

忠利集團 始於1831年，保障承諾不變

GENERALI GROUP
INSURANCE COMMITMENT SINCE 1831

忠利集團擁有184年保險經營經驗，是世界最大的保險集團之一。2014年總保費收入超過700億歐羅，7萬8千名員工遍佈全球超過60個國家，為7千2百萬客戶提供優質專業服務。集團在西歐市場佔有領先地位，在亞洲和中東歐表現突出。

忠利集團竭誠為客戶設計全面的保險解決方案，提供周全的人壽保障及一般保險。作為保險專才，我們致力讓客戶安心無憂。

如有任何查詢，請與閣下的保險顧問或本公司的代表聯絡。

With 184 years of experience the Generali Group is one of the largest global insurance providers with 2014 total premium income exceeding €70 billion. With 78,000 employees worldwide serving 72 million clients in more than 60 countries, the Group occupies a leadership position on West European markets and an increasingly important place in Central Eastern Europe and Asia.

We offer outstanding protection for Life & General Insurance, with our unique services and complete insurance solutions. As insurance professionals, our aim is to provide peace of mind.

For details, please contact your Insurance Advisers or our Company Representatives.

忠利保險有限公司

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主要不保項目

1. 先天性疾病、受保前的疾病、懷孕或生育、美容手術、牙科治療（由意外受傷引致的除外）、濫用藥物或酒精、一般檢查、後天免疫力缺乏症及其所引致之任何病患例如愛滋病及在保單生效後或復效或簽發後 30 天內所患有的病症。
2. 因扁桃腺、腮腺增殖腺、疝氣及女性因生殖器官疾病而接受治療則需在保單生效或復效 120 天後方可承保。
3. 受保人在 12 歲前接受的包皮環切手術。
4. 非醫療必須的醫療服務；或任何超出正常及慣例水平的任何費用。
5. 保障生效或復效後起計 60 天內所患有之癌症，將不可享有癌症的放射性治療及化療費用保障。
6. 保障生效或復效後起計 60 天內所患有之慢性及不可逆轉性腎衰竭，不可享有洗腎費用保障。

重要提示

1. 保障於投保申請獲接納及所有保費繳付後方可生效。
2. 本冊子內容僅供參考，有關保單承保條款請參閱保單條款及細則。所有中文譯本，如與英文有歧義，概以英文為準。

Main Exclusions

1. Congenital conditions, pre-existing conditions, pregnancy or childbirth, cosmetic surgery, dental care (unless resulting from accidental injury), drug or alcohol abuse, general check-up, HIV and HIV-related illnesses including AIDS, or all sickness occurring within 30 days from the effective date, reinstatement date or issue date.
2. Treatment or surgery for tonsils, adenoids and hernia or a disease peculiar to the female generative organs within 120 days from the effective date or reinstatement date or issue date.
3. Circumcision before attaining the age of 12.
4. Any medical services which are not medically necessary or any charges exceeding the normal and customary charges.
5. Radiotherapy & Chemotherapy Benefit will not be payable if the Insured Person suffers from cancer within 60 days from the effective date, reinstatement date or issue date
6. Renal Dialysis Benefit will not be payable if the Insured Person suffers from chronic and irreversible kidney failure within 60 days from the effective date, reinstatement date or issue date.

Important notes

1. Cover does not begin until the application has been accepted and premium was received.
2. This brochure is a general summary only. Please refer to the policy for details of terms and condition. In case of discrepancies between English and Chinese version of this brochure, the English version shall prevail.

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商界展關懷
caring company
Member of The Hong Kong Quality Assurance Board
香港品質保證協會成員

智康健醫療保障計劃

GenHealth

Medical Insurance



智康健特點 GenHealth Highlights

Plan a healthy life

GenHealth is the complete medical plan for you and your loved ones

計劃精采人生

智康健給您及摯愛一份全面醫療保障

隨著人生每個階段，醫療保障時刻伴隨。您想為家人提供較佳保障，智康健醫療保障計劃是為您及您家人而設。

智康健為一全面醫療保障計劃，能減輕您在醫療方面的負擔。

You always want to give your family better protection. At anytime, GenHealth Medical Insurance is there for you and your family.

GenHealth is a comprehensive medical insurance plan helps to relieve your financial burden on medical expenditure.

