33	1,572	2,952	131	246
34	1,596	2,976	133	248
35	1,620	3,024	135	252

- Premium will not increase according to individual claims experience. However, Zurich Insurance Company Ltd reserves the right to revise or adjust the premium table according to its applicable premium rate at the time of the premium due date by giving thirty (30) days' written notice to the insured person.

### Schedule of Minor Surgery at a glance

#### Eye and Ocular Adnexa

Removal of style, chalazion or pterygium (one or both sides)

#### Nose / Ear / Lung

Myringotomy (with/without insertion of tube)

#### Skin, Subcutaneous Tissue and Breast

Excision of lesion of skin or subcutaneous tissue

Biopsy of breast lump

#### Endocrine and Lymphatic System

Drainage of lesion or abscess of lymph node

#### Musculoskeletal System

Trigger finger or thumb release

#### Female Genital System

Cervix cryosurgery/cauterization/laser/conization/knife-cone biopsy

Excision of cervical lesions

#### General

Any surgeries undertook at outpatient or day patient setting

Any endoscopy with/without biopsy & with/without polypectomy

No benefits will be payable for the below endoscopies:

- capsule endoscopy
- laryngoscopy
- nasal sinus endoscopy
- coloscopy
- pharyngoscopy
- hysteroscopy

- Zurich Insurance Company Ltd reserves the right from time to time to revise or adjust the Schedule of Minor Surgery. Any such changes will take place upon policy anniversary.

- The above Schedule of Minor Surgery is for illustration purpose only.

## Notes

- Entry Age – Anyone between 18 and 35 years old (last birthday) at the effective date of this policy, and this policy is renewable up to age 55.
- Any one insured person is eligible to apply and cover for one policy only; and the proposer must be the same person as the insured person under the policy.
- Benefit Amendments – All amendments to the insurance benefits will only be accepted upon policy anniversary and must be subject to the approval of Zurich Insurance Company Ltd.
- The insured person must be a Hong Kong citizen or resident in Hong Kong holding a valid HKID card, and with a permanent address and live in Hong Kong as a usual country of residence.
- Should you choose to pay premium by credit card or by bank account, this policy will be continually renewed on its anniversary. Zurich Insurance Company Ltd will collect the premium from the same payment account on due dates for your uninterrupted protection, unless informed otherwise.

## Major Exclusions

- a. Any treatment or expenses incurred within the waiting period;
- b. Any treatment by any person other than a registered medical practitioner;
- c. Childbirth, miscarriage, abortion, pregnancy and other complications arising from pregnancy, contraceptive or contraceptive devices, fertility, infertility, inability to conceive treatment or make sexual dysfunction (and the consequences of male sexual dysfunction) and surgeries for sterilization or the reversal of sterilization of either sex;
- d. Cosmetic surgery (including any surgeries necessary as a result of cosmetic treatment and any treatment necessary as a result of accident); treatment for superficial varicose veins, spider veins;
- e. Dental surgery of any nature;
- f. Developmental delays or learning and/or language disabilities;
- g. HIV (Human Immunodeficiency Virus) and/or HIV-related illness including AIDS (Acquired Immune Deficiency Syndrome) and/or any mutant derivative or variations thereof however caused or however named;
- h. Procedures relating to venereal diseases or sexually transmitted disease;
- i. Procedures which solely involve needle injections or needle procedures;
- j. Refractive errors of the eyes;
- k. Supportive treatment of renal failure, including dialysis;
- l. Surgery relating to the symptoms of weight increase; treatment for the purpose of weight reduction or gain regardless of the existence of morbid or comorbid conditions; or
- m. Insertion of hormonal implants.

This leaflet is only an illustration and does not constitute any part of the insurance contract. For full terms and conditions and exclusions, please refer to the policy document itself which shall prevail in case of inconsistency. Zurich Insurance Company Ltd reserves the right of final approval and decision.

(The English version shall prevail in case of inconsistency between the English and Chinese versions.)

## About Zurich

Being part of Zurich Insurance Group, Zurich Insurance (Hong Kong) offers a full range of flexible general insurance and life insurance products for individuals as well as corporate customers, catering to their insurance, protection and investment needs. Our presence in Hong Kong dates back to 1961. We are one of the top 10 insurers in Hong Kong.

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

### Zurich Insurance Company Ltd (a company incorporated in Switzerland)

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