

# HealthMultiple Medical Insurance Plan

## 「智樂人生」自選醫療保險計劃

### Core Cover 基本保障



HealthMultiple Medical Insurance Plan offers you ultimate flexibility when choosing the benefits that you need. Whether your need is Room & Board, Surgical Cover, Post-surgery Cover, or all three, this medical plan ensures you and your family are protected throughout their different life stages according to their personal needs.

「智樂人生」自選醫療保險計劃靈活性高，您可按個人需要選擇合適的醫療保障。不論您選擇獨立投保房租費用、手術費用保障、手術後保障或投保所有三項保障，您都可以擁有一份符合個人需要的醫療保險，確保您及您的家人在人生各個階段均可獲得合適的保障。



**You can get your Core Cover by choosing one or more of the first three sections. When you choose all three sections, you can enjoy an additional 5% premium discount and are eligible to opt for additional medical benefits for building up an even more comprehensive medical plan. For more details of Additional Cover, please refer to the separate fact sheets.**

投保基本保障，您可從首三節中選擇任何一節或多節。若您選擇所有三節保障，除可享95折保費優惠外，更可選擇附加醫療保障項目，建立更全面的醫療保險計劃。有關附加保障的詳情，請參閱另一份內容概要說明書。

### Section 1 – Room & Board 第1節 – 房租費用

- Covers for room, board, and general nursing charges up to 182 days per disability  
每宗傷疾的房租及一般護理費用保障最長達182日
- Extra indemnity for 15 days when confined in the Intensive Care Unit  
如入住深切治療部，可獲額外賠償額，最長達15日
- Accompanying bed covers for one immediate family member to stay with you during hospital confinement  
提供陪伴床位津貼，讓一位直系親屬可在您住院期間陪伴照顧

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

- Covers for doctor's call fees, hospital special service charges, surgical charges  
提供醫生巡房費、醫院雜費、醫生手術費保障
- Anaesthetist's fees up to a maximum of HK\$31,500  
麻醉師費最高達港幣31,500元
- All specialist consultation fees during hospital confinement up to a maximum of HK\$10,000  
所有住院期間的專科醫生費最高達港幣10,000元
- A maximum benefit of HK\$80,000 for any medical negligence caused by a registered medical practitioner  
註冊醫生引致的醫療失誤最高賠償額達港幣80,000元

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

- Covers actual charges made by attending registered medical practitioner due to post-surgery out-patient treatment  
賠償手術後需接受主診註冊醫生提供覆診治療的實際費用
- Covers home nursing required by the registered medical practitioner for up to 90 days  
賠償經註冊醫生建議聘用家庭看護服務最長達90日
- Specialist treatments for critical illness following surgery  
危疾手術後接受專科醫生的治療
- Pay for the actual cost of artificial prosthesis  
賠償購買義肢/人造假體的實際費用
- Covers psychological and psychiatric treatment expenses that are medically necessary, as recommended by the attending registered medical practitioner following the surgery  
於手術後經主診註冊醫生建議需要接受心理科或精神科治療之醫療必需費用

## Benefits table 保障範圍一覽表

### Core Cover – you are free to choose any section(s) from Section 1 to Section 3

基本保障 – 任選第1節至第3節任何一節或多節

Coverage 保障項目	Maximum benefits per insured person per disability (HK\$) 每名受保人每宗傷疾之最高保障額 (港幣/元)		
	Standard Plan 標準計劃	Enhanced Plan 優越計劃	Platinum Plan 白金計劃

#### Section 1 – Room & Board 第1節 – 房租費用

1. Room, board & general nursing charges 房租及一般護理費用			
• Maximum no. of days 最長日數	182 days 日	182 days 日	182 days 日
• Limit per day 每日最高限額	\$650	\$1,500	\$3,000
2. Room, board & general nursing charges for intensive care unit 深切治療部之房租及一般護理費用			
• Maximum no. of days 最長日數	15 days 日	15 days 日	15 days 日
• Limit per day 每日最高限額	\$2,000	\$3,000	\$4,000
3. Accompanying bed benefit 陪伴床位津貼			
• Maximum no. of days 最長日數	60 days 日	60 days 日	60 days 日
• Limit per day 每日最高限額	\$300	\$400	\$500

