「百分百」保費回贈危疾保障計劃

充份運用您
保費的一分一毫

危疾病人年輕化是一個不爭的事實，這趨勢不容我們輕看，惟努力儲蓄同時又屬您的優先項目。為了兼顧您在危疾保障與儲蓄方面的需要，一直用心聆聽的保誠特別為您帶來**「百分百」保費回贈危疾保障計劃**。您若不幸患上危疾時可獲得賠償以抒緩經濟開支，又或於保單期滿時獲得百分百保費回贈(須扣除任何預支賠償)，這個全新的產品將讓您充分享用所繳的每分每毫。

不幸患上危疾　仍可安心療養

「百分百」保費回贈危疾保障計劃是一份為16至60歲人士而設的危疾保險計劃，讓您在患上危疾時得到經濟支援，以面對未能預料的醫療開支。本計劃為您提供多達42種危疾保障[#1]，其中包括常見的危疾如癌症、心臟病及中風外，其他危疾如嚴重類風濕關節炎及腦部外科手術等亦包括在內。

受保人如不幸被證實患上保障範圍內的其中一種危疾，即可獲得一筆過之現金賠償。受保人如須進行冠狀動脈血管成形術或被證實患上性別專屬危疾如乳房、子宮頸及睪丸原位癌，將可獲得相當於投保額百份之二十的預支賠償[#2]；受保人如被證實患上保障範圍內的其他危疾，將可獲得一筆相當於投保額扣除任何預支賠償後之金額。

有充足的財力作盾，您大可安心治病，及早康復。

保單期滿時可獲100%保費回贈

這個計劃特別為您提供**保費回贈保障**，閣下於85歲時可獲得所繳保費的全數回贈(須扣除任何預支賠償)，讓您充分享用所繳保費的一分一毫。

兼備傷殘保障　令保障更全面

「百分百」保費回贈危疾保障計劃的保障範圍亦延伸至完全及永久傷殘保障，保障期達至65歲前，讓您省下購買額外傷殘保險的金錢。

定額保費[#3]　保證續保

「百分百」保費回贈危疾保障計劃讓您在保費期內(至85歲)享有固定保費。一經成功投保，更可獲保證續保之權利。

兼享人壽保障直至保單期滿

如受保人於保單期滿前(即85歲前)去世，保單受益人即可獲得一筆相當於投保額扣除任何預支賠償後之金額。讓受益人在此期間可得到經濟支援。

> **透過這個計劃，您可以享有免費保障以維護您及摯愛的生活模式**，因您有機會在保障期過後全數取回已繳保費。欲知更多計劃詳情，請聯絡您的顧問或致電保誠客戶服務熱線：2281 1333。

[#1] 嚴重疾病保障賠償只會就每種嚴重疾病支付賠償1次，保單並會於支付嚴重疾病保障(原位癌或冠狀動脈血管成形術除外)的賠償後立即終止，受保的42種嚴重疾病已詳列於保單內。

[#2] 此賠償的最高合計總金額(包括受保人與本公司投保之任何保單下就該嚴重疾病的所有賠償)以30,000美元或240,000港元為限。

[#3] 保誠保留權利於每個保單周年日重新評估保費並有權按個別風險級別調整保費。

註：
上述資料只作參考之用，不能作為保誠保險有限公司與任何人士或團體所訂立之任何合約或該合約之任何部分。有關本計劃之其他詳情及條款及條件，請參閱保單。如有需要，保誠樂意提供保單樣本以供閣下參考。

繳付保費之劃線支票抬頭請註明「保誠保險有限公司」。

上述所有年齡均以下次生日年齡計算，惟完全及永久傷殘保障之保障期滿年齡(即65歲)除外。

此文件僅旨在香港派發，並不能詮釋為在香港境外提供或出售或游說購買任何保險產品。如在香港境外之任何司法管轄區的法律下提供或出售任何保險產品屬於違法，保誠保險有限公司不會在該司法管轄區提供或出售該保險產品。

MKTX/QB0184B(01/14)

保誠保險有限公司
(英國保誠集團成員)
香港中環交易廣場第一座25樓
總機電話：2977 3888　客戶服務熱線：2281 1333
產品網頁：www.prudential.com.hk/refundablecc
公司網頁：www.prudential.com.hk

NAVIGATOR Insurance Brokers Ltd.
Unit 8E, Golden Sun Centre, 223 Wing Lok St, Sheung Wan, Hong Kong
Tel : +852 2530 2530 | Fax : +852 2530 2535
Email : crew@navigator-insurance.com | www.navigator-insurance.com

PRUDENTIAL 英國保誠

100% Refundable Crisis Cover

Not a single dollar of your premium will be wasted

It is an undeniable fact that people are suffering from major diseases at a younger age. You may prefer to put off this topic until later in life because your priority goes to saving up money. Concerning your protection while listening to your savings needs, Prudential now brings you the **100% Refundable Crisis Cover**. It is a two-fold plan that gives you financial support should you be diagnosed with a major disease or refunds the premiums paid (less any advance payment) upon maturity. With this new product, every dollar of your premium will not be wasted and can be utilised to its best.

