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H857 (CP/03-21/03-21/0K)

HOSPITALCARE INSURANCE 住院現金寶

1 in 13 Chances you'll
need hospitalisation
十三分之一機會
您可能需要住院



msig.com.hk



For Agent
& Direct
Use Only



Insurance
that sees
the heart
in everything

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

HospitalCare

Extra Cash in times of NEED!

Taking out the usual medical insurance may protect you against hospitalisation expenses but it may not help you to cope with other financial worries such as subsequent medical costs or the loss of income. As a result, your own recovery and your family's standard of living may suffer. However, with our HospitalCare, you will receive a daily cash benefit for your hospitalisation and you can use it as you wish to meet various financial needs.

High Daily Cash Benefit at Affordable Premium

If you are hospitalised, HospitalCare provides you with daily cash benefit for as long as 750 days*. For an insured aged between 18 and 40, this protection amounts to over HK\$1 million for as little as HK\$5.2 per day. Even our most basic protection plan offers total daily cash benefit of up to HK\$255,000 for only HK\$1.3 per day.

Double Benefit for Added Protection

If you are staying in an intensive care unit, having a major organ transplant or undergoing treatment for major burns during your hospitalisation, the daily cash benefit will double for up to 100 days, providing additional protection to meet your financial needs.

Accidental Death Cover to Give Extra Protection to Your Family

HospitalCare provides an accidental death benefit of HK\$200,000. With no additional premium, you can provide your family with further financial protection.

24-hour Worldwide Coverage

The plan offers total protection 24 hours a day, 365 days a year, anywhere in the world.

Benefits in Addition to Other Insurance

Benefits are payable to you in addition to any other insurance policies you may already have. For example Personal Accident or Medical Insurance.

Four Levels of Protection for Your Selection

The amounts of daily cash benefits are HK\$300, HK\$600, HK\$900 and HK\$1,500 and you can choose the level of protection that can best complement your existing insurance arrangements.

10% Premium Discount for You and Your Family

HospitalCare offers all the above protection at very affordable premiums. Yet you can enjoy the same optimum protection at an even lower cost. To enjoy a special 10% premium discount, you need only to take out HospitalCare for your family as well.

*up to 30 days for hospitalisation in Mainland China

Summary of Benefits (HK\$)

Cover	Plan 1	Plan 2	Plan 3	Plan 4
Daily Hospital Cash*	300	600	900	1,500
	up to 750 days**			
Double Daily Benefit*	600	1,200	1,800	3,000
	up to 100 days**			
Accidental Death	200,000			

*The daily cash for children is half of the above limit.

**up to 30 days for Mainland China.

Annual Premium^ (HK\$)*

Current Age	Plan 1	Plan 2	Plan 3	Plan 4
0 -17	231	385	550	936
18 - 40	462	771	1,101	1,872
41 - 50	771	1,321	1,872	3,193
51 - 60	1,211	2,202	3,083	5,284
61 - 64	1,761	3,193	4,514	7,706

* Family Discount : 10% if enrol with spouse and / or children

^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 brochure are subject to levy.

Important Notes :

1. Cover does not begin until the application has been accepted and premium received.
2. There is a 30-day waiting period for hospitalisation due to sickness.

Major Exclusions :

1. Pre-existing conditions
2. Routine check-ups / vaccinations
3. Cosmetic surgery
4. Dental treatment
5. Convalescent care
6. Pregnancy, childbirth or miscarriage
7. Congenital and hereditary conditions
8. Mental or psychiatric disorders
9. Hazardous sports and pastime

This leaflet is only a summary. Please refer to the policy provisions for details.

Easy Enrolment

This plan is available to anyone aged between 18-59 who holds a Hong Kong ID Card. Coverage can be renewed up to age 65. Children below 18 years old have to enrol with parents.

