



額外癌症加護保 Extra Cancer Care



《指標》2013-2015 年財富管理大獎
危疾產品 - 同級最佳獎



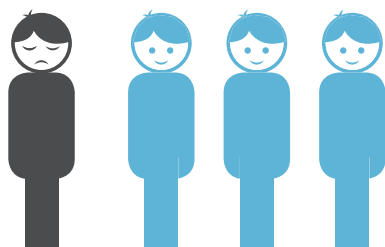
《彭博商業周刊》金融機構大獎 2016
危疾保障 - 卓越大獎



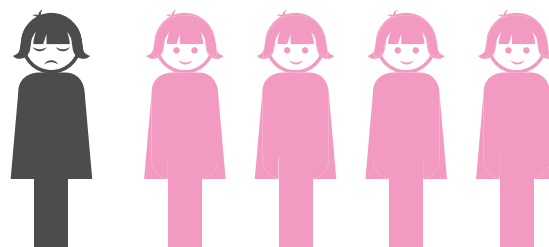
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The numbers are significant. The risk of Cancer should not be underestimated.

每 4 名男性便有一人患上*
1 in 4 males may suffer from cancer *



每 5 名女性便有一人患上*
1 in 5 females may suffer from cancer *



五大癌症 Top Five Cancers	
	
肺 Lung	乳腺 Breast
大腸 Colorectal	大腸 Colorectal
前列腺 Prostate	肺 Lung
肝 Liver	子宮體 Corpus uteri
胃 Stomach	甲狀腺 Thyroid

高達 4 成⁺ 新增癌症患者乃處於創造財富黃金期的 20 至 50 來歲人士。

Up to 40%⁺ of people newly diagnosed with cancer are aged in their 20s to 50s and in the middle of their careers.



如何為健康人生作好準備？

How can we lead a healthy life?



長時間治療期間的收入損失又可如何彌補？

Worst of all, the extended process of cancer treatment may keep you from working and result in loss of income. What is the best way of coping with all of these?

雖然癌症乃健康人生的頭號威脅，但隨著醫學技術日新月異，治療癌症從概念、藥物以至儀器均有革新的發展，有助提升癌症的治癒率，關鍵在於擁有充裕的經濟支援，及早接受優質治療。

Cancer is no doubt the biggest threat to our health, but thanks to the advances in medical science, the cure rate has been improving. New developments are being seen not only in the diagnosis but also in the treatment of cancer, with innovative medication and equipment being increasingly used. The key therefore to receiving the prompt and quality treatment is to have adequate financial support.

* 醫院管理局香港癌症資料統計中心 (2013 年)，港人於 75 歲前患上癌症的比率。

Percentage of Hong Kong people developing cancer before the age of 75, according to Hong Kong Cancer Registry, Hospital Authority (2013).

+ 醫院管理局香港癌症資料統計中心，2009-2013 香港癌症統計資料 (2015 年 12 月出版)，20-59 歲年齡組別佔整體患癌平均百分比。

The average percentage of cancer patients aged from 20 to 59 among all age groups, according to 2009-2013 Hong Kong Cancer Statistics, Hong Kong Cancer Registry, Hospital Authority (published December 2015).

美國萬通亞洲「額外癌症加護保」，於治療原位癌、初期癌症及非初期癌症，為你加強保護。計劃不單會全數支付各項醫療費用，更提供護理保障以至每月生活津貼，讓你安心重拾健康。

MassMutual Asia's **Extra Cancer Care** offers you all-round protection as it covers Carcinoma-in-situ, Early-stage and Later-stage Cancers. Best of all, the plan not only reimburses the actual medical expenses but also provides extra care and monthly living benefit, to give the support you need so that you can enjoy absolute peace of mind during recovery.

