



住院現金保險-金計劃 Hospital Cash Protection - Gold Plan



中國太平保險(香港)有限公司
China Taiping Insurance (HK) Company Limited

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China Taiping Insurance (HK) Company Limited

香港北角京華道18號15樓

15/F., 18 King Wah Road, North Point, Hong Kong

電話 Tel: (852) 2815 1551 傳真 Fax: (852) 2541 6567

www.hk.ontaping.com

客戶服務熱線
Customer Service Hotline
(852) 3716 1616

住院現金保險 - 金計劃

一般醫療保險提供住院費用保障，但未必能助您應付其他因住院而引起的經濟負擔，例如額外醫療費用或因住院期間之收入損失等。

中國太平保險(香港)有限公司特設『住院現金保險 - 金計劃』，以現金保障形式，保障閣下因疾病或意外入院時之所需。

多樣化的保障範圍

- **住院現金保障**
『住院現金保險 - 金計劃』為您於住院期內提供每天現金資助，作為支付醫院費用及其他所需支出。
- **雙倍住院現金保障**
萬一在下列情況入住醫院，『住院現金保險 - 金計劃』可提供雙倍現金津貼給與被保險人：
 - * 入住深切治療病房
 - * 在香港、澳門或中國以外的地方住院
- **外科手術費用津貼**
若您需要接受外科手術，『住院現金保險 - 金計劃』亦提供外科醫生費、租用手術室費及麻醉師費，最高可達每日住院現金保障額的十七倍，以實報實銷形式支付。
- **身故津貼**
『住院現金保險 - 金計劃』提供當被保險人在住院期間不幸身故，法定受益人可獲發額外身故津貼。如住院期間因意外導致身故者，更可獲雙倍賠償。
- **24小時全球緊急支援服務**
只要您成為『住院現金保險 - 金計劃』的被保險人，即可免費獲得“國際救援(亞洲)公司”提供 24 小時全球熱線及緊急支援服務。

被保險人資格

- 凡全職受僱之被保險人及其合法配偶亦可同時投保，而年齡為 16 歲或以上及不超過 64 歲(按保單生效日計)。
- 自僱人士除外。
- 這計劃包括家庭主婦和超過五十五歲的退休人士。
- 被保險人及其配偶必須投保同一保障計劃。

申請手續簡便

只需填妥保險投保申請書連同保險年費一併寄回即可。無須接受身體檢查。

重要事項

- (1) 被保險人如變換職業，必須即時以書面通知本公司；
- (2) 有關住院及手術賠償申請，被保險人須於入院後 30 天內通知本公司。

15 天免費保單審閱期

接獲保單後，您仍可享有充裕時間審閱保單細節。若有任何不滿，只需於接獲保單後 15 天內或於保單簽發日 30 天內以書面通知並退回保單，如未有提出索償，保單即會自動取消，已繳保費，亦可獲全數退回。

可獲九折保費優惠

只要您及您的配偶一同投保，便可獲有九折保費優惠。

保障福利表

『住院現金保險 - 金計劃』保障範圍			
福利項目 (每症)		最高保障額 (港幣)	
		精選計劃	特級計劃
(1)	住院現金保障 (最高為 730 日)* 最高保障金額	900 657,000	1,200 876,000
(2)	雙倍住院現金保障 (最高為 30 日)* 最高保障金額 因下列任何情況住院可獲雙倍住院現金保障： • 入住深切治療病房 • 在香港、澳門或中國以外的地方住院	1,800 54,000	2,400 72,000
(3)	外科手術費用津貼 (包括外科醫生費、租用手術室費及麻醉師費在內，賠償均以實報實銷形式支付)	16,000	18,000
(4)	身故津貼 (住院期間) • 不幸身故津貼賠償；或 • 若因意外導致身故者，可獲雙倍津貼賠償。	20,000 40,000	20,000 40,000
(5)	二十四小時全球緊急支援服務		