Enrolment is simple. No medical check-up report is required. Just complete and return the Application Form to your insurance agent with a crossed cheque made payable to "MSIG Insurance (Hong Kong) Limited".

APPLY NOW !

住院現金寶

額外現金支援 令您倍感安心！

您的醫療保險也許能夠於您一旦住院時為您支付各項住院費用，卻未必能助您應付其他因住院而引起的經濟負擔，例如出院後康復期間的醫藥費用，或因住院而減少的入息，以致您的康復過程及您家人的生活均可能受影響。我們的住院現金寶可為您在住院期間提供額外的每日現金保障，讓您隨意運用，應付各種支出。

高額保障 保費實惠

在您住院期間，住院現金寶為您提供長達750天*的每日現金保障。以年齡介乎18至40歲之間的受保人為例，只須付出每日港幣5.2元的保費，便可享有總額逾港幣100萬元的住院現金保障。即使您選擇最基本的保障計劃，亦只須付出每日港幣1.3元的保費，便可享有高達港幣25萬5仟元的總保障額。

雙倍現金保障 給您額外支援

若您不幸入住深切治療病房、或接受主要器官移植、或因嚴重燒傷而須入院治療，住院現金寶更提供長達100天的雙倍現金保障，讓您應付各種額外支出。

意外身故保障 為您的家人更添保障

若不幸因意外受傷身故，住院現金寶免費提供高達港幣20萬元的意外身故保障，讓您給予家人額外的保障。

提供24小時全球保障

無論您身處何地，住院現金寶一年365天時刻為您提供全球性的保障。

保障不受其他保險計劃影響

即使您已擁有其他保險計劃如個人意外或醫療保障計劃，仍可得到十足賠償。

四種保障額 讓您隨意選擇

保障額分為每日港幣300元、600元、900元及1,500元，讓您可選擇合適的保障，以配合其他已有的保險計劃，得享周全保障。

與家人一同投保 可享保費九折優惠

住院現金寶為您提供以上各種周全保障，同時保費相宜。與家人一同投保，更可享保費九折優惠，以更低廉的保費，帶給家人同樣周的保障。

* 中國內地住院的保障期最長為30天。

保障金額 (港幣/元)

保障範圍	計劃1	計劃2	計劃3	計劃4
住院現金保障* (以每日計)	300	600	900	1,500
	長達750天**			
雙倍現金保障* (以每日計)	600	1,200	1,800	3,000
	長達100天**			
意外身故保障	200,000			

* 小童之每日住院現金保障額減半。

** 中國內地住院的保障期長為30天。

全年保費 (港幣/元)*

現時年齡	計劃1	計劃2	計劃3	計劃4
0 — 17	231	385	550	936
18 — 40	462	771	1,101	1,872
41 — 50	771	1,321	1,872	3,193
51 — 60	1,211	2,202	3,083	5,284
61 — 64	1,761	3,193	4,514	7,706

* 與家人一同投保，可享保費九折優惠。

^ 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，本產品小冊子上所列明的保費金額將附加保費徵費。

重要事項：

1. 保障在申請被接納及收妥保費後才開始生效。
2. 本保單不承保生效日期三十日內發生的疾病。

主要之不受保項目：

1. 保單生效日期前所患的疾病或損傷
2. 例行體格檢查及預防注射
3. 整容手術
4. 牙科治療
5. 休養治療
6. 懷孕、生育或流產
7. 先天或遺傳性異常
8. 心理及精神問題
9. 參與危險運動或活動

本小冊子乃資料摘要，詳情請參閱保單條款。

投保手續簡易

凡年齡介乎十八至五十九歲並持有香港身份證的人士皆可投保，保障可續保至六十五歲。十八歲以下兒童必須跟父母一同投保。

投保手續簡單，無需任何身體檢驗證明，只須填妥投保申請表格連同劃線支票交回您的保險代理即可。支票抬頭請填寫「三井住友海上火災保險(香港)有限公司」。

請即投保！