

保柏危疾全禦保計劃  
Bupa Safe  
Critical Illness  
Insurance  
Scheme





## 你知道嗎？危疾警號不容忽視



香港癌症新增個案於2021年達至38,462宗，平均每日有105人確診癌症<sup>1</sup>。



即使經過治療，癌症亦有機會復發。第III期或IV期卵巢癌的復發率高達70-80%，而第二期肺癌復發的機率亦高達37.6%<sup>2</sup>。



於2009年至2021年期間，被診斷患上心臟病和中風的人數分別上升了21%和28%<sup>3</sup>。

香港人生活壓力大、節奏急促，加上食無定時、缺乏運動，近年癌症、心臟病、中風等危疾都愈見普遍。若不幸患上危疾，應付治療費用及停工養病有機會影響你的財務預算及生活質素。當你患上受保危疾時，危疾保障可為你填補缺口，維持收入以應付醫療及生活開支。及早計劃，保障你的未來需要。

## Bupa Safe 保柏危疾全禦保計劃

作為你最可信賴的健康夥伴，保柏在你需要時全力支援。**保柏危疾全禦保計劃**涵蓋高達98%危疾種類<sup>4</sup>，包括80種嚴重危疾（如癌症、心臟病、中風）及5種早期危疾<sup>5</sup>。即使嚴重危疾已獲賠償，而其後不幸確診癌症（包括復發或遠端轉移），更可獲額外癌症賠償，讓你無懼健康威脅。每月只需HK\$108保費<sup>6</sup>，即可獲多達**三次一筆過賠償，總額可達HK\$3,300,000**，助你應付醫療開支及彌補收入損失。

我們明白，若不幸罹患危疾，病人要面對漫長的治療、複雜的醫療程序等，難免會徬徨無助。本計劃下的「健康支援服務」特設「癌症關懷計劃」，為你度身訂造各項支援服務，在抗癌路上與你並肩前行。

此外，你亦可以相宜保費附加「**癌症治療賠償保障**」。若不幸確診癌症，除危疾保障的一筆過賠償外，此保障以實報實銷形式額外賠償每年高達HK\$1,000,000的癌症治療費用，給你雙重保障。癌症治療保障除了覆蓋住院及非手術治療費用外，更設有門診護理及監測、臨床心理輔導、物理治療等延伸保障，以及實驗性治療現金津貼，全面照顧你的治療以至康復需要。

立即瀏覽 [bupa.com.hk/BupaSAFE](https://bupa.com.hk/BupaSAFE) 網上投保或致電保柏的健康管理顧問／你的保險顧問了解更多。



<sup>1</sup> 資料來源：香港癌症資料統計中心（2021）。《2021年香港癌症統計概覽》。香港：醫院管理局。

<sup>2</sup> 卵巢癌復發率摘自香港大學及香港中文大學「香港復發性卵巢癌的藥物基因組學研究」；肺癌復發率摘自《Oncology Letters》，2014年4月。

<sup>3</sup> 資料來源：香港特別行政區政府統計處之主題性住戶調查第四十五號報告書及主題性住戶調查第七十四號報告書。

<sup>4</sup> 本計劃危疾基本保障及自選「嚴重危疾延伸保障」下受保的85種危疾已涵蓋10Life定期危疾保險評分方法下的98%指定危疾。設不受保障項目及等候期，有關條款及不受保障項目，請參閱合約。

<sup>5</sup> 本計劃的危疾基本保障涵蓋3種嚴重危疾及5種早期危疾，如附加「嚴重危疾延伸保障」，即可將受保危疾延伸至共85種。

<sup>6</sup> 以一名18歲非吸煙人士以年繳模式投保終生賠償總額為HK\$3,300,000的保柏危疾全禦保計劃的危疾基本保障計算。此保費尚未計算任何適用的折扣或優惠。

## Did you know? Alarming facts on critical illnesses



New cancer cases in Hong Kong reached 38,462 in 2021. On average, 105 people were diagnosed with cancer each day<sup>1</sup>.



Sometimes cancer may return after treatment. Stage III or IV ovarian cancer can recur in up to 70–80% of cases, while stage II lung cancer returns in 37.6%<sup>2</sup>.



Between 2009 and 2021, the number of people diagnosed with heart disease and stroke increased about 21% and 28%, respectively<sup>3</sup>.

Critical illnesses such as cancer, heart attack and stroke are becoming more common for a variety of reasons: high stress levels, fast-paced lifestyle, poor diet, lack of exercise and so on. If you're diagnosed with a critical illness, you may need to take time off work or even quit your job. This combined with the costs of treatment may affect your budget and your quality of life. Critical illness insurance schemes provide lump sum payments to make up for any lost income and pay for your medical and living expenses if you have a covered critical illness. Plan ahead to protect yourself for whatever the future holds.

## Bupa Safe Critical Illness Insurance Scheme

As your trusted healthcare partner, Bupa provides comprehensive support when you need it. **Bupa Safe Critical Illness Insurance Scheme** covers up to 98% of all serious critical illnesses<sup>4</sup>, including 80 major critical illnesses (such as cancer, heart attack, stroke) and 5 early stage critical illnesses<sup>5</sup>. It also pays for an additional cancer claim if you're diagnosed with cancer (including recurrence or distant metastasis) after the major critical illness has been paid, so you can be worry-free and prepared for the unexpected. With monthly subscriptions as low as HK\$108<sup>6</sup>, this scheme features up to **three separate lump sum payments with multiple benefits up to HK\$3.3 million** to help you cope with medical expenses and make up for lost income.

At Bupa, we also know that patients who are diagnosed with cancer can be overwhelmed by ongoing treatments, complicated medical procedures and so on. As part of Bupa's Health Coaching Services, our new Cancer Care Programme gives you personalised support and encouragement during your cancer journey.

To supplement this critical illness scheme, you can add our Cancer Treatment Reimbursement Benefit for medical coverage at an affordable subscription. Then if you're diagnosed with cancer, in addition to a lump sum payment, this benefit will reimburse up to HK\$1 million per year for cancer treatment expenses, giving you double protection. Apart from medical expenses for surgical and non-surgical cancer treatment, this benefit also covers out-patient care and monitoring, psychological counselling, physiotherapy and so on, with an experimental treatment cash allowance to fully take care of your treatment and recovery needs.

**Visit [bupa.com.hk/BupaSAFE](https://bupa.com.hk/BupaSAFE) to enrol online, or call Bupa's Health Management Consultant/  
your insurance consultant to learn more.**



<sup>1</sup> Source: Hong Kong Cancer Registry. Overview of Hong Kong Cancer Statistics of 2021. Hong Kong Hospital Authority; 2021.

<sup>2</sup> Recurrence rate of ovarian cancer from *Affordable Multi-gene Mutation-drug Matching for Recurrent Ovarian Cancer Patients in Hong Kong*, The University of Hong Kong and The Chinese University of Hong Kong; recurrence rate of lung cancer from *Oncology Letters*, April 2014.

<sup>3</sup> Source: *Thematic Household Survey Report No. 45 & Thematic Household Survey Report No. 74* of the Hong Kong SAR Census and Statistics Department.

<sup>4</sup> The 85 critical illnesses covered under the critical illness basic benefits and optional Extended Major Critical Illness Benefit of this scheme include 98% of designated critical illnesses in 10Life's Scoring Methodology of Term Critical Illness Insurance. Exclusions and waiting periods apply. Please refer to the contract for the terms and excluded conditions.

<sup>5</sup> This scheme covers 3 major critical illnesses and 5 early stage critical illnesses under the critical illness basic benefits. You can also add Extended Major Critical Illness Benefit to include a total of 85 covered critical illnesses.

<sup>6</sup> Based on an 18-year-old non-smoker enrolling in the critical illness basic benefits of Bupa Safe Critical Illness Insurance Scheme with lifetime benefit amount in aggregate of HK\$3,300,000 using annual payment mode. This figure does not include any promotional offers or discounts which may be available.

