宏利
Manulife

ManuCritical Care
自在生活危疾保

Take health setbacks in your stride
無懼險阻 昂首邁步

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In life, we all have different goals to achieve, dreams to pursue, promises to keep... While you are striving your best and enjoying every moment of the present, you do not want to be disrupted by unexpected illnesses. Thus, you have to stay healthy and at the same time acquire adequate insurance against critical illness starting from today!

ManuCritical Care is your ideal partner best protecting against the huge treatment cost, loss of income and extra expenses through your road to recovery, allowing you to stay worry free while championing every moment in life!

Did you know...

■ Top 3 of

Leading causes of death[a]	Types of cancer[b]	Chronic diseases[c]
Cancer	Lung Cancer	Hypertension
Disease of heart	Colorectal Cancer	Diabetes Mellitus
Pneumonia	Breast Cancer	High Cholesterol

- 1 in 4 men and 1 in 5 women in Hong Kong will develop some form of cancer before the age of 75[b].
- 26,390[b] new cancer cases were recorded in Hong Kong in 2010, one case recorded in every 20 minutes on average.
- Almost 1 in 4 people in Hong Kong[c] had chronic diseases such as hypertension, but over 60%[c] of people in Hong Kong considered their health condition as good.
- World Health Organization recommends a daily intake of at least 400 grams of fruits and vegetables (about 5 servings of fruits and vegetables) for the prevention of chronic diseases such as heart diseases, hypertension, cerebrovascular diseases, diabetes and certain cancers, but it is revealed in a survey that 80.3%[d] of people aged 18 - 64 consumed less than 5 servings of fruit and/or vegetable per day. Unhealthy diet and high work pressure may lead to chronic disease.

It's now more vital than ever that we start protecting ourselves with sound insurance cover.

Source:

a Vital Statistics in 2011, Department of Health, HKSAR

b Summary of cancer statistics in Hong Kong in 2010, Hong Kong Cancer Registry, Hospital Authority

c Thematic Household Survey Report No. 50, Census and Statistics Department, HKSAR

d The Behavioural Risk Factor Survey (April 2010), Centre for Health Protection, Department of Health, HKSAR

在人生路上奔跑著的您，朝著目標不斷努力、為實現夢想而拼搏、為兑現承諾而奮鬥……正當您為實現理想積極奔馳、享受著眼前每一個精彩時刻之時，怎能被突如其來的疾病打亂您輕快的步伐？保持強健的體魄與及時擁有充足的保障，才能讓您時刻無懼各種挑戰。

自在生活危疾保隨時為您遮風擋雨，讓您可從容應付嚴重疾病所帶來的醫療費用、康復期間的生活開支、未能如常工作所失的收入等等，讓您放心地奔向未來。

您可知道…

■ 首三位的

致命疾病[a]	癌症類別[b]	慢性疾病類別[c]
癌症	肺癌	高血壓
心臟病	大腸癌	糖尿病
肺炎	乳腺癌	膽固醇過高

- 在香港，每四個男性和每五個女性中，便分別有一個於75歲[b]前患上某類癌症。
- 在2010年，香港共錄得26,390[b]宗癌症新個案，即平均每20分鐘發現一宗新症。
- 幾乎每四個香港人中便有一個[c]患有慢性疾病如高血壓，但超過60%[c]的香港人認為自己的整體健康狀況頗佳。
- 世界衛生組織建議每天最少食用400克的蔬果(約為5份蔬果)以預防各種慢性疾病，例如心臟病、高血壓、腦血管病、糖尿病及部份癌症。但有調查顯示80.3%[d]的18 - 64歲人士每天食用少於五份的蔬果。不良飲食習慣及沉重工作壓力亦可能導致患上慢性疾病。

由此可見，今天即擁有一份妥善周全的保障，比以往任何時刻都更為重要。

資料來源：

a 香港特別行政區衛生署，2011年生命統計數字

b 醫院管理局香港癌症資料統計中心，2010年癌症數據

c 香港特別行政區政府統計處，主題性住戶統計調查第50號報告書

d 香港特別行政區衛生署衛生防護中心，行為風險因素調查(2010年4月)

For your future of lifelong good health

Take better care of your health by identifying any unfavourable health conditions early with five regular health checks[1] on alternate years starting from the first policy anniversary of your ManuCritical Care policy.

