

CareMore

Critical Illness
危疾保障

Refundable Critical Illness Insurance Plan
更安心系列 – 保費回贈危疾保險計劃



Heng An
Standard Life
恒安標準人壽



Get
more
protection
from life

Living well, whatever life brings

We all have our own definition of what it means to live well – whether it's forging a satisfying career, travelling around the world, or simply making the most of each relaxing moment. Good health is the key to enjoying life, but what happens when life throws serious health challenges at you? Even if you hold health insurance, having a trusted, reliable backup focused on critical illnesses can make all the difference for living well when sickness strikes.

In Hong Kong, the illnesses most likely to affect us are cancer, heart disease and stroke, which are amongst the top 5 death causes in the population^[i]. Globally, cardiovascular disease and cancer rank the top of the world's biggest causes of deaths^{[ii],[iii]}. It makes good sense to protect yourself in the face of health threats.

CareMore – Refundable Critical Illness Insurance Plan (the “Plan”) is a non-participating critical illness insurance plan designed for protection against covered illnesses and for possibility of premium refund which enables you to carry on living well.

Critical Illness Benefit³

Increases flexibility to tailor your own protection by Critical Illness options

Death Benefit⁴

Beneficiary(ies) may receive 100% of Sum Insured if the Life Insured passes away

Simplified Underwriting

Simply answer a few questions to quickly set yourself up with the essential protection you need*

Carcinoma-in-situ / Early Stage Cancer Benefit²

Provides support at the most treatable early stages of an illness, right before the condition worsens

Refund of Premium Benefit⁵

Offers the possibility of up to 100% refund of Eligible Paid Premiums¹

Limited Premium Payment Term

Enjoys a 20-year coverage with only 5 or 10 years Premium Payment Term

CareMore – Refundable Critical Illness Insurance Plan

With its reassuring coverage of Critical Illnesses and flexibility in tailoring your options, the Plan can serve as either a basic protection plan or a supplementary plan to increase your existing coverage, and offers up to 100% of Eligible Paid Premiums¹ refund, making your coverage more comprehensive and convenient than ever.

[i] Source: Centre for Health Protection, Department of Health — ‘Death Rates by Leading Causes of Death, 2001 – 2019’, data as of 2019

[ii] Source: World Health Organization — ‘Cancer’, data as of 2018

[iii] Source: European Society of Cardiology — ‘Cardiovascular disease is biggest killer globally but cancer overtakes in some countries’, data as of 2019

* Subject to underwriting decision.

For all remarks, please refer to Important Information on p.10 and p.11 for details.

Product Highlights



Critical Illness Benefit³

The Plan provides four options covering a range of Critical Illnesses that are among the biggest threats to health, including Cancer, Heart Attack and Stroke. You can tailor your plan to suit your own health concerns.



Death Benefit⁴

If the Life Insured passes away while the Policy is still in force and has not claimed any payment of the Critical Illness Benefit³, the beneficiary(ies) will receive 100% of the Sum Insured less any payment of Carcinoma-in-situ / Early Stage Cancer Benefit².



Simplified Underwriting

There is no need to undergo a medical examination or to supply a detailed medical history with complicated paperwork. To apply, simply answer a few questions to quickly set yourself up with the essential protection you need*.

20%

Carcinoma-in-situ / Early Stage Cancer Benefit²

If a Carcinoma-in-situ or Early Stage Cancer covered by the Plan is diagnosed, you can claim 20% of the Sum Insured and your Policy will still remain in force.

100%

Refund of Premium Benefit⁵

As long as no Critical Illness Benefit³ claim or Death Benefit⁴ claim has been made throughout the Policy Term, 100% of Eligible Paid Premiums¹ will be refunded once the Policy reaches maturity. This refund is available even if you have already claimed and received the Carcinoma-in-situ / Early Stage Cancer Benefit².



Limited Premium Payment Term

You only need to pay 5-year or 10-year premiums[^] to enjoy a 20-year coverage.

* Subject to underwriting decision.

[^] We reserve the right to review and adjust the premium rates from time to time according to factors such as expected future claims and expenses.

For all remarks, please refer to Important Information on p.10 and p.11 for details.

List of Covered Illnesses

Benefit Option 1	Benefit Option 2	Benefit Option 3	Benefit Option 4
Cancer	Specific Cancer	Cancer	Specific Cancer
All	Breast Cancer Cervix Uterus Cancer Fallopian Tube Cancer Ovary Cancer Penis Cancer Prostate Cancer Scrotum Cancer Testicle Cancer Uterus Cancer Vaginal / Vulva Cancer	All	Breast Cancer Cervix Uterus Cancer Fallopian Tube Cancer Ovary Cancer Penis Cancer Prostate Cancer Scrotum Cancer Testicle Cancer Uterus Cancer Vaginal / Vulva Cancer
Heart Attack / Stroke		-	
Carcinoma-in-situ			
Breast Cervix Uteri Colon and Rectum Fallopian Tube Lung Nasopharynx Ovary Penis Stomach and Oesophagus Testicle Urinary Tract Uterus Vagina	Breast Cervix Uteri - Fallopian Tube - - Ovary Penis - Testicle - Uterus Vagina	Breast Cervix Uteri Colon and Rectum Fallopian Tube Lung Nasopharynx Ovary Penis Stomach and Oesophagus Testicle Urinary Tract Uterus Vagina	Breast Cervix Uteri - Fallopian Tube - - Ovary Penis - Testicle - Uterus Vagina
Early Stage Cancer			
Chronic Lymphocytic Leukaemia Non Melanoma Skin Cancer Tumour of the Prostate Tumour of the Thyroid	- - Tumour of the Prostate -	Chronic Lymphocytic Leukaemia Non Melanoma Skin Cancer Tumour of the Prostate Tumour of the Thyroid	- - Tumour of the Prostate -

For the definitions of the covered illnesses in detail, please refer to the policy provisions.

Product Summary

Basic Details			
Issue Age (as of last birthday)	Life Insured: 15 days to age 60, maximum one Policy for each Life Insured Policy Owner: Age 18 or above		
Sum Insured	You can choose the Sum Insured to meet your needs: a. HKD 250,000 / USD 31,250 b. HKD 500,000 / USD 62,500 c. HKD 750,000 / USD 93,750 d. HKD 1,000,000 / USD 125,000		
Policy Currency	HKD / USD		
Policy Term	20 years		
Premium Payment Term	5 years / 10 years		
Premium Structure	<ul style="list-style-type: none">• Premium is level and non-guaranteed within the Premium Payment Term and based on insured's issue age, gender, smoking status and country of residence.• Renewal premiums are non-guaranteed and will be determined annually according to the Life Insured's age at the time of renewal.		
Payment Frequency	Monthly / Quarterly / Semi-annual / Annual		
Benefits			
Carcinoma-in-situ / Early Stage Cancer Benefit ²	Carcinoma-in-situ		Early Stage Cancer
	<ul style="list-style-type: none">• 20% of the Sum Insured shall be payable if the Life Insured has been diagnosed with a covered Carcinoma-in-situ or Early Stage Cancer while the Policy remains in force after the Waiting Period.• Carcinoma-in-situ / Early Stage Cancer Benefit² shall only be payable once no matter how many Carcinoma-in-situ or Early Stage Cancer are diagnosed.• The Policy will not be terminated and the Scheduled Premium remains unchanged after Carcinoma-in-situ / Early Stage Cancer Benefit² has been claimed and paid.		
Critical Illness Benefit ³	Critical Illness		
	Cancer / Specific Cancer	Heart Attack	Stroke
	<ul style="list-style-type: none">• 100% of the Sum Insured less any payment of Carcinoma-in-situ / Early Stage Cancer Benefit² made shall be payable if the Life Insured has been diagnosed with a covered Critical Illness while the Policy remains in force after the Waiting Period.• Critical Illness Benefit³ shall only be payable once no matter how many Critical Illnesses are diagnosed.• The Policy will be terminated once Critical Illness Benefit³ has been claimed and paid.		
Death Benefit ⁴	<ul style="list-style-type: none">• 100% of the Sum Insured less any payment of Carcinoma-in-situ / Early Stage Cancer Benefit² made shall be payable if the Life Insured unfortunately passes away within the Policy Term.• The Policy shall be terminated once Death Benefit⁴ has been claimed and paid.• No Death Benefit⁴ will be payable if any Critical Illness Benefit³ has been claimed and paid.		