計劃特點  
Scheme  
features

自選癌症治療賠償保障  
Optional Cancer  
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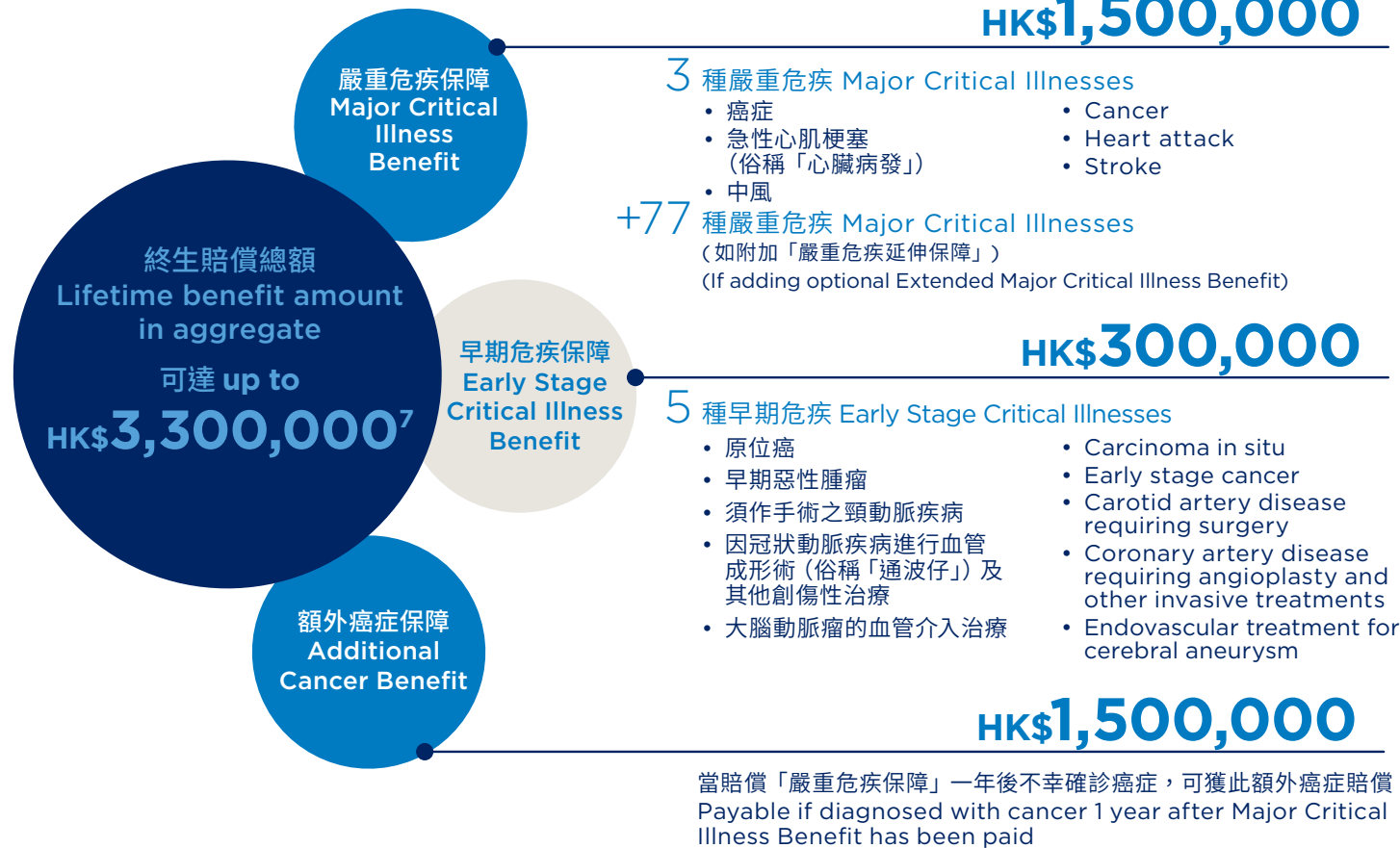
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重要資料  
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## 產品結構 Product structure

### 危疾保障 Critical illness benefits



### 醫療保障 Medical insurance

癌症治療賠償保障  
(自選保障)  
**Cancer Treatment  
Reimbursement Benefit  
(Optional)**

賠償高達每年  
**HK\$1,000,000** 癌症治療費用<sup>8</sup>  
Reimburses up to  
**HK\$1,000,000** in cancer  
treatment expenses  
per year<sup>8</sup>

<sup>7</sup> 以終生賠償總額為HK\$3,300,000的保柏危疾全禦保計劃計算。有關其他終生賠償總額選項，請參閱保障金額表。

<sup>8</sup> 以癌症治療賠償保障選項C2的保障額計算。有關其他保障額選項，請參閱保障金額表。

<sup>7</sup> Based on the benefits of Bupa Safe Critical Illness Insurance Scheme with lifetime benefit amount in aggregate of HK\$3,300,000. Please refer to the Schedule of Benefits for the other lifetime benefit amount options.

<sup>8</sup> Based on the benefits of option C under Cancer Treatment Reimbursement Benefit. Please refer to the Schedule of Benefits for the other benefit amount option.



## 危疾保 + 醫保 = 雙重保障

## Critical illness benefits + Medical insurance = Double protection

本計劃的危疾保障及醫療保障可發揮不同的功能和作用。在不幸確診危疾時，兩者可相輔相成，為你提供全面保障。

This scheme's critical illness benefits and medical insurance play different roles in protection needs. They are complementary and provide all-round coverage when you're diagnosed with a critical illness.

 <b>危疾保障</b> Critical illness benefits		 <b>醫療保障 (賠償受保癌症相關的費用)</b> Medical insurance (reimburses expenses related to covered cancers)
<ul style="list-style-type: none"> <li>在你患上癌症、心臟病、中風等危疾時提供<b>一筆過賠償</b> Provides a <b>lump sum compensation</b> if you're diagnosed with critical illnesses like cancer, heart attack and stroke</li> </ul>	保障範圍 Coverage	<ul style="list-style-type: none"> <li>實報實銷合資格的醫療必需費用，以個別項目的保障額為限 Provides <b>reimbursement of eligible medically necessary expenses</b> up to specified benefit limits</li> </ul>
<ul style="list-style-type: none"> <li>支持受保人的生活及家庭開支，如供樓、日常支出等，提供財務後盾 Can be used to pay for living expenses such as mortgage payments and day-to-day spending, providing financial support</li> </ul>	賠償用途 Benefit usage	<ul style="list-style-type: none"> <li>用以應付住院和治療的合資格醫療開支 Pays for eligible hospitalisation and treatment-related costs</li> </ul>
<ul style="list-style-type: none"> <li>提供三次一筆過賠償，終生賠償總額可達HK\$3,300,000 Provides three separate lump sum payments with multiple benefits up to HK\$3,300,000 per lifetime</li> </ul>	賠償限額 Benefit limit	<ul style="list-style-type: none"> <li>全數賠償的住院及手術保障，每年高達HK\$1,000,000</li> <li>每年額外高達HK\$100,000門診護理及監測保障</li> <li>每年高達HK\$40,000延伸支援保障，包括中醫、心理輔導、物理治療、輔助療法等</li> <li>一次性實驗性癌症治療現金津貼，終生賠償額高達HK\$60,000</li> <li>Full cover for Hospital and Surgical Benefit up to HK\$1,000,000 per year</li> <li>An extra benefit up to HK\$100,000 per year for out-patient care and monitoring</li> <li>Extended Care Benefits up to HK\$40,000 per year, including Chinese herbalist treatment, psychological counselling, physiotherapy, complementary therapy and so on</li> <li>Experimental cancer treatment cash allowance up to HK\$60,000 once per lifetime</li> </ul>



## 計劃特點 Scheme features

本計劃以相宜保費保障高達98%危疾種類<sup>4</sup>，在你人生不同階段提供高達三次不同危疾賠償，終生賠償總額可達HK\$3,300,000，讓你為未來做好準備，無後顧之憂；你亦可靈活配搭各項自選保障或於將來將癌症治療賠償保障轉保至自願醫保計劃，以滿足你不同階段的醫保需求。

This scheme covers up to 98% of critical illnesses<sup>4</sup> at an affordable subscription, and offers triple protection for up to 3 separate conditions at different times throughout your life. With a lifetime benefit amount up to HK\$3,300,000 in aggregate, you can be worry-free knowing you're prepared for whatever the future holds. With options to add on benefits or convert the Cancer Treatment Reimbursement Benefit to Voluntary Health Insurance Schemes in the future, you can customise or change your coverage to meet your healthcare needs in different life stages.



### 三重保障，充裕賠償，助你解燃眉之急 Triple protection and generous benefits to support your critical needs

本計劃設三重保障，在你人生不同階段提供高達三次不同危疾賠償：「嚴重危疾保障」、「早期危疾保障」及「額外癌症保障」<sup>9</sup>，終生賠償總額可達HK\$3,300,000。

This scheme provides triple protection for up to 3 separate conditions at different times throughout your life—Major Critical Illness Benefit, Early Stage Critical Illness Benefit and Additional Cancer Benefit<sup>9</sup>—with a lifetime benefit amount up to HK\$3,300,000 in aggregate.



### 額外癌症保障，無懼復發風險 Additional Cancer Benefit to fight against recurrence

當賠償「嚴重危疾保障」後不幸診斷患上癌症（不論是全新癌症、復發、遠端轉移，或經積極癌症治療後仍未治癒的持續癌症），保柏將提供額外的一筆過賠償。此次癌症與前一次嚴重危疾的等候期只需一年。

After your Major Critical Illness Benefit has been paid, Bupa will offer an extra lump sum if you're diagnosed with cancer (including a new cancer, recurrence, distant metastasis or continuation of cancer after active cancer treatment). The waiting period between this cancer and the previous major critical illness is just 1 year.



### 自選嚴重危疾延伸保障，涵蓋98%危疾種類 Optional Extended Major Critical Illness Benefit for 98% coverage of all serious critical illnesses

本計劃的危疾基本保障涵蓋8種危疾，你亦可附加「嚴重危疾延伸保障」，將受保危疾延伸至共85種以涵蓋98%危疾種類<sup>4</sup>，無懼健康威脅。此自選保障將於「嚴重危疾保障」獲賠償後自動終止。

This scheme covers 8 critical illnesses under the critical illness basic benefits. You can also add the optional Extended Major Critical Illness Benefit to include a total of 85 conditions for 98% coverage of all serious critical illnesses<sup>4</sup> for even greater peace of mind. This optional benefit will be terminated once Major Critical Illness Benefit has been paid.

<sup>9</sup> 各保障項目之間的賠償設等候期。額外癌症保障設有積極癌症治療要求。詳情請參閱重要資料部份。

<sup>9</sup> Waiting periods apply between payment of benefit items. Additional Cancer Benefit is also subject to active cancer treatment requirements. Please refer to the Important Information section for details.



