

HealthMultiple Medical Insurance Plan 「智樂人生」自選醫療保險計劃

Tailor your personal comprehensive medical plan
拼出最適合您的醫療組合



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ZURICH
蘇黎世

Because change happenz
以先見 應萬變



Zurich HelpPoint®

Medical insurance that helps you build your private protection plan

助您建立個人化的醫療保險計劃

We are committed to catering for our customers' needs while providing best professional services. A flexible medical solution, HealthMultiple Medical Insurance Plan, is therefore presented to you and your family to tailor for every important stage of life. We are your life-long partner to create a healthy and worry-free life journey!

我們一向重視滿足客戶的需要，並提供優質的專業服務。我們誠意為您獻上一份靈活的醫療計劃——「智樂人生」自選醫療保險計劃，讓您及家人可為每個人生重要階段度身訂製最適合的保障。我們是您的終生夥伴，與您並肩開創健康及安心的人生旅程！

Customize your own medical plans to get comprehensive protection

自選醫療保險計劃 助您建立您的全面保障

At Zurich, we understand that everyone's need for a comprehensive medical plan is unique. As you go through many life stages, your medical needs change. Therefore we bring you the HealthMultiple Medical Insurance Plan. This plan can be customized to ensure that you and/or every member of your family will be protected throughout their different life stages. We advise you to make the early decision in your life stage to ensure you and your whole family are protected with a medical insurance plan that covers all your medical needs.

蘇黎世深明每位客戶對周全的醫療保險均有其獨特及個別的需要。您的醫療需要會隨著人生不同階段而有所改變。因此，我們推出嶄新的「智樂人生」自選醫療保險計劃，您可因應個人需要選擇最合適的保障，讓您及每位家庭成員在人生各個階段均可獲得周全保護。我們建議您應盡早作出明智的決定，讓您及您家中每位成員享有符合其個人需要的醫療保障。

Plan highlights 計劃特點

- **High degree of flexibility**, allowing you to:
計劃靈活性高，讓您可：
 - Select from a wide range of medical covers: Surgical Cover, Supplementary Major Medical Cover, Voluntary Deductible, Hospital Cash, Critical Illness, Special Treatment and Care, and Out-patient Medical Plan
從一系列醫療保障中自由組合：包括手術費用保障、附加醫療保障、自願性自負額、住院現金、危疾保障、特別治療及護理及門診醫療保障計劃
 - Add, switch, or change, core or optional medical coverage throughout different stages of your life
隨人生不同階段而增加、切換或更改基本或自選醫療保障
 - Choose from 3 different plan levels to suit your needs
從3種不同計劃級別作出選擇以符合個人需要
- **For your employment with group medical benefits, you can opt for Voluntary Deductible benefit to enjoy up to 35% discount on premium of Core Cover. You could enjoy the same terms and conditions offered whenever you switch back to a non-deductible medical plan upon your retirement or when you are no longer entitled for group medical benefits¹**
受惠於僱主提供團體醫療保障的在職人士，可透過投保自願性自負額附加保障而享有高達35%之保費優惠。您亦可於離職或退休時取消自願性自負額，保單條款將維持不變¹
- **No individual claims assessments during your insured period, after the initial policy enrolment procedures**
完成投保手續後，於受保期間毋須作個別索償評估
- **Guaranteed renewal up to aged 100 years² if you enrol before aged 65 years³**
65歲前投保，可保證續保至100歲^{2,3}
- **No claim discount up to 15%⁴**
無索償折扣優惠高達85折⁴
- **One policy does it all for all family members^{5,6} and no claim discount applies individually**
所有家庭成員⁵可承保於同一張保單內⁶，而無索償折扣優惠以每位家庭成員獨立計算
- **24-hour emergency assistance services** including overseas telephone medical advice assistance, medical referral and emergency house-call nursing assistance (only in Hong Kong)
24小時緊急支援服務包括海外電話醫療諮詢服務、醫療服務轉介及緊急護士出診支援服務（只限香港）
- Enrolment is simple and easy with **no medical check-up required**
投保手續簡易，毋須身體檢查
- **FREE compassionate accidental death cash benefit**
免費意外身故恩恤金保障

