



Liberty
Insurance™



PROLIFE SERIES
**CRITICAL ILLNESS
INSURANCE**

利安人壽系列 — 危疾保障

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To visit our website
瀏覽我們的網頁

Company Background

公司背景

Liberty International Insurance Limited is a 100% owned subsidiary company of Liberty Mutual Insurance Group. Boston-based Liberty Mutual Group, founded in 1912, is a diversified global insurer providing a wide range of insurance products. We ranked 75th on Fortune 500 list of the largest corporations in the U.S. (based on 2016 revenue). Currently employing over 50,000 people in 800 offices throughout the world securing people lives.

利寶國際保險有限公司是利寶互助保險集團的全資附屬公司。利寶互助保險集團於1912年在美国波士顿成立，是一間多元化的國際保險公司。按2016年的收入計算，我們成功打入美國《財富》雜誌「美國最大型公司500強」之75位，現時在全球800多間分行共僱用了超過50,000名員工，「助您生活無憂」是我們在世界各地的經營方針。

proLife Series - Critical Illness Insurance

利安人壽系列—危疾保障

Have you ever considered how your life would be affected if you suddenly suffered a critical illness? If it happens, you and your family will not only be suffering physically and psychologically, but also have to deal with the huge cost of treatment and rehabilitation. Forward planning now, this will ease the burden later.

您有否想過人生中可能有一些預料不到的危疾突然出現在自己身上？一旦不幸患上危疾，您和您的家人除了身心受苦外，還要為治療危疾的龐大醫療費用而煩惱。要是能未雨綢繆的話，您和家人便可真真正正活在美好生活之中。

Comprehensive Protection

綜合保障

At Liberty, we understand the problems during times of serious illness. Our ProLife Series - Critical Illness Insurance not only provides financial support for medical treatment resulting from the 40 covered Critical Illnesses, but also offers you free access to Medical Second Opinion (MSO) from doctors of leading medical institutions around the world.

我們深深明白到罹患嚴重疾病時之困苦，因此利寶的危疾保障不僅為受保人提供因不幸患上40種受保危疾中任何一項疾病時所需之醫療經費支援，更免費提供由世界權威醫療機構提供的第二醫療意見服務。

Flexible Plan Options and Guaranteed Renewal

靈活及保證續保的計劃選擇

The choice of Yearly Renewable, 5 Years Renewable and 10 Years Renewable Critical Illness Insurance are available with the proLife series - Critical Illness Insurance. All of these options are guaranteed renewable once you are insured. For the plans of 5 Years and 10 Years Renewable Insurance, the premium is secured and remains unchanged during each Level Term Period even if your health deteriorates. Moreover, you would be guaranteed for renewal after the expiry of each level term period, and are calculated according to the current premium rate and based on the current morality risk of the insured's then age. The level premium will allow you to better budget your expenses, give you a clear financial projection and leave you with greater financial flexibility.

為配合閣下之保障需要，本公司的利安人壽系列—危疾保障除設有每年續保計劃外，還設有每5年保證續保及每10年保證續保計劃以供選擇。於每個5年或10年保證續保期計劃內，即使您的健康有任何變化，保費均保證不變。我們並會在每個固定保費期完結後，保證為您安排下一個固定保費期，並基於當時賠償風險以受保人年齡按當時保費率計算。以上的靈活安排，可令您更有效地運用保險開支。

- Entry Age: 18-65
- Maximum Insurable Age: 79
- Minimum Protection Amount: HK\$250,000/US\$31,250
- All ages are based on your last birthday

- 投保年齡: 18至65歲
- 最高受保年齡: 79歲
- 最低保障金額: 港幣\$250,000或美金\$31,250
- 所有年齡以足歲計算

Optional Total & Permanent Disablement Benefit Rider 完全及永久傷殘附加保障

Whether it is caused by an illness or an injury, when you become totally and permanently disabled, a lump-sum payment will be paid immediately subject to the maximum Benefit payable.

不論因疾病或受傷，當受保人被證實為完全及永久傷殘，本附加保障會從基本計劃保障中，預先賠償不多於基本計劃保障額之整付賠償金。

Free "Medical Second Opinion (MSO)" Service 免費「第二醫療意見」服務

This benefit is available once you are diagnosed with one of the covered Critical Illnesses. This free MSO service will include reviewing of your Attending Physician Reports by Specialist(s) of world renowned hospitals, wherein a MSO report will be issued to you to help determine the most effective medical treatment.

