

SUMMARY OF BENEFITS

ALLIANZ HOSPITAL INCOME PROTECT

安聯 住院入息保障

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

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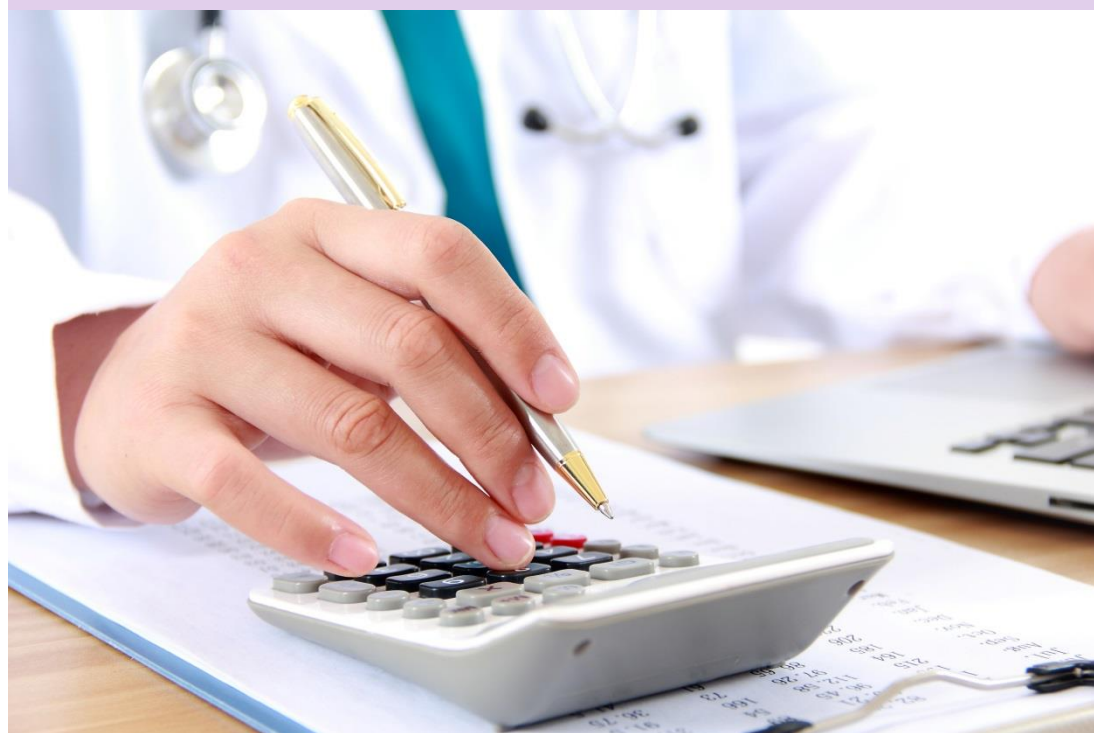
安聯環球企業及專項保險
(於德意志聯邦共和國註冊成立之有限公司)
香港分公司

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Key Coverage Highlights

Recuperation Benefits

An additional daily cash benefit is payable during the Insured Person's medical leave period after a minimum of 7 consecutive days of hospitalisation.

Optional Critical Illness

Policyholder can opt to include a lump sum benefit payable upon the diagnosis of 30 types of critical illness.

No Claims Premium Refund Bonus

Policyholder can enjoy 30% premium refund if there is no claim record in each and every 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.

Coverage

Cover	Limit of Liability (HK\$)			
	Silver	Gold	Platinum	Child
1. Daily Hospital Cash (max. 750 days per accident/ illness)	800	1,600	2,400	400
2. Double Daily Hospital Cash (in ICU) (max 90 days per accident/illness)	1,600	3,200	4,800	800
3. Recuperation Benefit: Payable from the 1 st day of discharged from hospital after confinement in hospital for at least 7 consecutive days (max 30 days per accident/illness)	400	800	1,200	N/A
Additional Benefits (Optional)				
4. Critical Illness	200,000			N/A

Premium Table (excluding levy)

Annual Premium (HK\$)	Silver	Gold	Platinum	Optional CI
Child	600			N/A
18-29	1,680	3,300	4,920	480
30-39	1,920	3,780	5,700	1,140
40-49	2,640	5,340	7,980	2,940
50-54	3,360	6,780	10,200	5,160
55-59	3,840	7,740	11,580	7,200
60-64 (Renewal)	5,040	10,080	15,060	10,080
65-70 (Renewal)	7,080	14,160	21,240	12,240

