



產品資料概要

「易安康」癌症保障計劃

恒生保險有限公司(「恒生保險」)

免責聲明：本單張提供有關上述產品之基本計劃(「本計劃」或「本保單」)的重要資料，是銷售文件的一部分。本單張僅作一般參考用途，並不構成本保單的一部分。請勿單憑本單張作出參與本計劃的決定。你應一併閱讀本產品單張、有關產品冊子和保費說明書。關於本計劃的確切條款和細則，請參閱相關保單條款。

備註：本產品單張所載的「受保年齡」指就受保人或保單持有人而言，在任何一日，在保單日期之前的最近一個生日的年齡加上已經完結的保單年度數目。就受保子女(如適用)而言，在任何一日，在保單日期或保單週年日(如適用)之前的最近一個生日的年齡。若受保人、保單持有人或受保子女(如適用)在保單日期當日生日，則以保單日期當日的年齡計算。

資料概要

保險公司	恒生保險有限公司(「本公司」)
產品類別	定期人壽保險(沒有任何儲蓄成份)
受保人投保時之受保年齡	18歲至60歲
保額	HK\$500,000/HK\$1,000,000/HK\$1,500,000
保障期	於受保人受保年齡80歲的保單週年日完結 (保單生效期內的任何時間均不可更改本保單的保額)
保單貨幣	港幣
保單擁有權更改	不適用
保費繳費方式	月繳保費
保費計算	<ol style="list-style-type: none"> 應繳保費是基於你的性別、年齡、吸煙習慣及你所選擇的投保金額計算所得。 現時報價的應繳保費會在未來十年內保持不變。第十一年及之後的保費請在申請程序完結並提交申請前參閱保費說明。 兒童保障已經包括於保障範圍內，並沒有額外保費收取。若保單沒有提名受保子女，應繳保費亦不會減少。 應繳保費包括續期保費是基於申請時的基本保額來訂立的。例如HK\$1,000,000的基本保額。若已支付20%的原位癌或初期癌症保障額，調整後保費會仍然以HK\$1,000,000(原有保額)計算而不是HK\$800,000。
保費特點	由保單生效日期起的首10年內，每期保費保證定額。保費將於每第10個保單週年日作出調整，直至保單終止。

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定義

1. 「癌症」是指惡性腫瘤，特徵為惡性細胞失控的生長及擴散，並對人體組織侵蝕和破壞正常組織。癌症必須經過病理報告中關於惡性程度的組織學證據來確定。癌症包括白血病、淋巴瘤和霍杰金氏病。

保障範圍不包括以下種類之癌症：

- 在組織學上描述為良性、癌前病變或細胞病變的所有腫瘤；
- 任何描述為原位癌的病變；
- 惡性黑素瘤外之所有皮膚癌；
- 與後天免疫力缺乏症病毒感染同時存在的所有腫瘤；
- 子宮頸上皮內癌變(CIN I、CIN II或CIN III)或子宮頸鱗片狀上皮癌前病變；
- 等級為T1aN0M0或FIGO 1A的卵巢腫瘤；
- 任何在組織學上按照TNM分期被界定為T1N0M0或其他相當等級或更低等級的甲狀腺腫瘤；
- 在組織學上按TNM分期中描述為T1a或T1b級或其他相當等級或更低等級的前列腺癌；
- 低於RAI第3階段的慢性淋巴細胞白血病。

任何癌症如因任何先天缺陷或遺傳疾病或發育中出現異常情況導致(直接或間接地)、引致或引起(全部或部分)，而該異常情況在受保人或受保子女(如適用)的受保年齡滿18歲之前已出現或被診斷證明，將不獲本保單之下的保障賠償。

請參照保單條款有關保障詳情及不保事項。

2. 「原位癌」是指經病史證實並局限在侵入性前之病變，即癌細胞並無穿透基膜，亦未侵入(即指滲入及／或活躍地破壞)下列任何受保之器官群的環繞組織或氣孔，並以所列的任何類別作準：

