Manulife
INDIVIDUAL INSURANCE
宏利個人保險

Premier Life
Critical Illness Protector
安康人生危疾保

一份與別不同的關懷

事實擺在眼前：您在75歲前患上危疾的機會遠比死亡高[2,3]。調查顯示，每四名男性，便有一人在75歲前患上癌症[1]。單單在2001年度，本港因心臟疾病或中風而需要入院留醫的便有逾76,000人次[1]。

因此，香港人對危疾的警覺性日益提高，尤其現今教育越來越普及，健康意識抬頭，危疾問題自然倍受關注。

其實即使患上危疾，只要發現得早，盡快接受最好的治療，患者絕對有機會可以康復。如果懂得尋求頂尖醫護專家的意見及治療，戰勝危疾的機會更可望進一步提高。統計資料顯示，超過80%女性乳癌患者都可以康復[1]；在加拿大，在75歲前初次中風者，有75%可以安然度過[3]！由此可見，就算證實患上危疾，亦不等於替人生劃上句號，相反，您仍可享受未來的黃金歲月！

資料來源：[1]醫院管理局2001年統計報告；[2]加拿大癌症協會(Canadian Cancer Society) 2001年統計數字；[3]加拿大心臟與中風基金會(Heart and Stroke Foundation of Canada) 2001年統計數字

不過，首要條件當然是盡早康復。而要早日康復，最重要的，是妥善的經濟支援及醫療照顧，一方面為您擊退頑疾，一方面讓您安心靜養。

宏利一向關心您的需要。我們的**安康人生危疾保**，為您帶來優質危疾保障，在關鍵時刻送上切實的幫助，不但提供醫療費用，讓您自由選擇最優秀的醫療服務，更為您作出額外安排，協助您得到美國的專業醫療服務。

投保宏利安康人生危疾保，是對抗危疾威脅的明智之舉。

周全的保障 包括48種危疾

宏利安康人生危疾保以獨立保單形式，提供多達48種危疾保障，全面守護您的健康，在危急關頭助您克服難關。一旦您不幸罹患惡疾，我們會即時為您提供經濟支援，讓您可以安心療養。

計劃範圍內的48種危疾如下：

三大主要危疾
1. 癌症
2. 中風
3. 突發性心臟病(心肌梗塞)

有關神經系統疾病
4. 肌萎縮性脊髓側索硬化
5. 延髓性逐漸癱瘓
6. 進行性肌肉萎縮
7. 遺傳性肌肉萎縮症
8. 多發性硬化
9. 柏金遜病
10. 良性腦腫瘤
11. 腦炎
12. 脊骨肌萎縮症
13. 原發性側索硬化
14. 植物人
15. 亞爾茲默氏症 / 不可還原之器質腦退化性疾病(痴呆)
16. 細菌性腦(脊)膜炎
17. 克-雅氏症

主要器官疾病
18. 腎衰竭
19. 主要器官移植
20. 末期肝病
21. 再發性慢性胰臟炎
22. 末期肺病
23. 囊腫性腎髓病
24. 暴發性病毒性肝炎

有關心臟及主動脈疾病
25. 冠狀動脈搭橋手術
26. 心瓣手術
27. 主動脈手術
28. 心肌病
29. 血管成形術及其他冠狀動脈疾病之創傷性治療法*
30. 其他嚴重冠狀動脈疾病

嚴重傷殘
31. 癱瘓
32. 雙目失明
33. 斷肢
34. 失聰
35. 喪失語言能力
36. 完全及永久傷殘
37. 嚴重類風濕關節炎

其他
38. 昏迷
39. 再生障礙性貧血
40. 嚴重灼傷
41. 脊髓灰質炎(小兒麻痺症)
42. 末期疾病
43. 紅斑狼瘡
44. 因職業引致之後天免疫力缺乏症
45. 溶血性鏈球菌引致之壞疽
46. 原發性肺動脈高血壓
47. 嚴重頭部創傷
48. 因輸血而感染愛滋病

