

MediSure Plus
至尊萬健寶醫療保障計劃

Supplement to your
existing medical plan
配合您現有的醫療計劃



Insurance
that sees
the heart
in everything

A Member of **MS&AD** INSURANCE GROUP

Table of Benefits (HK\$)

(Effective from 01 October 2019)

Core Cover	Standard Plan	Excel Plan	Super Plan	Executive Plan
Overall Maximum Limit per Disability	250,000	500,000	2,500,000	10,000,000
(A) Hospital & Related Services Benefit				
Maximum Limit • per year	250,000	500,000	750,000	1,500,000
Room & Board • per day	1,050 (up to 120 days per disability)	2,100	2,900	4,000
Accompany Bed • per day, for one adult family member for hospitalisation of children of aged 17 or below	1,050 (up to 120 days per disability)	Full Cover	Full Cover	Full Cover
Intensive Care • supplement to Room & Board • per disability	16,000	Full Cover	Full Cover	Full Cover
Miscellaneous Hospital Charges (Covers prescribed diagnostic imaging tests) [#] • per disability	16,000	Full Cover	Full Cover	Full Cover
Physician Fees • per day	1,050 (up to 120 days per disability)	2,100	2,900	4,000
In-hospital Specialists • per disability	5,200	Full Cover	Full Cover	Full Cover
Surgeon Fee* - per operation • Complex • Major • Intermediate • Minor	52,000 26,000 13,000 5,200	330,000 165,000 82,500 33,000	Full Cover	Full Cover
Anaesthetist Fee • per operation	35% of Surgeon Fee	35% of Surgeon Fee		
Operation Theatre • per operation	35% of Surgeon Fee	35% of Surgeon Fee		
Outpatient Chemotherapy / Radiotherapy / Targeted Therapy / Immunotherapy / Hormonal Therapy / Kidney Dialysis Treatment • per disability	17,000	Full Cover	Full Cover	Full Cover
Pre-Admission Outpatient Visit and Post-Hospital Follow-up Treatment • per disability • 1 visit within 30 days before admission • Up to 3 follow-up treatments within 90 days after discharge	1,350	Full Cover	Full Cover	Full Cover

Core Cover	Standard Plan	Excel Plan	Super Plan	Executive Plan
Post Operation and Cancer Treatment Recovery Benefit <ul style="list-style-type: none"> per day up to 5 visits per year for each of the following treatments <ol style="list-style-type: none"> Psychological Counselling (Consultation fee only) Dietetic Consultation (Consultation fee only) Speech Therapy (Treatment fee only) Occupational Therapy (Treatment fee only) Chinese Herbalist Consultation and Acupuncture Reimbursement percentage 	420	630	840	1,050
Private Nursing <ul style="list-style-type: none"> per day up to 26 weeks per year 	320	Full Cover	Full Cover	Full Cover
Public Hospital Cash Benefit <ul style="list-style-type: none"> per day 	1,000 (up to 120 days per disability)	1,500	2,000	2,500
Second Claim Benefit <ul style="list-style-type: none"> per claim 	1,000	1,000	1,000	1,000
Day Surgery Cash Allowance <ul style="list-style-type: none"> per operation 	1,000	1,000	1,000	1,000
Lifetime Limit <ul style="list-style-type: none"> per person, applied at or above age 70 	1,000,000	2,000,000	3,000,000	6,000,000
(B) Increased International Cover Benefit (in excess of maximum limit per year for Hospital & Related Services Benefit)				
Maximum Limit <ul style="list-style-type: none"> per year 	N/A	N/A	N/A	4,500,000
(C) Organ Transplantation Benefit				
Maximum Limit <ul style="list-style-type: none"> per year and per disability 	250,000	500,000	750,000	1,500,000
(D) Additional Benefits				
Free Medical Service at Appointed Centre	Once per Year	Once per Year	Once per Year	Once per Year
International Payment Guarantee[^]	Available	Available	Available	Available
24-hour International Emergency Assistance	Available	Available	Available	Available
Emergency Evacuation & Repatriation <ul style="list-style-type: none"> per year and per disability 	N/A	N/A	1,000,000	1,500,000
Free Travel Personal Accident Benefit <ul style="list-style-type: none"> per year and per accident 	N/A	N/A	N/A	1,000,000