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

1. In-hospital doctor's call fees 醫生巡房費			
• Maximum no. of days 最長日數	182 days 日	182 days 日	182 days 日
• Limit per day 每日最高限額	\$650	\$1,200	\$2,000
2. Hospital special services charges 醫院雜費	\$10,000	\$18,000	\$30,000
3. Surgical charges 醫生手術費	\$40,000	\$60,000	\$90,000
4. Anaesthetist's fees 麻醉師費	\$14,000	\$21,000	\$31,500
5. Operating theatre charges 手術室費用	\$14,000	\$21,000	\$31,500
6. In-hospital specialist consultation fees 住院專科醫生費	\$6,000	\$8,000	\$10,000
7. Medical negligence benefit 醫療失誤保障	\$30,000	\$60,000	\$80,000

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

1. Post-surgery out-patient benefit 手術後覆診費	\$1,500	\$2,500	\$4,500
2. Home nursing fees 家庭看護費用			
• Maximum no. of days 最長日數	90 days 日	90 days 日	90 days 日
• Limit per day 每日最高限額	\$500	\$600	\$700
3. Post-surgery specialist treatment due to critical illness <sup>1</sup> 危疾 <sup>1</sup> 手術後專科醫生之治療費用			
• Limit per visit 每次診症最高限額	\$1,500	\$2,000	\$3,000
• Limit per year 每年最高限額	\$20,000	\$30,000	\$50,000
4. Artificial prosthesis and rental of wheel chair benefit 義肢/人造假體及租用輪椅保障	\$10,000	\$20,000	\$30,000
5. Psychology and psychiatry expenses <sup>2</sup> 心理科或精神科治療費用 <sup>2</sup>	\$10,000	\$15,000	\$20,000
6. Rehabilitation and occupational therapy expenses 復康及職業治療費用	\$10,000	\$15,000	\$20,000

#### Complementary benefits (only applicable to the enrolment of Section 1 to Section 3) 額外保障 (只適用於投保第1節至第3節)

1. Accidental death & disablement benefit 意外死亡及傷殘保障	\$100,000	\$100,000	\$100,000
2. Compassionate accidental death cash benefit 意外身故恩恤金保障	\$10,000	\$10,000	\$10,000
3. Emergency out-patient benefit 緊急門診保障	\$3,000 per policy year 每保單年度		

<sup>1</sup> The 6 specified critical illnesses mean benign brain tumour, cancer, chronic liver disease, heart attack, major organ transplant and kidney failure. They shall have been certified by the registered medical practitioner.  
6種指定危疾包括：良性腦部腫瘤、癌症、慢性肝病、心臟病、主要器官移植及腎衰竭，並必須經註冊醫生診斷證實。

<sup>2</sup> Must be recommended or referred by the attending registered medical practitioner and within 180 days from the date of discharge from the hospital.  
必須由主診註冊醫生推薦或轉介及出院起計180日內。

#### Notes 注意事項：

- Section 1 to Section 3 can be enrolled separately or in package. 第1節至第3節可個別投保或一併投保。
- By opting for Section 1, Section 2 and Section 3 at the same time, you may receive a 5% premium discount. 同時投保第1節、第2節及第3節，可獲95折保費優惠。
- The plan level selected for all sections must be the same. 所有保障項目的計劃級別必須相同。
- 30 days waiting period is applicable to Section 1 to Section 3. 30日等候期適用於第1節至第3節。
- Hospital confinement shall be subject to 16 hours. 住院必需最少16小時。

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# HealthMultiple Medical Insurance Plan

## 「智樂人生」自選醫療保險計劃

### Additional Cover 附加保障

To further cater to your needs, we offer you 5 more additional covers. With the successful enrolment of Section 1 to Section 3, you can customize your medical insurance plan by opting from the wide variety of additional benefits.

為進一步滿足您的需要，我們提供5項附加保障以供選擇。只需成功投保第1節至第3節，您便可從多項附加保障中選擇符合需要的保障以組合出自己的醫療計劃。



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

With this optional benefit, you are protected in the case where medical expenses surpass the maximum benefit amount of the enrolled medical insurance plan. The Supplementary Major Medical Cover will cover up to 80% of the excess expenses not covered by the enrolment of Section 1 to Section 3. This optional benefit is a perfect supplement to the comprehensive Core Cover.