¹ Only applicable to Section 4(b) – Voluntary Deductible and the existing benefits covered in the policy. 只適用於第4(b)節——自願性自負額及保單上已投保之保障。

² Guaranteed renewal up to aged 100 years, except the Critical Illness benefit and the Out-patient Medical Plan, which are both renewable up to aged 75 years. 保證續保至100歲並不包括危疾保障及門診醫療保障計劃，危疾保障及門診醫療保障計劃可續保至75歲。

³ Zurich Insurance Company Limited reserves the right to add any new conditions and exclusions to the policy at the time of renewal. 蘇黎世保險有限公司保留於續訂保單時增加保單條款細則及不承保事項之權利。


⁴ If no claim has been made in the period of insurance, you are entitled to 5% no claim premium discount at annual renewal. You can start to enjoy this immediately after the first claim-free year. The no claim premium discount can be accumulated up to 15%. 如受保人在保單年度內沒有提出任何索償，於續訂保單時即可享有5%無索償折扣優惠。受保人可隨即於首無索償年度之翌年享有此優惠。無索償折扣優惠可累積最高至15%。

⁵ Family shall include the applicant, his/her spouse and/or dependent and unmarried child(ren) aged below 18 years. 家庭包括投保人、其配偶及/或18歲以下未就業及未婚的子女。

⁶ Except for Out-patient Medical Plan which can be taken out on a standalone basis. 門診醫療保障計劃除外，投保人可獨立投保此計劃。


Core Cover 基本保障

Choose one or more section(s) from the following:
先選擇以下任何一節或多節保障：




Section 1 – Room & Board
第1節 – 房租費用

and 及 / or 或



Section 2 – Surgical Cover
第2節 – 手術費用保障

and 及 / or 或



Section 3 – Post-surgery Cover
第3節 – 手術後保障

More medical benefits to choose 尚有更多醫療保障以供選擇

When you have chosen all three sections under Core Cover, you can expand your medical protection and make it even more comprehensive by enrolling in Additional Cover.

若您已選擇基本保障中所有三節保障，您便可選擇附加保障以擴大所需保障範圍，為自己建立更全面的醫療保障。

The next step is to choose the level of coverage. There are 3 plan levels available for your selection to fit your needs: Platinum Plan, Enhanced Plan and Standard Plan. Please refer to the Benefits table for more details.

下一步是選擇計劃級別。本計劃特設3種計劃級別以符合您的需要及選擇：白金計劃、優越計劃及標準計劃。詳情請參閱保障範圍一覽表。

The plan level selected must be the same for all sections under Core Cover.
所有基本保障項目中所選擇的計劃級別必須相同。

Smart tips 醒目提示：

You can enjoy 5% premium discount if you enroll Section 1, Section 2 and Section 3 at the same time.

若您同時投保第1節、第2節及第3節，可享95折保費優惠。

You can enjoy 5% premium discount if you enroll Family cover*.

若您投保家庭保障*，可享95折保費優惠。

* Family shall include the applicant, his/her spouse and/or dependent and unmarried child(ren) aged below 18 years.

