

Update 兒童健康保障

父母的心願當然是希望小朋友健康地成長，但小朋友往往容易患上各種疾病。要確保子女快高長大，父母必須未雨綢繆，為子女安排最全面的健康保障。

嶄新計劃 子女健康的保證

現在你所費無幾，即可為子女提供更佳的健康保證。嶄新計劃「UPDATE 兒童健康保障」乃市面上唯一承保兒童特有疾病的健康保障計劃。若子女不幸患上下列任何一種兒童疾病，父母即可獲賠償一筆可觀金額，為子女安排最周全的治療及照顧。此外，由於兒童特有疾病的治療期一般較長，這筆現金賠償正好為父母解決可能遇到的財政困難。

全面保障 承保多達 15 種兒童疾病

為使你的子女得到全面的健康保障，計劃承保多達 15 種兒童疾病：

1. 嚴重哮喘¹
2. 幼兒期病發胰島素依賴性糖尿病
3. 股骨、盆骨、脊骨、頭顱骨骨折
(意外引致)²
4. 幼兒慢性關節炎—斯蒂爾病
5. 自閉症
6. 智能受損³
7. 因接受輸血感染愛滋病
8. 血友病
9. 癌病
10. 病菌性腦膜炎
11. 完全及永久傷殘³
12. 再生不良性貧血病
13. 幼兒期脊柱肌萎縮症
14. 川崎病
15. 成骨不全症

¹ 賠償額為保障額的 20%。

² 賠償額為保障額的 10%。

³ 只適用於 4 歲或以上的受保兒童因意外或疾病而引致該疾病。

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(1)受保人 25 歲，或 (2) 此附加保障所屬之基本計劃的繳付保費年期完結時，以較早者為準。如所屬之基本計劃的現金價值不足以支付每月費用（包括附加保障的成本），而在保費到期日起計 31 天寬限期屆滿前仍未繳付保費，保單及其所有保障將會終止。

終止

在下列任何情況下，附加保障將會終止：

- 於保障到期日當日
- 保單持有人呈交書面要求終止此附加保障
- 在受保人經診斷證實患上兒童疾病而需要作出賠償後，所累積的賠償總額相等或高於此附加保障的保障額的 100%。
- 此附加保障所屬之基本計劃已終止或已繳付所有保費或已轉變為減額付清保障或延期的定期保障
- 受保人身故

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），附加保障會於每個保單週年獲續期一年。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保險亞洲有限公司過去的索償紀錄及開支。

通脹風險

當實際通脹率較預期為高，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

本附加保障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

因以下一種或多種情況而直接或間接引致的兒童疾病索償，將不獲賠償：

- 自殺或在神智不清醒的狀況下受傷；自傷身體；酒精或藥物中毒（由註冊醫生處方除外）；吸入氣體（因工作需要而引致則除外）；
- 因戰爭或民間騷動引致；犯法、企圖犯法或拒捕；
- 參與任何駕駛或騎術賽事；專業運動；需使用呼吸用具之潛水活動；乘搭或駕駛任何飛機（除非為民航機的持票乘客）；
- 投保時已存在的病徵及病狀；在此附加保障的保障生效日期的六十日內出現的疾病；任何人類免疫力缺乏症病毒及／或與此有關之病症，包括愛滋病（兒童疾病 – 因輸血而感染之愛滋病除外）；受保人在被證實首次患上兒童疾病起的三十天內身故

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 21 天內(以較早者為準) 收到書面要求。於收妥書面要求後，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。

以上為計劃的一般資料，只供參考之用，並非保單的一部份。有關保障範圍、詳情及條款，以及不保事項，請參閱保單文件。倘有垂詢，歡迎與本公司之顧問聯絡，或賜電客戶服務熱線：香港－(852)2533 5555，澳門－(853)2832 2622。

Update Jr. Health Benefit

It is every parent's dream to see their child grow up healthy and strong. In reality, children are exposed to all kinds of diseases. To ensure that your child receives the best treatment should he or she suffer from a childhood illness, you must act now and arrange comprehensive health insurance.

