



嚴重疾病特級保 **100+** 保費回贈計劃
Critical Illness Supreme **100+** Premium Refundable Plan



《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



56種嚴重疾病保障 Coverage of 56 Critical Illnesses

主要嚴重疾病 Major critical diseases	癌症 Cancer 中風 Stroke 心臟病 Heart Attack	腎衰竭 Kidney Failure 慢性肝衰竭 Chronic Liver Failure 末期病症 Terminal Illness
腦科疾病/ 異常情況 Brain diseases / disorders	良性腦部腫瘤 Benign Brain Tumour 昏迷 Coma 腦膜炎 Bacterial Meningitis 腦炎 Encephalitis 需進行手術之腦血管瘤 ⁸ Cerebral Aneurysm Requiring Surgery ⁸	嚴重頭部創傷 Major Head Trauma 植物人 Apallic Syndrome 克雅氏症(瘋牛症) Creutzfeld-Jacob Disease (Mad Cow Disease) 腦部手術 Brain Surgery
心臟血管疾病 Cardiovascular diseases	冠狀動脈(迴接)手術 Coronary Artery Bypass Surgery 心瓣置換 Heart Valve Replacement 血管成形術 ⁹ Angioplasty ⁹ 主要動脈手術 Surgery to Aorta	心肌病 Cardiomyopathy 肺動脈高血壓 Pulmonary Arterial Hypertension 其它嚴重冠狀動脈疾病 Other Serious Coronary Artery Disease
器官嚴重疾病及衰竭 Organ critical illness and failure	主要器官移植 Major Organ Transplant 暴發性病毒肝炎 Fulminant Viral Hepatitis 腎髓質囊腫病 Medullary Cystic Disease 潰瘍性結腸炎 Ulcerative Colitis	克隆病 Crohn's Disease 慢性肺病 Chronic Lung Disease 慢性自體免疫性肝炎 Chronic Auto-immune Hepatitis 復發性慢性胰臟炎 Chronic Relapsing Pancreatitis
神經系統疾病 Nervous system diseases	多發性硬化症 Multiple Sclerosis 運動神經原疾病 Motor Neurone Disease 帕金森症 Parkinson's Disease	亞爾茲默氏病/不能復原的器官性退化腦毛病 Alzheimer's Disease / Irreversible Organic Degenerative Brain Disorders 脊髓灰質炎 Poliomyelitis 漸進性核上神經麻痺症 Progressive Supranuclear Palsy
嚴重傷殘 Serious disability	失明 Blindness 身體機能阻障 Dysfunction 完全及永久傷殘 ¹⁰ Total and Permanent Disability ¹⁰ 類風濕性關節炎 Rheumatoid Arthritis 癱瘓 Paralysis	失去肢體/視力 Loss of Limbs/Sight of Eyes 失聰 Deafness 失去語言能力 Loss of Speech 嚴重燒傷 Major Burns 腦部受損/失去獨立生存的能力 Brain Damage/Loss of Independent Existence
其他 Others	肌肉萎縮 Muscular Dystrophy 象皮病 Elephantiasis 壞死性筋膜炎 Necrotising Fasciitis 成形不全貧血病 Aplastic Anaemia 經輸血感染人類免疫力缺乏病毒 HIV through Blood Transfusion	因職業感染人類免疫力缺乏病毒 Occupationally Acquired HIV 紅斑狼瘡 Systemic Lupus Erythematosus 慢性腎上腺功能不全 Chronic Adrenal Insufficiency 伊波拉出血性熱病 Ebola Hemorrhagic Fever 意外矯形手術 ¹¹ Accidental Reconstructive Surgery ¹¹

⁸ 「需進行手術之腦血管瘤」的保障賠償為基本保障額的50%；於保障年內，可獲賠償一次。

Benefit payment for "Cerebral Aneurysm Requiring Surgery" is 50% of the Basic Sum Insured. Within the benefit term, this benefit can be claimed once only.

