

危疾萬全保

危疾保障超過
50種



功效：
惟何長期及
短期保險
及家庭成員
均受保障
供款計劃：
自繳
有效日期：
至80歲

1960年在香港註冊
之全華資保險公司



太平洋人壽
PACIFIC LIFE
(一九六〇年香港註冊)

包羅萬有

市面上的危疾保障，保障範圍只有大約30或40種危疾。

「危疾萬全保系列」卻與眾不同，
保障範圍伸延至50種危疾，
另加末期疾病、男性或女性危疾。

全面保障

「危疾萬全保系列」更會照顧您於治療期間的醫療需要，
免費送上：

- 「第二醫療意見醫生費用保障」、
- 「危疾護理保障」及
- 「住院助金保障」。

此外，再送：

- 「傷殘豁免保費保障」、
- 「人壽保險保障」港幣10萬元及
- 「24小時全球緊急支援服務」，
- 讓您享有全方位的危疾保障！

多種選擇

「危疾萬全保系列」有4種不同計劃可供選擇：

- 無論您需要短期或長期保障，
 - 無論您需要取回基本保費與否，
 - 無論您需要等同保額的期滿價值與否，
 - 總有一款適合您。
- 同時，保費不會每年隨著年齡而遞增。

要擁有優質生活，健康體魄是不可缺少的重要因素。不過，繁忙的都市生活及繁重的工作壓力令患上危疾（如癌症、心臟病或中風等）的人數不斷上升。若不幸患上危疾，收入頓失之餘，仍需長期應付昂貴的醫療費用及家庭生活開支，因而對您及家人造成沉重的財政負擔。因此，我們特別為您獻上危疾保障，讓您及家人可以未雨綢繆。

50種危疾保障

倘若您不幸患上以下危疾⁽¹⁾，您可獲得危疾投保額的100%⁽²⁾，以助您應付開支及經濟負擔。

「危疾萬全保系列」是多元化的保障計劃，為您保障50種危疾之多，保障項目包括：

- 三大主要危疾
 - 1. 癌症
 - 2. 中風
 - 3. 心肌梗塞（突發性心臟病）
- 神經系統疾病
 - 4. 肌萎縮性脊髓側索硬化
 - 5. 延髓性逐漸癱瘓
 - 6. 進行性肌肉萎縮
 - 7. 多相性硬化
 - 8. 良性腦腫瘤
 - 9. 腦炎
 - 10. 腦炎
 - 11. 脊骨肌萎縮症
 - 12. 原發性脊髓側索硬化
 - 13. 植物人
 - 14. 遺傳性亨廷頓氏症（老人癡呆症）
 - 15. 細菌性腦（脊）膜炎
 - 16. 肌肉營養不良症
 - 17. 重症肌無力症
- 婦科疾病
 - 18. 子宮頸癌
 - 19. 卵巢癌
 - 20. 子宮內膜癌
 - 21. 子宮肌瘤
 - 22. 肺動脈高血壓
 - 23. 血管成形手術*
 - 24. 其他冠狀動脈疾病
- 其他
 - 40. 昏迷
 - 41. 再生障礙性貧血
 - 42. 嚴重灼傷
 - 43. 骨髓灰質炎（小兒麻痺症）
 - 44. 因職業引致之後天免疫力缺乏症
 - 45. 變死性筋膜炎
 - 46. 桑皮病
 - 47. 頭部創傷
 - 48. 因輸血而感染愛滋病
 - 49. 嚴重哮喘
 - 50. 硬皮病
- 泌尿系統疾病
 - 25. 腎衰竭
 - 26. 主要器官移植
 - 27. 末期肝病
 - 28. 再發性慢性胰臟炎
 - 29. 末期肝病
 - 30. 囊腫性腎臟病
 - 31. 囊腫性病毒性肝炎
 - 32. 骨體移植
- 傷殘
 - 33. 癱瘓
 - 34. 雙目失明
 - 35. 斷肢
 - 36. 斷一肢及單目失明
 - 37. 失聰
 - 38. 喪失語言能力
 - 39. 嚴重風濕關節炎

*血管成形手術或嚴重哮喘之保障上限為危疾投保額之15%或港幣*100,000（或美金12,500），以較低者為準。危疾投保額與保費後自動相應減少。

(1) 血管成形手術及嚴重哮喘除外
(2) 扣除已支付的賠償

額外男士/女士保障

除保障上述50種危疾外，此系列更設有專為男士及女士度身訂造的額外保障，提供更貼身周全的保護：

男性	女性
睾丸原位癌、前列腺癌(第T1c期)	乳癌原位癌、子宮頸原位癌、子宮原位癌、卵巢原位癌、輸卵管原位癌、陰道原位癌、系統性紅斑狼瘡症

保障上限為危疾投保額之10%或港幣100,000 (或美金12,500)，以較低者為準。危疾投保額會於索償後自動相應減少。

末期疾病保障

即使您不幸患上以上50種危疾外之末期疾病，您亦可獲得危疾投保額的全數⁽ⁱⁱ⁾，以助您應付開支及經濟負擔。

免費增值保障

- 第二醫療意見醫生費用保障**
 危疾索償一經批核後⁽ⁱ⁾，您可獲高達危疾投保額的2.5%作為獲取第二醫療意見的醫生費用支出補償 (實報實銷)。您可自行選擇醫生，而本公司亦可為您提供有關尋求第二醫療意見的資料。