The FIRST of its kind, a better health guarantee for your child

For only a few dollars more, you can now better safeguard your child's healthy growth. "UPDATE Jr. Health Benefit" is the FIRST plan of its kind to provide coverage for childhood illnesses. In the event that your child becomes ill with any of the following pediatric illnesses, you will receive a lump sum payment so that your child can receive the best possible treatment and care. Furthermore, since the rehabilitation period for most childhood illnesses is rather long, this plan helps to relieve parents from a potentially huge financial burden.

Extensive Coverage of 15 Childhood Illnesses

"UPDATE Jr. Health Benefit" helps to maintain your child's healthy growth in the event of the following 15 relatively common childhood illnesses.

1. Severe asthma¹
2. Insulin-dependent diabetes mellitus, juvenile onset
3. Fractures of femur, pelvis, spine or skull
(due to accident)²
4. Systemic juvenile chronic arthritis – Still's Disease
5. Autism
6. Intellectual impairment³
7. AIDS caused by blood transfusion
8. Haemophilia
9. Cancer
10. Bacterial Meningitis
11. Total and permanent disability³
12. Aplastic Anaemia
13. Infantile Spinal Muscular Atrophy
14. Kawasaki Disease
15. Osteogenesis Imperfecta

¹ Benefit amount equal to 20% of the sum insured.

² Benefit amount equal to 10% of the sum insured.

³ Applicable only to insured aged 4 or above and caused by disease or accident

Important Information

Premium Payment Term and Benefit Term

The premium payment term and the benefit term are up to (1) age 25 of the Insured, or (2) the end of the premium payment term for the basic plan to which the supplementary benefit is attached, whichever is earlier. If the Cash Value of the basic plan is not sufficient to cover the monthly charges (including the cost of supplementary benefits) and no premiums are paid before the end of the 31-day Grace Period from such premium due date, the policy will lapse and all coverage under the policy will be terminated.

Termination

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

- On the Benefit Expiry Date
- The policy owner submits a written request to terminate this supplementary benefit
- The Insured is diagnosed with a Juvenile Illness giving rise to accumulated payment of 100% of the sum insured of this supplementary benefit
- The basic plan to which this supplementary benefit is attached terminates or becomes paid-up or converts to Reduced Paid-Up / Extended Term Insurance
- The Insured dies

Premium Adjustment

The supplementary benefit will be renewed at each policy anniversary upon receipt of the payment of the premium in accordance with the premium rate in effect of the same benefit at the then attained age of the Insured on the date of renewal. MassMutual Asia Ltd. reserves the right to change the premium on each renewal at any time. The major factors to consider for premium adjustment include, but not limited to, the claim experience of MassMutual Asia Ltd. and expenses.

Inflation Risk

Where the actual rate of inflation is higher than expected, the policy owner might receive less in real terms even if MassMutual Asia Ltd. meets all of its contractual obligations.

Credit Risk

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

Key Exclusions

The supplementary benefit will not pay any benefit claim to a Juvenile Illness caused directly or indirectly, by or resulting from one or more of the following:

- Suicide or injuries due to insanity; self-infliction; intoxication by alcohol or drugs not prescribed by a registered medical practitioner; inhaling gas (except from hazard incidental to occupation);
- Any act due to war or civil commotion; violation or attempted violation of the law or resistance to arrest;
- Engaging in or taking part in driving or riding in any kind of race; professional sports; underwater activities involving the use of breathing apparatus; travel in any aircraft, except as a fare paying passenger in a commercial aircraft;
- Pre-existing symptoms or conditions; any diseases or illnesses which occurred within 60 days after the Effective Date of Coverage of the supplementary benefit; any Human Immunodeficiency Virus (HIV) and/or any HIV-related illnesses including AIDS (except for the Juvenile Illness of AIDS due to blood transfusion) ; the Insured dies within 30 days from the date of first diagnosis of any Juvenile Illness

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, Edificio 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.

The above contains general information and is for reference only. It does not form part of the policy. Please refer to the policy document for benefit coverage, exact terms and conditions and exclusions. 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.