Having the Best Recovery When a Major Disease is Diagnosed

100% Refundable Crisis Cover is a critical illness insurance plan available to persons aged 16 to 60, helping you relieve your finances by covering the unexpected expenses of curing major diseases. It provides you with coverage for a wide array of 42 major diseases[#1]. The plan not only covers the common diseases such as Cancer, Heart Disease and Stroke, it also protects you against other diseases such as Severe Rheumatoid Arthritis, Brain Surgery and many more.

Upon diagnosis of any one of the covered major diseases, we will pay a lump-sum cash benefit. In the cases of Coronary Angioplasty or gender-specific diseases including Carcinoma-in-situ of Breast, Cervix Uteri and Testicles, you will be entitled to an advancement of 20% of the sum assured[#2]. Upon diagnosis of the major diseases other than the above-mentioned Coronary Angioplasty or gender-specific diseases, 100% of the sum assured (less any advance payment) will be paid.

With sound financial support in place, you can have a worry-free recovery.

Enjoy 100% Premium Back at Policy Maturity

With the **Premium Refund Benefit**, 100% of your premiums paid (less any advance payment) will be refundable upon policy maturity when you reach age 85, which ensures every dollar paid for the plan can be enjoyed.

Full Protection with Disability Coverage

100% Refundable Crisis Cover also provides you with Total and Permanent Disability coverage before age 65, saving you money on buying additional disability insurance.

Level Premium[#3] with Guaranteed Renewability

Once you have enrolled into **100% Refundable Crisis Cover**, your premium level will remain constant throughout the premium term. Your coverage will last until age 85 with guaranteed renewability.

Life Coverage till Maturity

In the event of death before policy maturity (i.e. age 85), the sum assured less any advance payment will be provided as a financial support during the most difficult times.

You can enjoy a free coverage to safeguard the lifestyles of your loved ones and yourself, knowing that your premium paid could all be refunded after you have enjoyed the protection. For further details, please contact your consultant or call our Customer Service Hotline at **2281 1333**.

[#1] Major Disease Benefit is payable for each covered major disease once only and the policy will be terminated upon payment of the benefit on any major diseases other than Carcinoma-in-situ and Coronary Angioplasty. A full list of the 42 covered major diseases is specified in the policy document for the plan.

[#2] The aggregate amount of this payment and all benefits for the same major disease under all your policies held with us should not exceed US$30,000 / HK$240,000.

[#3] Prudential reserves the right to review the premium rates on each policy anniversary and adjust the premium rates accordingly across a particular risk class.

Note:
The details listed above are for reference only and do not constitute any contract or any part thereof between Prudential Hong Kong Limited and any other parties. Regarding other details and the terms and conditions of this plan, please refer to the policy document. Prudential will be happy to provide a specimen of the policy document upon your request.

All cheques for premium payments should be crossed and made payable to "Prudential Hong Kong Limited".

All ages mentioned above are referring to age next birthday except the expiry age of Total and Permanent Disability coverage (i.e. age 65).

This document is intended to be distributed in Hong Kong only and shall not be construed as an offer to sell or solicitation to buy or provision of any insurance product outside of Hong Kong. Prudential Hong Kong Limited does not offer or sell any insurance product in any jurisdictions outside of Hong Kong in which such offering or sale of the insurance product is illegal under the laws of such jurisdictions.

MKTX/QB0184B(01/14)

Prudential Hong Kong Limited
(A member of Prudential plc group)
25/F, One Exchange Square, Central, Hong Kong
General Line: 2977 3888 Customer Service Hotline: 2281 1333
Product Website: www.prudential.com.hk/refundablecc
Corporate Website: www.prudential.com.hk

NAVIGATOR Insurance Brokers Ltd.
Unit 8E, Golden Sun Centre, 223 Wing Lok St, Sheung Wan, Hong Kong
Tel : +852 2530 2530 | Fax : +852 2530 2535
Email : crew@navigator-insurance.com | www.navigator-insurance.com

PRUDENTIAL 英國保誠