- 危疾護理保障**
 為應付您的醫療支出，「危疾萬全保」設有實報實銷之危疾護理保障。當危疾索償獲批後⁽ⁱ⁾，您可每三個月獲高達危疾投保額的2.5%作為醫療支出補償，賠償金額可以高達危疾投保額的10%。

- 住院助金保障**
 若您於危疾索償獲批後⁽ⁱ⁾須入醫院留醫，「危疾萬全保」將提供相等於危疾投保額的0.1%作為每日住院助金，以幫助支付日常開支，住院助金賠償可以多達 180 天。

- 傷殘豁免保費保障**
 倘若您於60歲前不幸因意外或疾病而導致完全及永久性傷殘，「危疾萬全保」將豁免保費直至您年屆60歲或康復為止 (以較早者為準)，讓您免費享有基本危疾保障。

- 人壽保險保障**
 若您不幸死亡，保單指定受益人將獲港幣100,000元 (或美金12,500元) 的壽險賠償。

- 24小時全球緊急支援服務**
 假若您身處外地，您可以免費享有由「國際SOS」提供的24小時全球緊急支援服務，包括緊急醫療撤離、護送返原居地、遺體或骨灰運送等等。

多種計劃任君選擇

「危疾萬全保系列」共有 4 款不同計劃可供選擇：

- 計劃 (A)** 固定保費⁽ⁱⁱⁱ⁾至80歲^(iv)；
- 計劃 (B)** 固定保費⁽ⁱⁱⁱ⁾至80歲^(v)，並於保單期滿時獲得相等於危疾投保額的期滿價值⁽ⁱⁱ⁾；
- 計劃 (C)** 每5年自動續期至您80歲^(vi)，並於每5年期內保費保證不變；
- 計劃 (D)** 每10年自動續期至您80歲^(vi)，並於每10年期內採用固定保費⁽ⁱⁱⁱ⁾。每第10個保單年度完結時，將可獲退回危疾基本保費的80%⁽ⁱⁱ⁾。

參考例子 (假設現時投保，保障額為 HK\$500,000)

計劃	男性 (非吸煙者)			
	月繳	年繳	月繳	年繳
A	2,615	243	4,010	373
B	3,995	372	6,755	628
C	1,130	105	2,010	187
D	2,745	255	5,785	538

計劃	女性 (非吸煙者)			
	月繳	年繳	月繳	年繳
A	2,480	231	3,690	343
B	4,010	373	6,735	626
C	1,175	109	2,310	215
D	2,985	278	6,830	635

