

International Term Assurance 國際定期壽險

Critical illness cover 危疾保障



When a serious illness strikes, it can have a devastating impact on almost every area of your life. Protecting yourself and your loved ones from the financial implications of a serious illness is something you should consider today.

一場大病足以摧毀您眼前美好的一切，為人生帶來極大的衝擊。今天就開始未雨綢繆，為自己和家人提供保障，以免因患病陷入經濟困境。

Most of us don't fully consider the financial consequences of surviving or continuing to suffer from a critical illness. Advances within the medical profession have resulted in vast improvements in survival rates. Whilst this progress must be praised, it has resulted in millions of previously self-sufficient individuals struggling to meet their financial commitments.

許多人也忽略患上危疾帶來的經濟後果，不管是戰勝病魔或需持續接受醫療護理，費用也相當龐大。隨著醫學技術發展，病患者存活的机会大大提升，這誠然可喜可賀，但另一方面卻令本來生活優悠的人失去預算，飽受經濟壓力煎熬。



- "Cardiovascular diseases are the number one cause of death; representing 30% of all deaths globally. An estimated 17.3 million people died due to cardiovascular diseases in 2008 and this is projected to rise to around 23.6 million in 2030."
Source: World Health Organisation – www.who.int, April 2014
- "Every year, 15 million people worldwide suffer a stroke. Nearly six million die and another five million are left permanently disabled."
Source: World Heart Federation – www.world-heart-federation.org, 2014
- "Cancer is a leading cause of death worldwide, accounting for 7.6 million deaths in 2008. This is projected to rise to over 11 million in 2030."
Source: World Health Organisation – www.who.int, April 2014
- 心血管疾病是導致人類死亡的首要原因，佔全球死亡個案的30%。2008年估計有1,730萬人死於心血管疾病，預期到2030年將增至2,360萬人。
資料來源：世界衛生組織—www.who.int，2014年4月
- 每年全球約有1,500萬人出現中風，接近600萬人死於中風，而500萬人永久傷殘。
資料來源：世界心臟協會—www.world-heart-federation.org，2014年
- 癌症是造成人類死亡的主要原因，2008年有760萬人死於癌症，預期到2030年將增至1,100萬人。
資料來源：世界衛生組織—www.who.int，2014年4月

Would a critical illness stop you from being able to meet the financial commitments of repaying a loan or your mortgage? Or prevent you from affording your children's education or the expenses of a wedding? If so, what would happen to the standard of life that you have worked so hard to achieve?

If you found yourself in this position, how would you cope?

如您不幸患上危疾，會否因而無法履行經濟承擔？例如償還貸款或完成按揭供款？又或無法支付子女的教育費或婚禮開支？您多年來辛苦工作換來的優越生活質素還可以保持嗎？

面對這樣的危機，您會如何應付？

Critical illness cover

Critical illness cover is an additional benefit that can be taken out in conjunction with your International Term Assurance policy. It enables you to protect yourself and your loved ones if you suffer a critical illness¹.

It pays a cash sum equal to the critical illness sum insured if you develop a critical illness.

This benefit is offered as an advanced payment of the life cover sum assured. For example, Mr Lee takes out an International Term Assurance policy for HKD4,500,000 life cover and critical illness benefit for HKD1,500,000. Mr Lee is subsequently diagnosed with cancer, which is at an advanced stage. The table below illustrates the amount Mr Lee and his family will receive.

Life cover benefit 人壽保障	HKD4,500,000 4,500,000 港元	Mr Lee is diagnosed with cancer 李先生確診患上癌症	Reduced to HKD3,000,000 減至 3,000,000 港元
Critical illness benefit 危疾保障	HKD1,500,000 1,500,000 港元		Paid to Mr Lee 李先生領取賠償
Six months later 六個月後			
Life cover benefit 人壽保障	HKD3,000,000 3,000,000 港元	Mr Lee dies 李先生身故	Payment of HKD3,000,000 is made to Mr Lee's beneficiaries 李先生的受益人領取 3,000,000 港元賠償
Critical illness benefit 危疾保障	HKD0 0 港元		

Paying claims

Our main aim when we receive a claim on a protection benefit is to minimise the distress at such a difficult time and pay a valid claim with the minimum of fuss.

Critical illness cover can provide you with peace of mind and the security of knowing that if your life changes due to serious illness, the possible financial burden on you and your family will be eased.

危疾保障

危疾保障是「國際定期壽險」的自選附加保障，讓您保障自己和摯愛家人，不會因為患上危疾¹而財政堪憂。

假如您不幸患上危疾，可獲得相等於危疾保障額的賠償。

這項保障的作用是提早支付「國際定期壽險」的人壽保障額。舉例說，李先生參加了「國際定期壽險」，人壽保障額為 4,500,000 港元，另投購 1,500,000 港元危疾保障，其後確診患上末期癌症，下表列出李先生及其家人可領取的賠償：

索償理賠

當我們接獲索償申請時，首要目標是減輕索償人在艱難時期的困苦，務求以最便捷的方法支付有效索償的金額。

危疾保障可給您一個安心的保障，縱使不幸患上危疾令人生遽變，您和家人的經濟負擔也可大大減輕。

¹ 承保危疾的定義請參閱「國際定期壽險」保單條款與規章。

¹ Please refer to our International Term Assurance policy terms and conditions for definitions on the critical illnesses covered.

Important information

Zurich International Life is a business name of Zurich International Life Limited.

Zurich International Life Limited is fully authorised under the Isle of Man Insurance Act 2008 and is regulated by the Isle of Man Government Insurance and Pensions Authority which ensures that the company has sound and professional management and provision has been made to protect policy owners.

For life assurance companies authorised in the Isle of Man, the Isle of Man's Life Assurance (Compensation of Policyholders) Regulations 1991, ensure that in the event of a life assurance company being unable to meet its liabilities to its policy owners, up to 90% of the liability to the protected policy owners will be met.

For full details of International Term Assurance, please refer to the product brochure and policy terms and conditions, copies of which are available on request.

Not for sale to residents or nationals of the United States including any United States federally controlled territory.

Calls may be recorded or monitored in order to offer additional security, resolve complaints and for training, administrative and quality purposes.

重要資料

蘇黎世國際人壽保險是Zurich International Life Limited的商業名稱。

Zurich International Life Limited是依據2008年人島保險法獲得完全認可的機構，並受人島政府Insurance and Pensions Authority規管。該法例乃專為保單持有人而設，以確保本公司以專業及穩健手法管理業務。

倘若於人島認可的壽險公司無法對保單持有人履行責任，根據1991年人島壽險（保單持有人賠償）規例，保單持有人可獲得最高90%的保障。

有關「國際定期壽險」保單詳情，請參閱產品介紹冊及保單條款與規章。歡迎向本公司索取印本。

不可售予美國包括任何受美國聯邦管轄領土的居民及公民。

電話內容可能會被錄音或監察，以作強化保安、處理投訴、訓練、行政和提升服務質素之用。

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Zurich International Life Limited provides life assurance, investment and protection products and is authorised by the Isle of Man Government Insurance and Pensions Authority.

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