危疾保險 Critical Illness Insurance

滙達保危疾保障計劃 HSBC Swift Guard Critical Illness Plan

應對無常人生 預防遠勝治療 Being prepared is the best cure for uncertainty

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简体



滙達保危疾保障計劃(「本計劃」或「本保單」),由滙豐人壽保險(國際)有限公司澳門分公司(「本公司」或「我們」)承保,是一份可取回保費的危疾保險計劃,絕不等同或類似任何銀行存款或銀行儲蓄存款計劃。本產品冊子的內容僅供參考之用。您應同時參閱保險建議書及保單條款了解有關詳情。在購買本產品前,您有權索取一份保單樣本。

HSBC Swift Guard Critical Illness Plan (the "Plan" or the "Policy") is a premium refundable Critical Illness plan underwritten by HSBC Life (International) Limited, Macau Branch (the "Company", "we", "us" or "our"). It is not equivalent or similar to any kind of bank deposit or bank savings plan.

The contents of this product brochure are for reference only, and should be read in conjunction with the relevant policy proposal and policy provisions. Before committing to this Plan, you have the right to request a sample policy contract.

為何選擇「滙達保危疾保障計劃」?

人生無常,不幸遇上危疾更有如晴天霹靂。癌症、中風等各種危疾不但影響健康,還會帶來情緒困擾和經濟壓力,甚至奪走生命, 讓家人措手不及,陷入難關。

保障摘要

根據統計暨普查局的資料,癌症多年來一直是澳門的頭號殺手,其中最常見為肺癌、結腸直腸癌和肝癌*,而心臟病,包括冠心病和 中風,亦為死亡的主要成因之一#。



心臟病

有見心臟病為致命殺手,各界積極 推動大眾改善生活習慣,注重健康 飲食,常做適量運動,降低患病 風險。



癌症

癌症每年奪走無數生命,引來社會廣泛 關注,癌症篩查計劃亦越見普及。隨著 醫療技術進步,早期檢測的準確度和治 療效果已有所提升。



人口老化

澳門正經歷重大人口變化,預計65歲及以上人口比例將由 2021年的12.2%上升至2041年的20.9% 。人口急速老化預 料在未來二十年內令澳門步入超老齡社會,導致癌症和心臟 病等慢性疾病病患率上升。



雖然大眾越來越注重健康,但是很多人仍缺 乏足夠的危疾保障。隨著危疾的治療費用不 斷攀升,財務規劃和保險更見重要。

公營醫療系統難以負荷龐大的醫療需求,等候治療的時間可能越來越長。因此,建立財政安全網以防危疾來襲亦變得越加重要。

我們特意推出滙達保危疾保障計劃,作為您專屬的危疾保障方案。本計劃經過精心設計,在不幸患上危疾時為您提供經濟後盾, 確保您能及時得到適切治療,為未來做足準備,助您安渡逆境。

^{*} 衛牛局 — 澳門癌症登記年報2022,https://www.ssm.gov.mo/docs/32159/32159_0aca231249984e1b87b6dfb7c02b0780_000.pdf

[#] 統計暨普查局 一人口統計2024 https://www.dsec.gov.mo/getAttachment/3827c09a-ab7b-4c40-8aa1-8fee04195f8e/C_DEM_PUB_2024_Y.aspx ^ 統計暨普查局 一 澳門人口預測2022 - 2041 https://www.dsec.gov.mo/getAttachment/54879f3c-21b7-4759-a35a-ba177765f28b/C_PPRM_PUB_2021_Y.aspx

特點

涵蓋範圍全面提供延伸保障

計劃涵蓋:



76 種危疾 + 4 種危疾以外的情況

危疾以外的情況包括(1)未期疾病;(2)完全及永久傷殘;(3)不能獨立生活及(4)重大醫療治療1。

即使不幸患上尚未發現的新型疾病或遭受創傷,上述4種情況亦可為受保人提供延伸保障。

只要經診斷患上涵蓋的危疾或情況後起計最少存活14日,將可獲保額100%作為危疾保障*。



保證退回已繳總保費²的101%作為期滿利益*

如於保單保障終止日(第10個保單年度終結時)未曾作任何索償,可保證獲退回已繳總保費²的101%作為期滿利益*以回饋健康體魄。



保費比較相宜

- 保障比率(保費除以年度化保費或保額除以已繳總保費²)吸引 ─ 以比較相宜的保費獲取理想的保障比率。
- 供款期內,保費維持水平且保證不變,令更理財更有預算。



身故賠償³

如受保人於保單終結前身故,受益人將可獲已繳總保費2的100%。



申請簡便 — 簡易核保過程4

透過簡易核保,只須回答5條有關健康問題,毋須進行任何健康檢查。

^{*}有關此項目的更多詳情,請參閱「計劃摘要」。

特點

保證現金價值

保證現金價值是指在保單期內,您的保單隨時間積存的現金價值。以下列表所載的百分比列明計算方法。保單內的保證現金價值會在保單期內逐步遞增。如保單持有人於保單終結前退保,將視乎因退保或失效而導致保單終結的生效日期,取回相應的保證現金價值。

保單終止生效日期	用作計算保證現金價值 的已繳總保費²的百分比
於第1個保單年度內	0%
於第2個保單年度內	30%
於第3個保單年度內	40%
於第4個保單年度內	50%
於第5個保單年度內	60%
於第6個保單年度內	65%
於第7個保單年度內	70%
於第8個保單年度內	75%
於第9個保單年度內	80%
於第10個保單年度內	85%
於第10個保單年度結束時	101%





附加失業延繳保費保障5(毋須額外保費)

如保單持有人年齡介乎19至64歲 6 ,連續失業30日或以上,到期繳付保費寬限期可延長至365日,而期間仍可持續獲得全面保障,安渡難關。

附加保障(受制於申請資格)已包括在保單的基本計劃內,毋須另繳額外保費。

參考個案

情境一



Helen 34歲⁶ 女性 非吸煙人士

家庭收入支柱

Helen是一位工程師,亦是家庭收入主要來源。她深明患上危疾對家庭財政造成的影響。作為家庭收入支柱,她希望防患於未然,即使不幸危疾來襲,亦可給予摯愛家人財政上之保障。故此,她正在搜尋一份保費相宜的危疾保險計劃,而這份計劃需要提供周全保障及附有高保障比率(保額除以每年保費或已繳總保費²)。

Helen選擇了滙達保危疾保障計劃以滿足所需:

年齡6 34歳

保費供款年期 10年

保額 澳門幣1,500,000元

約等於每年保費的36倍#或已繳總保費2的3.6倍[^]

每年保費 澳門幣41,295元

已繳總保費² 澳門幣41,295元 X 10年 = 澳門幣412,950元

保單年期 10年

六年後

確診危疾,獲100%保額作為危疾賠償

Helen不幸患上**乳癌**。作為保單持有人及受保人,她將可獲澳門幣1,500,000元的危疾賠償*,以應付醫療開支及維持家人生活質素。

假設:

*如受保人確診計劃涵蓋的危疾並最少存活14日,將可獲100%保額,並受制於索償評估及所需醫療證明。



簡介····計劃摘要···保障摘要····重要事項···主要風險·····註

參考個案

情境二



lan 27歲⁶ 男性 非吸煙人士

職場新鮮人

lan的工時長且不穩定。他擔心工作壓力將為健康帶來影響,故正在尋找一份簡單的危疾保險計劃以作安全網。礙於有限預算,他希望如在保單期滿時健康無恙,可取回全數已繳保費。

lan選擇了滙達保危疾保障計劃以切合他的需要:

年龄6 27歳

保費供款年期 10年

保額 澳門幣350,000元

約等於年度化保費的83倍* 或 已繳總保費²的8.3倍^

每月保費 澳門幣348.2元

已繳總保費² 澳門幣348.2元 X 12個月 X 10年 = 澳門幣41,784元

退回已繳總保費²的101% 澳門幣42,202元

保單年期 10年

十年後

無危疾索償記錄,可獲退回已繳總保費²

lan於保單年期內保持身體健康,並無患上任何危疾。由於未曾作出任何危疾索償及調減保額,最終他一次性獲退回已繳總保費²的101%—澳門幣42,202元。他利用這筆資金幫助他的事業更上一層樓。

假設:

*保障比率=保額(澳門幣350,000元)/27歲⁶男性選擇10年保費供款年期的年度化保費(澳門幣4,178元)=8,376%(83倍) ^保障比率=保額(澳門幣350,000元)/27歲⁶男性選擇10年保費供款年期的已繳總保費²(澳門幣41,784元)=837%(8.3倍)

比率隨年齡6/性別/吸煙狀況/繳款方式而異。



計劃摘要

保費供款年期	10年
投保年齡	出生後15日至55歲 ⁶
保單貨幣	澳門幣/港幣
保單年期	10年
保費類別	保費繳付期內,保費維持水平保證不變保費價格隨投保時年齡⁶/性別/吸煙狀況/繳款方式而異
最低保額(每份保單)	澳門幣/港幣100,000元
最高保額(每名受保人)	澳門幣/港幣2,500,000元
危疾保障	如受保人被診斷患上計劃涵蓋的任何一種危疾或情況,及經診斷患上危疾或情況後 最少存活14日,本公司將支付相等於保額的100%的危疾保障;
	如保單以合計保費 ⁷ 方式繳付,危疾保障額將加上於受保人診斷證實患上危疾或情況 的日期的合計保費 ⁷ 金額結餘及其非保證累積利息(如有)。
	當危疾保障應予支付時,本保單將自動被終止。除非因退保或失效而導致保單終 結,保單持有人並不會獲得支付保證現金價值。
	有關計劃涵蓋危疾或手術詳情,請參閱危疾清單。
等候期	危疾保障的索償等候期為90日。
	如任何危疾或情況的徵兆及/或症狀自下列日期起的九十(90)曆日內出現,我們將不支付任何危疾保障:a)保單簽發日;或b)保單的最後復效日期,以較遲者為準。
保證現金價值 (在保單期內您的保單的現金價值)	保證現金價值是指在保單期內,您的保單隨時間積存的現金價值。此金額根據保單 附表所列之百分比總額計算得出。
	有關保證現金價值詳情,請參閱「特點」部分。
淨現金價值	淨現金價值指在保單年度結束後(保障終止日)或之前的任何時候,相等於保證現金價值扣除任何債項之後的金額 [®] 。