* 家庭包括投保人、其配偶及/或18歲以下未就業及未婚的子女。



Mr. Chan 23 – Fresh Graduate
陳先生 23歲 – 剛大學畢業



Mr. Chan 38 – Business Manager
陳先生 38歲 – 業務經理



Mrs. Chan 35 – House-wife
陳太 35歲 – 家庭主婦



Chan Junior 3 – Student
陳生兒子 3歲 – 學生



Mr. Chan 60 – Retiree
陳生 60歲 – 退休人士

Additional Cover 附加保障

Please find the following options for your selection:
請選擇以下項目：



Section 4(a) – Supplementary Major Medical Cover#
第4(a)節 – 附加醫療保障#

or 或



Section 4(b) – Voluntary Deductible#
第4(b)節 – 自願性自負額#

and 及 / or 或



Section 5 – Hospital Cash
第5節 – 住院現金

and 及 / or 或



Section 6 – Critical Illness
第6節 – 危疾保障

and 及 / or 或



Section 7 – Special Treatment and Care
第7節 – 特別治療及護理

and 及 / or 或



Out-patient Medical Plan ^
門診醫療保障計劃 ^

Out-patient Medical Plan is a stand-alone cover, insured person can enroll this plan even without enrolling the Core Cover.
門診醫療保障計劃是一份獨立的保障，投保人可投保此計劃而無須同時投保基本保障項目。

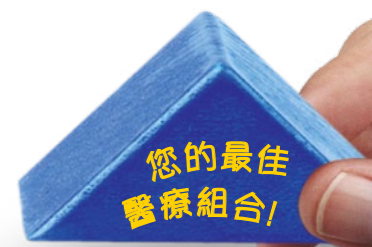
All Additional Cover above can be enrolled separately subject to:

所有以上附加保障項目均可個別投保，但必須符合以下條件：

- Section 1, Section 2 and Section 3 are enrolled at the same time.
必須同時投保第1節、第2節及第3節。
- The plan level selected for Additional Cover can be different from the Core Cover, except for Section 4(a) and Section 4(b).
所選附加保障項目的計劃級別可與基本保障不同，惟第4(a)節及第4(b)節除外。

Insured person can choose either Section 4(a) or Section 4(b) only. The plan level selected must be the same as Core Cover.
投保人只可於第4(a)節或第4(b)節選擇其中一節投保，而投保的計劃級別必須與基本保障相同。

^ This Plan is provided by an independent medical service provider which is nominated by Zurich Insurance Company Limited.
本計劃由蘇黎世保險有限公司所委任的醫療服務機構獨立提供。



Unique solutions, covering every step of the way 獨特的醫療保險方案，保障您人生每個階段...

Mr. Chan 23 – Fresh Graduate 陳先生 23歲 – 剛大學畢業

At a starting position, Mr. Chan does not have any company medical insurance benefits. He is worried that without medical insurance, he will have to pay enormous medical expenses himself. If anything was to happen to his health, he will lose a big portion of his income! With Zurich's HealthMultiple Medical Insurance Plan, Mr. Chan can opt for the comprehensive in-patient benefits, along with the optional Hospital Cash benefit to protect himself from expensive medical costs.

由於事業屬剛起步階段，陳先生並未能享有僱主提供的醫療保險。他憂慮在沒有任何醫療保障下，要自付龐大的醫療費用。一旦健康發生任何問題，他便會損失大部份的收入！投保蘇黎世「智樂人生」自選醫療保險計劃，陳先生可選擇全面的住院保障及自選住院現金保障，便毋需為高昂的醫療費用而憂心。

Zurich: Medical complications can happen to anyone, and surprise you with their overwhelming costs. To protect your well being as well as your finance, a comprehensive medical plan is necessary. If you make no claims within a year, you can enjoy a 5% no claim discount per year. By enrolling in Section 1 to Section 3, you automatically receive 5% premium discount! Alternatively, you can opt for the Out-patient Medical Plan or just the basic Surgical Cover.

醫療事故可能會發生在任何人身上，而醫療費用亦可相當驚人。因此，您需要為自己及因應個人的財務預算投保一份周全的醫療保險。假若您在投保後一年內沒有提出任何索償，您可享受有每年5%無索償折扣優惠。投保第1節至第3節，則更可自動享有95折保費優惠。另外，您亦可只選擇門診醫療保障計劃或手術費用保障。

Mr. Chan: I just started working, how can I maximize savings for my premium and ensure I have a comprehensive medical plan?