Travel the road to recovery with a reliable companion

Safeguard yourself against 60 critical illnesses (including cancer, stroke and heart attack) and ease worries about the impact of the high medical costs on your quality of life!

ManuCritical Care also assures you the advance benefits for angioplasty, gender-specific and juvenile diseases. Once your claim is approved, you can even seek second opinions[1] on critical illnesses from top hospitals in the U.S.

Cover you, we do and multiple times

Offering you critical illness coverage one year after a previous critical illness claim not once but twice, ManuCritical Care's Cover-Me-Again[2] option truly helps you lead a worry-free life and beyond major illness. Best of all, even if you were diagnosed with and recover from cancer, your policy covers you for a second diagnosed cancer when you stay cancer-free for five years.

An easily affordable way to meet critical illness needs

ManuCritical Care offers you the convenience of comprehensive critical illness protection to age 75 with level premiums[3] during your selected premium payment period. You will also enjoy life protection in the form of a death benefit, equivalent to 110% of your basic plan premiums paid[4]. Annual dividends[5] may also be available which act as a reserve to meet future medical expenses.

Extra protection to further enhance your peace of mind

You may further enrich your protection with supplementary coverage on early stage critical illness, it is just so easy and affordable!

最強體魄，迎接最美未來

自在生活危疾保將由第一個保單周年日起，每兩年提供一次(共五次)免費驗身計劃[1]，周全備至的照料，助您輕鬆掌握自己的身體狀況，及早堵截病源。

康復之路，伴您輕鬆渡過

自在生活危疾保的保障範圍包括60種危疾(當中包括癌症、中風及突發性心臟病)，能為您紓解突如其來的醫療支出，讓您免除財務上的擔憂，且不致令生活質素有所改變。

為盡早讓受保人得到最合適的治療，自在生活危疾保更提供預先賠償保障，涵蓋多種疾病如血管成形術、男性及女性疾病或指定之兒童疾病。當索償獲批後，您可從美國頂級醫院尋求第二醫療意見[1]，保障您能獲得最佳的診治。

一保再保，真正安心無憂

備用保障權益[2]讓受保人於現有保障獲取全數賠償的一年後，仍保證可購買另一份全新危疾保障(多達兩次)，而無須提供任何健康證明。即使不幸患上癌症，於完成治療及經「五年無癌症期」後被再次診斷患上癌症，新的計劃將提供另一次的癌症保障賠償，真正安枕無憂。

全面危疾保障，輕鬆自在

您只需於指定之保費繳付期內繳交水平式保費[3]，便享有綜合危疾保障直至75歲。此計劃亦提供壽險保障，身故賠償將為已繳基本計劃保費[4]的110%。另外，計劃內的周年紅利[5]亦可作為額外儲備，照顧您將來保健及護理的需要。