- 乳房，而腫瘤級別按TNM分期法被界定為Tis階段；
- 子宮、陰道、外陰或輸卵管而腫瘤級別按TNM分期法被界定為Tis階段或屬FIGO*的0階段；
- 子宮頸，被界定為第三階段的子宮頸表層細胞癌變(CIN III)或按TNM分期法界定為Tis階段或屬FIGO*的0階段；
- 卵巢—包括包膜完整的臨境界惡性卵巢，卵巢表面無腫瘤，而腫瘤級別按TNM分期法必須被界定為T1aN0M0或屬FIGO 1A的階段；
- 大腸及直腸；
- 陰莖；
- 睪丸；
- 肺；
- 肝；
- 胃及食道；
- 膀胱—按TNM分期法被界定為Tis或Ta階段；或
- 鼻咽。

就此保單而言，原位癌疾病必須以活組織檢查術確定。

* FIGO是指國際婦產科聯合會(Federation Internationale de Gynecologie et d'Obstetrique)的分期法。

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	<p>「初期癌症」是指出現以下任何一種的惡性腫瘤情況：</p> <ul style="list-style-type: none"> • 在組織學上按照TNM分期為T1N0M0級的任何甲狀腺腫瘤； • 根據TNM評級系統，前列腺腫瘤必須在組織學上被界定為T1a或T1b； • 被分類為RAI級別I或II的慢性淋巴性白血病；或 • 轉移性基底細胞癌和轉移性鱗狀細胞癌。 <p>診斷必須以組織病理學的特徵為準，並由註冊醫生確定。除非在以上所列，否則惡性腫瘤前的病變及情況並不受此保障。</p> <p>任何原位癌或初期癌症如因任何先天缺陷或遺傳疾病或發育中出現異常情況導致(直接或間接地)、引致或引起(全部或部分)，而該異常情況在受保人或受保子女(如適用)的受保年齡滿18歲之前已出現或被診斷證明，將不獲本保單之下的保障賠償。</p> <p>請參照保單條款有關保障詳情及不保事項。</p>
<h3>保障範圍</h3>	
身故保障	身故保障金額相等於保額扣除已支付之賠償總額(如有)及債項(如有)。
癌症保障	<p>癌症保障金額相等於保額扣除原位癌或初期癌症保障的已支付之賠償總額及債項(如有)</p> <ul style="list-style-type: none"> • 當已支付癌症保障後，本保單將自動終止，而本公司就本保單的任何責任將獲解除。 • 在任何情況下，本公司將不會就身故保障及癌症保障於本保單下同時作出賠償。
原位癌或初期癌症保障	<p>原位癌或初期癌症保障金額相等於保額的20%作為本保單下的預付金額，惟</p> <ol style="list-style-type: none"> 沒有身故保障或癌症保障索償款項曾經或須要支付，及 沒有多於一項原位癌或初期癌症保障索償款項曾經或須要支付 <ul style="list-style-type: none"> • 任何作出的預付金額，會將基本計劃內的癌症保障及身故保障的金額按相當於該預付金額相應減少。 • 原位癌或初期癌症保障在本保單下最多只會就受保人及受保子女(如適用)支付共兩次賠償。 • 如要合資格享有本條款下之第二次的索償，該索償必須為其中一個受保器官的原位癌或初期癌症，而且與之前已獲原位癌或初期癌症保障賠償的器官不同。此條款適用於個人的基礎上。 • 為免生疑問，若體內某一器官由左右兩部份構成(例如但不限於腎臟及乳房)，則該器官的左邊及右邊將被視為同一個器官。

