

Hospital Cash Insurance

Don't let your hospitalization keep you down financially

Family Discount

5% off for each additional family member when enroll together!

ICBC  工银亚洲

No Worry with Cash

Earning Cash lets you focus on getting well when you are recovering from an accident or illness. With Hospital Cash Insurance Plan (this "Plan") brought to you by ICBC (Asia) and AXA General Insurance, you can enjoy an extra cash income protection and total peace of mind.

Annual Benefit up to a Maximum of HKD500,000

Designed to fit your budget and your choice of benefits, this Plan allows you to enjoy an **EXTRA** cash income protection of up to HKD500,000 a year in addition to other medical coverage you may already have! What's more, Hospital Cash covers even maternity hospitalization and accidental dental.

Basic Hospitalization Benefit – up to HKD1,000 per day

In case you are hospitalized due to an accident or a sickness, Hospital Cash will pay you a daily hospital cash benefit up to HKD1,000 with no pre-set maximum period. How you spend the money is totally up to you.

Double Cash Indemnity of up to HKD2,000 per day if you are :

Confined to Hospital Overseas (except Macau and China)

If you are confined to hospital while overseas, you will receive double your daily cash benefit up to HKD2,000 per day. Again, there is no pre-set maximum period.

In Intensive Care Unit

Should you require intensive care while hospitalized in Hong Kong or overseas, you will receive up to HKD2,000 daily hospital cash benefit until you are discharged.



Diagnosis of Critical Illness

A double daily income protection up to HKD2,000 will be available to relieve the financial burden of your health crisis if you are diagnosed and hospitalized as suffering from one of the following critical illnesses*:

- Stroke
- Coronary Artery By-pass Surgery
- Cancer
- Kidney Failure
- Major Organ Transplantation
- Multiple Sclerosis
- Aorta Surgery/Heart Valve Replacement
- Encephalitis
- Bacterial Meningitis
- Stones in the Urinary and Biliary Systems

* If more than one of the above illnesses are incurred in the same event, only one double cash benefit will apply.

Exclusive Coverage on "Maternity" Hospitalization

Hospital Cash provides exclusive coverage on hospitalization due to maternity. You will receive hospital cash benefit for hospitalization due to pregnancy if the pregnancy occurs ten months after enrolment of the policy.

Free Additional Benefits

Accidental Death & Dismemberment Benefit – up to HKD50,000

Upon enrolment of the policy, you are automatically covered for a maximum cash benefit of HKD50,000 in the event of death or dismemberment as a result of an accident.

Accidental Dental Treatment – up to HKD5,000

This Plan is also designed to provide free coverage for dental treatment resulting from accidents, up to HKD5,000 for any one event.

24-Hour Worldwide Protection

You will be fully protected on a 24-hour basis wherever you are, on business or for leisure.

Schedule of Benefits

| Schedule of Benefits | Gold Plan (HKD) | Silver Plan (HKD) | Bronze Plan (HKD) |
|--|-----------------|-------------------|-------------------|
| Maximum Annual Limits | 500,000 | 375,000 | 250,000 |
| Hospital Cash Benefit (per day) ■ no pre-set maximum period | 1,000 | 750 | 500 |
| Double Hospital Cash Benefit (per day) ■ no pre-set maximum period (a) Confinement Overseas (b) Intensive Care Unit (c) Critical Illness | 2,000 | 1,500 | 1,000 |
| Accidental Death & Dismemberment Benefit | 50,000 | 37,500 | 25,000 |
| Accidental Dental Benefit (per event) | 5,000 | 3,750 | 2,500 |
| 24-Hour Worldwide Protection | ✓ | ✓ | ✓ |

Eligibility

This Plan is available to Hong Kong residents who are between 18 and 64 years old (age at last birthday). Simply complete the attached proposal form and return it to any of our branches with cheque or cash payment. No medical examination is required.

