

MediSure Pro 醫健寶醫療保障計劃

Guaranteed renewal up to age 100 保證續保至100歲

To fit with your medical protection needs, MediSure Pro is tailor-made for you to provide comprehensive and flexible medical protection.

為配合您的醫療保障需要，我們特為您度身訂造了醫健寶醫療保障計劃以提供全面及靈活的醫療保障。

Comprehensive Protection to Supplement Your Existing Medical Plan 加強及伸延您現有的醫療計劃

You can opt to select a fixed Annual Aggregate Deductible[†]. If the medical expenses exceed your selected Annual Aggregate Deductible and are not covered by your existing medical plan, outstanding amount beyond the selected Annual Aggregate Deductible will be covered by MediSure Pro. You can enjoy a premium discount worth a maximum of up to 65% when covering yourself with MediSure Pro's Annual Aggregate Deductible Discount. As a result, you will enjoy a much higher cover under two medical plans while paying far less.

您可於醫健寶醫療保障計劃中選擇合適的每年總自負額[†]。若醫療費用超出您所選之每年總自負額而在現有的醫療保險未能獲得賠償，醫健寶醫療保障計劃會為您支付超出所選每年總自負額的餘數。選擇醫健寶醫療保障計劃的每年總自負額折扣，您可享受低至三五折保費折扣優惠，讓您在較低的保費獲享更全面的醫療保障。

Annual Aggregate Deductible per person [†] (HK\$) 每人每年總自負額 [†] (港幣/元)	Core Cover Premium Discount 基本保障的保費折扣	
	Gold Plan 星級計劃	Diamond Plan 至尊計劃
10,000		25%
20,000		35%
40,000		45%
80,000		55%
120,000		65%

[†] "Deductible" is "excess" that policyholders must bear before their insurance cover is payable. 「自負額」是指於索償時保單持有人在得到保障賠償前必須扣除之「墊底費」。

No Claim Discount Benefit 無索償保費折扣優惠

If you did not make any claim for two consecutive years or more, you will be entitled to enjoy the No Claim Discount up to 15% upon renewal of your MediSure Pro policy.

如連續二年或以上沒有提出索償，於續保時您可享受有高達八五折無索償保費折扣優惠。

Number of consecutive years with no claim 無索償之年數	No Claim Premium Discount 無索償保費折扣
2 consecutive years / 連續二年	5%
3 consecutive years / 連續三年	10%
4 consecutive years / 連續四年	10%
5 consecutive years / 連續五年	15%

Additional Family Discount 額外家庭折扣優惠

Successfully enrol with your family together, you can enjoy additional 10% discount.

若您和家人成功同時投保，更可享受有額外九折優惠。

Medical Top up Plan 醫療增值計劃

MediSure Pro Medical Top Up Plan is a practical way of supplementing protection at a lower premium by topping up your existing individual or group medical insurance.

特設醫療增值計劃是為補充您現有的團體或個人醫療保險不足而設的，讓您在較低的保費去享有足夠的保障。

International Payment Guarantee 全球入院付款保證

MediSure Pro offers you International Payment Guarantee. No matter wherever you are, we will arrange hospital payment for you, so that you don't have to pay cash upfront and can enjoy total peace of mind.

醫健寶醫療保障計劃為您提供全球入院付款保證，不論您身處何地，我們都為您安排付款事宜，您亦無需即時付款，真正為您提供最貼身的保障。

Comprehensive Cover for Major Hospitalisation Expenses 全面賠償主要住院費用

Giving you even more peace of mind, major hospitalisation charges such as miscellaneous hospital charges, in-hospital specialists, surgeons fee, anaesthetists fee and operation theatre charges will be reimbursed comprehensively.

為令您加倍安心，全面賠償主要住院醫療費用如住院雜費、專科醫生費用、手術費、麻醉師費及手術室費用等。

Pre-and Post-Hospitalisation care 住院前後保障

Full cover for pre-hospital outpatient visits and post-hospital follow-up treatments
全面住院保障伸延至入院前之有關門診診斷費及出院後的覆診治療費用。

Full cover for Outpatient Chemotherapy, Radiotherapy, Targeted Therapy, Immunotherapy, Hormonal Therapy and Kidney Dialysis Treatment 全額保障非住院化療、電療、標靶治療、免疫治療、荷爾蒙治療及洗腎費用

Cover includes Outpatient Chemotherapy, Radiotherapy, Targeted Therapy, Immunotherapy, Hormonal Therapy and Kidney Dialysis Treatment at a Hospital irrespective of whether such treatment is received as a registered in-patient or as an outpatient.

