

CRITICALCARE1.0  
危疾安心保 1.0

Help you face any  
difficulties at ease  
助您輕鬆面對逆境



## Critical Care 1.0

Staying fit and healthy is fundamental and impetus to pursue for a good standard of living. Medical advancement nowadays has also helped many to survive a number of critical illnesses. Misfortune happens, nonetheless. It will come even harder when we are off guard. The financial need to live on inevitably poses a huge challenge to most of the survivors and their loved ones. Comprehensive protection against critical or even fatal illnesses, is therefore of utmost importance for your particular need in the process of medical treatment.

### Critical help at critical time

With CriticalCare 1.0, you and your family are well protected from suffering any possible financial strain caused by a serious illness. You will receive a lump sum payment of up to HK\$250,000 to ease your financial stress when you are firstly diagnosed of a covered critical illness.

Cancer, heart attacks and stroke, the three major killers in Hong Kong, are covered in CriticalCare 1.0. More than that, over 20 common critical illnesses are included in our coverage, putting your mind at rest.

## Financial protection : Two plans of choice

With CriticalCare 1.0, you have two options.

### Standard Plan

- Cancer
- Stroke
- Heart Attack
- Coronary Artery Bypass Surgery
- Kidney Failure
- Parkinson's Disease
- Multiple Sclerosis
- Motor Neurone Disease

### Comprehensive Plan

- Cancer
- Stroke
- Heart Attack
- Coronary Artery Bypass Surgery
- Kidney Failure
- Parkinson's Disease
- Multiple Sclerosis
- Motor Neurone Disease
- Paralysis/Paraplegia
- Terminal illness
- Loss of Hearing
- Loss of Independent Existence
- Complete Liver Failure
- Loss of Limbs
- Muscular Dystrophy
- HIV resulting from blood transfusion
- Aorta Surgery
- Heart Valve Surgery
- Major Organ Transplant(s)
- Blindness
- Alzheimer's Disease
- Coma
- Loss of Speech
- Major Burns
- Encephalitis
- Pulmonary Hypertension
- Benign Brain Tumour
- Accidental Head Injury resulting in major head trauma

**\* A 60-day Waiting Period from the effective date of the insurance shall be applicable during which claims arising from any cause other than accident are not covered.**

**The Insured Person must be alive for at least 30 days after being first diagnosed of a covered critical illness before a claim becomes valid.**

  
MSIG | Insurance  
that sees  
the heart  
in everything

A Member of  INSURANCE GROUP

## Premium table^ (HK\$)

Standard Plan												
Benefits	I - HK\$100,000				II - HK\$150,000				III - HK\$250,000			
Age	Male		Female		Male		Female		Male		Female	
	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker
18-24	108	144	144	216	156	228	216	312	264	372	360	516
25-29	132	192	192	288	204	300	288	420	336	492	480	696
30-34	216	312	312	456	312	468	456	684	528	768	756	1,140
35-39	408	660	408	660	624	996	612	984	1,032	1,644	1,020	1,656
40-44	612	1,056	528	912	924	1,584	792	1,356	1,548	2,652	1,308	2,256
45-49	852	1,476	720	1,284	1,296	2,244	1,092	1,908	2,136	3,732	1,824	3,180
50-54	1,752	3,024	1,488	2,604	2,652	4,584	2,256	3,900	4,416	7,632	3,756	6,492
55-59	3,372	5,664	2,868	4,872	5,124	8,604	4,356	7,320	8,532	14,340	7,260	12,444
60-64#	5,208	8,364	4,428	7,188	7,896	12,696	6,720	10,788	13,152	21,156	11,184	17,988

Comprehensive Plan												
Benefits	I - HK\$100,000				II - HK\$150,000				III - HK\$250,000			
Age	Male		Female		Male		Female		Male		Female	
	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker
18-24	180	252	240	360	264	384	366	516	432	636	612	876
25-29	240	336	324	492	348	540	492	720	576	840	828	1,200
30-34	360	528	528	780	540	792	780	1,152	900	1,320	1,308	1,932
35-39	708	1,128	708	1,140	1,056	1,704	1,044	1,680	1,764	2,832	1,764	2,820
40-44	1,056	1,812	900	1,560	1,596	2,724	1,344	2,316	2,652	4,536	2,256	3,876
45-49	1,464	2,556	1,248	2,184	2,196	3,840	1,872	3,364	3,660	6,408	3,120	5,448
50-54	3,024	5,232	2,580	4,452	4,548	7,848	3,864	6,672	7,572	13,080	6,432	11,124
55-59	5,856	9,840	4,980	8,364	8,784	14,748	7,464	12,540	14,628	24,576	12,432	20,904
60-64#	9,024	14,508	7,668	12,324	13,152	21,756	11,496	18,492	22,548	36,252	19,164	30,828

Your premium will vary upon entering the next age group

^ For renewal only

^Important Note: Collection of Levy on Insurance Premium - The Insurance Authority (IA) has announced the collection of levy on insurance premium under the "Insurance Ordinance" with effect from 1<sup>st</sup> January 2018. As a result, all premium amounts shown in this product brochure are subject to levy.

