



Critical Illness Plus Rider

附加新重大疾病保險



I Product Features

Insured Age	18 - 60 years old
Period of Insurance	5 - 30 years
Sum Insured	Starts from 5,000 USD

I Benefit



Early Stage Critical Illness*

25% of Sum Insured (Max \$25,000)



Late Stage Critical Illness*

100% of Sum Insured
(Less Any Early Stage Claim Paid)

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

I Exclusion

The Company does not cover:

1. Disease(s) resulting from Acquired Immunodeficiency Syndrome (AIDS), AIDS-related complex or infection by Human Immunodeficiency Virus (HIV).
2. Pre-existing conditions, which existed before the effective date or the date of reinstatement of this Policy, whichever is later shall mean illnesses that the Insured has reasonable knowledge of, unless the conditions are declared to the Company and accepted by the Company. A Insured may be considered to have reasonable knowledge of a pre-existing condition where the condition is one for which:
 - a. The Insured had received or is receiving treatment;
 - b. Medical advice, diagnosis, care or treatment has been recommended;
 - c. Clear and distinct symptoms are or were evident;
 - d. Its existence would have been apparent to a reasonable person in the circumstances.
3. Attempted suicide and self-inflicted injuries while sane or insane.
4. The Insured being under the influence of alcohol or the taking of any drug, except under the direction of a registered medical practitioner.
5. All Critical Illness presenting or diagnosed within the waiting period, inclusive of all Early Stage Critical Illness that are first diagnosed during the waiting period and that progress to a Late Stage Critical Illness after the waiting period expires.
6. War or any act of war, whether declared or not, riot, insurrection, civil commotion, strikes terrorist activities, whether or not the Insured was participating therein.
7. Committed criminal offense or an attempted commitment of a criminal offense by the Policy Owner, Insured, or Beneficiary. Beneficiaries not involved in the aforementioned criminal activity will remain eligible to receive their benefits.
8. If resulting directly / indirectly from radioactive contamination arising from fuel, weapons, waste or processing.
9. Entering, exiting, operating, servicing, or being transported by any aerial device or conveyance except when the Insured is a fare-paying passenger or crew member on a commercial passenger airline on a regular scheduled passenger trip over its established passenger route.
10. Participation in dangerous sports activities including but not limited to scuba diving, mountain climbing, parachuting or any high speed races, or in professional sport activities.

	Early Stage Critical Illness	Late Stage Critical Illness
 Brain	-Cerebral Shunt Insertion -Coma $\geq 48h$	-Major Stroke -Coma $\geq 96h$ -Alzheimer's Disease -Parkinson's Disease
 Heart	-Cardiac Pacemaker or Defibrillator Insertion -Coronary Angioplasty -Percutaneous Valvuloplasty -Valvulotomy	-Heart Attack -Coronary Artery By-pass Surgery -Open Heart Valve Replacement Surgery -Heart Transplant
 Lung	-Surgical Removal of One Lung	-End Stage Lung Disease -Lung Transplant
 Liver	-Liver Surgery	-End Stage Liver Failure -Liver Transplant
 Kidney	-Nephrectomy	-End Stage Kidney Failure -Kidney Transplant
 Small Bowel	-Small Bowel Transplant	
 Pancreas		-Pancreas Transplant
 Cancer	-Carcinoma In Situ -Early Prostate cancer -Early Thyroid Cancer -Early Bladder Cancer -Early Chronic Lymphocytic Leukaemia	-Major Cancer
 Blood		-Aplastic Anaemia
 Others	-2nd Degree Burn	-3rd Degree Burn

投保说明

投保年龄	18 - 60 岁
保险期间	5 - 30 年
保险金额	5,000 美元或以上

保险利益



早期重大疾病*

保额的 **25%** (最高 25,000美元)



晚期重大疾病*

保额的 **100%** (减去已给付的早期重大疾病给付)

***生存期和等待期满后！**

责任免除

因下列情形之一，本附加保险合同不承担给付保险金的责任：

1. 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。
2. 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接受治疗；
 - 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。
3. 被保险人在神智清醒或精神错乱时企图自杀和自残。
4. 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。
5. 在等待期内出现或确诊的早期重大疾病和晚期重大疾病，包括在等待期内首次确诊的所有早期重大疾病，而后发展成为晚期重大疾病。
6. 因战争（无论是否宣布），入侵，外国军队行动，内战，革命，暴动，内乱，骚乱，罢工，民众反政府和恐怖主义，导致发生本合同保险事故。
7. 投保人、被保险人或受益人有犯罪行为或试图犯罪行为。未参与上述犯罪活动的受益人仍有权享有保险金请求权。
8. 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，导致保险事故。
9. 进入、离开、操作、服务或乘坐任何空中装置或交通工具，但被保险人是航空公司的付费乘客或机组人员，按既定时间表在既定航线上飞行的除外。
10. 参加危险的体育活动，包括但不限于潜水，爬山，跳伞或任何高速比赛，或参加专业体育活动。

	早期重大疾病	晚期重大疾病
 大脑	-脑积液分流术 -深度昏迷至少48小时	-严重中风 -深度昏迷至少96小时 -阿尔兹海默症 -帕金森病
 心脏	-心脏起搏器/除颤器介入治疗术 -心导管介入治疗术 -经导管二尖瓣扩张介入治疗术 -瓣膜切开术	-急性心肌梗塞 -冠状动脉搭桥术 -心脏瓣膜手术 -心脏移植
 肺	-肺叶半/全切除术	-终末期肺病 -肺移植
 肝脏	-肝部分切除术	-终末期肝功能衰竭 -肝移植
 肾脏	-肾切除术	-终末期肾功能衰竭 -肾脏移植
 小肠	-小肠移植	
 胰腺		-胰腺移植
 癌症 (恶性肿瘤)	-原位癌 -早期前列腺癌 -早期甲状腺癌 -早期膀胱癌 -早期慢性淋巴细胞白血病	-恶性肿瘤
 血液		-再生障碍性贫血
 其他	-二度烧伤	-三度烧伤

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。



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