陳先生：我剛踏足社會工作，怎樣以最上算的保費獲得全面的醫療保險？

Core Cover 基本保障項目

- Section 1 – Room & Board
第1節 – 房租費用
- Section 2 – Surgical Cover
第2節 – 手術費用保障
- Section 3 – Post-surgery Cover
第3節 – 手術後保障



Additional Cover 附加保障項目

- Section 4(a) – Supplementary Major Medical Cover
第4(a)節 – 附加醫療保障
- Section 4(b) – Voluntary Deductible
第4(b)節 – 自願性自負額
- Section 5 – Hospital Cash
第5節 – 住院現金
- Section 6 – Critical Illness
第6節 – 危疾保障
- Section 7 – Special Treatment and Care
第7節 – 特別治療及護理
- Out-patient Medical Plan
門診醫療保障計劃

Mr. Chan 38 – Business Manager 陳先生 38歲 – 業務經理

Mr. Chan has slowly developed a decent career path for himself. Best of all, he receives an adequate medical insurance plan at the expense of his employer. Mr. Chan decides to customize his HealthMultiple Medical Insurance Plan, enrolling all 3 Core Cover benefits with the Voluntary Deductible benefit.

With the Voluntary Deductible benefit, Mr. Chan will save on excess premium, while still giving him the flexibility of evolving his medical insurance plan. The Voluntary Deductible benefit is perfect for those who already have a medical insurance, but would like to enrol in an additional one to further protect themselves from expensive medical costs. The Voluntary Deductible benefit could be cancelled upon retirement to enhance protection.

陳先生逐步發展出理想的事業。縱使他已獲得僱主提供足夠的醫療保障，但仍決定投保「智樂人生」自選醫療保險計劃，選擇3項基本保障項目及自願性自負額，為自己度身訂做醫療保險。陳先生選擇附加自願性自負額，既可省下保費，亦令其醫療保險計劃更具彈性。自願性自負額最適合本身已有一份醫療保險的人士投保，讓他們可在高昂的醫療費用下得到進一步的保障。退休時，亦可取消自願性自負額以增強保障。

Zurich: With Zurich's HealthMultiple Medical Insurance Plan, you may enrol into a very personalized medical plan that suits your special needs. From Surgical Cover to Out-patient Medical Plan, you can pick and choose all or any of the available benefits. With an optional Critical Illness benefit, it is recommended that you enrol early to prevent limiting conditions that can affect your insurance coverage. If you wait till you're older to enrol for the Critical Illness benefit, your pre-existing health conditions, prior to the insurance enrolment, may not be covered by the medical benefit.

投保蘇黎世「智樂人生」自選醫療保險計劃，您可因應個人所需，選擇個人化的醫療保障。一系列的保障由手術費用保障至門診醫療保障計劃可供選擇，您可選擇投保所有或任何適合的保障。若選擇附加危疾保障，我們建議您應及早投保以避免因某些條款限制而影響保障範圍。若您待至年紀較大才投保危疾保障，那麼所有投保前已存在的傷疾便不會被納入保障範圍。

Mr. Chan: What if I am self-employed? Without employee medical insurance, medical costs can be a very heavy burden for me!

陳先生：假如我轉為自僱人士呢？沒有僱主提供醫療保障，醫療費用會對我構成沉重負擔啊！

Core Cover 基本保障項目

- Section 1 – Room & Board
第1節 – 房租費用
- Section 2 – Surgical Cover
第2節 – 手術費用保障
- Section 3 – Post-surgery Cover
第3節 – 手術後保障



Additional Cover 附加保障項目

- Section 4(a) – Supplementary Major Medical Cover
第4(a)節 – 附加醫療保障
- Section 4(b) – Voluntary Deductible
第4(b)節 – 自願性自負額
- Section 5 – Hospital Cash
第5節 – 住院現金
- Section 6 – Critical Illness
第6節 – 危疾保障
- Section 7 – Special Treatment and Care
第7節 – 特別治療及護理
- Out-patient Medical Plan
門診醫療保障計劃



Mrs. Chan 35 – House-wife 陳太 35歲 – 家庭主婦

Without employee medical benefits, Mrs. Chan is at risk of unexpected medical costs. Lady illnesses are of the most concern for women who reach the age of 30 years, like Mrs. Chan. To protect themselves from such illnesses, it is best to enrol in the Special Treatment and Care benefit that provides you with extra cancer treatment coverage at an affordable premium. Along with Room & Board, Surgical Cover, Post-surgery Cover and Supplementary Major Medical Cover, Mrs. Chan can rest assured knowing that she is thoroughly protected.