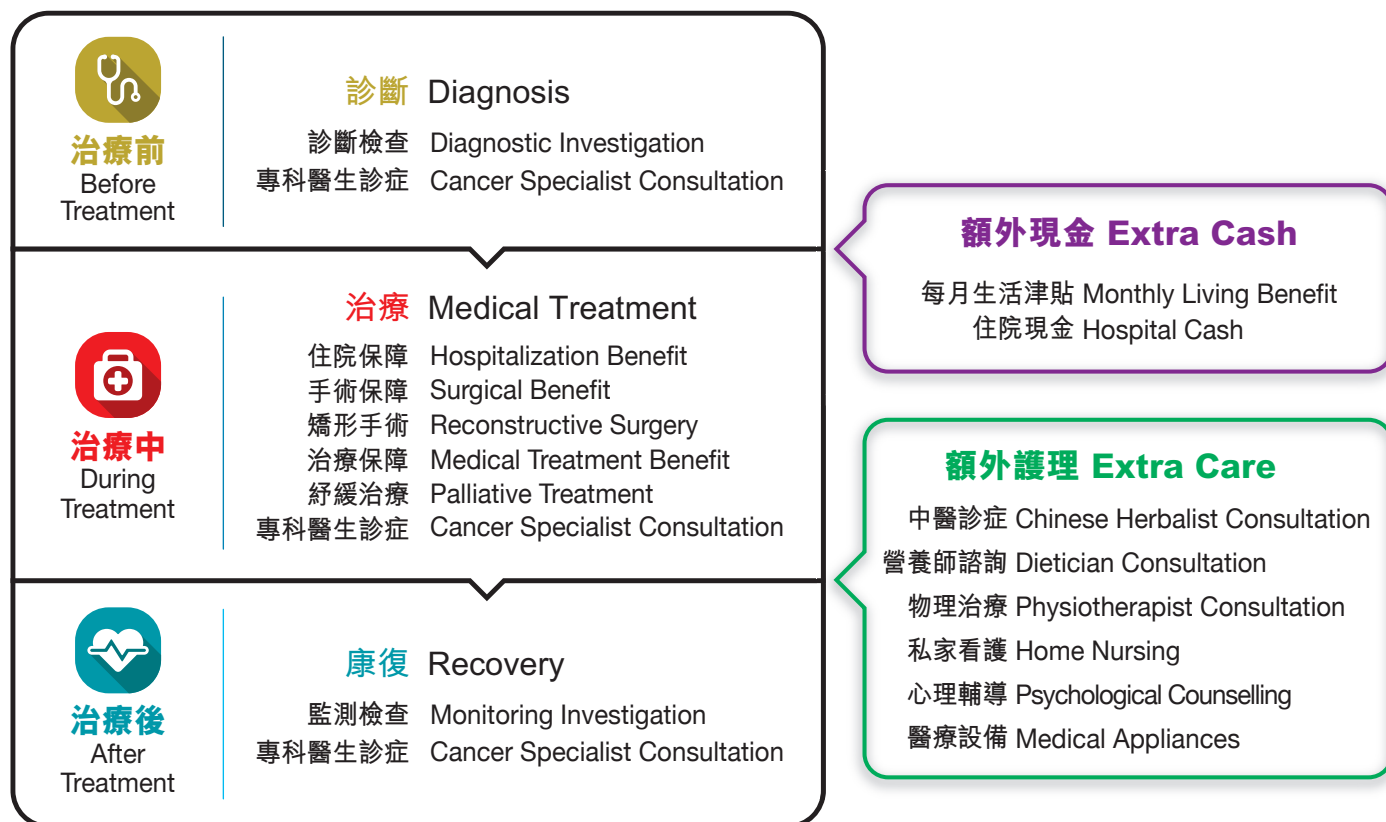
高達 900 萬元周全保障

額外癌症加護保於癌症診斷、治療及康復路上提供最全面的保障，全額賠償¹各項實際醫療費用及開支，終身保障總額最高可達 9,000,000 港元 / 澳門元。此外，計劃更提供額外的護理及現金保障。

Comprehensive Benefit up to \$9,000,000

Extra Cancer Care provides the most comprehensive cancer benefit, from diagnostic investigation and medical treatment to ongoing monitoring after treatment. The plan offers a maximum lifetime limit of as much as HK\$/MOP9,000,000, with full reimbursement¹ of the actual medical expenses for diagnosis and treatment. On top of this, the plan offers an array of extra care and cash benefits.

\$9,000,000



額外現金保障

有別於一般計劃，額外癌症加護保更提供兩項額外現金保障，彌補於治療期間的收入損失及額外開支，讓你隨意運用。

Extra Cash Benefit

Unlike other plans available in the market, Extra Cancer Care provides you with two more cash benefits. You can spend the cash at your total discretion to cover the loss of income as well as the extra expenses.