⁹ 於保障年內，「血管成形術」可獲賠償一次，保障賠償為基本保障額的10%，並以同一受保人因「血管成形術」於本公司可獲的總賠償金額最高以12,500美元 / 100,000港元 / 澳門元為限。

Within the benefit term, "Angioplasty" can be claimed once only. Benefit payment for "Angioplasty" is 10% of the Basic Sum Insured, subject to a maximum aggregate benefit of US\$12,500 / HK\$ / MOP100,000 under all benefits issued by the Company under the same Insured.

¹⁰ 只適用於18至65歲的受保人。

Only applicable to the Insured aged 18 to 65.

¹¹ 於保障年內，「意外矯形手術」可獲賠償一次，保障賠償為基本保障額的30%或其他計劃未賠償而需支付之實際住院及手術費用（以較低者為準），並以同一受保人因「意外矯形手術」於本公司可獲的總賠償金額最高以30,000美元 / 240,000港元 / 澳門元為限。

Within the benefit term, "Accidental Reconstructive Surgery" can be claimed once only. Benefit payment for "Accidental Reconstructive Surgery" is 30% of the Basic Sum Insured or the actual amount of hospitalization and surgical expenses not reimbursed by other medical plans (whichever is the lower), subject to a maximum aggregate benefit of US\$30,000 / HK\$ / MOP240,000 under all benefits issued by the Company under the same Insured.

8種原位癌/初期癌症保障⁴ Coverage of 8 Carcinoma-in-situ/Early Stage Cancers⁴

1. 乳房 Breast	2. 子宮頸 Cervix	3. 子宮 Uterus	4. 卵巢 Ovary	5. 輸卵管 Fallopian Tube	6. 陰道 Vagina	7. 睪丸 Testis	8. 前列腺 Prostate
-----------------	------------------	-----------------	----------------	--------------------------	-----------------	-----------------	--------------------

8種兒童嚴重疾病保障⁵ Coverage of 8 Severe Child Diseases⁵

1. 嚴重哮喘 Severe Asthma	4. 幼兒期病發胰島素依賴性糖尿病 Insulin Dependent Diabetes Mellitus, Juvenile Onset	7. 成骨不全症 Osteogenesis Imperfecta
2. 自閉症 Autism	5. 川崎病 Kawasaki Disease	8. 幼兒慢性關節炎－斯蒂爾病 Juvenile Chronic Arthritis - Still's Disease
3. 血友病 Haemophilia	6. 因疾病及/或意外受傷導致智力受損 Intellectual Impairment due to Sickness and/or Accidental Bodily Injury	

註：有關各「嚴重疾病」、「原位癌/初期癌症」及「兒童嚴重疾病」的定義，請參閱保單條文。

Remarks: For the definition of each "Critical Illness", "Carcinoma-in-situ/Early Stage Cancer" and "Severe Child Disease", please refer to the policy document.

健康無價，擁有健康的體魄，才能與摯愛家人一同踏上豐盛與精彩的人生旅途。事實上，生活在現今充滿壓力的都市中，嚴重疾病較容易乘虛而入。

嚴重疾病年輕化：於過去5年間，在香港因罹患嚴重疾病如癌症、心臟病、腎衰竭及中風，而需要入院治療的人次超過220萬，而當中頭號殺手——癌症更佔超過46%*，並且有年輕化的趨勢。

醫療費用昂貴：現今醫學昌明，只要患者及早接受優質的治療，治癒率亦相當高。然而，在醫療及藥物開支不斷飆升的情況下，醫療費用著實是患者及其家人的龐大負擔。

康復期開支龐大：患者可能因失去工作能力而沒有收入，再加上康復期間的開支，將會是另一重擔。

如何能夠有效地轉移嚴重疾病的風險，即使不幸患病，亦毋須耗盡多年辛苦累積的財富，成為摯愛家人的負擔？

"The greatest wealth is health." Being healthy, you and your family can lead a prosperous and wonderful life. However, the pressures of modern life can make us vulnerable to critical illnesses.

Younger Critical Illness Patients: Over the past five years, the number of hospitalizations due to critical illnesses, such as cancer, heart attack, kidney failure and stroke, reached over 2.2 million. Over 46% of the hospitalizations were due to the number-one killer disease — cancer*. In addition, critical illnesses are now striking patients at a younger age.