保障並涵蓋醫院提供之非住院化療、電療、標靶治療、免疫治療、荷爾蒙治療及洗腎，不論受保人以住院病人或門診病人身份接受有關治療。

Guaranteed Acceptance 保證受保

With the fulfilment of the required conditions, Guaranteed Acceptance can be offered to you without medical examination.
只需合乎特定要求，您可於投保醫健寶醫療保障計劃時選擇「保證受保」，毋須驗身。

Comprehensive Protection with Guaranteed Renewal ▲ 全面保障 保證續保 ▲

MediSure Pro offers you comprehensive medical and hospitalisation cover with guaranteed renewal. When your existing medical insurance ceases or you reach the retirement age, you can remove the annual deductible and resume full core cover at your discretion upon policy renewal.

醫健寶醫療保障計劃為您提供全面醫療及住院保障，並保證續保。倘若您現有的醫療保單完結或年屆退休年齡，您可於續保時按當時的個人需要取消自負額選項以恢復基本保障的原有保障金額。

▲ Subject to conditions: 受有關條款約束:

- Medical Top Up Plan is renewed up to the age of 69 and can be switched to Gold Plan upon the age of 70 without re-underwriting.
醫療增值計劃續保年齡至69歲，並可於70歲起在免再核保的情況下轉換至星級計劃。
- Serious Illness Benefit and Lady Benefits will be renewed up to age 79. Maternity Benefits will be renewed up to age 49.
精選危疾保障及女性保障續保年齡至79歲。產科保障續保年齡至49歲。
- Serious Illness Benefit and Optional Lady Care Benefit will be terminated if the maximum limit is claimed.
當受保人獲得自選精選危疾保障及自選女性保障的最高保障額後，其保障即會終止。

Free Medical Service once a year 每年一次免費醫療服務

Optional Serious Illness Benefit 自選精選危疾保障

Comprehensive Cover up to 28 types of Critical Illness: 全面保障多達 28 種危疾:

- | | |
|---|--|
| 1. Cancer (spread of malignant cells) 癌症 (已擴散) | 15. Paralysis / Paraplegia 癱瘓症 / 截癱 |
| 2. Stroke (permanent neurological damage) 中風 (永久神經損傷) | 16. Loss of independent existence 喪失獨立能力 |
| 3. Heart attack 心臟病突發 | 17. HIV resulting from blood transfusion
因輸血感染愛滋病毒 |
| 4. Coronary artery-bypass surgery 冠狀動脈手術 (搭橋手術) | 18. Aorta surgery 主動脈手術 |
| 5. Complete liver failure (end stage liver failure) 末期肝衰竭 | 19. Heart valve surgery 心瓣膜手術 |
| 6. Kidney failure (end stage kidney failure) 末期腎衰竭 | 20. Alzheimer's disease 阿耳滋海默氏症 |
| 7. Major organ transplant(s) 主要器官移植手術 | 21. Loss of speech 喪失語言能力 |
| 8. Motor neurone disease 運動神經細胞疾病 | 22. Benign brain tumour 良性腦腫瘤 |
| 9. Loss of hearing (both ears) 雙耳失聰 | 23. Terminal illness 末期病症 |
| 10. Blindness (both eyes) 雙目失明 | 24. Loss of limbs 喪失肢體 |
| 11. Major burns 嚴重燒傷 | 25. Muscular dystrophy 肌失養症 |
| 12. Coma 昏迷 | 26. Encephalitis 腦炎 |
| 13. Parkinson's disease 柏金遜病 | 27. Accidental head injury resulting in major head
trauma 頭部意外受傷引致嚴重腦創傷 |
| 14. Multiple sclerosis 多發性硬化 | 28. Pulmonary Hypertension 肺動脈高壓 |

Optional Lady Care Benefit covers: 自選女性保障包括:

- Female specific cancers in situ 女性原位癌
 - Breast 乳房
 - Fallopian tube 輸卵管
 - Cervix (CIN III or above) 子宮頸 (第三級或以上)
- Female illnesses 女性疾病
 - Rheumatoid arthritis 類風濕性關節炎
 - Osteoporosis leading to hip fractures 骨質疏鬆導致髖骨骨折
 - Systemic lupus erythematosus (SLE) with lupus nephritis 系統性紅斑狼瘡導致狼瘡性腎炎
- Vagina / Vulva 陰道/外陰
- Uterus 子宮
- Ovary 卵巢