住院現金津貼 Hospital Cash	高達每日 1,000 港元 / 澳門元；深切治療可獲雙倍賠償 Maximum HK\$/MOP1,000 daily; double benefit for Confinement in Intensive Care Unit
每月生活津貼 ² Monthly Living Benefit ²	高達每月 30,000 港元 / 澳門元，長達 12 個月 Maximum HK\$/MOP30,000 monthly for up to 12 months

全球保障 保證終身續保

本計劃提供全球保障³，更保證終身續保，最長至受保人 100 歲。每年的續期保費會根據受保人當時實際年齡及適用之同類保障級別的保費率計算。



保障適用於全球醫院、醫院日症房、癌症診所，以及香港/澳門診所。
The coverage applies to any Hospital, day case unit of a Hospital, Cancer Clinic worldwide and clinic in Hong Kong/Macau.

多次癌症保障

若受保人不幸多次患上癌症，亦可繼續獲享周全保障。

- 兩種不同癌症（不論發生於相同或不同器官）的確診日期相距一年或以上，賠償會以新一次癌症計算。
- 若為上次癌症復發或轉移所致，只要其確診日期與前次相關癌症的確診日期相距五年或以上，而期間前次相關癌症曾經完全緩解及康復，賠償會以新一次癌症計算。
- 否則，會被視為上一次癌症的延續，賠償按同一次癌症計算。

附註

1. 賠償金額須符合「一般合理」原則，即指醫療上必需的治療及手術，而收費不超過當地的一般收費水平。
2. 適用於首次確診患上非初期癌症及受保人生存期間。
3. 於美國接受癌症治療，同一受保人於本公司投保的額外癌症加護保及額外癌症多重保的住院保障、手術保障、治療保障，以及醫療診症及診斷保障的總賠償金額，將以每次癌症 2,000,000 港元為限。
4. 如入住高於半私家病房級別，於該住院期間的住院保障、手術保障、治療保障，以及診斷檢查及監測檢查的賠償金額將被調整至 50%。
5. 包括但不限於冷凍手術、激光手術、光動力治療及射頻消融術。
6. 賠償只適用於結果呈陽性而直接確診癌症的診斷檢查。
7. 「癌症積極治療」指由癌症專科醫生處方或監督下為治療癌症而進行的干預程序，包括但不限於化療、電療、標靶治療及手術等（不包括舒緩護理及治療）。
8. 國際專業醫療網絡所提供的服務由國際救援（亞洲）公司提供。現時，每次徵詢第二醫療意見的費用為 500 港元/澳門元，而轉介到美國就醫的手續費為 500 美元，受保人亦需自付所有赴美國就醫的行政費、醫療及其他有關費用。國際救援（亞洲）公司保留調整收費及醫院數目的權利，有關的更改將不作另行通知。
9. 如獲支付深切治療住院現金津貼，則將不會獲住院現金津貼。

Worldwide Coverage Lifetime Guaranteed Renewal

The plan provides worldwide coverage³ and lifetime guaranteed renewal, with a benefit term of up to age 100 of the Insured. The annual renewal premium will be adjusted based on the attained age of the Insured and at the premium rate in effect of the same level of benefit at the time of renewal.

Multiple Cancer Benefits

The plan provides comprehensive coverage in case of multiple Cancers.

- Provided that the period elapsed between the diagnosis dates of the two different Cancers (whether they occur in the same or a different organ) is one year or more, the subsequent Cancer is considered as another Cancer.
- If the subsequent Cancer is a recurrence or metastasis of the Relevant Preceding Cancer, provided that the period elapsed between the diagnosis dates of the subsequent Cancer and the Relevant Preceding Cancer is five years or more, and the Relevant Preceding Cancer was once in complete remission during such period, the subsequent Cancer is considered as another Cancer.
- Otherwise, it is considered as a continuation of the Preceding Cancer, i.e., the benefit will be paid under the same Cancer.