** 本公司將支付相等於保障額15%的賠償，最高賠償額為12,500美元及只作一次賠償，而保障額則會作出相對調整。*
(以上危疾之定義，請參閱保單條款。)

享受額外的保障

男性及女性特有疾病 可獲特別惠益

男性受保人於75歲前如證實罹患前列腺癌或睾丸癌，安康人生危疾保將會發放比投保額更高的賠償，達保額110%。女性受保人如證實罹患乳房、子宮頸、子宮、卵巢、輸卵管或陰道原位癌，安康人生危疾保將會發放投保額20%作為預先賠償(最高可達30,000美元)，以減輕其經濟負擔。無論男性或女性，投保安康人生危疾保，都可獲享周全而切身的保障，讓您不用受制於經濟狀況，有財力邁向健康豐盛的人生！

獨到的第二醫療意見

及以優惠價進入 美國頂尖醫院就醫

安康人生危疾保設有其他保險計劃罕見的實際援助，在保障您的財務狀況之餘，為您聯繫美國24所知名醫院的頂尖醫護人員，作為醫療後盾，在需要時就您的個人情況，提供第二醫療意見。現時的醫院名單更包括2004年'U.S. News' Best Hospitals Honor Roll美國最佳醫院排名榜上高倨頭五位的Johns Hopkins Hospital、Mayo Clinic (Rochester)、UCLA Medical Center、Massachusetts General Hospital 及 Cleveland Clinic。他們的寶貴診斷及建議，為您帶來香港普通病人無法奢想的治療方案及選擇，您更可以優惠價進入世界頂尖醫院就醫(只適用於預繳醫療費用之客戶)。換言之，當您的危疾索償一經獲批後，一隊優秀的醫護人員隨即會為您準備就緒，助您走上康復之路。

上述提及的第二醫療意見轉介服務及醫療服務是由特定的服務提供者提供，有關服務提供者之服務及第二醫療意見之詳情將不時作出調整。

以固定保費^ 享受終身壽險保障

長命百歲的賀禮

安康人生危疾保在投保期內採用固定保費^，不會因保費隨年齡增加而讓您失去預算。此外，我們更特設一項全數回贈優惠，祝願受保人長命百歲。假如您未有或只作部份索償，在您百歲大壽之際，我們會送上與保障額或調整後的保障額等值的現金作為生日禮物；或在受保人身故後發放身故賠償。無論在哪一種情況之下，您都可以盡享計劃的惠益，全數套現保障額。

^本公司有可能日後調整其保費。

安康人生危疾保薈萃來自美國的專業危疾醫療服務，保障範圍廣達48種危疾，同時提供終身壽險保障或長命百歲的賀禮！

如欲了解計劃詳情，歡迎與您的宏利保險顧問聯絡，或致電本公司客戶服務熱線2510 3383。

宏利人壽保險(國際)有限公司概覽

宏利人壽保險(國際)有限公司乃宏利金融集團屬下的成員公司。

宏利金融為加拿大的主要金融服務機構，業務遍及全球二十二個國家及地區。過去逾一百二十多年來，宏利金融就客戶的重大理財決策提供穩健可靠、深受信賴而且達遠前瞻的理財方案。透過其環球僱員、保險代理及銷售夥伴網絡，宏利金融為數以百萬計客戶提供財務保障及財富管理產品和服務，並為各地的機構客戶提供資產管理服務。宏利金融亦提供各種再保險方案，並以人壽、財產及意外保險的轉再保業務為主。截至二零一零年九月三十日止，宏利金融及其附屬公司的管理資產規模達四千七百四十億加元(約三萬五千七百一十一億港元)。宏利業務遍及加拿大、亞洲及美國(主要通過恒康)。宏利金融有限公司在多倫多、紐約及菲律賓證券交易所的股份代號為MFC，在香港聯交所的股份代號為945，其網址為www.manulife.com。

