

樂活無憂危疾保

計劃未來時，您可有為未知的一切作好準備？突如其來的危疾，往往毫無預警，令人不知所措。若然危疾再臨，身心及財政都會大受打擊，家庭將面臨沉重壓力。樂活無憂危疾保正正為此而設，於突發情況為您提供可靠的財務支援。即使危疾再臨，您也可得到充分保障，安心無憂。

涵蓋60種嚴重危疾

樂活無憂危疾保障60種嚴重危疾，包括癌症和心臟病（心肌梗塞），全面照顧您的需要。於2013年，香港首三位的致命疾病分別為惡性腫瘤、肺炎及心臟病<sup>6</sup>。

心臟病或中風可獲兩次賠償

樂活無憂危疾保乃香港首個就心臟病或中風提供兩次賠償<sup>7</sup>的危疾保障計劃，讓您時刻作好準備。而數據顯示<sup>8</sup>，有21%的中風患者<sup>9</sup>年內再度病發。

於85歲前作多次賠償

不少危疾如癌症均有再臨的風險。樂活無憂危疾保障您於85歲前可作多次賠償<sup>7</sup>，癌症類別之危疾賠償總額可達您的保障額300%，而非癌症類別則可達保障額200%，讓您可安心接受適切治療。

涵蓋11種非嚴重危疾

針對指定位原性癌、早期甲狀腺癌、血管成形術及8種常見兒童疾病如嚴重哮喘及自閉症等，樂活無憂危疾保將提供高達保障額20%的賠償，給您周全支援。此外，在75歲前患上前列腺癌或睪丸癌，亦可獲得相等於保障額10%的額外賠償。

樂活無憂危疾保

固定年期定額保費 持續守護

因應您的需要，您可選擇10年、20年、25年或至65歲的保費繳付期。只需於保費繳付期內繳付定額保費<sup>1</sup>，便可獲危疾保障至100歲<sup>2</sup>。此外，當計劃的危疾賠償總額達保障額100%，您將續享危疾保障而無須繼續支付本基本計劃的保費。

額外儲備及人壽保障 加倍安心

樂活無憂危疾保提供非保證紅利<sup>3</sup>，作為額外儲備。此計劃同時提供人壽保障及恩恤身故賠償，為摯愛延續您的關懷<sup>4</sup>。

免費驗身計劃 及早察覺病源

了解您的健康狀況，才能防患於未然。當保單生效滿一年後，您可享受每兩年一次（共五次）的免費身體檢查，並可選擇心臟病風險評估、糖尿病評估、標準身體檢查或青少年／男士／女士身體檢查<sup>5</sup>。

樂活無憂危疾保給您全面保障，讓您盡享樂活人生，安心無憂。

受保危疾列表：

危疾賠償限額	嚴重危疾	非嚴重危疾
保障額300%	危疾類別一：癌症類別	
	1. 癌症	1. 早期甲狀腺癌 2. 原位癌
	危疾類別二：非癌症類別	
保障額200%	2. 急性壞死性胰臟炎	31. 失去一肢及一眼
	3. 因輸血而感染愛滋病	32. 喪失語言能力
	4. 亞爾茲默氏症/不可還原之器質腦退化性疾病（痴呆）	33. 嚴重灼傷
	5. 肌萎縮性脊髓側索硬化	34. 嚴重頭部創傷
	6. 植物人	35. 主要器官移植
	7. 再生障礙性貧血	36. 囊腫性腎髓病
	8. 細菌性腦(脊)膜炎	37. 多發性硬化
	9. 良性腦腫瘤	38. 遺傳性肌肉萎縮症
	10. 雙目失明	39. 重症肌無力
	11. 心病	40. 因職業引致之人類免疫力缺乏症病毒
	12. 慢性腎上腺功能不全	41. 其他嚴重冠狀動脈疾病
	13. 再發性慢性胰臟炎	42. 癰瘡
	14. 昏迷	43. 柏金遜病
	15. 冠狀動脈搭橋手術	44. 嗜鉻細胞瘤
	16. 克雅二氏症	45. 脊髓灰質炎(小兒麻痺症)
	17. 伊波拉出血熱	46. 原發性側索硬化
	18. 象皮病	47. 原發性肺動脈高血壓
	19. 肺炎	48. 延髓性逐漸癱瘓
	20. 末期肝病	49. 進行性肌肉萎縮
	21. 末期肺病	50. 核上神經逐漸癱瘓
	22. 暴發性病毒性肝炎	51. 嚴重克羅恩氏病
	23. 溶血性鏈球菌引致之壞疽	52. 嚴重類風濕關節炎
	24. 突發性心臟病(心肌梗塞)	53. 嚴重潰瘍性結腸炎
	25. 心臟手術	54. 脊背肌萎縮症
	26. 因侵害而感染之人類免疫力缺乏症病毒	55. 中風
	27. 感染性心內膜炎	56. 主動脈手術
	28. 腎衰竭	57. 紅斑狼瘡
	29. 失聰	58. 系統性硬化
	30. 斷肢	59. 末期疾病*
		60. 完全及永久傷殘*