For all remarks, please refer to Important Information on p.10 and p.11 for details.

Refund of Premium Benefit⁵

If this Policy is terminated except due to Critical Illness Benefit³ claim or Death Benefit⁴ claim, the Refund of Premium Benefit⁵ shall be payable in accordance with the following table as a percentage of the Eligible Paid Premiums¹, the value of such percentage is determined by reference to the Policy Year in which this Policy is terminated as follows:

During Policy Year	Refund of % of the Eligible Paid Premiums ¹	
	5-year Premium Payment Term	10-year Premium Payment Term
1	0.0%	0.0%
2	0.0%	0.0%
3	0.0%	0.0%
4	10.0%	0.0%
5	15.5%	0.0%
6	20.5%	10.0%
7	26.0%	16.0%
8	31.0%	22.0%
9	36.5%	28.0%
10	42.0%	34.0%
11	47.0%	40.0%
12	52.5%	46.0%
13	57.5%	52.0%
14	63.0%	58.0%
15	68.0%	64.0%
16	73.5%	70.0%
17	79.0%	76.0%
18	84.0%	82.0%
19	89.5%	88.0%
20	94.5%	94.0%
Policy maturity	100.0%	100.0%

If the Policy is terminated due to non-payment of any premium at the end of Grace Period⁸, Refund of Premium Benefit⁵ is calculated based on the Policy Year of the last Scheduled Premium due.

Case Studies

The following cases are designed to help you understand how the Plan backs you up for different circumstances. All cases are provided for reference only. For any queries on the product features, please consult your financial adviser.

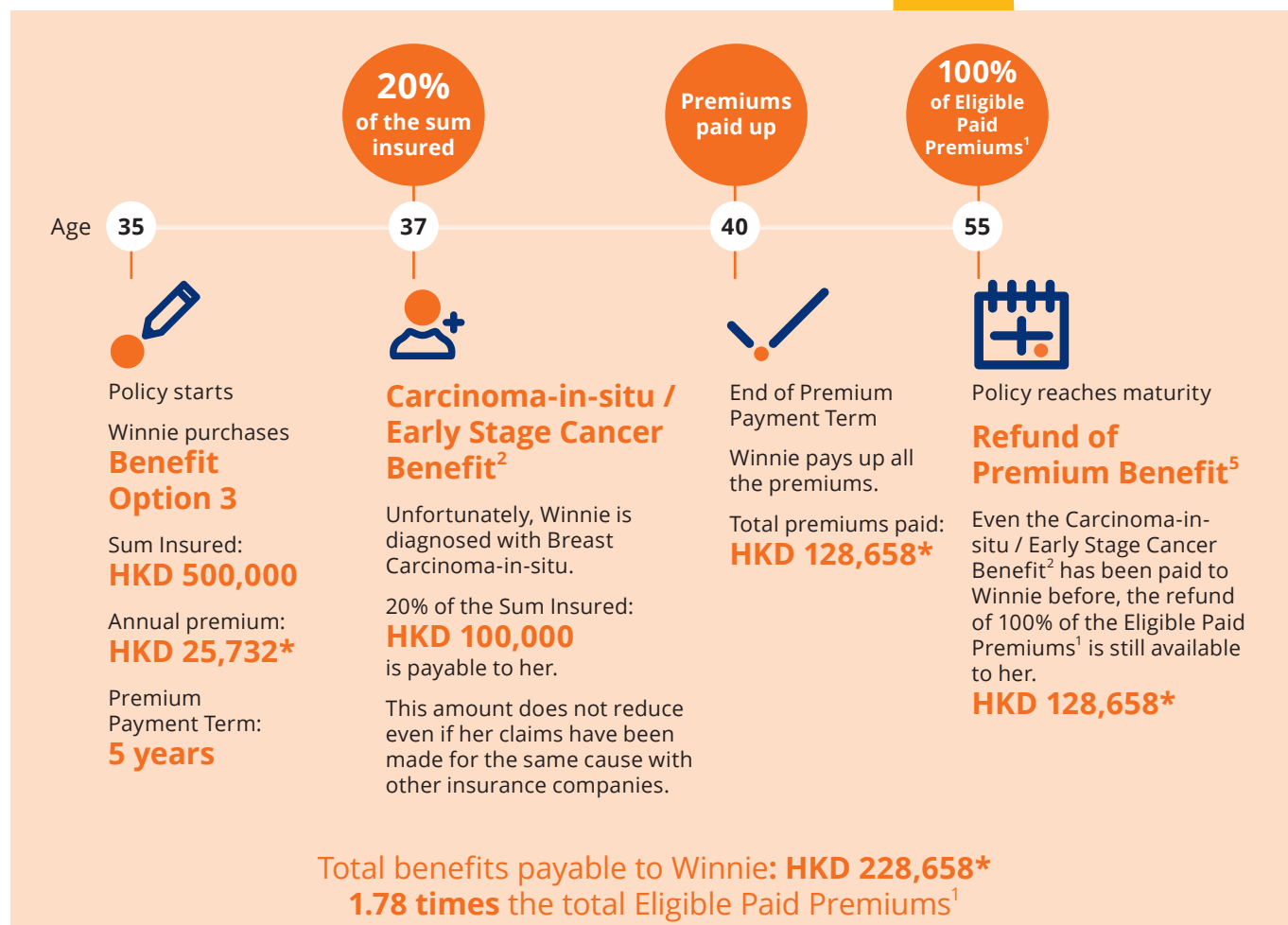
Case 1: Extra protection for Carcinoma-in-situ stage

Insured: Winnie, non-smoker, lives in Hong Kong

Age: 35

Occupation: Secondary school teacher

As a secondary school teacher, Winnie has a lot of duties on her hands and wants to ensure that she is well-prepared against anything that could impact her career. She already holds some medical and critical illness insurance policies so she doesn't need a lot of extra protection.