Soaring Medical Costs: With advanced medical science and prompt quality treatment, the chances of recovery from a critical illness are very high. However, with soaring medical treatment and pharmaceutical costs, a critical illness will also represent a major financial burden for patients and their families.

Huge Convalescence Expenses: The patient will very likely suffer loss of income resulting from the inability to work. Living expenses during convalescence will also contribute an extra burden.

If you were stricken by a critical illness, how could you effectively transfer the financial risk to avoid wiping out your savings and becoming a burden on your family?

於過去5年間，因罹患嚴重疾病而需住院的人次不斷上升。

For the past five years, the number of hospitalizations due to critical illnesses has shown a steadily increasing trend.

四項主要嚴重疾病

Four Major Critical Illnesses

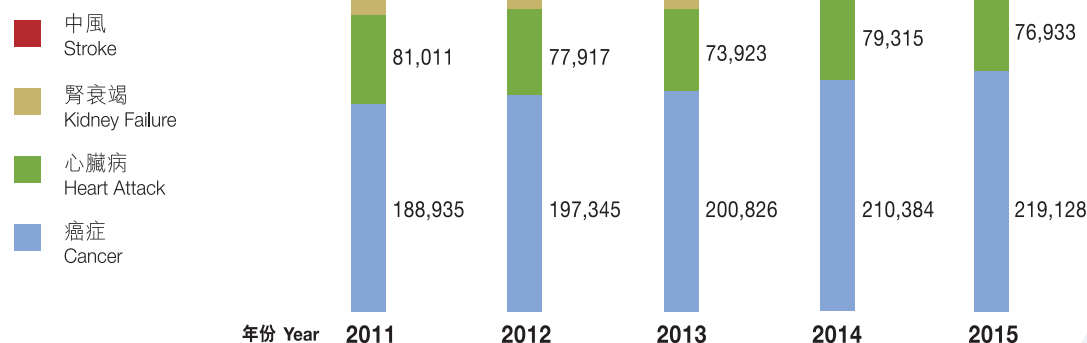
■ 癌症 Cancer ■ 心臟病 Heart Attack ■ 腎衰竭 Kidney Failure ■ 中風 Stroke

住院人次總計

Total Hospitalizations

四項主要嚴重疾病

Four Major Critical Illnesses



* 資料來源：醫院管理局（香港）統計年報 2011-2016 (2017年5月出版)。

Source: Statistical Report 2011-2016, Hospital Authority, Hong Kong (Published in May 2017)

美國萬通亞洲為居安思危的你呈獻「嚴重疾病特級保**100+**保費回贈計劃」(嚴重疾病特級保)，為你與摯愛家人提供特級的終身保障及全面的經濟支援，讓你無懼由嚴重疾病所帶來的經濟壓力，倍享安心。

56種嚴重疾病保障

嚴重疾病特級保全面涵蓋56種嚴重疾病，若不幸經診斷患上任何一種受保的嚴重疾病，你可即時獲得一筆過的賠款¹，讓你隨意運用，紓解經濟上的壓力。

嚴重疾病最高賠償額² = 100%基本保障額 + 非保證「終期紅利」或 現金價值 (以較高者為準)
Maximum Claim Amount for Critical Illness²
= 100% of Basic Sum Insured + Non-guaranteed "Terminal Bonus" OR Cash Value (whichever is higher)

現金價值 — 保證「保費回贈」及非保證「終期紅利」的總和

保費回贈 — 由保單生效第15個保單週年日起回贈100%已繳保費³

終期紅利 — 由保單生效第15個保單週年日起，本公司將每年宣佈隨後12個月內適用的「終期紅利」，並將於受保人身故、獲取100%基本保障額的總賠償額、保障期滿或退保時派發。

8種原位癌/初期癌症保障

計劃亦承保多達8種病情較輕、痊癒率較高的原位癌/初期癌症，為你盡早提供充足的經濟支援，以接受優質的治療，安心休養。

原位癌/初期癌症賠償額⁴ = 30%基本保障額 或 30,000美元/240,000港元/澳門元 (以較低者為準)
Claim Amount for Carcinoma-in-situ/Early Stage Cancer⁴
= 30% of Basic Sum Insured OR US\$30,000/HK\$/MOP240,000 (whichever is lower)

MassMutual Asia proudly presents you its Critical Illness Supreme **100+** Premium Refundable Plan (Critical Illness Supreme). The plan offers supreme whole-life protection and comprehensive financial support to buffer you and your family from the financial impact of a critical illness and to provide you with extra peace of mind.