Note

1. Reimbursement will be based on a "Reasonable and Customary" basis, i.e., treatment and procedures that are Medically Necessary and do not exceed the general level of charges at the location for such treatment and procedure.
2. Applicable to the first diagnosis of a Later-stage Cancer and while the Insured is still alive.
3. The maximum aggregate benefit payable for Cancer treatment charges incurred in the US including Hospitalization Benefit, Surgical Benefit, Medical Treatment Benefit, as well as the Medical Consultation and Diagnostic Benefit for all Extra Cancer Care and Extra Cancer Benefit issued by the Company under the same Insured will be up to HK\$2,000,000 Per Cancer.
4. For Confinement of ward type above semi-private room, the benefit payable under Hospitalization Benefit, Surgical Benefit, Medical Treatment Benefit, Diagnostic Investigation and Monitoring Investigation during such period will be reduced to 50%.
5. The benefit payable includes but not limited to Cryosurgery, Laser Surgery, Photodynamic Therapy and Radiofrequency Ablation.
6. Covers only Diagnostic Tests directly confirming the positive diagnosis of Cancer.
7. Active Treatment of Cancer means any treatment prescribed by or administered under the supervision of a Cancer Specialist to treat Cancer using interventions including but not limited to Chemotherapy, Radiotherapy, Target Therapy and surgery, etc (excluding any treatment given solely as Palliative Care).
8. MediNet Pro is provided by Inter Partner Assistance Hong Kong Ltd. The current administration fee for each Second Medical Opinion is HK\$/MOP500. For each referral to medical treatment in the USA, the current administration fee is US\$500. The Insured is also responsible for paying the administration fee and for any medical treatment and other related costs in the USA. Inter Partner Assistance Hong Kong Ltd. reserves the right to review the price and the number of hospitals from time to time without prior notice.
9. If the benefit is payable under Hospital Cash for Confinement in Intensive Care Unit, no Hospital Cash will be paid.

保障 Benefit		港元 / 澳門元 HK\$ / MOP		
		尊尚計劃 Prestige	特選計劃 Select	基本計劃 Basic
每次癌症最高保障總額 (適用於項目1 - 4) Overall Per Cancer Limit (Applicable to Item 1-4)		3,000,000	2,000,000	1,000,000
最高終身保障總額 (適用於項目1 - 4) Maximum Lifetime Limit (Applicable to Item 1-4)		9,000,000	6,000,000	3,000,000
受保地區 Covered Territory		全球 ³ Worldwide ³		
住院病房級別 ⁴ Ward Type ⁴		半私家病房 Semi-Private		
承保疾病 Covered Diseases		原位癌、初期癌症及非初期癌症 Carcinoma-in-situ, Early-stage and Later-stage Cancers		
1. 住院保障 Hospitalization Benefit				
住院、膳食及一般護理津貼 Room, Board & General Nursing		全數賠償 ¹ Full reimbursement ¹		
住院醫生費/住院專科醫生費 In-hospital Doctor's Call / In-hospital Specialist Consultation				
深切治療 Intensive Care				
其他指定醫療服務 (藥物、敷料、靜脈注射、血液、氧氣、心電圖等) Other Designated Medical Services (Drugs and medicines, dressings, intravenous infusions, blood, oxygen, electrocardiograms, etc.)				
2. 手術保障 Surgical Benefit				
手術治療 ⁵ Surgical Treatment ⁵	包括進行手術之外科醫生、麻醉師、手術室、手術室儀器；因癌症而需要接受面部及/或乳房重建手術 (包括植入物)	全數賠償 ¹ Full reimbursement ¹		
矯形手術 Reconstructive Surgery	Including surgeon, anesthetist, operating theatre, operating theatre equipment. Reconstructive surgery done for face and/or breast due to Cancer (including cost of implants).			
3. 治療保障 Medical Treatment Benefit				
非手術治療 Non-surgical Treatment	就癌症的積極治療 ⁷ ，包括但不限於：標靶治療、化療、荷爾蒙治療、免疫療法及電療 Active Treatment ⁷ of Cancer includes but not limited to: Target Therapy, Chemotherapy, Hormonal Therapy, Immunotherapy and Radiotherapy	全數賠償 ¹ Full reimbursement ¹		
紓緩護理 Palliative Care	為減輕患者不適、治療的副作用或併發症而提供的內科和外科治療。 Medical and surgical treatment to relieve the Insured's discomfort, side-effects of the treatment or any complications of the disease.			
藥物 Drugs	包括止嘔、抗排斥、止暈及止痛藥物 Including anti-nausea, anti-rejection, anti-vertigo and anodyne drugs			
4. 醫療診症及診斷保障 Medical Consultation and Diagnostic Benefit				
診斷檢查 ⁶ Diagnostic Investigation ⁶	化驗、X光檢查、CT掃描、磁力共振、PET掃描、細針抽吸細胞術(FNAC)、病理組織學或細胞學活檢、其他醫療必需的癌症診斷檢查費用，以及找出合適化療藥物的基因測試。 Laboratory tests, X-ray, CT, MRI, PET Scans, fine needle aspiration cytology (FNAC), histopathology or cytology biopsies, other investigation modalities deemed Medically Necessary, and genetic testing to aid the identification of appropriate chemotherapy drugs.	全數賠償 ¹ Full reimbursement ¹		
監測檢查 Monitoring Investigation	為監測接受治療後的反應和進展，以及為排除癌症復發，於完成積極治療 ⁷ 後5年內的跟進及診斷檢查。 Physical examinations and diagnostic tests to monitor the response and progress of the Cancer treatment received, and follow-up evaluation to rule out any relapse of Cancer for up to 5 years beyond completion of Active Treatment ⁷ .			
癌症專科醫生診症 Cancer Specialist Consultation (每次癌症次數上限 Max. no. of visits per Cancer)	接受癌症治療前及完成積極治療 ⁷ 後5年內的癌症專科醫生診症 Cancer specialist consultation before the treatment and for up to 5 years beyond completion of Active Treatment ⁷	每次 1,000/visit 40 次 visits 30 次 visits 20 次 visits		
國際專業醫療網絡 ⁸ MediNet Pro ⁸	「美國專科醫生提供第二醫療意見」及「安排赴美就醫」 “Second Medical Opinion provided by US Medical Specialists” and “Quality Treatment Referrals in the USA”	✓	✓	✓