計劃摘要

退保利益	您可隨時以書面填妥本公司指定的表格要求申請退保,本公司將會退回相當於保單在本公司處理相關指示的當天之淨現金價值的金額。如保單以合計保費7方式繳付,退保利益將加上本公司處理退保指示當日之合計保費7金額結餘及其非保證累積利息(如有),惟需扣除相關退保費用。適用於相對應保單年度之合計保費7金額結餘及其非保證累積利息的退保費用率現列於下表。							冷保單			
								相對歷			
	退保費用率	1	2	3	4	保單 5	年度	7	8	9	10
	10年保費 供款年期	2%	2%	2%	2%	2%	2%	2%	2%	2%	不適用
	保單全數退保後,本	公司將	落獲全面	面解除	對該保	單的責	任。				
調減保額	您可以本公司規定格式的書面要求調減保額。如獲本公司同意,本公司將根據調減保額部份所計算的淨現金價值(如有)退回保單持有人。另外,該保單之已繳總保費²、保額、保證現金價值、身故賠償³及危疾保障將按比例相對地調整和減少。當調減保額生效後,本公司將會簽發一份保單批註及修改保單附表予保單持有人。										
身故賠償³	當受保人身故,受益人將可獲於身故日期已繳總保費 ² 之100%扣除任何債項的身故 賠償 ³ 。若受保人經診斷患上危疾後生存少於14日,亦可獲身故賠償 ³ 。 如保單是以合計保費 ⁷ 方式繳付,身故賠償 ³ 將加上於受保人身故日期的合計保費 ⁷ 金 額結餘及其非保證累積利息(如有)。 當身故賠償 ³ 應予支付時,本保單將自動被終止。除非因退保或失效而導致保單終 結,保單持有人並不會獲得支付保證現金價值。										
期滿利益	保單會於第10個保單年度終結時期滿,保單持有人將獲得保證現金價值,相等於已 繳總保費 ² 的101%。										
轉換權益	在計劃的保單年度結束後(保障終止日),您的保單可轉換為另一全新及保額與您現時的保單相同或較少的危疾保險計劃或終身壽險(由我們於轉換保單時釐定),惟有關醫療核保的規定將被豁免。新保單之保費將由本公司根據該類保險在轉換時的收費標準及受保人的年齡6而釐定。 有關轉換權益詳情,請參閱有關保單條款。										
附加失業延繳保費保障5	失業延繳保費保障5					7/ 1 +n /0	/호 호 쇼뉴 /드] == <i>l/</i> 7 ±	=h -		
	有關詳細條款、細則	」及个5	*争坦	'	兇 乍 鯏	刚休	P早 LY 13	中條症	扒 °		

保障摘要

危疾清單



癌症

與心臟相關的疾病

- 心肌病
- 艾森門格氏症狀
- 傳染性心內膜炎
- 主動脈手術

- 冠狀動脈搭橋手術
- 心臟病
- 其他嚴重冠狀動脈疾病
- 分割性主動脈瘤
- 心臟瓣膜手術
- 原發性肺動脈高血壓

與腦部及神經系統相關的疾病

- 亞爾茲默氏病
- 細菌性腦膜炎
- 轉移性腦癌
- 腦炎
- 腎髓質囊腫病
- 肌肉萎縮症
- 柏金遜症
- 進行性肌肉萎縮
- 中風

- 肌萎縮性脊髓側索硬化症(ALS)
- 良性腦腫瘤
- 昏迷
- 偏癱
- 運動神經原疾病
- 重症肌無力症
- 原發性側索硬化
- 進行性核上神經麻痺症
- 結核腦膜炎

- 腦皮質壞死
- 須作手術之腦動脈瘤
- 克雅二氏病
- 嚴重頭部創傷
- 多發性硬化症
- 肢體癱瘓
- 進行性延髓麻痺
- 脊髓性肌肉萎縮症

與腎臟相關的疾病

- 慢性腎上腺功能不足
- 系統性紅斑狼瘡引致狼瘡性腎炎
- 腎衰竭

• 嗜鉻細胞瘤

與肝臟及胰臟相關的疾病

- 急性出血壞死性胰臟炎
- 復發性慢性胰臟炎

- 須接受肝移植之膽道閉鎖
- 末期肝病

- 慢性自體免疫性肝炎
- 暴發型病毒性肝炎

與肺部及呼吸系統相關的疾病

- 慢性阻塞性肺病
- 嚴重肺氣腫

- 末期肺病
- 嚴重肺纖維化

• 嚴重支氣管擴張

🔂 器官移植

• 主要器官移植

保障摘要

危疾清單

② 殘疾

- 失明
- 喪失肢體
- 小兒麻痹症/脊髓灰質炎
- 失聰
- 失去一隻眼睛和一肢
- 完全及永久傷殘^

- 不能獨立生活^
- 喪失語言能力

手術及深切治療相關

• 重大醫療治療^

🕬 其他疾病

- 因輸血感染愛滋病/人類免疫力缺乏病毒
- 伊波拉
- 溶血性鏈球菌引致之壞疽
- 因治療引致感染人類免疫力缺乏病毒
- 因職業感染人類免疫力缺乏病毒
- 嚴重潰瘍性結腸炎

- 再生障礙性貧血
- 象皮病
- 因突擊感染人類免疫力缺乏病毒
- 骨髓纖維化
- 狂犬病
- 硬皮病

- 克羅恩氏病
- 破傷風
- 嚴重燒傷
- 壞死性筋膜炎
- 嚴重類風濕關節炎
- 末期疾病^

[^] 計劃涵蓋4種危疾以外的情況,為尚未發現的新型疾病或創傷提供延伸保障。

重要事項

不保事項 「危疾」或情況不包括以下情況: (1) 受保人在簽發日期、保單日期或最後一次保單復效的生效日期(以較遲者為準)前已知已 存在的狀況;或 (2) 受保人在簽發日期、保單日期或最後一次保單復效的生效日期(以較遲者為準)起計首 九十(90)日內患上的任何疾病;或 (3) 並非經註冊醫生處方的藥物中毒或酒精濫用;或 (4) 任何人體免疫力缺乏病毒(HIV) 或任何與HIV有關的疾病,包括後天免疫力缺乏症(即愛 滋病),或任何由此而致的突變、衍化或異變。(不適用於以下危疾,「因輸血感染愛滋 病/人類免疫力缺乏病毒」,「因襲擊感人類免疫力缺乏病毒」,「因治療引致感染人類 免疫力缺乏病毒」和「因職業感染人類免疫力缺乏病毒」的危疾)。請參閱本保單保單附 表內之危疾之定義。 「已存在的狀況」是指受保人知道或理應知道的在簽發日期、保單日期或最後一次保單復效 的生效日期(以較遲者為準)前已存在徵兆或症狀的疾病或受保危疾;或受保人已被建議進 行醫學診斷、會診或治療;或受保人已安排或接受醫學測試或診斷。 您必須披露所有影響本公司作出核保決定的資料。本公司有權就失實陳述或欺詐的情況宣告 核保的披露責任 保單無效。若您在提交文件中,錯誤申報非健康資料(包括但不限於年齡⁶或性別),本公司 有權根據正確資料調整過去、現在及將來的保費或宣告保單無效。 冷靜期 「滙達保危疾保障計劃」是一份具備可取回保費的危疾保險計劃。部分保費將用作支付保險 及有關費用,包括但不限於開立保單、售後服務及索償之費用。 如您對保單不滿意,您有權透過發出書面通知取消保單及取回所有已繳交的保費。如要取 消,您必須於「冷靜期」內(即是為緊接保單或冷靜期通知書交付予保單持有人或保單持有人 的指定代表之日起計的21個曆日的期間(以較早者為準)),在該通知書上親筆簽署作實及退回 保單(若已收取),並確保滙豐人壽保險(國際)有限公司澳門分公司位於澳門南灣大馬路619號 時代商業中心1字樓的辦事處直接收到該通知書及保單。冷靜期結束後,若您在保單年期完結 之前取消保單,預計的淨現金價值可能少於您已繳付的保費總額。 取消保單 冷靜期過後,您可隨時填妥本公司指定的表格要求退保,並取回保單的淨現金價值加上合計 保費7金額之結餘及其累積利息(如適用),再扣除按保單條款所定的相關退保費用。保單全數 退保後,本公司將獲全面解除對保單的責任。 若受保人在簽發日期或保單復效日期(以較遲者為準)起計一年內自殺身亡,無論自殺時神 自殺條款 志是否清醒,我們須向保單持有人之保單支付的身故賠償³,將只限於保單持有人自保單日期 起已繳付給我們的保費金額,減去我們已向受益人支付的任何金額。有關詳細條款及細則, 請參閱基本計劃之保單條款。

重要事項

税務申報及金融罪行

本公司可不時要求您提供關於您及您保單的相關資料,以履行本公司及其他滙豐集團成員對 澳門特別行政區及海外之法律或監管機構及政府或税務機關負有的某些責任。若您未有向本 公司提供其要求之資料或您對滙豐集團成員帶來金融罪行風險,便會導致以下保單條款列出 的後果,包括本公司可能:

- 作出所需行動讓本公司或滙豐集團成員符合其責任;
- 未能向您提供新服務或繼續提供所有服務;
- 被要求扣起原本應繳付予您或您的保單的款項或利益,並把該等款項或利益永久支付予税 務機關;及
- 終止您的保單。

如有任何利益或款項被扣起及/或保單被終止,您從保單獲取之款項加上您在保單終止前從保單獲取之款項總額(如有)可能會少於您已繳保費之總額。本公司建議您就稅務責任及有關您保單的稅務狀況尋求獨立專業意見。

保單終止條款

我們有權於以下任何情況之下終止您的保單:

- 如您未能在寬限期屆滿前繳付到期保費;或
- 若我們合理地認為繼續維持您的保單或與您的關係會使我們違反任何法律,或任何權力機關可能對我們或集團成員採取行動或提出譴責;或
- 我們有權根據任何附加保障的條款終止您的保單。

有關終止條款的詳情,請參閱保單條款。

合計保費金額方式7

合計保費金額方式⁷可讓您預繳所需的保費,於保費到期日扣除所需之每年保費後的合計保費⁷金額結餘將積存生息,息率為非保證並會由我們不時釐定。若合計保費⁷金額及其累積利息超出您的保單所需的總保費,我們將於扣除所有於您的保單下尚欠之全數保費後,於實際情況下儘快將餘額退回。若合計保費⁷金額及其累積利息不足以支付您的保單所需的總保費,我們將以書面要求閣下立即繳付保費差額。如您未能繳付保費差額,可能令您的保單失效。有關合計保費⁷金額的主要風險因素詳情,請參閱「主要風險一退保風險」部份。