「安康人生危疾保」乃宏利人壽保險(國際)有限公司提供的保險產品。此小冊子只供參考用途，計劃保障之確實細則及條款均以保單條款作準。

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，總部設於加拿大多倫多。

香港九龍觀塘偉業街223-231號
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Manulife INDIVIDUAL INSURANCE 宏利個人保險

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Premier Life
Critical Illness Protector
安康人生危疾保

Experience the Difference with a Caring Plan

Let the facts speak for themselves. The possibility of you being diagnosed with a critical illness before the age of 75 is greater than death itself[2,3]. In fact, one in four men will suffer from cancer before age 75[1]. Over 76,000 admissions into hospitals for the treatment of heart disease and stroke in 2001[1].

This is why critical illnesses have become increasingly alarming to the people of Hong Kong, especially as people become more educated and aware about their personal health.

Early detection and quality treatment means the possibility of recovery is eminently yours. Finding competent medical advice from accredited professionals will maximize the likelihood of survival from critical illnesses. Over 80% of women who suffer from breast cancer survive[1]; and in Canada, 75% of people who had their first stroke before the age of 75 survive too[3]! Clearly, life does not end upon diagnosis. You can still enjoy your golden years!

Sources of statistics: [1]Hospital Authority Statistics Report 2001; [2]Canadian Cancer Society 2001; [3]Heart and Stroke Foundation of Canada 2001

Rapid recovery is the key. Crucial to rapid recovery is the security of having the financial support and appropriate resources to combat life threatening diseases with efficiency and peace of mind.

Your concerns are our concern. Our **Premier Life Critical Illness Protector** is a superior protection plan against life threatening illnesses. In fact, it is a plan that makes a difference. It provides you with funds against critical illnesses so that you will have the means to get the best possible treatment and we will take the extra step of helping you secure it from the medical expertise of hospitals in the U.S.

Insure with the Premier Life Critical Illness Protector from Manulife. You will be glad that you made the decision.

Comprehensive Protection
48 Major Diseases under coverage

Premier Life Critical Illness Protector is a standalone plan covering 48 major diseases. It delivers the health benefits that will help you overcome obstacles in critical times. We will provide you with the best possible financial support in the event of a critical illness.

Details for this extensive coverage of 48 major diseases are as follows:

Most Frequent Illnesses
1. Cancer
2. Stroke
3. Heart Attack (Myocardial Infarction)

Neurological Diseases
4. Amyotrophic Lateral Sclerosis
5. Progressive Bulbar Palsy
6. Progressive Muscular Atrophy
7. Muscular Dystrophy
8. Multiple Sclerosis
9. Parkinson's Disease
10. Benign Brain Tumour
11. Encephalitis
12. Spinal Muscular Atrophy
13. Primary Lateral Sclerosis
14. Apallic Syndrome
15. Alzheimer's Disease / Irreversible Organic Degenerative Brain Disorders (Dementia)
16. Bacterial Meningitis
17. Creutzfeld-Jacob Disease

Major Organ Diseases
18. Kidney Failure
19. Major Organ Transplantation
20. End Stage Liver Disease
21. Chronic Relapsing Pancreatitis
22. End Stage Lung Disease
23. Medullary Cystic Disease
24. Fulminant Viral Hepatitis

Heart Diseases
25. Coronary Artery Bypass Surgery
26. Heart Valve Surgery
27. Surgery to Aorta
28. Cardiomyopathy
29. Angioplasty and Other Invasive Treatments for Coronary Artery Disease*
30. Other Serious Coronary Artery Diseases

Disabilities
31. Paralysis
32. Blindness
33. Loss of Limbs
34. Loss of Hearing
35. Loss of Speech
36. Total and Permanent Disability
37. Severe Rheumatoid Arthritis

Others
38. Coma
39. Aplastic Anaemia
40. Major Burns
41. Poliomyelitis
42. Terminal Illness
43. Systemic Lupus Erythematosus
44. Occupationally Acquired HIV
45. Haemolytic Streptococcal Gangrene
46. Primary Pulmonary Arterial Hypertension
47. Major Head Trauma
48. AIDS due to Blood Transfusion

** Advance payment of 15% of the coverage will be paid once and subject to a maximum of USD12,500, while the coverage will be adjusted accordingly.*
(Please refer to policy provision for the definitions of the above critical illnesses.)