Coverage of 56 Critical Illnesses

The **Critical Illness Supreme** covers up to 56 critical illnesses. Upon diagnosis of any one of the critical illnesses covered, you will receive an immediate lump-sum payment¹. It can be used at your discretion to help relieve any financial burden.

Cash Value — The sum of the guaranteed "Refund of Premium" and the non-guaranteed "Terminal Bonus"

Refund of Premium — From the 15th policy anniversary onwards, 100% of Total Premium Paid³ will be refunded

Terminal Bonus — From the 15th policy anniversary onwards, the "Terminal Bonus" will be declared annually for the following twelve-month period and will be payable upon the death of the Insured, the total benefit payment being 100% of the Basic Sum Insured, or upon the maturity or surrender of the policy.

Coverage of 8 Carcinoma-in-situ/Early Stage Cancers

The plan also covers eight types of Carcinoma-in-situ/Early Stage Cancers. This prompt and adequate financial support allows you to receive quality treatment and convalescent care without worrying about the cost.



8種兒童嚴重疾病保障

本計劃亦同時照顧兒童的需要，為多達8種兒童嚴重疾病提供保障，給予投保人的子女周全的保護。

Coverage of 8 Severe Child Diseases

To care for and offer a comprehensive safeguard for children, the plan provides coverage of eight Severe Child Diseases.

兒童嚴重疾病賠償額⁵ = 30%基本保障額 或 30,000美元/240,000港元/澳門元（以較低者為準）

Claim Amount for Severe Child Disease⁵

= 30% of Basic Sum Insured OR US\$30,000/HK\$/MOP240,000 (whichever is lower)

終身保障至100歲

計劃提供長達至100歲的保障年期，讓你盡享無後顧之憂的安心保障。而你可選擇的繳付保費年期共有3款，分別為10年、15年及20年，於繳付保費年期過後，你無須繳付保費，仍可繼續享有終身的保障。

Whole Life Protection up to Age 100

You can enjoy absolute peace of mind, knowing that the benefit term of the plan is up to age 100. You may also select from three premium payment term options - 10 Years, 15 Years and 20 Years. Best of all, beyond the premium payment term, you will continue to enjoy full protection without paying any further premiums.

100+ 保費回贈

本計劃保證於保單生效滿15年起，當你選擇退保時，為你提供百分百保費回贈，而毋須扣除任何曾支付的賠償金額。此外，更會同時派發非保證的「終期紅利」，讓你尊享更高回報。

100+ Refund of Premium

Effective from the 15th policy anniversary onwards, if you surrender the policy, the plan offers you a guaranteed "Refund of Premium" without deduction of any claims paid. In addition, a non-guaranteed "Terminal Bonus" will be offered at the same time so that you can enjoy a higher potential return.

保單生效滿15年起，退保時可獲取：

現金價值 = 保證「保費回贈」+ 非保證「終期紅利」

As from the 15th policy anniversary and upon surrender of the policy:

Cash Value = Guaranteed "Refund of Premium" + Non-guaranteed "Terminal Bonus"

延續壽險保障

為確保你無時無刻享有安心的保障，受保人經確診患上嚴重疾病而總賠償額達100%基本保障額的一年後的90日內，於毋需提供投保資料的情況下，選擇投保另一份終身壽險計劃⁶，最高可達本計劃的100%基本保障額。

Extension of Life Protection

To ensure that you are well protected at all times, you may opt for taking out a permanent life insurance plan⁶. This option is valid within 90 days following the end of one year after the diagnosis of a Critical Illness with the total benefit claims reaching 100% of the Basic Sum Insured under the plan, without the need to provide proof of insurability. The maximum Sum Insured can be up to 100% of the total benefit made under the plan.