當應繳付的醫療費用超過您已投保的醫療保險設定的最高保障額時，此自選項目便可給予您保障。附加醫療保障可彌補投保第1節至第3節不足以賠償的醫療費用餘額最高達八成。此附加醫療保障是最佳的額外補充項目。

### Benefits table 保障範圍一覽表

Additional Cover (only applicable to enrolment of Section 1 to Section 3) 附加保障 (只適用於投保第1節至第3節)			
Coverage 保障項目	Maximum benefits per insured person per disability (HK\$) 每名受保人每宗傷疾之最高保障額 (港幣/元)		
	Standard Plan 標準計劃	Enhanced Plan 優越計劃	Platinum Plan 白金計劃
<b>Section 4(a) – Supplementary Major Medical Cover 第4(a)節 – 附加醫療保障</b>	\$100,000	\$200,000	\$300,000

#### Notes 注意事項：

- Section 4(a) – Supplementary Major Medical Cover and Section 4(b) – Voluntary Deductible cannot be chosen at the same time.  
客戶不可同時選擇附加第4(a)節 – 附加醫療保障及第4(b)節 – 自願性自負額。
- To opt for Section 4(a), you must enrol in Section 1, Section 2 and Section 3 at the same time.  
客戶必須同時投保第1節、第2節及第3節，才可選擇附加第4(a)節。
- The plan level selected for Section 4(a) must be the same as the Core Cover.  
第4(a)節所選的計劃級別必須與基本保障相同。

## Section 4(b) – Voluntary Deductible

### 第4(b)節 – 自願性自負額

You can enjoy a further discount on premium by sharing a portion of the hospital bill, saving in premium of core benefits can be up to 35%; perfect for those who already have an existing medical plan or just want to enrol in additional medical protection. For your employment with group medical benefits, 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 benefits<sup>1</sup>.

Depending on your selected plan level, you may select from 3 deductible amounts, according to your preference. With a maximum of 35% premium discount, it is easy design a medical plan that is comprehensive and affordable.

若您願意分擔部份住院費用，您便可於保費上獲得額外折扣，最高可享65折之保費優惠；此保障尤為適合於本身已有其他醫療保險或只想投保附加醫療保障的客戶。受惠於僱主提供團體醫療保障的在職人士，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<sup>1</sup>。

依據您所選的計劃級別，您可因應個人需要從3項自負額中作出選擇，從而獲得保費優惠最高達65折，讓您能輕鬆設計出既周全又負擔得起的醫療保險。

<sup>1</sup> 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。

## Benefits table 保障範圍一覽表

Additional Cover (only applicable to the enrolment of Section 1 to Section 3) 附加保障 (只適用於投保第1節至第3節)			
Deductible amount (HK\$) 自負額 (港幣/元)	Discount on premium (only applicable to premium of Section 1 to Section 3) 保費折扣 (只適用於第1節至第3節保費)		
	Standard Plan 標準計劃	Enhanced Plan 優越計劃	Platinum Plan 白金計劃
<b>Section 4(b) – Voluntary Deductible 第4(b)節 – 自願性自負額</b>			
20,000	25%	27.5%	30%
30,000	n/a	30%	32%
50,000	n/a	n/a	35%

#### Notes 注意事項：

- Section 4(a) – Supplementary Major Medical Cover and Section 4(b) – Voluntary Deductible cannot be chosen at the same time.  
客戶不可同時選擇附加第4(a)節 – 附加醫療保障及第4(b)節 – 自願性自負額。
- To opt for Section 4(b), you must enrol in Section 1, Section 2 and Section 3 at the same time.  
客戶必須同時投保第1節、第2節及第3節，才可選擇附加第4(b)節。
- The plan level selected for Section 4(b) must be the same as the Core Cover.  
第4(b)節所選的計劃級別必須與基本保障相同。



## Section 5 – Hospital Cash

### 第5節 – 住院現金

Regardless of any medical expenses, with the Hospital Cash benefit, you will automatically receive a payment of hospital cash for each and everyday of hospital confinement up to a maximum of 182 days for each disability.