## 自選癌症治療賠償保障

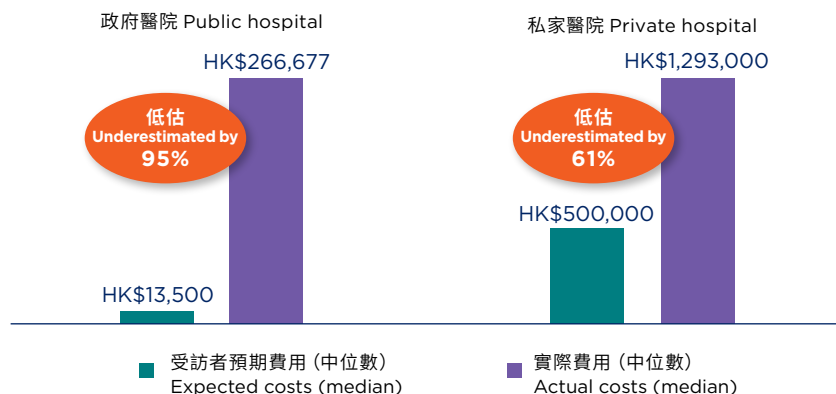
## Optional Cancer Treatment Reimbursement Benefit

### 試想想... Think about this...

癌症治療費用高昂，大部份標靶藥及免疫治療藥均屬醫院管理局藥物名冊的自費藥物。調查卻發現市民嚴重低估癌症治療費用<sup>10</sup>。以在政府醫院治療大腸癌的費用為例，市民嚴重低估了95%。

Cancer treatment is expensive, and most of the drugs for targeted therapy and immunotherapy are listed as self-funded by the Hospital Authority. However, research has shown that people seriously underestimate the cost of cancer treatment<sup>10</sup>. Taking colon cancer treatment at public hospitals as an example, people have underestimated the expenses by 95%.

### 大腸癌治療費用 Treatment costs for colon cancer



萬一患上癌症，你的積蓄足夠應付嗎？  
Do you have enough savings available in case you're diagnosed with cancer?



除治療費用外，你可能還需計劃其他醫療費用。例如根據不同的狀況，你可能需要輪椅代步，或添置醫療必需的人工裝置。而癌症治療後或需接受長期的跟進，門診跟進的開支亦不容忽視。

Aside from treatment costs, you may need to plan for other medical expenses. For example, depending on your condition, you might need a wheelchair or medically necessary prosthetic device. In addition, you should be prepared for the costs of long-term monitoring after cancer treatment.

你有預算這些額外開支嗎？  
Have you planned for these additional expenses?





## 自選癌症治療賠償保障

## Optional Cancer Treatment Reimbursement Benefit

本計劃除危疾的一筆過賠償外，更設有自選「**癌症治療賠償保障**」，照顧你治療受保癌症的醫療開支！即使所有危疾賠償已全數支付，「癌症治療賠償保障」仍會繼續生效，以賠償癌症相關的醫療必需費用。精明選擇，讓你無需擔心癌症治療開支。

Apart from lump sum payments, this scheme offers an optional **Cancer Treatment Reimbursement Benefit** to help you cope with the costs of treatment for covered cancers. Even after all of your critical illness benefits have been paid, this benefit will remain in effect and provide continued coverage for your medically necessary cancer expenses. Make the smart choice to protect yourself for whatever the future holds.



### 全數賠償癌症治療費用 Full cover for cancer treatment

每年保障額高達HK\$1,000,000，涵蓋確診受保癌症所需的診斷及檢測費用、手術及非手術癌症治療費用、放射性治療（包括但不限於質子治療）、化療、標靶治療、康復治療、人工裝置等。此保額更會每年自動還原，不設終生賠償額。

Annual benefit limit up to HK\$1,000,000, covering diagnosis and testing fees for the confirmation of covered cancer, surgical and non-surgical cancer treatments, radiotherapy (including but not limited to proton therapy), chemotherapy, targeted therapy, rehabilitation, prosthetic devices and so on. This limit will be restored every year, with no lifetime limit.



### 全面照顧癌症路上的門診需要 Out-patient coverage throughout your cancer journey

癌症屬長期作戰，治療前後或需接受不同的檢測及長期的門診跟進。「癌症治療賠償保障」全面照顧你的需要，保障涵蓋治療前的確診檢測、住院前後的門診護理，以及出院後的長期門診跟進。

If you're diagnosed with cancer, you'll usually need a series of tests and out-patient follow-up visits. This benefit provides out-patient coverage at every stage, from pre-treatment tests to confirm your diagnosis, pre- and post-hospitalisation out-patient care to long-term out-patient monitoring after discharge.



### 各項延伸支援，照顧你的康復所需 A series of extended benefits to take care of your recovery needs

涵蓋門診中醫、物理治療、輔助療法、購買醫療器具之費用等。而心理輔導保障更同時適用於病者及照顧者，讓你及家屬正面面對癌症挑戰。

Covers out-patient Chinese herbalist treatment, physiotherapy, complementary therapy, costs for buying medical appliances and so on. Psychological counselling is also offered for both the patient and the caregiver, so you can face any challenges together and focus on the positive.



## 自選癌症治療賠償保障

## Optional Cancer Treatment Reimbursement Benefit



### 免找數服務<sup>11</sup> Cashless service<sup>11</sup>

如附加「癌症治療賠償保障」，你將獲發「保柏全禦卡」。憑卡可於指定的香港私家醫院或保柏全禦網特選服務供應商就受保癌症住院、接受日症或非手術癌症治療可享免找數、免索償服務。我們會直接向醫院或服務供應商支付合資格費用（以你獲預先批核的限額為上限）。

You'll receive a Bupa SafeNet Card with this benefit. Using your Bupa SafeNet Card, you can enjoy cashless service when receiving treatment for a covered cancer during confinement, day case or non-surgical cancer treatment at designated private hospitals and Bupa SafeNet Appointed Service Providers in Hong Kong. We'll settle your eligible expenses directly with the hospital or service provider (subject to your pre-approved limit).



### 實驗性治療現金津貼 Experimental treatment cash allowance

若腫瘤科專科醫生建議進行實驗性治療，保柏將會向你發出高達 HK\$60,000 的一筆過現金津貼，助你應對難關。

We'll offer you a lump sum cash allowance up to HK\$60,000 if you undergo an experimental treatment recommended by a specialist in oncology, helping you to overcome your critical illness.



### 免費預防性檢查保障 Free preventive check-up benefit

如附加「癌症治療賠償保障」，每兩年可享一次免費預防性檢查，助你及早發現潛在疾病。

You can enjoy a free preventive check-up every 2 years if you choose Cancer Treatment Reimbursement Benefit, helping you to detect possible illnesses at an early stage.



### 保證轉保至自願醫保計劃， 無須核保 Guaranteed conversion with no underwriting

如附加「癌症治療賠償保障」並連續受保5年或以上，可保證將該自選保障轉保至保柏靈活配自願醫保計劃（基本）或保柏自願醫保計劃，無須重新核保<sup>12</sup>。

If you've added the optional Cancer Treatment Reimbursement Benefit and it's been in effect for at least 5 years, you can convert this optional benefit to Bupa MyFlexi VHIS Plan (Standard) or Bupa MyBasic VHIS Plan without underwriting<sup>12</sup>.

<sup>11</sup> 免找數服務只適用於保障金額表內「住院及手術保障」下的項目(2) - (11)及(17)。你須按照所訂程序並向保柏索取初步保障審核以享免找數服務。詳情請參閱常見問題1。

<sup>12</sup> 轉保至指定自願醫保計劃而無須核保的安排只適用於轉保時年齡為59歲或以下的會員。

<sup>11</sup> Cashless service is only applicable to items (2) - (11) and (17) listed under Hospital and Surgical Benefit of the Schedule of Benefits. You need to obtain pre-authorisation from Bupa to enjoy cashless service. Please refer to Frequently Asked Question 1 for details.

<sup>12</sup> Conversion to designated VHIS plans without underwriting is only applicable to members aged 59 or younger at the time of conversion.



## 健康支援服務 Health Coaching Services

我們時刻伴你左右，特設「健康支援服務」，由我們委任的醫生、合資格護士和健康管理團隊為你提供個人化的健康支援及協助，讓你安心無憂。當遇上較嚴重的疾病時，此服務更可提供額外支援，助你復原。

We're here for you at all times. Our Health Coaching Services offer personal healthcare support and guidance delivered by a team of our appointed doctors, qualified nurses and health management professionals to minimise your worries and give you peace of mind. For complicated conditions, this service can provide extra assistance for a smooth recovery.



### 癌症關懷計劃 Cancer Care Programme

由合資格護士及健康管理團隊提供個人化的跟進服務、情緒支援及各式抗癌護理資訊，如保健及飲食建議等，全程關顧你的需要。

傳統中醫調理對紓緩癌症治療不適有不同程度的幫助，因此我們更會為你提供中醫調理相關資訊以供參考，助你提高生活質素。此外，投保了「癌症治療賠償保障」的會員憑「保柏全禦卡」於保柏特選的中醫診所就受保癌症求診更可尊享會員優惠，詳情請瀏覽 [bupa.com.hk/BupaSAFE](http://bupa.com.hk/BupaSAFE) 或致電 24 小時健康專線查詢。

Our qualified nurses and health management professionals will provide personalised follow-up throughout your cancer journey, emotional support and a variety of health information such as cancer care and dietary tips.

Traditional Chinese medicine therapies may help relieve the effects of cancer treatment. That's why we'll also provide health information for your reference to help improve your quality of life. What's more, members who have opted for Cancer Treatment Reimbursement Benefit can present their Bupa SafeNet Card to enjoy member privileges for treatments on covered cancers at Bupa's selected traditional Chinese medical centre(s). Please visit [bupa.com.hk/BupaSAFE](http://bupa.com.hk/BupaSAFE) or call our 24/7 Healthline for details.



### 24 小時健康專線 24/7 Healthline

我們的合資格健康管理團隊<sup>13</sup>可為你提供協助及指導—由怎樣照顧患者親友，以至與你討論病情及治療方案等。

Our team of qualified health management professionals<sup>13</sup> can provide assistance and guidance—from how to care for a sick relative to discussing symptoms, treatment and more.



### 健康顧問 Care Manager

我們的健康顧問可與你緊密聯絡，跟進你的索償、全程協助你的治療至康復過程，包括解釋你的治療計劃和醫療開支以至安排跟進治療。當你入住本港私家醫院時並得到你的同意下，我們可前往醫院探望你或致電慰問你。

Our Care Manager can be in touch with you to follow up on claims and assist you throughout treatment and recovery, from explaining your treatment plan and overseeing costs to arranging follow-up consultations. If you're admitted to a local private hospital, our Care Manager will make a courtesy call or visit, with your consent.



