

Starr International Insurance (Asia) Limited 是 Starr International Company, Inc. (Starr International) 轄下一所私人持有的跨國保險公司。我們在市場上提供高質及個性化的財產保險產品，也為客人提供風險管理、理賠管理、行政及再保險服務。

我們的歷史可追溯到1919年12月，當創辦人Cornelius Vander Starr在中國上海成立保險代理公司。於上世紀20年代，分別在中國、香港、河內、胡志明市、雅加達、吉隆坡及菲律賓等地設立辦事處。我們在2009年9月獲發一般保險業務牌照，並且自2010年2月獲A.M. Best評級機構評為“A”級。

我們擁有一個在亞洲保險市場經驗豐富的管理團隊，專注於香港以至亞洲市場提供高質素的一般保險服務。

Starr International Insurance (Asia) Limited, a company of Starr International Company, Inc. (Starr International) is a privately held global insurance company. Starr International's insurance entities provide high-quality, customized property and casualty insurance products, with significant access to the excess and surplus marketplace. These entities also provide risk management, claims management, administrative, and reinsurance services to their policyholders.

The history of Starr Companies can be traced back to December 1919, when Cornelius Vander Starr founded an insurance agency in Shanghai, China. Throughout the 1920s, Starr established branches across China, and in Hong Kong, Hanoi, Saigon, Jakarta, Kuala Lumpur and the Philippines.

Starr International Insurance (Asia) Ltd was licensed as a general insurance company in Hong Kong in September 2009 and maintains an "A" rating by A.M. Best Company since February 2010. Managed by a team of experienced insurance executives in the Asian insurance market, Starr International Insurance (Asia) Ltd. focuses on providing quality general insurance services to the Hong Kong market and serves as the base for Starr International's expansion into the Greater Asia region.

STARR

INSURANCE COMPANIES

Starr International Insurance (Asia) Limited

Suite 1901, 19/F, Central Plaza, 18 Harbour Road, Wanchai, Hong Kong

General Line: (852) 3765 5566 Fax: (852) 3765 5501

Website: www.starrinsurance.com.hk

STARR

INSURANCE COMPANIES



STARR 危疾保

STARR Critical Illness Care

周全保障，守護您與摯愛家人的危疾保障計劃

A comprehensive critical illness protection for you and your beloved family



縱使今天擁有健康的體魄，但人生充滿著太多不可預知的事情。若有不幸事故發生時，生活可能因此而大受影響。相信沒有人想成為下一個受危疾影響的受害者，您已為明天作出準備嗎？當您罹患危疾時，**STARR 危疾保**能資助您醫藥和治療費用，助您與家人輕鬆渡過難關。

產品特點

- 提供 52 項危疾保障
- 特設原位癌保障，高達保額的 30%
- 特設癌症外科手術治療
- 特設飲食或營養療法
- 毋須驗身，只需簡單健康申報 🏆
- 保證受保 🏆
- 採用水平式收費，保費不會隨年齡增長而遞增，每名子女享有成人保額的 50%
- 所有職業人士均可投保

周全保障 安寢無憂

本計劃提供 52 種危疾保障，守護您與摯愛家人。本計劃涵蓋原位癌的早期危疾，提供相等於保險金額 30% 的賠償。

產品概要表

投保資格	持有有效之香港身份證明文件之香港居民，並每年居港不少於 180 天
投保年齡	成人：18 至 50 歲 子女：6 個月至 17 歲
最高受保年齡	成人：續保至 69 歲 子女：續保至 17 歲
危疾最低保障額	港幣 10 萬元（以每成年人計算）
危疾最高保障額	港幣 30 萬元（以每成年人計算）
每名子女危疾保障額	以所選計劃之成年人保障額的 50%
保費繳付方式	月繳或年繳
保費結構	採用水平式收費，保費以保單生效日時保單持有人之年齡計算，續保保費不會隨年齡增長而遞增。
續保	每年於週年日自動續保至最高受保年齡
更改保障計劃	可於保單週年日前 30 天提交書面申請更改保障計劃。若提升至較大保額的保障計劃，您必須重新投保，而保費將根據您已屆年齡計算，而「受保前已存在之狀況」會於申請生效之日恢復。若更改至較低保額的保障計劃，保費將根據您現有保單生效日的投保年齡計算。
等候期	90 日
生存期	7 日

We can be healthy but life can change so quickly with unpredictable events. No one wish to be the next victim of major illnesses, so are you prepared for tomorrow? **STARR Critical Illness Care** provides the extra financial support covering your medical bills and therapy expenses in the event of a critical illness, helps you and your loved ones overcome challenging times.

