CarePlus Hospital Cash Insurance
CarePlus 住院現金保險

Affordable health protection to meet life’s challenges

為您提供可負擔的健康保障
讓您無懼每一個挑戰

MSIG

PROTECTING GOALS POWERING FUTURES

A Member of MS&AD INSURANCE GROUP

突如其來的醫療開支，往往為您及家人帶來沉重負擔。因此，我們推出了CarePlus住院現金保險，助您從容應對挑戰，安心無憂。

您可以根據個人需要，選擇三個不同保障級別的每日住院現金津貼。我們的計劃更涵蓋多項額外保障，為您提供全面財務支援，讓您專心休養。無論您身處世界何地，我們都會為您提供保障，伴您同行。

計劃特點

無論身處何地[1]住院，每日可獲高達港幣1,500元的每日現金保障

如不幸入住深切治療部[2]，每日可獲高達港幣3,000元的雙倍現金保障

加床津貼，讓您的親友可陪伴左右[3]

提供每次住院交通/醫院泊車費用津貼[3]

緊急門診保障，每年最高賠償額為港幣15,000元，及每次意外最高賠償額為港幣7,500元[3]

涵蓋因海外意外而衍生的住院及手術費用

[1] 全球保障期最長為750日，而中國內地住院最長為30日
[2] 全球保障期最長為30日，而中國內地住院最長為15日
[3] 保障範圍只適用於香港地區

説明例子

例子一

John
17歲
學生

CarePlus 住院現金保險 — 計劃2

全年保費	港幣920
每日現金保障	港幣1,000

John因嚴重腹痛住院2日。他的父母帶他前往醫院，而他的媽媽在他住院期間全程陪伴。

每日現金保障	每日港幣1,000元 x 2 = 港幣2,000元
交通／醫院泊車津貼	港幣100
加床津貼	每日港幣200元 x 2 = 港幣400元

可支付的保障金額：港幣2,500元

例子二

Peter
30歲
軟件工程師

CarePlus 住院現金保險 — 計劃1

全年保費	港幣668元
每日現金保障	港幣500元

Peter 在日本旅行期間，身體因意外受傷住院四天，住院費用總計為港幣30,000元

每日現金保障	每日港幣500元 x 4 = 港幣2,000元
海外意外保障	港幣30,000

可支付的保障金額：港幣32,000元

免責聲明：以上例子僅供參考，實際賠償金額將根據個別情況而有所調整。

保障範圍一覽表

保障範圍	最高賠償額(港幣/元)		
	計劃 1	計劃 2	計劃 3
1. 每日現金保障 • 每日最高賠償額 • 每病症最高賠償日數[1]	500 750	1,000 750	1,500 750
2. 雙倍現金保障 • 每日最高賠償額 • 每病症最高賠償日數[2]	1,000 30	2,000 30	3,000 30
3. 交通/醫院泊車費用津貼[3] • 每次住院最高賠償額	50	100	100
4. 加床津貼[3] • 每年每病症最高賠償日數	150 14	200 14	250 14
5. 意外緊急門診保障[3] • 每年最高賠償額 • 每次意外最高賠償額	5,000 2,500	10,000 5,000	15,000 7,500
6. 海外意外保障 • 每年最高賠償額	50,000	100,000	150,000

[1] 中國內地住院的保障期最長為30日
[2] 中國內地住院的保障期最長為15日
[3] 保障範圍只適用於香港地區

保費一覽表

保費	全年保費（港幣/元）		
年齡組別	計劃 1	計劃 2	計劃 3
15日- 4歲	1,191	2,234	3,278
5 — 24 歲	570	920	1,270
25 — 34 歲	668	1,063	1,458
35 — 44 歲	899	1,445	1,990
45 — 54 歲	1,312	2,191	3,069
55 — 64# 歲	2,165	3,787	5,409
65 — 70# 歲	4,498	8,230	11,962

60至70歲之年齡組別只適用於續保。

^ 保費金額將附加保費徵費，並由保險業監管局（「保監局」）徵收。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。詳情請瀏覽www.ia.org.hk/tc/levy。

重要事項

1. 申請人必須為18至59歲的香港居民。
2. 本保單適用於申請時年齡介乎15天至59歲的受保人，將每年自動續保至70歲 。
3. 申請人可與其合法配偶及/或其年齡介乎15天至17歲之未婚子女（全日制學生至23歲）一同申請本計劃。
4. 若申請人為其家庭成員投保本計劃，家庭成員亦必須投保與申請人相同的計劃。
5. 保單在申請被接納及收妥保費後才正式生效。
6. 雙倍現金保障適用於因以下疾病或身體損傷入住醫院接受治療：(i) 在醫院的深切治療部；(ii) 主要器官移植；(iii) 嚴重燒傷，或(iv) 傳染病。
7. 在每日住院現金保障及雙倍現金保障中，每日只能獲賠其中一種。
8. 在受保期間，受保人不能從事以下職業：特技人；空勤人員；警察/武裝部隊人員；建築工人。
9. 在受保期間，若投保人之資料有任何更改（如更改地址），投保人必須即時通知MSIG。否則，MSIG保留拒絕投保人索償之權利。
10. 以上保險產品由MSIG承保。MSIG保留最終批核及修訂以上產品的權利。如有任何爭議，MSIG保留最終決定權。
11. 此文件並非保單，有關條款、細則及不承保事項，請參閱保單（於接納閣下的申請書後奉上）或可向MSIG索取。