[#] Prescribed diagnostic imaging tests : computer tomography ("CT" scan), magnetic resonance imaging ("MRI" scan), positron emission tomography ("PET" scan), PET-CT combined and PET-MRI combined

* According to Surgical Schedule

[^] Upon receipt of adequate prior notification of claim for Hospital in-patient treatment, MSIG Insurance (Hong Kong) Limited ("MSIG") will confirm the extent of insurance benefits, monitor claims procedures, issue (wherever possible) appropriate payment guarantees and/or arrange direct settlement to the Hospitals, Physicians or other service providers subject always to policy terms and conditions. No such payment guarantees or direct settlements can be made if MSIG is not contacted in advance with all relevant details as stated above. Covered outpatient services are not subject to payment guarantees or direct settlement and must be paid by the Insured Person and reimbursement claimed under the policy.

Optional Cover (Effective from 01 October 2019)	Standard Plan	Excel Plan	Super Plan	Executive Plan	Medical Top Up Plan
Outpatient Services Benefit					HK\$
Maximum Limit • per year	N/A	N/A	N/A	26,000	N/A
General Practitioner (GP) • 1 visit per day				Full Cover	
Specialist Practitioner (SP) • 1 visit per day				Full Cover	
Max. Total No. of GP & SP Visits • Per Year				30	
Prescribed Medication • per year				9,700	
Diagnostic X-ray & Laboratory Tests • per year				9,700	
Bonesetter, Acupuncturist, and Chiropractor treatment • for accidental injury • 1 visit per day up to 8 visits per year				500	
Supplementary Major Medical Benefit					
Maximum Limit per disability	105,000	210,000	315,000	630,000	N/A
Deductible per each claim	1,000	1,000	1,000	1,000	
Reimbursement percentage	80%	80%	80%	80%	
Dental Benefit					
Maximum Limit per year • Scaling and polishing (Maximum 2 visits per year): 500 per visit • Routine oral examination • Intraoral X-ray and medications • Fillings and extractions • Drainage of dental abscesses • Pins for cusp restoration • Dentures, crowns and bridges (Only if necessitated by an Accident)	2,600	2,600	2,600	2,600	2,600
Maternity Benefit (12-month waiting period)					
Normal Delivery • per pregnancy	32,000	32,000	32,000	32,000	32,000
Complicated Delivery (including miscarriage) • per pregnancy	32,000	32,000	32,000	64,000	32,000
Critical Illness Benefits					
Standard Coverage : covers Critical Illnesses item (1) – (12)					
Comprehensive Coverage : covers Critical Illnesses item (1) – (28)					
Overall Maximum Limit for Critical Illness Benefit	250,000	500,000	500,000	500,000	250,000
Maximum Limit for Lady Benefit	50,000	100,000	100,000	100,000	50,000

Remarks :

1. Lady Benefit is a rider benefit of Critical Illness Benefit and cannot be insured separately. Benefit paid for Lady Benefit will reduce the Overall Maximum Limit for Critical Illness Benefit.

All charges must be reasonable and customary

* Please note that the above table is a summary of benefits only. For more details, please refer to the policy provisions.

Premium Table ^ (HK\$)

(Effective from 01 October 2019)

