

SUMMARY OF BENEFITS

ALLIANZ CANCER PROTECT

安聯 癌症保障

Allianz Global Corporate
& Specialty SE
(incorporated in the Federal Republic
of Germany with limited liabilities)
Hong Kong Branch

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安聯環球企業及專項保險
(於德意志聯邦共和國註冊成立之有限公司)
香港分公司

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Key Coverage Highlights

Carcinoma-in-situ Benefit or Less Severe Cancer Benefit

A lump sum payment of up to HK\$360,000* will be payable if the Insured Person is diagnosed with Carcinoma-in-situ or Less Severe Cancer.

Major Cancer Benefit

A lump sum payment of up to HK\$1,200,000* less any amount which has already been paid or is payable on account of any claims made for Carcinoma-in-situ or Less Severe Cancer Benefit, whether during the current or preceding Period of Insurance, will be payable if the Insured Person is diagnosed with Major Cancer.

Monthly Income Benefit

Up to HK\$12,000* per month (up to 12 months) will be payable if the Insured Person is diagnosed with Major Cancer.

Advanced Cancer Treatment Benefit

A lump sum payment up to HK\$120,000* will be payable if the Insured Person is diagnosed with Major Cancer at least stage III of any one of the following cancer types: Breast Cancer, Lung cancer, Lymphoma, Leukaemia, Colorectal Cancer, Liver Cancer or Prostate Cancer.

No Claims Premium Refund Bonus

Policyholder can enjoy 20% premium refund if there is no claim record in each and every consecutive 36 months.

Plan Discounts

Policyholder can add his/her spouse, as well as up to 10 children in the policy for a couple / family plan. All couple / family plans will enjoy a 5% premium discount on the adult premium payable.

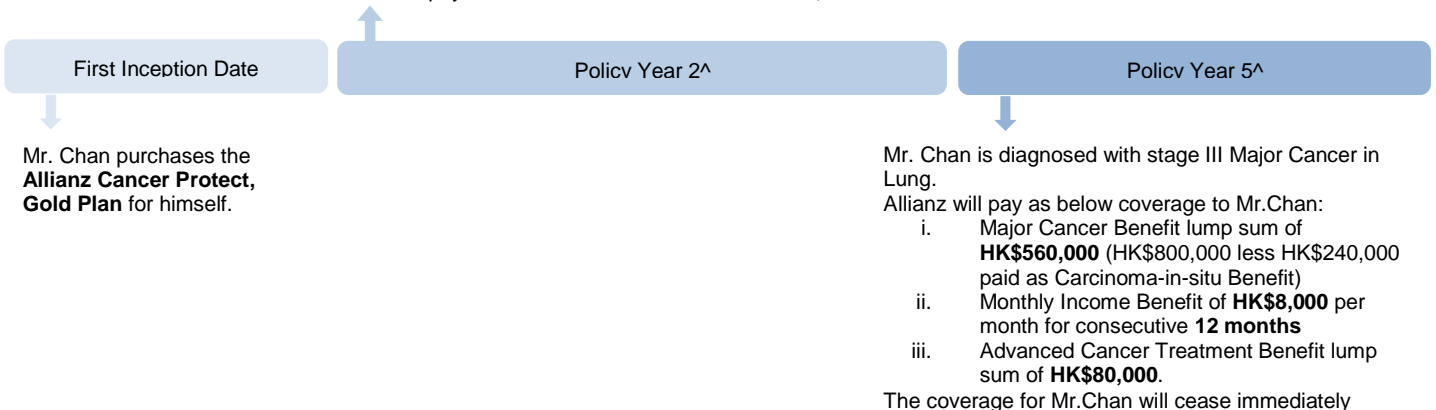
* Assuming the Platinum plan is chosen.

Coverage

Cover		Benefit Limit (HK\$)			
		Essential	Silver	Gold	Platinum
1.	Major Cancer Benefit (less any amount which has already been paid or is payable on account of any claims made for Carcinoma-in-situ Benefit or Less Severe Cancer Benefit)	200,000	400,000	800,000	1,200,000
2.	Carcinoma-in-situ Benefit or Less Severe Cancer Benefit (maximum of 2 claims)	60,000 per claim	120,000 per claim	240,000 per claim	360,000 per claim
3.	Monthly Income Benefit (applicable if the Major Cancer Benefit is payable, monthly payment up to 12 months)	2,000 per month	4,000 per month	8,000 per month	12,000 per month
4.	Advanced Cancer Treatment Benefit (applicable if the Major Cancer Benefit is payable)	20,000	40,000	80,000	120,000

Illustrative Example:

Mr. Chan is diagnosed with Carcinoma-in-situ in Lung.
Allianz will pay Carcinoma-in-situ Benefit of **HK\$240,000** to Mr.Chan.