由於未能受惠於僱員享有的醫療保障，她要承擔難以預料的醫療費用。如陳太般年過30歲的婦女，最擔心患上各種女性疾病。要獲得有關保障，投保特別治療及護理保障是最佳選擇，您可以負擔得起的保費獲得額外癌症治療保障。配合其他醫療保障項目，包括房租費用、手術費用保障、手術後保障及附加醫療保障，陳太便能安然享有全面保障。

Zurich: Not at all. With the flexibility of customizing your own medical plan, you can arrange the most economical coverage that offers you the best security. The medical plan offers 3 different coverage levels to cater for different people's need. Besides, by enrolling in Section 1 to Section 3, you will automatically receive 5% premium discount.

不會。選擇靈活性高的醫療保險計劃便可為自己度身訂做既符合經濟支出而又可給您安心的醫療保障。本醫療計劃提供3種不同計劃級別以滿足不同人士的需要。此外，投保第1節至第3節更可自動獲得95折保費優惠。

Zurich: The enrolment procedure is fast and simple. Just fill in the enrolment form and hand it to our representatives. Best of all, no medical examination is required!

投保手續簡單快捷，只需將填妥的投保表格遞交給我們的業務代表即可，更毋須接受身體檢查。

Mrs. Chan: I don't have a regular income, will the premium be too expensive?

陳太：我沒有固定收入，保費對我而言會否太貴？

Mrs. Chan: I haven't enrolled in a medical insurance plan before, is it troublesome? Do I need to do a medical examination?

陳太：我從未曾投保醫療保險計劃，手續會否很麻煩？我是否需要接受身體檢查？

Core Cover 基本保障項目

- Section 1 – Room & Board
第1節 – 房租費用
- Section 2 – Surgical Cover
第2節 – 手術費用保障
- Section 3 – Post-surgery Cover
第3節 – 手術後保障



Additional Cover 附加保障項目

- Section 4(a) – Supplementary Major Medical Cover
第4(a)節 – 附加醫療保障
- Section 4(b) – Voluntary Deductible
第4(b)節 – 自願性自負額
- Section 5 – Hospital Cash
第5節 – 住院現金
- Section 6 – Critical Illness
第6節 – 危疾保障
- Section 7 – Special Treatment and Care
第7節 – 特別治療及護理
- Out-patient Medical Plan
門診醫療保障計劃



Mr. Chan 60 – Retiree 陳先生 60歲 – 退休人士

Mr. Chan is happily enjoying his retired life. Yet, he is worried that his future medical expenses may become unbearable due to his declining health. With the addition of the Critical Illness benefit, Mr. Chan will be prepared for any potential critical illnesses that may arise in the future. Zurich's HealthMultiple Medical Insurance Plan will relieve Mr. Chan from any worries due to a lifetime's medical care.

陳先生很享受現時的退休生活。有見自己的健康狀況日益衰退，他開始憂慮將來的醫療費用可能會難以負擔。選擇附加危疾保障，陳先生便能為自己將來潛在的危疾作最佳的保障。蘇黎世「智樂人生」自選醫療保險計劃全心全意照顧陳先生一生中由年青至年老各個階段的醫療需要，讓他輕鬆享受人生每一個階段。

Zurich: Don't worry! As long as you enrol before aged 65 years, you are guaranteed renewal up to aged 100 years. In the case of Mr. Chan's, his HealthMultiple Medical Insurance Plan can protect him till 100 years old. To benefit you most, it is recommended that you enrol early to prevent limiting conditions that can affect your insurance coverage. With guaranteed renewal up to aged 100 years, Zurich's HealthMultiple Medical Insurance Plan is not just a medical insurance, it's your life-long partner!

