



MSIG Insurance (Hong Kong) Limited

三井住友海上火災保險 (香港) 有限公司

9/F 1111 King's Road, Taikoo Shing, Hong Kong

Tel +852 2894 0555, Fax +852 2890 5741

[msig.com.hk](http://msig.com.hk)

Dear Valued Partner,

### **Introducing the CarePlus Hospital Cash Insurance**

Thank you for your continued support to MSIG Insurance (Hong Kong) Limited.

We are pleased to announce the launch of our new product, MSIG CarePlus Hospital Cash Plan, effective from 26 February 2025. This plan is designed to offer your clients enhanced financial security and peace of mind during hospitalisation. With 3 different levels of coverage tailored to their needs, it ensures that they can focus on recovery without worrying about financial burdens.

#### **Here are the key highlights of this product:**

- Daily cash benefit of up to HK\$1,500 per day if hospitalised anywhere in the world<sup>1</sup>
- Daily double cash benefit of up to HK\$3,000 per day for stays in intensive care<sup>2</sup>
- Transportation/Hospital parking fee allowance when admitted or discharged<sup>3</sup>
- Companion bed allowance so a loved one can stay with you<sup>3</sup>
- Emergency outpatient benefit of up to HK\$15,000 per year and HK\$7,000 per accident<sup>3</sup>
- Covers hospital and surgical expenses for accidents overseas

<sup>1</sup> Up to 750 days or up to 30 days for hospitalisation in China

<sup>2</sup> Up to 30 days worldwide or up to 15 days for hospitalisation in China

<sup>3</sup> Coverage is applicable only within the vicinity of Hong Kong

For further details, please refer to the enclosed benefits table and premium table.

If you have any inquiries or require further assistance, please feel free to contact your account handler.

Yours Faithfully,

MSIG Insurance (Hong Kong) Limited

[This is a computer printout, no signature is required.]

In case of any discrepancy between the English and Chinese versions, the English version shall prevail.



親愛的業務夥伴：

**全新推出「CarePlus 住院現金保險」**

多謝閣下對三井住友海上火災保險（香港）有限公司一直的支持。

我們將於 2025 年 2 月 26 日推出全新產品「CarePlus 住院現金保險」。此計劃旨在為客戶提供更全面的財務支援，讓其在住院期間能安心休養。我們提供三種不同級別的保障選項，以切合客戶的個別需要，確保他們能夠專注於康復過程，無需為經濟負擔而擔憂。

以下為本產品的主要保障重點：

- 無論身處何地<sup>1</sup>住院，每日可獲高達港幣 1,000 元的每日現金保障
- 如不幸入住深切治療部<sup>2</sup>，每日可獲高達港幣 3,000 元的雙倍現金保障
- 提供入院或出院交通 / 醫院泊車費用津貼<sup>3</sup>
- 加床津貼，讓您的親友可陪伴左右<sup>3</sup>
- 緊急門診保障，每年最高賠償額為港幣 15,000 元，及每次意外最高賠償額為港幣 7,000 元<sup>3</sup>
- 涵蓋因海外意外而衍生的住院及手術費用

<sup>1</sup>保障期最長為 750 日，而中國內地住院最長為 30 日

<sup>2</sup>全球保障期最長為 30 日，而中國內地住院最長為 15 日

<sup>3</sup>保障範圍只適用於香港地區

有關此計劃的保障詳情，請參閱隨附的保障概覽及保費表。

如閣下對此有任何查詢或需要其他協助，請聯絡您的客戶主任。

三井住友海上火災保險（香港）有限公司

[此乃電腦編印文件，毋須簽署。]

此信件之中、英文版本如有任何歧異，一概以英文版本為準。

## Benefits at a glance 保障範圍一覽表

Benefits 保障範圍	Maximum Benefits Payable Per Year (HK\$) 每年最高賠償額 (港幣/元)		
	Plan 1 計劃 1	Plan 2 計劃 2	Plan 3 計劃 3
<b>1. Daily cash benefit 每日現金保障</b> - Limit per day 每日最高賠償額 - Maximum no. of days <sup>1</sup> 最高賠償日數 <sup>1</sup>	500 750	1,000 750	1,500 750
<b>2. Double cash benefit 雙倍現金保障</b> - Limit per day 每日最高賠償額 - Maximum no. of days <sup>2</sup> 最高賠償日數 <sup>2</sup>	1,000 30	2,000 30	3,000 30
<b>3. Transportation/Hospital parking allowance<sup>3</sup></b> <b>交通 / 醫院泊車費用津貼<sup>3</sup></b> - Limit per admission or discharge 每次入院或出院最高賠償額	50	100	100
<b>4. Companion bed allowance<sup>3</sup> 加床津貼<sup>3</sup></b> - Maximum no. of days 最高賠償日數 <sup>3</sup>	150 14	200 14	250 14
<b>5. Emergency outpatient benefit for accidents<sup>3</sup></b> <b>意外緊急門診保障<sup>3</sup></b> - Maximum limit per year 每年最高賠償額 - Limited per accident 每次意外最高賠償額	5,000 2,500	10,000 5,000	15,000 7,500
<b>6. Overseas accident benefit 海外意外保障</b> - Limit per year 每年最高賠償額	50,000	100,000	150,000

<sup>1</sup> Up to 30 days for hospitalisation in China

中國內地住院的保障期最長為 30 日

<sup>2</sup> Up to 15 days for hospitalisation in China

中國內地住院的保障期最長為 15 日

<sup>3</sup> Coverage is applicable only within the vicinity of Hong Kong

保障範圍只適用於香港地區

## Premium table<sup>^</sup> 保費一覽表<sup>^</sup>

Premium 保費	Annual Premium <sup>^</sup> (HK\$) 全年保費 (港幣/元)		
	Plan 1 計劃 1	Plan 2 計劃 2	Plan 3 計劃 3
Age Group 年齡組別			
15 days - 4 years 15 日 - 4 歲	1,191	2,234	3,278
5 - 24 years 歲	570	920	1,270
25 - 34 years 歲	668	1,063	1,458
35 - 44 years 歲	899	1,445	1,990
45 - 54 years 歲	1,312	2,191	3,069
55 - 64 <sup>#</sup> years 歲	2,165	3,787	5,409
65 - 70 <sup>#</sup> years 歲	4,498	8,230	11,962

<sup>#</sup> Age group of 60 to 70 is applicable for renewal only.  
60 至 70 歲之年齡組別只適用於續保。

<sup>^</sup> The premium amounts are subject to levy which is collected by the Insurance Authority ("IA"). IA has announced the collection of levy on insurance premium under the "Insurance Ordinance" with effect from 1<sup>st</sup> January 2018. As a result, all premium amounts shown in this factsheet are subject to levy. For further information, please visit [www.ia.org.hk/en/levy](http://www.ia.org.hk/en/levy).

<sup>^</sup> 保費金額將附加保費徵費，並由保險業監管局（「保監局」）徵收。保監局已於《保險業條例》中公布有關收取保費徵費的新規定，並於 2018 年 1 月 1 日正式生效。因此，本產品投保書上所列明的保費金額將附加保費徵費。詳情請瀏覽 [www.ia.org.hk/tc/levy](http://www.ia.org.hk/tc/levy)。