不管醫療費用多少，若您投保住院現金保障，您便可在住院期間自動享有每日住院現金津貼，每宗傷疾最長達182日。

## Benefits table 保障範圍一覽表

Additional Cover (only applicable to the enrolment of Section 1 to Section 3) 附加保障 (只適用於投保第1節至第3節)			
Coverage 保障項目	Maximum benefits per insured person per disability (HK\$) 每名受保人每宗傷疾之最高保障額 (港幣/元)		
	Standard Plan 標準計劃	Enhanced Plan 優越計劃	Platinum Plan 白金計劃
<b>Section 5 – Hospital Cash 第5節 – 住院現金</b>			
• Maximum no. of days 最長日數	182 days 日	182 days 日	182 days 日
• Limit per day 每日最高限額	\$300	\$600	\$800

#### Notes 注意事項：

- To opt for Section 5, you must enrol in Section 1, Section 2 and Section 3 at the same time.  
客戶必須同時投保第1節、第2節及第3節，才可選擇附加第5節。
- The plan level selected for Section 5 can be different from the Core Cover.  
第5節所選的計劃級別可與基本保障不同。
- 30 days waiting period is applicable to Section 5 (applicable to sickness only).  
30日等候期適用於第5節 (只適用於疾病)。
- Hospital confinement shall be subject to 16 hours.  
住院必需最少16小時。

## Section 6 – Critical Illness

### 第6節 – 危疾保障

One of the major medical expenses that burden most people are critical illnesses. Keeping up with the trend of medical advancements, HealthMultiple's Critical Illness benefit covers 41 typical critical illnesses, including four major illnesses (cancer, heart attack, kidney failure and stroke).

危疾是其中一種會令人負上沉重的醫療費用的主要疾病之一。緊貼著醫療技術日益進步的趨勢，「智樂人生」的危疾保障為41種危疾提供保障，包括4種主要疾病（癌症、心臟病、腎衰竭及中風）。

### Section highlights 保障特點

- Covers 41 major critical illnesses  
保障41種主要危疾
- No medical examination required and simply answer a few health questions  
簡單回答數條健康問題，毋須身體檢查

### List of critical illness coverage 受保危疾種類

Illnesses related to the heart 心臟有關的疾病				
Coronary Artery by-pass Surgery 冠狀動脈手術	Heart Attack 心臟病	Heart Value Surgery 心瓣手術	Pulmonary Arterial Hypertension 肺動脈高血壓	Surgery to Aorta 主動脈手術
Illnesses related to major organs and functions 主要器官及功能有關的疾病				
Blindness 失明	Chronic Relapsing Pancreatitis 再發性慢性胰臟炎	End Stage Liver Disease 末期肝病	End Stage Lung Disease 末期肺病	Fulminant Viral Hepatitis 突發過濾性病毒肝炎
Kidney Failure 腎衰竭	Deafness 失聰	Loss of Limb 喪失肢體	Loss of Speech 喪失語言能力	Major Burns 嚴重燒傷
Major Organ Transplant 主要器官移植	Total and Permanent Disability 完全及永久傷殘			
Illnesses related to nervous system 神經系統有關的疾病				
Alzheimer's Disease 亞爾茲默氏病	Brain Damage 腦部受損	Brian Surgery 腦外科手術	Benign Brain Tumour 腦部良性腫瘤	Coma 昏迷
Encephalitis 腦炎	Major Head Trauma 嚴重頭部創傷	Multiple Sclerosis 多發性硬化	Muscular Dystrophy 肌肉萎縮症	Motor Neurone Disease 運動神經原疾病
Paralysis 癱瘓	Parkinson Disease 柏金遜症疾病	Poliomyelitis 脊髓灰質炎	Stroke 中風	Apallic Syndrome 植物人
Others 其他				
Cancer 癌症	Elephantiasis 象皮病	Loss of Independent Existence 喪失獨立能力	Severe Rheumatoid Arthritis 嚴重類風濕關節炎	Systemic Lupus Erythematosus 紅斑狼瘡症
Terminal Illness 末期危疾	AIDS due to Blood Transfusion 因輸血感染愛滋病	Occupational acquired HIV 職業性感染愛滋病毒	Aplastic Anaemia 障礙性貧血	

### Benefits table 保障範圍一覽表

Additional Cover (only applicable to the enrolment of Section 1 to Section 3) 附加保障（只適用於投保第1節至第3節）			
Coverage 保障項目	Maximum benefits per insured person per disability (HK\$) 每名受保人每宗傷疾之最高保障額 (港幣/元)		
	Standard Plan 標準計劃	Enhanced Plan 優越計劃	Platinum Plan 白金計劃
<b>Section 6 – Critical Illness 第6節 – 危疾保障</b>	\$150,000	\$250,000	\$500,000

