

CriticalCare 1.0

危疾安心保1.0

Help you face any
difficulties at ease

助您輕鬆面對任何難關



MSIG

Insurance
that sees
the heart
in everything

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

Staying fit and healthy is a crucial part of having a good standard of living. Whilst medical advancement has helped many people survive several critical illnesses, misfortunes still happen. It is fundamental that we are on guard to ensure that the financial impact is minimal on survivors and their loved ones. That's why we have developed CriticalCare 1.0 – comprehensive protection against critical or even fatal illnesses.

Plan highlights

- Receive a lump sum of cash payment of up to HK\$250,000 if you are first diagnosed with any one of the critical illnesses listed below. The lump sum cash payment is fully payable regardless of any other existing medical insurance policies you may have. This is to support you with your daily living and medical expenses.
- **Comprehensive Coverage against a wide range of illnesses**
 - ▶ The Standard Plan covers 8 critical illnesses
 - ▶ The Comprehensive Plan covers an additional 20 critical illnesses on top of the Standard Plan



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



Illustrative example



Mr. Wu is a builder and lives with his wife, son and mother. He is the main provider for his family and must bring in enough money to pay for his son's education. Mr. Wu's Father recently passed away unexpectedly from a heart attack.

As Mr. Wu is worried that this is a familial hereditary heart disease, if the same happen to him may leave his family in a very sticky financial condition. He decides to take out the comprehensive plan of CriticalCare 1.0 for his family which covers 28 critical illnesses.



	Mr. Wu	Mrs. Wu	Curtis Wu	Amy Wu
Relationship to policy owner	Policy owner	Spouse	Son	Mother
Age	42	39	19	64
Occupation	Builder	Housewife	Student	Retired
Do they smoke?	Yes	No	No	No
Type of plan	Comprehensive Plan III	Comprehensive Plan II	Comprehensive Plan I	Comprehensive Plan I
Annual premium (HK\$)	4,536	1,044	180	7,668
Total annual cost (HK\$)	13,428			



Scenario 1

Mr. Wu was playing badminton with his friends one day when he collapsed onto the floor. He was rushed to the hospital, and it was revealed that he suffered from a stroke resulting from a blood clot on the right side of his brain. Unfortunately, his stroke led to paralysis on the left side of his body meaning he struggled to walk.

How does CriticalCare 1.0 cover Mr. Wu?

**Comprehensive plan III:
HK\$250,000**



Scenario 2

Mr. and Mrs. Wu were out for dinner one night to celebrate their 20-year anniversary. Amy and Curtis were watching TV at home when Curtis saw smoke coming through the front door; their neighbor's kitchen had unfortunately set on fire. Whilst Curtis managed to escape with only a few burns, Amy struggled to escape and had to be rushed to the hospital as she had severe third-degree burns covering her legs from this accident.

How does CriticalCare 1.0 cover Amy Wu?

**Comprehensive plan I:
HK\$100,000**



Scenario 3

Mrs. Wu has been getting many painful headaches recently. One day, Mrs. Wu notices that she has developed a lump on her breast. She immediately books an appointment with a doctor. Her doctor confirms that Mrs. Wu has developed breast cancer.

How does CriticalCare 1.0 cover Mrs. Wu?


**Comprehensive Plan II:
HK\$150,000**

Benefits at a glance

Benefits	Coverage (HK\$)						
	Type of Plan	Standard Plan I	Standard Plan II	Standard Plan III	Comprehensive Plan I	Comprehensive Plan II	Comprehensive Plan III
Coverage		\$100,000	\$150,000	\$250,000	\$100,000	\$150,000	\$250,000

Premium	Annual Premium [^] (HK\$)					
	Standard Plan			Comprehensive Plan		
	I	II	III	I	II	III
1. Male non-smoker	Payable premium by age bracket					
Ages 18-24	108	156	264	180	264	432
Ages 25-29	132	204	336	240	348	576
Ages 30-34	216	312	528	360	540	900
Ages 35-39	408	624	1,032	708	1,056	1,764
Ages 40-44	612	924	1,548	1,056	1,596	2,652
Ages 45-49	852	1,296	2,136	1,464	2,196	3,660
Ages 50-54	1,752	2,652	4,416	3,024	4,548	7,572
Ages 55-59	3,372	5,124	8,532	5,856	8,784	14,628
Ages 60-64	5,208	7,896	13,152	9,024	13,152	22,548
2. Male Smoker	Payable premium by age bracket					
Ages 18-24	144	228	372	252	384	636
Ages 25-29	192	300	492	336	540	840
Ages 30-34	312	468	768	528	792	1,320
Ages 35-39	660	996	1,644	1,128	1,704	2,832
Ages 40-44	1,056	1,584	2,652	1,812	2,724	4,536
Ages 45-49	1,476	2,244	3,732	2,556	3,840	6,408
Ages 50-54	3,024	4,584	7,632	5,232	7,848	13,080
Ages 55-59	5,664	8,604	14,340	9,840	14,748	24,576
Ages 60-64	8,364	12,696	21,156	14,508	21,756	36,252