Core Cover										
	Standard Plan		Excel Plan		Super Plan		Executive Plan		Medical Top Up Plan	
Age Groups* (Years old)	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly
15 days to 6	3,078	285	5,076	470	8,640	800	14,580	1,350	1,512	140
7-17	2,754	255	4,590	425	7,506	695	12,798	1,185	1,296	120
18-30	3,888	360	6,642	615	10,314	955	15,984	1,480	1,836	170
31-40	4,644	430	7,938	735	12,258	1,135	19,116	1,770	2,214	205
41-50	6,102	565	10,638	985	15,984	1,480	23,976	2,220	2,754	255
51-60	9,018	835	15,174	1,405	22,626	2,095	33,426	3,095	3,888	360
61-70	14,526	1,345	24,840	2,300	36,450	3,375	53,028	4,910	6,426	595
71-80	18,198	1,685	30,888	2,860	45,252	4,190	65,880	6,100	N/A	N/A
81-100	18,738	1,735	31,806	2,945	46,548	4,310	67,716	6,270	N/A	N/A
Optional Cover										
Outpatient Services Benefit (Executive Plan)										
Age Groups* (Years old)			Annual				Monthly			
15 days to 6			9,990				925			
7-17			9,990				925			
18-30			9,342				865			
31-40			10,854				1,005			
41-50			11,610				1,075			
51-60			14,418				1,335			
61-70			18,900				1,750			
71-80			24,570				2,275			
Supplementary Major Medical Benefit										
	Standard Plan		Excel Plan		Super Plan		Executive Plan		Medical Top Up Plan	
Age Groups* (Years old)	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	N/A	
15 days to 6	918	85	1,512	140	2,592	240	4,374	405		
7-17	810	75	1,404	130	2,268	210	3,834	355		
18-30	1,188	110	2,052	190	3,132	290	4,914	455		
31-40	1,404	130	2,430	225	3,726	345	5,832	540		
41-50	1,782	165	3,132	290	4,698	435	7,074	655		
51-60	2,700	250	4,482	415	6,642	615	9,882	915		
61-70	4,212	390	7,182	665	10,530	975	15,336	1,420		
71-80	5,238	485	8,910	825	13,068	1,210	19,062	1,765		
81-100	5,400	500	9,234	855	13,446	1,245	19,602	1,815		

***Core Cover, Outpatient Service Benefit (Executive Plan) and Supplementary Major Medical Benefit: Renewal only at age 76 or above**

Premium Table ^ (HK\$)

(Effective from 01 October 2019)

Dental Benefit										
All Plans										
Age Groups (Years old)			Annual				Monthly			
15 days or above			1,620				150			
Maternity Benefit										
	Standard / Excel / Super / Medical Top Up Plan						Executive Plan			
Age Groups (Years old)			Annual		Monthly		Annual		Monthly	
18-49			8,154		755		9,018		835	
Critical Illness Benefits : Standard Coverage										
	Standard Plan		Excel Plan		Super Plan		Executive Plan		Medical Top Up Plan	
Age Groups# (Years old)	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly
15 days to 17	540	50	1,080	100	1,080	100	1,080	100	540	50
18-30	486	45	972	90	972	90	972	90	486	45
31-40	1,134	105	2,160	200	2,160	200	2,160	200	1,134	105
41-50	1,944	180	3,834	355	3,834	355	3,834	355	1,944	180
51-60	5,508	510	10,962	1,015	10,962	1,015	10,962	1,015	5,508	510
61-70	10,152	940	20,304	1,880	20,304	1,880	20,304	1,880	10,152	940
71-80	20,088	1,860	40,068	3,710	40,068	3,710	40,068	3,710	N/A	N/A
Critical Illness Benefits : Comprehensive Coverage										
	Standard Plan		Excel Plan		Super Plan		Executive Plan		Medical Top Up Plan	
Age Groups# (Years old)	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly
15 days to 17	756	70	1,512	140	1,512	140	1,512	140	756	70
18-30	702	65	1,350	125	1,350	125	1,350	125	702	65
31-40	1,566	145	3,078	285	3,078	285	3,078	285	1,566	145
41-50	2,700	250	5,400	500	5,400	500	5,400	500	2,700	250
51-60	7,722	715	15,336	1,420	15,336	1,420	15,336	1,420	7,722	715
61-70	14,256	1,320	28,404	2,630	28,404	2,630	28,404	2,630	14,256	1,320
71-80	28,080	2,600	56,052	5,190	56,052	5,190	56,052	5,190	N/A	N/A
Lady Plan										
	Standard Plan		Excel Plan		Super Plan		Executive Plan		Medical Top Up Plan	
Age Groups# (Years old)	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly
18-30	432	40	918	85	918	85	918	85	432	40
31-40	378	35	810	75	810	75	810	75	378	35
41-50	324	30	702	65	702	65	702	65	324	30
51-60	378	35	810	75	810	75	810	75	378	35
61-70	810	75	1,566	145	1,566	145	1,566	145	810	75
71-80	1,566	145	3,132	290	3,132	290	3,132	290	N/A	N/A

Critical Illness Benefits and Lady Plan: Renewal only at age or above 60

^ 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 1st January 2018. As a result, all premium amounts shown in this product proposal form are subject to levy.