Enjoy Peace of Mind with Comprehensive Protection

This plan provides coverage on 52 critical illnesses to protect you and your beloved family. This plan extended to cover carcinoma-in-situ up to 30% of the sum insured.

Product Highlights

- Covers 52 types of critical illnesses
- Extended to cover carcinoma-in-situ up to 30% of sum insured
- Additional benefits for cancer surgical treatment
- Additional benefits for dietary or nutrition therapy
- No medical check-up required, just simple health declaration 🏆
- Guarantee issuance of policy 🏆
- Level premium is adopted where premium remains unchanged regardless of age increase. Each child enjoys 50% of adult's sum insured
- No occupation exclusions

Product Summary

Eligibility	Hong Kong citizen or resident holding valid Hong Kong identity document and living in Hong Kong not less than 180 days yearly.
Entry Age	Adult: 18 to 50 years old Child: 6 months to 17 years old
Maximum Cover Age	Adult: renewable up to 69 years old Child: renewable up to 17 years old
Minimum Sum Insured of Critical Illness Benefit	HK\$100,000 (per adult)
Maximum Sum Insured of Critical Illness Benefit	HK\$300,000 (per adult)
Children's Benefit (per child)	50% of adult's sum insured under a selected plan
Premium Payment Frequency	Monthly or Annually
Premium Mode	Level premium charged according to the entry age of policyholder; renewal premium remains unchanged at the entry age level until maximum cover age
Policy Renewal	Auto-renew upon anniversary date up to maximum cover age
Change of Plan Type	By giving 30 days' notice before anniversary date, you may request to change the plan type. For changing the one to a higher level, you are required to apply new application and the premium shall be charged based on your attained age. Pre-existing condition will be revived at the effective date of such new application. For changing the one to a lower level, the premium shall be computed based on your entry age at policy inception date.
Waiting Period	90 days
Survival Period	7 days



保障計劃一覽表

1 危疾保障

若您於保單生效期內經註冊醫生診斷首次患上52項危疾保障中之其中一種危疾，我們將依據保單條款賠償保障表上所載的保額。

2 癌症外科手術治療

若您於保單生效期內經註冊醫生診斷首次患上受保癌症，我們會賠償你治療癌症之外科手術費用，以保障表上所載的保額為上限，但手術必須要在首次診斷後十二個月內進行。

3 飲食或營養療法

若您於保單生效期內經註冊醫生診斷首次患上受保之危疾，並接受飲食或營養療法以求改善或恢復健康，我們會賠償你於首次診斷危疾後十二個月內進行此項療法之費用，以保障表上所載的保額為上限。

保障	個人保額(港幣)		
	銅計劃	銀計劃	金計劃
1 危疾保障	100,000	200,000	300,000
2 癌症外科手術治療	10,000	20,000	30,000
3 飲食或營養療法	2,000	5,000	10,000

BENEFIT TABLE

1 Critical Illness

During the period of insurance, if you are first diagnosed by a physician or doctor to be suffering from any of the covered 52 critical illnesses, we shall pay you the sum insured stated in the schedule of benefits subject to the terms and conditions of the policy.

2 Cancer Surgical Treatment

During the period of insurance, if you are first diagnosed by a physician or doctor with a covered cancer, we shall reimburse you in respect of the cost of any surgical fees for treating cancer up to the sum insured stated in the schedule of benefits, provided that such cost is incurred within 12 months from the date of first diagnosis.

3 Dietary or Nutrition Therapy

During the period of insurance, if you are first diagnosed by a physician or doctor to be suffering from any of the covered 52 critical illnesses, we shall reimburse you in respect of the cost of receiving dietary or nutrition therapy as corrective treatment of such diagnosed critical illnesses for the purpose of reclaiming health up to the sum insured stated in the schedule of benefits, provided such cost is incurred within 12 months from the date of first diagnosis.