特設人壽保障

如不幸身故，計劃會支付身故保障予你所指定的受益人，提供即時的經濟支援。

Extra Life Protection

In the unfortunate event of the death of the Insured, the plan will pay the death benefit to your designated beneficiary in order to provide immediate support and cushion the financial impact.

身故保障² = 100%基本保障額 + 非保證「終期紅利」

或 現金價值（以較高者為準）

Death Benefit² = 100% of Basic Sum Insured + Non-guaranteed "Terminal Bonus"

OR Cash Value (whichever is higher)

國際專業醫療網絡 優質醫療倍感安心

美國專科醫生提供第二醫療意見⁷ — 本計劃透過專業醫療網絡，聯繫了多間美國醫院，讓患上嚴重疾病的受保人，可要求安排網絡內的美國專科醫生，以顧問醫生身份給予受保人專業第二意見。

安排赴美國就醫⁷ — 此外，患上嚴重疾病的受保人，亦可要求被轉介到美國，在較佳的醫療設備下，以優惠價就醫，減輕負擔。現時，網絡提供4,000多間在美國的醫院以供選擇。

MediNet Pro

Second Medical Opinion Provided by US Medical Specialists⁷

If the Insured has been diagnosed with one of the critical illnesses covered, our unique MediNet Pro scheme allows alternative medical advice to be sought, on the illness and methods of treatment available, from renowned medical specialists at leading hospitals in the USA.

Quality Treatment Referrals in the USA⁷

In addition, MediNet Pro can refer the Insured, if diagnosed with one of the above critical illnesses, to a hospital network in the USA to receive quality treatment at a discounted price. Currently, more than 4,000 US hospitals are members of the MediNet Pro network.



¹ 「嚴重疾病」、「原位癌/初期癌症」及「兒童嚴重疾病」合共的賠償額最高為「100%基本保障額及非保證終期紅利」或「現金價值」，以較高者為準。本計劃將會於發放最高賠償額後終止。

² 須扣除任何曾支付的賠償金額。

³ 已繳保費金額乃按「每年保費」計算。

⁴ 於保障年內，「原位癌/初期癌症」可獲賠償一次，保障賠償為基本保障額的30%，並以同一受保人因「原位癌/初期癌症」於本公司可獲的總賠償金額最高以30,000美元/240,000港元/澳門元為限。

⁵ 只適用於受保人25歲的保單週年日前被證實首次患上「兒童嚴重疾病」。於保障年內，「兒童嚴重疾病」可獲賠償一次，保障賠償為基本保障額的30%，並以同一受保人因「兒童嚴重疾病」於本公司可獲的總賠償金額最高以30,000美元/240,000港元/澳門元為限。

⁶ 只適用於受保人76歲前。有關其他投保條款及細則，請參閱保單文件。

⁷ 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，而轉介到美國就醫的手續費為500美元，受保人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。

¹ The maximum amount of the sum of Critical Illnesses, Carcinoma-in-situ / Early Stage Cancer and Severe Child Diseases benefit payable is equal to "the sum of 100% of the Basic Sum Insured and non-guaranteed Terminal Bonus" or "Cash Value", whichever is higher. This policy shall terminate upon payment of the maximum claim amount.

² With the deduction of any claim benefits paid.

³ The calculation of total premiums paid is based on the annual modal premium.

⁴ Within the benefit term, "Carcinoma-in-situ / Early Stage Cancer" can be claimed once only. Benefit payment for "Carcinoma-in-situ / Early Stage Cancer" is 30% of the Basic Sum Insured, subject to a maximum aggregate benefit of US\$30,000 / HK\$ / MOP240,000 under all benefits issued by the Company under the same Insured.

⁵ Only applicable when the Insured is first diagnosed with a "Severe Child Disease" before the policy anniversary on or following the Insured's 25th birthday. Within the benefit term, the "Severe Child Disease" benefit can be claimed once only. Benefit payment for "Severe Child Disease" is 30% of the Basic Sum Insured, subject to a maximum aggregate benefit of US\$30,000 / HK\$ / MOP240,000 under all benefits issued by the Company under the same Insured.

⁶ Only applicable to the Insured aged below 76. Please refer to the policy document for the terms and conditions of the insurance application.