保障限額表 (港幣 / 元)

(由 2019 年 10 月 1 日起生效)

基本保障	標準計劃	精選計劃	特選計劃	智選計劃
每宗傷病最高總保障額	250,000	500,000	2,500,000	10,000,000
(A) 醫院及有關服務保障				
最高保障額 • 每年	250,000	500,000	750,000	1,500,000
住院及膳食費用 • 每日	1,050 (每症最多 120 日)	2,100	2,900	4,000
加床費用 • 17 歲或以下兒童住院時由一位成年家庭成員陪伴之每日額外收費	1,050 (每症最多 120 日)	全額賠償	全額賠償	全額賠償
深切治療費用 • 額外津貼住院及膳食費用 • 每症	16,000	全額賠償	全額賠償	全額賠償
住院雜費 (包括訂明診斷成像檢測) [#] • 每症	16,000	全額賠償	全額賠償	全額賠償
醫生巡房費用 • 每日	1,050 (每症最多 120 日)	2,100	2,900	4,000
專科醫生費用 • 每症	5,200	全額賠償	全額賠償	全額賠償
手術費用 * - 每宗手術 • 複雜 • 大型 • 中型 • 小型	52,000 26,000 13,000 5,200	330,000 165,000 82,500 33,000	全額賠償	全額賠償
麻醉師費用 • 每宗手術	手術費用的 35%	手術費用的 35%		
手術室費用 • 每宗手術	手術費用的 35%	手術費用的 35%		
非住院化療/ 電療/ 標靶治療/ 免疫治療/ 荷爾蒙治療/ 洗腎費用 • 每症	17,000	全額賠償	全額賠償	全額賠償
入院前之門診診斷費用及出院後之覆診費用 • 每症 • 入院前 30 日內之 1 次門診 • 出院後 90 日內之最多 3 次跟進覆診	1,350	全額賠償	全額賠償	全額賠償
手術或癌症治療後復康保障 • 每日 • 下列每項治療每年最多 5 次： 1. 心理輔導 (只限診症費) 2. 營養諮詢 (只限診症費) 3. 言語治療 (只限診療費) 4. 職業治療 (只限診療費) 5. 中醫及針灸治療 • 賠償率	420 80%	630 80%	840 80%	1,050 80%
私家看護費用 • 每日 • 每年最多 26 個星期	320	全額賠償	全額賠償	全額賠償
公立醫院現金保障 • 每日	1,000 (每症最多 120 日)	1,500	2,000	2,500
第二索償現金津貼保障 • 每宗索償	1,000	1,000	1,000	1,000
日間手術現金津貼 • 每宗手術	1,000	1,000	1,000	1,000
終生保障額 • 每位受保人於 70 歲或以上適用	1,000,000	2,000,000	3,000,000	6,000,000

基本保障	標準計劃	精選計劃	特選計劃	智選計劃
(B) 海外緊急醫療額外保障 (當醫療費用超出醫院及有關服務的每年最高保障額時之額外保障)				
最高保障額 • 每年	不適用	不適用	不適用	4,500,000
(C) 器官移植保障				
最高保障額 • 每年及每宗傷病	250,000	500,000	750,000	1,500,000
(D) 額外保障				
於指定醫療中心享用免費醫療服務	每年一次	每年一次	每年一次	每年一次
全球入院付款保證 ^	適用	適用	適用	適用
24 小時海外緊急支援服務	適用	適用	適用	適用
緊急醫護運送服務 • 每年及每宗傷病	不適用	不適用	1,000,000	1,500,000
免費旅遊人身意外保障 • 每年及每宗意外	不適用	不適用	不適用	1,000,000

訂明診斷成像檢測：電腦斷層掃描（“CT”掃描）、磁力共振掃描（“MRI”掃描）、正電子放射斷層掃描（“PET”掃描）、PET—CT 組合及 PET—MRI 組合。