以上保費以港幣為單位，仅作参考之用，請向保險中介人查詢

附加保障計劃

「危疾萬全保系列」設有多項附加保障 (例如：意外死亡、意外死亡及失肢)，以供選擇，詳情請向保險中介人查詢。

⁽ⁱⁱⁱ⁾ 本公司保單更改保費之權利
^(iv) 下次生日年齡

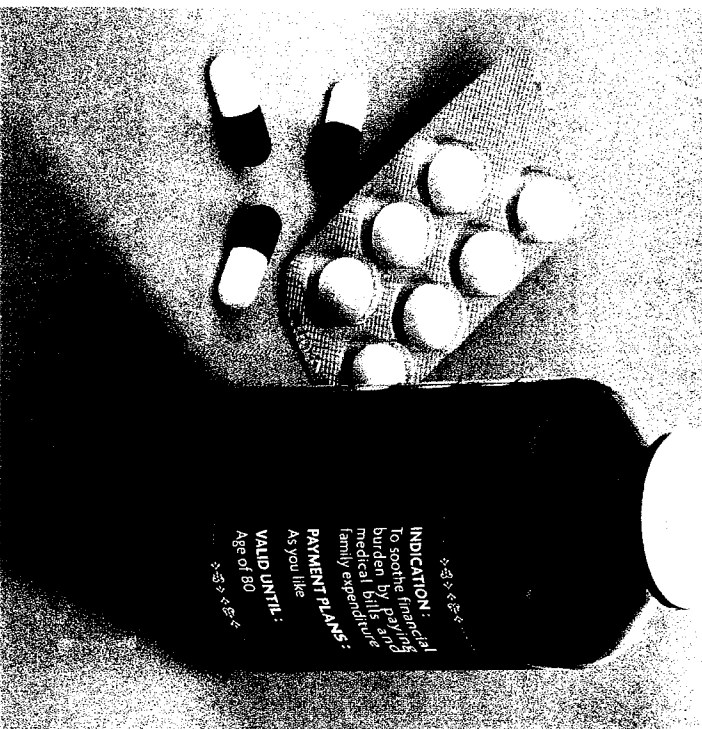
此簡介只供參考之用，詳細條文請參閱保單原文。

太平洋人壽保險有限公司

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DREAD DISEASE PROTECTION

Covers more than
50 dread diseases



INDICATION:
To soothe financial burden by paying medical bills and family expenditure.
PAYMENT PLANS:
As you like
VALID UNTIL:
Age of 80

Extensive

Dread Disease plans in the market usually cover only around 30 or 40 critical illnesses.

"Dread Disease Protection Series" is totally different: it extends to 50 critical illnesses, and adds Terminal Diseases, and Special Male & Female Diseases too.

Comprehensive

"Dread Disease Protection Series" will also take care of your medical needs during treatment period, so it is bundled with the following free benefits:
Second Medical Opinion Reimbursement Benefit,
Medical Subsidy Benefit, and
Hospital Daily Allowance Benefit.

Other free benefits include:
Waiver of Premium Benefit,
HK\$100,000 Life protection, and
24-hour Worldwide Emergency Assistance Service.
So you could enjoy all-rounded dread disease protection!

Varieties

"Dread Disease Protection Series" offer 4 different plans to choose from:
no matter you need short or long term protection,
no matter you need to get back basic premium or not,
no matter you need maturity benefit (which equals sum insured) or not,
there must be one plan that suits you.
Meanwhile, premium does not increase with age every year.

Good health is an essential ingredient of a quality life. However, the stresses of modern lifestyle and heavy workload increase the incidences of dread diseases (such as cancer, heart disease and stroke etc.). Should you unfortunately suffer from a dread disease, while your income may fall, you still have to pay your medical bills and your family's daily expenditure. You and your family may suffer from the heavy financial burden. As such, we offer the dread disease cover which can safeguard you and your loved ones.

50 Dread Diseases

If you unfortunately suffer from a Dread Disease⁽¹⁾ listed below, you will receive 100% of Dread Disease sum insured⁽¹⁾ to cover your expense and financial burden.

Dread Disease Protection Series offers extensive protection by covering 50 dread diseases:

Most Frequent Diseases

1. Cancer
2. Stroke
3. Myocardial Infarction (Heart Attack)

Neurological Diseases

4. Amyotrophic Lateral Sclerosis
5. Progressive Bulbar Palsy
6. Progressive Muscular Atrophy
7. Multiple Sclerosis
8. Parkinson's Disease
9. Benign Brain Tumor
10. Encephalitis
11. Spinal Muscular Atrophy
12. Primary Lateral Sclerosis
13. Apallie Syndrome (Vegetative State)
14. Alzheimer's Disease
15. Bacterial Meningitis
16. Muscular Dystrophy
17. Myasthenia Gravis

Cardiovascular Diseases

18. Coronary Artery Bypass Surgery
19. Heart Valve Surgery
20. Surgery to Aorta
21. Cardiomyopathy
22. Pulmonary Arterial Hypertension
23. Angioplasty*
24. Other Serious Coronary Artery Disease

Organ Diseases

25. Kidney Failure
26. Major Organ Transplantation
27. End Stage Liver Disease
28. Chronic Relapsing Pancreatitis
29. End Stage Lung Disease
30. Medullary Cystic Disease
31. Fulminant Viral Hepatitis
32. Bone Marrow Transplantation

Disabilities

33. Paralysis
34. Blindness
35. Loss of two limbs
36. Loss of one limb and the sight of one eye
37. Loss of Hearing
38. Loss of Speech
39. Severe Rheumatoid Arthritis

Others

40. Coma
41. Aplastic Anaemia
42. Major Burns
43. Poliomyelitis
44. Occupationally Acquired HIV
45. Necrotising Fasciitis (Flesh Eating Disease)
46. Elephantiasis
47. Major Head Trauma
48. AIDS due to Blood Transfusion
49. Severe Asthma*
50. Progressive Scleroderma

* Angioplasty or Severe Asthma - benefits payable equal to 15% of the Dread Disease sum insured or HK\$100,000 (or US\$12,500), whichever is lower. Dread Disease sum insured will then be reduced correspondingly.

