

穿梭兩地 成就機遇

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Safeguard Tomorrow Insurance Plan

衛你明天終身危疾保障計劃



www.icbcasia.com
Customer Service Hotline 218 95588

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如今城市中各種污染日漸增多，工作壓力日益增大，膳食結構不合理等等問題，使得人們罹患重大疾病的機會明顯增高，然而高昂的醫療費用卻讓許多人無力承擔，我們該如何規劃自己的健康人生？

衛你明天終身危疾保障計劃，為您提供多達41種嚴重病症和10種特別疾病的全面可靠健康保障，同時享受派發紅利、返還保額(扣累計賠款)的收益，如同一雙溫暖的手，守衛您，呵護您！

保障週詳

對於都市人經常及容易患上的 41 種“嚴重病症”提供百分百保額保障：

1.急性壞死性胰腺炎	2.嚴重癱瘓(包括阿滋海默症)	3.主動脈手術	4.再生障礙性貧血
5.植物人	6.細菌性腦膜炎	7.良性腦腫瘤	8.雙目失明
9.心病	10.慢性肝衰竭	11.慢性呼吸衰竭	12.昏迷
13.冠狀動脈搭橋手術	14.克隆氏病	15.致殘性原發性肺動脈高壓	16.腦炎
17.爆發性肝炎	18.急性心肌梗塞	19.心臟手術	20.因輸血感染人類免疫力缺乏病毒
21.腎衰竭	22.致命性癌症	23.失聰	24.失去獨立生活能力
25.肢體缺失	26.喪失語言能力	27.嚴重頭部創傷	28.主要器官移植
29.囊腫性腎髓病	30.運動神經元病	31.多發性硬化症	32.肌營養不良症
33.因職業感染人類免疫力缺乏病毒	34.癱瘓	35.帕金森症	36.脊髓灰質炎
37.嚴重灼傷	38.嚴重類風濕關節炎	39.中風	40.末期疾病
41.潰瘍性結腸炎			

除了“嚴重病症”外，對以下10種“特殊疾病”提供百分之二十的保額保障：

1.血管成形術	2.乳房原位癌	3.子宮頸原位癌	4.子宮原位癌	5.早期卵巢癌
6.輸卵管原位癌	7.陰道原位癌	8.早期前列腺癌	9.睪丸原位癌	10.系統性紅斑

計劃細節

投保年齡	18至60歲
投保貨幣	港元或美元
繳費期	有10年、15年、20年可供選擇
繳費方式	可選按年、半年、季或按月繳交
保額限制	HK\$100,000至HK\$4,000,000或US\$12,500至US\$500,000

計劃範例

下表為不同年齡的非吸煙男性，投保500,000港元，按15年繳費，於65歲時的情況：

年齡	年繳保費	累計保費	保證現金價值	累積紅利及利息*	預計儲備總值*	身故賠償#
30	10,450	156,750	241,000	155,143	396,143	655,143
35	12,500	187,500	241,000	118,971	359,971	618,971
40	15,000	225,000	241,000	87,200	328,200	587,200
45	18,100	271,500	241,000	59,508	300,508	559,508

註：*預計儲備總值包括現金價值、累積紅利及利息。紅利及利息並非保證不變。本公司保留調整之權利，紅利實際派發金額取決於本公司分紅業務的整體表現，包括投資回報、營運開支及理賠等因素。詳情可參閱客戶保險建議書。#身故賠償包括保額、累積紅利及利息，並假設之前未有發生任何賠款。

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Safeguard Tomorrow Insurance Plan

With the increasing level of pollution, work pressure and unbalanced dietary conditions, the chance of suffering from critical illnesses is escalating. However, the expensive medical expenses are a burden to a lot of people. How can we achieve a healthy life?

Safeguard Tomorrow Insurance Plan provides a comprehensive whole life coverage including 41 Major Diseases and 10 Special Diseases and at the same time provides regular dividends to you as well as a return of the Sum Assured (less any accumulated claim payments) on maturity. It is like a pair of warm hands, protecting and caring for you.