Other Optional Benefits 其他自選保障

- Supplementary Major Medical Benefit 附加醫療保障
- Dental Benefit 牙科保障
- Maternity Benefit 產科保障

Benefits Table (HK\$) 保障概覽(港幣 / 元)

(With effect from 1 Feb 2020 由 2020 年 2 月 1 日起生效)

	Gold Plan 星級計劃	Diamond Plan 至尊計劃	Medical Top Up Plan ¹ 醫療增值計劃 ¹
Overall Maximum Limit per disability 每宗傷病最高總保障額	250,000	500,000	N/A 不適用
Core Benefits 基本保障			
(A) Hospital & Related Services Benefit 醫院及有關服務保障			
Maximum Limit 最高保障額 – per year 每年	250,000	500,000	250,000
Room & Board 住院及膳食費用 – per day 每日	1,150	1,950	50% reimbursement for each eligible claim up to Maximum Limit per year 每宗合資格索償 的賠償額為索償 額的50%以不超 過每年最高保障 額為限
Accompany Bed 加床費用 – for one adult family member for hospitalisation of children of aged 17 or below 17 歲或以下兒童住院時由一位成年家庭成員陪伴之額外收費	Full Cover 全額賠償	Full Cover 全額賠償	
Intensive Care 深切治療費用 – supplement to Room & Board 額外津貼住院及膳食費用	Full Cover 全額賠償	Full Cover 全額賠償	
Miscellaneous Hospital Charges (Covers prescribed diagnostic imaging tests) [#] 住院雜費 (包括訂明診斷成像檢測) [#] – per disability 每症	Full Cover 全額賠償	Full Cover 全額賠償	
Physician Fees 醫生巡房費用 – per day 每日	1,150	1,950	
In-hospital Specialists 專科醫生費用 – per disability 每症	Full Cover 全額賠償	Full Cover 全額賠償	
Surgeon Fee ⁴ 手術費用 ⁴ – per operation 每宗手術			
<ul style="list-style-type: none"> ▪ Complex 複雜 ▪ Major 大型 ▪ Intermediate 中型 ▪ Minor 小型 	165,000 82,500 41,250 16,500	320,000 160,000 80,000 32,000	
Anaesthetist Fee 麻醉師費用 – per operation 每宗手術	35% of Surgeon Fee 手術費用的 35%	35% of Surgeon Fee 手術費用的 35%	
Operation Theatre 手術室費用 – per operation 每宗手術	35% of Surgeon Fee 手術費用的 35%	35% of Surgeon Fee 手術費用的 35%	
Pre-admission Outpatient Visits and Post-Hospital Follow- up Treatments 入院前之門診診斷費用及出院後之覆診費用 – 1 visit within 30 days before admission 入院前 30 日內之 1 次門診 – 3 Follow-up treatments 90 days after discharge 出院後 90 日內之 3 次覆診	Full Cover 全額賠償	Full Cover 全額賠償	
Private Nursing 私家看護費用 – up to 26 weeks per year 每年最多 26 個星期	Full Cover 全額賠償	Full Cover 全額賠償	
Outpatient Chemotherapy / Radiotherapy / Targeted Therapy / Immunotherapy / Hormonal Therapy / Kidney Dialysis Treatment 非住院化療 / 電療 / 標靶治療 / 免疫治療 / 荷爾蒙治療 / 洗 腎費用 – per disability 每症	Full Cover 全額賠償	Full Cover 全額賠償	
Organ Transplantation Benefit 器官移植保障 Maximum Limit 最高保障額 – per year and per disability 每年及每宗傷病	250,000	500,000	
Day Surgery Allowance 日間手術現金津貼 – per operation 每宗手術	1,000	1,000	1,000
Public Hospital Cash Benefit 公立醫院現金保障 – per day 每日	1,000	1,500	1,000
Second claim benefit 第二索償現金津貼保障 – per claim 每宗索償	1,000	1,000	1,000

Benefits Table (HK\$) 保障概覽(港幣 / 元)

(With effect from 1 Feb 2020 由 2020 年 2 月 1 日起生效)