Major Exclusions

- Pre-existing illness, congenital disease, professional sports and AIDS
- Routine check ups, suicide, self-inflicted injuries
- Drug addiction, alcoholism, cosmetic and plastic surgery (other than those arising out of accident)
- War, civil war, terrorists acts and unlawful acts

Annual Premium Table

(Effective from 1 January 2011 until further notice)

| Age of Insured (age at last birthday) | Gold Plan | | Silver Plan | | Bronze Plan | |
|--|-----------|-------|-------------|-------|-------------|-------|
| | Female | Male | Female | Male | Female | Male |
| 18 – 24 | 960 | 860 | 680 | 600 | 470 | 470 |
| 25 – 34 | 1,580 | 1,110 | 1,140 | 790 | 780 | 530 |
| 35 – 44 | 2,080 | 1,630 | 1,490 | 1,170 | 980 | 780 |
| 45 – 54 | 2,940 | 2,590 | 2,070 | 1,850 | 1,380 | 1,220 |
| 55 – 64 | 3,650 | 3,650 | 2,620 | 2,620 | 1,710 | 1,710 |

N.B.: Minimum premium per policy is \$470.

All benefits and premiums are in Hong Kong Dollars.

Please refer to the policy for complete details. A specimen policy can be made available upon request.

AXA General Insurance Hong Kong Limited ("AXA General Insurance") assumes full responsibility for the contents of this leaflet. The information of this leaflet is for reference only. AXA General Insurance is the insurance underwriter of Hospital Cash Insurance Plan and is solely responsible for all coverage and compensation subject to the terms and conditions of the Policy.

Industrial and Commercial Bank of China (Asia) Limited ("ICBC (Asia)") is acting as an insurance agent for AXA General Insurance.

Underwritten by :



redefining / standards

AXA General Insurance Hong Kong Limited

If you do not wish to receive any promotional materials of ICBC (Asia), please inform the Data Protection Officer at 33/F, ICBC Tower, 3 Garden Road, Central, Hong Kong in writing.

For details, please visit any of our branches and our Customer Service Officers will be pleased to provide you with more information.

You may also call our Customer Service Hotline on

218 95588 or

browse our website

www.icbcasia.com

住院現金保險

毋須再擔憂因為
住院而失去預算



家庭折扣優惠

投保多一位家庭成員，
額外享有 5% 保費折扣！

現金保障病無憂

無論因為意外或患病入院，現金保障皆可使你毋須為醫療費用支出而擔憂。工銀亞洲聯同安盛保險為你提供的「住院現金保險」計劃給予額外現金津貼，令你可安心休養，靜待康復。

全年高達港幣 500,000 元的現金 及意外保障

本計劃的設計極具彈性，能迎合你個人需要提供不同程度的保障作選擇，令你可獲得全年高達港幣500,000元的**額外**現金津貼。即使你已擁有其他醫療保險，本計劃亦會依照所選擇的保障額作現金賠償，不受任何限制。保障範圍更廣泛至包括懷孕住院及意外牙科治療！

基本住院現金補助－ 高達每天港幣 1,000 元

無論你是因意外或患病而需入住醫院接受治療，「住院現金保險」給與你每天最高港幣 1,000 元的住院現金津貼，隨你選擇如何靈活運用，受保期內更不設最長住院期的限制。