適用法律

規管保單的法律為澳門法律。然而,如在澳門特別行政區提出任何爭議,則澳門特別行政區 法院的司法管轄權將適用。

申請資格

合資格申請本計劃人士如下:

● 出生後15日至55歲⁶

本計劃受本公司就保單持有人及/或受保人之國籍(國家/地區)及/或地址及/或居留國家或地 區不時釐定的相關規定限制。

漏繳保費

應繳保費有30日的寬限期。倘若您在寬限期完結時未能付款,將導致保單失效,保單持有人將會收到第一次未付保費到期日當天的任何淨現金價值。

主要風險

信貸風險及無力償債風險	本產品乃一份由本公司簽發的保單,因此, 您受本公司的信貸風險所影響。 您支付的保費將 成為本公司資產的一部分,您對任何該等資產均沒有任何權利或擁有權。如追討賠償,您只 可向本公司追索。
延誤或漏繳到期的 保費之風險	任何延誤或漏繳到期保費或會導致保單失效,您可收回的款額(如有)或會明顯少於您已繳付 的保費。
退保之風險	如您需要或於早期作全數或通過調減保額部分退保,您可收回的款額或會明顯少於您已繳付的保費。若您已選擇合計保費金額方式 ^{7,} 則於您退保時,我們須從預繳保費的餘額及任何其 累積利息中,收取退保費用。有關退保費用之詳情,請参閱保單條款。
流動性風險	本保單乃為保單持有人持有整個保單年期而設。如您因任何非預期事件而需要流動資金,可以根據保單相關條款全數或部分退保。但這樣可能導致保單失效或保單較原有之保單期提早被終止,而可取回的款項(如有)可能會少於您已繳付的保費。
通脹風險	由於通貨膨脹的緣故,將來的生活費很可能較今天的為高。因此,即使本公司履行其所有合約義務,您或您所指定的受益人將來從本保單收到的實質金額可能較低。

註:

- 1. 受保人必須在同一住院期間滿足以下所有三(3)項標準方可獲得賠償:
 - (a)已經接受了保單條款定義之複雜手術以及
 - (b)符合資格之深切治療部住院持續五(5)日或以上,以及
 - (c)接受侵入性生命支持治療
- 2. 已繳總保費指於身故賠償³時及淨現金價值,截至相關保單終止日期,就基本計劃所有到期及已實際繳付的保費總額。惟合計保費⁷金額結餘及其非保證累積利息,將不會用以計算「已繳總保費」,除非及直至該部分的保費於該日期實際已到期及已實際繳付。
- 3. 若於受保人身故而在受保人身故當日本保單仍然生效,本公司在接獲有關要求的文件後將支付身故賠償。身故賠償將相等於按受保人身故日期來計算之基本計劃的已繳總保費²之100%扣除任何債項⁸。若保單持有人以合計保費⁷金額形式繳交保費,身故賠償將加上於受保人身故日期的合計保費⁷金額結餘及其非保證累積利息(如有)。
- 4. 「簡易核保」申請及已生效保單之全期總保額上限(以每名受保人計)乃根據受保人之受保年齡6而有所不同,該金額包括「本計劃」及「本公司」指定保險計劃。有關核保要求,請向您的財富策劃顧問查詢。本公司保留權利根據受保人及/或保單持有人於投保時所提供之資料而決定是否接受有關之投保申請。
- 5. 失業延繳保費保障適用於年齡介乎19歲至64歲⁶並持有澳門身份證的保單持有人。保障將於保單持有人年屆65歲⁶或已清繳所有 到期保費或保單終止時(以較早者為準)終止。該保障並不適用於合計保費⁷保單。有關詳細條款及細則以及不保事項,請參閱 附加保障之保單條款。
- 6. 年齡指受保人或保單持有人(視乎適用情況而定)於下一次生日的年齡。
- 7. 一筆過付款指合計保費金額方式,讓您在預繳所需保費時以本公司所制定的折扣繳付。

其後,每年應繳之保費將在保費到期日從合計保費金額結餘中扣除。於相關保費到期日扣除所需每年保費後的合計保費金額結餘將積存生息(息率由本公司決定)。此息率為非保證,並會由本公司不時釐定。請注意,若您選擇以此方式支付保費,您必須確定這筆預繳的保費可保留於保單內,除受保人身故、患上危疾或退保外,預繳保費的結餘(及其非保證累積利息)一經繳付後將不可提取。因此,我們建議您應該在申請計劃時選擇適合個人財務狀況的繳付保費方式。詳情請參閱「重要事項一合計保費金額方式」部分。

8. 債項指所有未償還的保單貸款,或按照本保單借取的自動保費貸款,加上該等貸款的任何累計利息及任何未付之保費或款項。

註

更多資料

策劃未來的理財方案[,]是人生的重要一步。我們樂意助您評估目前及未來的需要,讓您進一步了解「滙達保危疾保障計劃」如何 助您實現個人目標。 您有權在承諾投保之前索取過往積存息率的資料。

瀏覽 www.hsbc.com.mo/insurance

預約會面 appointment.hsbc.com.mo

預約電話回訪



滙達保危疾保障計劃

滙豐人壽保險(國際)有限公司澳門分公司

HSBC Life (International) Limited, Macau Branch 滙豐人壽保險(國際)有限公司澳門分公司(「本公司」或「我們」)是根據澳門法律成立之分公司。本公司為滙豐集團旗下從事承保業務的附屬公司之一。

滙豐保險澳門分公司辦事處

總辦公室:澳門南灣大馬路619號時代商業中心1字樓

滙豐保險策劃中心:澳門宋玉生廣場393號皇朝廣場地下AC座

本公司獲澳門金融管理局授權及受其監管,於澳門特別行政區經營長期保險業務。滙達保危疾保障計劃(「本計劃」)為本公司之產品,由本公司所承保並只擬在澳門特別行政區銷售。

對於滙豐保險與您之間因銷售過程或處理有關交易而產生的合資格爭議(定義見金融消費糾紛調解計劃的受理範圍), 滙豐保險 須與您進行金融消費糾紛調解計劃程序; 然而, 有關涉及您上述保單條款及細則的任何糾紛, 將直接由本公司與您共同解決。

本公司對本產品冊子所刊載資料的準確性承擔全部責任,並確認在作出一切合理查詢後,盡其所知所信,本產品冊子並無遺漏足以令其任何聲明具誤導成份的其他事實。本產品冊子所刊載之資料乃一摘要。有關詳盡的條款及細則,請參閱您的保單。

滙豐人壽保險(國際)有限公司榮獲以下獎項:





INSURANCE AWARDS

Training & Development

Outstanding



HSBC Life





Financial •

Institutions 4



卓 越 大 獎 銀行保險 - 年度銀行保險學院

Award











混合產品

FSCº C158933

Why HSBC Swift Guard Critical Illness Plan?

Life is full of uncertainties, and few are as devastating as a critical illness diagnosis. From cancer to stroke and beyond, critical illnesses don't just impact health - they bring emotional turmoil, financial burdens, and in many cases, the heartbreaking loss of life, leaving families overwhelmed and unprepared.

In Macau, according to the Statistics and Census Service, cancer have been the leading cause of death for many years, with lung, colorectal, and liver cancers being the most common*. Heart diseases, including coronary heart disease and stroke, also contribute significantly to mortality rates#.



Heart disease

As a leading cause of mortality, heart disease has prompted initiatives focusing on lifestyle modifications, such as promoting healthy diets and regular exercise, to mitigate risk factors.



Cancer

Accounting for a substantial number of deaths annually, cancer's high incidence has led to increased public awareness and screening programs. Advancements in medical technology have improved early detection and treatment outcomes.



Macau is experiencing a significant demographic shift, with the proportion of individuals aged 65 and over projected to increase from 12.2% in 2021 to 20.9% by 2041[^]. This rapid aging is expected to make the region a super-aged society in the next two decades, contributing to a higher prevalence of chronic diseases, including cancers and heart diseases.



Despite heightened health awareness, a significant portion of the population lacks adequate critical illness insurance. The financial burden of treating critical illnesses is escalating, underscoring the importance of financial planning and insurance.

As the public healthcare system faces increasing demands, waiting times for treatment may extend. This makes it more important than ever to have a financial safety net in place in case of a critical illness.

Introducing the HSBC Swift Guard Critical Illness Plan-your dedicated insurance solution for critical illness protection. The Plan is thoughtfully designed to help you manage the financial impact of a critical illness, ensuring you receive timely and appropriate treatment when you need it most. With the Plan, you can embrace the future with confidence, knowing that you are prepared for the unexpected.

^{*} Health Bureau - Annual Report of Macao Cancer Registry 2022, https://www.ssm.gov.mo/docs/32159/32159_0aca231249984e1b87b6dfb7c02b0780_000.pdf

Statistics and Census Service - Demographic Statistics 2024, https://www.dsec.gov.mo/getAttachment/3827c09a-ab7b-4c40-8aa1-8fee04195f8e/C DEM PUB 2024 Y.aspx

Statistics and Census Service – Macao Population Projections 2022 - 2041, https://www.dsec.gov.mo/getAttachment/54879f3c-21b7-4759-a35a-ba177765f28b/C_PPRM_PUB_2021_Y.aspx

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Features

Comprehensive coverage with extended protection

The Plan covers:



76 Critical Illnesses + 4 conditions that result beyond the causes of Critical Illnesses

The conditions include (1) Terminal Illness, (2) Total Permanent Disability, (3) Loss of Independent Existence and (4) Major Medical Treatment¹.

The coverage for these 4 conditions means you would be well protected even if you are diagnosed with an undiscovered new disease or injury, giving you extended protection that you can always count on.

100% sum insured as Critical Illness Benefit* will be paid if life insured is diagnosed with a covered Critical Illness or condition and has survived for at least 14 days.



A guaranteed return of 101% of Total Premiums Paid² as Maturity Benefit*

A guaranteed return of 101% of Total Premiums Paid² as Maturity Benefit* will be made to reward the good health of the life insured if no claim has been made as at policy maturity (end of the 10th policy year).



Relatively affordable premium

- Attractive benefit ratio (sum insured divided by Annualized Premium or sum insured divided by Total Premium Paid²) Enjoy desired benefit ratio with a relatively affordable premium.
- Premiums will remain level and guaranteed during the premium payment term, making it easier to budget and plan.