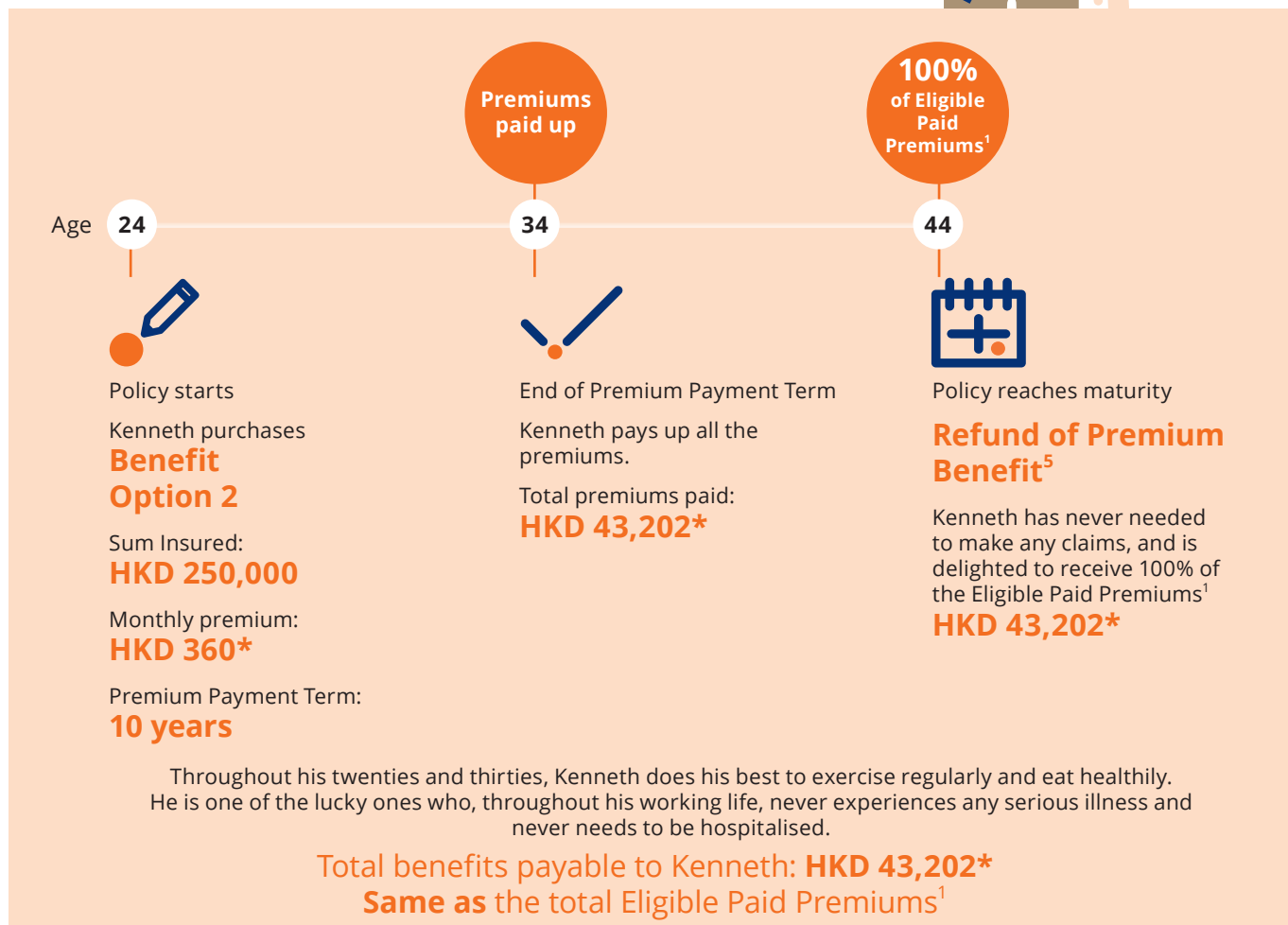
*All figures have been rounded up to the nearest Hong Kong Dollar except where otherwise indicated. For all remarks, please refer to Important Information on p.10 and p.11 for details.

Case 2: Meeting your needs, rewarding your good health

Insured: Kenneth, non-smoker, lives in Hong Kong
Age: 24

Occupation: Civil engineer (fresh graduate)

Kenneth has just taken up his first engineering job after graduation. He's fit and healthy and doesn't have much spare money, but he thinks it would be a good idea to purchase a critical illness insurance product which focuses on protection against the specific critical illnesses.



*All figures have been rounded up to the nearest Hong Kong Dollar except where otherwise indicated.
For all remarks, please refer to Important Information on p.10 and p.11 for details.

Case 3: Worry-free financial support

Insured: Eva, non-smoker, lives in Hong Kong

Age: 48

Occupation: Owner of her own skincare company

Eva is married, with two children aged 17 and 13. As the owner of her own skincare company, she has a highly stressful job, and she is the main breadwinner for her family. Managing unexpected health risks is important to Eva.

In case I am diagnosed with a critical illness, I need further protection for my sudden financial burden from medical expenses.

I hold some health insurance policies to reimburse my actual medical expenses.

I need to make sure there is sufficient support for my family's essential expenditure if I suffer from a critical illness.



*All figures have been rounded up to the nearest Hong Kong Dollar except where otherwise indicated.
For all remarks, please refer to Important Information on p.10 and p.11 for details.

Important Information

Exclusion

No Critical Illness Benefit³ or Carcinoma-in-situ / Early Stage Cancer Benefit² shall be paid in respect of any claim under this Policy arising directly or indirectly from any of the following:

- i) Any *Pre-existing Condition*;
- ii) Congenital deformities or anomalies, infertility or sterilisation;
- iii) Drug-taking other than under the direction of a Registered Medical Practitioner, abuse of alcohol or the taking of poison;
- iv) Disease of or infection with any Human Immunodeficiency Virus (HIV) and/or any HIV-related illness including Acquired Immune Deficiency Syndrome (AIDS) and/or any mutations, derivations or variations thereof. Under this Policy, the definition of AIDS shall be that used by the World Health Organization in 1987, as may be revised by the World Health Organization from time to time;
- v) Nuclear fission, nuclear fusion, ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuels or nuclear weapons material;
- vi) War or hostilities (whether war be declared or not), civil commotion, rebellion, revolution, riot, strikes, terrorist or warlike activities;
- vii) Participation in any armed force or peace keeping activities;
- viii) An act of any person acting on their own or on behalf of or in connection with any group or organisation to influence by force any group, corporation or government by terrorism, kidnapping or attempted kidnapping, attack, assault, or any other violent means;
- ix) An intentional self-inflicted act;
- x) Violation or attempted violation of the law or resistance to arrest or participation in any brawl or affray;

- xi) Professional sports, racing of any kind, underwater activities involving the use of breathing apparatus, aerial flights (including bungee-jumping, hang-gliding, ballooning, parachuting and sky-diving) other than as a crew member or as a fare-paying passenger on a licensed carrying commercial aircraft operating in a regular scheduled route or any hazardous activities or sports unless agreed by special endorsement; or
- xii) Any illness the signs or symptoms of which, first occurred within sixty (60) calendar days following the later of the Policy Start Date or any subsequent date of reinstatement of the Policy ("Waiting Period").

Pre-existing Condition is the existence of:

- 1) a condition of the Life Insured for which medical advice, diagnosis, care or treatment was recommended or received before the Policy Start Date or any subsequent date of reinstatement, whichever is later; or
- 2) any sign or symptom within a 5-year period immediately preceding the Policy Start Date or any subsequent date of reinstatement, whichever is later, which would have caused an ordinary prudent person to seek medical advice, diagnosis, care or treatment.

The Policy shall not cover any illness suffered by the Life Insured which is treated or unequivocally diagnosed or undergone or certified in the People's Republic of China (except Hong Kong and Macau), unless the illness is unequivocally diagnosed by a hospital of Grade 3A as classified by the government of the People's Republic of China or in a hospital which is on the list of approved hospitals as determined by us from time to time and such list of approved hospitals will be provided to the Policy Owner upon request.