Comprehensive Coverage

100% Coverage for the following 41 common “Major Diseases”：

1. Acute Necrotic Pancreatitis	2. Advanced Dementia (including Alzheimer's Disease)	3. Aorta Surgery	4. Aplastic
5. Anaemia	6. Apallic Syndrome	7. Bacterial Meningitis	8. Benign Brain Tumour
9. Blindness	10. Cardiomyopathy	11. Chronic Liver Failure	12. Chronic Respiratory Failure
13. Coma	14. Coronary Artery Bypass Grafting	15. Disabling Primary Pulmonary Hypertention	16. Encephalitis
17. Fulminant Hepatitis	18. Heart Attack	19. Heart Valve Surgery	20. HIV Through Blood Transfusion
21. Kidney Failure	22. Life Threatening Cancer	23. Loss of Hearing	24. Loss of Independent Existence
25. Loss of Limbs	26. Loss of Speech	27. Major Head Injury	28. Major Organ Transplant
29. Medullary Cystic Disease	30. Motor Neurone Disease	31. Multiple Sclerosis	32. Muscular Dystrophy
33. Occupational Acquired HIV	34. Paralysis	35. Parkinson's Disease	36. Poliomyelitis
37. Severe Burns	38. Severe Rheumatoid Arthritis	39. Stroke	40. Terminal Illness
41. Ulcerative Colitis			

20% Coverage for the following “Special Diseases” on top of the above “Major Diseases”：

1. Angioplasty	2. Carcinoma-in-situ of the Breast	3. Carcinoma in situ of the Cervix Uteri	4. Carcinoma in situ of the Uterus	5. Early Stage Cancer of the Ovary
6. Carcinoma in situ of the Fallopian Tube	7. Carcinoma in situ of the Vagina	8. Early Stage Cancer of the Prostate	9. Carcinoma in situ of the Testes	10. Systemic Lupus Erythematosus

Enrolment Terms

Entry Age	18 to 60 years old
Currency	HKD or USD
Payment Period	10-Year, 15-Year, 20-Year
Payment Method	Annual, Semi-annual, Quarterly, or Monthly Premium
Sum Assured	HK\$100,000 to HK\$4,000,000 or US\$12,500 to US\$500,000

Example

Calculation is based on Non-Smoking Male lives of the following different entry ages with the Sum Assured of HK\$500,000. (Value of the policy at age 65 in HK\$)

Entry Age	Annual Premium	Accumulated Premium	Guaranteed Cash Value	Accumulated Dividends with Interest*	Expected Cash Balance*	Expected Death Payment†
30	10,450	156,750	241,000	155,143	396,143	655,143
35	12,500	187,500	241,000	118,971	359,971	618,971
40	15,000	225,000	241,000	87,200	328,200	587,200
45	18,100	271,500	241,000	59,508	300,508	559,508

Note: *The Expected Cash Balance is inclusive of Guaranteed Cash Value and Accumulated Dividends with Interest. The dividends and interest are not guaranteed. Our Company reserves the right to revise. Actual dividend amounts declared depend on how well our participating business has fared with regard to investment returns, operating expenses and claim experience, etc. Please refer to the Proposal for more details. †Expected Death Benefit includes Sum Assured, Accumulated Dividends and Interest, and assuming that no claim payment has occurred.

The information provided herein is for reference only. Please refer to the actual insurance contract of “Safeguard Tomorrow Insurance Plan” (“the Plan”) for the details of the provisions, benefit terms and exclusions to the Plan. Apart from information, statements and/or opinions of this information, you are advised to seek professional advice before participating in any plan or purchasing any products. Should there be any discrepancy between the English version and Chinese version, the Chinese version shall prevail.

1. This Plan is subject to risk, including possible loss of the principal amounts invested if withdrawal of Account Value or surrender of the policy made. 2. China Life Insurance (Overseas) Co. Ltd. assumes full responsibility for the contents of this leaflet. 3. China Life Insurance (Overseas) Co. Ltd. is the insurance underwriter of “Safeguard Tomorrow Insurance Plan” and is solely responsible for all coverage and compensation. 4. ICBC (Asia) is acting as an insurance agent for China Life Insurance (Overseas) Co. Ltd. and its role is limited to introducing the Plan only and ICBC (Asia) is not responsible for any liability under the policies underwritten by China Life Insurance (Overseas) Co. Ltd. 5. This Plan is not a bank deposit and it is not an obligation of, or guaranteed by ICBC (Asia), ICBC, or any of its affiliates or subsidiaries. 6. This insurance plan is not a protected deposit and is not protected by the Deposit Protection Scheme.

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