



Critical Illness Insurance

Protection you need when the unexpected strikes



Face the future with confidence when illness strikes

Unexpected illness strikes might not only be suffering physically and psychologically, the cost of treatments and rehabilitation could also become a huge financial burden to you and your family. Liberty proLife Series - Critical Illness Insurance is a budget friendly plan that provides you financial support for medical treatments, and free access to Medical Second Opinion Services. This plan's flexible plan options and level term premium scheme will bring you greater financial flexibility and face the future with confidence.

Benefits at a glance



Comprehensive coverage on 40 critical illnesses



Flexible Plan Options and Guaranteed Renewable till 79 years old



Premium remains unchanged during each level term period even if your health deteriorates¹



Free Medical Second Opinion Services by doctors of World's leading medical institutions



Optional Total & Permanent Disablement Benefit Rider

¹ 5 years and 10 years renewable insurance



Plan Features

Age Limit	
Entry Age	18-65
Maximum Insurable Age	79
Sum Insured	
Minimum Protection Amount	HK\$250,000/US\$31,250
Renewable Period Choice	
Renewable Period Choice	Yearly renewable/5 years renewable/10 years renewable
Free Benefits	
Free "Medical Second Opinion (MSO)" Service	Included
Free Bereavement Benefit In the unfortunate event of death	US\$3,000
Optional Cover	
Optional Total & Permanent Disablement Benefit Rider Total & Permanent Disablement whether caused by an illness or an injury	A lump sum payment will be paid immediately subject to the maximum benefit payable

40 Critical Illnesses Covered

All terms and conditions subject to the Policy and the English version shall prevail.

1. AIDS through Blood Transfusion
2. Alzheimer's Disease (up to age 70)
3. Amyotrophic Lateral Sclerosis
4. Aplastic Anaemia
5. Bacterial Meningitis
6. Benign Brain Tumour
7. Blindness
8. Cancer
9. Cardiomyopathy
10. Coma
11. Coronary Angioplasty²
12. Coronary Artery Disease Requiring by-pass surgery
13. Coronary Atherectomy²
14. Coronary Laser treatment²
15. Deafness
16. Encephalitis
17. End Stage Lung Disease
18. Fulminant Viral Hepatitis
19. Heart Attack/Myocardial Infarction
20. Heart Valve Replacement
21. Liver Failure
22. Loss of Limbs
23. Loss of Speech
24. Loss of Independent Existence
25. Major Burns
26. Major Head Trauma
27. Major Organ Transplant
28. Motor Neuron Disease
29. Multiple Sclerosis
30. Muscular Dystrophy
31. Occupationally acquired HIV
32. Paralysis
33. Parkinson's Disease (up to age 65)
34. Poliomyelitis
35. Primary Pulmonary Arterial Hypertension
36. Renal Failure/Kidney Failure
37. Systemic Lupus Erythematosus
38. Stroke
39. Surgery to Aorta
40. Vegetative Stage

²At least 70% obstruction of two or more coronary arteries

Plan Information

- All ages are based on your last birthday
- No Death Benefit shall be payable if that Life Insured committed suicide within 12 months of the commencement cover
- This plan has no surrender value

Important Information

Cooling-off period

If you are not fully satisfied with the policy, you have the right to cancel it by giving Liberty International Insurance Limited ("Liberty") written request. Such written request must be signed by you and received directly by our Individual Medical Insurance Department at 13/F Berkshire House, 23 Westlands Street, Quarry Bay, Hong Kong within 21 days after the delivery of the policy or cooling-off notice to you or your representative, whichever is earlier. No premium and levy paid will be refunded if a claim payment under the policy has been made. Cooling-off rights are applicable to new contracts only.

Requirement to make full disclosure

During the insurance application process, it's important that you act with utmost good faith and disclose all material facts to Liberty. If you are uncertain as to whether a fact is material, then it should be disclosed. If you fail to disclose or misrepresent a material fact, this will raise questions about your entitlement to insurance benefits. Consequences may include, but not limited to, cancellation of your contract, premium adjustment based on correct information, rejection of claims application.