(1) except for Angioplasty and Severe Asthma
(1i) less any benefit paid



太平洋人壽
PACIFIC LIFE

INCORPORATED IN HONG KONG SIN 1960

Special Male and Female Serious Diseases Benefit

In addition to the above 50 diseases, we specifically offer coverage for the following male and female serious diseases:

Male	Carcinoma-in-situ of Testis, Prostate Cancer (Stage T1 c)
Female	Carcinoma-in-situ of Breast, Cervix Uteri, Uterus, Ovary, Fallopian Tube or Vagina, System Lupus Erythematosus

Benefits payable equal to 10% of the Dread Disease sum insured or HK\$100,000 (or US\$12,500), whichever is lower. Dread Disease sum insured will then be reduced correspondingly.

Terminal Diseases Benefit

Even if you unfortunately suffer from a Terminal Disease other than the 50 dread diseases, you will receive 100% of Dread Disease sum insured⁽ⁱⁱⁱ⁾ to cover your expense and financial burden.

Free Benefits

- Second Medical Opinion Reimbursement Benefit**
 After a Dread Disease claim is approved⁽ⁱⁱ⁾, you are entitled to a maximum of 2.5% of Dread Disease sum insured to reimburse the cost for getting a Second Medical Opinion. You may choose any doctor, or we may also provide the relevant information to assist you in seeking for the Second Medical Opinion.
- Medical Subsidy Benefit**
 After a Dread Disease claim is approved⁽ⁱⁱ⁾, you are entitled to a maximum of 2.5% of Dread Disease sum insured per quarter to reimburse your medical cost. The total payment under this benefit can be as high as 10% of the Dread Disease sum insured.
- Hospital Daily Allowance**
 If you are confined in a hospital after a Dread Disease claim is approved⁽ⁱⁱ⁾, you are entitled to a daily cash allowance equal to 0.1% of Dread Disease sum insured for each day of confinement (up to a maximum of 180 days) to cover your daily expenses.
- Waiver of Premium Benefit**
 If you are totally and permanently disabled by accident or illness before you attain age of 60, this plan provides a premium waiver until you reach age of 60 or you recover (whichever is earlier) to give you free basic dread disease protection.
- Life Protection**
 If you unfortunately pass away, we will pay to your beneficiary HK\$100,000 (or US\$ 12,500) as Death Benefit.
- 24-hour Worldwide Emergency Assistance Service**
 If you are abroad, you may enjoy free-of-charge value-added services of access to the 24-hour Worldwide Emergency Assistance Service provided by International SOS. Service includes medical evacuation, repatriation to country of residence, repatriation of mortal remains or ashes etc.

Flexible Plans

Dread Disease Protection Series provides 4 different plans for you to choose:

- Plan A** Level Premium⁽ⁱⁱⁱ⁾ until age^(iv) 80:
 - Plan A Level Premium⁽ⁱⁱⁱ⁾ until age^(iv) 80 with maturity benefit equivalent to Dread Disease sum insured⁽ⁱⁱ⁾;
- Plan B** Level Premium⁽ⁱⁱⁱ⁾ until age^(iv) 80 with maturity benefit equivalent to Dread Disease sum insured⁽ⁱⁱ⁾;
 - 5-year renewable term until age^(iv) 80; premium is guaranteed to remain level within each 5-year period;
- Plan C** 10-year renewable term until age^(iv) 80; premium remains level⁽ⁱⁱⁱ⁾ within each 10-year period. 80% of Dread Disease basic premium will be refunded at the end of each 10th policy anniversary⁽ⁱⁱ⁾.
 - 10-year renewable term until age^(iv) 80; premium remains level⁽ⁱⁱⁱ⁾ within each 10-year period. 80% of Dread Disease basic premium will be refunded at the end of each 10th policy anniversary⁽ⁱⁱ⁾.

Example (to be insured now at the sum of HK\$500,000)

Plan	Male (Non-Smoker)					
	Annual Premium	Monthly Premium	Annual Premium	Monthly Premium	Annual Premium	Monthly Premium
A	2,615	243	4,010	373	6,140	571
B	3,995	372	6,755	628	11,955	1,112
C	1,130	105	2,010	187	3,950	367
D	2,745	255	5,785	538	12,215	1,136

Plan	Female (Non-Smoker)					
	Annual Premium	Monthly Premium	Annual Premium	Monthly Premium	Annual Premium	Monthly Premium
A	2,480	231	3,690	343	5,195	483
B	4,010	373	6,735	626	11,640	1,083
C	1,175	109	2,310	215	4,385	408
D	2,985	278	6,830	635	13,035	1,212

The premiums above are in HK\$ and are for reference only. Please consult your insurance intermediary.

Rider Benefits

Various rider benefits could be chosen to attach to Dread Disease Protection Series (e.g., Accidental Death, Accidental Death & Dismemberment). For details, please consult your insurance intermediary.

⁽ⁱⁱⁱ⁾ the Company reserves the right to change the premium
^(iv) Age Next Birthday

This pamphlet is for reference only. For actual terms and conditions, please refer to the policy document.

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