Remarks

1. Eligible Paid Premiums

Eligible Paid Premiums mean the total Scheduled Premiums paid by you excluding any extra premium in excess of the standard premium in return for the Company's agreement to accept extra risk of claim than would otherwise be expected under the Policy.

2. Carcinoma-in-situ / Early Stage Cancer Benefit

Whilst this Policy remains in force after the Waiting Period, if the Life Insured has been diagnosed by a Registered Medical Practitioner as suffering from any one of the Carcinoma-in-situ or Early Stage Cancer as defined in policy provisions, an amount equal to 20% of the Sum Insured shall be payable once to the Policy Owner under this Policy no matter how many Carcinoma-in-situ or Early Stage Cancer are diagnosed. The Policy will not be terminated and the amount and the payment schedule of the Scheduled Premiums remain unchanged after Carcinoma-in-situ / Early Stage Cancer Benefit has been claimed and paid.

3. Critical Illness Benefit

Whilst this Policy remains in force after the Waiting Period, if the Life Insured has been diagnosed by a Registered Medical Practitioner as suffering from any one of the Critical Illnesses, including Cancer, Heart Attack and Stroke, as defined in policy provisions, an amount equal to 100% of the Sum Insured less any payment of Carcinoma-in-situ / Early Stage Cancer Benefit² shall be payable to the Policy Owner. Critical Illness Benefit shall only be payable once under this Policy no matter how many Critical Illnesses are diagnosed. The Policy will be terminated once the Critical Illness Benefit has been claimed and paid.

4. Death Benefit

If we have received satisfactory proof of the Life Insured's death while the Policy is still in effect, an amount equal to 100% of Sum Insured less any payment of Carcinoma-in-situ / Early Stage Cancer Benefit², shall be payable under this Policy to the Policy Owner or Nominated Beneficiary entitled to the payment. The Policy shall be terminated once Death Benefit has been claimed and paid.

5. Refund of Premium Benefit

If the Policy is terminated except due to Critical Illness Benefit³ claim or Death Benefit⁴ claim, the Refund of Premium Benefit shall be payable as a percentage of the Eligible Paid Premiums¹ in accordance with the table shown in Product Summary above, the value of such percentage is determined by reference to the Policy Year in which this Policy is terminated. If the Policy is terminated due to non-payment of any premium at the end of the Grace Period⁸, Refund of Premium Benefit is calculated based on the Policy Year of the last Scheduled Premium due.

6. Cooling-off Period

As Policy Owner, you have the right to cancel this Policy and obtain a refund of any premium(s) paid without interest, provided no claim has been made under this Policy, by giving a written notice to us. Such written notice must be signed by you and received directly by us at our registered office within twenty-one (21) calendar days immediately following either the date of delivery of the Policy or the issuance of a cooling-off notice to you or your representative, whichever is earlier. The cooling-off notice should inform you or your representative of the availability of the Policy and your right to cancel within the stated twenty-one (21) calendar day period. For the avoidance of doubt, the day of delivery of the Policy or the cooling-off notice is not included for the calculation of the twenty-one (21) calendar day period. If the last day of the stated twenty-one (21) calendar day period is not a working day, the period shall be extended to include the next working day.

Should you have any further queries, you may contact us and we will be happy to explain your cancellation rights further.

7. Right of cancellation

Whilst this Policy is in force and the Life Insured is still alive, you can apply at any time to surrender this Policy by giving us a written notice in a form required by us and submitted to our registered office. The Refund of Premium Benefit⁵ due to Surrender shall be payable according to the relevant terms and conditions as stated in Policy Provision.

8. Grace Period

Any premium must be paid within 31 calendar days of the date they are due (the "Grace Period"). If any premium due remains unpaid at the end of the Grace Period, the Policy will be terminated with effect from the due date of the first unpaid Scheduled Premium.

During the Grace Period, the Policy is still in force but we will deduct any unpaid Scheduled Premium from the payment of any benefits from this Policy.

9. Notice of Claims

If a claimant wants to make a claim under the Policy, he or she must give us written notice in a form and relevant proof required by us:

- within ninety (90) calendar days from the date of the event occurred for claims other than for cases of death; or
- as soon as practicable / within ninety (90) calendar days for cases of death.

If we do not receive notification within such time, it must be shown to our satisfaction that such notice was submitted to us as soon as reasonably practicable, or we may decide not to pay any benefit under the Policy.

10. Policy Termination

The Policy will automatically terminate on the earliest of the following dates:

- i) the date on which any premium remains unpaid at the end of Grace Period⁸; or
- ii) the date of maturity of the Policy; or
- iii) the date that Critical Illness Benefit³ is claimed and paid under the Policy; or
- iv) the date that Death Benefit⁴ is claimed and paid under this Policy; or
- v) the date of Surrender.

Unless otherwise stated, termination of this Policy will not affect any claim or benefit arising before such termination.

11. Renewal

While this Policy remains in force up to the end of Policy Term, you have the right to apply to renew your Policy in the last Policy Year without increasing the Sum Insured up to the Policy Anniversary prior to the Life Insured's 85th birthday. The renewal of this Policy is based on the applicable terms and conditions and provided the Plan is continually offered by the Company. The renewal premiums will be determined annually in accordance with the age of the Life Insured and will be subject to the sole discretion of the Company. We may review and adjust the premium rates every year according to factors such as expected future claims and expenses.

12. Suicide

If the Life Insured commits suicide, whether sane or insane, within 12 months from the Policy Start Date; or any subsequent date of reinstatement, our total liability under this Policy will, regardless of any provisions to the contrary, be limited to the total premiums paid to us under this Policy without interest less any amount have been paid by us pursuant to this Policy. If there has been reinstatement of this Policy, the amount of premiums to be refunded will be calculated from the date of reinstatement without interest less any amount have been paid by us pursuant to the reinstated Policy.

13. Incontestability

Your failure or the Life Insured's failure to disclose a material fact or to make a correct statement about a material fact will not, in the absence of fraud, render this Policy voidable by us after it has been continuously in force during the Life Insured's lifetime for two (2) years from (i) the Policy Start Date; or (ii) any subsequent date of reinstatement, whichever is later. A material fact is a fact which would have been likely to influence our decision to offer this Policy or affect the coverage provided or affect the Scheduled Premium which we would charge for this policy.

If we rescind this Policy, our total liability shall be limited to the refund of the total premiums paid without interest less any amount that has been paid by us under this Policy since (i) the Policy Start Date; or (ii) any subsequent date of reinstatement, whichever is later.

Product Risks

a. Credit Risk

We underwrite the Plan and therefore you are subject to the credit risk of the Company. If we are unable to satisfy the financial obligations of the Policy, you may lose your premiums paid and benefits.

b. Currency Risk

Any transaction involving foreign currencies involves risks such as the potential for changing political and / or economic conditions that may substantially affect the price or liquidity of a currency. You should consider the currency risks and decide which Policy Currency you should take.

c. Inflation Risk

The cost of living in the future is likely to be higher than it is today due to inflation. As a result, the level of insurance protection planned under this Policy today may not be sufficient to meet your future needs.

d. Liquidity Risk

If the Policy is lapsed or surrendered in order to meet unexpected liquidity needs before completion of the Policy Term, you may lose all your benefits and the amount (if any) you get back may be significantly less than your premiums paid.

e. Premium Adjustment Risk

The premium rates are non-guaranteed. The Company reserves the right to review and adjust the premium rates from time to time according to factors such as expected future claims and expenses.