⁷ MediNet Pro is provided by Inter Partner Assistance Hong Kong Ltd. The current administration fee for each Second Medical Opinion is HK\$500. 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.

重要資料

終期紅利理念

我們將最少每年檢視及釐定終期紅利一次。我們將會參考包括但不限於以下因素的過往經驗和預期未來展望，以釐定保單的終期紅利。

投資回報：包括所投資的資產賺取的利息/紅利收入及市場價格變動。投資表現會受利息/紅利收入之波動以及各種市場風險因素如信貸息差、違約風險、股票價格、房地產價格及商品價格之波動及匯率而影響。

退保：包括保單失效、退保、部分退保及其他扣減項目及保障支付，以及其對投資的相關影響。

為了提供更平穩的終期紅利，我們或會在投資表現強勁的時期保留回報，用作在投資表現較弱的時期支持或維持較高之終期紅利。

投資政策、目標及策略

美國萬通保險亞洲有限公司（「美國萬通亞洲」）的投資目標是優化保單持有人的長線回報並維持風險於可接受的水平。資產會被投放於不同類型的投資工具，包括環球股票、債券及其他固定收益資產、房地產和商品市場。此多元化之投資組合目的在於達到可觀且穩定的長線投資回報。

我們會根據投資的資產之過往及預期的表現、波幅及相關風險去選擇投資的資產及管理我們的投資組合。

美國萬通亞洲採取積極的資產配置策略，資產分佈將會不時因市場環境的轉變及經濟展望而作出調整。

為達至長線目標回報，美國萬通亞洲採用一套以固定收益資產及股票類資產為組合的投資策略。現時的長線投資策略按以下分配，投資在以下資產：

資產類別	目標資產組合 (%)
債券及其他固定收益資產	80% - 100%
股票類資產	0% - 20%

債券及其他固定收益資產主要包括擁有高信用評級的政府債券及不同行業的企業債券（主要投資於美國市場），提供一個多元化及高質素之債券投資組合。

股票類資產主要包括環球股票（公共及/或私募股權）、互惠基金、交易所交易基金、高息債券、房地產及商品市場。投資遍佈於不同地區及涉及不同的行業。另外，我們或會使用衍生工具作為資產風險管理。

投資策略或會不時根據市場環境及經濟展望而作變動。

詳情請瀏覽本公司網頁<http://corp.massmutualasia.com/tc/Insure/Critical-Illness-Benefits/Hong-Kong/2015Q1-Critical-Illness-Supreme-100-Premium-Refundable-Plan.aspx>。

Important Information

Terminal Bonus Philosophy

The terminal bonuses will be reviewed and determined by us at least once per year. In determining the terminal bonuses, we will take reference to both past experience and expected future outlooks for factors including, but not limited to, the following into account.

Investment performance: This includes interest / dividend income and changes in the market value of the invested assets. Investment performance could be affected by fluctuations in interest / dividend income and various market risk factors, such as credit spread, default risk, fluctuations in equity prices, property prices, commodity prices, exchange rates, etc.

Surrenders: These may include policy lapses, surrenders, partial surrenders and other deductions and benefit payments; and the corresponding impact on investments.

To provide more stable terminal bonuses, we may retain returns during periods of strong performance to support or maintain stronger terminal bonuses during periods of less favourable performance.

Investment Policy, Objective and Strategy

MassMutual Asia Ltd.'s investment objective is to optimize policyholders' returns over the long-term with an acceptable level of risk. Assets are invested in a broad range of investment vehicles, including global equities, bonds and other fixed-income instruments, properties and commodities. This diversified investment portfolio aims to achieve attractive and stable long-term returns.

Past and expected future performance, volatility, and the associated risks of investment assets are considered in selecting investment assets and managing our investment portfolio.

MassMutual Asia Ltd. implements a proactive asset-allocation strategy and asset allocations are adjusted in response to changing market conditions and economic outlook.

