



**原銀奉還傷病入息保障計劃**

**Money-back Disability  
Income Protector**

美國萬通亞洲原銀奉還傷病入息保障提供周全的傷病入息保障之餘，保證會於保單年期滿15年起，原銀奉還全數已繳保費。

### 三重入息保障 助你渡過難關

計劃提供三重保障，並每月支付現金賠償，彌補因未能工作而引致的入息損失<sup>1</sup>。若不幸完全傷殘<sup>2</sup>，可獲高達每月保障額100%的入息補償；即使於傷殘前已經失業，計劃亦會支付每月保障額的50%。賠款用途不限，助你安然渡過難關，不單不會成為家人的沉重負擔，更可繼續肩負供養家庭的責任。此外，計劃更全面照顧你於康復期間的需要，假如在領取完全傷病賠償14天或以後，於康復期間工作所得的收入較傷病前的收入少25%以上，計劃更會提供康復期傷病保障<sup>3</sup>，賠償金額按入息損失的百分比計算<sup>4</sup>，直至受保人完全康復或賠償期完結為止。

### 額外家中看護津貼

為確保你可按醫生指示而獲得適當的照料，於完全傷病期間如須聘用私人註冊看護照顧生活起居，計劃更會支付長達30日的家中看護津貼<sup>5</sup>，讓你盡可安心休養。

### 豁免保費優惠

為進一步減輕你的經濟負擔，計劃會於作出完全傷病賠償或康復期傷病賠償時，提供豁免繳付保費優惠，令你盡可安心休養。

### 退回十足保費 保證原銀奉還

最重要的是，計劃保證於保單生效滿15年起，你可自由選擇於何時退保並取回全數已繳保費<sup>6</sup>。換言之，你可盡享免費保障。即使曾獲賠償，你亦可選擇退保以取回保費<sup>6</sup>，退款金額為扣除賠償金額後的餘額。

### 特設身故保障

若受保人不幸身故，計劃會支付身故保障，金額為全數已繳保費<sup>6</sup>扣除賠償金額後的餘額，提供多一重保障。

**MassMutual Asia's Money-Back Disability Income Protector** provides all-round disability income protection with a unique 100% money-back guarantee from the 15<sup>th</sup> policy anniversary onwards.

### ***Total Peace of Mind with Triple Income Protection***

The Income Protector offers you a comprehensive 3-level monthly benefit to cover any income loss resulting from your inability to work<sup>1</sup>. In the event of total disability<sup>2</sup>, 100% of the Monthly Benefit will be paid. Even if you were unemployed before your disability, 50% of the Monthly Benefit will still be paid. With this cash benefit at your complete disposal, you can rest assured that your family will be well taken care of financially at all times. In addition, a Residual Disability Benefit will be paid during your rehabilitation<sup>3</sup>. If, after receiving Total Disability Benefits for 14 days or more, your monthly earnings during rehabilitation are over 25% less than your pre-disability monthly income, a monthly benefit based on the percentage of your income loss will be paid until you fully recover or the benefit period ends<sup>4</sup>.

### ***Extra Home Nursing Benefit***

If, due to medical necessity, a registered home nurse is required, the Income Protector will provide you with an extra Home Nursing Benefit for up to 30 days, giving you extra peace of mind<sup>5</sup>.

### ***Waiver of Premium***

To further alleviate your financial burden, premiums falling due will be waived as long as Total Disability Benefit or Residual Disability Benefit is payable.

### ***Money Back 100% Guaranteed***

Best of all, the Income Protector guarantees you a full refund of all premiums paid<sup>6</sup> effective from the 15<sup>th</sup> policy anniversary onwards. From that moment on, you have total control over the best time to surrender your policy and get the full refund. In other words, you can enjoy free protection as long as you want to. What's more, even if you have claimed disability benefits, on policy surrender you can still get a full premium refund net of any claim benefits paid to you<sup>6</sup>.

### ***Death Benefit for Extra Protection***

For your extra protection, the Income Protector also offers a Death Benefit. In the event of the death of the Insured, the beneficiary will receive an amount equal to all premiums paid net of any claim benefits paid to the Insured<sup>6</sup>.

每月收入  
Monthly Earnings

\$40,000



每月保障額  
Monthly Benefit  
每月收入的75%  
75% of Monthly Earnings  
\$30,000

第1層保障  
1<sup>st</sup> Level of Coverage

在職時完全傷病賠償  
Total Disability Benefit  
(active at work)

100%  
每月保障額  
Monthly Benefit  
=\$30,000

☒ 家中看護津貼  
Home Nursing Benefit

☒ 豁免保費  
Waiver of Premium



第2層保障  
2<sup>nd</sup> Level of Coverage

失業可否取得賠償?  
Will benefit be paid if  
unemployed before disability?  
☒ Yes



失業時完全傷病賠償  
Total Disability Benefit  
(unemployed)

50%  
每月保障額  
Monthly Benefit  
=\$15,000

☒ 家中看護津貼  
Home Nursing Benefit

☒ 豁免保費  
Waiver of Premium



第3層保障  
3<sup>rd</sup> Level of Coverage

康復期傷病賠償  
Residual Disability Benefit

完全傷病賠償  
Total Disability Benefit  
× 收入損失百分比  
% of reduced earnings  
=\$22,500\*

☒ 豁免保費  
Waiver of Premium

康復期間每月收入  
Monthly Income during rehabilitation \$10,000



完全康復投入工作  
Fully Recover

仍可迅速保費?  
Premium Refund?