## 保費表<sup>^</sup> (港幣 / 元)

標準計劃												
保障金額	I - 港幣100,000元				II - 港幣150,000元				III - 港幣250,000元			
年齡	男性		女性		男性		女性		男性		女性	
	非吸煙者	吸煙者	非吸煙者	吸煙者	非吸煙者	吸煙者	非吸煙者	吸煙者	非吸煙者	吸煙者	非吸煙者	吸煙者
18-24	108	144	144	216	156	228	216	312	264	372	360	516
25-29	132	192	192	288	204	300	288	420	336	492	480	696
30-34	216	312	312	456	312	468	456	684	528	768	756	1,140
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60-64 <sup>#</sup>	5,208	8,364	4,428	7,188	7,896	12,696	6,720	10,788	13,152	21,156	11,184	17,988

周全計劃												
保障金額	I - 港幣100,000元				II - 港幣150,000元				III - 港幣250,000元			
年齡	男性		女性		男性		女性		男性		女性	
	非吸煙者	吸煙者	非吸煙者	吸煙者	非吸煙者	吸煙者	非吸煙者	吸煙者	非吸煙者	吸煙者	非吸煙者	吸煙者
18-24	180	252	240	360	264	384	366	516	432	636	612	876
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55-59	5,856	9,840	4,980	8,364	8,784	14,748	7,464	12,540	14,628	24,576	12,432	20,904
60-64 <sup>#</sup>	9,024	14,508	7,668	12,324	13,152	21,756	11,496	18,492	22,548	36,252	19,164	30,828

您的保費將隨年齡遞增至下一組別而調整

<sup>^</sup>只適用於續保

<sup>^</sup>重要事項: 收取保費徵費之新規定 -

保險業監管局 (保監局) 已於《保險業條例》中公佈有關收取保費徵費的新規定，並於2018年1月1日正式生效。因此，本產品小冊子上所列明的保費金額將附加保費徵費。

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H46Z(CP/10-17/10-17/OK)

## 危疾安心保 1.0

保持身體健康是追求優質生活的基本因素，同時亦起催化作用。現今先進的醫學技術亦幫助很多危疾患者痊癒過來，但不幸的事仍會發生，尤其當您缺乏防範時，情況可能更壞。要繼續生活下去，無疑為康復者及其摯愛的家人帶來沉重的經濟負擔。因此，週全的危疾保障便非常重要，可讓您於接受治療時，專心療養，不用擔心財政問題。

### 關鍵時刻的關鍵支援

只須投保危疾安心保1.0，您及家人即可為因患重病而導致的經濟開支得到保障。倘不幸被診斷證實患上受保之危疾，您可獲高達港幣廿五萬元之一筆過現金賠償\*，以減輕突如其來的財政負擔。

危疾安心保1.0不單承保香港三大危疾殺手：癌症、心臟病和中風，其他超過廿種常見的危疾亦為保障範圍之內，令您倍感安心。

## 兩種不同保障計劃 切合您的需要

危疾安心保1.0，備有兩種不同保障計劃可供選擇，配合您的個人需要。

### 標準計劃

- 癌症
- 中風
- 突發性心臟病
- 冠狀動脈手術
- 腎衰竭
- 柏金遜症
- 多發性硬化
- 運動神經細胞疾病

### 周全計劃

- 癌症
- 中風
- 突發性心臟病
- 冠狀動脈手術
- 腎衰竭
- 柏金遜症
- 多發性硬化
- 運動神經細胞疾病
- 癱瘓/ 截癱
- 末期病症
- 喪失聽覺
- 喪失獨立能力
- 肝臟完全衰竭
- 喪失肢體
- 肌肉營養不良症
- 因輸血感染愛滋病毒
- 主動脈手術
- 心臟瓣膜手術
- 主要器官移植手術
- 失明
- 阿耳滋海默氏症
- 昏迷
- 喪失語言能力
- 嚴重燒傷
- 腦炎
- 肺動脈高血壓
- 良性腦腫瘤
- 頭部意外受傷  
引致嚴重腦創傷

\*六十天等候期：由保單正式生效起計算六十日內期間的所有索償，除非由意外引起，否則不會獲得賠償。

受保人需於首次診斷及證實患上受保危疾後，仍能最少生存三十天。