To achieve the long-term target returns, MassMutual Asia Ltd. implements a strategy utilizing a mix of fixed-income and equity-like investments. The current long-term target strategy is to allocate assets as follows:

Asset Class	Target Asset Mix (%)
Bonds and other fixed-income instruments	80% - 100%
Equity-like assets	0% - 20%

Bonds and other fixed-income investments mainly include high credit rating government bonds and corporate bonds (which are mainly invested in the geographical region of the United States) across a variety of industries, making up a diversified bond portfolio with high asset quality.

Equity-like assets include global equities (public and / or private), mutual funds, exchange-traded funds, high yield debts, properties and commodities. Investments are diversified across various geographical areas and industries. Derivatives may also be used for risk-management purposes.

This investment strategy may be subject to change, depending on the prevailing market conditions and economic outlook.

For more details, please visit our website at <http://corp.massmutualasia.com/en/Insure/Critical-Illness-Benefits/Hong-Kong/2015Q1-Critical-Illness-Supreme-100-Premium-Refundable-Plan.aspx>.

主要產品風險

繳付保費年期及保障年期

你應就已選擇的繳付保費年期持續繳付保費。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。

保障年期最長可至受保人100歲。

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
- 在受保人經確診患上嚴重疾病而需要作出嚴重疾病的賠償後，賠償總額達基本保障額的100%
- 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

受保人若在保單日期起計一年內自殺，無論其是否在神智清醒的情況下，美國萬通亞洲的全部責任將只限於退還已支付之保費（扣除已支付或將獲支付之賠償額）。

因以下一種或多種情況而直接或間接引致的嚴重疾病，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（除非由醫生處方）；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（除非為民航機的特票乘客）；
- 投保時已存在的病徵及病狀；在保障生效日期的六十天內出現的嚴重疾病；任何在受保人十八歲前因患上或出現之先天性畸形或反常的情況而引致的疾病或病患；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

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，你可將獲退回已繳保費金額，但不包括任何利息。

Key Product Risks

Premium Payment Term and Benefit Term

You should pay the premium(s) in accordance with your selected premium payment term. 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.

The Benefit Term is up to age 100 of the Insured.

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
- Upon the diagnosis of a Critical Illness of the Insured giving rise to payment of Critical Illness Benefit which results in the total benefit reaching 100% of the Basic Sum Insured
- 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 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 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

If the Insured commits suicide, whether sane or insane, within one year from the Policy Date, the total liability of MassMutual Asia Ltd. shall be limited to the premiums paid less any benefit amount that has been paid or is payable.

The policy will not pay any benefit claim to a Critical 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 Doctor; 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; any diseases or illnesses which are due to a congenital defect or condition and occurred before the Insured reaches 18 years of age; any Human Immunodeficiency Virus (HIV) and/or any HIV-related illnesses including AIDS

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.

