



「守護您」終身危疾保險計劃

一般的危疾保障計劃，只提供一次的危疾賠償，「守護您」終身危疾保險計劃及附加多重危疾保障提供多達5次的危疾保障，涵蓋高達42種嚴重疾病及多項成人及兒童特別疾病，即使疾病再三來襲，亦可從容面對，讓您和家人獲得更全面的保障。

♥ 42種危疾保障

「守護您」終身危疾保險計劃(基本計劃)保障多達42種危疾，包括常見的危疾如癌症、心臟病及中風，保障至100歲。如經診斷證實患上任何一種受保的危疾，將可獲得一筆相等於投保額100%的現金賠償(須扣除任何因「特別疾病」而已支付的保險賠償)，您可靈活運用該現金賠償，以應付突如其來的醫療費用或日常開支。

♥ 16種特別疾病保障¹

除危疾保障外，計劃加設10種成人特別疾病，及6種專為兒童而設的特別疾病保障。如被證實患上任何一種特別疾病，可獲預支基本計劃保障額的20%作為賠償，最高為HK\$240,000。

♥ 保證現金價值及期滿利益

基本計劃提供保證現金價值及紅利，以增加您的回報。只要保單生效達1年，即可享保證現金價值及紅利。於100歲保單期滿時，可獲一筆過的非保證金額作為期滿獎賞。

♥ 自選供款期

10、15或20年的供款期，可享至100歲保障，令您的財務計劃更有預算。

「守護您」附加多重危疾保障

5次危疾保障

「守護您」附加多重危疾保障涵蓋39種危疾，提供高達5次的危疾賠償(包括基本計劃的首次賠償)，每次賠償為投保額的100%，保障至100歲。受保之危疾共分為5個組別，除癌症賠償外，每次危疾賠償必須為來自不同組別的疾病²。

3次癌症賠償

在香港，以一生累計風險計，每4名男性及每5名女性中，有1名會患上癌症*。上述5次的危疾保障，其中包括多達3次的癌症賠償(包括基本計劃的首次賠償)。即使相同的癌症復發或患上不同的癌症³，也可得到保障，每次癌症賠償為投保額的100%。

賠償後豁免日後保費

於基本計劃作出首次危疾賠償後(特別疾病除外)，其後之守護您附加多重危疾保障保費將自動豁免，延續危疾保障，讓受保人更安心接受治療。

*資料來源：2008年醫院管理局香港癌症資料統計中心

「守護您」終身危疾保險計劃及附加多重危疾保障所保障的危疾

組別一：癌症 癌症	雙目失明 失聰	帕金森症 喪失語言能力
組別二：與心臟及血管有關的疾病 心肌病 冠狀動脈搭橋手術 原發性肺動脈高血壓 主要器官移植(腎臟、心臟) 心臟手術	急性心肌梗塞 主動脈手術 腎衰竭 中風 囊腫性腎髓病	
組別三：與神經系統有關的疾病 運動神經元病 多發性硬化症 細菌性腦膜炎 脊髓灰質炎 癱瘓 嚴重癡呆(包括阿滋海默症)	植物人 嚴重頭部創傷 肌營養不良症 良性腦腫瘤 腦炎	
	組別四：與器官衰竭有關的疾病 再生障礙性貧血 慢性肝衰竭 爆發性肝炎 主要器官移植(肝臟、肺、胰腺、幹細胞)	慢性呼吸衰竭 因輸血感染人類免疫力缺乏病毒 因職業感染人類免疫力缺乏病毒
	組別五：其他嚴重疾病 急性壞死性胰腺炎 嚴重類風濕關節炎 嚴重灼傷	肢體缺失 克隆氏病 潰瘍性結腸炎
以及三項列入「守護您」終身危疾保險計劃(基本計劃)，但不屬附加多重危疾保障所保障的危疾 ⁴ ： 末期疾病 昏迷 失去獨立生活能力		