Death Benefit³

The death of the life insured results before the end of the policy term, 100% Total Premiums Paid² will be payable to the beneficiary(ies).



Hassle-free application - simplified underwriting⁴

All you need to do is to answer 5 simple health questions. No medical examination is required for simplified underwriting.

^{*}Please refer to "Product summary" for more details on this benefit.

Features

Guaranteed Cash Value

Guaranteed Cash Value refers to the cash value of your Policy that accumulates over time during the policy term. It is calculated based on the percentage stated in the table below. The Guaranteed Cash Value of the Plan that increases gradually throughout the policy term. Policyholder can receive corresponding Guaranteed Cash Value upon surrender before the end of the policy term, subject to the effective date of policy termination due to surrender or lapse.



Effective date of policy termination	% of Total Premiums Paid ² for computing Guaranteed Cash Value
During the 1st policy year	0%
During the 2 nd policy year	30%
During the 3 rd policy year	40%
During the 4th policy year	50%
During the 5 th policy year	60%
During the 6 th policy year	65%
During the 7 th policy year	70%
During the 8 th policy year	75%
During the 9 th policy year	80%
During the 10 th policy year	85%
At the end of 10 th policy year	101%

Supplementary Unemployment Benefit⁵ (No additional premiums required)



If the policyholder has been unemployed for at least 30 consecutive days between the ages⁶ of 19 and 64, the Grace Period for premium payments will be extended to up to 365 days, during which the life insured will still enjoy the Policy's full protection and extra peace of mind.

Supplementary Benefit is embedded in the basic plan of the Policy, subject to eligibility, with no additional premiums required.

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Case Study

Scenario 1



Helen, 34 years old⁶ female, non-smoker

Family breadwinner

Helen is an engineer and the main source of income for her family. She understands that suffering from critical illness can have major financial implications. Since she is the breadwinner, she wants to ensure that her loved ones would be well-protected financially if she is ever diagnosed with a critical illness. She is therefore looking for a critical illness plan that accommodates her budget considerations and offers a high benefit ratio (sum insured divided by Annual Premium or Total Premiums Paid²).

Helen takes up HSBC Swift Guard Critical Illness Plan to meet her needs:

Age⁶ 34 years old

Premium payment period 10 years

Sum insured MOP1,500,000

36 times* of Annual Premium or 3.6 times^ of Total Premiums Paid2

Annual premium MOP41,295

Total Premiums Paid² MOP41,295 X 10 years = MOP412,950

Policy term 10 years

Six years later

Diagnosed with Critical Illness and receives 100% sum insured as Critical Illness Benefit

Helen unfortunately has a **breast cancer**. As the policyholder and life insured of the Plan, she will receive a lump sum payment of MOP1,500,000 as Critical Illness Benefit* to support her medical needs and help maintain her family's quality of life.

Assumptions:

*Benefit Ratio = Sum insured (MOP1,500,000) / Annualized Premium (MOP41,295) for a 34-years-old⁶ female who chooses 10-year premium payment= 3,632% (36 times)

^Benefit Ratio = Sum insured (MOP1,500,000) / Total Premiums Paid² (MOP412,950) for a 34-year-old⁶ female who chooses 10-year premium payment= 363% (3.6 times)

The ratios vary according to age⁶/gender/smoking status/payment mode.

*100% sum insured will be paid if life insured is firstly diagnosed with a covered Critical Illness and has survived for at least 14 days following of a Critical Illness, subject to claims assessment and required medical evidence.



Introduction Product summary Benefit summary Important notes Key risks Endnotes

Case Study

Scenario 2



lan, 27 years old⁶ male, non-smoker

Career starter

lan works long and unstable working hours. Worried that his stressful work may have an impact on his health, lan is looking for a simple critical illness plan as a safety net. He has a limited budget and would like to have the financial resource of a premium refund if he manages to stay healthy throughout the policy term.

lan takes up HSBC Swift Guard Critical Illness Plan to meet his needs:

Age⁶ 27 years old

Premium payment period 10 years

Sum insured MOP350,000

83 times* of Annualized Premium or 8.3 times^ of Total Premiums Paid2

Monthly premium MOP348.2

Total Premiums Paid² MOP348.2 X 12 months X 10 years = MOP41,784

101% refund of
Total Premiums Paid²
MOP42,202

Policy term 10 years

Ten years later

No Critical Illness Benefit claimed and receives refund of Total Premiums Paid²

lan remains healthy and has not had any Critical Illness during the policy period. Since he has made no Critical Illness Benefit claim nor reduction of sum insured, he receives a 101% refund of Total Premiums Paid² - a lump sum payment of MOP 42,202. He thus has extra capital to reinvest into his business.

Assumptions:

*Benefit Ratio = Sum insured (MOP350,000) / Annualized Premium (MOP4,178) for a 27-years-old⁶ male who chooses 10-year premium payment= 8,376% (83 times)

 $^{\circ}$ Benefit Ratio = Sum insured (MOP350,000) / Total Premiums Paid 2 (MOP41,784) for a 27-year-old 6 male who chooses 10-year premium payment= 837% (8.3 times)

The ratios vary according to age⁶/gender/smoking status/payment mode.



Product summary

Product

Premium payment period	10 years
Issue age	15 days after birth to age ⁶ 55
Policy currency	MOP / HKD
Policy term	10 years
Premium type	 Premiums will remain level and guaranteed during the premium payment term Premium rates are varied by age⁶/gender/smoking status/payment mode at policy issuance
Minimum sum insured (per Policy)	MOP / HKD 100,000
Maximum sum insured (per life insured)	MOP / HKD 2,500,000
Critical Illness Benefit	100% sum insured will be paid if life insured is diagnosed with a covered Critical Illness or condition and has survived for at least 14 days following of the diagnosis of such;
	If the Policy is paid by aggregate premium ⁷ , the Critical Illness Benefit shall be increased by the balance of the aggregate premium ⁷ together with non-guaranteed interests accumulated, if any, as at the date of the life insured being diagnosed with the covered Critical Illness or condition.
	The Policy will be automatically terminated when the Critical Illness Benefit is payable. No Guaranteed Cash Value is payable to the policyholder unless due to surrender or lapse.
	Please refer to the Critical Illness Benefit Schedule for the details of the covered Critical Illnesses or surgeries.
Waiting period	90 days for Critical Illness Benefits.
	No Critical Illness Benefit shall be payable if the sign(s) and/or symptom(s) of any Critical Illness or condition manifested itself/themselves within ninety (90) calendar days from a) the policy date; or b) the date of last reinstatement of the Policy, whichever is later.
Guaranteed Cash Value (The cash value of the Policy at any time during the policy term)	Guaranteed Cash Value refers to the cash value of your Policy that accumulates over time during the policy term. It is calculated based on the amount derived from the tabular percentage.
	Please refer to the section "Features" for the details of the Guaranteed Cash Value.
Net Cash Value	Net Cash Value refers to any date on or before the end of policy term (Benefit Cessation Date), an amount equal to Guaranteed Cash Value less any indebtedness ⁸ .

Product summary

Product

Surrender Benefit

You may surrender this Policy at any time for its Net Cash Value as of the date such request is processed by filing a written request in a form specified by the Company.

If the Policy is paid by aggregate premium⁷, the Surrender Benefit shall thereby be further increased by the balance of the aggregate premium⁷ together with non-guaranteed interests accumulated, if any, as at the date the surrender request is processed, subject to the application of a surrender charge. The surrender charge rate for the respective policy year, which is applicable to the balance of the aggregate premium⁷ together with non-guaranteed interests accumulated, is shown in the table below.

Surrender					Policy	year				
charge rate	1 st	2^{nd}	3^{rd}	4 th	5 th	6 th	7 th	8 th	9 th	10 th
10-year premium payment term	2%	2%	2%	2%	2%	2%	2%	2%	2%	N/A

Upon full surrender, the Company's liability under this Policy shall be fully discharged.

Reduction of sum insured

To apply for reduction of sum insured, you have to submit to us a written request in a form prescribed by us. If the request is approved by us, the Net Cash Value attributable to the reduced portion of the sum insured, if any, will be payable to the policyholder, and the Total Premiums Paid², sum insured, Guaranteed Cash Value, Death Benefit³, Critical Illness Benefit under this Policy will be adjusted and reduced proportionally. A Policy endorsement with the revised Policy Schedule will be issued to the policyholder upon the reduction of sum insured has taken effect.

Death Benefit³

At the date of death of the life insured, 100% Total Premiums Paid² less any indebtedness⁸ will be paid to the beneficiary(ies) as Death Benefit³. Death Benefit³ is also payable if the life insured has survived for less than 14 days following the diagnosis of a Critical Illness.

If Policy is paid by aggregate premium⁷, the Death Benefit³ shall be increased by the balance of the aggregate premium⁷ together with the non-guaranteed interests accumulated, if any, at the date of death of the life insured.

The Policy will be automatically terminated when the Death Benefit³ is payable. No Guaranteed Cash Value is payable to the policyholder unless due to surrender or lapse.

Maturity Benefit

At the end of the 10th policy year, Policy will be matured where Guaranteed Cash Value, equals to 101% Total Premiums Paid², will be paid to policyholder.

Conversion Privilege

At the end of policy term (Benefit Cessation Date) of the Plan, your Policy may be converted to a new critical illness plan or whole of life policy, as determined by us at the time of policy conversion, on the life of the life insured for a sum insured less than or equal to your existing Policy except the medical underwriting requirements will be waived. The premium for the new Policy will be determined in accordance with the Company's rate table applicable to that class of Policy prevailing at the date of conversion, and the age⁶ of the life insured at such date.

Please refer to the respective Policy Provision for detailed Conversion Privilege.

Supplementary Unemployment Benefit⁵

Unemployment Benefit⁵, with no additional premiums required.

Please refer to the respective Policy Provision of the Supplementary Benefit for detailed terms, conditions and exclusions.