	Gold Plan 星級計劃	Diamond Plan 至尊計劃	Medical Top Up Plan ¹ 醫療增值計劃 ¹
Post Operation and Cancer Treatment Recovery Benefit 手術或癌症治療後復康保障 – Per Day 每日 – Up to 5 visits per year for each of following treatments 下列每項治療每年最多 5 次 1. Psychological Counselling (Consultation fee only) 心理輔導 (只限診症費) 2. Dietetic Consultation (Consultation fee only) 營養諮詢(只限診症費) 3. Speech Therapy (Treatment fee only) 言語治療(只限診療費) 4. Occupational Therapy (Treatment fee only) 職業治療(只限診療費) 5. Chinese Herbalist Consultation and Acupuncture 中醫及針灸治療 – Reimbursement percentage 賠償率	420	630	420
Lifetime Limit 終生保障額 – per person, applied at or above age 70 每位受保人於 70 歲或以上適用	1,000,000	2,000,000	N/A 不適用
(B) Additional Benefits 額外保障			
Free Medical Service at Appointed Centre 於指定醫療中心享用免費醫療服務	Once per Year 每年一次	Once per Year 每年一次	Once per Year 每年一次
International Payment Guarantee⁵ 全球入院付款信用保 ⁵	Available 適用	Available 適用	N/A 不適用
24-hour International Emergency Assistance 24 小時海外緊急支援服務	Available 適用	Available 適用	Available 適用
Job Changer Hospital Benefit² 轉職住院保障 ² – per year 每年	N/A 不適用	N/A 不適用	26,000

Optional Benefits 自選保障

	Gold Plan 星級計劃	Diamond Plan 至尊計劃	Medical Top Up Plan ¹ 醫療增值計劃 ¹
(C) Supplementary Major Medical Benefit 附加醫療保障 (applicable after Core Cover (A) Hospital & Related Services Benefit is exhausted) (適用於當(A)醫院及有關服務保障保額索償耗盡後)			
Maximum Limit per disability 每宗傷病最高保障額	105,000	210,000	N/A 不適用
Deductible per each claim 每次索償墊底費	1,000	1,000	
Reimbursement percentage 賠償率	80%	80%	
(D) Dental Benefit 牙科保障			
Maximum Limit per year 每年最高保障額 – Scaling and polishing 洗牙 (Maximum 2 visits each Contract Year): 500 each visit (每合約年度 2 次): 每次 500 – Routine oral examination 定期口腔檢查 – Intraoral X-ray and medications 口腔 X 光及藥物 – Fillings and extractions 補牙及脫牙 – Drainage of dental abscesses 膿瘡排放 – Pins for cusp restoration 齒尖或齒邊修復 – Dentures, crowns and bridges 假牙、牙冠及牙橋 (Only if necessitated by an Accident) (只適用於因意外而導致)	2,600	2,600	2,600
(E) Maternity Benefit (12-month waiting period) 產科保障 (等候期為 12 個月)			
Normal Delivery 自然分娩 per pregnancy 每次懷孕	32,000	32,000	32,000
Complicated Delivery (including miscarriage) 手術分娩 (包括流產) per pregnancy 每次懷孕	32,000	32,000	32,000

Benefits Table (HK\$) 保障概覽 (港幣 / 元)

(With effect from 1 Feb 2020 由 2020 年 2 月 1 日起生效)