「守護您」終身危疾保險計劃所保障的16種特別疾病

10種適用於18至85歲之成人： 血管成形術 / 輸卵管原位癌 / 子宮頸原位癌 / 子宮原位癌 早期卵巢癌 / 乳房原位癌 / 陰道原位癌 / 早期前列腺癌 睪丸原位癌 / 系統性紅斑狼瘡	6種適用於出生後15天起至17歲之兒童： 一型糖尿病 / 風濕熱瓣膜病變 / 斯蒂爾病 / 自閉症 川崎病 / 嚴重哮喘
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計劃細節

	「守護您」終身危疾保險計劃	「守護您」附加多重危疾保障
投保年齡	出生後15天至60歲(10年期、15年期) / 出生後15天至55歲(20年期)	
投保幣制	港元或美元	
交費方式	可選按年、半年、每季或每月繳交	
繳費年期	10、15或20年	至100歲
保障年期	至100歲	
最低保額	200,000港元 或 25,000美元	

註：1. 受保人經診斷證實患上特別疾病，可獲預支基本計劃保障額之20%，最高為HK\$240,000。特別疾病賠償只限發放一次。特別疾病並不在「守護您」附加多重危疾保障之保障範圍內。
2. 其後被證實之疾病，須與緊接之前獲賠償的危疾之診斷時間相距至少一年。就每次賠償，受保人於被診斷患上危疾後須生存最少30日。
3. 須符合5年無癌症期的條款。
4. 如基本計劃之危疾賠償是「末期疾病」或「昏迷」或「失去獨立生活能力」，「守護您」附加多重危疾保障將自動終止。
5. 有關賠償須符合保單內就有關疾病所訂定之定義。

本小冊子僅供參考之用。有關詳盡條款、保障細則及不受保範圍，概以保單為準。



Guardian Critical Illness Whole Life Insurance

Critical illness protection plans usually offer one time of protection. However, there is a fair chance that a cured illness might recur, Guardian Critical Illness Whole Life Insurance and Multiple Benefit Critical Illness Rider provide a maximum of 5 times protection, protecting you against 42 critical illnesses and special diseases for the adults and children. The plan gives you and your family better protection and total peace of mind.

Protection of 42 Critical Illnesses

Guardian Critical Illness Whole Life Insurance (the basic plan) provides coverage for 42 critical illnesses like cancer, heart diseases and stroke, the protection is up to age 100. If the insured is diagnosed with any of the covered critical illnesses, he or she will receive a cash benefit of 100% of the Sum Assured (minus any amount claimed under the Special Illnesses). You may use the cash benefit for medical expenses or towards your living expenses.

16 Special Diseases¹

The plan includes coverage of 10 adult special diseases and 6 children special diseases. If the insured is diagnosed with any of the covered special diseases, an advance payment of 20% of the Sum Assured will be paid once and subject to a maximum of HK\$240,000.

Guaranteed Cash Value and Maturity Benefit

The policy will generate guaranteed cash value and dividend after the 1st policy anniversary. You will receive a non-guaranteed maturity benefit if you reach age 100.

Various Payment Terms

To cater for your financial needs, you can choose among 10, 15 or 20-year premium payment terms for the protection up to age 100.

Multiple Benefit Critical Illness Rider

5 times of critical illness protection

Multiple Benefit Critical Illness Rider covers 39 critical illnesses and offers up to a maximum of 5 claims (including the first critical illness claim made under the basic plan). 100% of the Sum Assured will be paid for each critical illness claim and protects you until age 100. The critical illnesses are divided into five groups, each of the claims shall fall within different groups² (except for the claim for cancer).

3 times of cancer protection

In Hong Kong, about 1 of every 4 men and 1 of every 5 women were expected to develop cancer at some point during their lifetime*. The above 5 claims include 3 times of cancer protection (including the first critical illness claim made under the basic plan). 100% of the Sum Assured will be paid for each cancer claim, in case of recurrence of cancer or different kind of cancer³.