## 健康支援服務 Health Coaching Services



### 第二醫療意見 2<sup>nd</sup> medical opinion

我們可安排醫療專家為你受保危疾提供專業的第二意見，讓你掌握病情從而決定治療方法。

We'll arrange for you to get medical advice on covered critical illnesses from a panel of medical specialists to clarify your doubts. Then you can make informed decisions about treatment.



### 醫療中心選擇及預約診症 Healthcare centre choices and appointment making

可根據你的指定情況或需要為你提供診所及醫院名單以供參考，更可為你預約選定的診症及治療服務。

We can provide a list of clinics and hospitals based on your specific condition or needs for your reference, as well as set up appointments for your selected consultations and treatments.



### 慢性疾病管理計劃 Chronic Conditions Programme

透過電話提供個人生活習慣建議及健康管理，助你積極控制慢性疾病如糖尿病。

This programme offers lifestyle coaching and management, including personal phone calls to help you manage any chronic condition such as diabetes.



### 非緊急環球健康支援服務 Non-emergency global healthcare support

如你計劃前往海外接受治療或於外遊時需要非緊急醫護服務，我們可助你尋找醫生或安排預約。

If you plan to receive treatment overseas or need non-emergency medical services while travelling, we can help you find a doctor or make an appointment.

健康支援服務由保柏及保柏委任的服務供應商聯合提供。使用健康支援服務並不需額外費用。若我們建議的服務不在你的合約之賠償範圍內，你便須支付有關費用。

Health Coaching Services are provided by Bupa and providers appointed by Bupa. The use of Health Coaching Services is free of charge. If the services suggested aren't covered under your contract, you'll be responsible for the fees incurred.

<sup>13</sup> 醫生會於辦公時間內支援護士解答問題。辦公時間為星期一至五，上午9時至下午6時（香港時間），公眾假期除外。

<sup>13</sup> Doctors will be available during scheduled office hours to support the nurses in answering enquiries. Office hours: Mon - Fri, 9am to 6pm (Hong Kong time), except public holidays.





## 為何選擇保柏危疾全禦保計劃？

## Why choose Bupa Safe Critical Illness Insurance Scheme?



### 不設生存期條款（末期疾病除外）

### No survival period (except for terminal illness)

坊間部分危疾保險設有生存期條款，需於確診危疾後生存達指定日數方可獲得賠償。

Some CI plans in the market have a "Survival Period". These benefits will be paid only if the member survives for a certain period of time after the diagnosis of a critical illness.



### 於首次嚴重危疾索償後，額外癌症保障之等候期短至1年 1-year waiting period for Additional Cancer Benefit after the first major critical illness claim

坊間部分危疾保險對於第二次癌症保障之間的等候期長達5年。

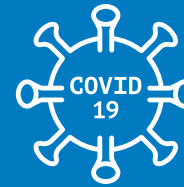
Some CI plans in the market have a waiting period of up to 5 years for the second cancer benefit.



### 確診嚴重或早期危疾，甚至患上新癌症、癌症復發或遠端轉移，均可獲個別保障項目賠償金額的100%賠償 100% payment of the respective benefit amounts if you're diagnosed with a major critical illness, early stage critical illness and even a new or recurrence/distant metastasis of cancer

坊間部分危疾保險的保障項目設不同百分比的賠償額，確診個別危疾未必可獲100%賠償。

Some CI plans in the market apply a certain percentage to different benefit items and may not pay 100% for certain diagnoses.



### 保障由2019冠狀病毒病引致的危疾

### Covers critical illnesses caused by COVID-19

有研究顯示，2019冠狀病毒病的後遺症有機會包括心臟病、中風等危疾<sup>14</sup>。我們明白你或會擔心這些與日俱增的健康風險。本計劃可讓你放心，如獲診斷患上受保危疾均可獲賠償。

Studies have shown that the after effects of COVID-19 may include critical illnesses such as heart attack, stroke and so on<sup>14</sup>. We understand that you may worry about these increased health risks. For greater peace of mind, this scheme will be payable if you're diagnosed with any of the covered critical illnesses.

<sup>14</sup> 資料來源：Long-term Health Consequences of COVID-19, JAMA. Oct 2020;324(17):1723-1724.

<sup>14</sup> Source: Long-term Health Consequences of COVID-19, JAMA. Oct 2020;324(17):1723-1724.



## 計劃概要 Overview of your scheme

### 投保資格 Eligibility

#### 投保人 Subscriber

18歲或以上的香港居民  
Hong Kong residents aged 18 or above

#### 會員 Member

- 投保人 Subscriber
  - 投保人之配偶或同居伴侶 Subscriber's spouse or domestic partner
  - 投保人之子女 Subscriber's child
- (會員必須持有香港身份證並於過去12個月內居港超過183日)  
(Members must hold a HKID card and have resided in HK for more than 183 days in the past 12 months)

#### 投保年齡 Issue age

- 危疾保障生效日時年滿15日至60歲 (包括首尾歲數)  
Aged 15 days to 60 years (inclusive) at the Critical Illness Benefit Coverage Commencement Date
- 56 - 60歲的會員 (包括首尾歲數) 只可投保終生賠償總額為HK\$1,100,000或HK\$2,200,000的保柏危疾全禦保計劃  
Enrolment from age 56-60 years (inclusive) limited to Bupa Safe Critical Illness Insurance Scheme with lifetime benefit amount in aggregate of HK\$1,100,000 or HK\$2,200,000

#### 等候期 Waiting period

90日 (因意外而導致的危疾或受保癌症 (如適用) 不受等候期約束)  
90 days (does not apply if the critical illness or covered cancer (if applicable) is caused by an accident)

#### 保障期 Period of cover

一年，每年自動續保<sup>15</sup>  
One year, renewable every year automatically<sup>15</sup>

#### 續保 Renewal

保證續保至100歲  
Guaranteed renewal up to 100 years old

- 額外癌症保障將於緊接85歲後的合約週年日自動結束  
Coverage under Additional Cancer Benefit will end on the contract anniversary date immediately following the age of 85
- 自選嚴重危疾延伸保障下的部份疾病設有保障年齡限制，詳情請參閱保障金額表  
Age limits apply for coverage of certain illnesses under optional Extended Major Critical Illness Benefit. Please refer to the Schedule of Benefits for details

#### 免費保障及服務 Free benefits and services

- 健康支援服務 (包括癌症關懷計劃)  
Health Coaching Services (including Cancer Care Programme)
- 如附加「癌症治療賠償保障」，每兩年可享一次免費預防性檢查  
Free preventive check-up every 2 years, if you choose Cancer Treatment Reimbursement Benefit

#### 醫療卡 Medical card

有，如你同時投保「癌症治療賠償保障」  
Yes, if you choose Cancer Treatment Reimbursement Benefit

<sup>15</sup> 除非你在合約週年日10天前以書面通知保柏不再續保或因根據合約條款規定不獲續保，否則合約將會每年自動續保。在續保時，保柏會於你指定的銀行賬戶/ 信用卡 (如適用) 自動扣取保費。

<sup>15</sup> Your contract will be renewed automatically on a yearly basis unless you give written notice to Bupa at least 10 days before the contract anniversary date or it is not renewed according to the terms of the contract. Subscriptions will be automatically deducted from your designated bank account/credit card (where applicable) upon renewal.



## Blua Health 助你贏健康賺獎賞

## Manage your health and earn rewards in Blua Health

健康是你最寶貴的財富，保持健康的身心，是對自己及家人最大的承諾。**Blua Health** 應用程式透過 AI 科技助你管理健康，達成目標更可賺積分換禮品，輕鬆收獲健康！你更可利用「診症預約」及「配藥易」功能以獲得更全面的健康方案，滿足你日常的健康需求和長期的健康目標，助你更有效地管理健康！

Staying healthy is the greatest commitment you can make to yourself and your family. **Blua Health** helps you manage your health with AI powered health-tracking technology. You can also earn points to redeem rewards for healthy living. Keep moving to earn more! By using the “eBooking” and “ePharmacy” features, you will receive a comprehensive health solution to support both your everyday health needs and long-term wellness goals, helping you manage your health more efficiently!



免費使用多項健康互動功能  
Enjoy a variety of free health  
app features



30秒AI評估你的身心健康  
Assess your health in 30  
seconds with AI technology



一站式預約多項醫療服務  
One-stop booking for  
multiple medical services



與AI教練隨時隨地一起健身  
Exercise with AI coach  
anytime, anywhere



賺取積分以換領健康獎賞  
Earn points to redeem  
rewards for healthy living



簡單幾步即可訂購處方藥  
Order prescription  
medications in just a few steps

立即下載 **Blua Health**，未來健康由你掌握！

Download **Blua Health** now and take control of your healthier future!



Blua Health 由保柏集團成員、香港註冊公司 Horizon Health and Care Limited 提供、發佈及營運。

Blua Health 並不是醫療設備，也不會提供個性化的醫療建議。該應用程式的內容並不能代替專業醫護人員的醫療建議、診斷或治療。如有任何關於醫療狀況的問題，請立即尋求醫生或其他合資格醫療服務提供者的建議。

Blua Health is offered, distributed and operated by Horizon Health and Care Limited, a company registered in Hong Kong under the Bupa Group.

Blua Health is not a medical device, and it does not provide personalised medical advice. The contents of the mobile app cannot replace the medical advice, diagnosis and treatment of medical professionals. If you have any question on your medical condition, please seek advice immediately from doctor or other qualified medical service provider.



