



## Zurich i-Gen Surgical Cash Insurance Plan



It doesn't have to be cancer or car accident, even a minor injury at the football pitch may cost you thousands of dollars for a surgery. Perhaps you have never expected such unpredicted medical expenses because you are young, or perhaps the premiums are costly that keep you away from getting the insurance coverage.

Zurich has launched the budget-friendly Zurich i-Gen Surgical Cash Insurance Plan with simple benefit structure, which offers you extra cash in hand on top of your existing group or individual health insurance plan.

### Case 1 – Erica, who is new to medical insurance



Erica has just graduated from high school at age 18 this year. Lately, her mother has undergone a surgery myomectomy for fibroids removal which arouse Erica's awareness on the need for

medical insurance.

However, it appears that traditional medical insurance is complicated and expensive to her as it usually associates with numerous benefit items with sub-limit and many technical terms and conditions. Eventually, she decides to opt for a low cost and simple basic coverage from Zurich i-Gen Surgical Cash Insurance Plan. She is covered under Standard Plan with only HKD93 per month.

Later, Erica found a mass on her right hand and a sebaceous cyst excision surgery is recommended to be performed in a doctor's clinic.

Diagnosis	Sebaceous cyst
Surgery	Surgical excision of sebaceous cyst
Total charge of the surgery and consultation	HKD2,000
Benefit payable by Zurich i-Gen	HKD4,000

As the diagnosis and surgery is covered as minor surgery under Zurich i-Gen Surgical Cash Insurance Plan, Erica receives a lump sum benefit payment of HKD4,000 after the surgery whereas the treatment only costs her HKD2,000.

### Case 2 – Joshua, who wants to strengthen his existing protection (group/individual)

Joshua is a keen athlete who is aged 33, although he is covered under his company's group medical insurance, the plan only covers 80% of his medical expenses. Joshua realizes that the coverage may



not be sufficient, so he decided to supplement it with Zurich i-Gen Surgical Cash Insurance Plan's enhanced coverage by just paying HKD246 a month.

Joshua's knee was badly injured due to a collision in a basketball game, and he was immediately admitted to a private hospital for treatment. MRI scans later revealed that he has torn the anterior cruciate ligament in his right knee and is required for an arthroscopic ligament repair operation.

Diagnosis	Anterior cruciate ligament tear
Surgery	Arthroscopic ligament repair
Total hospital and surgery expenses	HKD69,000
Benefit payable by group medical insurance	HKD55,200
Benefit payable by Zurich i-Gen	HKD15,000

With the additional protection of Zurich i-Gen, Joshua was not only able to recover the full expenses of this operation, he also has extra cash in hand to use as he wishes.

**Remark:** The above cases are for illustration purpose only.



### ★ Plan Highlights

- Guarantee acceptance for all eligible persons who are aged between 18-35, no medical examination is required
- Pre-existing conditions and congenital abnormalities are covered up to a specific limit
- Private medical insurance alternative at low cost with monthly premium as low as HKD93
- No individual premium loading for both application and upon renewal
- Level premium scale with lower premiums locked in at an earlier age
- Cover available for surgeries performed at outpatient setting
- Flexible cash plans to suit your needs
- Worldwide Cover<sup>1</sup>

### Table of benefits

Maximum benefit per insured person per disability <sup>1,2</sup> (HKD)		
	Standard	Enhanced
<b>Surgical Cash Benefit</b>		
(1) for non-minor surgery	8,000	15,000
(2) for minor surgery	4,000	7,500
(3) for pre-existing conditions or congenital abnormalities <sup>3</sup>	2,400	4,500
<b>Overall maximum limit per policy year</b>	<b>24,000</b>	<b>45,000</b>

1. The maximum benefit of any surgery performed outside of Hong Kong shall be fifty (50) percent of the maximum benefit payable.

2. 30-day waiting period from policy effective date is applicable to surgical cash benefit payable, except incurred as a result of an accident.

3. 36-month waiting period from policy effective date is applicable to surgical cash benefit payable associated with pre-existing conditions or congenital abnormalities.

### Premium Table

Age	Annual Premium (HKD)		Monthly Premium (HKD)	
	Standard	Enhanced	Standard	Enhanced
18	1,116	2,100	93	175
19	1,128	2,124	94	177
20	1,152	2,172	96	181
21	1,188	2,220	99	185
22	1,212	2,280	101	190
23	1,260	2,364	105	197
24	1,308	2,460	109	205
25	1,380	2,580	115	215
26	1,452	2,712	121	226
27	1,464	2,748	122	229
28	1,488	2,784	124	232
29	1,512	2,832	126	236
30	1,536	2,892	128	241
31	1,548	2,904	129	242
32	1,560	2,940	130	245
33	1,572	2,952	131	246
34	1,596	2,976	133	248

- Premium will not increase according to individual claims experience. However, Zurich Insurance Company Ltd reserves the right to revise or adjust the premium table according to its applicable premium rate at the time of the premium due date by giving thirty (30) days' written notice to the insured person.

