

All terms and conditions are subject to policy and the English version as the final decisions.
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歲前患上亞爾茲默氏病
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. 冠狀動脈造影術 *
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. 心臟置換
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.

*此項目的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



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於美國波士頓成立。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。

Underwritten by Liberty International Insurance Ltd. 此保險由利寶國際保險有限公司承保
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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。

201312



Elite Protector Series Critical Illness Insurance



倍安心人壽系列 — 危疾保險

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Elite Protector Series - Critical Illness Insurance
倍安心人壽系列 — 危疾保險

Have you ever thought of your dreams and plans for your family being smashed by a critical illness?

With a view to give you and your family the optimal protection and free you from financial burdens when facing the plight of suffering from a critical illness, our Elite Protector Series – Critical Illness Insurance (“this plan”) gives you the high coverage protection at low cost.

This plan offers level term period in 5 years or 10 years with HKD or USD policy currency. You may choose the level term period and currency in accordance to your preference and needs.

Premium will be fixed for each level term period hereafter disregard of any adverse changes in your health conditions. Moreover, you would be guaranteed for renewal after the expiry of each level term period[△], so you do not have to worry for losing protection if your health deteriorates.

We wish by offering you this flexible and caring insurance terms, you and your family can enjoy a comprehensive protection and peace of mind to help you weather through the plight when a critical illness falls on you.

您可能對人生充滿希望及已為家人的將來作出周詳的計劃。但您有否想過，萬一患上嚴重疾病時，可能會影響您的全盤計劃？

因此，在您的計劃將來時，您亦應為身體可能突然出現嚴重疾病作好打算。確保您和家人在您患上嚴重疾病時，不會因為缺乏金錢應付日常開支和高昂的醫療費用而手足無措，可以一切盡在掌握中，安然處理。

我們的倍安心人壽系列——危疾保險給予您低成本、高保障的保險計劃。令您可以不用因為保費高昂而放棄最適合自己的保障選擇。為配合您的需要，我們提供五年和十年的固定保費期給您選擇。我們亦提供港幣或美元作為投保的貨幣，令您所選的更切合您所需。

於每個固定保費期內，即使您的健康出現變化，保費均保證不變。我們並會在每個固定保費期完結後，保證為您安排下一個固定保費期[△]。令您無需擔憂將來因為健康問題，而需要繳付更高的保費或不能續保。

我們希望靈活和貼心的安排，可以為您和家人提供一個周全的保障，日後無需因為患上嚴重疾病而擔憂開支不足以應付，令您和家人可以安然渡過。

[△] Level Term Insurance will only be offered to age 65 or below. We only offer Yearly Renewable Critical Illness Insurance for policy renewal after age 66 or above.

[△] 固定保費期提供給65歲或以下人士選擇。當固定保費期完結時，而您的歲數已是66歲或以上，固定保費期將會轉為每年保費遞增計劃。

Low Premium · Superior Benefit
低保費 · 高保障

We know this plan can fulfill your needs of securing high coverage protection at low cost. At as little as HK \$3 per day, you could be insured for a Critical Illness coverage of HK \$500,000.

With just an extra HK \$0.3 per day, you can secure a wider range of coverage for yourself and your family by taking the Optional Total & Permanent Disablement Benefit Rider as an additional coverage.

* The assumption is based on male, age 32, non-smoker and 5 years level term period to quote.

我們深明您的需要，為您做到低成本、高效益保障。每日只需付出大約港幣 \$3，您便可投保高達港幣 \$500,000 的定期危疾保險。

另外，如果您願意每日多付出港幣 \$0.3，更可額外購買完全及永久傷殘附加保障，為您和家人提供更全面的保障。

* 以32歲男性非吸煙者，五年保證固定保費期為例。

Optional Total & Permanent Disablement Benefit Rider
自選完全及永久傷殘附加保障

Life is full of unexpected changes. All you need is to pay a minute extra premium, then you can have the additional coverage with Total & Permanent Disablement Benefit Rider. When an Insured is certified to be totally and permanently disabled, whether as a result of sickness or injury, we shall pay you an advance lump sum payment from the basic Critical Illness coverage immediately to ease you and your family from the financial stress caused by such unexpected misfortune.

生活中往往可能出現變數，您只需額外付出些微的金錢，便可同時投保完全及永久傷殘附加保障。

萬一不幸地因為疾病或受傷而導致完全及永久傷殘，您便可預先在基本危疾保障額中，提取不多於基本危疾保障額的賠償金。使您不需要因為突如其來的事情而擔心為家人帶來財政壓力，減輕他們的擔憂。

Guarantee Renewable
保證續保

You can be rest assured that once you are under coverage, this plan is guaranteed renewable up to the maximum insurable age, no matter how your health conditions changed.