Mr. Chan purchases the **Allianz Cancer Protect, Gold Plan** for himself.

Mr. Chan is diagnosed with stage III Major Cancer in Lung.
Allianz will pay as below coverage to Mr.Chan:

- Major Cancer Benefit lump sum of **HK\$560,000** (HK\$800,000 less HK\$240,000 paid as Carcinoma-in-situ Benefit)
- Monthly Income Benefit of **HK\$8,000** per month for consecutive **12 months**
- Advanced Cancer Treatment Benefit lump sum of **HK\$80,000**.

The coverage for Mr.Chan will cease immediately

^Subject to yearly policy renewal.

Eligibility

1. Anyone aged between 18 and 65 years old (both ages inclusive); renewal up to 79 years old.
2. Child from the age of 30 days to 18 years old or 24 years old for those registered as full time students at an Educational Institution.
3. Policyholder and Insured Persons must be Hong Kong residents.

Notes

1. Pre-existing Conditions are not covered by this policy. For the full list of exclusions, please refer to the Policy Wordings.
2. No benefit shall be payable under this policy if the Insured Person does not survive for 14 days following the Date of Diagnosis of Major Cancer, Carcinoma-in-situ or Less Severe Cancer.
3. Major Cancer, Carcinoma-in-situ or Less Severe Cancer, of which signs or symptoms or any medical advice or treatment received, in the opinion of the Company, first occurred within the first ninety (90) days from the First Effective Date are not covered by this policy. For the full list of exclusions, please refer to the Policy Wordings.
4. In the event of any discrepancy between the English and Chinese versions of any of the above details, the English version shall prevail.
5. Allianz Cancer Protect is underwritten by Allianz Global Corporate & Specialty SE Hong Kong Branch ("Allianz") which is a general insurer authorized and regulated by the Insurance Authority of the HKSAR. Standard Chartered Bank (Hong Kong) Limited ("SCBHK") is an insurance agent appointed by Allianz. To the extent permissible by law, SCBHK shall not be liable to any person for the use of any of the above information. The above information is intended as a general summary. It is for reference only and is not an offer for subscription of any insurance product. The policy contains terms and conditions which are not detailed in this document. Terms used herein have the same meaning as defined in the policy. Should there be any discrepancy between the information contained herein and the terms of the policy, the terms of the policy shall prevail. For exact terms and conditions and details of the exclusions, please refer to the relevant policy or contact Allianz.
6. For monetary disputes arising between SCBHK and the customer out of the selling process or processing of the related transaction by SCBHK, SCBHK will enter into a Financial Dispute Resolution Scheme process with the customer. For any dispute over the terms and conditions of the policy, Allianz will resolve directly with the customer.
7. Any policy with policy inception date on or after 1 January 2018 is subject to the insurance levy. The premiums stated in the below tables are exclusive of levy collected by the Insurance Authority on relevant policy at the applicable rate. For further information, please visit <https://www.agcs.allianz.com/global-offices/hong-kong/levy-notice.html> or contact Allianz Customer Service Hotline (852) 8100 2402.

Annual Premium Table

Premium For Non Smoker ^ (HK\$)								
Age group (inclusive)	Essential		Silver		Gold		Platinum	
	Male	Female	Male	Female	Male	Female	Male	Female
0-5	1,056	936	2,100	1,860	4,188	3,720	6,276	5,580
6-17	576	564	1,152	1,116	2,304	2,220	3,444	3,336
18-25	660	696	1,308	1,380	2,604	2,748	3,900	4,116
26-30	888	1,128	1,764	2,256	3,516	4,500	5,268	6,756
31-35	1,236	1,512	2,460	3,012	4,908	6,024	7,356	9,036
36-40	1,488	2,520	2,964	5,028	5,928	10,044	8,880	15,060
41-45	2,172	3,672	4,332	7,332	8,652	14,652	12,984	21,972
46-50	2,844	4,716	5,676	9,420	11,352	18,840	17,028	28,260
51-55	4,092	6,300	8,172	12,588	16,344	25,176	24,516	37,752
56-60	6,828	7,740	13,656	15,480	27,300	30,948	40,956	46,416
61-65	10,284	8,664	20,556	17,328	41,112	34,644	61,668	51,972
66-70*	13,020	8,856	26,028	17,712	52,056	35,424	78,084	53,136
71-75*	16,176	9,612	32,340	19,224	64,680	38,436	97,020	57,660
76-79*	21,588	12,024	43,164	24,036	86,316	48,060	129,480	72,084