Optional Benefits 自選保障			
	Gold Plan 星級計劃	Diamond Plan 至尊計劃	Medical Top Up Plan ¹ 醫療增值計劃 ¹
(F) Serious Illness Benefit 精選危疾保障			
Standard Plan: covers Critical Illnesses item (1) – (12) 標準計劃：保障(1) – (12) 項危疾			
Comprehensive Plan: covers Critical Illnesses item (1) – (28) 週全計劃：保障(1) – (28) 項危疾			
Overall Maximum Limit for Serious Illness Benefit 精選危疾保障最高總保障額	250,000	500,000	250,000
Maximum Limit for Optional Lady Care Benefit ³ 自選女性保障最高保障額 ³	50,000	100,000	50,000
Notes 註:			
1. The insured person should be covered by a valid hospital & surgical insurance policy at the time of hospital confinement or treatment; otherwise the benefit for Top Up Plan will become invalid. 受保人於住院或治療時，必須持有一份有效的住院及手術醫療保險，否則增值計劃的保障將無效。			
2. Waiting period: 90 days from the effective date of Medical Top Up Plan. Maximum period of coverage: within 120 days from the date of termination of employment. The Insured Person has to provide proof of termination of employment upon submission of claim. 等候期：於醫療增值計劃生效後之首90天。最長保障期：離職日後之首120天。受保人必須於索償時提供離職證明。			
3. Lady Care Benefit is a rider benefit of Serious Illness Benefit and cannot be insured separately. Benefit paid for Lady Care Benefit will reduce the Overall Maximum Limit for Serious Illness Benefit. 女性保障乃精選危疾保障之附加保障，不可獨立投保。女性保障一經索償，精選危疾保障之最高總保障額將相應遞減。			
4. According to Surgical Schedule 根據外科手術承保表			
5. Upon receipt of adequate prior notification of claim for Hospital in-patient treatment, MSIG Insurance (Hong Kong) Limited ("MSIG") will confirm the extent of insurance benefits, monitor claims procedures, issue (wherever possible) appropriate payment guarantees and/or arrange direct settlement to the Hospitals, Physicians or other service providers subject always to policy terms and conditions. No such payment guarantees or direct settlements can be made if MSIG is not contacted in advance with all relevant details as stated above. Covered outpatient services are not subject to payment guarantees or direct settlement and must be paid by the Insured Person and reimbursement claimed under the policy. 三井住友海上火災保險(香港)有限公司(「三井住友保險」)取得受保人以住院病人方式入住醫院治療的預先通知後，會確定保險的保障範圍、監察索償程序、簽發(可能情況下)適當之付款信用保證及/或根據保單條款與規章安排直接付款予醫院、醫生或其他服務供應者。如受保人未能預先通知三井住友保險有關上述的詳情，三井住友保險將不會簽發付款信用保證或安排直接付款。鑑於三井住友保險不會就本保單承保之門診服務提供付款信用保證或安排直接付款，受保人必須先自行付費，再根據本保單索取賠償。 # Prescribed diagnostic imaging tests: computer tomography ("CT" scan), magnetic resonance imaging ("MRI" scan), positron emission tomography ("PET" scan), PET-CT combined and PET-MRI combined # 訂明診斷成像檢測：電腦斷層掃描 ("CT" 掃描)、磁力共振掃描 ("MRI" 掃描)、正電子放射斷層掃描 ("PET" 掃描)、PET-CT組合及 PET-MRI 組合。			

Premium Table* 保費表*
Core Cover Premium Table (HK\$) 基本保障保費表 (港幣 / 元)

Age Group 年齡組別#	Gold Plan 星級計劃		Diamond Plan 至尊計劃		Medical Top Up Plan 醫療增值計劃	
	Monthly 月繳	Annual [^] 年繳 [^]	Monthly 月繳	Annual [^] 年繳 [^]	Monthly 月繳	Annual [^] 年繳 [^]
15 days 日 - 6 years 歲	355	3,834	460	4,968	140	1,512
7-17 years 歲	315	3,402	405	4,374	120	1,296
18-30 years 歲	455	4,914	585	6,318	170	1,836
31-40 years 歲	550	5,940	705	7,614	205	2,214
41-50 years 歲	730	7,884	935	10,098	255	2,754
51-60 years 歲	1,055	11,394	1,355	14,634	360	3,888
61-70 years 歲	1,685	18,198	2,150	23,220	595	6,426
71-80 years 歲	2,070	22,356	2,665	28,782	N/A 不適用	N/A 不適用
81-100 years 歲	2,150	23,220	2,770	29,916	N/A 不適用	N/A 不適用

Optional Supplementary Major Medical Benefit (HK\$) 自選附加醫療保障 (港幣 / 元)

Age Group 年齡組別 [#]	Gold Plan 星級計劃		Diamond Plan 至尊計劃	
	Monthly 月繳	Annual [^] 年繳 [^]	Monthly 月繳	Annual [^] 年繳 [^]
15 days 日 - 6 years 歲	110	1,188	140	1,512
7-17 years 歲	90	972	125	1,350
18-30 years 歲	140	1,512	180	1,944
31- 40 years 歲	165	1,782	215	2,322
41-50 years 歲	215	2,322	275	2,970
51-60 years 歲	315	3,402	400	4,320
61-70 years 歲	485	5,238	620	6,696
71-80 years 歲	600	6,480	770	8,316
81-100 years 歲	620	6,696	805	8,694

Optional - Serious Illness Benefit (HK\$) 自選精選危疾保障保費表 (港幣 / 元)

Standard Plan: covers Critical Illnesses item (1) – (12) 標準計劃: 保障 (1) – (12) 項危疾

Age Group 年齡組別 [#]	Gold Plan 星級計劃		Diamond Plan 至尊計劃		Medical Top Up Plan 醫療增值計劃	
	Monthly 月繳	Annual [^] 年繳 [^]	Monthly 月繳	Annual [^] 年繳 [^]	Monthly 月繳	Annual [^] 年繳 [^]
15 days 日 - 17 years 歲	50	540	100	1,080	50	540
18-30 years 歲	45	486	90	972	45	486
31- 40 years 歲	105	1,134	200	2,160	105	1,134
41-50 years 歲	180	1,944	355	3,834	180	1,944
51-60 years 歲	510	5,508	1,015	10,962	510	5,508
61-70 years 歲	940	10,152	1,880	20,304	940	10,152
71-80 years 歲	1,860	20,088	3,710	40,068	1,860	20,088