Benefits at a glance

 Premium	Annual Premium [^] (HK\$)					
	Standard Plan			Comprehensive Plan		
	I	II	III	I	II	III
3. Female non-smoker	Payable premium by age bracket					
Ages 18-24	144	216	360	240	366	612
Ages 25-29	192	288	480	324	492	828
Ages 30-34	312	456	756	528	780	1,308
Ages 35-39	408	612	1,020	708	1,044	1,764
Ages 40-44	528	792	1,308	900	1,344	2,256
Ages 45-49	720	1,092	1,824	1,248	1,872	3,120
Ages 50-54	1,488	2,256	3,756	2,580	3,864	6,432
Ages 55-59	2,868	4,356	7,260	4,980	7,464	12,432
Ages 60-64	4,428	6,720	11,184	7,668	11,496	19,164
4. Female Smoker	Payable premium by age bracket					
Ages 18-24	216	312	516	360	516	876
Ages 25-29	288	420	696	492	720	1,200
Ages 30-34	456	684	1,140	780	1,152	1,932
Ages 35-39	660	984	1,656	1,140	1,680	2,820
Ages 40-44	912	1,356	2,256	1,560	2,316	3,876
Ages 45-49	1,284	1,908	3,180	2,184	3,364	5,448
Ages 50-54	2,604	3,900	6,492	4,452	6,672	11,124
Ages 55-59	4,872	7,320	12,444	8,364	12,540	20,904
Ages 60-64	7,188	10,788	17,988	12,324	18,492	30,828

Exclusions:

- Pre-existing conditions
- Pregnancy, childbirth, miscarriage, abortion
- Congenital (inborn) anomalies
- Illness occurred within waiting period of 60 days except due to accident
- Flying activity
- Alcohol or drug abuse
- Unreasonable failure to seek or follow medical advice
- Dangerous sports or pastimes
- HIV/AIDS
- Living outside usual country of residence for more than 3 consecutive months within 12 months
- Mental/psychiatric illness, self-inflicted injury/suicide, sexually transmitted diseases
- Unlawful/illegal act
- War, invasion, rebellion



Rest assured about our claims solution

We understand that you may feel worried when an incident is likely to happen. With our claims services hotline, you can now clear your uncertainties in an instant and receive one-on-one advice from our claims experts at [+852 2894 0660](tel:+85228940660) (Mon – Fri, 09:00 – 17:30, except public holidays).

Also, you can submit your claim through our **EASY Claims** online platform anytime, anywhere.

保持健康體魄是追求優質生活的關鍵。儘管醫療進步讓許多危疾患者存活下來，但不可預見的事情仍然時有發生。我們致力提供保障，以確保您或您的親人在遭遇健康危機時，經濟壓力能夠得到緩解。危疾安心保1.0為重症甚至致命疾病提供全面的保障。

計劃特點

- 首次確診以下任何一種受保危疾時，您將獲得高達港幣250,000元的一筆過現金賠償。一筆過現金賠償將完全獨立於您同時持有的其他醫療保險，以助您應對生活開支和醫療費用。
- 周全危疾保障涵蓋多種重病：
 - ▶ 標準計劃覆蓋8種危疾
 - ▶ 周全計劃在標準計劃的基礎上，額外覆蓋20種危疾



標準計劃

- 癌症
- 中風
- 突發性心臟病
- 冠狀動脈手術
- 腎衰竭
- 帕金森症
- 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
- 帕金森症
- 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
- 肺動脈高壓
- 良性腦腫瘤
- 頭部意外受傷引致嚴重腦創傷



說明例子



胡先生從事建築行業，與他的妻子、兒子及母親同住。作為家庭的經濟支柱，他必須賺取充足的收入來支付兒子的學費。最近，胡先生的父親不幸因心臟病發突然去世。

由於胡先生擔心這是家族遺傳的心臟病，若發生在他身上將令他的家庭陷入了嚴重財務困境。因此胡先生決定為他的家庭投保危疾安心保1.0的周全計劃，涵蓋28種危疾。



	胡先生	胡太	小胡先生	胡老太
與保單持有人關係	保單持有人	配偶	兒子	母親
年齡	42	39	19	64
職業	建築業	家庭主婦	學生	退休人士
是否吸煙者?	是	否	否	否
計劃類型	周全計劃 III	周全計劃 II	周全計劃 I	周全計劃 I
全年保費 (港幣/元)	4,536	1,044	180	7,668
全年總保費 (港幣/元)	13,428			