額外保障，令您加倍安心

若想進一步加強您的保障，您可考慮有關早期危疾的附加保障，讓您活得輕鬆無憂！

Coverage of 60 Critical Illnesses 60種危疾保障		
Group 1: Cancer **類別一：癌症**	1. Cancer	1. 癌症
Group 2: Illnesses related to Organ Failure **類別二：與器官衰竭有關疾病**	2. AIDS due to blood transfusion	2. 因輸血而感染愛滋病
	3. Aplastic Anaemia	3. 再生障礙性貧血
	4. Chronic Adrenal Insufficiency	4. 慢性腎上腺功能不全
	5. Coma	5. 昏迷
	6. End Stage Liver Disease	6. 末期肝病
	7. End Stage Lung Disease	7. 末期肺病
	8. Fulminant Viral Hepatitis	8. 暴發性病毒性肝炎
	9. HIV Due to Assault	9. 因侵害而感染愛滋病毒
	10. Kidney Failure	10. 腎衰竭
	11. Major Organ Transplantation	11. 主要器官移植
	12. Medullary Cystic Disease	12. 囊腫性腎髓病
	13. Occupationally Acquired HIV	13. 因職業引致之後天免疫力缺乏症
	14. Systemic Lupus Erythematosus	14. 紅斑狼瘡
	15. Total and Permanent Disability*	15. 完全及永久傷殘*
Group 3: Illnesses related to Circulatory System **類別三：與心臟及血管有關的疾病**	16. Cardiomyopathy	16. 心肌病
	17. Coronary Artery Bypass Surgery	17. 冠狀動脈搭橋手術
	18. Heart Attack (Myocardial Infarction)	18. 突發性心臟病 (心肌梗塞)
	19. Heart Valve Surgery	19. 心瓣手術
	20. Infective Endocarditis	20. 感染性心內膜炎
	21. Other Serious Coronary Artery Diseases	21. 其他嚴重冠狀動脈疾病
	22. Primary Pulmonary Arterial Hypertension	22. 原發性肺動脈高血壓
	23. Surgery to Aorta	23. 主動脈手術
Group 4: Illnesses related to Nervous System **類別四：與神經系統有關的疾病**	24. Alzheimer's Disease / Irreversible Organic Degenerative Brain Disorders (Dementia)	24. 亞爾茲默氏症/不可還原之器質腦退化性疾病(痴呆)
	25. Amyotrophic Lateral Sclerosis	25. 肌萎縮性脊髓側索硬化
	26. Apallic Syndrome	26. 植物人
	27. Bacterial Meningitis	27. 細菌性腦(脊)膜炎
	28. Benign Brain Tumour	28. 良性腦腫瘤
	29. Blindness	29. 雙目失明
	30. Creutzfeld-Jacob Disease	30. 克雅二氏症
	31. Encephalitis	31. 腦炎
	32. Loss of Hearing	32. 失聰
	33. Major Head Trauma	33. 嚴重頭部創傷
	34. Multiple Sclerosis	34. 多發性硬化
	35. Muscular Dystrophy	35. 遺傳性肌肉萎縮症
	36. Paralysis	36. 癱瘓
	37. Parkinson's Disease	37. 柏金遜病
	38. Poliomyelitis	38. 脊髓灰質炎 (小兒麻痺症)
	39. Primary Lateral Sclerosis	39. 原發性側索硬化
	40. Progressive Bulbar Palsy	40. 延髓性逐漸癱瘓
	41. Progressive Muscular Atrophy	41. 進行性肌肉萎縮
	42. Progressive Supranuclear Palsy	42. 核上神經逐漸癱瘓
	43. Spinal Muscular Atrophy	43. 脊骨肌萎縮症
	44. Stroke	44. 中風
Group 5: Other Major Illnesses **類別五：其他**	45. Acute Necrotic Pancreatitis	45. 急性壞死性胰臟炎
	46. Chronic Relapsing Pancreatitis	46. 再發性慢性胰臟炎
	47. Ebola Hemorrhagic Fever	47. 伊波拉出血熱
	48. Elephantiasis	48. 象皮病
	49. Haemolytic Streptococcal Gangrene	49. 溶血性鏈球菌引致之壞疽
	50. Loss of Limbs	50. 斷肢
	51. Loss of one limb and one eye	51. 失去一肢及一眼
	52. Loss of Speech	52. 喪失語言能力
	53. Major Burns	53. 嚴重灼傷
	54. Myasthenia Gravis	54. 重症肌無力
	55. Pheochromocytoma	55. 嗜鉻細胞瘤
	56. Severe Crohn's Disease	56. 嚴重克羅恩氏病
	57. Severe Rheumatoid Arthritis	57. 嚴重類風濕關節炎
	58. Severe Ulcerative Colitis	58. 嚴重潰瘍性結腸炎
	59. Systemic Sclerosis	59. 系統性硬化
	60. Terminal Illness	60. 末期疾病

Please refer to policy provision for the definitions of the above critical illnesses and applicable conditions (if any).
以上危疾的定義及任何適用之限制，請參閱保單條款。