Premium For Smoker ^ (HK\$)								
Age group (inclusive)	Essential		Silver		Gold		Platinum	
	Male	Female	Male	Female	Male	Female	Male	Female
0-5	1,056	936	2,100	1,860	4,188	3,720	6,276	5,580
6-17	576	564	1,152	1,116	2,304	2,220	3,444	3,336
18-25	684	696	1,368	1,392	2,736	2,784	4,092	4,176
26-30	912	1,152	1,812	2,292	3,612	4,584	5,412	6,864
31-35	1,332	1,860	2,652	3,720	5,292	7,428	7,944	11,148
36-40	1,932	3,024	3,852	6,048	7,704	12,096	11,556	18,132
41-45	2,796	5,040	5,592	10,080	11,172	20,160	16,764	30,240
46-50	4,044	7,236	8,076	14,460	16,140	28,908	24,204	43,368
51-55	5,688	9,876	11,364	19,752	22,728	39,504	34,092	59,256
56-60	9,864	11,448	19,716	22,896	39,432	45,792	59,136	68,676
61-65	13,908	12,348	27,804	24,684	55,596	49,368	83,388	74,052
66-70*	19,680	13,896	39,360	27,792	78,708	55,572	118,068	83,352
71-75*	25,944	17,232	51,876	34,452	103,740	68,892	155,604	103,332
76-79*	29,304	19,152	58,608	38,304	117,216	76,608	175,824	114,912

^ Any policy with policy inception date on or after 1 January 2018 is subject to the insurance levy. The premiums stated in the above tables are exclusive of levy collected by the Insurance Authority on relevant policy at the applicable rate. For further information, please visit <https://www.agcs.allianz.com/global-offices/hong-kong/levy-notice.html> or contact Allianz Customer Service Hotline (852) 8100 2402.

* The premium shown for this age group is for renewal only.

Monthly Premium Table

Premium For Non Smoker ^ (HK\$)								
Age group (inclusive)	Essential		Silver		Gold		Platinum	
	Male	Female	Male	Female	Male	Female	Male	Female
0-5	88	78	175	155	349	310	523	465
6-17	48	47	96	93	192	185	287	278
18-25	55	58	109	115	217	229	325	343
26-30	74	94	147	188	293	375	439	563
31-35	103	126	205	251	409	502	613	753
36-40	124	210	247	419	494	837	740	1,255
41-45	181	306	361	611	721	1,221	1,082	1,831
46-50	237	393	473	785	946	1,570	1,419	2,355
51-55	341	525	681	1,049	1,362	2,098	2,043	3,146
56-60	569	645	1,138	1,290	2,275	2,579	3,413	3,868
61-65	857	722	1,713	1,444	3,426	2,887	5,139	4,331
66-70*	1,085	738	2,169	1,476	4,338	2,952	6,507	4,428
71-75*	1,348	801	2,695	1,602	5,390	3,203	8,085	4,805
76-79*	1,799	1,002	3,597	2,003	7,193	4,005	10,790	6,007

Premium For Smoker ^ (HK\$)								
Age group (inclusive)	Essential		Silver		Gold		Platinum	
	Male	Female	Male	Female	Male	Female	Male	Female
0-5	88	78	175	155	349	310	523	465
6-17	48	47	96	93	192	185	287	278
18-25	57	58	114	116	228	232	341	348
26-30	76	96	151	191	301	382	451	572
31-35	111	155	221	310	441	619	662	929
36-40	161	252	321	504	642	1,008	963	1,511
41-45	233	420	466	840	931	1,680	1,397	2,520
46-50	337	603	673	1,205	1,345	2,409	2,017	3,614
51-55	474	823	947	1,646	1,894	3,292	2,841	4,938
56-60	822	954	1,643	1,908	3,286	3,816	4,928	5,723
61-65	1,159	1,029	2,317	2,057	4,633	4,114	6,949	6,171
66-70*	1,640	1,158	3,280	2,316	6,559	4,631	9,839	6,946
71-75*	2,162	1,436	4,323	2,871	8,645	5,741	12,967	8,611
76-79*	2,442	1,596	4,884	3,192	9,768	6,384	14,652	9,576