5. 額外護理保障 (每次癌症) Extra Care Benefit (per Cancer)				
中醫診症 Chinese Herbalist Consultation (每次癌症次數上限 Max. no. of visits per Cancer)	癌症治療期間及完成積極治療 ⁷ 後5年內與癌症相關的中醫診症、營養師諮詢、物理治療、私家看護及心理輔導。 Chinese herbalist consultation, dietician consultation, physiotherapist consultation, home nursing and psychological counselling during the Cancer treatment and for up to 5 years beyond completion of Active Treatment ⁷ .	40次 visits	每次 600/visit 30次 visits	20次 visits
營養師諮詢 Dietician Consultation (每次癌症次數上限 Max. no. of visits per Cancer)		40次 visits	每次 600/visit 30次 visits	20次 visits
物理治療 Physiotherapist Consultation (每次癌症次數上限 Max. no. of visits per Cancer)		40次 visits	每次 600/visit 30次 visits	20次 visits
私家看護 Home Nursing (每次癌症最長保障期 Max. no. of days per Cancer)		60日 days	每日 1,000/day 45日 days	30日 days
心理輔導 Psychological Counselling (每次癌症次數上限 Max. no. of visits per Cancer)		40次 visits	每次 1,000/visit 30次 visits	20次 visits
醫療設備 Medical Appliances	購買或租用與治療癌症相關的醫療設備 Purchasing or renting medical appliances related to Cancer treatment	10,000	7,500	5,000
6. 額外現金保障 (每次癌症) Extra Cash Benefit (per Cancer)				
住院現金津貼⁹ Hospital Cash ⁹ (每次癌症最長保障期 Max. no. of days per Cancer)	接受癌症積極或舒緩治療而需住院留醫達8小時 Confined in a Hospital for Active Treatment of Cancer or Palliative Treatment for a minimum of 8 hours	每日1,000/day	每日750/day	每日500/day 60日 days
深切治療住院現金津貼⁹ Hospital Cash for Confinement in Intensive Care Unit ⁹ (每次癌症最長保障期 Max. no. of days per Cancer)		每日2,000/day	每日1,500/day	每日1,000/day 15日 days
每月生活津貼² Monthly Living Benefit ² (每次癌症最長保障期 Max. no. of mths per Cancer)	適用於患上非初期癌症 Applicable to the diagnosis of a Later-stage Cancer	每月30,000/mth	每月20,000/mth	每月10,000/mth 12個月 mths
7. 壽險保障 Life Protection				
身故保障 Death Benefit		40,000	30,000	20,000 或每年保費金額 (以較高者為準) or Annual Premium (whichever is higher)
8. 保單資料 Policy Information				
保單類別 Plan type	基本計劃 Basic Plan			
保單貨幣單位 Currency	香港保單：港元 Policy issued in Hong Kong: HK\$ 澳門保單：澳門元/港元 Policy issued in Macau: MOP/HK\$			
保費 Premium	- 每年續期，續期保費會按受保人當時實際年齡及同類保障級別的保費率作出調整 - 保費按每年/每半年/每季/每月繳付 - Yearly renewable. The renewal premium will be adjusted based on the Insured's attained age and at the premium rate in effect of the same level of benefit at the time of policy renewal. - Annual / Semi-annual / Quarterly / Monthly Payment			
9. 投保資料 Basic Information				
投保年齡 (以上次生日年齡計算) Issue Age (At Last Birthday)	Age 0 - 70歲			
保障年期 Benefit Term	至100歲 To Age 100			
繳付保費年期 Premium Payment Term	至100歲 To Age 100			