After this Policy has been issued, any modification of this Policy, including but not limited to smoking status and country of residence, shall be subject to our re-assessment. We shall have the absolute right and discretion to impose a risk premium adjustment which we may request a payment from or make a payment of premium adjustment to you.

f. Risk from the delay of or missing the payment of premiums due

You should apply for the Plan only if you intend to pay the premiums for the entire Premium Payment Term when due. Any delay or missing of the payment of premiums due may lead to policy lapse and loss of benefits, and the amount (if any) you get back may be significantly less than your premiums paid.

g. Risk from Surrender

Should you surrender the Policy before the expiry of the 20-year Policy Term, you may lose all your benefits and the amount (if any) you get back may be significantly less than your premiums paid. All details regarding policy surrender should be referred to relevant policy provisions.

This Plan is subject to the terms and conditions of relevant policy provisions and exclusions. The Company reserves the right to accept and reject any insurance application.

Plan Underwriter

Heng An Standard Life (Asia) Limited (662679) is registered in Hong Kong and authorised by the Insurance Authority of Hong Kong to write Class A, Class C and Class I long-term business in Hong Kong.

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Important Note

This product brochure does not form part of the Policy and does not contain full terms of the Policy. The full terms can be found in the policy document. This product is a standalone individual policy which is not required to bundle with other type(s) of insurance product at purchase.

This product brochure should be read along with other materials, including but not limited to the policy provisions which include full terms and conditions, exclusions and definitions, the benefit illustration (if any) and other relevant marketing materials, which include additional information and important considerations about this product. For policy provisions and product details, please contact your financial adviser or the Company.

Effective from 1 January, 2018, all Policy Owners are required to pay a levy on their insurance premium for all new and inforce policies collected by the Insurance Authority through insurance company. The applicable levy rate will be determined by reference to the Policy Start Date or Policy Anniversary. For levy details, please contact our customer service hotline at +852 2169 0300 or visit Insurance Authority's website at www.ia.org.hk.

This product brochure is intended to be distributed in Hong Kong only and shall not be construed as an offer to sell, solicitation or persuasion to buy or provision of any of insurance products outside Hong Kong.



讓生活
更添保障

享受精彩人生， 無懼任何挑戰

無論是開創成功事業，環遊世界，或只是樂享生活每一刻，每個人都有自己憧憬的理想生活，而健康的身體是享受精彩人生的關鍵。若您突然患上嚴重疾病，即使已經投保健康保險，也應選擇可信賴的危疾保障計劃，讓您在患病時得到格外安心的保障，順利渡過難關。

癌症、心臟病及中風位居五大危及香港人口健康的其中疾病之列^[i]。此外，心血管疾病及癌症更位列全球致命疾病榜首^{[ii][iii]}。因此，及早規劃危疾保障可讓您安心享受無憂生活。

更安心系列 – 保費回贈危疾保險計劃（「本計劃」）是一項非分紅型危疾保險計劃，旨在提供受保疾病保障，更有可能獲得保費回贈，助您享受精彩人生。

危疾保障³

靈活的危疾保障方案，按個人情況度身訂造適合您的保障

身故保障⁴

如不幸身故，受益人可能獲得100%的投保額

簡化核保流程

只需回答數條簡單問題，便可快捷地度身訂造必需的保障*

原位癌 / 早期癌症保障²

在患病早期提供支援，把握病情惡化前的黃金診治時間

保費回贈保障⁵

高達100%的合資格之已繳保費¹的保費回贈

有限保費繳付年期

僅5年或10年的保費繳付年期，即可享有20年的保障

更安心系列 –
保費回贈
危疾保險計劃

本計劃不但涵蓋危疾保障，更可靈活選擇適合自己的方案，因此可作為基本保障計劃或現有保障以外的補充計劃。本計劃提供高達100%合資格之已繳保費¹的回贈，為您提供更便捷、更全面的保障。

[i] 資料來源：衛生署衛生防護中心「2001年至2019年主要死因的死亡率」，數據截至2019年

[ii] 資料來源：世界衛生組織「癌症」，數據截至2018年

[iii] 資料來源：歐洲心臟學會(European Society of Cardiology)「心血管疾病是全球致命疾病之冠，但癌症在部分國家是最大致命元兇(Cardiovascular disease is biggest killer globally but cancer overtakes in some countries)」，數據截至2019年

* 須受核保決定規限。

有關所有備註，請參閱第24頁及第25頁之重要資訊了解詳情。

產品特點



危疾保障³

本計劃提供四種投保方案，涵蓋癌症、心臟病及中風等頭號危疾。您可按個人健康狀況度身訂造適合您的保單。



身故保障⁴

假如受保人在保單生效年期內不幸身故並未曾就危疾保障³作出索償，受益人可獲投保額之100%作為賠償。



簡化核保流程

有意投保人士毋須接受身體檢查或提供詳細病歷，只需回答數條簡單問題，便可快捷地度身訂造必需的保障*。

20%

原位癌 / 早期癌症保障²

假如您不幸診斷出罹患本計劃中受保的原位癌或早期癌症，您可獲享投保額之20%作為賠償，而您的保單將繼續有效。

100%

保費回贈保障⁵

只要在保單年期內並無就危疾保障³或身故保障⁴作出賠償，本公司會在保單期滿後回贈100%合資格之已繳保費¹。即使您曾經申索及獲發放原位癌 / 早期癌症保障²賠償，也可獲得保費回贈。



有限保費繳付年期

您只需繳付5年或10年的保費[^]，即可享有20年的保障。

* 須受核保決定規限。

[^] 本公司有權根據預期未來申索和開支等因素之不時檢討和調整保費率。
有關所有備註，請參閱第24頁及第25頁之重要資訊了解詳情。

受保疾病一覽表

保障選項 1	保障選項 2	保障選項 3	保障選項 4
癌症	特定癌症	癌症	特定癌症
全部	乳癌	全部	乳癌
	子宮頸癌		子宮頸癌
	輸卵管瘤		輸卵管瘤
	卵巢癌		卵巢癌
	陰莖癌		陰莖癌
	前列腺癌		前列腺癌
	陰囊癌		陰囊癌
	睪丸癌		睪丸癌
	子宮癌		子宮癌
	陰道 / 外陰癌		陰道 / 外陰癌
心臟病 / 中風		-	
原位癌			
乳房	乳房	乳房	乳房
子宮頸	子宮頸	子宮頸	子宮頸
結腸和直腸	-	結腸和直腸	-
輸卵管	輸卵管	輸卵管	輸卵管
肺	-	肺	-
鼻咽	-	鼻咽	-
卵巢	卵巢	卵巢	卵巢
陰莖	陰莖	陰莖	陰莖
胃部和食道	-	胃部和食道	-
睪丸	睪丸	睪丸	睪丸
尿道	-	尿道	-
子宮	子宮	子宮	子宮
陰道	陰道	陰道	陰道
早期癌症			
慢性淋巴性白血病	-	慢性淋巴性白血病	-
非黑色素瘤皮膚癌	-	非黑色素瘤皮膚癌	-
前列腺腫瘤	前列腺腫瘤	前列腺腫瘤	前列腺腫瘤
甲狀腺腫瘤	-	甲狀腺腫瘤	-