^ Any policy with policy inception date on or after 1 January 2018 is subject to the insurance levy. The premiums stated in the above tables are exclusive of levy collected by the Insurance Authority on relevant policy at the applicable rate. For further information, please visit <https://www.agcs.allianz.com/global-offices/hong-kong/levy-notice.html> or contact Allianz Customer Service Hotline (852) 8100 2402.

* The premium shown for this age group is for renewal only.

主要保障特點

原位癌或初期癌症保障

如受保人被診斷患有原位癌或初期癌症，本公司將支付最高港幣 36 萬元*的一筆過的賠償。

主要癌症保障

如受保人被診斷患有主要癌症，本公司將支付最高港幣 120 萬元*的一筆過的賠償，扣除任何保險期內或保險期前已經支付或應付的原位癌或初期癌症保障。

每月入息津貼保障

如受保人被診斷患有主要癌症，本公司將支付最高每月港幣 1.2 萬元*的每月入息津貼（連續 12 個月）。

預支癌症治療保障

如受保人被診斷患有以下任何一種至少第 III 期主要癌症：乳腺癌，肺癌，淋巴癌，白血病，結直腸癌，肝癌或前列腺癌，本公司將支付最高港幣 12 萬元*的一筆過的賠償。

無索償退還保費獎賞

如在每連續的三十六個月期間不會索償，保單持有人可獲退還 20% 的已繳保費。

計劃折扣

就夫婦/家庭計劃而言，保單持有人可將其配偶及多達 10 名子女加入保單。所有夫婦/家庭計劃可享有 5% 成人保費折扣優惠。

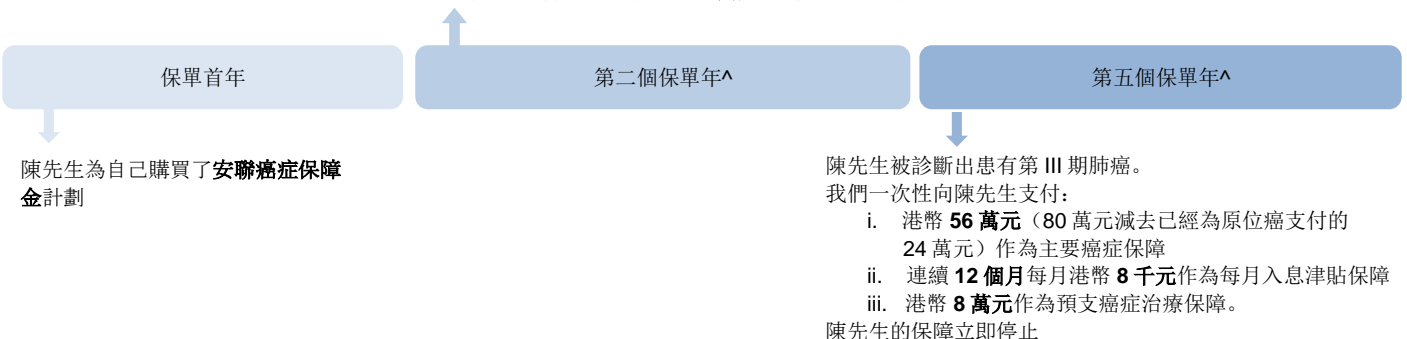
* 假設選擇白金計劃

保障範圍

保障項目		最高賠償額 (HK\$)			
		基本計劃	銀計劃	金計劃	白金計劃
1.	主要癌症保障 (扣除任何已經支付或應付的原位癌或初期癌症保障)	港幣 20 萬元	港幣 40 萬元	港幣 80 萬元	港幣 120 萬元
2.	原位癌或初期癌症保障 (最多可以提出兩次索償)	港幣 6 萬元/ 索償	港幣 12 萬元/ 索償	港幣 24 萬元/ 索償	港幣 36 萬元/ 索償
3.	每月入息津貼保障 (如受保人被診斷患有主要癌症，將連續 12 個月支付每月入息津貼保障)	港幣 2,000 元/ 月	港幣 4,000 元/ 月	港幣 8,000 元/ 月	港幣 12,000 元/ 月
4.	預支癌症治療保障 (如受保人被診斷患有合資格的主要癌症)	港幣 2 萬元	港幣 4 萬元	港幣 8 萬元	港幣 12 萬元