### Schedule of Minor Surgery at a glance

#### Eye and Ocular Adnexa

Removal of style, chalazion or pterygium (one or both sides)

#### Nose/Ear/Lung

Myringotomy (with/without insertion of tube)

#### Skin, Subcutaneous Tissue and Breast

Excision of lesion of skin or subcutaneous tissue

Biopsy of breast lump

#### Endocrine and Lymphatic System

Drainage of lesion or abscess of lymph node

#### Musculoskeletal System

Trigger finger or thumb release

#### Female Genital System

Cervix cryosurgery/cauterization/laser/conization/knife-cone biopsy

Excision of cervical lesions

#### General

Any surgeries undertook at outpatient or day patient setting

Any endoscopy with/without biopsy & with/without polypectomy

No benefits will be payable for the below endoscopies:

- capsule endoscopy
- laryngoscopy
- nasal sinus endoscopy
- coloscopy
- pharyngoscopy
- hysteroscopy

- Zurich Insurance Company Ltd reserves the right from time to time to revise or adjust the Schedule of Minor Surgery. Any such changes will take place upon policy anniversary.

- The above Schedule of Minor Surgery is for illustration purpose only.

## Notes

- Entry Age – Anyone between 18 and 35 years old (last birthday) at the effective date of this policy, and this policy is renewable up to age 55.
- Any one insured person is eligible to apply and cover for one policy only, and the proposer must be the same person as the insured person under the policy.
- Benefit Amendments – All amendments to the insurance benefits will only be accepted upon policy anniversary and must be subject to the approval of Zurich Insurance Company Ltd.
- The insured person must be a Hong Kong citizen or resident in Hong Kong holding a valid HKID card, and with a permanent address and live in Hong Kong as a usual place of residence.
- Should you choose to pay premium by credit card or by bank account, this policy will be continually renewed on its anniversary. Zurich Insurance Company Ltd will collect the premium from the same payment account on due dates for your uninterrupted protection, unless informed otherwise.

## Major Exclusions

- a. Any treatment or expenses incurred within the waiting period;
- b. Any treatment by any person other than a registered medical practitioner;
- c. Childbirth, miscarriage, abortion, pregnancy and other complications arising from pregnancy, contraceptive or contraceptive devices, fertility, infertility, inability to conceive treatment or make sexual dysfunction (and the consequences of male sexual dysfunction) and surgeries for sterilization or the reversal of sterilization of either sex;
- d. Cosmetic surgery (including any surgeries necessary as a result of cosmetic treatment and any treatment necessary as a result of accident); treatment for superficial varicose veins, spider veins;
- e. Dental surgery of any nature;
- f. Developmental delays or learning and/or language disabilities;
- g. HIV (Human Immunodeficiency Virus) and/or HIV-related illness including AIDS (Acquired Immune Deficiency Syndrome) and/or any mutant derivative or variations thereof however caused or however named;
- h. Procedures relating to venereal diseases or sexually transmitted disease;
- i. Procedures which solely involve needle injections or needle procedures;
- j. Refractive errors of the eyes;
- k. Supportive treatment of renal failure, including dialysis;
- l. Surgery relating to the symptoms of weight increase; treatment for the purpose of weight reduction or gain regardless of the existence of morbid or comorbid conditions; or
- m. Insertion of hormonal implants.

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. Zurich Insurance Company Ltd reserves the right of final approval and decision.

(The English version shall prevail in case of inconsistency between the English and Chinese versions.)

## About Zurich

Being part of Zurich Insurance Group, Zurich Insurance (Hong Kong) offers a full range of flexible general insurance and life insurance products for individuals as well as corporate customers, catering to their insurance, protection and investment needs. Our presence in Hong Kong dates back to 1961. We are one of the top five general insurance providers in Hong Kong\*.

Zurich Insurance Group (Zurich) is a leading multi-line insurer that serves its customers in global and local markets. With about 54,000 employees, it provides a wide range of property and casualty, and life insurance products and services in more than 210 countries and territories. Zurich's customers include individuals, small businesses, and mid-sized and large companies, as well as multinational corporations. The Group is headquartered in Zurich, Switzerland, where it was founded in 1872. The holding company, Zurich Insurance Group Ltd (ZURN), is listed on the SIX Swiss Exchange and has a level I American Depository Receipt (ZURVY) program, which is traded over-the-counter on OTCQX. Further information about Zurich is available at [www.zurich.com](http://www.zurich.com).

\* Source: Insurance Authority, based on gross premiums, 2016.

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