毋須擔心，您只需在65歲前投保，便可保證續保至100歲。就陳先生的個案而言，他投保的「智樂人生」自選醫療保險計劃可為他提供保障至100歲。要盡享醫療保險所提供的保障，我們建議您應及早投保以避免因某些條款限制而影響保障範圍。蘇黎世「智樂人生」自選醫療保險計劃，保證續保至100歲，它不僅是一份醫療保險，更是您終生的夥伴！

Mr. Chan: Will I be denied renewal due to my old age?

陳先生：我會否因年紀大，而被拒續保？

Core Cover 基本保障項目

- Section 1 – Room & Board
第1節 – 房租費用
- Section 2 – Surgical Cover
第2節 – 手術費用保障
- Section 3 – Post-surgery Cover
第3節 – 手術後保障



Additional Cover 附加保障項目

- Section 4(a) – Supplementary Major Medical Cover
第4(a)節 – 附加醫療保障
- Section 4(b) – Voluntary Deductible
第4(b)節 – 自願性自負額
- Section 5 – Hospital Cash
第5節 – 住院現金
- Section 6 – Critical Illness
第6節 – 危疾保障
- Section 7 – Special Treatment and Care
第7節 – 特別治療及護理
- Out-patient Medical Plan
門診醫療保障計劃

Chan Junior 3 – Student 陳生兒子 3歲 – 學生

Children are always prone to accidents and sudden illnesses. With HealthMultiple's Core Cover and Out-patient Medical Plan, Mr. Chan doesn't have to be financially burdened in the event of sudden in-patient or out-patient medical expenses. At the same time, Mr. Chan can offer Chan Junior the best medical care that he deserves without spending a fortune by receiving 5% family discount when he enrolls with his whole family.

兒童往往易於發生意外及因免疫系統較為脆弱而生病。投保「智樂人生」的基本保障及門診醫療保障計劃，陳先生便毋需因兒子突然需要入院或接受門診治療所引致的醫療費用而構成額外經濟負擔。陳先生毋需很大的花費便能給予兒子最好的醫療護理，同時，亦因投保家庭保障而享有95折保費優惠。

Chan Junior: At what age can I start getting medical insurance covered?

陳生兒子：我從那個歲數開始可獲得保障？



Zurich: You are never too young to get medical insurance! You may start enrolling our medical insurance plan as soon as you are 15 days old, with exactly the same benefits as an adult. At Zurich, we believe that everyone needs a comprehensive medical insurance plan, regardless of age.

您應趁年輕投保醫療保險！自出生後15日起，您便可投保與成年人享有相同保障的醫療保險計劃。蘇黎世深信不論任何年齡人士均應享有周全的醫療保險計劃。

Core Cover 基本保障項目

- Section 1 – Room & Board
第1節 – 房租費用
- Section 2 – Surgical Cover
第2節 – 手術費用保障
- Section 3 – Post-surgery Cover
第3節 – 手術後保障



Additional Cover 附加保障項目

- Out-patient Medical Plan
門診醫療保障計劃

Special premium discounts

- Enrol Section 1 to Section 3 and receive 5% premium discount.
- Enrol the whole family and receive 5% premium discount.
- No claim discount up to 15%.

Simple claims procedure

Submitting a claim only takes 2 easy steps:

- Inform Zurich after the incident by phone, fax or mail as soon as possible.
- Complete and return the claim form along with all necessary documents to Zurich.