主要不承保項目

1. 保單生效日期前所患有的疾病或損傷
2. 由保單正式生效後首30日內因疾病引起的索償將不獲賠償
3. 保單生效後6個月內因下列傷病的感染或發病而引致的住院或治療：肺結核、肛門廔管、膽石、腎石、尿道結石或膀胱結石、高血壓或心血管病、胃或十二指腸潰瘍、糖尿病、腫瘤或癌症、痔瘡、扁桃腺切除手術、鼻中隔膜、鼻竇或鼻甲骨病變、甲狀腺機能亢進、白內障、椎間盆突出或退化
4. 任何在12歲之前進行的包皮環切手術或治療
5. 疫苗接種
6. 任何例行醫學檢查或體格檢查、例行眼科或耳科檢查
7. 與牙齒相關的牙科治療或口腔手術
8. 所有與內視鏡程序相關的治療
9. 中醫院設施中提供的任何住院治療
10. 休養治療
11. 先天或遺傳性異常
12. 為器官或組織移植的捐贈者而進行的住院治療
13. 心理及精神問題
14. 毒癮或酗酒
15. 自殺或自我傷害
16. 整容手術
17. 懷孕、生育或流產
18. 性病及後天免疫缺乏症（愛滋病）治療
19. 參與危險的運動及興趣活動
20. 戰爭或類似戰爭行動、罷工、騷亂及內亂所造成的治療
21. 由以下職業的成員提出的索償（無論是全職或兼職）：
    I. 特技演員
    II. 空勤人員
    III. 警察或武裝部隊人員
    IV. 建築工人

貼心的保障及賠償服務

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（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。

中、英文版本內容如有歧義，在任何情況下將以英文版本為準。有關保障範圍及承保條款，請參閱保單。

Unexpected medical expenses can place a heavy burden on you and your loved ones. That's why we have created CarePlus Hospital Cash Insurance, giving you the confidence to cope with challenges.

You can receive daily cash benefits tailored to your needs, and choose from 3 different levels of coverage. Our plan also provides financial support for a range of other situations, enabling you to focus on your recovery. What's more, we'll protect you wherever you are in the world.

Plan highlights

Daily cash benefit of up to HK$1,500 per day if hospitalised anywhere in the world[1]

Daily double cash benefit of up to HK$3,000 per day for stays in intensive care[2]

Companion bed allowance so a loved one can stay with you[3]

Transportation/Hospital parking fee allowance for hospital confinement[3]

Emergency outpatient benefit of up to HK$15,000 per year and HK$7,500 per accident[3]

Covers hospital and surgical expenses for accidents overseas

[1] Up to 750 days worldwide or up to 30 days for hosptialisaion in China
[2] Up to 30 days worldwide or up to 15 days for hosptialisaion in China
[3] Coverage is applicable only within the vicinity of Hong Kong

Illustrative example

Scenario 1

John
17-year-old
Student

CarePlus Hospital Cash Insurance – Plan 2

Annual premium	HK$920
Daily cash benefit	HK$1,000

John is hospitalised for 2 days due to severe abdominal pain. His parents took him to the hospital, and his mom opts to stay with John throughout the hospitalisation period.

Daily cash benefit	HK$1,000 per day x 2 = HK$2,000
Transportation/Parking fee allowance	HK$100
Companion bed allowance	HK$200 per day x 2 = HK$400

Total payable benefits: HK$2,500

Scenario 2

Peter
30-year-old
Software engineer

CarePlus Hospital Cash Insurance – Plan 1

Annual premium	HK$668
Daily cash benefit	HK$500

Peter is hospitalised for 4 days due to bodily injury result from an accident during his trip in Japan. He incurred a total of HKD $30,000 for the hospitalisation.

Daily cash benefit	HK$500 per day x 4 = HK$2,000
Overseas accident benefit	HK$30,000

Total payable benefits: HK$32,000

Disclaimer: The above is an illustrative example. Actual payable expenses may vary based on individual circumstances.