* The coverage of Total and Permanent Disability will take effect when the life insured attains the age of 16.
* 完全及永久傷殘的保障將於受保人達16歲時開始生效。

Angioplasty Benefit[6] 血管成形術保障[6]

Covered Procedures	保障治療	Advance Benefit Amount 預先賠償額	Coverage Period 保障期
Angioplasty and other invasive treatment for coronary artery disease	血管成形術及其他冠狀動脈疾病之創傷性治療法	20% of Face Amount as advance benefit which is payable only once and subject to a per life limit[7] of US$37,500 or HK$300,000. 相等於保額20%，或每名受保人[7]美元37,500/港元300,000(以較低者為準)，並以一次賠償為限。	Up to age 75 至75歲

Carcinoma-in-situ Benefit for Female[6] 女性原位癌保障[6]

Covered Diseases	保障疾病	Advance Benefit Amount 預先賠償額	Coverage Period 保障期
Carcinoma-in-situ of the following covered organs: - Breast - Cervix Uteri - Uterus - Ovary - Fallopian tube - Vagina	以下器官之原位癌： - 乳房 - 子宮頸 - 子宮 - 卵巢 - 輸卵管 - 陰道	20% of Face Amount as advance benefit which is payable only once and subject to a per life limit[7] of US$37,500 or HK$300,000. 相等於保額20%，或每名受保人[7]美元37,500/港元300,000(以較低者為準)，並以一次賠償為限。	Aged 16 to 75 16至75歲

Juvenile Disease Benefit[6] 兒童疾病保障[6]

Covered Diseases	保障疾病	Advance Benefit Amount 預先賠償額	Coverage Period 保障期
- Type 1 Diabetes Mellitus - Kawasaki Disease - Rheumatic Fever with Valvular Involvement - Still's Disease - Severe Asthma - Dengue Haemorrhagic Fever - Autism - Wilson's Disease	- 一型糖尿病 - 川崎病 - 風濕熱合併心瓣膜損害 - 斯蒂爾病 - 嚴重哮喘 - 出血性登革熱 - 自閉症 - 威爾遜病	20% of Face Amount as advance benefit which is payable only once and subject to a per life limit[7] of US$37,500 or HK$300,000. 相等於保額20%，或每名受保人[7]美元37,500/港元300,000(以較低者為準)，並以一次賠償為限。	Up to age 18 至18歲

Additional Benefit for Male 男性額外保障

Covered Diseases	保障疾病	Additional Benefit Amount 額外賠償額	Coverage Period 保障期
- Prostate cancer - Testicular cancer	- 睪丸癌 - 前列腺癌	10% of Face Amount as additional benefit which is payable only once and subject to a per life limit[7] of US$20,000 or HK$160,000. 相等於保額10%，或每名受保人[7]美元20,000/港元160,000(以較低者為準)，並以一次賠償為限。	Aged 16 to 75 16至75歲

Please refer to policy provision for the definitions of the above diseases and/or procedures and applicable conditions (if any).
以上疾病及/或治療的定義及任何適用之限制，請參閱保單條款。

Benefit Schedule		保障表	
Critical Illness Benefit on 60 Critical Illnesses	100% of Face Amount + Accumulated Dividends (if any) – Any claimed amount – Indebtedness	**危疾賠償 (保障60種危疾)**	保額100%+累積紅利(如有) - 任何已給付之賠償 - 欠款
Advance Benefit[6] for - Juvenile Disease - Angioplasty Benefit - Carcinoma-in-situ Benefit for Female	20% of Face Amount as advance benefit which is payable only once for each benefit and subject to a per life limit[7] of US$37,500 or HK$300,000.	**預先賠償[6] - 兒童疾病保障 - 血管成形術保障 - 女性原位癌保障**	相等於保額20%，或每名受保人[7]美元37,500/港元300,000(以較低者為準)，並以一次賠償為限。
Additional Benefit for Male - Prostate or Testicular Cancer	10% of Face Amount as additional benefit which is payable only once and subject to a per life limit[7] of US$20,000 or HK$160,000.	**男性額外賠償 - 前列腺癌或睾丸癌**	相等於保額10%，或每名受保人[7]美元20,000/港元160,000(以較低者為準)，並以一次賠償為限。
Death Benefit[4]	110% of Total Premium Paid (adjusted for any claimed amount[6]) + Accumulated Dividends (if any) – Indebtedness	**身故賠償[4]**	已繳保費之110%(按已給付之賠償予以調整[6])+累積紅利(如有) - 欠款
Wellness Program[1]	5 regular health check-up on alternate years	**保健計劃[1]**	每兩年提供一次(共五次)免費驗身
Cover-Me-Again Option[2]	Up to 2 times	**備用保障權益[2]**	多達兩次