## 網上管理你的保單 Manage your scheme online

你可隨時隨地透過保柏的一站式客戶服務網站及手機應用程式 **myBupa** 管理你的保單、查詢索償狀態，甚至領取會員特別優惠。

Bupa's one-stop online customer service portal and smartphone app **myBupa** provide quick and easy access to your scheme whenever you need it. Manage your scheme and claims on the go or redeem special discounts for Bupa customers.



### 會籍文件 e-Documents

查閱及下載重要的會籍文件，包括合約、會員指引等。

View and download important documents including your contract, membership guide and more.



### 尊享優惠 Exclusive offers

查閱及領取各式服務及產品的特別優惠。

View and redeem special offers on a variety of services and products.



### 搜尋網絡醫生 Network doctors finder

透過地點或專科分類，搜尋網絡醫生及診所資料。

Search for network doctors and clinics around Hong Kong by location or specialty.



### 會籍資料 Your profile

網上更新你的聯絡資料。

Update your contact information at any time.



### 網上索償 Claims assistance

網上提交住院、日症及門診索償、查詢索償狀況，或查閱差額通知書。

Submit hospital, day case and clinical claims, track your claims status or view shortfall invoices.





## 保柏—你的明智之選 Why choose Bupa

保柏是國際醫療保健專家，我們致力為客戶提供多元化的醫療保險計劃，助你應付不同人生階段的需要。

We're a global healthcare specialist providing a wide range of comprehensive and flexible insurance schemes to suit every life stage and lifestyle.



### 信譽卓著的醫療保健專家 Our reputation and expertise in healthcare

我們於香港及世界各地提供醫療保險及醫療保健服務

- 於全球服務超過5,000萬客戶
- 保柏集團自1947年起為大眾服務，並於1976年設立香港分部
- 作為保柏集團的一份子，卓健醫療透過逾1,600個服務點，包括旗下卓健醫療中心，連同聯營診所，為市民及社區服務

Providing healthcare funding and provision for people in Hong Kong and beyond

- Globally we serve over 50 million customers
- Bupa Group has been serving since 1947 and established our presence in Hong Kong in 1976
- As part of Bupa, Quality HealthCare provides primary care services through a network of over 1,600 service points in Hong Kong, including Quality HealthCare Medical Centres and affiliated clinics



### 賠償服務 Claim service

我們承諾為你提供快捷簡便的索償服務

- 超過98%之門診索償和住院索償於5個工作天完成賠償處理
- 網上索償服務
- 當賠償辦妥後，你將收到通知

Promising you a quick and easy claims process

- Over 98% of clinical claims and hospital claims are settled within 5 working days
- Submit claims online
- Notification when your claim has been processed



### 24小時支援 Our round-the-clock support

全面支援，讓你隨時隨地管理保單

- 24小時客戶服務專線
- 客戶服務網站

Allowing you to manage your policy at your convenience via

- 24-hour telephone support
- Online customer service portal

計劃特點  
Scheme  
features

自選癌症治療賠償保障  
Optional Cancer  
Treatment Reimbursement  
Benefit

健康支援服務  
Health Coaching  
Services

計劃概要  
Overview of  
your scheme

立即投保  
Enrol now



## 立即投保 Enrol now

立即投保「保柏危疾全禦保計劃」，助你應付危疾所需。請透過以下途徑投保或了解更多詳情。

Choose Bupa Safe Critical Illness Insurance Scheme to be prepared for a critical illness diagnosis. You can enrol or learn more in the following ways.



### 致電投保 Phone enrolment

致電保柏的健康管理顧問或聯絡你的保險顧問投保。

Call Bupa's Health Management Consultant or contact your insurance consultant for enrolment.



### 網上投保 Online enrolment

瀏覽我們的網站 [bupa.com.hk/BupaSAFE](https://bupa.com.hk/BupaSAFE)。

Visit our website at  
[bupa.com.hk/BupaSAFE](https://bupa.com.hk/BupaSAFE).





## 常見問題 Frequently asked questions

### 1. 如何使用「保柏全禦卡」以使用免找數服務？

你可使用「保柏全禦卡」於指定的香港私家醫院或保柏全禦網特選服務供應商就特定項目住院、接受日症及非手術癌症治療享免找數、免索償服務。

請於治療前最少兩個工作天向保柏提交初步保障審核表格<sup>16</sup>，並於登記時出示保柏全禦卡。有關初步保障審核的詳細步驟，請參閱會員指引。

保柏會直接向醫院或服務供應商支付你的合資格醫療費用，以初步審核確認／付款保證信之信用額為限。若醫療費用超出信用額，你須先自行繳付多出的部分，然後向保柏提出索償。如醫療費用超過最高賠償額或不屬於保障範圍，你亦須向保柏退還有關費用<sup>16</sup>。

請參閱本公司網站 (bupa.com.hk/BupaSAFE) 或登入保柏的客戶服務網站查閱最新的指定香港私家醫院名單。最新的保柏全禦網特選服務供應商名單亦可於保柏的客戶服務網站查閱。這些名單可能會不時更改。

### 2. 積極癌症治療是指甚麼？

根據本計劃的合約內容，積極癌症治療是指針對該癌症的手術、放射性治療（包括質子治療）、化療、標靶治療、骨髓移植、免疫治療、數碼導航刀、伽瑪刀或以上治療的組合，而該癌症治療屬醫療必需。積極癌症治療的定義不包括荷爾蒙治療或舒緩治療。有些情況下，你需要接受持續週期性的積極癌症治療最少一年，方可獲得額外癌症保障。

### 1. How do I use my Bupa SafeNet Card for cashless service?

You can use your Bupa SafeNet Card (BSN Card) to enjoy cashless service for specific items during confinement, day case or non-surgical cancer treatment at designated private hospitals in Hong Kong and Bupa SafeNet Appointed Service Providers.

Please submit a pre-authorisation form<sup>16</sup> to Bupa at least 2 working days before treatment and present your BSN Card at registration. For details of obtaining pre-authorisation, please refer to the Membership Guide.

Bupa will settle your eligible medical expenses with the hospital or service provider directly, subject to the approved credit limit stated in your pre-authorisation confirmation/guarantee of payment letter. You'll need to pay any medical expenses exceeding the credit limit and submit a claim to Bupa for reimbursement. If your medical expenses exceed the maximum limit or aren't covered, you'll also need to reimburse Bupa for the shortfall<sup>16</sup>.

For the list of designated private hospitals in Hong Kong, please visit bupa.com.hk/BupaSAFE or log in to Bupa's customer service portal. The latest list of Bupa SafeNet Appointed Service Providers can also be found on Bupa's customer service portal. These lists are subject to change from time to time.

### 2. What does active cancer treatment mean?

According to the contract of this scheme, active cancer treatment means cancer directed surgery, radiotherapy (including proton therapy), chemotherapy, targeted therapy, bone marrow transplant, immunotherapy, cyber knife, gamma knife or a combination of these treatments which is medically necessary for the curative treatment of cancer. Hormonal therapy or palliative care are specifically excluded. For some conditions, you need to receive ongoing cycles of active cancer treatment for at least 1 year to claim the Additional Cancer Benefit.

<sup>16</sup> 向保柏索取初步保障審核時，你須提供信用卡資料。保柏會在你的信用卡保留港幣500元的信用額，直至索償程序完結為止。當保柏收妥所有所需資料及已簽署的申請表後，約兩個工作天即可完成初步保障審核。如有任何差額，保柏會在發出差額通知書後第21日直接從你的信用卡賬戶自動收取差額。

<sup>16</sup> You'll need to provide your credit card information to obtain pre-authorisation. A temporary hold of HK\$500 will be placed on your credit card until the claim assessment is completed. It should take around 2 business days to complete the pre-authorisation once all necessary information is received with a signed application form. If a shortfall is incurred, Bupa will automatically collect any shortfall directly from your designated credit card account on the 21st day after the shortfall invoice is sent to you.



## 重要資料 Important information

本冊子乃保柏危疾全禦保計劃的資料摘要，僅供參考之用。請務必細閱完整的保險合約，以了解計劃之保障範圍、不受保障事項、條款及細則。

我們想幫助你在選擇保柏危疾全禦保計劃前了解其內容。請細閱以下資料。

### 90日等候期

此計劃設90日等候期，於危疾保障開始日、合約最後復效日或於保障升級或增加之合約開始日（如適用）起計的90日內（以較後者為準）出現病徵或確診的任何危疾或受保癌症（如適用）均不會獲得賠償。若在簽發合約之前需要較長時間進行核保，則90日等候期會由背書中所載的簽發日起計並以此代替。若危疾或受保癌症（如適用）由意外引致，則不受上述等候期約束。

### 賠償各保障項目之間的等候期

#### (a) 「嚴重危疾保障」及「早期危疾保障」之間的等候期

首次確診嚴重危疾及早期危疾的日期之間必須相隔45天等候期，方可全數獲得「嚴重危疾保障」及「早期危疾保障」的賠償。然而，若早期危疾首先確診，而嚴重危疾於等候期內確診，「嚴重危疾保障」將會取代「早期危疾保障」作出賠償。

This brochure is a product summary of the Bupa Safe Critical Illness Insurance Scheme and is for reference only. You are strongly advised to read and understand the coverage, exclusions, terms and conditions of the complete insurance contract.

We want to help you understand the cover before you opt for Bupa Safe Critical Illness Insurance Scheme. Please read the information below carefully.

### 90-day waiting period

A waiting period of 90 days applies and no benefit shall be payable for any critical illness or covered cancer (if applicable) presenting signs or symptoms or diagnosed within 90 days immediately from the Critical Illness Benefit Coverage Commencement Date, last contract reinstatement date or the commencement date of this contract after upgrade or addition of benefit (if applicable), whichever is later. For circumstances which may require a prolonged underwriting time before the issuance of the contract, the 90-day waiting period may be superseded and counted from the issue date as set out in an endorsement. The above waiting period does not apply if the critical illness and covered cancer (if applicable) are caused by an accident.