Benefit

Benefit summary

Critical Illness Benefit Schedule



Cancer

Cancer



Illness related to the Heart

- Cardiomyopathy
- Eisenmenger's Syndrome
- Infective Endocarditis
- Surgery to Aorta

- Coronary Artery Bypass Surgery
- Heart Attack
- Other Serious Coronary Artery Disease
- Dissecting Aortic Aneurysm
- Heart Valve Surgery
- Primary Pulmonary Arterial Hypertension

Illness related to the Brain and Nervous System

- Alzheimer's Disease
- Bacterial Meningitis
- Cerebral Metastasis
- Encephalitis
- Medullary Cystic Disease
- Muscular Dystrophy
- Parkinson's Disease
- Progressive Muscular Atrophy
- Stroke

- Amyotrophic Lateral Sclerosis (ALS)
- Benign Brain Tumour
- Coma
- Hemiplegia
- Motor Neurone Disease
- Myasthenia Gravis
- Primary Lateral Sclerosis
- Progressive Supranuclear Palsy
- Tuberculosis Meningitis

- Apallic Syndrome
- Cerebral Aneurysm Requiring Surgery
- Creutzfeldt-Jacob Disease
- Major Head Trauma
- Multiple Sclerosis
- Paralysis of Limbs
- Progressive Bulbar Palsy (PBP)
- Spinal Muscular Atrophy

Illness related to Kidneys

- Chronic Adrenal Insufficiency
- Systemic Lupus Erythematosus (SLE) with Lupus Nephritis
- Kidney Failure

Pheochromocytoma

Illness related to the Liver and Pancreas

- Acute Necrohemorrhagic Pancreatitis
- · Chronic Relapsing Pancreatitis
- Biliary Atresia having undergone Liver Transplantation
- End Stage Liver Disease
- Chronic Auto-immune Hepatitis
- Fulminant Viral Hepatitis

Illness related to Lungs and Respiratory System

- Chronic Obstructive Lung Disease
- Cilionic Obstructive Lung Disease
- End Stage Lung Disease
- Severe Pulmonary Fibrosis
- Severe Bronchiectasis

+

Organ Transplant

Major Organ Transplant

Severe Emphysema

Benefit summary

Critical Illness Benefit Schedule



Disabilities

- Blindness
- Loss of Limbs
- Poliomyelitis

· Loss of Hearing

Benefit

- Loss of One Eye and One Limb
- Total Permanent Disability[^]
- Loss of Independent Existence[^]
- Loss of Speech



Surgery and Intensive Care Unit related

Major Medical Treatment[^]



Other Illness

- AIDS/HIV due to Blood Transfusion
- Ebola
- Haemolytic Streptococcal Gangrene
- Medically Acquired HIV Infection
- Occupationally Acquired HIV
- Severe Ulcerative Colitis

- Aplastic Anaemia
- Elephantiasis
- HIV Acquired due to Assault
- Myelofibrosis
- Rabies
- Systemic Scleroderma

- Crohn's Disease
- Generalized Tetanus
- Major Burns
- Necrotising Fasciitis
- Severe Rheumatoid Arthritis
- Terminal Illness[^]

^{^ 4} conditions that result beyond the causes of Critical Illnesses, which could provide extended coverage for any undiscovered new disease or injury.

Important

Important notes

Exclusion clause

Critical Illness or condition don't include:

- any known pre-existing condition from which the life insured was suffering prior to the issue date, the policy date or the effective date of last reinstatement, whichever is the latest; or
- (2) any illness contracted by the life insured within the first 90 days following the issue date, the policy date or the effective date of last reinstatement, whichever is the latest: or
- (3) intoxication by drugs not prescribed by a registered medical practitioner or abuse of alcohol; or
- (4) any human immunodeficiency virus (HIV) or any HIV-related illness including acquired immune deficiency syndrome (AIDS) or any mutations, derivation or variations thereof (except for the following critical illness, namely "AIDS/HIV due to blood transfusion", "HIV acquired due to assault", "medically acquired HIV infection" and "occupationally acquired HIV"). Please refer to the Policy Provision for the detailed definitions of the Critical Illnesses.

"Pre-existing condition" means a disease or covered Critical Illness condition for which the signs or symptoms were present prior to the issue date, the policy date or the effective date of last reinstatement, whichever is the latest; which the life insured was aware of or should reasonably have been aware of; or medical investigation, consultation or treatment was recommended; or the life insured has scheduled or undergone medical tests or investigations.

Disclosure obligation for underwriting

You are required to declare all requisite information that would affect the underwriting decisions of the Company. The Company has the right to declare the Policy void due to any misrepresentation or fraud. If the non-health related information of the insured person (including but not limited to age⁶ or sex) is misstated in the application, the Company may adjust the premium, for the past, current or future policy year, or declare the Policy void on the basis of the correct information.

Cooling-off period

The HSBC Swift Guard Critical Illness Plan is a refundable premium Critical Illness plan. Part of the premium pays for the insurance and related costs including, but not limited to, policy acquisition, maintenance and claims costs.

If you are not satisfied with your Policy, you have a right to cancel it within the cooling-off period and obtain a refund of any premiums paid. A written notice signed by you together with your Policy (if received) should be received by the office of HSBC Life (International) Limited, Macau Branch at 1/F, Edf. Comercial Si Toi, 619 Avenida da Praia Grande, Macau within the cooling-off period (that is, a period of 21 calendar days immediately following either the day of delivery of the Policy or the day of delivery of the cooling-off notice to the policyholder or the nominated representative, whichever is earlier). After the expiration of the cooling-off period, if you cancel the Policy before the end of the policy term, the projected Net Cash Value that you receive may be less than the total premium you have paid.

Policy cancellation

You can request to surrender the Policy at any time after cooling-off period for its Net Cash Value together with any balance of aggregate premium⁷ and any interests accumulated (if applicable), after the deduction of the applicable surrender charge as specified in the Policy Provision, by filing a form specified by us. Upon full surrender of the Policy, the Company's liability under the Policy shall be fully discharged.

Suicide

If the life insured commits suicide, whether sane or insane, within one year of the issue date or from the effective date of reinstatement, whichever is later, the death benefit³ payable under policyholder's Policy will be limited to the refund of the amount of premiums policyholder paid to us less any amount we paid to the beneficiary(ies) since the policy date. Please refer to Policy Provision of the basic plan for detailed terms and conditions.

Important notes

Tax reporting and financial crime

We may from time to time request information from you regarding you and your Policy for the Company and other members of the HSBC Group to meet certain obligations to legal or regulatory bodies and government or tax authorities in Macau SAR and overseas. If you fail to provide to the Company information that is requested from you or if you present a financial crime risk to a member of the HSBC Group, such consequences as set out in your policy terms include that the Company may:

Important

- Take such actions as are necessary to enable it or a member of the HSBC Group to meet its obligations;
- Be unable to provide new, or continue to provide all the services to you;
- Be required to withhold payments or benefits that would otherwise be due to you or your Policy and permanently pay those over to tax authorities; and
- Terminate your Policy.

Should any benefits or payments be withheld and/or the Policy be terminated by the Company, the amount you get back plus the total amount you have received before policy termination (if any) may be less than what you have paid. The Company recommends that you seek your own independent professional advice on your tax liabilities and tax position in relation to your Policy.

Termination conditions

We have the right to terminate your Policy under any of the following circumstances:

- If you cannot make the overdue premium payments by the end of the Grace Period; or
- We reasonably consider that by continuing your Policy or our relationship with you, we
 may break any laws or a member of our Group may be exposed to action or censure
 from any authority; or
- We have the right to terminate according to any Supplementary Benefits terms. Please refer to the Policy Provision for more details of the termination conditions.

Aggregate premium payment option⁷

The aggregate premium payment option⁷ allows you to pre-pay the required premiums. The balance of the aggregate premium⁷ after deducting the annual premium on the relevant premium due dates will be accumulated with interests at such interest rate which is not guaranteed and may be changed from time to time at our discretion. If the aggregate premium⁷ together with interests accumulated exceed the total premiums required under your Policy, any balance amount will be refunded to you as soon as practical after all premiums due under your Policy have been fully settled. If the aggregate premium⁷ together with interests accumulated are not sufficient to cover the total premiums required under your Policy, you will then be requested to promptly settle the premium shortfall upon receiving our written notification for the premiums due. Any failure to pay for the premium shortfall may result in lapsation of your Policy. Please refer to "Key risks - Risk from surrender" section for the details of key risk for aggregate premium⁷.

Applicable laws

The laws governing the Policy are the laws of Macau. However, in the event of any dispute arising in the Macau SAR, the jurisdiction of the Macau SAR courts will apply.

Eligibility

The Plan is generally available to the qualified applicants below:

• 15 days after birth to age⁶ 55

The Plan is subject to the relevant requirements on nationality (country/region/territory) and/or addresses and/or residency of the policyholder and/or the life insured as determined by the Company from time to time.

Missing payment of premium

There is a 30-day Grace Period for premium payments that are due. If you cannot make the payment by the end of the Grace Period, the Policy will lapse and any Net Cash Value as at the first unpaid premium due date will be paid to the policyholder.

Key risks

Credit and insolvency risks	The product is an insurance policy issued by the Company. You are subject to the credit risk of the Company. Your premiums paid will form part of the Company's assets. You do not have any rights or ownership over any of those assets. Your recourse is against the Company only.
Risk from the delay or missing the payment of premiums due	Any delay in or missing of the payment of premiums due may lead to Policy lapses and the amount, if any, you get back may be significantly less than what you have paid.
Risk from surrender	If you surrender or partially surrender by way of reduction of sum insured your Policy in early years, the surrender proceeds to be received under the Policy may be significantly less than the premiums paid. If you have chosen the aggregate premium payment option ⁷ , we will apply a surrender charge on the balance of the prepaid premiums together with any interest accumulated upon your Policy being surrendered. Please refer to the Policy Provision for details of the surrender charge.
Liquidity risk	This Policy is designed to be held for the entire policy term. Should you have liquidity needs for any unexpected events, you may surrender the Policy in full or in part, subject to the respective policy terms, however, this may cause the Policy to lapse or to be terminated earlier than the original policy term, and the amount (if any) you get back may be less than the premiums paid.
Inflation risk	Cost of living is likely to be higher in the future than it is today due to inflation, therefore you or your assigned beneficiary(ies) may receive less from the Policy in real terms in the future even if the Company meets all its contractual obligations.