有關承保疾病的詳細定義，請參閱保單條款了解詳情。

產品概覽

基本資料			
投保年齡（截至上次生日）	受保人：出生 15 日至 60 歲，每名受保人最多可投保一份保單 投保人：18 歲或以上		
投保額	您可按個人需要選擇投保額： a. 250,000 港元 / 31,250 美元 b. 500,000 港元 / 62,500 美元 c. 750,000 港元 / 93,750 美元 d. 1,000,000 港元 / 125,000 美元		
保單貨幣	港元 / 美元		
保單年期	20 年		
保費繳付年期	5 年 / 10 年		
保費結構	<ul style="list-style-type: none">保費於保費繳付年期內為非保證均衡保費，並取決於受保人的簽發年齡、性別、吸煙狀況和居住國家。續保保費並非保證，將按照受保人於續保時的年齡每年釐定。		
繳付頻密次	每月 / 每季 / 每半年 / 每年		
保障			
原位癌 / 早期癌症保障 ²	原位癌		早期癌症
	<ul style="list-style-type: none">如在等候期過後保單仍然有效而受保人診斷出罹患受保原位癌或早期癌症，可獲給付等同於投保額之 20%。不論診斷出多少原位癌或早期癌症，本保單就原位癌 / 早期癌症保障 ² 將只會支付一次。申索及發放原位癌 / 早期癌症保障 ² 賠償後，保單將不會終止，計劃保費亦保持不變。		
危疾保障 ³	危疾		
	癌症 / 特定癌症	心臟病	中風
	<ul style="list-style-type: none">如在等候期過後保單仍然有效而受保人診斷出罹患受保危疾，可獲給付等同於投保額之 100% 減去已支付之原位癌 / 早期癌症保障 ² (如有) 之金額。不論診斷出多少危疾，本保單就危疾保障 ³ 將只會支付一次。一旦申索及發放危疾保障 ³ 賠償，保單便會終止。		
身故保障 ⁴	<ul style="list-style-type: none">如受保人於保單年期內不幸身故，可獲給付等同於投保額之 100% 減去已支付之原位癌 / 早期癌症保障 ² (如有) 之金額。一旦申索及發放身故保障 ⁴ 賠償，保單便會終止。如已經申索及發放危疾保障 ³ 賠償，則不會支付身故保障 ⁴。		

有關所有備註，請參閱第24頁及第25頁之重要資訊了解詳情。

保費回贈保障⁵

如保單因危疾保障賠償³或身故保障賠償⁴的索償以外的原因終止，保費回贈保障⁵應根據以下合資格之已繳保費¹之回贈百分比支付：

保單年度	合資格之已繳保費回贈百分比 ¹	
	5 年保費繳付年期	10 年保費繳付年期
1	0.0%	0.0%
2	0.0%	0.0%
3	0.0%	0.0%
4	10.0%	0.0%
5	15.5%	0.0%
6	20.5%	10.0%
7	26.0%	16.0%
8	31.0%	22.0%
9	36.5%	28.0%
10	42.0%	34.0%
11	47.0%	40.0%
12	52.5%	46.0%
13	57.5%	52.0%
14	63.0%	58.0%
15	68.0%	64.0%
16	73.5%	70.0%
17	79.0%	76.0%
18	84.0%	82.0%
19	89.5%	88.0%
20	94.5%	94.0%
保單年期屆滿	100.0%	100.0%

如保單因在寬限期⁸結束時仍未繳付任何保費而終止，保費回贈保障⁵則根據上次的計劃保費到期的保單年度計算。

個案分析

以下個案分析旨在助您了解本計劃如何在不同情況下為您提供所需的支持。所有案例僅供參考。如有任何疑問或希望了解更多產品特點，請諮詢您的財務顧問。

個案 1： 針對原位癌獲得的額外保障

受保人：Winnie，非吸煙者，現居香港
年齡：35
職業：中學教師

作為一位中學老師，Winnie身兼多方面責任。她希望未雨綢繆，從容應對可能影響事業的各種情況。她已投保若干醫療及危疾保險計劃，因此毋須過多額外保障。



*除另有註明外，所有數值均以四捨五入計算至最接近的港元金額。
有關所有備註，請參閱第24頁及第25頁之重要資訊了解詳情。

個案 2： 配合個人需要，享受健康人生

受保人：Kenneth，非吸煙者，現居香港

年齡：24

職業：土木工程師（應屆畢業生）

Kenneth畢業後獲得第一份工程師工作。他健康狀況良好，非常健康。雖然手頭流動資金不多，但他認為應盡早為自己購買保障特定嚴重疾病的危疾保險產品。

我的生活模式
健康。

我只有有限預算
去滿足我的健康
保險需求。

我希望保單到期時
可獲保費回贈。



*除另有註明外，所有數值均以四捨五入計算至最接近的港元金額。
有關所有備註，請參閱第24頁及第25頁之重要資訊了解詳情。

個案 3： 安枕無憂的財務支援

受保人：Eva，非吸煙者，現居香港

年齡：48

職業：美容產品公司東主

Eva已婚，育有兩名孩子，分別為17歲及13歲。Eva擁有自己的美容產品公司，她不僅承受巨大的工作壓力，亦是家庭的主要經濟支柱。對Eva而言，管理突如其來的健康風險是十分重要。

如果我患上任何危疾，我需要額外保障來紓緩醫療費用所造成的突發財務負擔。

現時我持有一些醫療保單以補償我的實際醫療費用。

萬一我確診患上任何危疾，我需要確保我的家庭必要開支有足夠的支持。



她獲支付一筆過賠償
1,000,000 港元

年歲 **48**



保單開始生效

Eva選擇投保
保障選項 1

投保額：
1,000,000 港元

每年保費：
75,971* 港元

保費繳付年期：
5年

50



危疾保障賠償³

Eva嚴重中風，需住院兩個月。

她獲支付投保額之100%的
一筆過賠償：
1,000,000 港元



保單終止

一旦申索及發放危疾保障³
賠償，保單便會終止。
保費回贈⁵保障並不適用。

繳付總保費總額：
227,913* 港元

該保單不僅有助Eva減輕突發的財務負擔，讓她可利用一筆過賠償支付住院費用，之後再通過其他公司的保單報銷住院費用，也為Eva家庭的必要開支提供支援，讓她得以專心休養，盡快康復。

Eva獲支付保障總額：1,000,000 港元
相當於合資格之已繳保費¹總額的4.39倍

*除另有註明外，所有數值均以四捨五入計算至最接近的港元金額。
有關所有備註，請參閱第24頁及第25頁之重要資訊了解詳情。

重要資訊

不保事項

因以下任何事項所直接或間接引起的任何索償，將不包含在本保單的危疾保障³或原位癌 / 早期癌症保障²的受保範圍內：

- i) 任何既存症狀；
- ii) 先天性畸形或異常、不孕或絕育；
- iii) 服用或吸收藥物、酒精或毒藥，惟由註冊醫生處方者除外；
- iv) 任何人體免疫力缺乏病毒(HIV)及 / 或與其有關的任何疾病或感染，包括後天免疫力缺乏症(AIDS)及 / 或其任何變異、衍生或變體。就此保單而言，後天免疫力缺乏症(AIDS)的定義應根據世界衛生組織(WHO)在1987年使用的定義為準則，而世界衛生組織有可能會不時對其進行修改；
- v) 任何核燃料或核武器材料燃燒產生的任何核燃料或核廢料的核裂變、核聚變、電離輻射或放射性污染；
- vi) 戰爭或敵對行動（不論有否宣戰）、內亂、叛亂、革命、暴動、罷工、恐怖襲擊或戰爭活動；
- vii) 參與任何軍事行動或恢復社會秩序時執行的任何服務；
- viii) 任何人獨自或代表任何團體或組織行事或與之有關聯的行為，以恐怖主義、綁架或企圖綁架、襲擊、攻擊或任何其他暴力手段通過武力影響任何團體、公司或政府的行為；
- ix) 意圖自殘的行為；
- x) 抵觸或試圖抵觸法律之行為、或參與打鬥或聚眾毆打、或拒捕；