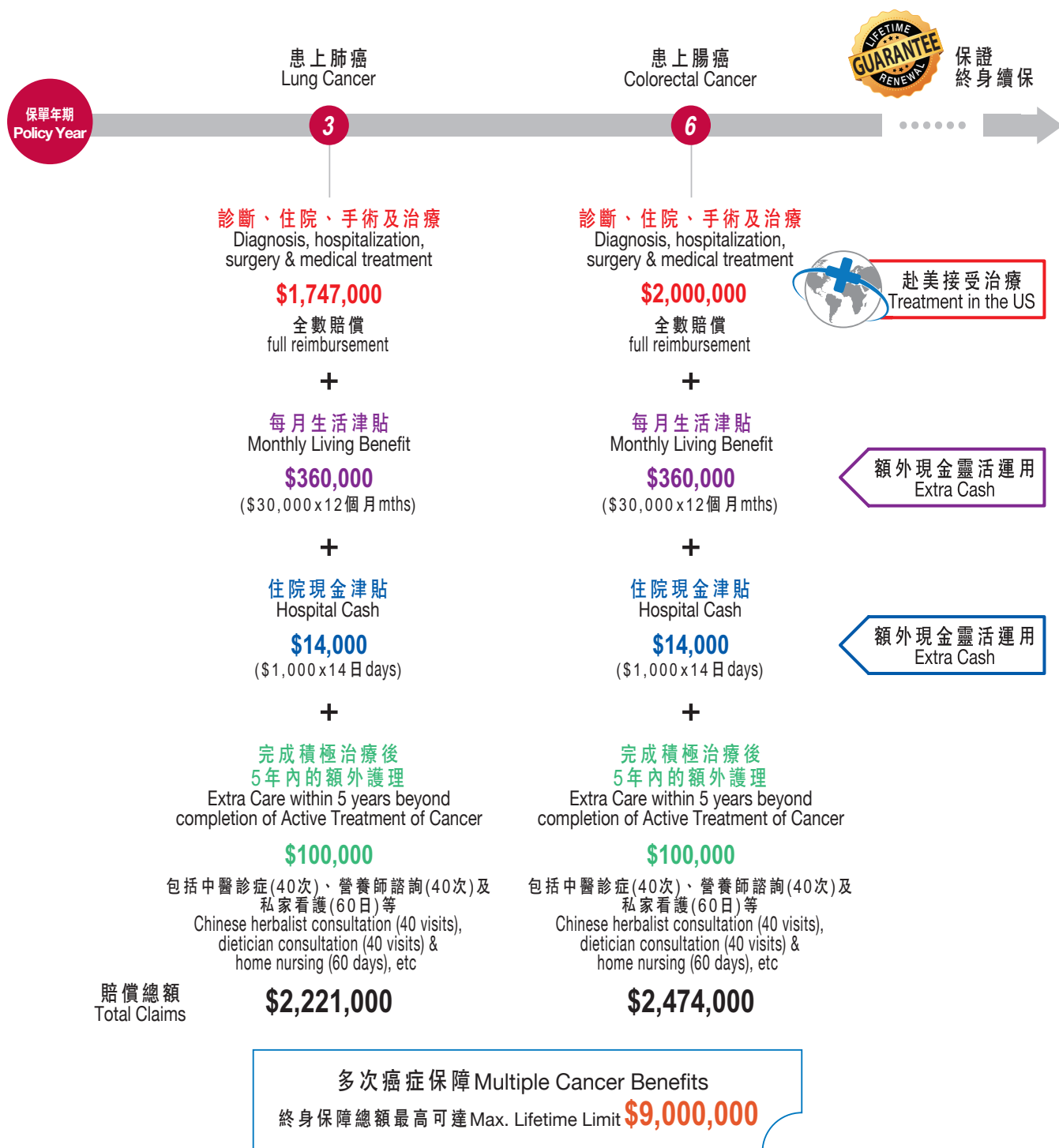
本冊子只提供計劃的一般資料，僅供參考之用，並非保單的一部份。有關保障範圍、詳情及條款，請參閱保單條文。如有垂詢，歡迎致電本公司之顧問、特許分銷商或保險經紀聯絡，或致電客戶服務熱線：香港 (852) 2533 5555，澳門 (853) 2832 2622。This brochure contains general information, is for reference only and does not form part of the policy. Please refer to the policy document for benefit coverage and exact terms and conditions. For enquiries, please contact our consultants, franchised agents or brokers, or call our Customer Service Hotline: Hong Kong (852) 2533 5555, Macau (853) 2832 2622.