* 根據外科手術承保表

^ 三井住友海上火災保險（香港）有限公司（「三井住友保險」）取得受保人以住院病人方式入住醫院治療的預先通知後，會確定保險的保障範圍、監察索償程序、簽發（可能情況下）適當之付款信用保證及/或根據保單條款與規章安排直接付款予醫院、醫生或其他服務供應者。如受保人未能預先通知三井住友保險有關上述的詳情，三井住友保險將不會簽發付款信用保證或安排直接付款。鑑於三井住友保險不會就本保單承保之門診服務提供付款信用保證或安排直接付款，受保人必須先自行付費，再根據本保單索取賠償。

自選保障 (由2019年10月1日起生效)	標準計劃	精選計劃	特選計劃	智選計劃	醫療增值計劃
門診保障					港幣 / 元
最高保障額 • 每年	不適用	不適用	不適用	26,000	不適用
普通科門診服務 • 每日一次				全額賠償	
專科門診服務 • 每日一次				全額賠償	
普通科及專科服務最高總次數 • 每年				30	
醫生處方藥物費用 • 每年				9,700	
診斷性 X 光檢查及化驗服務費用 • 每年				9,700	
跌打、針灸及脊醫治療 • 因意外受傷而引致 • 每日一次，每年最多 8 次				500	
附加醫療保障					
每宗傷病最高保障額	105,000	210,000	315,000	630,000	不適用
每次索償墊底費	1,000	1,000	1,000	1,000	
賠償率	80%	80%	80%	80%	
牙科保障					
每年最高保障額 • 洗牙 (每年最多 2 次): 每次 500 • 定期口腔檢查 • 口腔 X 光及藥物 • 補牙及脫牙 • 膿瘡排放 • 齒尖或齒邊修復 • 假牙、牙冠及牙橋 (只適用於因意外而導致)	2,600	2,600	2,600	2,600	2,600
產科保障 (等候期為 12 個月)					
自然分娩 • 每次懷孕	32,000	32,000	32,000	32,000	32,000
手術分娩 (包括流產) • 每次懷孕	32,000	32,000	32,000	64,000	32,000
危疾保障					
標準保障 1 - 12 種危疾 全面保障 1 - 28 種危疾					
危疾保障最高總保障額	250,000	500,000	500,000	500,000	250,000
女性保障最高保障額	50,000	100,000	100,000	100,000	50,000

注意：

1. 女性保障乃危疾保障之附加保障，不可獨立投保。女性保障一經索償，危疾保障之最高總保障額將相應遞減。

一切費用必須合理及慣常

* 以上提供之保障限額表只供參考，有關詳情，請參閱保單

保費表 ^ (港幣 / 元)

(由 2019 年 10 月 1 日起生效)

基本保障

年齡組別 * (歲)	標準計劃		精選計劃		特選計劃		智選計劃		醫療增值計劃	
	年繳	月繳	年繳	月繳	年繳	月繳	年繳	月繳	年繳	月繳
15 日至 6	3,078	285	5,076	470	8,640	800	14,580	1,350	1,512	140
7-17	2,754	255	4,590	425	7,506	695	12,798	1,185	1,296	120
18-30	3,888	360	6,642	615	10,314	955	15,984	1,480	1,836	170
31-40	4,644	430	7,938	735	12,258	1,135	19,116	1,770	2,214	205
41-50	6,102	565	10,638	985	15,984	1,480	23,976	2,220	2,754	255
51-60	9,018	835	15,174	1,405	22,626	2,095	33,426	3,095	3,888	360
61-70	14,526	1,345	24,840	2,300	36,450	3,375	53,028	4,910	6,426	595
71-80	18,198	1,685	30,888	2,860	45,252	4,190	65,880	6,100	不適用	不適用
81-100	18,738	1,735	31,806	2,945	46,548	4,310	67,716	6,270	不適用	不適用

自選保障

門診保障 (智選計劃)

年齡組別 * (歲)	年繳	月繳
15 日至 6	9,990	925
7-17	9,990	925
18-30	9,342	865
31-40	10,854	1,005
41-50	11,610	1,075
51-60	14,418	1,335
61-70	18,900	1,750
71-80	24,570	2,275