- xi) 專業運動、任何形式的賽車、涉及使用呼吸器的水下活動、空中飛行（包括蹦極、滑翔、熱氣球、跳傘和高空跳傘，除了作為機組人員或付費乘客在按定期航班運行的持照商用飛機上），或任何危險的活動或體育活動，除非獲得特別認可同意；或
- xii) 任何於保單生效日期或其後任何復效日期起計六十(60)日（「等候期」）已首次出現徵狀或病徵的疾病。

既存症狀為：

- 1) 受保人在保單生效日期或其後任何復效日期（以較後者為準）之前被推薦或收到醫療建議、診斷、護理或治療的症狀；或
- 2) 在緊接保單生效日期或其後任何復效日期（以較後者為準）前的五(5)年內的任何會導致普通的謹慎人士尋求醫療建議、診斷、護理或治療的跡象或症狀。

本保單將不覆蓋受保人於中華人民共和國（香港及澳門除外）接受治療或被明確地確診或進行或證明的任何疾病，除非該等疾病是由中華人民共和國政府所評定為三甲級醫院或於我們不時確定的獲批准醫院名單中的醫院所確診，有關經批准的醫院名單將應保單持有人要求而提供。

備註

1. 合資格之已繳保費

合資格之已繳保費指閣下繳付的計劃保費總額，但不包括本公司同意承擔超出本保單預期的額外索賠風險而產生的超出標準保費的任何額外保費。

2. 原位癌 / 早期癌症保障

在等候期過後而保單仍然有效時，倘受保人被註冊醫生診斷出罹患保單條款所定義之任何一項原位癌或早期癌症，不論診斷出多少原位癌或早期癌症，保單持有人會根據本保單獲得一次等同於投保額之20%的賠償。申索及發放原位癌 / 早期癌症保障的賠償後，保單將不會終止，計劃保費的金額和支付時間亦保持不變。

3. 危疾保障

在等候期過後而保單仍然有效時，倘受保人被註冊醫生診斷出罹患保單條款所定義之任何一項危疾（包括癌症、心臟病及中風），保單持有人會根據本保單獲得等同於投保額之100%減去所支付之原位癌/早期癌症保障²之金額的賠償。不論診斷出多少危疾，本保單就危疾保障將只會支付一次。一旦申索及發放危疾保障賠償，保單便會終止。

4. 身故保障

如果本公司已接獲可信納之證據，足以證明受保人在本保單有效期內身故，有權接納身故保障賠償之保單持有人或指定受益人會根據本保單獲得等同於投保額之100%減去已支付之原位癌 / 早期癌症保障²之金額的賠償。一旦申索及發放身故保障賠償，保單便會終止。

5. 保費回贈保障

如保單因危疾保障賠償²或身故保障賠償⁴的索償以外的原因終止，保費回贈保障應根據上文產品概覽所載表格的合資格之已繳保費¹之回贈百分比支付。該百分比的數值乃參照釐定本保單終止的保單年度而定。如保單在寬限期⁸結束時未支付任何保費而終止，保費回贈保障將以上一次保費到期的保單年度計算。

6. 冷靜期

作為保單持有人，閣下有權向本公司發出書面通知撤銷本保單並獲得任何已支付保費之無息退還，前提是未就本保單提出任何索賠。該書面通知必須由閣下簽名，並本公司的註冊辦事處必須在保單發出之日或向閣下或閣下的代表發出冷靜期通知之日（以較早者為準）起計二十一(21)個曆日內直接收到。冷靜期通知應告知閣下或閣下的代表保單的可用性以及閣下在規定的二十一(21)個曆日內撤銷保單的權利。為免生疑問，在計算二十一(21)個曆日時，本保單或冷靜期通知的交付日並不包括在內。如果規定的二十一(21)個曆日期限的最後一日並非工作日，則該期限應延長至包括下一個工作日。

如果有任何其他疑問，可以聯絡本公司，我們樂意進一步解釋閣下撤銷保單的權利。

7. 取消保單

任在本保單生效期間且受保人仍然在世的情況下，閣下可按照我們要求的形式向本公司的註冊辦事處遞交書面通知，隨時申請將本保單退保。

退保的保費回贈保障⁵須根據保單條款所述之相關細則及條款發放。

8. 寬限期

任何計劃保費均須於到期日起計31個曆日（「寬限期」）內繳付。如任何到期計劃保費於寬限期結束時仍未繳付，計劃之終止將於第一筆未付之保費到期日當日生效。

於寬限期內，保單仍然生效，惟我們將從本保單支付的任何保障的賠償中扣除未付保單保費。

9. 索賠通知

若申索人希望根據本保單申請索償，則必須以本公司規定的形式向我們發出書面通知及相關證明：

- 如非身故個案，則須於索賠的受保事件當日起九十(90)個曆日內發出通知；
- 如屬身故個案，則須於可行範圍內盡快/九十(90)個曆日內盡快發出通知。

若本公司在此時間內未有接獲通知，則必須證明而使本公司信納該通知已在合理可行範圍內盡快向我們遞交，否則本公司未必會就本保單支付任何利益。

10. 保單終止

本保單將於下列情況出現後（以最早者為準）自動終止：

- (i) 任何保費於寬限期⁸結束時仍未繳納之日期；或
- (ii) 保單期滿之日期；或
- (iii) 申索及發放保單內的危疾保障³賠償之日期；或
- (iv) 申索及發放保單內的身故保障⁴賠償之日期；或
- (v) 退保之日期。

除非另有說明，否則終止本保單不會影響終止前產生的任何申索或賠償。

11. 續保

當本保單在保單年期屆滿前仍然有效，閣下有權在最後一個保單年度內在沒有提高投保額下申請續保至受保人85歲生日前的保單週年日。本保單將根據適用的條款及細則予以續保，前提是本公司繼續提供該計劃。續保保費將按照受保人的年齡每年釐定，並由本公司全權酌情決定。本公司可根據預期未來申索和開支等因素而每年檢討和調整保費率。

12. 自殺

如受保人不論在神志清醒或精神錯亂之情況下於(i)保單生效日期或(ii)任何隨後的復效日期的12個月內自殺身故，則不論本保單是否載有任何相反的條款，本公司本保單下之責任將僅限於就此保單向本公司支付的總保費之無息金額減去本公司已根據本保單發出的任何金額。如本保單已復效，則會自復效日起計算將無息退還的保費金額，減去本公司已根據復效保單發出的任何金額。

13. 不可爭議

如倘閣下或受保人沒有披露任何重要事實，或對任何重要事實作出失實之陳述，若當中並無欺詐成份，受保人在世期間，本保單自(i)保單生效日；或(ii)任何復效日（以較後者為準）起計連續生效滿兩(2)年，本公司將不會因此而取消本保單。重要事實乃指可能影響本公司所作有關承保本保單之決定或影響其涵蓋範圍或影響本公司就本保單所收取的計劃保費之事實。

如本公司撤銷本保單，本公司的全部責任應限於無息退還自(i)保單生效日期；或(ii)任何復效日期（以較後者為準）起計，已支付的保費總額減去本公司就此保單已發出的任何金額。

