

「保一世」院現金保障計劃
Whole Life Hospital Cash Insurance Plan



首創終身保障承諾 讓您安枕無憂

老年是人生必經階段。隨著年紀漸長，身體難免不時出現病痛，令求醫次數驟增，甚至需要入院接受治療。在香港，人口老化令醫療費用不斷上升，但針對長者的醫療保障卻不足夠，市民必須趁年輕有經濟能力時未雨綢繆，以便在遲暮之年輕鬆無憂地享用最好的醫療服務。

蘇黎世人壽「保一世」住院現金保障計劃，提供全港首創保您一世的住院現金保障。受保年齡由嬰兒開始，一經投保，受保人不論何時需入院治療，均可享有住院現金賠償。即使已屆高齡，在全球任何地方入院診療均可獲得充裕保障。



輕鬆供款 即享一世保障

「保一世」住院現金保障計劃只需供款20年，即可終身享有醫療保障。此保障計劃更為年齡介乎56至60歲(以翌年生日計)的投保人特設較短的繳費年期；當10年繳費期滿後，便可享有一世醫療現金保障。

	受保人 ¹	保單持有人 ¹	繳費年期
投保年齡(以翌年生日計)	2 - 18 ²	父母或合法監護人	20年
投保年齡(以翌年生日計)	19 - 55	19或以上	20年
投保年齡(以翌年生日計)	56 - 60	19或以上	10年

• 自選供款方式及保單貨幣 靈活方便

您可選擇以美元或港幣作為您的保單貨幣。您更可因應個人需要，選用以年供、半年供或月供方式繳交保費，配合您的財務安排。

每月保費可低至港幣286元。「保一世」住院現金保障計劃最低保費要求如下：

貨幣	年供	半年供	月供
港元	3,240	1,644	286
美元	405	205.50	35.75

• 固定保費 財務安排更有預算

供款期內，保費率一律按您投保時的年齡計算及鎖定，保證不會隨您的年齡增長而遞增，使個人財務更有預算，而且越早投保，保費越低。

• 保費及保單面額可作調整 更富彈性

您可因應個人需要，在保費到期日前調低保費及保單面額，以便更輕鬆靈活作出財務安排。

• 預繳保費 盡享折扣優惠

您可選擇預先存入未來保費，更可獲享折扣優惠，理財更添高度彈性。

¹ 受保人及保單持有人必須持有香港居民身份證。

² 最低受保年齡為出生12個月起。

多重保障 令您倍感安心

「保一世」住院現金保障計劃以現金形式為您提供保障³，保證給予您百分百的安心，此計劃提供高達港幣2,000,000元保障總額⁴，包括多項住院及手術費用賠償，讓投保人安心接受治療。

• 雙倍住院現金保障 讓您安心休養

假如受保人需要入院治療，可即時獲得每日保單面額⁵的住院現金，最高可達港幣2,000元的賠償，若住院超過30日，由第31日開始，每日可享有雙倍住院現金保障額，確保受保人可安心留院接受治療。而每次入院治療的最高保障日數長達365日。

• 住院前後門診津貼 雙重保障

如受保人不幸在入院治療前一星期或出院後兩星期內，因該疾病或受傷而需要接受門診治療，每次診治將可獲得保單面額的0.25倍作為門診治療的現金賠償⁶。

• 輕鬆支付緊急手術費用

受保人如因受傷或患病入院而需要接受手術，可獲高達保單面額10至50倍的現金賠償支付手術費用等開支。每次手術後都可獲得獨立賠償，助您與家人應付沉重的醫療費用。

手術分類 ⁷	每次手術最高保障額
小型手術	10倍保單面額，最高可達港幣20,000元
普通手術	25倍保單面額，最高可達港幣50,000元
複雜手術	50倍保單面額，最高可達港幣100,000元

• 身故及傷殘恩恤金 減輕摯愛財務負擔

假如受保人不幸身故或蒙受完全及永久性傷殘，保單受益人或受保人可一筆過獲得高達保單面額1,000倍扣除曾索償金額⁸後的現金餘額作為恩恤金，以紓緩保單受益人或受保人的財務負擔。