* 雙倍住院現金保障之 30 日保障期已被計算於住院現金保障之 730 日保障期內。

保費表

投保年齡 #	每位被保險人之全年保費 (港幣)	
	精選計劃	特級計劃
16 – 30	1,069	1,320
31 – 35	1,216	1,520
36 – 40	1,413	1,765
41 – 45	1,724	2,185
46 – 50	2,189	2,725
51 – 55	2,621	3,364
56 – 60	4,044	5,118
61 – 64	4,650	7,418

續保之保費根據受保人於續保日之年齡而調整。

主要不保事項 (詳情請參閱保單內容)

本計劃之保障範圍不包括：

- (1) 受保前已存在之傷病、先天性疾病，其中包括疝症（八歲前發生）、癲癇、斜視及腦積水；
- (2) 一切疾病發生於保單生效首三十日期內。（除因意外受傷之治理）；
- (3) 受保後首六個月內發生之下列病患：肛瘻、膽囊炎、腎石、尿道或膀胱結石、糖尿病、胃或十二指腸潰瘍、大姆指外翻、高血壓或心臟血管疾病、結核病、皮膚及肌肉組織腫瘤、骨瘤或血液或骨髓之惡性疾病；
- (4) 受保後首十二個月內發生之下列病患：白內障、子宮內膜組織形成異位、扁桃體切除手術、痔瘡、甲狀腺功能亢進、鼻中隔或鼻甲之病理異常、需動手術之各類竇病症及體內器官腫瘤；
- (5) 住院主要原因是接受診斷性之掃描、X 光檢查或物理治療、疫苗及預防性藥物、例行體格檢查；
- (6) 整容手術、配眼鏡或屈光鏡、助聽器、牙科保健及治療（惟因意外而需動手術或進行裝配者則例外）、蓄意自我毀傷、酗酒或吸毒、懷孕、分娩、墮胎、流產、產前或產後之護理、節育或不育治療、性病、精神或神經混亂。

本單張只作一般性簡介，有關係文細節，應以保險單為準。

Hospital Cash Protection - Gold Plan

Taking out the usual medical insurance may protect you against hospitalization expenses but it may not help you cope with other financial impacts such as extra medical expenses or the loss of income.

That's why China Taiping Insurance (HK) Company Limited has created Hospital Cash Protection - Gold Plan, a cash benefit insurance policy which provides instant financial assistance during hospitalization.

LARGE VARIETY OF BENEFITS

- **HOSPITAL CASH BENEFIT**
Hospital Cash Protection - Gold Plan provides you the daily cash benefit for medical expenses or other needs.
- **DOUBLE HOSPITAL CASH BENEFIT**
Hospital Cash Protection - Gold Plan will pay double cash benefits if hospitalization falls within one of the following categories:
 - * treatment in the intensive care unit or
 - * you are hospitalized anywhere outside the Hong Kong SAR, Macau SAR or Mainland China.
- **SURGICAL ALLOWANCE BENEFIT**
Hospital Cash Protection - Gold Plan will also reimburse surgical expenses including surgeons fee, anaesthetists fee and operation theatre fee up to 17 times of hospital cash benefit if you need such operation during hospitalization.
- **DEATH ALLOWANCE**
Hospital Cash Protection - Gold Plan will pay the additional Death Allowance to the legal beneficiary upon the death of an Insured Person during hospitalization. Double benefit will be payable if the decease is caused by accident.
- **24-HOUR WORLDWIDE EMERGENCY ASSISTANCE SERVICE**
When you enrol Hospital Cash Protection - Gold Plan, you can enjoy the 24-hour hotline and Worldwide Emergency Assistance Service FREE.

ELIGIBLE INSURED PERSON

- The eligible insured person and his/her spouse must be aged from 16 years or above but not more than 64 years (counted up to the effective date of the policy) and must be under full-time & permanent employment.
- Self-employed Person is excluded.
- It extends to housewives and retirees over the age of 55 years.
- The Insured Person and his/her spouse should apply for the same plan.

SIMPLE TO ENROL

Just complete and return the attached application form together with your payment of annual premium. No medical examination is required.