### Waiting period between payment of benefit items

#### (a) Waiting period between Major Critical Illness Benefit and Early Stage Critical Illness Benefit

For both Major Critical Illness Benefit and Early Stage Critical Illness Benefit to be payable in full, there is a waiting period of 45 days between the date of first diagnosis of the major critical illness and early stage critical illness. However, if an early stage critical illness has been first diagnosed and a major critical illness is diagnosed within the waiting period, Major Critical Illness Benefit shall be payable in place of the Early Stage Critical Illness Benefit.





## 重要資料

## Important information

### (b) 「嚴重危疾保障」及「額外癌症保障」之間的等候期

「額外癌症保障」將於符合下列適用的等候期及規定下作出賠償：

如已支付的「嚴重危疾保障」為	「額外癌症保障」將於以下情況下支付賠償	等候期及規定
除癌症以外的嚴重危疾	癌症	首次嚴重危疾的確診或接受受保手術日期與隨後之癌症的確診日期必須相隔最少一年。
癌症	新患癌症（必須為不同的惡性細胞源引起）	首次癌症的確診日期與新患癌症的確診日期必須相隔最少一年。
癌症	癌症復發／遠端轉移	首次癌症的確診日期與癌症復發／遠端轉移的確診日期必須相隔最少一年。會員必須提交積極癌症治療證明。
癌症	相同癌症	此保障須於會員正在接受持續週期性的積極癌症治療，由積極癌症治療開始首日起計一年後予以支付。
任何嚴重危疾	於嚴重危疾確診或接受受保手術當日起計的首年內被確診的任何癌症	此外，會員必須提供醫療報告證明在積極癌症治療最近的週期完成後，癌症仍然存在，該週期完成日期必須在積極癌症治療開始首日起計不少於一年之後。積極癌症治療證明及醫療報告必須於積極癌症治療最近的週期完成日起計 90 日內提交，方可獲支付賠償。

### (b) Waiting period between Major Critical Illness Benefit and Additional Cancer Benefit

Additional Cancer Benefit is payable provided that the following conditions and waiting period are met:

Major Critical Illness Benefit already paid for	Additional Cancer Benefit will be payable for	Waiting period and requirements
Major critical illness except cancer	Cancer	The date of diagnosis or covered surgery performed for the first major critical illness and subsequent cancer must be at least 1 year apart.
Cancer	New cancer (must be of a different malignant cell origin)	The date of diagnosis of the first cancer and new cancer must be at least 1 year apart.
Cancer	Recurrence/distant metastasis of cancer	The date of diagnosis of the first cancer and recurrence of cancer/distant metastasis of cancer must be at least 1 year apart, and proof of active cancer treatment must be provided.
Cancer	Same cancer	Benefits will be payable 1 year after the start date of active cancer treatment if the member is receiving ongoing cycles of active cancer treatment.
Any major critical illness	Any cancer diagnosed within the first year from the date of diagnosis or covered surgery performed for a major critical illness	Further, the member must provide medical report(s) to show that the cancer still exists after the completion of the latest active cancer treatment cycle, which is not less than 1 year after the active cancer treatment start date. Benefits shall only be payable when proof of active cancer treatment and medical report are submitted within 90 days from the completion date of the latest active cancer treatment cycle.



## 重要資料 Important information

### 預防性檢查保障的等候期

此保障適用於在任何合約週年日年滿18歲或以上的會員，並持續受保於「癌症治療賠償保障」超過一年。

### 冷靜期

你有權於危疾保障開始日或本合約的簽發日期起計的21天內（以較後者為準）以書面通知保柏取消合約，唯有關通知必須由你簽署。若你並無獲得任何賠償或有應付賠償，將可獲全數退還已繳保費及徵費。冷靜期權益只適用於新合約。

### 取消合約權益

你可於合約週年日前最少10天以書面通知保柏取消合約。有關取消將於合約週年日生效。

### 有關核保之資料披露

在投保申請期間，你應以最高誠信向保柏披露所有重要事實。如果你不確定某個事實是否重要，則應將其披露。若你未有披露或披露失實資料（包括吸煙史）以致影響保柏的風險評估，將會影響你的保障權益，後果包括合約被取消、施加提升保費／不受保障項目或索償款項被調低。如有關準會員的健康狀況在提交投保申請表後有任何改變或更新，你需要在危疾保障開始日之前立即通知保柏。

### 索償步驟

任何索償須按照保柏所訂的索償程序進行。所有有關該索償的所須文件正本須於診斷危疾後或最近積極癌症治療週期完成後（如適用）90天內，或求診、診所手術、日症、出院或接受與索償有關的服務後90天內遞交。否則保柏將不能處理你的賠償，或會導致索償被拒。索償「額外癌症保障」須提交指定文件，詳情請參閱合約。如你使用「保柏全禦卡」支付指定保障項目的合資格費用，你或無需申請索償。然而，你須根據合約及會員指引所列的步驟申請初步保障審核。

### 保費調整

每名會員的首期保費會根據年齡、吸煙狀況及保障選擇等因素而定。你的保費並不會因曾作出索償而被調高。然而，續保保費或會因年齡遞增而相應調整。保柏可按醫療通脹、一般營運開支及因應醫療開支增加而作出的保障改動等因素調整保費率。

### Waiting period for Preventive Check-up Benefit

This benefit is applicable to members who are aged 18 or above on any contract anniversary date and have been continuously covered under the Cancer Treatment Reimbursement Benefit for more than 1 year.

### Cooling-off period

You have the right to cancel your contract by giving Bupa signed written notice within 21 days from the critical illness benefit coverage commencement date or issue date of this contract, whichever is later. You'll receive a refund of all the subscription and levy paid, provided that no benefit has been paid or is payable. Cooling-off rights are applicable to new contracts only.

### Cancellation rights

You may cancel your contract by giving not less than 10 days' written notice to Bupa before the contract anniversary date. The cancellation will be effective on the contract anniversary date.

### Disclosure of information for underwriting

During the insurance application process, it's important that you act with utmost good faith and disclose all material facts to Bupa. If you are uncertain as to whether a fact is material, then it should be disclosed. If you fail to disclose or misrepresent a material fact (including smoking history) which may impact Bupa's risk assessment, this will raise questions about your entitlement to insurance benefits. Consequences may include cancellation of your contract, application of an increased subscription/exclusion or reduction of entitlement to claims payments. If there are any changes or updates to the proposed member's health conditions after your application has been submitted, you must notify Bupa immediately before the critical illness benefit coverage commencement date.

### Claims procedure

Any claim must be made following Bupa's claim procedures. All necessary original documents must be submitted within 90 days after the diagnosis of the critical illness or the completion of the latest active cancer treatment cycle (if applicable), or 90 days after your clinical visit, clinical operation, day case, discharge from hospital or service received. Otherwise, we won't be able to process your claim and it may be rejected. Specific documents are required when submitting a claim for Additional Cancer Benefit. Please refer to the contract for details. You may not need to submit a claim if you use your Bupa SafeNet Card to pay for eligible expenses under selected benefit items. However, you need to follow the pre-authorisation procedures as stated in the contract and membership guide.

### Subscription adjustment

Each member's initial subscription is primarily determined based on factors such as age, smoking status and choice of coverage. Any claims you make won't affect your subscription at renewal. However, renewal subscriptions may still increase as you get older. Other factors affecting subscription rates include medical inflation, general operating expenses and revision of benefits to cover increasing medical expenses.



## 重要資料 Important information

### 續保

本合約生效期為期一年，並會自動續保及收取保費，除非你以書面提出取消會籍。無論你在投保後的健康狀況有任何改變，保柏保證每年續保你的保柏危疾全禦保計劃至100歲，只要你符合合約條款及細則內列明的續保要求。額外癌症保障則會於你緊接85歲後的合約週年日自動結束。

我們了解每個人人生階段有不同的保險需要，因此你可在續保前最少一個月透過書面要求更改你的計劃等級或保障項目。你可申請提升計劃等級或增加保障項目，前提是：(i) 你已連續兩年受本合約保障；(ii) 過去兩年內你未曾增加保障項目；及(iii) 你未曾於本合約下提出索償申請。若你選擇提升計劃等級或增加保障項目（如適用），你須填寫健康聲明作核保之用。核保須經保柏批准，並會於提升保障後重新計算90日等候期。

保柏可於每年續保時更改保障、合約條款及細則。所有改動將於續保前以書面通知你。

### 繳付保費

你可選擇以銀行賬戶或信用卡自動轉賬年繳或月繳保費。只要你符合續保的資格條件，保柏將於合約續保時於指定銀行賬戶／信用卡自動扣取續保保費，除非我們接獲你的其他指示。

### 終止合約

你的合約將在下列最早出現的情況下自動終止：

1. 根據任何制裁，法律或法規而禁止或限制提供任何保障；
2. 在繳費寬限期屆滿時仍未支付保費；
3. 若保柏決定終止此保障並向投保人發出終止通知；
4. 會員身故；
5. 當「嚴重危疾保障」、「早期危疾保障」及「額外癌症保障」已獲賠償；
6. 當會員年滿85歲或以上，「嚴重危疾保障」及「早期危疾保障」已獲賠償當日；或
7. 若「嚴重危疾保障」及「早期危疾保障」已於會員年滿85歲前已獲賠償，當會員年滿85歲緊接其後的合約週年日。

### Renewal

This contract will last for 1 year and will be renewed with subscription payments collected automatically, unless you submit a written request to cancel your membership. Bupa guarantees that your Bupa Safe Critical Illness Insurance Scheme can be renewed every year up to the age of 100 as long as you meet the requirements as stated in the renewal provisions of your contract, regardless of any changes in your health condition. Your coverage under Additional Cancer Benefit will end on the contract anniversary date immediately following the age of 85.