附加醫療保障

年齡組別 * (歲)	標準計劃		精選計劃		特選計劃		智選計劃		醫療增值計劃
	年繳	月繳	年繳	月繳	年繳	月繳	年繳	月繳	
15 日至 6	918	85	1,512	140	2,592	240	4,374	405	不適用
7-17	810	75	1,404	130	2,268	210	3,834	355	
18-30	1,188	110	2,052	190	3,132	290	4,914	455	
31-40	1,404	130	2,430	225	3,726	345	5,832	540	
41-50	1,782	165	3,132	290	4,698	435	7,074	655	
51-60	2,700	250	4,482	415	6,642	615	9,882	915	
61-70	4,212	390	7,182	665	10,530	975	15,336	1,420	
71-80	5,238	485	8,910	825	13,068	1,210	19,062	1,765	
81-100	5,400	500	9,234	855	13,446	1,245	19,602	1,815	

* 基本保障、自選保障中的門診保障 (智選計劃) 及附加醫療保障 : 76 歲或以上只接受續保

保費表 ^ (港幣 / 元)

(由 2019 年 10 月 1 日起生效)

牙科保障														
所有計劃														
年齡組別 (歲)		年繳				月繳								
15 日或以上		1,620				150								
產科保障														
年齡組別 (歲)		標準 / 精選 / 特選 / 醫療增值計劃				智選計劃								
18 - 49		8,154				755					9,018		835	
危疾保障：標準保障														
年齡組別 # (歲)	標準計劃		精選計劃		特選計劃		智選計劃		醫療增值計劃					
	年繳	月繳	年繳	月繳	年繳	月繳	年繳	月繳	年繳	月繳				
15 日至 17	540	50	1,080	100	1,080	100	1,080	100	540	50				
18-30	486	45	972	90	972	90	972	90	486	45				
31-40	1,134	105	2,160	200	2,160	200	2,160	200	1,134	105				
41-50	1,944	180	3,834	355	3,834	355	3,834	355	1,944	180				
51-60	5,508	510	10,962	1,015	10,962	1,015	10,962	1,015	5,508	510				
61-70	10,152	940	20,304	1,880	20,304	1,880	20,304	1,880	10,152	940				
71-80	20,088	1,860	40,068	3,710	40,068	3,710	40,068	3,710	不適用	不適用				
危疾保障：全面保障														
年齡組別 # (歲)	標準計劃		精選計劃		特選計劃		智選計劃		醫療增值計劃					
	年繳	月繳	年繳	月繳	年繳	月繳	年繳	月繳	年繳	月繳				
15 日至 17	756	70	1,512	140	1,512	140	1,512	140	756	70				
18-30	702	65	1,350	125	1,350	125	1,350	125	702	65				
31-40	1,566	145	3,078	285	3,078	285	3,078	285	1,566	145				
41-50	2,700	250	5,400	500	5,400	500	5,400	500	2,700	250				
51-60	7,722	715	15,336	1,420	15,336	1,420	15,336	1,420	7,722	715				
61-70	14,256	1,320	28,404	2,630	28,404	2,630	28,404	2,630	14,256	1,320				
71-80	28,080	2,600	56,052	5,190	56,052	5,190	56,052	5,190	不適用	不適用				
女性計劃														
年齡組別 # (歲)	標準計劃		精選計劃		特選計劃		智選計劃		醫療增值計劃					
	年繳	月繳	年繳	月繳	年繳	月繳	年繳	月繳	年繳	月繳				
18-30	432	40	918	85	918	85	918	85	432	40				
31-40	378	35	810	75	810	75	810	75	378	35				
41-50	324	30	702	65	702	65	702	65	324	30				
51-60	378	35	810	75	810	75	810	75	378	35				
61-70	810	75	1,566	145	1,566	145	1,566	145	810	75				
71-80	1,566	145	3,132	290	3,132	290	3,132	290	不適用	不適用				

危疾保障及女性計劃：60 歲或以上只接受續保

^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》中公布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，本產品投保書上所列明的保費金額將附加保費徵費。

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