Coverage	Sum Insured Per Person (HK\$)		
	Bronze Plan	Silver Plan	Gold Plan
1 Critical Illness	100,000	200,000	300,000
2 Cancer Surgical Treatment	10,000	20,000	30,000
3 Dietary or Nutrition Therapy	2,000	5,000	10,000

52 項危疾保障

1 因輸血感染的愛滋病	14 慢性復發性胰腺炎	27 心瓣及其結構手術	40 癱瘓
2 因工作感染的愛滋病	15 昏迷	28 原發性擴張型心肌病	41 帕金森症
3 阿滋海默氏症	16 冠狀動脈搭橋手術	29 腎衰竭	42 脊髓灰質炎
4 血管成形手術及其他冠狀動脈疾病之創傷性療法 ¹	17 克雅二氏症	30 喪失獨立能力	43 原發性肺動脈高血壓症
5 失語症	18 失聰	31 嚴重燒傷	44 系統型硬皮症
6 再生障礙性貧血	19 分割性主動脈瘤	32 嚴重頭部創傷	45 類風濕性關節炎
7 細菌性腦膜炎	20 伊波拉	33 主要器官移植	46 斷肢
8 良性腦腫瘤	21 象皮病	34 腎髓質囊腫病	47 嚴重急性呼吸系統綜合症 ⁴
9 失明	22 腦炎	35 運動神經元疾病	48 中風
10 癌症	23 末期肝病	36 多發性硬化症	49 主動脈手術
11 原位癌(乳房、子宮頸、前列腺、睪丸) ²	24 末期肺病	37 肌肉萎縮	50 系統性紅斑狼瘡
12 腦動脈瘤手術 ³	25 暴發性肝炎	38 重症肌無力症	51 末期疾病
13 慢性腎上腺衰竭(愛狄信病)	26 心臟病	39 溶血性鏈球菌引致壞疽(食肉菌)	52 植物人

註釋：保障須限於：
¹ 保額的百分之十 ³ 保額的百分之四十
² 保額的百分之三十 ⁴ 保額的百分之十或港幣20,000元(以較低者為準)

主要不承保事項

受保前已存在之狀況、於等候期內出現病徵之危疾、非乘客身份乘搭飛機、戰爭、自殺、懷孕、分娩、或職業運動。(有關全部不保事項及其細節，請參閱本計劃之保單條款。)

本單張只提供計劃概要作參考之用，並不構成保險合約的一部分，所有保障及不承保事項只作簡單描述，有關詳細資料，請參閱保單內之條款及細則。

52 Critical Illnesses

1 AIDS due to Blood Transfusion	14 Chronic Relapsing Pancreatitis	27 Heart Valve and Structural Surgery	40 Paralysis
2 AIDS due to Occupational Accident	15 Coma	28 Idiopathic Dilated Cardiomyopathy	41 Parkinson's Disease
3 Alzheimer's Disease	16 Coronary Artery Bypass Surgery	29 Kidney Failure	42 Poliomyelitis
4 Angioplasty and Other Invasive Treatments for Coronary Artery ¹	17 Creutzfeldt-Jakob Disease	30 Loss of Independent Existence	43 Primary Pulmonary Arterial Hypertension
5 Aphasia	18 Deafness (Loss of Hearing)	31 Major Burns	44 Progressive Systemic Sclerosis
6 Aplastic Anaemia	19 Dissecting Aortic Aneurysm	32 Major Head Trauma	45 Rheumatoid Arthritis
7 Bacteria Meningitis	20 Ebola	33 Major Organ Transplant	46 Severance of Limbs
8 Benign Brain Tumor	21 Elephantiasis	34 Medullary Cystic Disease	47 Severe Acute Respiratory Syndrome (SARS) ⁴
9 Blindness	22 Encephalitis	35 Motor Neuron Disease	48 Stroke
10 Cancer	23 End Stage Liver Disease	36 Multiple Sclerosis	49 Surgery to Aorta
11 Carcinoma-In-Situ (Breast, Cervix Uteri, Prostate Gland, Testicles) ²	24 End Stage Lung Disease	37 Muscular Dystrophy	50 Systemic Lupus Erythematosus
12 Cerebral Aneurysm Requiring Surgery ³	25 Fulminant Hepatitis	38 Myasthenia Gravis	51 Terminal Illness
13 Chronic Adrenal Insufficiency (Addison's Disease)	26 Heart Attack	39 Necrotising Fasciitis (Flesh Eating Disease)	52 Vegetative State

Note: Benefit shall be limited to: ¹ 10% of the sum insured ³ 40% of the sum insured
² 30% of the sum insured ⁴ 10% of the sum insured or HK\$20,000, whichever is less

Major Exclusions

Pre-existing condition, symptoms of critical illness first occurred within the waiting period, air travel except as a passenger, war, suicide, pregnancy, childbirth and professional sports. (Please refer to the policy provisions of the plan for the complete list and details of exclusions.)

