

ManuTotal Care

We all have our own dreams to pursue and goals to achieve at different stages of life....whether we are simply curiously exploring the world around us when we were young, setting up a new home with our loved ones, striving for career advancement or enjoying wonderful moments at retirement... When you are striving your best towards your targets in life, you need the best support to make every step during your journey fulfilling and hassle-free. However, the types and levels of support at every stage vary, that is how **ManuTotal Care** as your ideal partner taking care of your changing protection needs all the way.

Always there for you on the road to recovery

Protecting you against 60 critical illnesses (including cancer, stroke and heart attack), **ManuTotal Care** eases your worries on the impact of high medical costs on your quality of life and potential loss of income during treatment and recovery. Advance benefits are also available for angioplasty, gender-specific and juvenile diseases.

It is common that people tend to seek advice from different sources when they get ill. That is why the plan also enables you in receiving second opinions¹ on critical illnesses from top hospitals in the U.S. once your claim is approved.

Tailor-made protection for every stage of life

As we grow, both our desires and protection needs change. When you are young and striving for career advancement, you need to ensure that critical illness does not derail your planning especially for your happy retirement. **ManuTotal Care** best fits your need by providing extra critical illness protection equivalent to 20% of your policy's face amount before retirement to cover your treatment costs and supplements your loss of income.

We will be able to maintain good health conditions by living a healthy life. Still more conveniently, **ManuTotal Care** enables you to access the amount in your plan to settle hospital bills in the event of minor health problems after you retire from work.

Coverage of 60 Critical Illnesses

Group 1: Cancer	
1. Cancer	
Group 2: Illnesses related to Organ Failure	
2. AIDS due to blood transfusion	9. HIV Due to Assault
3. Aplastic Anaemia	10. Kidney Failure
4. Chronic Adrenal Insufficiency	11. Major Organ Transplantation
5. Coma	12. Medullary Cystic Disease
6. End Stage Liver Disease	13. Occupationally Acquired HIV
7. End Stage Lung Disease	14. Systemic Lupus Erythematosus
8. Fulminant Viral Hepatitis	15. Total and Permanent Disability*
Group 3: Illnesses related to Circulatory System	
16. Cardiomyopathy	21. Other Serious Coronary Artery Diseases
17. Coronary Artery Bypass Surgery	22. Primary Pulmonary Arterial Hypertension
18. Heart Attack (Myocardial Infarction)	23. Surgery to Aorta
19. Heart Valve Surgery	
20. Infective Endocarditis	
Group 4: Illnesses related to Nervous System	
24. Alzheimer's Disease / Irreversible Organic Degenerative Brain Disorders (Dementia)	34. Multiple Sclerosis
25. Amyotrophic Lateral Sclerosis	35. Muscular Dystrophy
26. Apallic Syndrome	36. Paralysis
27. Bacterial Meningitis	37. Parkinson's Disease
28. Benign Brain Tumour	38. Poliomyelitis
29. Blindness	39. Primary Lateral Sclerosis
30. Creutzfeld-Jacob Disease	40. Progressive Bulbar Palsy
31. Encephalitis	41. Progressive Muscular Atrophy
32. Loss of Hearing	42. Progressive Supranuclear Palsy
33. Major Head Trauma	43. Spinal Muscular Atrophy
	44. Stroke
Group 5: Other Major Illnesses	
45. Acute Necrotic Pancreatitis	53. Major Burns
46. Chronic Relapsing Pancreatitis	54. Myasthenia Gravis
47. Ebola Hemorrhagic Fever	55. Pheochromocytoma
48. Elephantiasis	56. Severe Crohn's Disease
49. Haemolytic Streptococcal Gangrene	57. Severe Rheumatoid Arthritis
50. Loss of Limbs	58. Severe Ulcerative Colitis
51. Loss of one limb and one eye	59. Systemic Sclerosis
52. Loss of Speech	60. Terminal Illness

Please refer to policy provision for the definitions of the above critical illnesses and applicable conditions (if any).

* The coverage of Total and Permanent Disability will take effect when the life insured attains the age of 16.

Multiple cover ensures optimal peace of mind

Protecting you with new critical illness coverage one year after a previous critical illness claim not once but twice, our Cover-Me-Again² option will help ease your worries after a major illness. What's more, even if you were diagnosed with and recover from cancer, your **ManuTotal Care** policy will provide coverage on a second diagnosed cancer after you have stayed cancer-free for five years.