Benefits at a glance

Benefits	Maximum Benefits Payable (HK$)		
	Plan 1	Plan 2	Plan 3
1. Daily cash benefit • Limit per day • Maximum no. of days per disability[1]	500 750	1,000 750	1,500 750
2. Double cash benefit • Limit per day • Maximum no. of days per disability[2]	1,000 30	2,000 30	3,000 30
3. Transportation/Hospital parking fee allowance[3] • Limit per hospital confinement	50	100	100
4. Companion bed allowance[3] • Maximum no. of days per disability per year	150 14	200 14	250 14
5. Emergency outpatient benefit for accidents[3] • Maximum limit per year • Limit per accident	5,000 2,500	10,000 5,000	15,000 7,500
6. Overseas accident benefit • Limit per year	50,000	100,000	150,000

[1] Up to 30 days for hosptalisation in China
[2] Up to 15 days for hosptalisation in China
[3] Coverage is applicable only within the vicinity of Hong Kong

Premium table^

Premium	Annual Premium^ (HK$)		
Age Group	Plan 1	Plan 2	Plan 3
15 days — 4 years	1,191	2,234	3,278
5 — 24 years	570	920	1,270
25 — 34 years	668	1,063	1,458
35 — 44 years	899	1,445	1,990
45 — 54 years	1,312	2,191	3,069
55 — 64# years	2,165	3,787	5,409
65 — 70# years	4,498	8,230	11,962

Age group of 60 to 70 is applicable for renewal only.

^ The premium amounts are subject to levy which is collected by the Insurance Authority ("IA"). 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 factsheet are subject to levy. For further information, please visit www.ia.org.hk/en/levy.

Important notes

1. Applicant must be resident of Hong Kong aged 18 to 59.
2. This policy is eligible for insured person(s) aged 15 days to 59 upon enrolment and it will be renewed up to aged 70 automatically.
3. Applicant can apply the plan with his/her legal spouse and/or unmarried children aged between 15 days and 17 (full time students up to 23 years old).
4. If an applicant would like to enrol for his/her family, family members must be enrolled into the same plan as the applicant.
5. Cover does not begin until the application has been accepted and premium received.
6. Double Cash Benefit applicable to any of the following sickness or bodily injury resulting confined in hospital for treatment: (i) Intensive Care Unit of Hospital; (ii) Major Organ Transplant; (iii) Major Burn; (iv) Infectious Disease.
7. Of the Daily Cash Benefit and Double Cash Benefit, only one of them shall be paid per day.
8. During the insured period, insured person should not be involved in the following occupations: stunt persons, aircrew members, police/ armed forces personnel, or construction workers.
9. During the insured period, the insured person must inform MSIG immediately in case of any changes of insured details (such as address), otherwise MSIG reserves the right to decline any claims the insured person made.
10. The above insurance product is underwritten by MSIG. MSIG reserves the right of final approval and amend the above products. In case of disputes, the decision of MSIG shall be final and binding.
11. This document is not a policy of insurance and please refer to the policy (which will be issued to you upon acceptance of your application) for the Terms, Conditions and Exclusion or the Terms and Conditions are also available upon request.

Major exclusions

1. Pre-existing conditions
2. A 30-day Waiting Period from the effective date of the insurance shall be applicable during which time claims caused by sicknesses are not covered
3. Confinement or Treatment for Sickness contracted or commencing within 6 months from the commencement of Policy for the following Disabilities: Tuberculosis, Anal fistulae, Gall stones, Stones of kidney, urethra or urinary bladder, Hypertension or cardiovascular disease, Gastric or duodenal ulcer, Diabetes mellitus, Tumours or malignancies, Haemorrhoids, Disorders of tonsils requiring tonsillectomy, Disorders of nasal septum, sinus or turbinates, Hyperthyroidism, Cataracts, Prolapsed intervertebral disc or disc degeneration
4. Any surgery or treatment for circumcision before attaining the age of 12
5. Vaccinations
6. Routine medical examinations or check-ups, routine eye or ear examinations
7. Dental Treatment
8. Treatment related to all endoscopy procedures
9. Any inpatient treatment provided in facilities primarily offering Chinese Medicine
10. Rest cures and services or Treatment in any home, spa, hydro-clinic, sanatorium or long-term care facility that is not a Hospital as defined
11. Congenital and hereditary conditions
12. Confinement as the donor of organ or tissue transplant
13. Mental or psychiatric disorders
14. Drug addiction or alcoholism
15. Suicide or self-inflicted injury
16. Cosmetic Surgery
17. Pregnancy, childbirth, birth control and treatment for infertility
18. Sexually transmitted disease and Acquired Immune Deficiency Syndrome (AIDS) treatment
19. Professional and hazardous sports
20. Treatment resulting from war or warlike operation, strike, riot and civil revolution
21. Claims initiated by members of the following occupations (whether on a full- time or parttime basis):
    I. Stunt persons
    II. Air Crew
    III. Police or armed forces personnel
    IV. Construction worker

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 (Mon – Fri, 09:00 – 17:30, except public holidays).

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

In the event of any discrepancy between the English and Chinese versions of any of the above details, the English version shall prevail. For details of coverage, terms, conditions, and exclusions, please refer to the policy wording.

MSIG Insurance (Hong Kong) Limited
9/F 1111 King’s Road, Taikoo Shing, Hong Kong
Tel +852 2894 0555 Fax +852 2890 5741

三井住友海上火災保險（香港）有限公司
香港太古城英皇道1111號9樓
電話 +852 2894 0555 傳真 +852 2890 5741

For more information,
please call us at +852 3122 6922
or contact your Insurance Representative at:

詳情請致電 +852 3122 6922
或聯絡您的保險代理 / 經紀：