This brochure is designed to provide you a summary of the plan and is not a contract of insurance. All benefits and exclusions are only briefly outlined here. For complete details, please refer to the policy for terms and conditions.

定額保費 · 保費相宜 · 保障全面的保障方案

保費不會隨受保人的年齡增長而遞增，吸煙及非吸煙人士劃一收費，您只需付出相宜保費，便可得到全面危疾保障，更可選擇以月繳或年繳支付保費。例如，一位25歲、健康狀況良好的女士，每日只需付出低至約港幣1.9元的保費，便可獲享保險金額高達港幣10萬元的危疾保障。對於「您及子女計劃」及「家庭計劃」，子女數目沒有限制，所有18歲以下合資格之子女均可得到保障。受保子女可享高達成人保障的50%，全家投保，多一份關懷，多一份安心。

月繳保費表

申請人 投保年齡	您的個人計劃 - 每月保費 (港幣)					
	銅計劃		銀計劃		金計劃	
	女性	男性	女性	男性	女性	男性
18 - 25	57	71	115	143	148	189
26 - 30	74	94	148	188	196	255
31 - 35	91	118	181	236	245	325
36 - 40	111	149	223	299	305	415
41 - 45	135	189	271	377	375	530
46 - 50	161	237	323	475	451	673
您及子女計劃 - 每月保費 (港幣)						
18 - 25	89		177		232	
26 - 30	116		232		311	
31 - 35	144		288		393	
36 - 40	181		361		499	
41 - 45	225		451		630	
46 - 50	280		560		789	
您及配偶計劃 - 每月保費 (港幣)						
18 - 25	109		219		301	
26 - 30	147		293		409	
31 - 35	185		371		522	
36 - 40	235		469		665	
41 - 45	295		589		840	
46 - 50	366		732		1,049	
家庭計劃 (您、配偶及子女) - 每月保費 (港幣)						
18 - 25	133		267		353	
26 - 30	175		349		475	
31 - 35	219		437		602	
36 - 40	273		547		763	
41 - 45	341		683		960	
46 - 50	422		844		1,194	

+ 保費會因健康申報而有所調整，以上保費只作參考。

* 由2018年1月1日起，保險業監管局(保監局)徵收的保險徵費已包括在保費內。有關詳細資料，請瀏覽Starr網站 <http://www.starrcompanies.com> 或瀏覽保監局網站 <https://www.ia.org.hk>

Level Premium · Economical Prices · Comprehensive Protection Plan

Premium remains unchanged regardless of age increase. Same premium rate for smokers and non-smokers. By paying an economical prices, you can have a comprehensive protection plan and choose to pay the premium either monthly or annually. For example, a 25-year-old female in good health only needs to pay a daily premium as low as about HK\$1.9 to enjoy critical illness protection of up to HK\$100,000.

For "You and Children Plan" and "Family Plan", there is no restriction on the number of children. All eligible children under the age of 18 will be covered and insured children can enjoy up to 50% of adult's protection. The whole family is insured, with more care and peace of mind.