We understand that your healthcare needs may change throughout your life. You have the flexibility to change your plan level or benefit items by giving at least 1 month's written notice before renewal. You may apply to upgrade your plan or add any benefit(s) provided that (i) you have been continuously covered under this contract for two consecutive years; (ii) no benefit has been added within the previous two years; and (iii) no claim has been submitted under this contract previously. To upgrade your plan or add any benefit(s) (if applicable), you will need to complete a health declaration form for medical underwriting purposes. Approval will be subject to underwriting and a 90-day waiting period will apply again after upgrade.

Bupa may revise the benefits, contract terms and conditions every year at renewal. During the renewal process, we'll notify you in writing if there are any changes.

### Payment of subscription

You may pay your subscription yearly or monthly by bank account or credit card autopay. If you've fulfilled the eligibility criteria for renewal, we will charge your subscription automatically at the next contract renewal, unless we have received other instructions from you.

### Termination of your contract

Your contract will be terminated automatically in the following situations, whichever is earliest:

1. pursuant to any prohibition or restriction under any sanctions, law or regulations to provide any benefit;
2. when the subscription is unpaid at the expiration of the grace period;
3. if Bupa decides to terminate this product and issue a termination notice to the subscriber;
4. upon the death of the member;
5. when Major Critical Illness Benefit, Early Stage Critical Illness Benefit and Additional Cancer Benefit have all been paid;
6. the payment date when Major Critical Illness Benefit and Early Stage Critical Illness Benefit have been paid and the member is aged 85 or above; or
7. if Major Critical Illness Benefit and Early Stage Critical Illness Benefit have already been paid before the age of 85, the contract anniversary date immediately after the member reaches the age of 85.



## 重要資料

## Important information

以上5 – 7節只適用於選擇了「A. 危疾基本保障」及「B. 嚴重危疾延伸保障」(如適用)的投保人。如你同時選擇了「C. 癌症治療賠償保障」,以下第8節亦同時適用:

8. 如到了以上第5 – 7節中的任何日期,危疾保障將會終止,而「癌症治療賠償保障」將繼續有效直至會員年滿100歲或緊接會員根據「特別條款-轉移會籍權」行使轉移會籍權後的合約週年日為止,以較早的日期為準。

詳情請參閱合約。

### 轉換至新的保險計劃

如你現時正受保於另一危疾保障計劃並且取消該計劃以加入此計劃,你的保障範圍會有所改變。例如,於你的前計劃下可獲賠償的已存在病症將不獲受保,除非該些病症已被披露並獲保柏接納。當你轉換保險公司或保險計劃時,請留意保障範圍的差異。

### 不受保障項目

1. 任何不保項目(如適用)及任何已存在病症(除非該等病症已在申請表中披露並獲保柏接納)。
2. 在合約的「已存在病症及等候期」條款下列明的等候期內出現任何病徵或症狀、接受治療、藥物或檢查或診斷的疾病或病症。
3. 感染愛滋病及愛滋病相關綜合症,或感染人類免疫力缺乏病毒(受保於「嚴重危疾延伸保障」之因輸血感染人類免疫力缺乏病毒、因侵害而感染之人類免疫力缺乏病毒、因器官移植而感染人類免疫力缺乏病毒、醫療引致感染人類免疫力缺乏病毒及因職業引致之人類免疫力缺乏病毒除外)。
4. 自殺、試圖自殺、蓄意自傷身體,無論會員神智清醒與否。
5. 醉酒或並非由註冊西醫處方的藥物。
6. 任何先天性病症。
7. 戰爭、入侵、外敵行動、開戰(不論是否已宣戰)、內戰、暴動、革命、叛亂或軍事或非法奪權或恐怖活動。
8. 參與或試圖違反法律或拒捕或參與任何犯罪活動。
9. 乘搭任何飛機,但乘坐商用飛機的繳費旅客除外。
10. 吸入氣體,職業所附帶危害除外。

Clauses 5 – 7 above are only applicable to subscribers who have opted for A. Critical Illness Basic Benefits and B. Extended Major Critical Illness Benefit (if applicable). For subscribers who have also opted for C. Cancer Treatment Reimbursement Benefit, an additional clause 8 also applies:

8. if any date under Clauses 5 – 7 above has been reached, Critical Illness Benefit shall be terminated and Cancer Treatment Reimbursement Benefit shall remain in force until the contract anniversary date immediately after the member reaches the age of 100 or the date when the member exercises the membership transfer option pursuant to Special Conditions - Member Transfer Option of the contract, whichever is the earlier.

Please refer to the contract for details.

### Changing to a new insurance scheme

If you're currently enrolled in a different critical illness insurance scheme and you cancel it to enrol in this scheme, there may be changes to your coverage. For example, pre-existing conditions payable under your previous scheme won't be covered unless they've been disclosed and accepted by Bupa. Please be mindful of the differences in coverage when you change insurers or insurance schemes.

### General exclusions

1. Any excluded conditions (if applicable) and any pre-existing illnesses (unless such conditions have been disclosed in the application and accepted by Bupa).
2. Any illnesses or conditions with signs or symptoms, treatment received, medication or investigation for or is diagnosed within the waiting period as specified in the "Pre-existing Conditions and Waiting Period" clause of the contract.
3. Acquired Immune Deficiency Syndrome (AIDS), AIDS-related complex or Human Immune Deficiency Virus infections (except for HIV due to Blood Transfusion, HIV due to Assault, HIV due to Organ Transplant, Medically Acquired HIV and Occupationally Acquired HIV payable under Extended Major Critical Illness Benefit).
4. Suicide, attempted suicide or intentionally self-inflicted injury, whether the member is sane or insane.
5. Intoxication by alcohol or drugs not prescribed by a registered medical practitioner.
6. Any congenital diseases.
7. War, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power or terrorist acts.
8. Violation or attempted violation of the law or resistance to arrest or participation in any criminal act.
9. Travel in any aircraft, except as a fare paying passenger in a commercial aircraft.
10. Inhaling gas except from hazard incidental to occupation.





## 重要資料

## Important information

11. 參與（或練習）拳擊、洞穴探險、攀爬、賽馬、小型高速滑艇、武術、攀山、在滑雪道以外滑雪、探洞、賽艇、潛水、帆船競賽、空中運動或任何比賽、測試或牽涉計時的機動車駕駛。

12. 未經保柏認可的醫生、醫院或醫療保健機構產生的任何費用。

除以上所述外，「癌症治療賠償保障」另設不受保障項目，重點如下（請參閱合約查閱完整的不受保障項目）：

1. 於會員申請保單復效、新增或增加癌症治療賠償保障獲保柏批准後，由保柏提出的任何額外不保項目（如適用）及其復效日或升級或增加保障後的開始日之前已經存在的任何已存在病症（除非該等病症已在相關申請中披露並獲保柏接納）。
2. 任何在組織病理學上被分類為癌前病變腫瘤。
3. 子宮頸界定的異常病變定為第一階段（CIN I）及第二階段（CIN II）。
4. 基於預防或在沒有受保癌症病徵或病史下進行的檢查（合約 C 節第 28 項下可作賠償的預防性檢查保障除外）。
5. 進行任何治療方法而根據特定的定義在會員的體內沒有清晰確診受保癌症。
6. 任何在法例下或其他保險計劃內或從其他途徑可獲賠償之疾病，除非此等費用未能在該等補償、保險計劃或途徑獲得賠償。
7. 在水療中心、天然治療中心或類似機構所提供之住宿、護理或服務的費用。
8. 任何所有類型的心理病或精神病（根據合約 C 節第 13 項及第 19 項應支付的保障則除外）。
9. 手術性或非手術性整容或整形治療、聽覺測驗、常規驗血、預防注射或接種疫苗、毛髮礦物質含量分析、健康補品或體重控制，及因視力不正常而引致之治療（根據合約 C 節第 15 項應支付的人工裝置保障則除外）。
10. 與懷孕有關的治療；與男女任何一方的節育、絕育或變性；由於不育而直接或間接進行的治療；與性機能失常有關之治療。
11. 另類治療（根據合約 C 節第 18 項和第 25 項應支付的中醫師及輔助療法保障則除外）。
12. 非醫療性服務。
13. 任何牙科治療或口腔手術收費（合約 C 節第 2 至 17 項應支付的醫療必需手術則除外）。
14. 因不符合「良好及謹慎的醫療標準」的實驗性或未經證實醫療成效的醫療技術或治療程序而招致的費用。

11. Engaging in (or practicing) boxing, caving, climbing, horse-racing, jet skiing, martial arts, mountaineering, off-piste skiing, pot-holing, power-boat racing, under water diving, yacht racing, aerial sport or any race, trial or timed motor sport.

12. Any charges incurred at a medical practitioner, hospital or healthcare facility unrecognised by Bupa.

In addition to the above, the following key exclusions apply to Cancer Treatment Reimbursement Benefit (please refer to the contract for the full list of general exclusions):

1. Any additional excluded conditions imposed by Bupa (if applicable) and any pre-existing illnesses that existed before the commencement date when the application for addition or upgrade of Cancer Treatment Reimbursement Benefit is accepted by Bupa (unless such conditions have been disclosed in the upgrade application and accepted by Bupa).
2. Any tumour which is histologically classified as pre-malignant.
3. Abnormal lesions of cervix uteri classified as cervical intra-epithelial neoplasia grade I (CIN I) and grade II (CIN II).
4. General check-ups on a preventative basis or where there are no symptoms or history of a covered cancer (except for Preventative Check-up Benefit payable under Clause 28 of Section C of the contract).
5. Any treatment modality undergone without a definite diagnosis of the presence of a covered cancer in the member's body as per the definition specified.
6. Any illness for which compensation is payable under any laws or regulations or any other insurance policy or any other sources except to the extent that such charges are not reimbursed by any such compensation, insurance policy or sources.
7. Any charges for accommodation, nursing and services received in health hydros, nature cure clinics or similar establishments.
8. Psychological or psychiatric condition(s) of any and all kinds (except for benefits payable under Clauses 13 and 19 of Section C of the contract).
9. Any charges in respect of surgical or non-surgical cosmetic treatment, or hearing tests, routine blood tests, vaccinations or inoculations, Hair Mineral Analysis (HMA), health supplements or body weight control, eye refraction (except for prosthetic device benefit payable under Clause 15 of Section C of the contract).
10. Treatment relating to pregnancy; birth control, sterilisation or sex reassignment of either sex; infertility; sexual dysfunction.
11. Alternative treatment (except for Chinese herbalist and complementary therapy benefits payable under Clauses 18 and 25 of Section C of the contract).
12. Non-medical services.
13. Charges for any dental treatment or oral surgery (except for medically necessary surgery payable under Clauses 2-17 of Section C of the contract).
14. Expenses incurred for experimental or unproven medical technology or procedure not in accordance with the standards of good and prudent medical practice.