健康康復安然度過15載  
Be healthy for over 15 years

原銀奉還  
Monthly Back

原自己繳保費扣換  
繳還金額並扣除  
Premiums refund net  
of any claim benefits

\* 收入損失百分比  
% of reduced earnings  
$$= \frac{\$40,000 - \$10,000}{\$40,000} \times 100\% = 75\%$$

康復期間所賠償  
Residual Disability Benefit  
$$= \$30,000 \times 75\% = \$22,500$$

- 1 最高保障額可達原月收入的75%。
  - 2 完全傷殘乃指受保人因疾病或意外受傷引致傷殘，以致其持續無法執行原本職業的每一項職責，並需持續接受治療及照顧；而於領取計劃賠償共24個月後，完全傷殘則指受保人仍無法執行原本職業或與本身的知識、訓練或經驗相符的工作的每一項職責。若受保人於被證實完全傷殘前已經失業，則完全傷殘的定義乃指其持續地無法進行3項或以上指定的每日起居活動，並需持續接受治療及照顧。
  - 3 康復期傷殘乃指受保人於康復期間只能執行原本職業的部分職責，並需持續接受治療及照顧；而於領取計劃賠償共24個月後，康復期傷殘則指受保人只能執行原本職業的部分職責或與本身的知識、訓練或經驗相符的工作的部分職責。受保人必須於完全傷病前全職工作，方可領取康復期傷病賠償。
  - 4  $\text{入息損失百分比} = (\text{傷病前每月收入} - \text{康復期間每月收入}) / \text{傷病前每月收入} \times 100\%$
  - 5 額外每日家中看護津貼的賠償金額為：聘請註冊看護的實際支出或計劃當時支付的每月賠償額的1/30或300港元，以最低金額為準。
  - 6 已繳保費按「每年保費」計算。
  - 7 第一級：專業人士(持認可資格)或商業機構的行政人員(只會於辦公室內執行非危險性的工作)；第二級：管理人員、行政人員、文職人員(於辦公室內執行非危險性及不需較高體力才可執行的工作)；第三級：技術工人，一般需求較高體力才可執行的工作，但工作性質不具高危性的職業；第四級：一般需求很高體力才可執行的工作，工作性質比一般職業較容易出現意外受傷或患病。
- 1 Maximum Monthly Benefit is 75% of pre-disability monthly earnings.
  - 2 Total Disability is defined as the inability of the Insured, by reason of illness or accidental injury, to perform each and every duty of his/her own occupation, and that he/she is under continuous medical care and attention. After 24 monthly benefit payments, Total Disability means the Insured is unable to perform each and every duty in his/her own occupation or any gainful occupation for which he/she is reasonably suited by his/her education, training or experience. If the Insured is unemployed immediately before the onset of disability, Total Disability is defined as the complete and continuous inability of the Insured to perform any three or more of the Activities for Daily Living.
  - 3 Residual Disability means the Insured is able to perform one or more but not all the duties of his/her own occupation, and that he/she is under continuous medical care and attention. After 24 monthly benefit payments, Residual Disability means the Insured is able to perform one or more but not all duties in his/her own occupation or any gainful occupation for which he/she is reasonably suited by his/her education, training or experience. To be eligible to receive Residual Disability Benefits, the Insured must be active at work immediately before the date when the event or illness causing Total Disability occurs.
  - 4  $\% \text{ of reduced earnings} = (\text{Pre-disability monthly earnings} - \text{Monthly income during rehabilitation}) / \text{Pre-disability monthly earnings} \times 100\%$
  - 5 The Daily Home Nursing Benefit amount will be equal to the actual expenses involved in hiring a registered home nurse, or 1/30 of the monthly benefit paid by the plan, or HK\$300, whichever is the lowest.
  - 6 The calculation of total premiums paid will be based on the annual modal premium.
  - 7 Class 1: Professional and business executive performing office and non-hazardous duties only; Class 2: Supervisory, administrative, clerical or other similar non-hazardous occupations performing office duties with no manual works required; Class 3: Skilled worker requiring regular light to medium manual work but no substantial hazard which may increase the risk of sickness or accident; Class 4: Occupations involving heavy manual work or with substantially increased accident or sickness risk.