\*當已支付的危疾賠償總額達保障額之100%後，「末期疾病」及「完全及永久傷殘」將不獲保障。

嚴重危疾及非嚴重危疾之危疾賠償：

保障疾病	危疾賠償額 <sup>7</sup>	危疾類別	保障期 <sup>2,7</sup>
嚴重危疾	• 保障額100% • 就每項嚴重危疾只限一次賠償，癌症、心臟病及中風除外	癌症：癌症類別 其他：非癌症類別	至100歲
早期甲狀腺癌	• 保障額20% • 只限一次賠償 • 最高為每名受保人300,000港元/37,500美元	癌症類別	至100歲
原位癌(4個器官類別)： • 乳房 • 子宮頸或子宮 • 卵巢或輸卵管 • 陰道	• 保障額20% • 可獲兩次賠償（只適用於不同器官類別） • 總賠償額最高為每名受保人300,000港元/37,500美元	癌症類別	16至100歲
血管成形術保障： 血管成形術及其他冠狀動脈疾病之創傷性治療法	• 保障額20% • 只限一次賠償 • 最高為每名受保人300,000港元/37,500美元	非癌症類別	至100歲
兒童疾病： • 一型糖尿病 • 川崎病 • 風濕熱合併心瓣膜損害 • 斯蒂爾病 • 嚴重哮喘 • 出血性登革熱 • 自閉症 • 威爾遜病	• 保障額20% • 就每項兒童疾病只限一次賠償 • 最高為每名受保人300,000港元/37,500美元	非癌症類別	至18歲
保障疾病	額外賠償額	危疾類別	保障期 <sup>7</sup>
• 前列腺癌 • 睪丸癌	• 保障額10% • 只限一次賠償 • 最高為每名受保人160,000港元/20,000美元	不適用	16至75歲



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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.

Manulife (International) Limited (Incorporated in Bermuda with limited liability).

**ManuMulti Care** is an insurance product provided by Manulife (International) Limited.

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ManuMulti Care



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1. 此計劃之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。本公司保留調整其後保費的權利。  
2. 當受保人達65歲後，若本保單已支付的危疾賠償總額相等或多於保障額的100%，危疾保障將隨即終止。若本保單已支付的危疾賠償總額少於保障額的100%，危疾保障將有效至受保人100歲，惟危疾保障總額不會超過保障額的100%。  
3. 當本計劃所給付的危疾賠償總額已達保障額的100%，樂活無憂危疾保將不會給付任何紅利。  
4. 身故賠償之最高金額，將扣減已支付的危疾賠償總額。然而，相等於保障額5%的恩恤身故賠償並不受保單內任何危疾賠償之影響。  
5. 本公司保留修訂以上保健計劃的權利，恕不另行通知。  
6. 資料來源：香港特別行政區衛生署，2014年編訂之香港健康數字一覽。  
7. 受限於危疾賠償限額，索償等候期及其他要求。危疾賠償限額指癌症類別及非癌症類別的危疾賠償總額分別為保障額300%及200%。當從癌症類別內已支付保障額之300%的危疾賠償，將不會獲發前列腺或睪丸癌賠償。當獲得相等於保障額500%的危疾賠償後，危疾賠償將隨即終止。其後的嚴重危疾索償與之前一次獲危疾賠償的嚴重危疾的診斷日期的時間最少必須相隔一年。再者，若之前一次獲危疾賠償的嚴重危疾為癌症，其後之癌症的診斷日期必須於五年癌症等候期後，方可獲危疾賠償。若首次獲危疾賠償之嚴重危疾為「末期疾病」或「完全及永久傷殘」，其後任何危疾賠償或前列腺或睪丸癌賠償的診斷日期必須與經診斷證實患上「末期疾病」或「完全及永久傷殘」之日期相隔至少五年。當危疾賠償總額達保障額100%，受保人則必須由被診斷患上任何其後的危疾的日期起計存活最少14日，方可獲其後任何危疾賠償。詳情請參閱保單條款，包括「五年癌症等候期」之定義。  
8. 資料來源：香港醫學雜誌2007年4月第13期之「首次中風後的結果」。



ManuMulti Care

It's a difficult subject to think about, but part of planning for the future is being prepared for the unexpected. Critical illness can happen to anyone, at any time. And it's an unfortunate fact, but these illnesses can strike again. ManuMulti Care provides you with vital financial security when you need it most, along with the peace of mind that you're comprehensively covered if critical illness happens more than once.