A comprehensive wellness program you can always depend on

To make it easier for you to take care of your health and identify illnesses early, **ManuTotal Care** provides five regular health checks¹ on alternate years starting from your first policy anniversary.

Ensure a lasting legacy of care and love

To ensure your peace of mind should the unexpected happen, **ManuTotal Care** offers whole life protection in the form of death benefit for your loved ones. Alternatively, your policy's maturity benefit can be a present celebrating your 100th birthday.

Comprehensive critical illness cover has never been more accessible

This all-round protection goes along with you till age 100 by starting your plan today at level premium³ during your selected premium payment period. Annual dividends⁴ may also be available for you to use as a reserve to meet future medical expenses.

Remarks:

- Services are provided by external providers. The Company may amend the details of the services from time to time without prior notice.
- Conditions apply, please refer to policy provision for details.
- Level premium will not increase with attained age every year, but is not guaranteed. Premium may increase to reflect any changes in experience such as claim experience.
- Annual dividends are non-guaranteed.

宏利人壽保險（國際）有限公司概覽

宏利人壽保險（國際）有限公司乃宏利集團屬下的成員公司。

宏利是加拿大的主要金融服務機構，旗下主要業務遍及亞洲、加拿大和美國。宏利致力就客戶的重大理財決策，提供穩健可靠、深受信賴而且遠達前瞻的理財方案。透過其環球僱員、保險代理及銷售夥伴網絡，宏利為數以千萬計客戶提供理財保障及財富管理方面的產品和服務，並為機構客戶提供資產管理服務。截至二零一四年六月三十日，宏利及其附屬公司的管理資產總值約為六千三百七十億加元（約四萬六千二百六十億港元）。宏利在美國的經營名稱為「恒康」，而在其他地區則以「宏利」為經營名稱。

宏利金融有限公司在多倫多、紐約及菲律賓證券交易所的股份代號為MFC，在香港聯交所的股份代號為945。宏利的網址為manulife.com。

「樂享人生危疾保」乃宏利人壽保險（國際）有限公司（於百慕達註冊成立之有限責任公司）提供的保險產品。

中國工商銀行（澳門）股份有限公司乃宏利人壽保險（國際）有限公司的保險代理。上述產品由宏利人壽保險（國際）有限公司承保。

此小冊子只供參考用途，計劃保障之確實條款及細則均以保單條款作準。



您身邊的銀行 可信賴的銀行



樂享人生危疾保

保障貼心 樂享一生



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Manulife

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樂享人生危疾保

於人生不同的路段，我們懷著不同的夢想與目標，期盼一切都能如願以償：探索世界的奧妙、建立美滿的家庭、奮力創出事業更高的成就、盡情享受退休生活……在您為實現理想而全情投入的年月裡，您需要不同的支持，讓您可輕鬆無憂地朝著目標進發，達成每一個心願。樂享人生危疾保正是您理想的人生旅伴，全面照顧您隨著不同人生階段而轉變的保障需要。

復康之路，與您攜手輕鬆前行

樂享人生危疾保障範圍包括60種危疾（當中包括癌症、中風及突發性心臟病），不僅可為您紓解高昂的醫療費用所構成的財務壓力，更可彌補於治療及康復期間失去的收入，不致令生活質素有所改變。樂享人生危疾保更提供預先賠償保障，涵蓋多種疾病如血管成形術、男性及女性疾病或指定之兒童疾病。

當索償獲批後，本保障計劃更可讓您從美國頂級醫院尋求第二醫療意見¹。

貼心保障，伴您走過每段人生路

我們的渴求和目標，會隨著我們踏進不同人生階段而改變。要確保安享退休生活的部署，不會被危疾擾亂，樂享人生危疾保在退休前提供相等於保額20%的額外危疾保障，不單助您支付治療費用，更可彌補康復期間失去的收入。