為健康作好準備

A Plan for your Precious Health

Benny 深明癌症對健康及財富均會造成嚴重影響，他於 35 歲時決定投保「額外癌症加護保 - 尊尚計劃」，一旦不幸罹患癌症，亦可獲得充裕的經濟支援，儘早接受優質治療，同時減低龐大醫療費用對家庭經濟的影響。

Benny is fully aware of the adverse impact that cancer may have on both health and wealth. Therefore, he insured with an Extra Cancer Care - Prestige policy at age 35. In the unfortunate event of being diagnosed with cancer, he will be backed by sufficient financial support to receive prompt and quality medical treatment, leaving his family free of major financial burden.



註：以上例子假設受保人患上兩種不同類型的非初期癌症。上述醫療費用實為假設，由專科醫生提供，並參考私家醫院收費。例子僅供參考，實際費用將視乎病情、藥物及主診醫生、醫院等收費而定。

Remarks: The above example is based on the assumption that the Insured is diagnosed with two different types of Later-stage Cancer. The medical expenses are hypothetical, which are provided by a medical specialist and with reference to the fees charged by private hospitals. The above example is for reference only. Actual fees depend upon the actual medical condition, medication, fees charged by attending doctors and hospitals, etc.

重要資料

繳付保費年期及保障年期

繳付保費年期及保障年期最長可至受保人 100 歲。如自保費到期日起計 31 天的寬限期屆滿前，仍未繳付保費，保單的所有保障將會終止。

終止

在下列任何情況下，保單將會終止：

- 於保障到期日當日
- 寬限期屆滿
- 保單持有人呈交書面要求終止保單
- 當保障項目 1 - 4 的總賠償達至最高終身保障總額
- 受保人身故

保障及保費調整

如接獲所需保費（根據受保人當時實際年齡及當時同類保障級別的保費率計算），保單會於每個保單週年獲續期一年。為配合醫療科技的進步及確保能持續為你提供保障，在每次續期時，美國萬通保險亞洲有限公司（「美國萬通亞洲」）保留隨時更改保障內容及保費之權利。保費會因應某些因素而作出調整，這些因素包括但不限於美國萬通亞洲過去的索償紀錄、開支、醫療通脹、醫療趨勢，以及 / 或因修訂保障架構 / 保障級別（如有）而影響預期未來的索償成本。

通脹風險

將來的醫療費用有機會因通脹而較現時的費用高。因此，保費率及 / 或保障的級別可能會不時作出調整。此外，即使美國萬通亞洲按保單條款履行合約義務，保單持有人獲得的金額的實質價值可能較少。

信貸風險

本計劃由美國萬通亞洲承保及負責，保單持有人的保單權益會受其信貸風險所影響。

主要不保事項

本計劃不會因以下情況而直接或間接引致的索償支付任何保障（身故保障除外）：

- 於保障生效日期起計 60 天內出現的疾病；
- 保障生效日期前已存在的傷病情況（包括受保人已察覺或一般情況下應可被察覺的病徵或病狀）；
- 所有良性、惡性病變前期的腫瘤或癌症病變前期的情況；所有 AJCC 第一期或以下的非黑色素瘤皮膚癌；因人體免疫能力缺乏症出現的癌症；
- 整形外科手術（與治療癌症相關的面部及 / 或乳房整形手術除外）；
- 實驗性或未經證實的治療或手術程序及其所引致的醫療狀況、併發症；病後康復、託管、療養；
- 鑑定癌症的遺傳性的基因測試或任何基於基因測試結果而進行之治療；預防癌症的疫苗；預防性的檢查；未經確診患上癌症而進行的癌症治療；
- 自殺、自殘或在神智不清醒的狀況下受傷；毒癮或酒癮；
- 戰爭、民間騷亂或非法行為；核輻射、石棉等各項引致的疾病；
- 根據政府條例或其他保險計劃或保障而獲得賠償的開支。