Notes

- Age – Cover is available from aged 15 days to 64 years. If you enrol before aged 65 years, policy can be renewed up to aged 100 years (except for Section 6 - Critical Illness benefit).
- Premium – Your premium will be adjusted when you enter a new age bracket upon renewal, according to the Premium table or any subsequent adjustment.
- 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 Limited.
- For insured person whose occupation involves jobs that engage principally in the use of light machinery or engines (e.g. electrician, cook, baker, private car driver, etc.), handle heavy machinery at a regular basis, requiring high degree of physical exertion or working in extra hazardous environments (e.g. delivery worker, interior decorator, transportation contractor, etc.), the premium is subject to the approval of Zurich Insurance Company Limited.
- Minimum annual premium per policy is HK\$800 (after deduction on family discount and package discount, if any).
- Family shall include the applicant, his/her spouse and/or dependent and unmarried child(ren) aged below 18 years.
- For Out-patient Medical Plan, coverage shall be effective on the 1st or the 15th day of the month following the date of receipt of the application by Zurich Insurance Company Limited (whichever is earlier).
- The insurance is valid for Hong Kong residents only.

Major exclusions

- Sickness occurring in the first 30 days of policy inception (not applicable to Critical Illness benefit and Out-patient Medical Plan).
- Any pre-existing condition, mental illness, congenital anomalies, pregnancy, childbirth, miscarriage, abortion, plastic surgery (except that necessitated by accidents), alcoholism, drug addiction, suicide, attempted suicide, intentional self-injury, general medical check ups, dental care unless arising from accidental injury, venereal diseases, AIDS or related complications.
- Medical treatment and surgery for anal fistulae, cholecystitis; calculi of kidney or urethra or bladder; gall bladder calculi; diabetes mellitus; gastric or duodenal ulcer; hallux valgus; hypertension; cardio vascular disease or heart disease or disorder; tuberculosis; bone tumours; malignancies of blood or bone marrow until the insured person has been continuously covered by this policy for 180 consecutive days immediately preceding such surgery or treatment.
- Medical treatment and surgery for cataracts, glaucoma or retinal disorder, breast mass / tumor, endometriosis, diseased tonsils, haemorrhoids / piles, thyroid disorder, hyperthyroidism, vocal nodule, tumours / polyp / cyst / lesion / mass / lump of skin / subcutaneous or muscular tissue, pathological abnormalities of nasal septum or turbinates, sinus conditions, polyps / cyst / lesion / mass / lump / fibroid / tumour / cancer of internal organs or circumcision until the insured person has been continuously covered by this policy for 365 consecutive days immediately preceding such surgery or treatment.
- Medical treatment and surgery for hernia up to 8 years of age of the insured person.
- Disability arising directly or indirectly from nuclear weapons material, or sickness arising from asbestos.
- Critical illness first manifesting itself or occurring within a waiting period of 90 days after policy inception.
- Critical illness which the insured person does not survive after the diagnosis for a period of at least 30 days.
- In respect of the Out-patient Medical Plan, any sickness occurring in the first 14 days after policy inception.

About Zurich

Zurich Insurance Group (Hong Kong) is part of Zurich Financial Services Group, the world's largest Swiss insurance-based financial services provider¹ and a Fortune Global 100 company². The Group achieved business operating profit of about HK\$43.6 billion in 2009³. Our financial strength is built on a prudent and focused business strategy. We are rated AA- by Standard & Poor's⁴. In Hong Kong we offer a full range of general insurance solutions for individuals as well as companies.

¹ Measured by a composite ranking for sales, profits, assets and market value, source: The Forbes Global 2000, April 2010

² In terms of revenue, source: Fortune Global 500, July 2010

³ Zurich Annual Report 2009

⁴ As of 29 April 2010

This leaflet is only a summary and does not constitute any part of the contract. For full terms and conditions and exclusions, please refer to the policy document itself. Zurich Insurance Company Limited reserves the right of final approval.