• 獨特現金回贈 晚年生活無憂

此計劃更提供獨特的現金回贈優惠。當受保人年齡達80歲時，可一筆過獲得保單面額1,000倍扣除曾索償金額⁸後的現金餘額，讓受保人擁有充裕的現金，優悠享受晚年生活。受保人亦可選擇繼續持有保單，享用住院現金及手術費用保障，直至終身。

全球性保障 無論身處何地都照顧周到

此計劃同時適用於海外住院診療（長達30日），讓您無論身處世界任何地方，都能安枕無憂。

簡易保單復效 保障萬無一失

如忘記繳交保費，在保費到期日起3個月內，您只要補交所有逾期保費，便可令保單復效，毋須重新驗身或批核。

免繳保費權益及付款人身故保障

假如保單持有人不幸遭遇厄運而導致永久喪失工作能力或身故，無法繼續繳付保費，我們將代您支付保費，使保單得以延續，受保人仍可享有保障。

「保一世」住院現金保障計劃，在您的悠長人生中，為您提供安心的醫療保障。今日請即投保，為未來生活未雨綢繆。查詢有關計劃或投保此計劃，請與您的保險顧問聯絡。

3 須依據有關不承保事項、條款及細則。

4 此計劃的每份保單最高賠償額為保單面額的1,000倍。

5 保單面額必須為以元計算的整數。

6 此保障每日最多只可獲發一次。

7 手術分類詳情請參閱手術項目表。

8 有關曾索償金額包括曾索償住院現金、「住院前」及「住院後」門診治療現金及手術費用。

備註：

在以下情況，本公司不會提供任何賠償：

在保單生效日或保單復效日起30天內，首次出現病癥的疾病或染病而引致的住院保障、門診保障及手術費用索償。在保單生效日或保單復效日起180天內，首次出現病癥的疾病或染病而引致的永久傷殘索償。

本資料僅供參考之用，如欲瞭解產品詳情，請參閱本計劃的保單條款與規章。

本銷售冊子與保單條款與規章的內容若有任何不相符，概以保單條款與規章為準。

Whole Life Hospital Cash Insurance Plan pioneers first-ever whole life coverage!

Everyone will grow old. It's a fact that our physical health will deteriorate with age. You may need to visit the doctor more often for minor illnesses or even require hospitalisation to recuperate your health. Medical expenses for the ageing population in Hong Kong are continuously on the increase and medical protection for the elderly is inadequate. To enjoy your old age with grace, you need to plan well ahead now to make sure you can pay for sudden medical expenses at ease in times of need.

Zurich Life Whole Life Hospital Cash Insurance Plan is the first-ever hospital cash plan in Hong Kong that provides coverage for your whole life. The plan is open for enrollment to babies. Once enrolled, the insured can receive hospital cash in any event of hospital confinement no matter when and where. This unique provision ensures that you can enjoy absolutely worry-free recovery in hospital at all times and in anywhere of the world.



Pay at ease for lifelong coverage

Whole Life Hospital Cash Insurance Plan offers you lifelong hospital cash coverage with just 20 years of premium payment. The plan also looks after people aged 56 to 60 (age next birthday) with a special 10-year premium payment term, after which you can enjoy coverage for life.

	Life Insured ¹	Policy Owner ¹	Payment Term
Entry age (age next birthday)	2 - 18 ²	Parents or guardian	20-year
Entry age (age next birthday)	19 - 55	19 or above	20-year
Entry age (age next birthday)	56 - 60	19 or above	10-year

- **Choose the payment mode and plan currency that suit you the best**

You may choose US Dollar or Hong Kong Dollar as plan currency. Your premium can be paid monthly, semi-annually or annually to fit your financial arrangement.

Premium is as low as HK\$286 per month. The minimum premium required is as follows:

Currencies	Annual	Semi-annual	Monthly
HK\$	3,240	1,644	286
US\$	405	205.50	35.75

- **Guaranteed premium with no hidden surprises**

The plan guarantees you a fixed premium rate based on entry age throughout the payment term. You can assure of level premium regardless how old you have grown, allowing easier financial management. The earlier you enrol the plan, the lower premium you will enjoy.

- **Adjustable premium and face amount for extra flexibility**

You can reduce your premium and face amount before the payment due date, thus facilitating greater financial flexibility.