例子說明:

陳先生被診斷出患有原位癌。
我們一次性向陳先生支付港幣 24 萬元作為原位癌保障。



^假設保單被續保

申請投保資格

1. 任何年齡為 18 至 65 歲的人士（18 及 65 歲人士亦包括在內），續保最高可至 79 歲。
2. 子女為年齡 30 日至 18 歲或至 24 歲並在教育學院登記為全日制學生。
3. 保單持有人和受保人必須為香港居民。

備註

1. 任何在投保前已存在的病狀並不受本保單所保障。有關不承保事項的詳情，請參閱保單合約。
2. 若受保人於確診患上主要癌症，原位癌或初期癌症後十四(14)日內身故，本保單概不會為該等癌症支付任何保障。
3. 在上述任何內容的中英文版本有任何歧義的情況下，以英文版本為準。
4. 如果主要癌症、原位癌、初期癌症之診斷或症狀首次發生在首個保單生效日後 90 天內，則本保單不會支付任何有關保障。有關不承保事項的詳情，請參閱保單合約。
5. 安聯癌症保障由安聯環球企業及專項保險香港分公司(「安聯保險」)承保。安聯保險乃香港保險業監管局授權經營一般保險業務。渣打銀行(香港)有限公司(「渣打香港」)為安聯保險之委任保險代理商。在法律允許的範圍內，渣打香港並不對任何人因使用以上資料而承擔任何責任。以上乃資料摘要，僅供閣下參考，並非任何保險產品之認購要約。有關保單內的條件及條款未有於本文件詳列。本文件的術語與保單中的定義相同。本文件與保單條文若有歧義，一切以有關保單條文為準。有關保單條文及不承保事項之詳情，請參閱有關之保險合約或致電安聯保險查詢。
6. 有關與渣打香港於銷售過程或處理有關交易的金錢糾紛，渣打香港將與您把個案提交至金融糾紛調解計劃；此外，有關涉及閣下保單條款及細則的任何糾紛，將直接由安聯保險與您共同解決。
7. 所有保單開立日(Policy Inception Date)為 2018 年 1 月 1 日或以後的新承保保單必須繳付保費徵費。下表所列的保費將會按保險業監管局所訂的徵費比率徵費。有關詳細資料，請瀏覽 <https://www.agcs.allianz.com/global-offices/hong-kong/levy-notice-kr.html> 或聯絡安聯客戶服務熱線(852) 8100 2402。

年繳保費表

保費表 - 非吸煙者 ^ (HK\$)								
年齡段 (包括首尾年齡)	基本計劃		銀計劃		金計劃		白金計劃	
	男性	女性	男性	女性	男性	女性	男性	女性
0-5	1,056	936	2,100	1,860	4,188	3,720	6,276	5,580
6-17	576	564	1,152	1,116	2,304	2,220	3,444	3,336
18-25	660	696	1,308	1,380	2,604	2,748	3,900	4,116
26-30	888	1,128	1,764	2,256	3,516	4,500	5,268	6,756
31-35	1,236	1,512	2,460	3,012	4,908	6,024	7,356	9,036
36-40	1,488	2,520	2,964	5,028	5,928	10,044	8,880	15,060
41-45	2,172	3,672	4,332	7,332	8,652	14,652	12,984	21,972
46-50	2,844	4,716	5,676	9,420	11,352	18,840	17,028	28,260
51-55	4,092	6,300	8,172	12,588	16,344	25,176	24,516	37,752
56-60	6,828	7,740	13,656	15,480	27,300	30,948	40,956	46,416
61-65	10,284	8,664	20,556	17,328	41,112	34,644	61,668	51,972
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保費表 - 吸煙者 ^ (HK\$)								
年齡段 (包括首尾年齡)	基本計劃		銀計劃		金計劃		白金計劃	
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26-30	912	1,152	1,812	2,292	3,612	4,584	5,412	6,864
31-35	1,332	1,860	2,652	3,720	5,292	7,428	7,944	11,148
36-40	1,932	3,024	3,852	6,048	7,704	12,096	11,556	18,132
41-45	2,796	5,040	5,592	10,080	11,172	20,160	16,764	30,240
46-50	4,044	7,236	8,076	14,460	16,140	28,908	24,204	43,368
51-55	5,688	9,876	11,364	19,752	22,728	39,504	34,092	59,256
56-60	9,864	11,448	19,716	22,896	39,432	45,792	59,136	68,676
61-65	13,908	12,348	27,804	24,684	55,596	49,368	83,388	74,052
66-70*	19,680	13,896	39,360	27,792	78,708	55,572	118,068	83,352
71-75*	25,944	17,232	51,876	34,452	103,740	68,892	155,604	103,332
76-79*	29,304	19,152	58,608	38,304	117,216	76,608	175,824	114,912