Premium Table (Monthly Payment)

Entry Age of Applicant	Your Individual Plan - Monthly Premium (HK\$)					
	Bronze Plan		Silver Plan		Gold Plan	
	Female	Male	Female	Male	Female	Male
18 - 25	57	71	115	143	148	189
26 - 30	74	94	148	188	196	255
31 - 35	91	118	181	236	245	325
36 - 40	111	149	223	299	305	415
41 - 45	135	189	271	377	375	530
46 - 50	161	237	323	475	451	673
You and Children Plan - Monthly Premium (HK\$)						
18 - 25	89		177		232	
26 - 30	116		232		311	
31 - 35	144		288		393	
36 - 40	181		361		499	
41 - 45	225		451		630	
46 - 50	280		560		789	
You and Spouse Plan - Monthly Premium (HK\$)						
18 - 25	109		219		301	
26 - 30	147		293		409	
31 - 35	185		371		522	
36 - 40	235		469		665	
41 - 45	295		589		840	
46 - 50	366		732		1,049	
Family Plan (You, Spouse & Children) - Monthly Premium (HK\$)						
18 - 25	133		267		353	
26 - 30	175		349		475	
31 - 35	219		437		602	
36 - 40	273		547		763	
41 - 45	341		683		960	
46 - 50	422		844		1,194	

+ Premium table is for reference only, actual premium charged will be adjusted according to health declaration

* Levy on insurance premium imposed by the Insurance Authority of Hong Kong effective 01 Jan 2018 has been included in the premium. For details, you can visit the website of Starr - <http://www.starrcompanies.com>, or visit the website of Insurance Authority - <https://www.ia.org.hk>

年繳保費表

申請人 投保年齡	您的個人計劃 - 每年保費 (港幣)					
	銅計劃		銀計劃		金計劃	
	女性	男性	女性	男性	女性	男性
18 - 25	684	852	1,380	1,716	1,776	2,268
26 - 30	888	1,128	1,776	2,256	2,352	3,060
31 - 35	1,092	1,416	2,172	2,832	2,940	3,900
36 - 40	1,332	1,788	2,676	3,588	3,660	4,980
41 - 45	1,620	2,268	3,252	4,524	4,500	6,360
46 - 50	1,932	2,844	3,876	5,700	5,412	8,076
您及子女計劃 - 每年保費 (港幣)						
18 - 25	1,068		2,124		2,784	
26 - 30	1,392		2,784		3,732	
31 - 35	1,728		3,456		4,716	
36 - 40	2,172		4,332		5,988	
41 - 45	2,700		5,412		7,560	
46 - 50	3,360		6,720		9,468	
您及配偶計劃 - 每年保費 (港幣)						
18 - 25	1,308		2,628		3,612	
26 - 30	1,764		3,516		4,908	
31 - 35	2,220		4,452		6,264	
36 - 40	2,820		5,628		7,980	
41 - 45	3,540		7,068		10,080	
46 - 50	4,392		8,784		12,588	
家庭計劃 (您、配偶及子女) - 每年保費 (港幣)						
18 - 25	1,596		3,204		4,236	
26 - 30	2,100		4,188		5,700	
31 - 35	2,628		5,244		7,224	
36 - 40	3,276		6,564		9,156	
41 - 45	4,092		8,196		11,520	
46 - 50	5,064		10,128		14,328	

+ 保費會因健康申報而有所調整，以上保費只作參考。

* 由2018年1月1日起，保險業監管局(保監局)徵收的保險徵費已包括在保費內。有關詳細資料，請瀏覽Starr網站 <http://www.starrcompanies.com> 或瀏覽保監局網站 <https://www.ia.org.hk>

Premium Table (Annual Payment)

Entry Age of Applicant	You Individual Plan – Annual Premium (HK\$)					
	Bronze Plan		Silver Plan		Gold Plan	
	Female	Male	Female	Male	Female	Male
18 - 25	684	852	1,380	1,716	1,776	2,268
26 - 30	888	1,128	1,776	2,256	2,352	3,060
31 - 35	1,092	1,416	2,172	2,832	2,940	3,900
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46 - 50	1,932	2,844	3,876	5,700	5,412	8,076
You and Children Plan - Annual Premium (HK\$)						
18 - 25	1,068		2,124		2,784	
26 - 30	1,392		2,784		3,732	
31 - 35	1,728		3,456		4,716	
36 - 40	2,172		4,332		5,988	
41 - 45	2,700		5,412		7,560	
46 - 50	3,360		6,720		9,468	
You and Spouse Plan - Annual Premium (HK\$)						
18 - 25	1,308		2,628		3,612	
26 - 30	1,764		3,516		4,908	
31 - 35	2,220		4,452		6,264	
36 - 40	2,820		5,628		7,980	
41 - 45	3,540		7,068		10,080	
46 - 50	4,392		8,784		12,588	
Family Plan (You, Spouse & Children) - Annual Premium (HK\$)						
18 - 25	1,596		3,204		4,236	
26 - 30	2,100		4,188		5,700	
31 - 35	2,628		5,244		7,224	
36 - 40	3,276		6,564		9,156	
41 - 45	4,092		8,196		11,520	
46 - 50	5,064		10,128		14,328	