IMPORTANT NOTES

- (1) The Insured Person must give immediate written notice to the Company for any change of occupation;
- (2) The Insured Person must notify in writing for any hospital confinement or surgical operation on which a claim may be based to the Company within 30 days of the commencement of such hospital confinement.

15-DAY FREE POLICY REVIEW PERIOD

You will have plenty of time to review your policy. If for any reason you are not satisfied, simply return the policy with written notice within 15 days after receipt of the policy or 30 days after the Issue Date of the policy, whichever is the earlier. The policy will be cancelled automatically and any premium already paid will be refunded if you have not made any claim.

10% PREMIUM DISCOUNT

If you and your spouse enrol the plan at the same time, you will be entitled to have 10% discount on premium.

BENEFITS SCHEDULE

HOSPITAL CASH PROTECTION - GOLD PLAN BENEFITS SCHEDULE		
Benefits Schedule (per disability)	Maximum Benefit (HK\$)	
	Classic Plan	Platinum Plan
(1) Hospital Cash Benefit (max. 730 days) * Maximum Amount	900 657,000	1,200 876,000
(2) Double Hospital Cash Benefit (max. 30 days) * Maximum Amount Double Hospital Cash Benefit payable for hospital confinement due to any of the following events: • In an intensive care unit • you are hospitalized anywhere outside the Hong Kong SAR, Macau SAR or Mainland China	1,800 54,000	2,400 72,000
(3) Surgical Allowance Benefit (Surgeon's Fee, Anaesthetist's Fee & Operation Theatre Fee only)	16,000	18,000
(4) Death Allowance (During Hospital Confinement) • Additional Death Allowance; or • If Death caused by Accident, the Allowance would be doubled.	20,000 40,000	20,000 40,000
(5) 24-Hour Worldwide Emergency Assistance Service		

* The 30-day coverage period of Double Hospital Cash Benefit is included in the 730-day coverage period of Hospital Cash Benefit.

PREMIUM TABLES

Insured Age #	Annual Premium Per Insured Person (HK\$)	
	Classic Plan	Platinum Plan
16 - 30	1,069	1,320
31 - 35	1,216	1,520
36 - 40	1,413	1,765
41 - 45	1,724	2,185
46 - 50	2,189	2,725
51 - 55	2,621	3,364
56 - 60	4,044	5,118
61 - 64	4,650	7,418

Premium will be adjusted upon renewal according to attained age at renewal date.

MAJOR EXCLUSIONS (please refer to the policy for details)

This plan does not cover medical expenses arising from:

1. Any pre-existing conditions, congenital abnormalities including but not limited to hernia up to aged 8, epilepsy, strabismus and hydrocephalus;
2. Any treatment for illness which occurs within 30 days after the effective date of this Policy unless caused by an accident;
3. The following conditions that require treatment in the first 6 months of the policy: anal fistulae; cholecystitis; calculi of kidney, urethra or bladder; diabetes mellitus; gastric or duodenal ulcer; hallux valgus; hypertension or cardio vascular disease; tuberculosis; and tumours of skin, muscular tissue, bone tumors or malignancies of blood or bone marrow;
4. The following conditions that require treatment in the first 12 months of the policy: cataracts; endometriosis; diseased tonsils requiring surgery; hemorrhoids; hyperthyroidism; pathological abnormalities of nasal septum or turbinates; sinus conditions requiring surgery; and tumors of internal organs;

5. Hospitalization primarily for diagnosis scanning, X-ray examinations or physical therapy, vaccinations or preventive medication, routine physical examinations or health checkup;
6. Cosmetic surgery, eyeglasses and refractions or hearing aids, dental care and treatment (except the surgery or treatment is necessary as a result of accident), intentional self-inflicted injury, alcoholism, drug addiction, pregnancy, childbirth, miscarriage, abortion, prenatal or postnatal care, contraceptive methods or treatment pertaining to infertility, venereal diseases, psychotic and mental disorder.

The leaflet is intended as a general summary. Please refer to the policy for exact terms and conditions.