Experience Extra Protection
Special Benefits on Selected Male and Female Diseases

For male diseases — prostate cancer and testicular cancer, the Premier Life Critical Illness Protector pays more than its coverage until age 75, up to 110% should you be diagnosed. For female diseases including carcinoma-in-situ of breast, uterine cervix, uterus, ovary, fallopian tube or vagina, the Premier Life Critical Illness Protector will offer 20% of your coverage as an advance benefit to help ease the financial burden (up to USD30,000). Regardless of your sex, you can be sure that the coverage we offer is comprehensive and meets your needs. Your finances should not dictate your path to a healthy and prosperous life!

Distinguished Second Medical Opinion
and Access to Top U.S. Hospitals at Privileged Prices

Premier Life Critical Illness Protector offers dedicated and practical assistance not commonly found with other plans. Aside from financial support, our plan also includes the finest professionals in 24 prominent American hospitals. These hospitals will offer a second medical opinion regarding the nature of your specific medical concerns. Johns Hopkins Hospital, Mayo Clinic (Rochester), UCLA Medical Center, Massachusetts General Hospital and the Cleveland Clinic are currently on the list of offerings. These are America's top five hospitals according to 'U.S. News' Best Hospitals Honor Roll for 2004.

Their invaluable consultation and opinion will open up doors and options not readily accessible to ordinary patients in Hong Kong. You will also have access to medical treatment at cutting edge hospitals for privileged prices (applicable only to customers who pre-pay their medical expenses). In other words, the moment your claim for critical illness is approved, you will have quality medical expertise standing by to help you get on the road to recovery.

The second medical opinion referral service and the privileged price arrangement are provided by an external provider. Details of the service including the selection of the hospitals and the second opinion may be reviewed from time to time.

Life Coverage with Level Premium^
The Gift of Longevity

Premier Life Critical Illness Protector charges a level premium^. This means premium will not increase with the age, making financial planning easy. Additionally, our plan has a life element which will be realized if none or only part of the coverage has been claimed. When you reach the golden age of 100, we will celebrate your longevity with a birthday present that equals the coverage or the adjusted coverage of your policy. Whichever way you look at it, you will be able to benefit from our plan and cash in its full coverage of the policy.

^The premiums may be revised by the Company over time.

Gain access to medical expertise from the hospitals in the U.S. on critical illnesses. Be financially protected against 48 major diseases with life protection or get a big longevity gift at age 100!

For more information on the Premier Life Critical Illness Protector, talk to your Manulife Insurance Advisor today or call our Manulife Customer Service Hotline at **2510 3383**.

About Manulife (International) Limited

Manulife (International) Limited is a member of the Manulife Financial group of companies.

Manulife Financial is a leading Canadian-based financial services group operating in 22 countries and territories worldwide. For more than 120 years, clients have looked to Manulife for strong, reliable, trustworthy and forward-thinking solutions for their most significant financial decisions. Our international network of employees, agents and distribution partners offers financial-protection and wealth-management products and services to millions of clients. We provide asset-management services to institutional customers worldwide as well as reinsurance solutions, specialising in life and property and casualty retrocession. Funds under management by Manulife Financial and its subsidiaries were Cdn$474 billion (HK$3,571.1 billion) as at September 30, 2010. The company operates as Manulife Financial in Canada and Asia and primarily as John Hancock in the United States. Manulife Financial Corporation trades as "MFC" on the TSX, NYSE and PSE, and under "945" on the SEHK. Manulife Financial can be found on the Internet at www.manulife.com.

Premier Life Critical Illness Protector 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.

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