**Covers 60 Major Critical Illnesses**

ManuMulti Care covers 60 Major Critical Illnesses including Cancer and Heart Attack (Myocardial Infarction). The top 3 leading causes of death in 2013 in Hong Kong were Malignant Neoplasms, Pneumonia and Diseases of Heart<sup>6</sup>.

**Heart Attack or Stroke can be covered twice**

ManuMulti Care is the first Hong Kong critical illness plan that can cover you twice for Heart Attack (Myocardial Infarction) or Stroke<sup>7</sup>. It's a regrettable statistic, but 21% of Stroke victims will suffer a recurrence within 5 years<sup>8</sup>.

**ManuMulti Care**

**Make multiple claims before age 85**

Unfortunate events like Cancer can happen again. With ManuMulti Care, you can rest assured in the knowledge that you can make multiple claims of up to 300% of the Face Amount for Cancer Group critical illnesses, and 200% of the Face Amount for Non-Cancer Group critical illnesses, before age 85<sup>1</sup>.

**Covers 11 Minor Critical Illnesses**

ManuMulti Care will pay up to 20% of the Face Amount for Carcinoma-in-situ, Early Thyroid Cancer or Angioplasty. Children are also covered for 8 Juvenile Diseases, including Severe Asthma and Autism. The plan also provides an additional 10% of the Face Amount for Prostate or Testicular Cancer before age 75.

**Flat premium over a limited period and continuous protection**

To better suit your budget, you can choose a premium payment period of 10, 20 or 25 years, or to age 65. The premium is flat throughout the chosen payment term and offers protection up to age 100<sup>1,2</sup>. What's more, when the total Critical Illness Benefits you've received reach 100% of the Face Amount, no further premiums for ManuMulti Care basic plan need to be paid and you will still be covered.

**Additional reserve and life protection**

ManuMulti Care provides non-guaranteed annual dividends as your saving reserve<sup>3</sup>. The plan also provides a Death Benefit and Compassionate Death Benefit to protect your loved ones in the unfortunate event that you pass away<sup>4</sup>.

**Free wellness check-ups**

It's important to identify illness early. That's why ManuMulti Care provides five free medical check-ups on alternate years, beginning one year after the policy takes effect. You can choose from Cardiovascular Risk Assessment, Diabetes Assessment, Standard Health Check or Juvenile/Men/Women's Health Check<sup>5</sup>.

**No matter what happens, ManuMulti Care has you covered.**

Critical Illness Benefit Limit	Major Critical Illnesses		Minor Critical Illnesses
300% of Face Amount	Critical Illness Group 1: Cancer Group		
	1. Cancer		1. Early Thyroid Cancer 2. Carcinoma-in-situ
200% of Face Amount	Critical Illness Group 2: Non – Cancer Group		
	2. Acute Necrotic Pancreatitis	31. Loss of one limb and one eye	3. Angioplasty and Other Invasive treatments for Coronary Artery Disease
	3. AIDS due to blood transfusion	32. Loss of Speech	
	4. Alzheimer's Disease / Irreversible Organic Degenerative Brain Disorders (Dementia)	33. Major Burns	
	5. Amyotrophic Lateral Sclerosis	34. Major Head Trauma	4. Type 1 Diabetes Mellitus
		35. Major Organ Transplantation	
	6. Apallic Syndrome	36. Medullary Cystic Disease	5. Kawasaki Disease
	7. Aplastic Anaemia	37. Multiple Sclerosis	6. Rheumatic Fever with Valvular Involvement
	8. Bacterial Meningitis	38. Muscular Dystrophy	7. Still's Disease
	9. Benign Brain Tumour	39. Myasthenia Gravis	8. Severe Asthma
	10. Blindness	40. Occupationally Acquired HIV	9. Dengue Haemorrhagic Fever
	11. Cardiomyopathy	41. Other Serious Coronary Artery Diseases	10. Autism
	12. Chronic Adrenal Insufficiency	42. Paralysis	11. Wilson's Disease
	13. Chronic Relapsing Pancreatitis	43. Parkinson's Disease	
	14. Coma	44. Pheochromocytoma	
	15. Coronary Artery Bypass Surgery	45. Poliomyelitis	
	16. Creutzfeldt-Jacob Disease	46. Primary Lateral Sclerosis	
	17. Ebola Hemorrhagic Fever	47. Primary Pulmonary Arterial Hypertension	
	18. Elephantiasis	48. Progressive Bulbar Palsy	
	19. Encephalitis	49. Progressive Muscular Atrophy	
	20. End Stage Liver Disease	50. Progressive Supranuclear Palsy	
	21. End Stage Lung Disease	51. Severe Crohn's Disease	
	22. Fulminant Viral Hepatitis	52. Severe Rheumatoid Arthritis	
	23. Haemolytic Streptococcal Gangrene	53. Severe Ulcerative Colitis	
	24. Heart Attack (Myocardial Infarction)	54. Spinal Muscular Atrophy	
	25. Heart Valve Surgery	55. Stroke	
	26. HIV Due to Assault	56. Surgery to Aorta	
	27. Infective Endocarditis	57. Systemic Lupus Erythematosus	
	28. Kidney Failure	58. Systemic Sclerosis	
	29. Loss of Hearing	59. Terminal Illness*	
	30. Loss of Limbs	60. Total and Permanent Disability*	