「第二醫療意見」服務適用於當投保人不幸證實患上受保危疾中任何一項疾病之時，服務由世界聞名醫院的專科醫生為受保人審視其主診醫生報告，並將重新撰寫之「第二醫療意見」報告書直接送到受保人手中。「第二醫療意見」報告在受保人選取最佳醫治方法時最為珍貴。

Free Bereavement Benefit 免費恩恤金保障

In the unfortunate event of the death of the life insured, USD \$3,000 will be paid as a bereavement benefit.

如受保人不幸去世，我們會發放\$3,000美元的恩恤金保障。



Plan Information

計劃資訊

No Death Benefit shall be payable if that Life Insured commits suicide within 12 months of the commencement of cover.

This Plan has no surrender value.

倘受保人於保障開始起12個月內因自殺身故，則本公司不會支付身故保險賠償。

本計劃沒有任何退保價值。

40 Critical Illnesses Covered

40種受保危疾

All terms and conditions are subject to the Policy and the English version shall prevail. 所有疾病定義以保單及英文版本為準。

1. AIDS Through Blood Transfusion	1. 因輸血而感染愛滋病
2. Alzheimer's Disease (up to age 70)	2. 於70歲前患上亞爾茲默氏病
3. Amyotrophic Lateral Sclerosis	3. 肌萎縮性脊髓側索硬化症
4. Aplastic Anaemia	4. 再生障礙性貧血
5. Bacterial Meningitis	5. 細菌性腦膜炎
6. Benign Brain Tumour	6. 良性腦腫瘤
7. Blindness	7. 失明
8. Cancer	8. 癌症
9. Cardiomyopathy	9. 心肌病
10. Coma	10. 昏迷
11. Coronary Angioplasty*	11. 冠狀動脈造形術*
12. Coronary Artery Disease Requiring By-pass Surgery	12. 冠狀動脈搭橋手術
13. Coronary Atherectomy*	13. 冠狀動脈旋切術*
14. Coronary laser Treatment*	14. 冠狀動脈激光射頻治療*
15. Deafness	15. 失聰
16. Encephalitis	16. 腦炎
17. End Stage Lung Disease	17. 末期肺病
18. Fulminant Viral Hepatitis	18. 暴發性病毒性肝炎
19. Heart Attack / Myocardial Infarction	19. 心臟病/心肌梗塞
20. Heart Valve Replacement	20. 心瓣置換
21. Liver Failure	21. 肝衰竭
22. Loss of Limbs	22. 斷肢
23. Loss of Speech	23. 喪失語言能力
24. Loss of Independent Existence	24. 喪失獨立生存能力
25. Major Burns	25. 嚴重燒傷
26. Major Head Trauma	26. 嚴重頭部創傷
27. Major Organ Transplant	27. 主要器官移植
28. Motor Neuron Disease	28. 運動神經元疾病
29. Multiple Sclerosis	29. 多發性硬化症
30. Muscular Dystrophy	30. 肌肉營養不良症
31. Occupationally acquired HIV	31. 因職業而感染人體免疫力缺乏病毒
32. Paralysis	32. 癱瘓
33. Parkinson's Disease (up to age 65)	33. 於65歲前患上帕金森症
34. Poliomyelitis	34. 脊髓灰質炎
35. Primary Pulmonary Arterial Hypertension	35. 原發性肺動脈高血壓
36. Renal Failure/Kidney Failure	36. 腎衰竭
37. Systemic Lupus Erythematosus	37. 系統性紅斑狼瘡
38. Stroke	38. 中風
39. Surgery to Aorta	39. 主動脈外科手術
40. Vegetative State	40. 植物人

Underwritten by Liberty International Insurance Ltd. 此保險由利寶國際保險有限公司承保

Premium Levy collected by the Insurance Authority will be imposed at the applicable rate. For further information, please visit www.libertyinsurance.com.hk or contact: (852) 2892 3888.

保險業監管局將於保單中根據指定徵費率收取保費徵費。詳情請瀏覽 www.libertyinsurance.com.hk 或致電: (852) 2892 3888。

For any enquiries, please contact your Liberty insurance's agent or broker. 如有查詢，您可聯絡閣下的利寶保險代理或經紀。