Pre-existing condition and switching between products

Pre-existing condition in general are excluded unless there is a specific clause in the policy which provides cover for pre-existing condition. Please refer to the policy provisions for the definition of pre-existing conditions. Please be reminded that switching from one policy to another may affect what constitutes pre-existing condition under the new policy, for example the date used to determine whether a medical condition is the pre-existing condition.

Important Information

Renewal

Your policy is an annual contract. As long as the plan is available, your policy is guaranteed renewable till terminated, subject to the terms and conditions of your policy at the moment of renewal and payment of the premium. Liberty reserves the right to revise the benefits, terms and conditions from time to time upon renewal by giving a written notice.

Premium Adjustment

The premium of your policy is primarily determined based on factors such as age, health conditions and choice of coverage of each insured person.

Premiums rates on this brochure are not guaranteed and may be changed as determined by the Company based on the plan's pool pricing and other considerations on the date of renewal. Factors causing premium adjustment on the date of renewal includes but not limited to the attained age of the insured person, medical trend and inflation, revision of benefits to cover increasing medical expenses and the overall claims and expenses incurred by and/or in relation to this plan.

Termination of your contract

Your policy will automatically terminate upon the earliest occurrence of any of the following:

1. when the policyholder/insured person passed away
2. on the first due date following the insured's 100th birthday
3. when any premium remains unpaid within thirty-one (31) days of the premium due date
4. when the policy is cancelled by you by giving a thirty (30) days written notice to Liberty, provided no claims have been paid or outstanding; or
5. pursuant to any prohibition or restriction under any applicable law and/or regulations to provide any benefit

Claims procedure

Any claim must be made following Liberty's claim procedures provided in your policy. A completed claim form with all required original supporting documents related to the claim must be submitted to the Insurer must be submitted within ninety (90) days after your clinical visit, clinical operation, day case or discharge from hospital. Otherwise, Liberty won't be able to process your claim and it may be rejected.

The plan is subject to the terms, conditions and exclusions of the relevant policy contract. Liberty Insurance reserves the final right to approve any application. This product brochure contains general information only and the information shown is for information purposes only. Please refer to the Policy and Policy Schedule for details of coverage, terms and conditions. If there is any inconsistency or ambiguity between the English version and the translated version, the English version shall prevail.



Underwritten by **Liberty International Insurance Limited**
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Liberty
Insurance™



個人危疾保險

為意料之外的疾病作好準備



在危疾時自信面對未來

不幸罹患突如其來的危疾帶來心理和生理的壓力，醫療費用亦可能為您和您的家人構成巨大的經濟負擔。利安人壽系列 - 個人危疾保險為保費相宜的保險計劃為您提供所需的醫療經費支援，更免費提供「第二醫療意見」服務。本計劃的靈活選項及固定保費期安排令您更有效地運用保險開支，自信面對未來。

保障特點



周全保障涵蓋
40種危疾



靈活計劃選項及
保證續保至79歲



即使您的健康有任何變化，固定保費期內保費絕不變動¹



免費「第二醫療意見」
服務 - 由世界聞名醫院
的專科醫生提供



完全及永久傷殘
附加保障

¹ 適用於每5年及每10年保證續保計劃



計劃特點

受保年齡	
投保年齡	18-65
最高受保年齡	79
投保額	
最低保障金額	250,000港元/31,250美元
續保年期選項	
續保年期選項	每年續保/每5年保證續保/每10年保證續保
免費保障	
免費「第二醫療意見」服務	包括
免費恩恤金保障 如受保人不幸去世	3,000美元
附加保障	
完全及永久傷殘附加保障 不論因疾病或受傷導致完全及永久傷殘	預先賠償不多於基本計劃保障額之整付賠償金

