



MSIG

PROTECTING
GOALS
POWERING
FUTURES

A Member of MS&AD INSURANCE GROUP

Office/Shop/Business Insurance, Employees' Compensation Insurance, Public Liability Insurance or Property Insurance Exclusive bundle offer

At MSIG, we understand that your employees are your most valuable asset. From now until 31 December 2026, customers with existing Office/Shop/Business Insurance, Employees' Compensation Insurance, Public Liability Insurance or Property Insurance policies with MSIG can enjoy **first year 8% premium discount** upon successful application of SME Group Medical Insurance plan. This will enable you to provide flexible protection for your employees, ensuring their medical needs are taken care of, and fits your budget.

8%
premium discount
for the first year

Plan highlights

1 Comprehensive



We offer six different levels of Hospitalisation and Surgical Plan. Ranging from essential to premium "high end" cover, each one offers a well balanced combination of inpatients benefits. To meet the other healthcare needs of your employees, you can add the optional Outpatient, Supplementary Major Medical, Dental and Personal Accident Benefits.

2 Flexible reimbursement rate



Employers can choose 100% reimbursement of outpatient and dental claims (up to plan limits) for optimal coverage or 80% reimbursement to reduce costs.

3 Easy access to digital platform



Our digital health platform, MediGo, empowers every employee to manage their policy quickly and easily.

4 Competitive premiums



Competitive premiums are based on the age of each insured person, which suits the needs of dynamic young and SME businesses.

Find out more

To learn more about SME Group Medical Insurance, please visit:
For enquiries, please contact your account handler.



Terms and Conditions:

1. This promotion is only applicable to existing customers with existing Office/Shop/Business Insurance, Employees' Compensation Insurance, Public Liability Insurance or Property Insurance policy with MSIG upon the effective date of SME Group Medical Insurance policy.
2. This offer is only applicable to customers who did not have any group medical insurance policy with MSIG in the past 12 months.
3. This offer is not applicable to take-over policy.
4. The effective date of the SME Group Medical Insurance policy must fall between 1 July and 31 December 2026.
5. The offer cannot be used in conjunction with any other promotion offer(s) of the same insurance product, unless otherwise specified. MSIG reserves the sole right to vary or cancel this promotional programme and/or amend or alter these Terms and Conditions at any time without prior notice. In the event of any dispute, the decision of MSIG shall be final and conclusive.
6. This promotion flyer is for reference only. In the event of any inconsistency or conflict between English and Chinese language versions of this material, the English version shall prevail. Please refer to the product brochure and policy terms and conditions for full details of the plan.



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辦公室/店舖/工商綜合保險、僱員補償 保險、公眾責任保險或財產保險 獨家組合優惠

MSIG明白您的僱員是您最重要的資產。由即日起至2026年12月31日，現有MSIG辦公室/店舖/工商綜合保險、僱員補償保險，公眾責任保險或財產保險保單客戶成功投保中小企團體醫療保險可享**首年保費92折優惠**！讓您為僱員提供靈活的保障，照顧他們的醫療所需，同時切合您的預算。

首年保費
92折

計劃特點

1 全面保障



我們設有6個級別的住院及手術計劃，涵蓋由基本至尊貴的保障，每個級別都能提供均衡的住院保障組合。為滿足僱員的其他醫療需要，您可自由配搭不同的自選保障，包括門診保障、附加醫療保障、牙科保障及人身意外保障。

3 簡易的電子服務平台



電子醫療平台MediGo讓每一位僱員都能快捷及簡易地去管理他們的保單。

2 靈活的賠償率



您可選擇100%賠償率的門診和牙科索償（最高為計劃上限）或80%賠償率以節省保費。

4 具競爭力的保費



按照每位僱員的年齡去計算保費，特別適合需要有靈活彈性及自訂保障計劃的初創和中小企業。

了解更多

如欲了解更多中小企團體醫療保險，請瀏覽：
有任何查詢，請聯絡您的客戶主任。



條款及細則：

1. 本推廣只適用於中小企團體醫療保險保單生效日擁有生效的MSIG辦公室/店舖/工商綜合保險、僱員補償保險、公眾責任保險或財產保險保單的現有客戶。
2. 此優惠只適用於過往12個月內在MSIG沒有任何團體醫療保險保單的客戶。
3. 此優惠並不適用於接管保單。
4. 中小企團體醫療保險保單必須於2026年7月1日至12月31日之內生效。
5. 除另有指明外，此優惠不可與同一保險產品的其他推廣優惠同時使用。MSIG保留隨時更改或取消此推廣活動及/或修訂或修改此等條款及細則之權利而無須另行通知。如有任何爭議，MSIG所作的決定為最終及不可推翻。
6. 本推廣宣傳單張只供參考。中英文版內容如有歧義，概以英文版為準。請參閱產品資料和保單條款及細則的有關計劃詳情。