樂享人生危疾保與一般危疾保障截然不同，在您退休後如健康出現小問題，您可預支保單內部份保額，以支付住院的醫療費用，真正照顧您的所需。

60種危疾保障

類別一：癌症	
1. 癌症	
類別二：與器官衰竭有關疾病	
2. 因輸血而感染愛滋病	10. 腎衰竭
3. 再生障礙性貧血	11. 主要器官移植
4. 慢性腎上腺功能不全	12. 囊腫性腎髓病
5. 昏迷	13. 因職業引致之後天免疫力缺乏症
6. 末期肝病	14. 紅斑狼瘡
7. 末期肺病	15. 完全及永久傷殘*
8. 暴發性病毒性肝炎	
9. 因侵害而感染愛滋病毒	
類別三：與心臟及血管有關的疾病	
16. 心肌病	20. 感染性心內膜炎
17. 冠狀動脈搭橋手術	21. 其他嚴重冠狀動脈疾病
18. 突發性心臟病（心肌梗塞）	22. 原發性肺動脈高血壓
19. 心瓣手術	23. 主動脈手術
類別四：與神經系統有關的疾病	
24. 亞爾茲默氏症／不可還原之器質腦退化性疾病（痴呆）	34. 多發性硬化
	35. 遺傳性肌肉萎縮症
	36. 癱瘓
25. 肌萎縮性脊髓側索硬化	37. 柏金遜病
26. 植物人	38. 脊髓灰質炎（小兒麻痺症）
27. 細菌性腦（脊）膜炎	39. 原發性側索硬化
28. 良性腦腫瘤	40. 延髓性逐漸癱瘓
29. 雙目失明	41. 進行性肌肉萎縮
30. 克雅二氏症	42. 核上神經逐漸癱瘓
31. 腦炎	43. 脊骨肌萎縮症
32. 失聰	44. 中風
33. 嚴重頭部創傷	
類別五：其他	
45. 急性壞死性胰臟炎	53. 嚴重灼傷
46. 再發性慢性胰臟炎	54. 重症肌無力
47. 伊波拉出血熱	55. 嗜鉻細胞瘤
48. 象皮病	56. 嚴重克羅恩氏病
49. 溶血性鏈球菌引致之壞疽	57. 嚴重類風濕關節炎
50. 斷肢	58. 嚴重潰瘍性結腸炎
51. 失去一肢及一眼	59. 系統性硬化
52. 喪失語言能力	60. 末期疾病

以上危疾的定義及任何適用之限制，請參閱保單條款。

* 完全及永久傷殘的保障將於受保人達16歲時開始生效。

一保再保，真正安心無憂

樂享人生危疾保持設的備用保障權益²，能讓受保人於現有保障獲取全數賠償的一年後，仍保證可購買另一份全新危疾保障（多達兩次），即使曾患重症，亦可安枕無憂。即使不幸患上癌症，於完成治療及經「五年無癌症期」後被再次診斷患上癌症，新的計劃將提供另一次的癌症保障賠償。

周全保健計劃，您可信賴

保障健康與及早察覺病源，從此變得更輕而易舉。樂享人生危疾保由第一個保單周年日起，每兩年提供一次（共五次）免費驗身計劃¹。

為摯愛延續您的關懷

不幸事情總會發生，樂享人生危疾保為您提供終身壽險保障，全面照顧您家人的需要，讓您無後顧之憂；反之，此計劃的期滿利益亦可作為您的百歲大壽禮物，更別具意義。

輕鬆盡享，至全面的危疾保

從今天開始，在您選定之保費繳付期內繳交水平式保費³，便可享周全保障直至一百歲。計劃並備有周年紅利⁴，為您應付未來的醫療開支作額外儲備。

備註：

- 有關服務由特定服務提供者提供。本公司將不時更改有關詳情，恕不另行通知。
- 受有關細則限制，詳情請參閱有關保單條款。
- 水平式保費不會隨所達年齡每年增加，但不保證永不調整。保費或會向上調整以反映經驗之改變，而經驗可包括理賠經驗。
- 紅利並非保證。

About Manulife (International) Limited

Manulife (International) Limited is a member of the Manulife group of companies.

Manulife is a leading Canada-based financial services group with principal operations in Asia, Canada and the United States. Clients look to Manulife for strong, reliable, trustworthy and forward-thinking solutions for their most significant financial decisions. Our international network of employees, agents and distribution partners offers financial protection and wealth management products and services to millions of clients. We also provide asset management services to institutional customers. Funds under management by Manulife and its subsidiaries were approximately C\$637 billion (HK\$4,626 billion) as at June 30, 2014. We operate as John Hancock in the U.S. and as Manulife in other parts of the world.

Manulife Financial Corporation trades as ‘MFC’ on the TSX, NYSE and PSE, and under ‘945’ on the SEHK. Manulife can be found on the Internet at manulife.com.

ManuTotal Care is an insurance product underwritten by Manulife (International) Limited (Incorporated in Bermuda with limited liability).

Industrial and Commercial Bank of China (Macau) Limited is an insurance agent of Manulife (International) Limited. The above plan is underwritten by Manulife (International) Limited.

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Your Global Partner, Your Reliable Bank



ManuTotal Care

Gear up your coverage for lifelong journey



Financial Analysis
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