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<p>兒童保障</p>	<p>於本保單生效期間並根據本公司的書面批核，保單持有人可要求提名一位受保子女以獲享兒童保障。於兒童保障生效日至兒童保障終止日期間，在無須繳交額外保費下，該受保子女會與受保人共享本保單下之身故保障、癌症保障及原位癌或初期癌症保障金額，惟須受以下條款及條件約束：</p> <ul style="list-style-type: none"> • 如作出受保子女的提名，保單持有人必須透過本公司指定表格作書面申請。提名申請一經本公司批核，保單持有人將會收到兒童保障生效的確認通知。本公司保留接受或拒絕根據本保單就兒童保障作出受保子女提名之權利。 • 當兒童保障生效後，受保子女將會獲得本保單以下的保障：(i)身故保障；(ii)癌症保障；及(iii)原位癌或初期癌症保障。受保子女須受所有適用於受保人的條款、條件及不受保事項約束以獲得以上保障。為免生疑問，本保單的身故保障或癌症保障的索償只限一次並只限受保人或受保子女其中一人(以較先發生者為準)。 • 受保人及受保子女會共享保額。 • 兒童保障會於受保子女的受保年齡為18歲的保單週年日終止。 • 兒童保障只保障一名受保子女。提名受保子女申請一經本公司批核後，任何其後受保子女的更改在任何情形下均不受理。 • 受保人及受保子女會共享最多兩次的原位癌或初期癌症保障賠償。 • 若受保子女獲多於一份由本公司簽發的「易安康」癌症保障計劃的保障，任何被診斷證明的原位癌或初期癌症可於每份保單下根據其條款就一個器官提出索償一次。 • 有關保單持有人與受保子女之間的關係證明文件必須於提出兒童保障索償時提供予本公司且須為令本公司滿意的。 • 由受保子女之任何受保前已存在狀況而導致(直接或間接地)、引致或引起(全部或部分)的受保子女身故，將不獲本保單之下的保障賠償。 <p>於本公司所簽發之「易安康」癌症保障計劃下，每名受保子女最高可獲港幣1,500,000元之保障額。</p>
<p>主要不保事項</p>	<ul style="list-style-type: none"> a) 由以下情況導致(直接或間接地)、引致或引起(全部或部分)的任何癌症、原位癌或初期癌症，將不獲本保單之下的保障賠償： <ul style="list-style-type: none"> (i) 後天免疫力缺乏症；或 (ii) 後天免疫力缺乏症病毒；或 (iii) 任何受保前已存在的狀況；或 (iv) 酒精中毒或服用沒有經過註冊醫生處方的藥物而中毒。 b) 任何癌症、原位癌或初期癌症如因任何先天缺陷或遺傳疾病或發育中出現異常情況導致(直接或間接地)、引致或引起(全部或部分)，而該異常情況在受保人或受保子女(如適用)的受保年齡滿18歲之前已出現或被診斷證明，將不獲本保單之下的保障賠償。 c) 任何癌症、原位癌或初期癌症的病徵或病狀如於簽發日期或兒童保障生效日(如適用)或最近一次的保單復效生效日(以較遲者為準)前首次出現或被診斷證明，受保人或受保子女(如適用)將不獲本保單之下的保障賠償。 d) 對於任何構成本保單一部份的保單批註(如有)中規定的不受保活動或疾病或病症，將不獲本保單之下的保障賠償。

PRODUCT KEY FACTS

eCancerPro Insurance Plan

Hang Seng Insurance Company Limited

Disclaimer: This factsheet provides you with key information about the basic plan of the above product (“the Plan” or “the Policy”) and forms part of the offering product documents. It is intended as a general reference and does not form part of the Policy. You should not purchase the Plan based on this factsheet alone. You should read this factsheet in conjunction with the product brochure and premium illustration of the Plan. Please refer to the relevant policy provisions for the exact terms and conditions of the Plan.

Note: “Insurance Age” as appearing in this factsheet shall mean, in respect of the Life Insured or Policyholder, at any date, his/her age on the most recent birthday prior to the Policy Date plus the number of completed Policy Years; in respect of the Covered Child (where applicable), at any date, his/her age on the most recent birthday prior to the Policy Date or the Policy Anniversary (where applicable). If the Life Insured’s, Policyholder’s or Covered Child’s (where applicable) birthday is on the Policy Date, it will be calculated based on the age on such Policy Date.

