

Group Critical Illness Plan

Enhancing your group medical plans to ensure your staff's every need is met



At Zurich, we understand that everyone is unique in their needs for a comprehensive medical plan. As your staff go through different life stages, their medical needs change. One of the major medical expenses that burden most people are from critical illnesses. Having a group medical benefit for your staff might not be enough to reduce the financial burden if a critical illness is diagnosed suddenly.

People nowadays are getting more and more tensed from their busy daily lives. Therefore, people are more susceptible to disease and critical illnesses which are commonly found in modern cities. Our Group Critical Plan benefit provides a lump sum payment on the diagnosis of any one of the 23 covered critical illnesses, including the four major illnesses being cancer, heart attack, kidney failure and stroke.

We bring you the customizable Group Critical Illness Plan to ensure that every staff of your company will be protected. Act NOW, the sooner the better, for a complete medical protection to your staff or even their spouses that covers their medical needs.

Plan Highlights

- ✓ **High degree of flexibility**, allowing you to:
 - Select from a range of sum insured which meets your needs
 - Add or change the sum insured throughout the different stages of the staff's career
 - Be waived of health declaration for a sum insured at HKD150,000 with the employer's approval
- ✓ Enrolment is simple and easy with no medical check-up required
- ✓ **24-hour emergency assistance services** including overseas telephone medical advice assistance, medical referral and emergency house-call nursing assistance (Hong Kong only)
- ✓ Extends to cover a Daily Hospital Cash Benefit
- ✓ Only a minimum of five employees is required for enrolment to this plan. The larger the group enrolment, the more group discount your company will enjoy
- ✓ Tailor-made proposals will be issued for companies with ten or more employees; the maximum sum insured can be as high as HKD 1,000,000 while health declarations are waived

List of Critical Illness Coverage

Illnesses related to the heart

Heart Attack

Illnesses related to major organs and functions

Blindness	End Stage Liver Disease	End Stage Lung Disease	Total and Permanent Disability	Major Burns
Loss of Speech	Deafness	Loss of Limb	Major Organ Transplant	Kidney Failure

Illnesses related to nervous system

Alzheimer's Disease	Coma	Paralysis	Stroke	Parkinson Disease
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Others

Cancer	Systemic Lupus Erythematosus	Loss of Independent Existence	Elephantiasis	Occupational acquired HIV
AIDS due to Blood Transfusion	Severe Rheumatoid Arthritis			

Daily Hospital Cash Benefit for Critical Illness

Regardless of any medical expenses incurred by any critical illness as defined, your staff will automatically receive a payment of hospital cash for each and everyday of hospital confinement in respect of the covered critical illness up to a maximum of ten days.

Table of Benefits

Coverage	Maximum benefits per insured person per critical illness (HKD)
23 critical illnesses as mentioned above	150,000 - 900,000
Daily Hospital Cash Benefit for Critical Illness	500 per day

Annual Premium Table Per Person (per HKD150,000 benefit)

Premium indicated below is for a group size of five with non-manual works and is for reference only. Group discount will be offered for a group size of ten or above.

Age	Male (HKD)	Female (HKD)
16-25	156	164
26-30	254	265
31-35	395	416
36-40	628	655
41-45	958	1,008
46-50	1,670	1,739
51-55	2,627	2,709
56-60	4,057	4,183
61-65	4,522	4,662
66-70*	6,946	7,161

* For renewal only.

Notes:

- 100% sum insured is paid for any one of the critical illnesses defined
- Benefit of each employee shall cease when 100% sum insured has been paid
- Cover for insured person aged from 16 to 65 years and renewable up to aged 70 years
- Waiting period : 30 days
- The insured person must survive after the diagnosis for at least 14 days
- Other exclusions are applicable, e.g. pre-existing condition

This leaflet is only an illustration and does not constitute any part of the insurance contract. For full terms and conditions and exclusions, please refer to the policy document itself which shall prevail in case of inconsistency. We reserve the right of final approval and decision. (The English version shall prevail in case of inconsistency between the English and Chinese versions)

Important information about the Insurance Authority Levy

From January 2018, the Insurance Authority (IA) requires all Hong Kong policyholders to pay a levy on their insurance premiums. The purpose of the levy is to finance the IA, and it is calculated as a percentage of the premium paid. Please refer to the table below for applicable levy rate.

Period	Levy rate
Jan 1, 2018 – Mar 31, 2019 (both dates inclusive)	0.04%
Apr 1, 2019 – Mar 31, 2020 (both dates inclusive)	0.06%
Apr 1, 2020 – Mar 31, 2021 (both dates inclusive)	0.085%
From Apr 1, 2021 onwards	0.1%

Illustration of IA Levy collection

– when maximum benefits are HKD 150,000 (per insured person per critical illness)

For a male employee aged 16-25,

Annual Premium (HKD) *	156
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IA Levy collected per person (HKD) = Annual premium per person (HKD) X Applicable levy rate

Period	Applicable levy per head (HKD)**
Jan 1, 2018 – Mar 31, 2019 (both dates inclusive)	$156 \times 0.04\% = 0.06$
Apr 1, 2019 – Mar 31, 2020 (both dates inclusive)	$156 \times 0.06\% = 0.09$
Apr 1, 2020 – Mar 31, 2021 (both dates inclusive)	$156 \times 0.08\% = 0.12$
From Apr 1, 2021 onwards	$156 \times 0.1\% = 0.16$

* The premium example is for a group size of five with non-manual works, and is for reference only.

** If the amount of levy for each policy includes a fraction of a cent, the amount is to be rounded to the nearest cent.

Should you have any questions about the levy, please visit www.zurich.com.hk/ia-levy.

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