## 重要資料 Important information

### 醫療必需

保柏只會根據「醫療必需」的原則，為會員所需支付的費用及／或開支作出賠償。醫療必需指醫療上必需的治療、醫療服務或藥物：

- (a) 以正常及慣常費用就病症之診斷提供相應之治療；
- (b) 符合良好及謹慎的醫療標準；
- (c) 就有關診斷或治療而所需的；
- (d) 非純為會員、註冊西醫、註冊中醫、物理治療師、麻醉科醫生或任何其他醫療服務供應商提供方便；
- (e) 以最合適之程度向會員提供安全及有效的治療；及
- (f) 住院非純為診斷掃描目的、影像學檢驗或物理治療。

為免存疑，在考慮治療、醫療服務或藥物是否醫療必需時，主診註冊西醫的建議並不是唯一的考慮因素。

在不損害上述的一般性條件的原則下，符合醫療所需條件的住院情況包括但不限於以下例子：

- (i) 會員因急症需要在醫院接受緊急治療；
- (ii) 手術在醫學上需要在全身麻醉下進行；
- (iii) 醫院具備手術或治療程序所需的設備，有關手術或治療程序並不能以日症病人的方式進行；
- (iv) 會員同時發生的傷病屬明顯嚴重；及／或
- (v) 考慮到會員的個人情況及會員安全後，所需的醫療服務應在醫院內進行。

就「良好及謹慎的醫療標準」之詮釋，保柏將會考慮以下事項：

- I. 醫療標準為必須經過適當審查的獨立醫學期刊中臨床證明所界定；
- II. 相關專業機構的建議；及
- III. 符合良好醫療守則標準。

### 正常及慣常

「正常及慣常」是指就醫療服務的收費而言，對情況類似的人士（例如同性別及相近年齡），就類似傷病提供類似治療、服務或物料時，不超過當地相關醫療服務供應者收取的一般收費範圍的水平。「正常及慣常」的收費水平由保柏合理及絕對真誠地決定，在任何情況下，此收費不得高於實際收費。

### Medically necessary

We only cover the expenses of the member when they are medically necessary. Medically necessary means the necessity to have a treatment, medical service or medication which is:

- (a) consistent with the diagnosis and customary medical treatment for the condition at a normal and customary charge;
- (b) in accordance with standards of good and prudent medical practice;
- (c) necessary for such a diagnosis or treatment;
- (d) not furnished primarily for the convenience of the member, registered medical practitioner, registered Chinese medicine practitioner, physiotherapist, anaesthetist or any other medical service providers;
- (e) furnished at the most appropriate level which can be safely and effectively provided to the member; and
- (f) with respect to hospital confinement, not furnished primarily for diagnostic scanning purposes, imaging examination or physical therapy.

For the avoidance of doubt, the recommendation of the attending registered medical practitioner is not the sole factor to be considered when determining whether a treatment, medical service or medication is medically necessary.

Without prejudice to the generality of the foregoing, circumstances where a hospital confinement is considered medically necessary include, but are not limited to:

- (i) the member is having an emergency that requires urgent treatment which should be performed at a hospital;
- (ii) surgical procedures which are medically required to be performed under general anaesthesia;
- (iii) equipment for surgical procedure is available in hospital and procedure cannot be done on a day case basis;
- (iv) there is significantly severe co-morbidity of the member; and/or
- (v) taking into account the individual circumstances of the member and for the safety of the member, the medical service should only be conducted in hospital.

For the purposes of interpreting “standards of good and prudent medical practice”, Bupa shall consider the following:

- I. standards that are based on clinically proven evidence in appropriately reviewed, independent medical journals;
- II. relevant specialty body recommendations; and
- III. in accordance with standards of generally accepted medical practice.

### Normal and Customary

In relation to fees, “normal and customary” means such level which does not exceed the general range of charges being charged by the relevant service providers in the locality where the charge is incurred for similar treatment, services or supplies to individuals with similar conditions, e.g. of the same sex and similar age, for a similar disability, as reasonably determined by Bupa in utmost good faith. The “normal and customary” charges shall not in any event exceed the actual charges incurred.



## 重要資料 Important information

保柏必須參照以下資料（如適用）以釐定「正常及慣常」收費：

- (a) 由保險或醫學業界進行的治療或服務費用統計及調查；
- (b) 公司內部或業界的賠償統計；
- (c) 香港政府憲報；及 / 或
- (d) 提供治療、服務或物料當地的其他相關參考資料。

### 嚴重危疾的定義

癌症不包括

- (a) 原位癌（包括子宮頸上皮內贅瘤 CIN-1、CIN-2 及 CIN-3）或組織學上被界定為癌前病變的情況；
- (b) 除惡性黑色素瘤外的任何皮膚癌；
- (c) 如 TNM 分期在 T1(a) 或 T1(b) 或其他分級方法中同等或更低分級的前列腺癌；
- (d) RAI 級別 III 以下的慢性淋巴性白血病；及
- (e) 如 TNM 分期在 T1NOMO 或更低的甲狀腺惡性腫瘤。

詳情請參閱合約。

所有危疾的定義以合約為準。所診斷之疾病或病症必須有病理學報告及 / 或其他適當檢驗結果及檢查支持，所有治療及手術（如適用）亦須由註冊西醫確認為醫療必需。

### 「癌症治療賠償保障」下受保癌症的定義

「癌症治療賠償保障」只會賠償與受保癌症相關的醫療費用，不包括其他疾病。受保癌症指「癌症治療賠償保障」下受保的疾病，包括：

- (a) 所有級別的惡性癌，包括早期癌；及
- (b) 原位癌，但明確地不包括以下任何一項：
  - I. 任何在組織病理學中分類為癌前病變腫瘤；
  - II. 子宮頸界定的異常病變定為第一階段 (CIN I) 及第二階段 (CIN II)；及
  - III. 人體免疫力缺乏病毒 (HIV) 感染同時存在的所有癌症。

為免存疑，以上定義並不同合約「危疾定義」中相關環節所界定的癌症、早期癌症和原位癌，且涵蓋的疾病範圍更闊。詳情請參閱合約。

本計劃由保柏（亞洲）有限公司承保。保柏（亞洲）有限公司已獲保險業監管局授權於香港特別行政區經營一般保險，並受其監管。

就本合約所繳付之保費不可用作申請稅項扣減。

本冊子中、英文之意思如有任何差別，概以英文為準。

This scheme is insured by Bupa (Asia) Limited. Bupa (Asia) Limited is authorised and regulated by the Insurance Authority in Hong Kong to carry out general insurance business in the HKSAR.

Subscriptions paid under this contract aren't eligible for claiming tax deduction.

In the event of any discrepancy in respect of the meaning between the Chinese version and the English version of this brochure, the English version shall prevail.

In determining whether a charge is “normal and customary”, Bupa shall make reference to the followings (if applicable):

- (a) treatment or service fee statistics and surveys in the insurance or medical industry;
- (b) internal or industry claim statistics;
- (c) gazette published by the Hong Kong government; and/or
- (d) other pertinent source of reference in the locality where the treatments, services or supplies are provided.

### Definitions of Major Critical Illnesses

Cancer does not include:

- (a) tumours showing the malignant changes of carcinoma-in-situ, cervical dysplasia, CIN-1, CIN-2, CIN-3 or which are histologically described as pre-malignant;
- (b) any skin cancers other than malignant melanomas;
- (c) prostate cancers of TNM classification T1(a), T1(b) or another equivalent or lesser classification;
- (d) chronic lymphocytic leukaemia less than RAI stage III; and
- (e) thyroid cancers of TNM classification T1NOMO or less.

Please refer to the contract for details.

The definitions of all critical illnesses are subject to the contract. The diagnosed illness or condition must be supported by histopathology report and/or other appropriate test results and investigations and all medical treatments and surgeries (if applicable) must also be confirmed as medically necessary by the registered medical practitioner.

### Definition of Covered Cancer under Cancer Treatment Reimbursement Benefit

Cancer Treatment Reimbursement Benefit only reimburses medical expenses related to covered cancers but not other illnesses. Covered cancer means the covered illnesses under Cancer Treatment Reimbursement Benefit, which include:

- (a) all stages of malignant cancer, including early stage cancer, and
- (b) carcinoma-in-situ, specifically excluding the following:
  - I. any tumour which is histologically classified as pre-malignant;
  - II. abnormal lesions of cervix uteri classified as cervical intra-epithelial neoplasia grade I (CIN I) and grade II (CIN II); and
  - III. any cancer where HIV infection is also present.

For the avoidance of doubt, the above definition is different from Cancer, Early Stage Cancer and Carcinoma in Situ as defined under the relevant sections of Definitions of Critical Illnesses in the contract and a broader range of illnesses are covered. Please refer to the contract for details.

**保柏（亞洲）有限公司**  
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