Monthly Premium (HK\$)	Silver	Gold	Platinum	Optional CI
Child	50			N/A
18-29	140	275	410	40
30-39	160	315	475	95
40-49	220	445	665	245
50-54	280	565	850	430
55-59	320	645	965	600
60-64 (Renewal)	420	840	1,255	840
65-70 (Renewal)	590	1,180	1,770	1,020

No Claims Premium Refund Bonus	30% Premium Refund Each and Every 36 Months
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Eligibility

- Anyone aged between 18 and 59 years old (both ages inclusive); renewal up to 70 years old.
- 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.
- Policyholder must hold a Hong Kong Identity Card.

Notes

- Pre-existing Conditions are not covered by this Policy. For the full list of exclusions, please refer to the Policy Wordings.
- If the Insured Person reside outside of Hong Kong for more than 180 consecutive days, only 50% of the Daily Hospital Cash benefit will be payable. The maximum period payable for Hospitalisation in Mainland China is 30 days.
- Either Daily Hospital Cash or Double Daily Hospital Cash (in ICU) will be paid for the same day of confinement. The maximum period payable for Hospitalisation in Mainland China is 30 days.
- Illness occurred within 30 days of policy first effective date is not covered by this Policy.
- In the event of any discrepancy between the English and Chinese versions of any of the above details, the English version shall prevail.
- Allianz Hospital Income 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 may contain terms and conditions which are not detailed in the above. Should there be any discrepancy between the information contained in the above 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.

7. 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.

主要保障特點

復康休養賠償

受保人住院連續最少 7 日後的病假期間可獲得額外的每日現金賠償支付。

附加危疾保障

保單持有人可自由選擇附加危疾保障，在確診患上任何 30 種危疾之一種時，便可獲得支付一筆過的賠償。

無索償退還保費獎賞

如在每三十六個月期間不會索償，保單持有人可獲得退還 30% 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。

保障範圍

保障項目	最高賠償額 (HK\$)			
	銀計劃	金計劃	白金計劃	子女
1. 每日住院現金 (每次意外/疾病的最高賠償日數為 750 日)	800	1,600	2,400	400
2. 雙倍每日住院現金 (入住深切治療部) (每次意外/疾病的最高賠償日數為 90 日)	1,600	3,200	4,800	800
3. 復康休養賠償： 在入住醫院連續最少 7 日後出院的首日起可獲得 支付賠償 (每次意外/疾病的最高賠償日數為 30 日)	400	800	1,200	不適用
附加額外保障				
4. 危疾保障	200, 000			不適用

保費列表(不包括保費徵費)				
年繳保費 (HK\$)	銀計劃	金計劃	白金計劃	附加危疾保障
子女	600			不適用
18-29	1,680	3,300	4,920	480
30-39	1,920	3,780	5,700	1,140
40-49	2,640	5,340	7,980	2,940
50-54	3,360	6,780	10,200	5,160
55-59	3,840	7,740	11,580	7,200
60-64 (只適用於續保)	5,040	10,080	15,060	10,080
65-70 (只適用於續保)	7,080	14,160	21,240	12,240

月繳保費 (HK\$)	銀計劃	金計劃	白金計劃	附加危疾保障
子女	50			不適用
18-29	140	275	410	40
30-39	160	315	475	95
40-49	220	445	665	245
50-54	280	565	850	430
55-59	320	645	965	600
60-64 (只適用於續保)	420	840	1,255	840
65-70 (只適用於續保)	590	1,180	1,770	1,020

無索償退還保費獎賞	每 36 個月退還 30% 的已繳保費
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申請投保資格

- 1) 任何年齡為 18 至 59 歲的人士（18 及 59 歲人士亦包括在內），續保最高可至 70 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) 保單持有人必須持有香港居民身份證。

備註

1. 任何在投保前已存在的傷病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. 如受保人在香港以外的地方居留連續超過 180 日，只可獲得每日住院現金 50% 的賠償，而在中國內地住院可獲得支付賠償的最長期限則為 30 日。
3. 在同一日的住院，每日住院現金及雙倍每日住院現金（入住深切治療部）只有其中一項可獲支付，而在中國內地住院可獲得支付賠償的最長期限則為 30 日。
4. 保單首個生效日起計 30 日內發生的疾病，並不受本保單所保障。
5. 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。
6. 安聯住院入息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可能未有於上文詳列。以上資料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。
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。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。