+ Premium table is for reference only, actual premium charged will be adjusted according to health declaration

* Levy on insurance premium imposed by the Insurance Authority of Hong Kong effective 01 Jan 2018 has been included in the premium. For details, you can visit the website of Starr - <http://www.starrcompanies.com>, or visit the website of Insurance Authority - <https://www.ia.org.hk>



水平式保費之優點



越年輕投保 保費 慳得越多

年輕人的身體大都比較健康，卻因工作而長期受壓，導致身體經常出現負面的症狀。施先生30歲，大學畢業，從事市場推廣工作數年，察覺到自己及身邊的同學因為工作過於拼搏，導致健康狀況大不如前，若患上嚴重疾病，可能沒有足夠金錢以應付高昂的醫療費用，擔心成為家人的負擔。

經過幾年的拼搏，施先生開始有多餘的現金流，打算把高昂的醫療費用風險轉移給保險公司。**STARR 危疾保**正好可以為施先生分憂，此保障計劃提供52種危疾保障，以水平式保費形式收費，保費不會隨受保人年齡增長而遞增，越是年輕投保，所慳的保費便越多。

以危疾保障投保額港幣30萬元為例，如施先生30歲開始投保，每年保費為港幣3,060元，以10年保障來計算，付出的總保費為港幣30,600元。如施先生40歲才開始投保，每年保費為港幣4,980元，以10年保障來計算，付出的總保費為港幣49,800元。同一保障額，40歲投保卻要多付港幣19,200元。最後，施先生作出明智的選擇，決定早一點規劃人生，為自己早一點積聚財富。

水平式保費 之優點

戴小姐35歲，正考慮投保一份危疾保障計劃，但市場上有關產品的收費形式各有不同，希望能夠選擇一份保費長遠比較相宜，並能提供周全保障的危疾保障計劃。

STARR 危疾保提供水平式保費，保費不會隨受保人年齡增長而遞增，有別於其他保險公司遞進式保費的收費形式，遞進式保費逐年遞增，保費每年遞增的比率大概為5-13個百分比。

以危疾保障投保額港幣30萬元為例，如戴小姐35歲開始投保**STARR 危疾保**，每年保費為港幣2,940元，以20年水平式保費來計算，付出的總保費為港幣58,800元。如戴小姐選擇投保其他保險公司以遞進式保費計算的危疾保障計劃，最初幾年的保費雖然比較平宜，但是保費每年却遞增5-13個百分比。以20年保障來計算，付出的總保費可高達港幣70,000元，比**STARR 危疾保**的保費多出大概18個百分比。

如戴小姐選擇**STARR 危疾保**，在未來的20年，戴小姐都無需擔心要應付每年5-13個百分比的額外保費開支，投保越長時間，保費慳得越多，亦可以在投保時放心選擇最高保額的保障。

ADVANTAGE OF LEVEL PREMIUM

Purchase when young, Save More premium

Most of the young adults are relatively healthy, but, the long term stress at work causes negative symptoms in their bodies. Mr. Sze is 30 years old, graduated from university and engaged in marketing for several years. He realizes that he and his schoolmates are too hard to work, resulting in a much worse health condition. If he suffers from critical disease, he may not have enough money to pay for the high medical expenses and worry about becoming a burden of the family.

Mr. Sze has excess cash flow after several years of hard work, intending to transfer the risk of high medical expenses to the insurance company. **STARR Critical Illness Care** can release the worries from Mr. Sze. This protection plan provides coverage on 52 kinds of critical illnesses and level premium is adopted. Premium remains unchanged regardless of age change. The younger to purchase the insurance, the more it will save.

Let's take the sum insured HK\$300,000 of critical illness as an example. If Mr. Sze enrolls the plan at the age of 30, the annual premium is HK\$3,060 and the total premium paid is HK\$30,600 for 10 years' protection. If Mr. Sze enrolls the plan at the age of 40, the annual premium is HK\$4,980 and the total premium paid is HK\$49,800. For the same amount of sum insured, Mr. Sze pays HK\$19,200 more at the age of 40. Finally, Mr. Sze made a wise choice to plan ahead for his life so as to accumulate wealth.