「雙倍」住院現金補助－ 高達每天港幣 2,000 元

海外住院（澳門及中國內地除外）

若你身處外地而需要入住醫院，「住院現金保險」將會作雙倍賠償，每天可高達港幣 2,000 元，於受保期內不設最長住院期限。

入住深切治療病房

如需入住深切治療病房，不論你身處香港或海外，都可獲雙倍現金賠償，每天可高達港幣2,000元，更會維持至可以離開治療病房為止。



患上嚴重疾病

如你不幸患上嚴重疾病而導致入住醫院接受治療，本計劃將提供每天高達港幣2,000元的雙倍住院現金補助，令你可減輕因患重病而可能承受的財政負擔。嚴重疾病包括*：

- 中風
- 冠狀動脈搭橋手術
- 癌症
- 腎衰竭
- 主要器官移植
- 多發性硬化
- 主動脈手術／心瓣置換
- 腦炎
- 細菌感染腦膜炎
- 尿道石及膽石

* 若上述疾病在同一情況下發生，雙倍現金補助將作單一賠償。

專有「懷孕住院」現金保障

「住院現金保險」特別為懷孕女士提供更貼身的額外保障。在投保十個月後如因懷孕而需入住醫院，你亦可享有住院現金補助的優惠。

免費額外保障

意外死亡及斷肢保障－賠償額高達港幣 50,000 元

本計劃為你提供意外身故及斷肢現金保障。若不幸於受保期內遇上意外而身亡或斷肢，最高可獲港幣 50,000 元的賠償。

意外牙科治療－每症賠償額可達港幣 5,000 元

本計劃亦免費為你提供意外牙科現金保障。如因意外而必須接受牙科治療，每症每次最高賠償額為港幣 5,000 元。

二十四小時全球性保障

無論何時何地，工作或旅行，你都可享有廿四小時全球性的周全保障。

承保範圍

| 承保範圍 | 金計劃 (港幣) | 銀計劃 (港幣) | 銅計劃 (港幣) |
|---|-------------|-------------|-------------|
| 全年最高賠償總額 | 500,000 | 375,000 | 250,000 |
| 住院現金賠償 (每日) ■ 不設最長期限 | 1,000 | 750 | 500 |
| 「雙倍」住院現金賠償 (每日) ■ 不設最長期限 (a) 海外住院 (b) 深切治療 (c) 嚴重疾病 | 2,000 | 1,500 | 1,000 |
| 意外死亡及斷肢賠償 | 50,000 | 37,500 | 25,000 |
| 意外牙科賠償 (每症) | 5,000 | 3,750 | 2,500 |
| 二十四小時全球性保障 | ✓ | ✓ | ✓ |

投保條件及辦法

凡年齡介乎 18 至 64 歲 (以上個生日計算) 的香港居民均可投保。只需填妥隨附的投保書, 連同支票或現金交回本行各分行便可。簡單方便, 毋須驗身。

主要不受保項目

- 受保前已存在的疾病、遺傳病、職業運動及愛滋病
- 例行身體檢查、自殺及蓄意自我傷殘
- 吸毒、酗酒、整容及矯形手術 (意外引致除外)
- 戰爭、內戰、恐怖份子活動及非法活動

全年保費表

(此保費由 2011 年 1 月 1 日起生效, 直至另行通知為止。)

| 受保人年齡 (以上個生日計算) | 金計劃 | | 銀計劃 | | 銅計劃 | |
|--------------------|-------|-------|-------|-------|-------|-------|
| | 女性 | 男性 | 女性 | 男性 | 女性 | 男性 |
| 18 – 24 | 960 | 860 | 680 | 600 | 470 | 470 |
| 25 – 34 | 1,580 | 1,110 | 1,140 | 790 | 780 | 530 |
| 35 – 44 | 2,080 | 1,630 | 1,490 | 1,170 | 980 | 780 |
| 45 – 54 | 2,940 | 2,590 | 2,070 | 1,850 | 1,380 | 1,220 |
| 55 – 64 | 3,650 | 3,650 | 2,620 | 2,620 | 1,710 | 1,710 |

注意: 每份保單的最低收費為港幣 470 元。
所有賠償及保費金額均以港幣計算。
一切條款以保單為準, 如有需要,
可向本行索取保單樣本以作參考。
本中文簡譯, 概以英文原文為準。

此單張上所載的內容由安盛保險全權負責, 僅供參考之用。住院現金保障計劃由安盛保險承保保險, 並依據保單之條款及細則, 承擔所有保障及賠償事宜。

中國工商銀行 (亞洲) 有限公司 (「工銀亞洲」) 為安盛保險之授權保險代理商。



承保公司:



引領 / 新標準

安盛保險有限公司

如果你選擇不收取有關工銀亞洲的宣傳郵件, 請以書面通知本行。地址及收件人為「香港中環花園道 3 號中國工商銀行大廈 33 樓, 資料保護主任收」。

查詢詳情, 歡迎親臨本行各分行,
我們的客戶服務主任隨時樂意為你提供更多資料。

你亦可致電客戶服務熱線

218 95588 或

瀏覽我們的網站

www.icbcasia.com

請以英文正楷填寫，並在適當的空格內填上 Please fill in this form in English block letters and tick the boxes where appropriate

| 「住院現金保險」計劃投保書 Hospital Cash Insurance Plan Proposal Form | | | |
|---|--|--|---------------------------------------|
| 投保人資料 Proposer Details | | 住宅/通訊地址 Home / Correspondence Address | |
| 先生 Mr <input type="checkbox"/> 女士 Ms <input type="checkbox"/> 投保人姓名 (與香港身份證相同) Full Name of Proposer (as printed on HKID) | | | |
| 英文 English | 中文 Chinese | 住宅電話 Home Tel No. | 聯絡電話 Contact Tel No. |
| 身份證號碼 I.D. Card No. | 出生日期 (日/月/年) Date of Birth (dd/mm/yyyy) | 電郵地址 Email Address | |
| | | 僱主姓名 Name of Employer | 公司電話 Office Tel No. |
| 高度 (米) Height (Meters) | 體重 (千克) Weight (Kilograms) | 職業 Occupation | 工作性質 Job Nature |
| 婚姻狀況 Marital Status | <input type="checkbox"/> 單身 Single <input type="checkbox"/> 已婚 Married <input type="checkbox"/> 其他 Others | 受益人姓名 Name of Beneficiary | 與投保人關係 Relationship to the Insured |
| 健康問卷 Health Questionnaire | | | |
| 1. 閣下有否或曾被告知患有以下毛病：心臟、肺、神經系統、腎或泌尿系統、高血壓、癌、腫瘤、糖尿病、胸部痛楚、呼吸系統病或因性接觸傳染疾病？ Have you ever had or been told of having any of the following illnesses: heart, lung, nervous system, kidney or urinary disorder, high blood pressure, cancer, tumor, diabetes, chest pain, respiratory disease or sexually transmitted disease? 是 Yes <input type="checkbox"/> 否 No <input type="checkbox"/> | | | |
| 2. 閣下曾否因任何原因而需要到醫生、專科醫生或醫院接受診治或進行任何身體測試 (如心电图、照 X 光、血液檢查……等等)？ Have you for any reason visited any doctor, specialist or hospital for treatment or special tests (e.g. ECG, X-Ray, blood test...etc)? 是 Yes <input type="checkbox"/> 否 No <input type="checkbox"/> | | | |
| 3. 閣下現時是否接受任何疾病的治療或醫療建議？ Are you receiving medical treatment or advice for sickness or disease of any kind? 是 Yes <input type="checkbox"/> 否 No <input type="checkbox"/> | | | |
| 4. 閣下現時有否投保任何醫療及/或住院現金保障計劃？如「有」，請提供保險公司名稱。 Do you currently have any health insurance and/or hospital income cover? If "Yes", please provide the name of the insurance company. 是 Yes <input type="checkbox"/> 否 No <input type="checkbox"/> | | | |
| 5. 閣下有否曾申請投保任何人壽、意外、疾病或醫療保險而被拒絕、推遲、附加特別條款或要求提高保費？ Have you ever had an application for Life, Accident, Sickness or Health Insurance declined, postponed, modified or rated up? 是 Yes <input type="checkbox"/> 否 No <input type="checkbox"/> | | | |
| 若以上問題答「是」，請另加紙張提供詳盡資料。 If you have answered "Yes" to any of the above questions, please give details on a separate sheet. | | | |
| 你的保險選擇 Your Choice of Insurance | | 投保細則 Insurance Cover | |
| 請選擇計劃類別 Please select Plan type: (請參閱隨附的保費表 Please refer to the attached premium table) | | 本保單由 _____ 起一年內有效。 Policy to commence on (日/月/年) (dd/mm/yyyy) for one year. | |
| 金計劃 <input type="checkbox"/> | 銀計劃 <input type="checkbox"/> | 銅計劃 <input type="checkbox"/> | |
| 投保人聲明 Declaration | | | |
| 請細閱下列各項條文，然後在指定空位內簽署。 Please read the following statements carefully and sign in the space provided. | | | |
| 本人聲明 I declare that | | | |