例子一

胡先生與朋友打羽毛球時突然倒地，緊急送院後確診因大腦右側有血塊導致中風。不幸的是，他的中風導致身體左側癱瘓，這意味著他行走困難。

危疾安心保1.0如何給予胡先生保障？

周全計劃 III：港幣250,000元

例子二

某晚，胡先生和胡太外出晚餐慶祝他們的二十週年紀念日。小胡先生與胡老太在家看電視時，小胡先生發現有煙霧從大門滲入，原來是隔壁鄰居的廚房發生了火災。小胡先生僥倖逃脫並只受了輕微燒傷，但胡老太逃生時，她的雙腿受了嚴重的三度燒傷，急需送往醫院治療。

危疾安心保1.0為胡老太提供了哪些保障？

周全計劃 I：港幣100,000元

例子三

胡太近期頻繁感到頭痛且痛感強烈。某日，她發現自己的乳房上出現了一個硬塊。她馬上預約醫生，胡太被醫生確診患有乳腺癌。

在危疾安心保1.0的保障範圍內，胡太可以得到哪些賠償？

周全計劃 II：港幣150,000元

保障範圍一覽表

 保障範圍	保障金額 (港幣/元)					
	標準計劃 I	標準計劃 II	標準計劃 III	周全計劃 I	周全計劃 II	周全計劃 III
計劃						
保障金額 (港幣/元)	\$100,000	\$150,000	\$250,000	\$100,000	\$150,000	\$250,000

 保費	全年保費表* (港幣/元)					
	標準計劃			周全計劃		
	I	II	III	I	II	III
1. 男性非吸煙者	保費隨年齡組別而劃分					
18-24 歲	108	156	264	180	264	432
25-29 歲	132	204	336	240	348	576
30-34 歲	216	312	528	360	540	900
35-39 歲	408	624	1,032	708	1,056	1,764
40-44 歲	612	924	1,548	1,056	1,596	2,652
45-49 歲	852	1,296	2,136	1,464	2,196	3,660
50-54 歲	1,752	2,652	4,416	3,024	4,548	7,572
55-59 歲	3,372	5,124	8,532	5,856	8,784	14,628
60-64 歲	5,208	7,896	13,152	9,024	13,152	22,548
2. 男性吸煙者	保費隨年齡組別而劃分					
18-24 歲	144	228	372	252	384	636
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60-64 歲	8,364	12,696	21,156	14,508	21,756	36,252

保障範圍一覽表

 保費	全年保費表 [^] (港幣/元)					
	標準計劃			周全計劃		
	I	II	III	I	II	III
3. 女性非吸煙者	保費隨年齡組別而劃分					
18-24 歲	144	216	360	240	366	612
25-29 歲	192	288	480	324	492	828
30-34 歲	312	456	756	528	780	1,308
35-39 歲	408	612	1,020	708	1,044	1,764
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50-54 歲	1,488	2,256	3,756	2,580	3,864	6,432
55-59 歲	2,868	4,356	7,260	4,980	7,464	12,432
60-64 歲	4,428	6,720	11,184	7,668	11,496	19,164
4. 女性吸煙者	保費隨年齡組別而劃分					
18-24 歲	216	312	516	360	516	876
25-29 歲	288	420	696	492	720	1,200
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55-59 歲	4,872	7,320	12,444	8,364	12,540	20,904
60-64 歲	7,188	10,788	17,988	12,324	18,492	30,828

主要不保項目：

- 保單生效日期前所患有的疾病或損傷
- 懷孕、生育、流產、墮胎
- 先天或遺傳性異常
- 在60日等候期內非因意外導致的疾病
- 飛行活動
- 酗酒或濫用藥物
- 不尋求或不遵照醫生建議而沒有合理解釋
- 危險的運動及興趣活動
- 人體免疫能力缺乏症或愛滋病
- 在12個月內連續3個月在海外居留
- 心理及精神問題、自我傷害行為／自殺、經性行為傳染的疾病
- 非法行為
- 戰爭、侵略、叛變



貼心的保障及理賠服務

我們明白意料之外的事情往往令人憂慮不安，因此特設「賠償服務熱線」，由理賠專員即時為您解答各項查詢，提供最適切的保障及賠償建議，解除您所面對的徬徨和焦慮。賠償服務熱線：[+852 2894 0660](tel:+85228940660)（星期一至五，上午9時至下午5時30分，公眾假期除外）

您亦可隨時隨地，透過 **EASY網上索償系統** 申請索償。

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