^所有保單開立日(Policy Inception Date)為 2018 年 1 月 1 日或以後的新承保保單必須繳付保費徵費。上表所列的保費將會按保險業監管局所訂的徵費比率徵費。有關詳細資料，請瀏覽 <https://www.agcs.allianz.com/global-offices/hong-kong/levy-notice-kr.html> 或聯絡安聯客戶服務熱線(852) 8100 2402。

* 該年齡段保費僅限續保使用。

月繳保費表

保費表 - 非吸煙者 ^ (HK\$)								
年齡段 (包括首尾年齡)	基本計劃		銀計劃		金計劃		白金計劃	
	男性	女性	男性	女性	男性	女性	男性	女性
0-5	88	78	175	155	349	310	523	465
6-17	48	47	96	93	192	185	287	278
18-25	55	58	109	115	217	229	325	343
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31-35	103	126	205	251	409	502	613	753
36-40	124	210	247	419	494	837	740	1,255
41-45	181	306	361	611	721	1,221	1,082	1,831
46-50	237	393	473	785	946	1,570	1,419	2,355
51-55	341	525	681	1,049	1,362	2,098	2,043	3,146
56-60	569	645	1,138	1,290	2,275	2,579	3,413	3,868
61-65	857	722	1,713	1,444	3,426	2,887	5,139	4,331
66-70*	1,085	738	2,169	1,476	4,338	2,952	6,507	4,428
71-75*	1,348	801	2,695	1,602	5,390	3,203	8,085	4,805
76-79*	1,799	1,002	3,597	2,003	7,193	4,005	10,790	6,007

保費表 - 吸煙者 ^ (HK\$)								
年齡段 (包括首尾年齡)	基本計劃		銀計劃		金計劃		白金計劃	
	男性	女性	男性	女性	男性	女性	男性	女性
0-5	88	78	175	155	349	310	523	465
6-17	48	47	96	93	192	185	287	278
18-25	57	58	114	116	228	232	341	348
26-30	76	96	151	191	301	382	451	572
31-35	111	155	221	310	441	619	662	929
36-40	161	252	321	504	642	1,008	963	1,511
41-45	233	420	466	840	931	1,680	1,397	2,520
46-50	337	603	673	1,205	1,345	2,409	2,017	3,614
51-55	474	823	947	1,646	1,894	3,292	2,841	4,938
56-60	822	954	1,643	1,908	3,286	3,816	4,928	5,723
61-65	1,159	1,029	2,317	2,057	4,633	4,114	6,949	6,171

66-70*	1,640	1,158	3,280	2,316	6,559	4,631	9,839	6,946
71-75*	2,162	1,436	4,323	2,871	8,645	5,741	12,967	8,611
76-79*	2,442	1,596	4,884	3,192	9,768	6,384	14,652	9,576

^ 所有保單開立日(Policy Inception Date)為 2018 年 1 月 1 日或以後的新承保保單必須繳付保費徵費。上表所列的保費將會按保險業監管局所訂的徵費比率徵費。有關詳細資料，請瀏覽

<https://www.agcs.allianz.com/global-offices/hong-kong/levy-notice-kr.html> 或聯絡安聯客戶服務熱線 (852) 8100 2402。

* 該年齡段保費僅限續保使用。