## 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65歲。如在保費到期日起計31天寬限期屆滿前仍未繳付保費，保單的所有保障將會終止，而現金價值(如有)將獲支付。

### 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本保單
- 受保人身故

### 提早退保

本產品是為長線持有而設。如提早終止保單，你所獲得的現金價值或會遠低於你的已繳保費。

### 保費調整

如接獲所需保費，保單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」)保留隨時更改適用於同一風險級別受保人的保費之權利。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及續保率、開支、預期未來的索償成本及投資環境。

### 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

因以下一種或多種情況而直接或間接引致的索償，將不獲賠償：

- 投保時已存在的病徵及病狀；保障生效日期起計30天內患上的疾病；確診患有精神病；
- 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；參與任何非法行為；
- 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)；
- 生育或懷孕、小產、墮胎及因上述情況而引致的併發症；
- 人類免疫能力缺乏症及/或與此有關之病症，包括愛滋病；
- 從事不受保職業

受保人領取的賠償總額將以傷病前平均月入的75%為限，金額包括經由本計劃、其他保險計劃、勞工賠償及社會福利保障支付的賠償。另外，受保人於領取完全傷病賠償或康復期傷病保障6個月後，必須居留香港/澳門方可繼續領取賠償，事先獲美國萬通亞洲同意者除外。

### 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。

## **Important Information**

### **Premium Payment Term and Benefit Term**

The premium payment term and the benefit term are up to age 65 of the Insured. If the premium is not paid before the end of the 31-day Grace Period from such premium due date, all coverage under the policy will be terminated and the Cash Value (if any) would be payable.

### **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 Insured dies

### **Early Surrender**

The product is intended to be held in the long-term. Should you terminate the policy early, you may receive a Cash Value considerably less than the total premiums paid.

### **Premium Adjustment**

The policy will be renewed at each policy anniversary for another one year upon receipt of the payment of the required premium. MassMutual Asia Ltd. reserves the right to change the premium on each renewal at any time for all Insured of the same risk class. The major factors to consider for premium adjustment include, but not limited to, the claim experience and persistency experience of MassMutual Asia Ltd., expenses, the expected claim costs in the future, and the investment environment.

### **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 plan 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 policy will not pay any benefit claim caused directly or indirectly, by or resulting from one or more of the following:

- Pre-existing symptoms or conditions; any sickness occurring within 30 days after the Effective Date of Coverage; diagnosed Mental Disorders;
- Suicide or injuries due to insanity; self-infliction; intoxication by alcohol or drugs not prescribed by a Doctor; inhaling gas (except from hazard incidental to occupation);
- Any act due to war or civil commotion; participation in any criminal offence;
- 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;

- Childbirth or pregnancy, miscarriage, abortion and all complications connected therewith (not applicable to Accident Death Benefit);
- Human Immunodeficiency Virus (HIV) infection and/or any HIV-related illnesses, including AIDS;
- Engaging in an uninsurable occupation

The total monthly benefit paid by this plan, other insurance plans, worker compensation or social security or similar legislation will not exceed 75% of the Insured's pre-disability monthly earnings. In addition, after Total Disability Benefit or Residual Disability Benefit has been paid for 6 months, the Insured must continue to reside in Hong Kong or Macau in order to receive further benefits, unless prior approval by MassMutual Asia Ltd. is granted.

### **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.

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，請參閱保單文件。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 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 in Hong Kong on (852) 2533 5555, or in Macau on (853) 2832 2622.



# 「原銀奉還傷病入息保障計劃」一覽表

## Money-back Disability Income Protector – At a Glance

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 Policy Issued in Hong Kong : 美元/港元 US\$/HK\$	澳門保單 Policy Issued in Macau : 美元/澳門元 US\$/MOP
繳費方式 Payment Mode	每年/每半年/每季/每月繳付 Annual / Semi-annual / Quarterly / Monthly Payment	
最低每月保障額 Minimum Monthly Benefit	500美元 / 4,000港元/澳門元 US\$500/HK\$/MOP4,000	
最高每月保障額 Maximum Monthly Benefit	按個人入息或職業類別 (兩者取其較低者) According to Individual Income or Occupational Class (Whichever is Lower)	
	平均每月入息 Average Monthly Income	最高每月保障比率 Maximum Monthly Benefit Ratio
	首First US\$5,000美元/ HK\$/MOP40,000港元/ 澳門元	75%
	其他金額 Others	50%
	或 OR	
	職業類別 <sup>7</sup> Occupational Class <sup>7</sup>	最高每月保障額 Maximum Monthly Benefit
	1	US\$15,625美元/ HK\$/MOP125,000 港元/澳門元
	2	US\$9,375美元/ HK\$/MOP75,000 港元/澳門元
	3, 4	US\$6,250美元/ HK\$/MOP50,000 港元/澳門元
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 18-50歲	
保障年期 Benefit Term	至65歲 To Age 65	
繳付保費年期 Premium Payment Term	至65歲 To Age 65	

美國萬通保險亞洲有限公司 MassMutual Asia Ltd.

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