Key Facts

Insurance Company	Hang Seng Insurance Company Limited (“the Company”, “we”, “our” or “us”)
Product Type	Term life insurance (Without any savings element)
Life Insured’s Insurance Age at enrolment	Age 18 – 60
Sum Insured	HK\$500,000/HK\$1,000,000/HK\$1,500,000 (No change in the Sum Insured of this Policy is allowed at any time during the Term of the Policy)
Policy Term	Up to the Policy Anniversary at which the Life Insured’s insurance age is 80
Policy Currency	HKD
Change of ownership	No
Payment Mode	Monthly premium payment
Premium Calculation	<ol style="list-style-type: none">1. Your payable premium is calculated based on your gender, age, smoking habits and your chosen sum insured.2. The payable premium being quoted will remain the same for the next 10 years. For premium thereafter, please make sure you take a look at the Premium Illustration at the end of the application process before you submit your application.3. The Child Benefit is embedded into the coverage with no additional premium charged. Therefore the payable premium shall not be reduced even if the policy does not have a nominated Covered Child.4. Payable premium, including future premium is calculated based on original sum insured at the time of application. Example, for a HK\$1,000,000 sum insured. If an advanced payment claim of 20% has been made for Carcinoma-in-situ, the future premium will still be calculated based on the HK\$1,000,000 (i.e. original sum insured) instead of HK\$800,000.
Features of Premium	The premium is guaranteed level for the first 10 years from the Policy Date. The premium will be adjusted at every 10th Policy Anniversary until this Policy is terminated.