Comprehensive Plan: covers Critical Illnesses item (1) – (28) 全面計劃: 保障 (1) – (28) 項危疾

Age Group 年齡組別 [#]	Gold Plan 星級計劃		Diamond Plan 至尊計劃		Medical Top Up Plan 醫療增值計劃	
	Monthly 月繳	Annual [^] 年繳 [^]	Monthly 月繳	Annual [^] 年繳 [^]	Monthly 月繳	Annual [^] 年繳 [^]
15 days 日 - 17 years 歲	70	756	140	1,512	70	756
18 - 30 years 歲	65	702	125	1,350	65	702
31- 40 years 歲	145	1,566	285	3,078	145	1,566
41-50 years 歲	250	2,700	500	5,400	250	2,700
51-60 years 歲	715	7,722	1,420	15,336	715	7,722
61-70 years 歲	1,320	14,256	2,630	28,404	1,320	14,256
71-80 years 歲	2,600	28,080	5,190	56,052	2,600	28,080

Optional Lady Care Benefit Premium Table (HK\$) 自選女性保障保費表 (港幣/元)

Age Group 年齡組別 [#]	Gold Plan 星級計劃		Diamond Plan 至尊計劃		Medical Top Up Plan 醫療增值計劃	
	Monthly 月繳	Annual [^] 年繳 [^]	Monthly 月繳	Annual [^] 年繳 [^]	Monthly 月繳	Annual [^] 年繳 [^]
18-30 years 歲	40	432	85	918	40	432
31- 40 years 歲	35	378	75	810	35	378
41-50 years 歲	30	324	65	702	30	324
51-60 years 歲	35	378	75	810	35	378
61-70 years 歲	75	810	145	1,566	75	810
71-80 years 歲	145	1,566	290	3,132	145	1,566

Optional Maternity Benefit (HK\$) 自選產科保障保費表 (港幣 / 元)

Age Group 年齡組別	Monthly 月繳	Annual [^] 年繳 [^]
18-49 years 歲	755	8,154

Optional Dental Benefit (HK\$) 自選牙科保障保費表 (港幣 / 元)

Age Group 年齡組別	Monthly 月繳	Annual [^] 年繳 [^]
15 days or above 15 日或以上	150	1,620

* Collection of Levy on Insurance Premium - The Insurance Authority ("IA") has announced the collection of levy on insurance premium under the "Insurance Ordinance" with effect from 1st January 2018. As a result, all premium amounts shown in this product factsheet are subject to levy. If the premium is paid by monthly instalment, we will adjust the rounding in the final month (if applicable) of each insurance period.

* 收取保費徵費之新規定 - 保險業監管局(「保監局」)已於《保險業條例》中公佈有關收取保費徵費的新規定，並將於2018年1月1日正式生效。因此，本產品簡介上所列明的保費金額將需附加保費徵費。如保費以月繳形式繳付，我們將於每個保險期之最終到期月(如適用)調整保費差額。

[^] 10% discount has been applied to annual premium payment mode [^]年繳保費可享9折保費折扣

Core Cover and Supplementary Major Medical Benefit: Renewal only at age 76 or above

Serious Illness Benefits and Lady Plan: Renewal only at age 60 or above

基本保障及附加醫療保障: 76歲或以上只接受續保

精選危疾保障及自選女性保障: 60歲或以上只接受續保

Major Exclusions 主要不承保項目:

1. Pre-existing conditions before policy commencement date 保單生效日期前所患有的疾病或損傷
2. Routine medical check-ups and vaccinations 例行體格檢查及預防注射
3. Cosmetic surgery 整容手術
4. Dental treatment or oral surgery related to teeth (unless for restoration or replacement of sound natural teeth within 14 days of accident. This exclusion is not applicable to Dental Benefit.) 牙科治療及與牙齒有關的口腔手術(除非在意外發生後14天內進行有關健康正常牙齒之修補治療，不適用於牙科保障。)
5. Convalescent care 休養治療
6. Pregnancy or childbirth (not applicable to Optional Maternity Benefit, Serious Illness Benefit and Lady Care Benefit), infertility, contraception and sterilization
懷孕或生育(不適用於自選產科保障、精選危疾保障及女性保障)、不孕、節育及絕育
7. Congenital and heredity conditions 先天或遺傳性異常
8. Mental and psychiatric disorders 神經及精神問題
9. Elective overseas treatment for non-emergency medical conditions 預先安排在海外治療的非緊急性的醫療情況
10. Participation of hazardous sports and pastime 參與危險的運動及興趣活動
11. Hospital in-patient treatment for conditions which can be properly treated as an outpatient. This includes hospitalisation primarily for diagnostic scanning, X-ray examinations or physiotherapy treatment 入院進行之治療本可採用門診方式進行。如住院只為接受診斷掃描、X光檢查或物理治療
12. The confinement or treatment for sickness contracted or commencing within 6 months from the commencement of policy for the following disabilities: Tuberculosis, Anal fistulae, Gall stones, stones of kidney, urethra or urinary bladder, hypertension or cardiovascular disease, gastric or duodenal ulcer, diabetes mellitus, tumours or malignancies, haemorrhoids, disorders of tonsils requiring tonsillectomy, disorders of nasal septum, sinus or turbinates, hyperthyroidism, cataracts and prolapsed intervertebral disc or disc degeneration 於保單生效後6個月內就以下傷病引致的住院或治療費用繳付賠償之責任: 肺結核、肛門瘻管、膽石、腎石、尿道結石或膀胱結石、高血壓或心血管病、胃或十二指腸潰瘍、糖尿病、腫瘤或癌症、痔瘡、扁桃腺切除手術、鼻中隔膜、鼻竇或鼻甲骨骨病變、甲狀腺機能亢進、白內障、椎間盆突出或退化

The above is a summary of Major Exclusions only. For details please refer to policy provisions.

以上項目為主要不承保項目的撮要，詳情請參閱保單條款。

Important Notes 注意事項:

1. MediSure Pro applicant must be resident of Hong Kong aged between 18 and 75.
醫健寶醫療保障計劃申請人必須為18-75歲的香港居民。
2. Core Cover is eligible for Insured Person(s) aged 15 days to 75 upon enrolment (excluding citizens of the USA or Canada whose Usual Country of Residence is the USA or Canada). Optional Serious Illness Benefit and Lady Care Benefit are eligible for Insured Person(s) aged 18 to 59 upon enrolment and renewal up to aged 79. Applicant can apply MediSure Pro with his/her legal spouse and unmarried children aged 15 days to 17 (full time students up to 23 years old).
基本保障適用於申請時年齡介乎15天至75歲的受保人(常居地為美國或加拿大的美籍或加拿大籍公民除外)。自選精選危疾保障及女性保障適用於申請時年齡介乎18至59歲的受保人及續保至79歲。申請人可與其合法配偶及其年齡介乎15天至17歲之未婚子女(全日制學生至23歲)一同申請醫健寶醫療保障計劃。
3. Medical Top Up Plan is eligible for Insured Person(s) aged 15 days to 59 upon enrolment (excluding citizens of the USA or Canada whose Usual Country of Residence is the USA or Canada). Medical Top Up Plan will be renewed up to aged 69 and will be switched to Gold Plan automatically when the Insured Person attains aged 70 on renewal.
醫療增值計劃適用於申請時年齡介乎15天至59歲的受保人(常居地為美國或加拿大的美籍或加拿大籍公民除外)。醫療增值計劃將每年續保至69歲，如受保人於續保日年屆70歲，保障將自動轉為星級計劃。
4. Premium will be adjusted when the Insured enters the next age group according to the premium table.
當受保人年屆下一個年齡組別，保費將根據保費表所列作出調整。
5. An extra 10% premium will be charged for standalone covers for children who are under 18.