特設保費優惠

- 投保第1節至第3節可獲95折保費優惠。
- 全家同時投保，可獲95折保費優惠。
- 無索償折扣優惠高達85折。

簡易賠償程序

申請索償只需兩個簡易步驟：

- 事發後盡快以電話、傳真或郵遞通知蘇黎世有關情況。
- 填妥賠償申請表連同一切所需文件寄回蘇黎世。

備註

- 年齡：受保年齡由出生後15日起至64歲。若您在65歲前投保，保單可續保至100歲(第6節 - 危疾保障除外)。
- 保費：當您的年齡於續保時進入另一個年齡組別，您的保費亦會根據保費表或任何其後的調整而作相應的調整。
- 保障修訂：所有保險保障的修訂必須於保單週年日時方可提出申請及必須獲得蘇黎世保險有限公司的批核。
- 如受保人從事的職業須操作輕型機械之技術或半技術性職務(如電工、廚師、麵包師傅、私家車司機等)、經常操作重型機械、高度體力勞動或於危險環境工作之技術性職務(如搬運工人、室內裝修工人、修路工人等)，保費必須由蘇黎世保險有限公司批核。
- 每份保單的最低保費為每年港幣800元(以扣減家庭保障及綜合保障保費優惠計，如適用)。
- 家庭包括投保人、其配偶及/或18歲以下未就業及未婚的子女。
- 門診醫療保障計劃之保障生效日期為蘇黎世保險有限公司收到申請表後之翌月之1號或15號(以較早者為準)。
- 本保險只適用於香港居民。

主要不承保事項

- 保單生效起首30天發生的疾病(不適用於危疾保障及門診醫療保障計劃)。
- 任何投保前已存在之傷疾、精神病、先天性畸形或缺陷、妊娠、分娩、流產、墮胎、整容手術(惟因意外所需治療除外)、酗酒、吸毒、自殺、企圖自殺、蓄意自我損傷、一般身體檢查、牙科護理(惟因意外損傷而需治療除外)、性病、愛滋病或有關係發症。
- 因肛門瘻、膽囊炎、腎石、尿道或膀胱結石、膽石、糖尿病、胃潰瘍或十二指腸潰瘍、姆趾外翻、高血壓、心臟血管疾病或心臟病、肺結核、骨瘤、血或骨髓的惡性病變之治療或手術，除非受保人於該等手術或治療前已受保於本保單連續超過180天。
- 因白內障、青光眼或視網膜疾病、乳房塊/腫瘤、子宮內膜異位、扁桃腺病、痔瘡、甲狀腺失調、甲狀腺機能亢進、聲帶瘻肉、位於皮膚上、皮下或肌肉組織之任何腫瘤/瘻肉/囊腫/皮下組織塊/腫塊/結塊、鼻中膈或鼻甲的病理性不正常、鼻竇之狀況、體內器官之瘻肉/囊腫/皮下組織塊/腫塊/結塊/纖維瘤/腫瘤/癌症或包皮環切除術，除非受保人於該等手術或治療前已受保於本保單連續超過365天。
- 受保人於8歲或之前就所患之疝氣而接受之治療及手術。
- 任何直接或間接因核子武器所引起的傷疾，又或石棉瓦引致的疾病。
- 在保單生效後90天內初次顯現之危疾症狀。
- 在受保人被診斷患上危疾後生存少於30天。
- 在保單生效後首14天出現的疾病(適用於門診醫療保障計劃)。

關於蘇黎世

蘇黎世保險集團(香港)是蘇黎世金融服務集團轄下之機構，蘇黎世金融服務集團歷史悠久，乃全球最大的瑞士保險金融服務集團¹及財富雜誌(Fortune)全球100大企業²。2009年營業利潤約436億港元³。集團的財務實力建基於穩健及專注的業務發展策略，並獲標準普爾給予AA-評級⁴。蘇黎世保險集團(香港)竭誠為個人及各大公司團體客戶提供全面的一般保險服務。

¹ 以銷售額、盈利、資產及市值聯合計算。資料來源：2010年4月福布斯雜誌(Fortbes)全球2000大企業排行榜

² 以收益計算。資料來源：2010年7月財富雜誌全球500大企業排行榜

³ 2009年度蘇黎世年報

⁴ 截至2010年4月29日

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，蘇黎世保險有限公司保留最終批核權。