<p>Definitions</p>	<p>1. Cancer Benefit</p> <p>“Cancer” is defined as a malignant tumour, characterized by the uncontrolled growth and spread of malignant cells with invasion and destruction of normal tissue. The cancer must be confirmed by histological evidence of malignancy on a pathology report. The term cancer includes leukemia, lymphoma, and Hodgkin’s disease.</p> <p>The following cancers are excluded:</p> <ul style="list-style-type: none"> • All tumours which are histologically described as benign, pre-malignant or dysplasia; • Any lesion described as Carcinoma-in-situ; • All skin cancers other than malignant Melanomas; • All tumours in the presence of HIV infection; • Cervical Intra-epithelial Neoplasia (CIN I, CIN II, or CIN III) or Squamous Intra-epithelial lesion; • Tumours of the ovary classified as T1aNOM0 or FIGO 1A; • Any tumour of the thyroid histologically classified as T1NOM0 or of another equivalent or lesser classification according to the TNM Classification • Prostate cancers which are histologically described as TNM Classification T1a or T1b or are of another equivalent or lesser classification; • Chronic Lymphocytic Leukaemia less than RAI Stage 3. <p>No benefit is payable under this Policy for any Cancer resulting (directly or indirectly) from, or caused or contributed by (in whole or in part), any Congenital Conditions or genetic disorder or developmental conditions, which has manifested or was diagnosed before the Life Insured or the Covered Child (where applicable) attains eighteen (18) years of Insurance Age.</p> <p>Please refer to the policy provisions for benefit details and Exclusions.</p> <p>2. Carcinoma-in-situ or Early Stage Cancer Benefit</p> <p>“Carcinoma-in-situ” or “CIS” is defined as a histologically proven, localized pre-invasion lesion where cancer cells have not yet penetrated the basement membrane or invaded (in the sense of infiltrating and/or actively destroying) the surrounding tissues or stroma in any one of the following covered organ groups, and subject to any classification stated:</p> <ul style="list-style-type: none"> • Breast, where the tumour is classified as Tis according to the TNM Staging method; • Uterus, vagina, vulva or fallopian tubes where the tumour is classified as Tis according to the TNM Staging method or FIGO* Stage 0; • Cervix uteri, classified as cervical intraepithelial neoplasia grade III (CIN III) or as Tis according to the TNM Staging method or FIGO* Stage 0; • Ovary — include borderline ovarian tumours with intact capsule, no tumour on the ovarian surface, classified as T1aNOM0 (TNM Staging) or FIGO 1A; • Colon and rectum; • Penis; • Testis; • Lung; • Liver; • Stomach and esophagus; • Urinary Bladder — Tis or Ta according to the TNM Staging method; or • Nasopharynx <p>For purposes of this Policy, Carcinoma-in-situ must be confirmed by a biopsy.</p> <p>* FIGO refers to the staging method of the Federation Internationale de Gynecologie et d’Obstetrique.</p>
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	<p>"Early Stage Cancer" is defined as the presence of one of the following malignant conditions:</p> <ul style="list-style-type: none"> • Any tumour of the thyroid histologically classified as T1N0M0 according to the TNM Classification; • Tumour of the prostate histologically classified as T1a or T1b according to the TNM Staging; • Chronic lymphocytic leukaemia classified as RAI Stage I or II; or • Metastatic Basal cell and Metastatic squamous skin cancer <p>The diagnosis must be based on histopathological features and confirmed by a Registered Doctor. Pre-malignant lesions and conditions, unless listed above, are excluded.</p> <p>No benefit is payable under this Policy for any Carcinoma-in-situ or Early Stage Cancer resulting (directly or indirectly) from, or caused or contributed by (in whole or in part), any Congenital Conditions or genetic disorder or developmental conditions, which has manifested or was diagnosed before the Life Insured or the Covered Child (where applicable) attains eighteen (18) years of Insurance Age.</p> <p>Please refer to the policy provisions for benefit details and Exclusions.</p>
<h2>Coverage</h2>	
<p>Death Benefit</p>	<p>Death Benefit amount equals to the Sum Insured less Total Claims Paid (if any) and Indebtedness (if any) as at the date of death of the Life Insured or the Covered Child (where applicable).</p>
<p>Cancer Benefit</p>	<p>Cancer Benefit amount equals to the Sum Insured less Total Claims Paid under Carcinoma-in-situ or Early Stage Cancer Benefit and Indebtedness, if any.</p> <ul style="list-style-type: none"> • Upon the payment of the Cancer Benefit, this Policy will automatically terminate and the Company's liability under this Policy shall be discharged • In no event will the Company pay both the Death Benefit and Cancer Benefit at the same time under this Policy.
<p>Carcinoma-in-situ or Early Stage Cancer Benefit</p>	<p>Carcinoma-in-situ or Early Stage Cancer Benefit amount equals to 20% of the Sum Insured as an advance payment under this Policy, provided that</p> <ol style="list-style-type: none"> No claims have been paid or are payable under the Death Benefit or the Cancer Benefit; and Not more than one claim have been paid or is payable under the Carcinoma-in-situ or Early Stage Cancer Benefit <ul style="list-style-type: none"> • Any advance payment made under Carcinoma-in-situ or Early Stage Cancer Benefit shall correspondingly reduce an equivalent benefit amount from the Basic Plan payable for the Cancer Benefit and Death Benefit. • A maximum of two claims in respect of the Life Insured and the Covered Child (where applicable) can be made for Carcinoma-in-situ or Early Stage Cancer Benefit under this Policy. • To be eligible for the second claim under this benefit, the claim must be a Carcinoma-in-situ or an Early Stage Cancer of one of the covered organs that is different from the organ(s) of the previous claim for the Carcinoma-in-situ or Early Stage Cancer Benefit (for which benefit has been paid) and this is counted on an individual basis. • For the avoidance of doubt, if an organ in the body has both a left and a right component (such as, but not limited to, the kidneys or the breasts), the left side and right side of the organ shall be considered as one and the same organ.