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配合您所需的全面住院及手術保障

備有三款計劃以供選擇，保障項目包括多項住院及手術保障項目切合您需要。

保證續保至 100 歲[≠]

智康健醫療計劃保證續保，保障可直至 100 歲。

洗腎 / 化療 / 放射性治療保障

特設專為治療癌症的化療及放射性治療費用保障及有關腎衰竭的洗腎費用保障。

因意外身故保障

如因意外身故，本計劃提供一筆額外賠償款項。

保障提升

您可揀選嚴重醫療保障及 / 或門診保障以確保享有更高保障。

無索償折扣[^]

如您在續保之前的過去連續三個保單年度或以上無任何住院賠償紀錄則續保保費可享九折優惠[^]。

附加自選保障項目^{*}

(1) 嚴重醫療保障

此自選項目可提供每項病症額外高達港幣 350,000 的保障額。

(2) 門診保障

此保障承保西醫、中醫、針灸、跌打、物理治療 / 脊椎治療 (如適用) 門診服務。

免費 24 小時緊急醫療援助及熱線服務

若於海外因嚴重傷患，可安排緊急醫療服務；及可免費查詢有關醫療服務、旅遊資料及法律援助等資訊。

申請條件

1. 投保人須為香港居民及投保年齡介乎 18 歲至 64 歲。
您亦可為家庭成員同時投保，家庭成員包括：
 - 合法配偶年齡介乎 18 歲至 64 歲；及
 - 出生滿 15 天至 17 歲 (或 23 歲以下全日制學生) 的未婚子女 (所有家庭成員須為香港居民)。
2. 所有投保的家庭成員 (包括投保人) 所選的計劃必須相同。

附註

[≠] 保單續保由忠利保險有限公司香港分行 (「忠利保險」) 安排，忠利保險於續保時可修訂保費、保障及保單細則 (附加嚴重醫療保障及 門診保障可續保至 74 歲)。

[^] 保費折扣額為續保前一年的「住院及手術」保障保費的 10% 計算。

Comprehensive hospitalization & surgical cover to suit your needs

There are three plans available so you can choose to stay in ward, semi-private or private room and the benefit cover various items of medical charges incurred during and after hospitalisation.

Guaranteed renewal up to age 100[≠]

Once you are insured under GenHealth medical plan, guarantee renewal is arranged with cover available up to age 100.

Renal Dialysis / Chemotherapy / Radiotherapy benefit

This benefit gives you better protection for chemotherapy and radiotherapy in case of cancer; and renal dialysis in case of kidney failure.

Accidental death benefit

This benefit provides you additional lump sum payment in case of death caused by accident.

Higher coverage for large bills

You can choose to select the optional Supplementary Major Medical Benefit and/or Outpatient Benefit for higher coverage

No claim discount[^]

10% discount[^] will be offered on the renewed premium if there is no hospitalization claims paid within the three (3) consecutive years before the renewal.



Optional Cover[≠]

(1) Supplementary Major Medical Benefit

Provides supplementary coverage for higher medical protection up to HK\$350,000 per disability.

(2) Outpatient Benefit

Provides cover on the clinical expenses includes general medical practitioner consultation, Chinese medicine practitioner consultation (chinese herbalist, bonesetting and acupuncture), physiotherapy/ chiropractic treatment (if applicable) received in clinic.

Free 24-hour worldwide assistance and helpline service

Emergency evacuation for medical reason is available when travelling abroad and emergency hotline service gives you unlimited access to telephone medical advice, travel information and legal assistance when needed.

Eligibility

1. Applicant must be Hong Kong resident and aged between 18 and 64 years old at application and he/she can include his/her dependants in the same application. All proposed insured persons must be Hong Kong residents. Eligible dependants are:
 - Legal spouse aged between 18 and 64 years old; and
 - Unmarried child(ren) aged between 15 days to 17 years (or below 23 years if attending full time education).
2. Same plan must be selected for all insured person(s) (include the Applicant) in the application.

Remarks:

[≠] Policy renewal is arranged by Assicurazioni Generali S.p.A. Hong Kong Branch ("Generali") and Generali reserves the right to amend the premium rates, benefits, terms and conditions of the policy on renewal (Supplementary Major Medical Benefit and Outpatient Benefit are renewable up to age 74).

[^] the discount amount equals to the premium of "Hospital & Surgical" benefit of the year immediately preceding the renewal year multiplied by 10%.