保單冷靜期

如保單未能滿足你的要求，而你並未根據本保單提出任何索償，你可以書面方式要求取消保單，連同保單退回本公司（香港：香港灣仔駱克道 33 號美國萬通大廈 27 樓 / 澳門：澳門南灣大馬路 517 號南通商業大廈 16 樓 E2 座），並確保本公司的辦事處於交付保單的 21 天內，或向你 / 你的代表人發出《通知書》（說明已經可以領取保單和冷靜期屆滿日）後起計的 21 天內（以較早者為準）收到書面要求。於收受書面要求後，保單將被取消，你將可獲退回已繳保費金額，但不包括任何利息。

Important Information

Premium Payment Term and Benefit Term

The premium payment term and the benefit term are up to age 100 of the Insured. If the premium is not paid before the end of the 31-day Grace Period from the premium due date, all coverage under the policy will be terminated.

Termination

The policy will be terminated when one of the following events occurs:

- On the Benefit Expiry Date
- The Grace Period ends
- The policy owner submits a written request to terminate this policy
- The total benefit paid under Item 1 - 4 reaches the maximum lifetime limit
- The Insured dies

Benefit and Premium Adjustment

The policy will be renewed at each policy anniversary upon receipt of the payment of the required premium (based on the attained age of the Insured and at the premium rate in effect of the same level of benefit at the time of renewal). In order to keep pace with the medical advancement and to provide you with continuous protection, MassMutual Asia Ltd. reserves the right to change the benefit and premium on each renewal at any time. The major factors to consider with regard to premium adjustment include, but are not limited to, the claims experience of MassMutual Asia Ltd., expenses, medical inflation, medical trends and/or revised benefit structure / level of benefits (if any) that might impact the expected claim costs in the future.

Inflation Risk

Medical costs in the future are likely to be higher than they are today due to inflation. As a result, the premium rates and / or the benefit levels may be reviewed from time to time, and the policy owner might receive less in real terms even if MassMutual Asia Ltd. meets all of its contractual obligations.

Credit Risk

This plan is underwritten by MassMutual Asia Ltd. The insurance benefits are held solely responsible by the Company and are subject to its credit risk.

Key Exclusions

This plan does not pay any benefit claims (except for Death Benefit) caused directly or indirectly, by or resulting from the following:

- Any disease or illness occurring within 60 days of the Effective Date of Coverage;
- Pre-existing conditions before the Effective Date of Coverage (which presented signs or symptoms of which the Insured has been aware or should reasonably have been aware);
- All tumors that are described as benign or pre-malignant; or all precancerous changes; all non-melanoma skin cancers classified as AJCC stage I or below; or cancer in the presence of HIV infection;
- Cosmetic or plastic surgery (except reconstructive surgery of the face and / or breast due to Cancer);
- Experimental treatment or procedures and their medical conditions or complications; convalescence, custodial or sanatorium care;
- Genetic testing undertaken to test for a genetic predisposition to Cancer or any treatment undergone based on genetic test results; vaccines for the prevention of Cancer; preventative screening or checkups; any treatment modality undergone without a definite diagnosis of the presence of Cancer;
- Suicide, self-infliction or injuries due to insanity; drug addiction or alcoholism;
- Acts of war, civil commotion or illegal activity; disease or sickness arising from nuclear radiation, asbestos;
- Compensation paid under any government law or any other insurance policy.

Cooling-off Period

If you are not satisfied with the policy and have not made any claim under this policy, you may return it under a signed covering letter to us (Hong Kong: 27/F, MassMutual Tower, 33 Lockhart Road, Wanchai, Hong Kong / Macau: Avenida Praia Grande No. 517, Edifício Comercial Nam Tung 16-E2, Macau) within 21 days after the delivery of the policy or issue of the Notice (which states that the policy is available for collection and the expiry date of the cooling-off period) to you or your representative, whichever is earlier. We will cancel the policy upon receipt of your written request and refund all premiums paid, without any interest.

全力支持環保



美國萬通保險亞洲有限公司 MassMutual Asia Ltd.

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