產品風險

a. 信貸風險

本計劃由本公司承保，因此投保此保險產品須承受本公司的信貸風險。若本公司無法履行保單的財務責任，閣下可能會失去已付保費及保障。

b. 貨幣風險

任何涉及外幣的交易均涉及風險，例如政治及 / 或經濟狀況的潛在變動可嚴重影響貨幣價格或流動性。閣下應考慮貨幣風險及決定所使用的保單貨幣。

c. 通脹風險

基於通貨膨脹關係，未來生活成本很可能高於當前水平。因此，閣下現時透過本保單規劃的保險保障水平或許未能滿足閣下未來的需要。

d. 流動性風險

如閣下保單年期屆滿前為應付任何意料之外的流動資金需要而致保單失效或退保，閣下可能損失所有保障，而閣下可收回的款項（如有）可能大幅少於閣下已繳付的保費。

e. 保費調整風險

保費率概不獲任何保證。本公司保留因應預期未來申索及開支等因素不時檢討及調整保費率的權利。

於本保單簽發後，任何對本保單的修改（包括但不限於年齡、性別、吸煙狀況及居住國家），均須經我們重新評估。我們保留絕對權利，可酌情進行風險保費調整，可能要求閣下支付額外保費或向閣下支付經調整保費的差額。

f. 延遲繳付或到期未付保費的風險

僅當閣下打算在整個保費繳付年期內準時繳付到期保費，閣下才應申請本計劃。任何延遲繳付或到期未付保費可導致保單失效及喪失保障，而閣下可收回的款項（如有）可能大幅少於閣下已繳付的保費。

g. 退保風險

如閣下於為期20年的保單年期屆滿前退保，閣下可能會失去所有利益，並且可收回的款項（如有）可能大幅少於閣下已繳付的保費。有關退保的所有詳情應參閱相關保單條款。

本計劃須受相關保單條款的細則及條款以及不保事項規限。我們保留接納或拒絕任何保單申請的最終權利。

計劃承保商

恒安標準人壽（亞洲）有限公司於香港註冊（註冊編號662679），其已獲香港保險業監管局授權於香港承保A類、C類及I類長期業務。

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重要事項

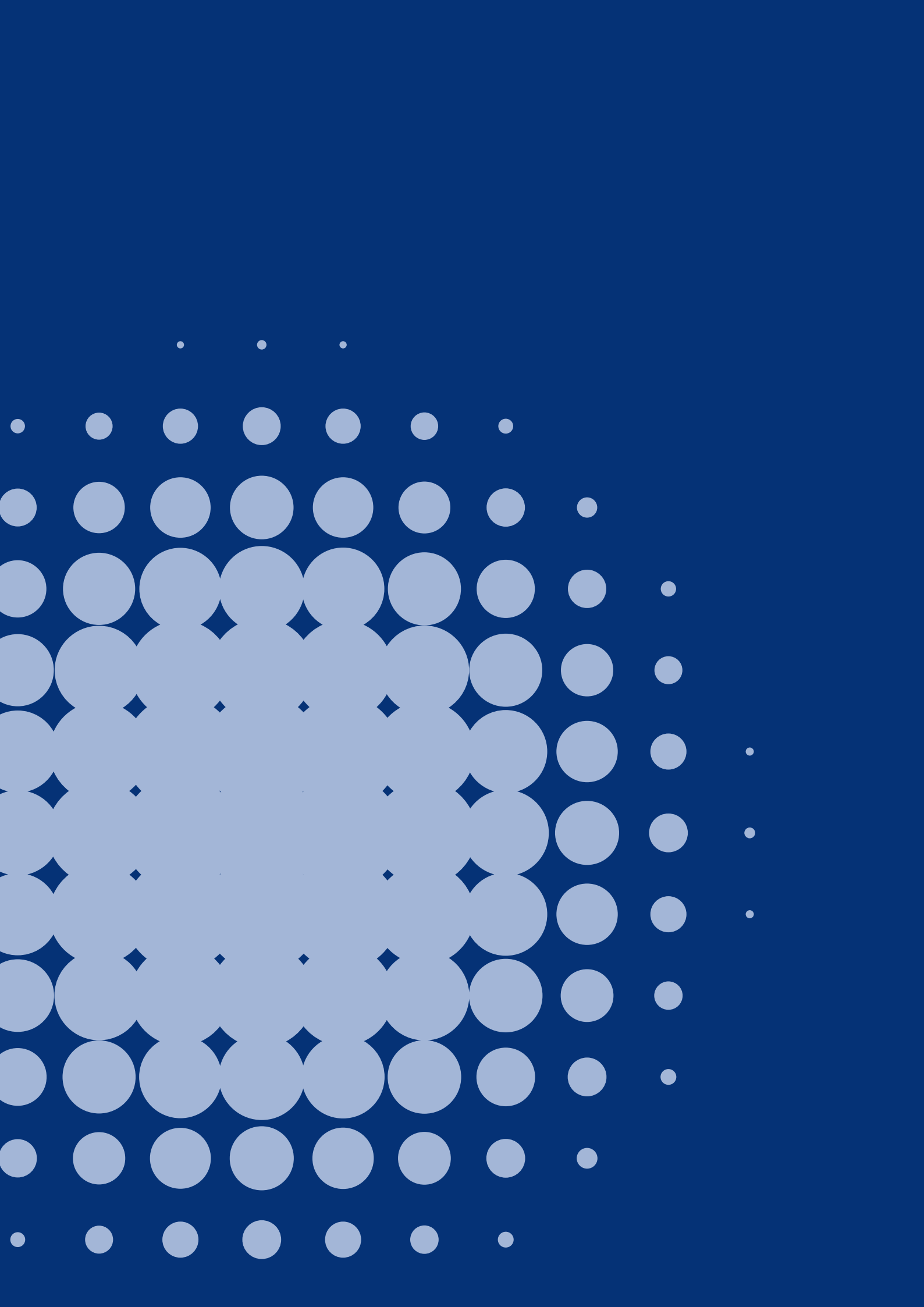
本產品小冊子並不構成保單的一部分，亦不包含保單的完整條款，而有關完整條款載於保單文件中。本計劃是一份獨立個人保單，無須捆綁式地與其他種類的保險產品一併購買。

本產品小冊子應與其他資料一併閱讀，包括但不限於全部細則及條款、不保事項及釋義之保單條款，利益說明（如有）和其他相關的銷售材料，包括有關本計劃之額外資訊和重要注意事項。有關保單條款和產品的詳細資料，請與閣下的財務顧問或本公司聯絡。

自2018年1月1日起，保險業監管局按規定透過保險公司向所有保單持有人收取所有新保單和有效保單的保費徵費。適用的保費徵費率將參考保單生效日期或保單週年日而釐定。有關徵費詳情，請致電我們的客戶熱線 +852 2169 0300或瀏覽保險業監管局網站 www.ia.org.hk。

本產品小冊子僅擬於香港派發，並不構成於香港境外銷售、招攬或遊說購買或提供任何保險產品的要約。

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Heng An Standard Life (Asia) Limited (662679) is registered in Hong Kong at 12/F., Lincoln House, Taikoo Place, 979 King's Road, Quarry Bay, Hong Kong. Authorised by the Insurance Authority of Hong Kong to write Class A, Class C and Class I long-term business in Hong Kong.

恒安標準人壽(亞洲)有限公司(662679)的註冊公司地址為香港鰂魚涌英皇道979號太古坊林肯大廈12樓，其已獲香港的保險業監管局授權於香港承保A類、C類及I類之長期業務。

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