



## Juvenile Critical Illness Rider

附加少儿重大疾病保險



## I Product Features

Insured Age	1 - 17 years old
Period of Insurance	5 - 21 years (Expires at age 22)
Sum Insured	Starts from 5,000 USD

## I Benefit

### Juvenile Critical Illness Benefit\*

**100%** of Sum Insured



**\*Survival Period and Waiting Period apply!**

## I Exclusion

The Company shall not cover any claim arising directly / indirectly from any one of the following occurrences:

1. Any illness or disease other than diagnosis of a Juvenile Critical Illness as defined in the terms and conditions.
2. Disease/s resulting from Acquired Immuno Deficiency Syndrome (AIDS), AIDS-related complex or infection by Human Immuno Deficiency Virus (HIV).
3. Pre-existing conditions, which existed before the Effective Date or the date of reinstatement of the Policy, whichever is later. Pre-existing conditions shall mean illnesses that the Insured has reasonable knowledge of, unless the conditions are declared to the Company and accepted by the Company. The Insured may be considered to have reasonable knowledge of a pre-existing condition where the condition is one for which:
  - (i) The Insured had received or is receiving treatment;
  - (ii) Medical advice, diagnosis, care or treatment has been recommended;
  - (iii) Clear and distinct symptoms are or were evident;
  - (iv) Its existence would have been apparent to a reasonable person in the circumstances.
4. Any Juvenile Critical Illness presenting or diagnosed within the Waiting Period.
5. The Insured did not survive past the Survival Period after diagnosis of any Juvenile Critical Illness.
6. If resulting directly/indirectly from radioactive contamination arising from fuel, weapons, waste or processing.
7. Any congenital defect or disease.
8. The Insured being under the influence of alcohol or the taking of any drug, except under the direction of a registered medical practitioner.

## Critical Illness Table



Leukaemia



Bacterial Meningitis



Viral Encephalitis



Rheumatic Fever with  
Heart Valve Disorders



Hand, Foot and Mouth  
Diseases with Severe  
(Life Threatening) Complications



Juvenile Insulin-Dependent  
Diabetes Mellitus

## 重大疾病表



白血病



细菌性脑膜炎



病毒性脑炎



风湿热伴心脏瓣膜疾病



重症(危及生命)手足口病



青少年胰岛素依赖型糖尿病

## I 投保说明

投保年龄	1 - 17 岁
保险期间	5 - 21 年 (22岁满期)
保险金额	5,000 美元或以上

## I 保险利益

### 少儿重大疾病保险金\*

保额的 **100%**



**\*生存期和等待期满之后！**

## I 责任免除

本公司不承担因以下任何事件直接或间接（全部或部分）导致的保险责任：

1. 除本合同定义的少儿重大疾病诊断以外的其他任何疾病。
2. 被保险人感染免疫机能丧失综合症（艾滋病），及由感染艾滋病相关综合症或人体免疫缺陷病毒（HIV）引起的疾病。
3. 在保单生效日或保单复效日(以较晚者为准)之前，被保险人理应知道自己患有疾病，除非该疾病已向本公司声明并经本公司接受。被保险人应被认为对既存状况有合理的了解，理应知道自己患有疾病状况是针对以下情况之一：
  - a. 被保险人已经接受或正在治疗；
  - b. 被建议进行医疗咨询，诊断，护理或治疗；
  - c. 明显和直接的症状；
  - d. 在当时的情况下，对一个理性的人来说，疾病的存在是显而易见的。
4. 等待期内出现或确诊的任何少儿重大疾病。
5. 被保险人在确诊任何少儿重大疾病后未能存活至生存期后。
6. 如果直接或间接地由于燃料，武器，废物或加工产生的放射性物质，导致发生保险事故。
7. 任何先天缺陷或疾病。
8. 被保险人受到酒精或服用任何药物的影响，但遵循注册医生指导的治疗活动除外。

Note: This brochure is summarized. For complete details on the coverage provided, including benefits, exclusions and termination provisions, please refer to the Terms and Conditions.

注: 本宣传单为简单叙述, 详情请阅读本保险条款, 并以条款的叙述为准。



## CONTACT US

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