為使您無需擔憂因為身體狀況轉變而未能續保，我們承諾所有保障一經受保後，不論受保人健康狀況有任何轉變，我們都會繼續承保，並無需再通過核保程序，直至保障的最高受保年齡。

Optional Overseas Accidental Death & Dismemberment Benefit Rider
自選海外意外身故及斷肢賠償附加保障

We also offer you an Optional Overseas Accidental Death & Dismemberment Benefit Rider. In the unfortunate event of accidental death or dismemberment when you travel outside Hong Kong, you or your family shall get an additional payment on top of your basic Critical Illness coverage to solve your family's financial burden.

There are three benefit options of HK \$500,000, HK \$1,250,000 and HK \$2,500,000 for you to choose with.

我們特設額外海外意外身故及斷肢賠償附加保障給您選擇。當您離開香港時，萬一遇到意外而導致身故或斷肢，您或您的家人可獲發一筆額外於基本危疾保障額的賠償，以解決燃眉之急。

我們提供三種保障額給您選擇，以配合您的需要。分別是港幣 \$500,000、港幣 \$1,250,000 及港幣 \$2,500,000。

Free 24-hour Worldwide Emergency Assistance Service
二十四小時免費國際緊急援助服務

With a view to free you from worries of mishaps while you are traveling, we offer you access to a 24-hour Emergency Assistance Service with emergency medical evacuation / repatriation, legal referral and doctor referral etc. The service is provided by AA International.

當您出外渡假或公幹時，可能會不幸患病或遇到意外或緊急事情。因此，我們特為您安排一項由 AA International 免費提供的二十四小時國際緊急援助服務。即使您去到一個陌生的地方，如遇上突發事情也可得到即時的協助，無需有任何掛慮。此項服務包括：緊急醫療撤離或運送，法律轉介及醫療轉介等等。

Free Bereavement Benefit
免費恩恤金保障

In the unfortunate event of your death, USD \$3,000 will be paid to your family as bereavement benefit.

如您不幸去世，我們會向您的家屬支付美元 \$3,000 的恩恤保障，以解決燃眉之急。

Free Medical Second Opinion (MSO) Service
免費第二醫療意見服務

Medical Second Opinion Service is available once you are diagnosed to have suffered from one of the covered Critical Illnesses. This Service will include reviews of your attending physician reports by the specialists of world renowned hospitals. The Medical Second Opinion report will be issued to you to help determine the most suitable and effective medical treatment for your illness.

我們特為您安排一項免費的「第二醫療意見」服務。當您不幸證實患上受保危疾中任何一項嚴重疾病時，我們可將您提交的醫療報告轉寄給世界著名的醫院的專科醫生審閱。他們審閱後會為您撰寫一份醫療意見書，讓您可以知道更多的醫療專業意見以供參考。

Plan Information
計劃資訊

Basic Critical Illness coverage 基本危疾保障

Entry Age :	18 - 65 (age on last birthday)
Maximum Insurable Age :	79 (age on last birthday)
Minimum Insured Amount :	HK \$250,000 / US \$31,250
投保年齡 :	18 – 65 歲 (以足歲計算)
最高受保年齡 :	79 歲 (以足歲計算)
最低保障金額 :	港幣 \$250,000 或 美元 \$31,250

Optional Total & Permanent Disablement Benefit Rider
自選完全及永久傷殘附加保障

Entry Age :	18 - 65 (age on last birthday)
Maximum Insurable Age :	65 (age on last birthday)
Minimum Insured Amount :	HK \$250,000 / US \$31,250
投保年齡 :	18 – 65 歲 (以足歲計算)
最高受保年齡 :	65 歲 (以足歲計算)
最低保障金額 :	港幣 \$250,000 或 美元 \$31,250

Optional Overseas Accidental Death & Dismemberment Benefit Rider
自選海外意外身故及斷肢賠償附加保障

Entry Age :	18 - 65 (age on last birthday)
Maximum Insurable Age :	70 (age on last birthday)
Benefit Options :	HK \$500,000, HK \$1,250,000 and HK \$2,500,000 / US \$62,500, US \$156,250 and US \$312,500
投保年齡 :	18 – 65 歲 (以足歲計算)
最高受保年齡 :	70 歲 (以足歲計算)
保障金額選擇 :	港幣 \$500,000 / \$1,250,000 / \$2,500,000 或 美元 \$62,500 / \$156,250 / \$312,500

(HKD 港幣 \$8 = USD 美元 \$1)