Waiver of future premiums after claims

When the first critical illness claim (except special diseases claim) under the basic plan is paid, all future premiums of the Multiple Benefit Critical Illness Rider will be waived, while the protection continues.

*Source: Hong Kong Cancer Registry, Hospital Authority 2008

List of critical illnesses covered by Guardian Critical Illness Whole Life Insurance Plan and Multiple Benefit Critical Illness Rider

Group 1: Cancer		Blindness	Parkinson's Disease
Cancer		Loss of Hearing	Loss of Speech
Group 2: Illness related to Circulatory System		Group 4: Illness related to Organ Failure	
Cardiomyopathy	Heart Attack	Aplastic Anaemia	Chronic Respiratory Failure
Coronary Artery Bypass Grafting	Aorta Surgery	Chronic Liver Disease	HIV Through Blood Transfusion
Primary Pulmonary Hypertension	Kidney Failure	Fulminant Hepatitis	Occupational Acquired HIV
Major Organ Transplant (Kidney, heart)	Stroke	Major Organ Transplant (lung, pancreas, liver, bone marrow)	
Heart Valve Surgery	Medullary Cystic Disease	Group 5: Other Major Illnesses	
Group 3: Illness related to Nervous System		Acute Necrotic Pancreatitis	Loss of Limbs
Motor Neurone Disease	Apallic Syndrome	Severe Rheumatoid Arthritis	Crohn's Disease
Multiple Sclerosis	Major Head Injury	Severe Burns	Ulcerative Colitis
Bacterial Meningitis	Muscular Dystrophy	The below three illnesses are covered by the Basic Policy but excluded by the Rider ⁴ :	
Poliomyelitis	Benign Brain Tumour	Terminal Illness	Coma
Paralysis	Encephalitis		Loss of Independence Existence
Advanced Dementia (including Alzheimer's Disease)			

16 Special Diseases covered by Guardian Critical Illness Whole Life Insurance Plan

For Age 18 to 85	For 15 days after birth to age 17
Angioplasty / Carcinoma in situ of the Fallopian Tube Carcinoma in situ of the Cervix Uteri / Carcinoma in situ of the Uterus Early Stage Cancer of the Ovary / Carcinoma-in-situ of the Breast Carcinoma in situ of the Vagina / Early Stage Cancer of the Prostate Carcinoma in situ of the Testes / Systemic Lupus Erythematosus	Type 1 Diabetes Mellitus / Rheumatic Fever with Valvular Impairment Still's disease / Autism / Kawasaki Disease / Severe Asthma

Enrolment

	Guardian Critical Illness Whole Life Insurance	Multiple Benefit Critical Illness Rider
Entry Age	From 15 days after birth to 60 years old (10, 15 years) / From 15 days after birth to 55 years old (20 years)	
Currency	HKD or USD	
Payment Method	Annual, Semi-annual, Quarterly, or Monthly Premium	
Payment Period	10, 15 or 20 years	To Age 100
Protection Period	To Age 100	
Minimum Sum Assured	HK\$200,000 or US\$25,000	

Remarks: 1. Upon the diagnosis of the special diseases, an advance payment of 20% of the Sum Assured will be paid once and subject to a maximum of HK\$240,000. Special diseases are not covered under Multiple Benefit Critical Illness Rider.
2. The diagnosis of the subsequent critical illness shall be at least one year after the diagnosis of the critical illness of the immediately preceding claim. The insured must survive at least 30 days from the date of the first diagnosis of the critical illness of each claim.
3. A 5-year cancer-free period is required.
4. The rider will be terminated in case the claim for the diagnosis of Terminal Illness, Coma or Loss of Independence Existence is paid under the basic policy.
5. Benefits are payable according to the definition of critical illnesses and special diseases in the policy provisions.

This leaflet is for reference only. Please refer to the insurance contract for the terms and conditions, provisions and exclusions applicable to the Plan.