Notes 注意事項：

- To opt for Section 6, you must enrol in Section 1, Section 2 and Section 3 at the same time.  
客戶必須同時投保第1節、第2節及第3節，才可選擇附加第6節。
- The plan level selected for Section 6 can be different from the Core Cover.  
第6節所選的計劃級別可與基本保障不同。
- Payment for 100% sum insured for any one of the critical illnesses defined.  
任何一種受保危疾均可獲得百份之一百賠償額。
- This section shall be ceased when 100% sum insured has been paid.  
倘已獲得百份之一百賠償額，本節保障將會被終止。
- Cover for insured person aged from 15 days to 65 years and renewable up to aged 75 years.  
受保年齡由15日至65歲，並可續保至75歲。
- 90 days waiting period is applicable to Section 6.  
90日等候期適用於第6節。



## Section 7 – Special Treatment and Care

### 第7節 – 特別治療及護理

The Special Treatment and Care optional benefit is uniquely designed to provide protection for medical expenses related to the treatment of cancer and kidney dialysis. This optional cover also provides you with up to HK\$9,000 for advanced diagnostic imaging expenses to give you faster and more accurate diagnosis.

特別治療及護理額外保障項目是專為因癌症及腎透析治療所引致的醫療費用提供保障。此額外保障亦提供高達港幣9,000元作先進診斷掃描費用，讓您可獲得更快捷及準確的診斷。

### Benefits table 保障範圍一覽表

Additional Cover (only applicable to the enrolment of Section 1 to Section 3) 附加保障 (只適用於投保第1節至第3節)			
Coverage 保障項目	Maximum benefits per insured person per disability (HK\$) 每名受保人每宗傷疾之最高保障額 (港幣/元)		
	Standard Plan 標準計劃	Enhanced Plan 優越計劃	Platinum Plan 白金計劃
<b>Section 7 – Special Treatment and Care 第7節 – 特別治療及護理</b>			
Extra cancer treatment and kidney dialysis benefit 額外癌症及腎透析治療保障	\$30,000	\$60,000	\$90,000
Advanced diagnostic imaging expenses 先進診斷掃描費用	\$3,000	\$6,000	\$9,000

#### Notes 注意事項：

- To opt for Section 7, you must enrol in Section 1, Section 2 and Section 3 at the same time.  
客戶必須同時投保第1節、第2節及第3節，才可選擇附加第7節。
- The plan level selected for Section 7 can be different from the Core Cover.  
第7節所選的計劃級別可與基本保障不同。
- Cover for insured person aged from 15 days to 65 years and renewable up to aged 100 years.  
受保年齡由15日至65歲，並可續保至100歲。
- Cancer treatment shall include chemotherapy and radiotherapy only.  
癌症治療只包括化學療法及放射療法。
- 90 days waiting period is applicable to Section 7.  
90日等候期適用於第7節。

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



### Out-patient Medical Plan 門診醫療保障計劃

This comprehensive benefit provides you with a wide variety of out-patient medical services, allowing you to choose from a territory-wide medical network of more than 500 top medical practitioners<sup>1</sup>. The range of benefits includes general practitioner and specialist consultation (including basic medication), Chinese medicine practitioner consultation, Chinese medicine bone-setting, physiotherapy and free annual check-up. The Out-patient Medical Plan is designed to offer you a comprehensive out-patient medical protection.

此全面的保障為您提供多元化的門診醫療服務，廣泛的醫療網絡提供超過500位醫生<sup>1</sup>以供選擇。保障範圍包括普通科醫生及專科醫生診症（包括基本藥物）、中醫治療、中醫跌打治療、物理治療及免費每年身體檢查。門診醫療保障計劃為您提供全面的門診醫療保障。

<sup>1</sup> The out-patient medical services are arranged and provided by service provider which is nominated by Zurich Insurance Company Limited ("the Company"). The network doctors are not appointed or employed by the Company, and the Company assumes no responsibility for such services.  
門診醫療服務由蘇黎世保險有限公司（「本公司」）所指定的服務供應商安排及提供。網絡醫生並非由本公司所委派或僱用，本公司對這些服務概不負責。