Endnotes:

- For this benefit to be payable the life insured must fulfill all the following three (3) criteria within the same hospitalisation period:
 - (a) Undergone a complex surgery as per the definition in Policy Provision, and
 - (b) Qualified Intensive Care Unit stay for continuous five (5) days or more, and
 - (c) Receiving invasive life support
- 2. Total Premiums Paid refers to the purpose of computing the Death Benefit³ and the Net Cash Value as of the relevant policy termination date, which is the total amount of premiums due and paid for the basic plan as of the termination date of the Policy. Except that any balance of the aggregate premium⁷ together with the non-guaranteed interest accumulated by the operation of an aggregate premium⁷ Policy will not be counted for the computation of the "Total Premiums Paid" unless and until such part of the premium is actually due and paid on that date.
- 3. Death Benefit will be paid on the death of the life insured provided that this Policy is in force at the date of death of the life insured, and we receive the documents as set in Policy Provision. The Death Benefit, calculated on the date of death of the life insured, will be equivalent to 100% of Total Premiums Paid² less any indebtedness⁸. If the Policy is paid aggregate premium⁷, the Death Benefit shall be increased by the balance of the aggregate premium⁷ together with the non-guaranteed interests accumulated, if any, at the date of death of the life insured.
- 4. The maximum total sum insured for pending simplified underwriting applications and in-force policies (per life insured) is subject to insurance age⁶ of the life insured. For details of the underwriting requirements, please contact your Wealth Planning Specialist. The Company reserves the right to accept or decline any applications for this Policy based on the information provided by the life insured and/or policyholder during enrolment.
- 5. Unemployment Benefit is applicable to policyholder's age⁶ between 19 and 64 who is the holder of a Macau Residence Identity Card. The benefit will terminate when the policyholder attains the age⁶ of 65 or all due premiums have been paid or the Policy is terminated (whichever is earlier). Such benefit is not applicable to aggregate premium⁷ mode. Please refer to the Policy Provision of the Supplementary Benefits for detailed terms and conditions and exclusions.
- 6. Age means the age of the life insured or the policyholder where applicable at his/her next birthday.
- 7. The aggregate premium payment option, which allows you to pre-pay the required premiums at a discount as determined and specified by the Company.
 - The required annual premium will then be deducted from the aggregate premium balance on the relevant premium due dates. The balance of the aggregate premium after deducting the annual premium on the relevant premium due dates will be accumulated at an interest rate (which shall be determined by the Company) which is not guaranteed and may be changed by the Company (at its discretion) from time to time. Please be aware that if you choose this payment option, you should ensure that you can afford to leave your prepaid premiums in your Policy as no withdrawal from the balance of the prepaid premiums (together with non-guaranteed interests accumulated) is allowed once paid except in the event of death, Critical Illness or surrender of the life insured of your Policy. You are therefore advised to choose a premium payment method that best fit your financial circumstances at the time of application. Please refer to section "Important notes Aggregate premium payment option" for details.
- 8. Indebtedness means the sum of all outstanding policy loans or automatic premium loans advanced in accordance with the Policy, any accrued interest on such loans, and any outstanding premiums or payments under this Policy.

More Information

Planning for your financial future is important. Let us review your current and future needs to help you decide if HSBC Swift Guard Critical Illness Plan is the right product to help you fulfil your personal goals.

You are welcome to contact us and arrange for a financial planning review. You have the right to request for historical accumulation interest rates before committing the purchase.

Browse website www.hsbc.com.mo/insurance Book appointment appointment.hsbc.com.mo Arrange callback



HSBC Swift Guard Critical Illness Plan

HSBC Life (International) Limited, Macau Branch

HSBC Life (International) Limited, Macau Branch ("the Company", "we" or "us") is a branch incorporated in accordance with Macau laws, and is one of the HSBC Group's insurance underwriting subsidiaries.

HSBC Life Macau Special Administrative Region office

Main Office: 1/F, Edf. Comercial Si Toi, 619 Avenida da Praia Grande, Macau HSBC Life Insurance Planning Centre: Unit AC, Dynasty Plaza, 393 Alameda Dr. Carlos d'Assumpcao, Macau

The Company is authorised and regulated by the Autoridade Monetária de Macau to carry on long-term insurance business in the Macau Special Administrative Region ("Macau SAR"). HSBC Swift Guard Critical Illness Plan ("the Plan") is a product of and is underwritten by the Company intended for sale in the Macau SAR.

In respect of an eligible dispute (as defined in the admissibility scope in the Mediation Scheme for Financial Consumption Disputes) arising between HSBC Life and you out of the selling process or processing of the related transaction, HSBC Life is required to enter into a Financial Consumption Dispute Mediation process with you; however, any dispute over the contractual terms of the above insurance product should be resolved between the Company and you directly.

The Company accepts full responsibility for the accuracy of the information contained in the product brochure and confirms, having made all reasonable enquiries, that to the best of its knowledge and belief there are no other facts the omission of which would make any statement misleading. The information shown therein is intended as a general summary. Please refer to your insurance policy for the detailed terms and conditions.

HSBC Life (International) Limited is a proud winner of the following awards:

INSURANCE AWARDS

Training & Development

Award

Outstanding







HSBC Life











Financial •

Institutions ∠

Excellence Performance

危疾保险

汇达保危疾保障计划

应对无常人生 预防远胜治疗



汇丰人寿保险 (国际) 有限公司澳门分公司

汇达保危疾保障计划(「本计划」或「本保单」),由汇丰人寿保险(国际)有限公司澳门分公司(「本公司」或「我们」)承保,是一份可取回保费的危疾保险计划,绝不等同或类似任何银行存款或银行储蓄存款计划。本产品册子的内容仅供参考之用。您应同时参阅保险建议书及保单条款了解有关详情。在购买本产品前,您有权素取一份保单样本。

为何选择「汇达保危疾保障计划 | ?

人生无常,不幸遇上危疾更有如晴天霹雳。癌症、中风等各种危疾不但影响健康,还会带来情绪困扰和经济压力,甚至夺走生命, 让家人措手不及,陷入难关。

保障摘要

根据统计暨普查局的资料,癌症多年来一直是澳门的头号杀手,其中最常见为肺癌、结肠直肠癌和肝癌*,而心脏病,包括冠心病和 中风,亦为死亡的主要成因之一#。



心脏病

有见心脏病为致命杀手,各界积极 推动大众改善生活习惯,注重健康 饮食,常做适量运动,降低患病 风险。



癌症

癌症每年夺走无数生命,引来社会广泛 关注,癌症筛查计划亦越见普及。随着 医疗技术进步,早期检测的准确度和治 疗效果已有所提升。



人口老化

澳门正经历重大人口变化,预计65岁及以上人口比例将由 2021年的12.2%上升至2041年的20.9% 。人口急速老化预 料在未来二十年内令澳门步入超老龄社会,导致癌症和心脏 病等慢性疾病病患率上升。



虽然大众越来越注重健康,但是很多人仍缺 乏足够的危疾保障。随着危疾的治疗费用不 断攀升,财务规划和保险更见重要。

公营医疗系统难以负荷庞大的医疗需求,等候治疗的时间可能越来越长。因此,建立财政安全网以防危疾来袭亦变得越加重要。

我们特意推出汇达保危疾保障计划,作为您专属的危疾保障方案。本计划经过精心设计,在不幸患上危疾时为您提供经济后盾, 确保您能及时得到适切治疗,为未来做足准备,助您安渡逆境。

^{*} 卫牛局 — 澳门癌症登记年报2022,https://www.ssm.gov.mo/docs/32159/32159_0aca231249984e1b87b6dfb7c02b0780_000.pdf

[#] 统计暨普查局 一人口统计2024 https://www.dsec.gov.mo/getAttachment/3827c09a-ab7b-4c40-8aa1-8fee04195f8e/C_DEM_PUB_2024_Y.aspx ^ 统计暨普查局 一澳门人口预测2022 - 2041 https://www.dsec.gov.mo/getAttachment/54879f3c-21b7-4759-a35a-ba177765f28b/C_PPRM_PUB_2021_Y.aspx

特点

涵盖范围全面提供延伸保障

计划涵盖:



76 种危疾 + 4 种危疾以外的情况

危疾以外的情况包括(1)末期疾病;(2)完全及永久伤残;(3)不能独立生活及(4)重大医疗治疗1。

即使不幸患上尚未发现的新型疾病或遭受创伤,上述4种情况亦可为受保人提供延伸保障。

只要经诊断患上涵盖的危疾或情况后起计最少存活14日,将可获保额100%作为危疾保障*。



保证退回已缴总保费2的101%作为期满利益*

如于保单保障终止日(第10个保单年度终结时)未曾作任何索偿,可保证获退回已缴总保费²的101%作为期满利益*以回馈健康体魄。



保费比较相宜

- 保障比率(保费除以年度化保费或保额除以已缴总保费²)吸引 以比较相宜的保费获取理想的保障比率。
- 供款期内,保费维持水平且保证不变,令更理财更有预算。



身故赔偿3

如受保人于保单终结前身故,受益人将可获已缴总保费2的100%。



申请简便 - 简易核保过程4

透过简易核保,只须回答5条有关健康问题,毋须进行任何健康检查。

^{*}有关此项目的更多详情,请参阅「计划摘要」。

简介 计划摘要 保障摘要 重要事项 主要风险 注

特点

保证现金价值

保证现金价值是指在保单期内,您的保单随时间积存的现金价值。以下列表所载的百分比列明计算方法。保单内的保证现金价值会在保单期内逐步递增。如保单持有人于保单终结前退保,将视乎因退保或失效而导致保单终结的生效日期,取回相应的保证现金价值。

保单终止生效日期	用作计算保证现金价值 的已缴总保费²的百分比
于第1个保单年度内	0%
于第2个保单年度内	30%
于第3个保单年度内	40%
于第4个保单年度内	50%
于第5个保单年度内	60%
于第6个保单年度内	65%
于第7个保单年度内	70%
于第8个保单年度内	75%
于第9个保单年度内	80%
于第10个保单年度内	85%
于第10个保单年度结束时	101%





附加失业延缴保费保障5(毋须额外保费)

如保单持有人年龄介乎 $19至64岁^6$,连续失业30日或以上,到期缴付保费宽限期可延长至365日,而期间仍可持续获得全面保障,安渡难关。

附加保障(受制于申请资格)已包括在保单的基本计划内,毋须另缴额外保费。

简介 计划摘要 保障摘要 重要事项 主要风险 注

参考个案

情境一



晓琳 34岁6 女性 非吸烟人士

家庭收入支柱

晓琳是一位工程师,亦是家庭收入主要来源。她深明患上危疾对家庭财政造成的影响。作为家庭收入支柱,她希望防患于未然,即使不幸危疾来袭,亦可给予挚爱家人财政上之保障。故此,她正在搜寻一份保费相宜的危疾保险计划,而这份计划需要提供周全保障及附有高保障比率(保额除以每年保费或已缴总保费²)。

晓琳选择了汇达保危疾保障计划以满足所需:

年龄6 34岁

保费供款年期 10年

保额 澳门币1,500,000元

约等于每年保费的36倍#或 已缴总保费2的3.6倍[^]

每年保费 澳门币41,295元

已缴总保费² 澳门币41,295元 X 10年 = 澳门币412,950元

保单年期 10年

六年后

确诊危疾,获100%保额作为危疾赔偿

晓琳不幸患上**乳癌**。作为保单持有人及受保人,她将可获澳门币1,500,000元的危疾赔偿*,以应付医疗开支及维持家人生活质素。

假设:

*保障比率 = 保额(澳门币1,500,000元) /34岁 6 女性选择10年保费供款年期的年度化保费(澳门币41,295元) = 3,632%(36倍) 6 个保障比率 = 保额(澳门币1,500,000元) /34岁 6 女性选择10年保费供款年期的已缴总保费 2 (澳门币412,950元) = 363%(3.6倍) 比率随年龄 6 /性别/吸烟状况/缴款方式而异。

*如受保人确诊计划涵盖的危疾并最少存活14日,将可获100%保额,并受制于索偿评估及所需医疗证明。



简介 计划摘要 保障摘要 重要事项 主要风险 注

参考个案

情境二



逸安 27岁6 男性 非吸烟人士

职场新鲜人

逸安的工时长且不稳定。他担心工作压力将为健康带来影响,故正在寻找一份简单的危疾保险计划以作安全网。碍于有限预算,他希望如在保单期满时健康无恙,可取回全数已缴保费。

逸安选择了汇达保危疾保障计划以切合他的需要:

年龄6 27岁

保费供款年期 10年

保额 澳门币350,000元

约等于年度化保费的83倍*或已缴总保费2的8.3倍个

每年保费 澳门币348.2元

已缴总保费² 澳门币348.2元 X 12个月 X 10年 = 澳门币41,784元

退回已缴总保费²的101% 澳门币42,202元

保单年期 10年

十年后

无危疾索偿记录,可获退回已缴总保费2

逸安于保单年期内保持身体健康,并无患上任何危疾。由于未曾作出任何危疾索偿及调减保额,最终他一次性获退回已缴总保费²的101% — 澳门币42,202元。他利用这笔资金帮助他的事业更上一层楼。

假设:

*保障比率 = 保额(澳门币350,000元)/27岁⁶男性选择10年保费供款年期的年度化保费(澳门币4,178元)= 8,376%(83倍) ^保障比率 = 保额(澳门币350,000元)/27岁⁶男性选择10年保费供款年期的已缴总保费²(澳门币41,784元)= 837%(8.3倍)

比率随年龄6/性别/吸烟状况/缴款方式而异。



计划摘要

保费供款年期	10年
投保年龄	出生后15日至55岁6
保单货币	澳门币/港币
保单年期	10年
保费类别	保费缴付期内,保费维持水平保证不变保费价格随投保时年龄⁶/性别/吸烟状况/缴款方式而异
最低保额(每份保单)	澳门币/港币100,000元
最高保额(每名受保人)	澳门币/港币2,500,000元
危疾保障	如受保人被诊断患上计划涵盖的任何一种危疾或情况,及经诊断患上危疾或情况后最少存活14日,本公司将支付相等于保额的100%的危疾保障;
	如保单以合计保费 ⁷ 方式缴付,危疾保障额将加上于受保人诊断证实患上危疾或情况 的日期的合计保费 ⁷ 金额结余及其非保证累积利息(如有)。
	当危疾保障应予支付时,本保单将自动被终止。除非因退保或失效而导致保单终 结,保单持有人并不会获得支付保证现金价值。
	有关计划涵盖危疾或手术详情,请参阅危疾清单。
等候期	危疾保障的索偿等候期为90日。
	如任何危疾或情况的征兆及/或症状自下列日期起的九十(90)历日内出现,我们将不支付任何危疾保障:a)保单签发日;或b)保单的最后复效日期,以较迟者为准。
保证现金价值 (在保单期内您的保单的现金价值)	保证现金价值是指在保单期内,您的保单随时间积存的现金价值。此金额根据保单附表所列之百分比总额计算得出。
	有关保证现金价值详情,请参阅「特点」部分。
净现金价值	净现金价值指在保单年度结束后(保障终止日)或之前的任何时候,相等于保证现金价值扣除任何债项之后的金额。。

计划摘要

退保利益	您可随时以书面填妥本公司指定的表格要求申请退保,本公司将会退回相当于保单 在本公司处理相关指示的当天之净现金价值的金额。								F保单		
	如保单以合计保费 ⁷ 方式缴付,退保利益将加上本公司处理退保指示当日之合 金额结余及其非保证累积利息(如有),惟需扣除相关退保费用。适用于相对 年度之合计保费 ⁷ 金额结余及其非保证累积利息的退保费用率现列于下表。							相对应			
	退保费用率	1	2	3	4	保单 5	·年度 6	7	8	9	10
	10年保费 供款年期	2%	2%	2%	2%	2%	2%	2%	2%	2%	不适用
	保单全数退保后,本	公司将	芬获全 面	面解除	对该保	单的责	任。				
调减保额	您可以本公司规定格式的书面要求调减保额。如获本公司同意,本公司将根据调减保额部份所计算的净现金价值(如有)退回保单持有人。另外,该保单之已缴总保费²、保额、保证现金价值、身故赔偿³及危疾保障将按比例相对地调整和减少。当调减保额生效后,本公司将会签发一份保单批注及修改保单附表予保单持有人。										
身故赔偿3	当受保人身故,受益人将可获于身故日期已缴总保费 ² 之100%扣除任何债项的身故赔偿 ³ 。若受保人经诊断患上危疾后生存少于14日,亦可获身故赔偿 ³ 。如保单是以合计保费 ⁷ 方式缴付,身故赔偿 ³ 将加上于受保人身故日期的合计保费 ⁷ 金额结余及其非保证累积利息(如有)。 当身故赔偿 ³ 应予支付时,本保单将自动被终止。除非因退保或失效而导致保单终										
期满利益	结,保单持有人并不会获得支付保证现金价值。 保单会于第10个保单年度终结时期满,保单持有人将获得保证现金价值,相等于已缴总保费 ² 的101%。										
转换权益	在计划的保单年度结束后(保障终止日),您的保单可转换为另一全新及保额与您现时的保单相同或较少的危疾保险计划或终身寿险(由我们于转换保单时厘定),惟有关医疗核保的规定将被豁免。新保单之保费将由本公司根据该类保险在转换时的收费标准及受保人的年龄6而厘定。										
	有关转换权益详情,										
附加失业延缴保费保障⁵	失业延缴保费保障 ⁵ 有关详细条款、细则					附加保	隐障的保	R 单条款	次。		

保障摘要

危疾清单



癌症

与心脏相关的疾病

- 心肌病
- 艾森门格氏症状
- 传染性心内膜炎
- 主动脉手术

- 冠状动脉搭桥手术
- 心脏病
- 其他严重冠状动脉疾病
- 分割性主动脉瘤
- 心脏瓣膜手术
- 原发性肺动脉高血压

与脑部及神经系统相关的疾病

- 亚尔兹默氏病
- 细菌性脑膜炎
- 转移性脑癌
- 脑炎
- 肾髓质囊肿病
- 肌肉萎缩症
- 柏金逊症
- 进行性肌肉萎缩
- 中风

- 肌萎缩性脊髓侧索硬化症(ALS)
- 良性脑肿瘤
- 昏迷
- 偏瘫
- 运动神经原疾病
- 重症肌无力症
- 原发性侧索硬化
- 进行性核上神经麻痹症
- 结核脑膜炎

- 脑皮质坏死
- 须作手术之脑动脉瘤
- 克雅二氏病
- 严重头部创伤
- 多发性硬化症
- 肢体瘫痪
- 进行性延髓麻痹
- 脊髓性肌肉萎缩症

与肾脏相关的疾病

- 慢性肾上腺功能不足
- 系统性红斑狼疮引致狼疮性肾炎
- 肾衰竭

• 嗜铬细胞瘤

厂 与肝脏及胰脏相关的疾病

- 急性出血坏死性胰脏炎
- 复发性慢性胰脏炎

- 须接受肝移植之胆道闭锁
- 末期肝病

- 慢性自体免疫性肝炎
- 暴发型病毒性肝炎

今 与肺部及呼吸系统相关的疾病

- 慢性阻塞性肺病
- 严重肺气肿

- 末期肺病
- 严重肺纤维化

• 严重支气管扩张

📅 器官移植

• 主要器官移植

保障摘要

危疾清单

② 残疾

- 失明
- 丧失肢体
- 小儿麻痹症/脊髓灰质炎
- 失聪
- 失去一只眼睛和一肢
- 完全及永久伤残^

- 不能独立生活[^]
- 丧失语言能力

手术及深切治疗相关

• 重大医疗治疗^

夕 其他疾病

- 因输血感染爱滋病/人类免疫力缺乏病毒
- 伊波拉
- 溶血性链球菌引致之坏疽
- 因治疗引致感染人类免疫力缺乏病毒
- 因职业感染人类免疫力缺乏病毒
- 严重溃疡性结肠炎

- 再生障碍性贫血
- 象皮病
- 因突击感染人类免疫力缺乏病毒
- 骨髓纤维化
- 狂犬病
- 硬皮病

- 克罗恩氏病
- 破伤风
- 严重烧伤
- 坏死性筋膜炎
- 严重类风湿关节炎
- 末期疾病[^]