| <ul style="list-style-type: none"> 本人從未遭受任何保險公司拒絕受理投保、續保或取消本人的保單或要求提高保費及附加特別條件始允承保。 No insurer has ever cancelled, declined, refused to renew or imposed special terms or conditions on any policy held by myself. 本人已填報一切重要的有關資料，絕無隱瞞或保留，並同意將本投保書和聲明作為與安盛保險有限公司和本人所訂合約的根據，並以保單上各條款為準則。 I have not withheld any material information and accept that this proposal form and declaration shall be the basis of, and be incorporated in, the contract between AXA General Insurance Hong Kong Limited and myself. 本人聲明所提供的資料均為真實及完整。本人明白工銀亞洲有需要隨時更新本人在工銀亞洲的記錄。 I declare that the information given herein is true and complete. I understand that ICBC (Asia) may from time to time need to update the data in the Bank's records. 本人確認收到有關個人資料(私隱)條例的通知，列明本人提供的個人資料可供工銀亞洲使用之用途，該等資料可能給予第三者的情況及本人就該等資料而有的權利。本人明白本人可隨時向工銀亞洲索取該等通知書。 I acknowledge receipt of a circular relating to the Personal Data (Privacy) Ordinance setting out the purposes of which personal data supplied by me may be used by ICBC (Asia), the circumstances in which such data may be disclosed to third parties and my rights in respect of such data. I understand I can obtain extra copies of the circular from ICBC (Asia) at any time. | | | |
| _____ 投保人簽署 Proposer's Signature (請勿於空白投保書上簽署 Do not sign a blank form) | | _____ 日期 Date (日/月/年) (dd/mm/yyyy) | |
| 投保人須知 Important Notes to Proposer | | 銀行專用 For Bank Use Only | |
| 1 保費須連同投保書一併繳交。 Payment must accompany this proposal. | | CI No. | |
| 2 閣下必須在其知悉範圍內提供所有有關會影響保險公司於接納或釐定此保單條文的資料，如對應透露的資料有任何疑問，請即向安盛保險有限公司或工銀亞洲查詢。我們建議閣下將有關的資料作記錄 (包括信件副本)，以備日後作參考之用。為確保閣下的利益，閣下應如實呈報所有有關資料，否則此保單將可能無法提供閣下所需的保障，甚至可能會導致此保單無效。 Any other facts known to you which are likely to affect acceptance or assessment of the insurance cover you are requesting must be disclosed. Should you have any doubt about what you should disclose, do not hesitate to ask AXA General Insurance Hong Kong Limited or ICBC (Asia). We recommend you keep a record (including copies of letter) for your future reference of any additional information given. Providing correct answers and making sure we are informed is for your own protection, as failure to disclose such information may mean that your policy will not provide you with the cover you require and may even invalidate the policy altogether. | | Branch / Department Code: | |
| 3 此保單提供的保障，必須在安盛保險有限公司確定接納投保後，及收妥保費後，才能正式生效。 The liability of AXA General Insurance Hong Kong Limited does not commence until this proposal has been accepted by AXA General Insurance Hong Kong Limited and the premium paid. | | Staff Name | |
| 4 發還取消保單之保費 (如有) 將按照保單條文執行而所須的最低保費為港幣 470 元。如曾經取得索償，則保費一概不會發還。 Premium refund for cancellation of policy (if any) will be in accordance with policy conditions and subject to a minimum premium of HKD470. No refund of premium is allowed if a claim has been made. | | | |
| 5 如果你選擇不收取有關工銀亞洲的宣傳郵件，請以書面通知本行。地址及收件人為「香港中環花園道 3 號中國工商銀行大廈 33 樓，資料保護主任收」。 If you do not wish to receive any promotional materials of ICBC (Asia), please inform the Data Protection Officer at 33/F, ICBC Tower, 3 Garden Road, Central, Hong Kong in writing. | | | |
| 註：本中文譯稿，概以英文原文為準。 | | | |