## Benefits table 保障範圍一覽表

Coverage (per policy year) 保障項目 (以每個保單年度計算)			
Coverage 保障項目	Maximum benefits per insured person (HK\$) 每名受保人最高保障額 (港幣/元)		
	Standard Plan 標準計劃	Enhanced Plan 優越計劃	Platinum Plan 白金計劃
Age limit 承保年齡	15 days to 65 years 15天至65歲	15 days to 65 years 15天至65歲	15 days to 65 years 15天至65歲
<b>General practitioner consultation and basic medication 普通科醫生診症及基本藥物</b>			
• Maximum visits 最高次數	Unlimited 不限次數	Unlimited 不限次數	Unlimited 不限次數
• Co-payment per visit 每次自負費用	\$50	\$35	\$0
<b>Specialist consultation and basic medication 專科醫生診症及基本藥物</b>			
• Maximum visits 最高次數	Unlimited 不限次數	Unlimited 不限次數	Unlimited 不限次數
• Co-payment per visit 每次自負費用	\$100	\$70	\$0
<b>X-ray &amp; laboratory examination X光及化驗測試</b>			
	\$500	\$1,000	\$1,000
<b>Physiotherapy 物理治療</b>			
• Maximum visits 最高次數	10 visits 次	15 visits 次	15 visits 次
• Co-payment per visit 每次自負費用	\$100	\$70	\$0
<b>Chinese medicine practitioner consultation 中醫診症</b>			
• Maximum visits 最高次數	10 visits 次	15 visits 次	Unlimited 不限次數
• Co-payment per visit 每次自負費用	\$50	\$35	\$0
<b>Chinese medicine bone-setting 中醫跌打治療</b>			
• Maximum visits 最高次數	10 visits 次	15 visits 次	Unlimited 不限次數
• Co-payment per visit 每次自負費用	\$50	\$35	\$0
<b>Free medical check up 免費身體檢查</b>			
Choose one from the following <sup>2</sup> 從下列選擇一項 <sup>2</sup> ： For insured person aged 13 – 75 years 13至75歲之受保人： • Physical check up 身體檢查 • Gynaecology check up 婦科檢查 • Flu vaccine 流感疫苗注射	N/A 不適用	1 per policy year 每保單年度一次	1 per policy year 每保單年度一次
For insured person aged 15 days – 12 years 15天至12歲之受保人： • Hearing check up 聽力檢查 • Flu vaccine 流感疫苗注射			

<sup>2</sup> No medical check up is offered to Standard Plan. For insured person aged 15 days to 12 years, he/she can opt for Hearing check up or Flu vaccine. For insured person aged 13 years to 75 years, he/she can opt for Physical check up, Gynaecology check up or Flu vaccine. For insured person aged 13 years to 75 years, he/she can opt for Physical check up, Gynaecology check up or Flu vaccine. 身體檢查不適用於標準計劃。年齡為15日至12歲之受保人，可選擇聽力檢查或流感疫苗注射。年齡為13歲至75歲之受保人，可選擇身體檢查、婦科檢查或流感疫苗注射。

### Notes 注意事項：

- The Out-patient Medical Plan is a standalone cover and can be enrolled individually. 門診醫療保障計劃是一份獨立的保障，客戶可獨立投保。
- The Out-patient Medical Plan is provided by an independent medical service provider which is nominated by Zurich Insurance Company Limited. 門診醫療保障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。
- Cover for insured person aged from 15 days to 65 years and renewable up to aged 75 years. 受保年齡由15日至65歲，並可續保至75歲。
- 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). 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）。
- All consultations are limited to one visit per day only. 所有診症服務只限每日一次。
- Up to 3-day medication supplied by the general practitioner, up to 2-day basic herbs supplied by the herbalist and 1 external medicated dressing by Chinese bone-setter. 普通科包括不多於3天基本藥物，中醫包括不多於2天基本中藥，跌打治療包括外敷一劑。
- A referral letter from a network general practitioner is required for specialist consultation. It is valid for 6 months from issue date. 專科醫生診症需由普通科網絡醫生轉介推薦，推薦信有效期為發信日期後6個月。
- Laboratory examination received as an out-patient if medically indicated and recommended by network doctors. 按網絡醫生因病人的病症所需而建議以門診方式接受的化驗調查測試。
- All general X-ray investigations performed by network doctors are included. 包括由網絡醫生進行的普通X光檢驗。
- Free medical check up shall be provided upon completion of the full policy year. 於整個保單年度完結後，受保人便可享有一次免費身體檢查。

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