[^] 计划涵盖4种危疾以外的情况,为尚未发现的新型疾病或创伤提供延伸保障。

重要事项

不保事项 「危疾」或情况不包括以下情况: (1) 受保人在签发日期、保单日期或最后一次保单复效的生效日期(以较迟者为准)前已知已 存在的状况;或 (2) 受保人在签发日期、保单日期或最后一次保单复效的生效日期(以较迟者为准)起计首 九十(90)日内患上的任何疾病;或 (3) 并非经注册医生处方的药物中毒或酒精滥用;或 (4) 任何人体免疫力缺乏病毒(HIV)或任何与HIV有关的疾病,包括后天免疫力缺乏症(即爱 滋病),或任何由此而致的突变、衍化或异变。(不适用于以下危疾,「因输血感染爱滋 病/人类免疫力缺乏病毒」,「因袭击感人类免疫力缺乏病毒」,「因治疗引致感染人类 免疫力缺乏病毒」和「因职业感染人类免疫力缺乏病毒」的危疾)。请参阅本保单保单附 表内之危疾之定义。 「已存在的状况」是指受保人知道或理应知道的在签发日期、保单日期或最后一次保单复效 的生效日期(以较迟者为准)前已存在征兆或症状的疾病或受保危疾;或受保人已被建议进 行医学诊断、会诊或治疗;或受保人已安排或接受医学测试或诊断。 您必须披露所有影响本公司作出核保决定的资料。本公司有权就失实陈述或欺诈的情况宣告 核保的披露责任 保单无效。若您在提交文件中,错误申报非健康资料(包括但不限于年龄6或性别),本公司 有权根据正确资料调整过去、现在及将来的保费或宣告保单无效。 冷静期 「汇达保危疾保障计划」是一份具备可取回保费的危疾保险计划。部分保费将用作支付保险 及有关费用,包括但不限于开立保单、售后服务及索偿之费用。 如您对保单不满意,您有权透过发出书面通知取消保单及取回所有已缴交的保费。如要取 消,您必须于「冷静期」内(即是为紧接保单或冷静期通知书交付予保单持有人或保单持有人 的指定代表之日起计的21个历日的期间(以较早者为准)),在该通知书上亲笔签署作实及退回 保单(若已收取),并确保汇丰人寿保险(国际)有限公司澳门分公司位于澳门南湾大马路619号 时代商业中心1字楼的办事处直接收到该通知书及保单。冷静期结束后,若您在保单年期完结 之前取消保单,预计的净现金价值可能少于您已缴付的保费总额。 取消保单 冷静期过后,您可随时填妥本公司指定的表格要求退保,并取回保单的净现金价值加上合计 保费7金额之结余及其累积利息(如适用),再扣除按保单条款所定的相关退保费用。保单全数 退保后,本公司将获全面解除对保单的责任。 若受保人在签发日期或保单复效日期(以较迟者为准)起计一年内自杀身亡,无论自杀时神 自杀条款 志是否清醒,我们须向保单持有人之保单支付的身故赔偿3,将只限于保单持有人自保单日期 起已缴付给我们的保费金额,减去我们已向受益人支付的任何金额。有关详细条款及细则, 请参阅基本计划之保单条款。

重要事项

税务申报及金融罪行

本公司可不时要求您提供关于您及您保单的相关资料,以履行本公司及其他汇丰集团成员对 澳门特别行政区及海外之法律或监管机构及政府或税务机关负有的某些责任。若您未有向本 公司提供其要求之资料或您对汇丰集团成员带来金融罪行风险,便会导致以下保单条款列出 的后果,包括本公司可能:

- 作出所需行动让本公司或汇丰集团成员符合其责任;
- 未能向您提供新服务或继续提供所有服务;
- 被要求扣起原本应缴付予您或您的保单的款项或利益,并把该等款项或利益永久支付予税 务机关;及
- 终止您的保单。

如有任何利益或款项被扣起及/或保单被终止,您从保单获取之款项加上您在保单终止前从保单获取之款项总额(如有)可能会少于您已缴保费之总额。本公司建议您就税务责任及有关您保单的税务状况寻求独立专业意见。

保单终止条款

我们有权于以下任何情况之下终止您的保单:

- 如您未能在宽限期届满前缴付到期保费;或
- 若我们合理地认为继续维持您的保单或与您的关系会使我们违反任何法律,或任何权力机 关可能对我们或集团成员采取行动或提出谴责;或
- 我们有权根据任何附加保障的条款终止您的保单。

有关终止条款的详情,请参阅保单条款。

合计保费金额方式7

合计保费金额方式⁷可让您预缴所需的保费,于保费到期日扣除所需之每年保费后的合计保费⁷金额结余将积存生息,息率为非保证并会由我们不时厘定。若合计保费⁷金额及其累积利息超出您的保单所需的总保费,我们将于扣除所有于您的保单下尚欠之全数保费后,于实际情况下尽快将余额退回。若合计保费⁷金额及其累积利息不足以支付您的保单所需的总保费,我们将以书面要求阁下立即缴付保费差额。如您未能缴付保费差额,可能令您的保单失效。有关合计保费⁷金额的主要风险因素详情,请参阅「主要风险—退保风险」部份。

适用法律

规管保单的法律为澳门法律。然而,如在澳门特别行政区提出任何争议,则澳门特别行政区 法院的司法管辖权将适用。

申请资格

合资格申请本计划人士如下:

• 出生后15日至55岁⁶

本计划受本公司就保单持有人及/或受保人之国籍(国家/地区)及/或地址及/或居留国家或地区不时厘定的相关规定限制。

漏缴保费

应缴保费有30日的宽限期。倘若您在宽限期完结时未能付款,将导致保单失效,保单持有人 将会收到第一次未付保费到期日当天的任何净现金价值。

主要风险

信贷风险及无力偿债风险	本产品乃一份由本公司签发的保单,因此, 您受本公司的信贷风险所影响。 您支付的保费将成为本公司资产的一部分,您对任何该等资产均没有任何权利或拥有权。如追讨赔偿,您只可向本公司追索。
延误或漏缴到期的 保费之风险	任何延误或漏缴到期保费或会导致保单失效,您可收回的款额(如有)或会明显少于您已缴付的保费。
退保之风险	如您需要或于早期作全数或通过调减保额部分退保,您可收回的款额或会明显少于您已缴付的保费。若您已选择合计保费金额方式 ⁷ ,则于您退保时,我们须从预缴保费的余额及任何其累积利息中,收取退保费用。有关退保费用之详情,请参阅保单条款。
流动性风险	本保单乃为保单持有人持有整个保单年期而设。如您因任何非预期事件而需要流动资金,可以根据保单相关条款全数或部分退保。但这样可能导致保单失效或保单较原有之保单期提早被终止,而可取回的款项(如有)可能会少于您已缴付的保费。
通胀风险	由于通货膨胀的缘故,将来的生活费很可能较今天的为高。因此,即使本公司履行其所有合约义务,您或您所指定的受益人将来从本保单收到的实质金额可能较低。

注:

- 1. 受保人必须在同一住院期间满足以下所有三(3)项标准方可获得赔偿:
 - (a)已经接受了保单条款定义之复杂手术以及
 - (b)符合资格之深切治疗部住院持续五(5)日或以上,以及
 - (c)接受侵入性生命支持治疗
- 2. 已缴总保费指于身故赔偿³时及净现金价值,截至相关保单终止日期,就基本计划所有到期及已实际缴付的保费总额。惟合计保费⁷金额结余及其非保证累积利息,将不会用以计算「已缴总保费」,除非及直至该部分的保费于该日期实际已到期及已实际缴付。
- 3. 若于受保人身故而在受保人身故当日本保单仍然生效,本公司在接获有关要求的文件后将支付身故赔偿。身故赔偿将相等于按受保人身故日期来计算之基本计划的已缴总保费²之100%扣除任何债项⁸。若保单持有人以合计保费⁷金额形式缴交保费,身故赔偿将加上于受保人身故日期的合计保费⁷金额结余及其非保证累积利息(如有)。
- 4. 「简易核保」申请及已生效保单之全期总保额上限(以每名受保人计)乃根据受保人之受保年龄⁶而有所不同,该金额包括「本计划」及「本公司」指定保险计划。有关核保要求,请向您的财富策划顾问查询。本公司保留权利根据受保人及/或保单持有人 干投保时所提供之资料而决定是否接受有关之投保申请。
- 5. 失业延缴保费保障适用于年龄介乎19岁至64岁⁶并持有澳门身份证的保单持有人。保障将于保单持有人年届65岁⁶或已清缴所有到期保费或保单终止时(以较早者为准)终止。该保障并不适用于合计保费⁷保单。有关详细条款及细则以及不保事项,请参阅附加保障之保单条款。
- 6. 年龄指受保人或保单持有人(视乎适用情况而定)于下一次生日的年龄。
- 7. 一笔过付款指合计保费金额方式,让您在预缴所需保费时以本公司所制定的折扣缴付。
 - 其后,每年应缴之保费将在保费到期日从合计保费金额结余中扣除。于相关保费到期日扣除所需每年保费后的合计保费金额结余将积存生息(息率由本公司决定)。此息率为非保证,并会由本公司不时厘定。请注意,若您选择以此方式支付保费,您必须确定这笔预缴的保费可保留于保单内,除受保人身故、患上危疾或退保外,预缴保费的结余(及其非保证累积利息)一经缴付后将不可提取。因此,我们建议您应该在申请计划时选择适合个人财务状况的缴付保费方式。详情请参阅「重要事项—合计保费金额方式」部分。
- 8. 债项指所有未偿还的保单贷款,或按照本保单借取的自动保费贷款,加上该等贷款的任何累计利息及任何未付之保费或款项。

注

更多资料

策划未来的理财方案,是人生的重要一步。我们乐意助您评估目前及未来的需要,让您进一步了解「汇达保危疾保障计划」如何 助您实现个人目标。 您有权在承诺投保之前索取过往积存息率的资料。

浏览 www.hsbc.com.mo/insurance

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汇达保危疾保障计划

汇丰人寿保险(国际)有限公司澳门分公司

HSBC Life (International) Limited, Macau Branch 汇丰人寿保险(国际)有限公司澳门分公司(「本公司」或「我们」)是根据 澳门法律成立之分公司。本公司为汇丰集团旗下从事承保业务的附属公司之一。

汇丰保险澳门分公司办事处

总办公室:澳门南湾大马路619号时代商业中心1字楼

汇丰保险策划中心:澳门宋玉生广场393号皇朝广场地下AC座

本公司获澳门金融管理局授权及受其监管,于澳门特别行政区经营长期保险业务。汇达保危疾保障计划(「本计划」)为本公司 之产品,由本公司所承保并只拟在澳门特别行政区销售。

对于汇丰保险与您之间因销售过程或处理有关交易而产生的合资格争议(定义见金融消费纠纷调解计划的受理范围),汇丰保险 须与您进行金融消费纠纷调解计划程序;然而,有关涉及您上述保单条款及细则的任何纠纷,将直接由本公司与您共同解决。

本公司对本产品册子所刊载资料的准确性承担全部责任,并确认在作出一切合理查询后,尽其所知所信,本产品册子并无遗漏 足以令其任何声明具误导成份的其他事实。本产品册子所刊载之资料乃一摘要。有关详尽的条款及细则,请参阅您的保单。

汇丰人寿保险(国际)有限公司荣获以下奖项:



















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