\* "Terminal Illness" and "Total and Permanent Disability" will not be covered after the total Critical Illness Benefits paid have reached 100% of the Face Amount.

Critical Illness Benefit for Major and Minor Critical Illnesses:

Covered Diseases	Critical Illness Benefit	Critical Illness Group	Coverage Period <sup>2, 7</sup>
Major Critical Illnesses	• 100% of Face Amount • Payable once for each Major Critical Illness except for Cancer, Heart Attack and Stroke	Cancer: Cancer Group Others: Non-Cancer Group	Up to age 100
Early Thyroid Cancer	• 20% of Face Amount • Payable once • Up to HK\$300,000 / US\$37,500 per life	Cancer Group	Up to age 100
Carcinoma-in-situ (4 Organ Groups): • Breast • Cervix uteri or Uterus • Ovary or Fallopian tube • Vagina	• 20% of Face Amount • Payable twice (for different Organ Group only) • Total benefit amount is up to HK\$300,000 / US\$37,500 per life	Cancer Group	Age 16 to 100
Angioplasty: Angioplasty and Other Invasive Treatment for Coronary Artery Disease	• 20% of Face Amount • Payable once • Up to HK\$300,000 / US\$37,500 per life	Non-Cancer Group	Up to age 100
Juvenile Disease: • Type 1 Diabetes Mellitus • Kawasaki Disease • Rheumatic Fever with Valvular Involvement • Still's Disease • Severe Asthma • Dengue Hemorrhagic Fever • Autism • Wilson's Disease	• 20% of Face Amount • Payable once for each Juvenile Disease • Up to HK\$300,000 / US\$37,500 per life	Non-Cancer Group	Up to age 18
Covered Diseases	Additional Benefit Amount	Critical Illness Group	Coverage Period <sup>2, 7</sup>
• Prostate Cancer • Testicular Cancer	• 10% of Face Amount • Payable once • Up to HK\$160,000 / US\$20,000 per life	Not applicable	Aged 16 - 75

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「樂活無憂危疾保」乃宏利人壽保險（國際）有限公司提供的保險產品。

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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。

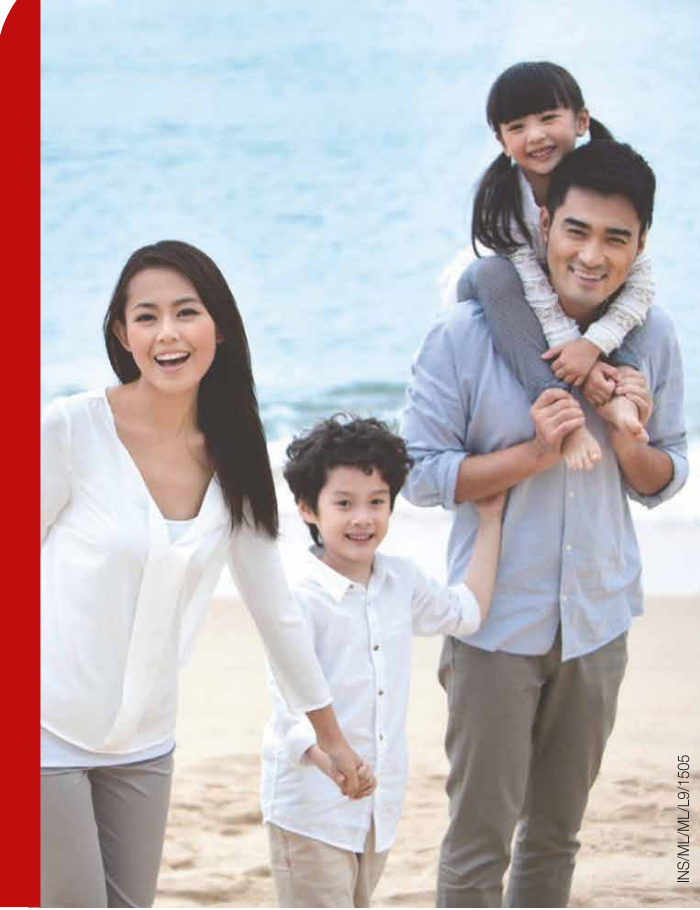


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