40種受保危疾

所有疾病定義以保單及英文版本為準。

1. 因輸血而感染愛滋病
2. 於70歲前患上阿爾茨海默病
3. 肌萎縮性脊髓側索硬化症
4. 再生障礙性貧血
5. 細菌性腦膜炎
6. 良性腦腫瘤
7. 失明
8. 癌症
9. 心肌病
10. 昏迷
11. 冠狀動脈造形術²
12. 冠狀動脈搭橋手術
13. 冠狀動脈旋切術²
14. 冠狀動脈激光射頻治療²
15. 失聰
16. 腦炎
17. 末期肺病
18. 暴發性病毒性肝炎
19. 心臟病/心肌梗塞
20. 心瓣置換
21. 肝衰竭
22. 斷肢
23. 喪失語言能力
24. 喪失獨立生存能力
25. 嚴重燒傷
26. 嚴重頭部創傷
27. 主要器官移植
28. 運動神經元疾病
29. 多發性硬化症
30. 肌肉營養不良症
31. 因職業而感染人體免疫力缺乏病毒
32. 癱瘓
33. 於65歲前患上帕金森症
34. 脊髓灰質炎
35. 原發性肺動脈高血壓
36. 腎衰竭
37. 系統性紅斑狼瘡
38. 中風
39. 主動脈外科手術
40. 植物人

² 兩條或以上的冠狀動脈多於70%阻塞

計劃資訊

- 所有年齡以足歲計算
- 倘受保人於保障開始起12個月內因自殺身故，則本公司不會支付身故保險賠償
- 本計劃沒有任何退保價值

重要資料

冷靜期

若您並非完全滿意保單，您有權以書面通知利寶國際保險有限公司("利寶")來取消已購買的保單。該書面通知須由您簽署，並在交付保單或冷靜期通知書予您或您的代表之日（以較早者為準）起計的21天內由我們位於香港鰂魚涌華蘭路25號柏克大廈13樓的個人醫療保險部直接收到。如若曾於有關保單獲得賠償，則不會獲退還已繳保費及保費徵費。冷靜期權利只適用於新合約。

有關核保之資料披露

在投保申請期間，您應以最高誠信向利寶披露所有重要事實。如果您不確定某個事實是否重要，則應將其披露。若您未有披露或披露失實資料，將會影響您的保障權益，後果包括但不限於合約被取消、根據正確的資料調整保費、或索賠申請被拒絕。

投保前已存在的病症與產品之間的切換

一般而言，除非在保單中有特定條款為投保前已有病症提供保障，否則投保前已有病症條件不會受到保障。有關投保前已存在的病症之釋義請參閱保單條款。請注意，從一項保單轉換為另一項保單可能會影響新保單中原有疾病的構成，例如，確定醫療條件是否為先前疾病的日期。

重要資料

續保

您的保單是一份年度合約。只要此計劃仍然存在，您的保單保證每年可續保，直到您的保單終止為止，須受合約條款及細則約束和支付保費。利寶保留不時於續保以書面通知更改保障、合約條款及細則。

保費調整

您的保單的首期保費會根據每名受保人的年齡、健康狀況、保障選擇等因素而定。

本產品說明書上的保費並非保證不變，利寶可根據計劃整體定價及其他考慮在任何一個續保日更改保費。引致續保日保費調整的因素包括但不限於受保人的已屆年齡，醫療趨勢及通脹，因應醫療開支增加而作出的保障改動，以及因此計劃引起和/或與此計劃相關的整體索償和開支。

終止保單

當發生下列任何一項情況（以最早者為準），您的保單將自動終止：

1. 當單持有人或受保人身故
2. 在緊接受保人100歲生日的保單到期日
3. 於保費到期日31日內仍未繳交保費
4. 當您給予利寶30天書面通知以終止保單，若未曾於有關保單獲得賠償或有未清帳款；或
5. 根據任何適用法律及/或法規而禁止或限制提供任何保障

索償程序

任何索償須按照利寶所訂的索償程序進行。填妥的索償申請表連同所有有關該索償的所須文件正本須於求診、診所手術、日症或出院後九十(90)天內遞交，否則利寶將不能處理您的賠償，或會導致索償被拒。

此計劃受相關保單合約的條款、細則及不保事項所約束。利寶保險保留接受任何申請的最終權利。本產品說明書僅提供一般資料，僅供參考。有關詳細條款、細則及不保事項，請參閱有關產品保單內容。如英文版本與翻譯版本之間存在任何歧義或不相符之處，則以英文版本為準。



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