Policy Information		保單資料	
Plan Type	Basic Plan	**保單類別**	基本計劃
Currency	US$ and HK$	**貨幣**	美元及港元
Premium Payment Period	10/15/20 years or pay to age 65	**保費繳付期**	10/15/20年或繳付至65歲
Benefit Period	To age 75	**保障期**	至75歲

Remarks:

1 Services are provided by external providers. The Company may amend the details of the services from time to time without prior notice.

2 No death benefit will be payable under the subsequent policy/policies. Conditions apply, please refer to policy provision for details.

3 Level premium will not increase with attained age every year, but is not guaranteed. Premium may increase to reflect any changes in experience such as claim experience.

4 The death benefit is 110% of all basic plan premiums paid during the policy term, as if the premium payment mode is annual irrespective of the actual premium payment mode selected and all extra premiums will be excluded from the calculation of the basic plan premiums paid.

5 Annual dividends are non-guaranteed.

6 The maximum amount of Critical Illness Benefit shall be reduced by the claimed amount and Death Benefit will be adjusted proportionally according to the ratio of "the Face Amount minus the total amount of such benefit payment(s)" to "the Face Amount" and premium will not be reduced with respect to this change in benefit amount.

7 The calculation includes the same or similar benefits paid under all policies with Manulife (International) Limited.

備註：

1 有關服務由特定服務提供者提供。本公司將不時更改有關詳情，恕不另行通知。

2 其後保單將不會給予身故賠償。受有關細則限制，詳情請參閱有關保單條款。

3 水平式保費不會隨所達年齡每年增加，但不保證永不調整。保費或會向上調整以反映經驗之改變，而經驗可包括理賠經驗。

4 身故賠償將為全數已繳基本計劃保費的110%，而無論保單持有人實際以何種分期形式支付保費，本公司皆假定其以年繳方式繳付保費。基本計劃保費並不包括任何額外保費。

5 紅利並非保證。

6 給予此等賠償後，危疾賠償之最高金額，將調整為扣減該筆已給付賠償後之餘額，而身故賠償則按「扣除已索償總額後的保額」與「保額」的比例予以調整，惟保費不會因有關之調整而降低。

7 計算同一受保人於宏利人壽保險(國際)有限公司所有保單獲得之相同或相似保障的賠償總額。

ManuCritical Care is an insurance product underwritten by Manulife (International) Limited. This pamphlet is for reference only. For the exact terms and conditions, please refer to the policy contract. For more information, please contact your Manulife Insurance Advisor or call our Customer Service Hotline on **2510 3383** today.

Manulife (International) Limited. A Manulife Financial company. Incorporated in Bermuda with limited liability. Head office in Toronto, Canada.
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「**自在生活危疾保**」乃宏利人壽保險(國際)有限公司提供的保險產品。此單張只供參考用途，計劃保障之確實條款及細則均以保單條款作準。如欲了解計劃詳情，歡迎與您的宏利保險顧問聯絡，或致電客戶服務熱線 **2510 3383**。

宏利人壽保險(國際)有限公司為宏利金融附屬機構，於百慕達註冊成立之有限責任公司，總部設於加拿大多倫多。
香港九龍觀塘偉業街223-231號宏利金融中心A座22樓　電話：2510 3383