- 18 歲以下兒童單獨投保保費將額外加收10%。
6. All Insured Persons must select the same plan. Each of them can select different Annual Aggregate Deductible Amount.
所有受保人所選的計劃必須相同。而每名受保人可選擇不同的每年總自負額。
 7. Serious Illness Benefit and Lady Care Benefit are only applicable to illnesses diagnosed after 60 days from the first inception date. The Insured Person must survive 21 days after the diagnosis of illness.
精選危疾保障及女性保障只適用於於保單生效60天後被確診的承保疾病，受保人必須在被確診後仍然在世21天。
 8. Serious Illness Benefit and Lady Care Benefit will be terminated when the maximum limit is claimed.
當受保人獲得精選危疾保障及女性保障的最高保障額後，其保障即會終止。
 9. All approved applications will be effective on the first day of the following month. Year refers to 12 months from the policy effective date i.e. policy year.
所有獲批核之申請將於下月的一號開始生效，本文所示之每年即為保單生效日起計算的12個月，亦即保單年度。
 10. Overall Maximum Limit per disability is the maximum amount recoverable by an Insured Person in total in respect of any one disability, which cover claims incurred during any one period of insurance and any subsequent periods of insurance.
每宗傷病最高總保障額乃受保人在任何一宗傷病可以追討的最高總限額，包括任何一保險年度及隨後任何保險年度內累積之索償。
 11. All medical charges must be reasonable and customary.
一切醫療費用必須合理及慣常。
 12. Cover begins after an application has been accepted and the payable amount has been received. No refund of premium and the Levy will be allowed once the Policy has been issued.
保障於投保申請獲接納及繳付總金額後始行生效。保單一經發出，保費及保費徵費概不退還。
 13. Premium and terms may be adjusted at renewal at the discretion of MSIG Insurance (Hong Kong) Limited.
保費及保單條款可能會於續保時作出修訂，並由三井住友海上火災保險(香港)有限公司釐定。
 14. Free medical service redemption letter will be sent together with the policy to each Insured Person by mail in 2 months upon policy inception. The redemption letter is non-transferable and cannot be exchanged for cash. Free medical service includes spinal assessment, medical check-up plan, bone densitometry or female check-up plan, Insured Person can choose one of the service.
免費醫療服務換領信將於保障生效起2個月內連同保單以郵寄方式寄給每位受保人。換領信不可轉贈他人或兌換現金。免費醫療服務包括兒童脊椎評估、身體檢查計劃、骨質疏鬆檢查或婦科檢查計劃。受保人可選擇其中一項。
 15. Insured person will have 14 days policy review period upon receipt of the insurance policy(ies). Insured person may cancel the policy by giving written notice to the MSIG on the condition that there have been no claim payment incurred or made before the date of cancellation. Any premium and the Levy paid by insured person will be refunded without interest. In such case, the policy shall be deemed to have been void from the date of inception. This cancellation right shall not apply at renewal.
投保人在收到保單及/或保險條款及細則後將享有14天之保單審閱期。若投保人在收到保單起計14天內基於任何原因對保單不滿，投保人可以給予三井住友保險書面通知取消保單。惟在取消日前三井住友保險必須未曾招致或作出索償付款。投保人已繳的任何保費及保費徵費將獲退回(不附利息)，保單將於生效日起被視為無效。此取消保單的權利並不適用於續保。

Remarks: MediSure Pro is underwritten by MSIG Insurance (Hong Kong) Limited ("MSIG") which is a general insurer authorized and regulated by the Insurance Authority ("IA"). The above information is intended as a general summary. It is for reference only and is not an offer for subscription of any insurance product. The policy may contain terms and conditions which are not detailed in the above. Should there be any discrepancy between the information contained in the above and the terms of the policy, the terms of the policy shall prevail. For exact terms and conditions and details of the exclusions, please refer to the relevant policy or contact MSIG. All matters or disputes in relation to this insurance product and the interpretation of the terms and conditions shall be subject to the decision of MSIG, which shall be final and binding. MediSure Pro will be effective only after our confirmation by phone and the acceptance of the premium for the first month. For immediate issuance of policy, please call +852 3122 6722 for enrolment.

附註：醫健寶醫療保障計劃由三井住友海上火災保險(香港)有限公司(「三井住友保險」)承保。三井住友保險乃由保險業監管局(「保監局」)授權經營一般保險業務。以上乃資料摘要，僅供閣下參考，並非任何保險產品之認購要約。有關保單內的條件及條款可未有於上文詳列。以上資料與保單條文若有歧義，一切以有關保單條文為準。有關保單條文及不承保事項之詳情，請參閱有關之保險合約或致電三井住友保險。如對本保險產品及其條款及細則之詮釋有任何爭議，三井住友保險保留最終決定權。醫健寶醫療保障計劃須由電話確認及收到有關之首次保費後方可生效。如須即時簽發保單，請於辦公時間內致電+852 3122 6722 投保。

MSIG Insurance Hotline 三井住友保險熱線：+852 3122 6722

FAX No. 傳真熱線：+852 2969 4660

Service Hours 服務時間：Mon-Fri 星期一至五 9:00am-5:30pm
(Except Public Holidays 公眾假期除外)