- **Prepay future premium to enjoy special discount**

The plan offers a future premium deposit facility. When you have extra cash on hand, you can prepay premium and enjoy special discount offer, allowing you to manage your finance in the most flexible way.

¹ Both the Life Insured and Policy Owner must be the HKID holders.

² Minimum insured age starts from 12 months.



Comprehensive coverage gives you total peace of mind

Zurich Life Whole Life Hospital Cash Insurance Plan provides protection in the form of cash and guarantees you 100% protection³. The plan offers a maximum of HK\$2,000,000 cash benefit⁴ as well as comprehensive coverage to let you receive treatment.

- **Double indemnity lets you recuperate without financial worry**

You will receive policy face amount⁵ of up to HK\$2,000 as the hospital cash benefit daily if you require hospital treatment. If you require hospitalisation for more than 30 days, you will receive double benefit from the 31st day onwards, making sure that you can receive hospital care to recuperate your health with total peace of mind, up to 365 days per confinement.

- **2-tier benefits for pre- & post-hospitalisation outpatient benefit**

In the event of sickness or injury resulting in outpatient visit 1 week prior to hospital confinement or 2 weeks after discharge, the plan will provide 0.25 times of the face amount as outpatient cash benefit per day⁶.

- **Operation fee cash benefit lets you settle sudden surgical expenses at ease**

If you require surgical operation at hospital as a result of injury or sickness, you can receive up to 10 to 50 times of the policy face amount to cover the operation fee. The benefit is payable per individual surgery and is calculated according to the complexity of the operation, helping you and your family to pay off the mounting medical expenses at ease.

Surgical classification ⁷	Maximum benefit per each surgery
Minor operation	10 times of the face amount, up to HK\$ 20,000
Intermediate operation	25 times of the face amount, up to HK\$ 50,000
Complex operation	50 times of the face amount, up to HK\$ 100,000

3 Subject to exclusions, terms and conditions.

4 The maximum benefit paid per policy is up to 1,000 times of the face amount of the policy.

5 Face amount must be rounded up to the dollar.

6 The outpatient cash benefit is payable on one occasion per day.

7 Refer to the Surgeries List for details for surgical classification.

8 The claims paid include hospital cash benefit, pre-hospitalisation & post-hospitalisation outpatient benefit and surgical benefit claimed.

Remarks:

No benefit(s) of the following shall be payable by the Company in this policy:

"Accelerated daily benefit for hospital confinement", "Outpatient benefit" or "Surgical benefits" as a result of sickness / illness, first manifesting itself or occurring within 30 days, or "Total & permanent disability" as a result of sickness / illness, first manifesting itself or occurring within 180 days following the policy issue date or following the date of reinstatement.

The above information is for reference only. For more details, please refer to the policy terms and conditions of this plan accordingly.

If there is any discrepancy between this leaflet and the policy terms and conditions, the policy terms and conditions shall prevail.

- **Death & disability benefit providing your beloved with sufficient financial support**

In the unfortunate event of death or total & permanent disability of the insured, the designated beneficiary or life insured can receive a lump sum benefit of up to 1,000 times the face amount of the policy less any claims paid⁸ to ensure sufficient financial support to you or your beloved ones.

- **Unique survival benefit gives you extra cash at your golden age**

The plan also offers a unique survival benefit offer. Upon the age of 80, you will have the options of receiving a benefit equals to 1,000 times the policy face amount less any claims paid⁸, which gives you extra financial liquidity in your golden years; or you can choose to carry on the protection by continuing the policy for life.

Worldwide coverage protects you anywhere in the world

The plan also provides protection for hospital confinement outside Hong Kong (30 days at maximum), giving you greater peace of mind no matter where you are.

Easy reinstatement gives you an hassle-free advantage

In case you forget to pay the premium, you can reinstate the policy within 3 months from the premium due date. No evidence of continued good health or insurability is required.

Waiver of premium and payor benefit

In case of unfortunate happenings such as total disablement or death of the Policy Owner, the plan provides full financial protection of premium waiver. So you can rest assured of your policy's continuation to carry on the protection.

Whole Life Hospital Cash Insurance Plan offers you reassuring protection throughout your life. Enrol today to safeguard your future. For enquiries or enrollment, please contact your insurance consultant.

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以先見 應萬變