「嚴重疾病特級保 100+ 保費回贈計劃」一覽表

Critical Illness Supreme 100+ Premium Refundable Plan – At a Glance

保障 Benefit	
56種嚴重疾病 ^{1, 2, 8, 9, 11} 56 Critical Illnesses ^{1, 2, 8, 9, 11}	100%基本保障額 + 非保證「終期紅利」或「現金價值」(以較高者為準) "100% of Basic Sum Insured and Non-guaranteed Terminal Bonus" OR "Cash Value" (whichever is higher)
8種原位癌/初期癌症 ⁴ 8 Carcinoma-in-situ/ Early Stage Cancers ⁴	30%基本保障額 或 30,000美元/240,000港元/澳門元 (以較低者為準) 30% of Basic Sum Insured OR US\$30,000/HK\$/MOP240,000 (whichever is lower)
8種兒童嚴重疾病 ⁵ 8 Severe Child Diseases ⁵	30%基本保障額 或 30,000美元/240,000港元/澳門元 (以較低者為準) 30% of Basic Sum Insured OR US\$30,000/HK\$/MOP240,000 (whichever is lower)
身故保障 ² Death Benefit ²	100%基本保障額 + 非保證「終期紅利」或「現金價值」(以較高者為準) 100% of Basic Sum Insured and Non-guaranteed "Terminal Bonus" OR "Cash Value" (whichever is higher)
現金價值 (適用於生效滿15年的保單) Cash Value (Applicable from the 15 th policy anniversary onwards)	保證「保費回贈」及非保證「終期紅利」的總和，而毋須扣除任何曾支付的賠償金額 The Sum of the Guaranteed "Refund of Premium" and the non-guaranteed "Terminal Bonus", without the deduction of any claim benefits paid
延續壽險保障 ⁶ Extension of Life Protection ⁶	最高可達100%基本保障額 (受保人可於確診患上嚴重疾病而總賠償額達100%基本保障額的一年後的90日內 ⁶ ， 於毋須提供投保資料的情況下，投保一份終身壽險計劃) Up to 100% of Basic Sum Insured (The Insured may opt for a permanent life insurance plan ⁶ within 90 days following the end of one year after the diagnosis date of a covered Critical Illness with the total benefit claims reaching 100% of the Basic Sum Insured, with no need to provide any proof of insurability)
國際專業醫療網絡 ⁷ MediNet Pro ⁷	「美國專科醫生提供第二醫療意見」及「安排赴美國就醫」 "Second Medical Opinion Provided by US Medical Specialists" and "Quality Treatment Referrals in the USA"
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：美元/港元 Policy Issued in Hong Kong: US\$/HK\$ 澳門保單：美元/澳門元 Policy Issued in Macau: 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
最低基本保障額 Minimum Basic Sum Insured	基本保障額 : 15,000美元/120,000港元/澳門元 或 每年保費 : 200美元/1,600港元/澳門元 (兩者取其較高者) Basic Sum Insured : US\$15,000 / HK\$ / MOP120,000 OR Annual Premium : US\$200/HK\$/MOP1,600 (whichever is higher)
最高基本保障額 ¹² Maximum Basic Sum Insured ¹²	1,500,000美元/12,000,000港元/澳門元 US\$1,500,000/HK\$/MOP12,000,000
投保資料 Basic Information	
繳付保費年期 Premium Payment Term	10年 Years 15年 Years 20年 Years
投保年齡 (以上次生日年齡計算) Issue Age (At Last Birthday)	0至65歲 Age 0 to 65 0至60歲 Age 0 to 60 0至55歲 Age 0 to 55
保障年期 Benefit Term	至100歲 To Age 100

¹² 同一受保人於本公司投保的所有首選糖尿病、附加癌症保障、首選健康保1000、首選健康多重保、首選健康保障計劃、首選危疾保、首選健康保100+保費回贈計劃、嚴重疾病特級保100+保費回贈計劃、嚴重疾病特級保障、嚴重疾病多重保百保費回贈計劃、嚴重疾病保障、嚴重疾病額外保障、嚴重疾病雙重保障、癌症全面保、完全及永久傷殘保障與Update兒童健康保障的總保障額最高為1,500,000美元/12,000,000港元/澳門元。

The maximum aggregate Sum Insured of all PrimeHealth Diabetes Care, Supplementary Cancer Benefit, PrimeHealth Saver 1000, PrimeHealth Extra Saver, PrimeHealth Benefit, PrimeHealth Extra Care, PrimeHealth Saver 100+, Critical Illness Supreme 100+ Premium Refundable Plan, Critical Illness Supreme Benefit, Critical Illness Plus 100% Premium Refundable Plan, Critical Illness Benefit, Critical Illness Extra Benefit, Critical Illness Double Benefit, Comprehensive Cancer Benefit, Total and Permanent Disability Benefit and Update Jr. Health Benefit under the same Insured with the Company is US\$1,500,000/HK\$/MOP12,000,000.

本冊子只提供計劃的一般資料，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，請參閱保單條文。如有垂詢，歡迎與本公司之顧問、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 and is for reference only. It 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.

美國萬通保險亞洲有限公司 MassMutual Asia Ltd.

香港總公司 Hong Kong Head Office

香港灣仔駱克道 33 號美國萬通大廈 27 樓

27/F, MassMutual Tower, 33 Lockhart Road, Wanchai, Hong Kong

澳門分公司 Macau Branch Office

澳門南灣大馬路 517 號南通商業大廈 16 樓 E2 座

Avenida Praia Grande No. 517, Edifício Comercial Nam Tung 16-E2, Macau

www.massmutualasia.com

全力支持環保

