

proLife Series

Critical Illness Insurance

利安人壽系列 — 危疾保障



Liberty
Insurance™

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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, will ease the burden later.

你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，你和你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，你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.

- Entry Age: 18 - 65 (Age on last birthday)
- Maximum Insurable Age: 79
- Minimum Protection Amount: HK\$250,000 / US\$31,250

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。

- 投保年齡：18至65歲 (以上次生日歲數計算)
- 最高受保年齡：79歲
- 最低保障金額：港幣 \$250,000 或 美金 \$31,250

40 Critical Illnesses Covered

40種受保危疾

All terms and conditions are subject to the English version of our policy.
所有疾病定義以保單及英文為準。

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歲前診上亞爾茲默氏病
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

*Maximum amount payable under this condition is 10% of the sum assured with a maximum of US\$25,000/HK\$200,000.

*此項目之賠償金額為投保額之10%，而最高賠償上限為美元25,000或港幣200,000

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. The level premium will allow 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，還設有每5年保證續保或每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。以上的靈活安排，可令您有效地運用保險開支。

Optional Total & Permanent Disablement Benefit Rider

完全及永久傷殘附加保障

Regardless of whether it is caused by illness or 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。

Optional Automatic Indexation Benefit Rider

自動保障增值附加利益

To give you inflationary protection, 5% of the Basic Plan's Sum Insured will be increased automatically without any health underwriting when you select the Yearly Renewable Critical Illness Insurance Plan.

於選購『每年續保危疾保障』時加入這附加利益，無需通過任何健康核保程序，您的基本計劃保障額便會每年自動增值5%。確保您與至親得到足夠的保障。

Free “Medical Second Opinion (MSO)” Service

免費『第二醫療意見』服務

This benefit is available once you are diagnosed to have suffered from one of the covered Critical Illnesses. This free MSO service will include reviews 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

US\$3,000 will be paid to assist in funeral costs if you pass away.

當受保人不幸去世時，本保障會提供美金\$3,000恩恤保障。



Liberty Insurance™

About Liberty Mutual Insurance

"Helping people live safer, more secure lives" since 1912, Boston-based Liberty Mutual Insurance is a diversified global insurer and the third largest property and casualty insurer in the U.S. based on 2012 direct premiums written as reported by the National Association of Insurance Commissioners. Liberty Mutual Insurance also ranks 81st on the Fortune 100 list of largest corporations in the U.S. based on 2012 revenue. As of December 31, 2012, Liberty Mutual Insurance had USD \$120 billion in consolidated assets and USD \$36 billion in annual consolidated revenue. Liberty Mutual Insurance offers a wide range of insurance products and services, including personal automobile, homeowners, workers compensation, property, general liability, group disability and medical. Liberty Mutual Insurance (www.libertymutualinsurance.com) employs over 50,000 people in more than 900 offices throughout the world. In Hong Kong, Liberty International Insurance Ltd is a 100% owned subsidiary company of Liberty Mutual Group.

關於利寶互助集團

利寶互助集團於一九一二年在美國波士頓成立。經過一百多年的努力，我們已經成為一間多元化的國際保險公司。「助您生活無憂」是我們的宗旨。正因為我們對這個宗旨的執著，在二零一二年，根據美國保險協會以保險公司直接收入統計，我們已經擠身成為全美國第三大財產及意外保險公司。我們亦成功打入美國財富雜誌「美國最大型公司一百強」之第八十一位。以二零一二年的計算，我們的綜合資產及收入分別有約 \$1,200億美元及約 \$360億美元。在產品方面，我們提供多元化的產品和服務來迎合您的需要，當中包括：汽車保險、家居保險、勞工保險、房產保險、責任保險、團體傷殘保險、醫療保險等等。為配合業務不斷發展，我們全球九百多間分行共僱用了超過五萬名員工。而香港的利寶國際保險有限公司亦是我們全資擁有的其中一間分行。

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。

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This leaflet serves as a general guideline. All terms and conditions are subject to the Policy.
此小冊子之內容只供參考，所有內容以保單為準。