<p>Child Benefit</p>	<p>While this Policy is in force and subject to our written approval, Policyholder may request to nominate a Covered Child to be covered under this Child Benefit to share the same benefit amount of the Life Insured under this policy in respect of the Death Benefit, Cancer Benefit and Carcinoma-in-situ or Early Stage Cancer Benefit at no additional premiums during the period from the Child Benefit Effective Date to the Child Benefit Cessation Date based on the below terms and conditions:</p> <ul style="list-style-type: none"> • For the nomination of a Covered Child, the Policyholder must give us a written request in a form as specified by us. A written confirmation to effect the Child Benefit will be sent to the Policyholder once it is approved by the Company. We reserve the right to accept or reject the nomination of the Covered Child for the Child Benefit under this Policy. • Once the coverage of the Covered Child has taken effect, the Covered Child will be covered under the following benefits of this Policy: (i) Death Benefit; (ii) Cancer Benefit; and (iii) Carcinoma-in-situ or Early Stage Cancer Benefit. The use of these benefits by the Covered Child shall be subject to the same terms, conditions and Exclusions that apply to the Life Insured, as appropriate. For the avoidance of doubt, the claim for Death Benefit or Cancer Benefit under this Policy is limited to once and for one person only, either the Life Insured or the Covered Child (whichever is the earlier). • The Life Insured and the Covered Child shall share the same amount of the Sum Insured. • The Child Benefit shall cease at the Policy Anniversary at which the Covered Child attains the Insurance Age of eighteen (18). • Only one Covered Child can be covered under this Child Benefit. Under no circumstances shall there be any subsequent change of the Covered Child once the nomination is approved by us. • Both the Life Insured and the Covered Child shall share the maximum of two (2) claims under Carcinoma-in-situ or Early Stage Cancer Benefit. • If the Covered Child is covered by more than one eCancerPro Insurance Plan policy issued by the Company, the diagnosis of Carcinoma-in-situ or Early Stage Cancer at any one organ can be claimed once under each policy pursuant to the terms of the respective policies. • An identify proof of the relationship between Policyholder and the Covered Child to the satisfaction of the Company is required at the time of claims under this Child Benefit. • No benefit is payable under this Policy for the death of the Covered Child resulting (directly or indirectly) from, or caused or contributed by (in whole or in part) any Pre-existing Condition of the Covered Child. <p>The maximum payout under Child Benefit is HK\$1,500,000 per Covered Child across all eCancerPro Insurance Plan policies issued by us.</p>
<p>Key Exclusions</p>	<ul style="list-style-type: none"> a) No benefit is payable under this Policy for any Cancer, Carcinoma-in-situ or Early Stage Cancer resulting (directly or indirectly) from, or caused or contributed by (in whole or in part), any of the following: <ul style="list-style-type: none"> (i) AIDS; or (ii) Human Immunodeficiency Virus (HIV); or (iii) any Pre-existing Condition; or (iv) intoxication by alcohol or drugs not prescribed by a Registered Doctor. b) No benefit is payable under this Policy for any Cancer, Carcinoma-in-situ or Early Stage Cancer resulting (directly or indirectly) from, or caused or contributed by (in whole or in part), any Congenital Conditions or genetic disorder or developmental conditions, which has manifested or was diagnosed before the Life Insured or the Covered Child (where applicable) attains eighteen (18) years of Insurance Age. c) No benefit is payable under this Policy for the Life Insured or the Covered Child (where applicable) for any Cancer, Carcinoma-in-situ or Early Stage Cancer of which the signs or symptoms first occurred or diagnosed prior to the Issue Date or the Child Benefit Effective Date (where applicable) or the effective date of last reinstatement of the Policy, whichever is the latest. d) No benefit is payable under this Policy for activities or diseases or illnesses excluded for the benefit(s) as shown in the Policy Endorsement(s) (if any) which forms part of this Policy.