Advantage of Level Premium

Miss Dai is 35 years old who is considering to enroll for a critical illness protection plan. However, the premium collection models of the relevant product in the market are different. Miss Dai hope to choose a critical illness protection plan that is relatively affordable in the long run and provides comprehensive protection.

The charges of **STARR Critical Illness Care** is in level premium that the premium remains unchanged regardless of age change. That is different from the progressive premiums offered by the other insurance companies. The progressive premiums increase year by year. The increment is about 5-13 percent.

Let's take the sum insured HK\$300,000 of critical illness as an example. If Miss Dai enrolls **STARR Critical Illness Care** at the age of 35, the annual premium is HK\$2,940 and the total premium paid is HK\$58,800 for 20 years protection. If Miss Dai chooses to enroll for the plan with progressive premium from another insurance company, the premium rate of the first few years is quite low but the annual premium has 5-13% increment each year. Calculated on the basis of 20 years' protection, the total premium can be as high as HK\$70,000 which is 18% higher than the total premium of **STARR Critical Illness Care**.

If Miss Dai chooses to enroll **STARR Critical Illness Care**, she will be worry free from the 5-13% yearly increment on premium. The longer the insurance, she can save more premium. Also, she can choose to enroll for a plan with the highest sum insured at the beginning.

等候期

等候期是指保單生效日、最後復效日、或保額增加日(只限保額增加的部分)後的90天的期間，以較遲者為準。

受保前已存在之狀況

是指於保單生效日、最後復效日、保額增加日(只限保額增加的部分)之前，以較遲者為準，您因任何存在的病徵，已獲得註冊醫生的治療、藥物治療、會診、建議或診斷，或一般正常人士於此狀況下都會去接受治療或診斷。為免生疑問，您在投保書中所有陳述的健康狀況均被視為受保前已存在之狀況。

自動續保

自保單生效日起，保單的有效期限最長為一年，我們可以酌情決定每年給與續保，並且保留調整保費、保障、條款及條件的權利，但會於續保前30天以書面通知。除非保單已根據第五部分被終止，又或保單持有人或我們於週年日之前至少30天發出不續保的書面通知，否則本保單會按照條款自動續保一年。

水平式保費

此計劃採用水平式收費，保費以保單生效日時保單持有人之年齡計算，續保保費不會隨年齡增長而遞增。但我們保留變更或調整保費表之權利，若保費有任何改動，我們將於週年日前30天向您發出書面通知。

備注：

1. STARR 危疾保由 Starr International Insurance (Asia) Limited (以下簡稱「本公司」) 承保。
2. 本產品宣傳冊內，「我們」或「我們的」指本公司，「您」、「您的」、「您們」或「您們的」指受保人。
3. STARR 危疾保在香港銷售，僅適用於香港居民。所有理賠必須在香港進行，並以港幣結算。
4. 本單張只提供計劃概要作參考之用，並不構成保險合約的一部分，所有保障及不承保事項只作簡單描述，有關詳細資料，請參閱保單內之條款及細則。

終止保障

保單持有人或我們只要給與對方30天的書面通知便可終止保單，但在若干情況下，我們不需給予通知期便可即時終止本保單，詳情請參閱保單第5部分。

不披露和失實陳述

在申請過程中，誠實是至關重要的。任何不披露受保前已存在之狀況或與健康相關之資料，可能導致保單被終止並喪失所有賠償。

支付保費

保費是透過信用卡以年繳或月繳之方式自動支付。

索賠程序

如欲申請索償，受保人必須在診斷出危疾之後的30天內將索償表格和所需之文件電郵到 Asia.AHClaim@Starrcompanies.com，否則，我們有權拒絕在上述期限之後提交的索償申請。請通過發送電子郵件至CS.HK@Starrcompanies.com 獲取索償表格和索償所需文件。

更改保障計劃

您可於保單週年日前30天提交書面申請更改保障計劃。若提升至較大保額的保障計劃，您必須重新投保，而保費將根據您已屆年齡計算，而「受保前已存在之狀況」會於申請生效之日恢復。若更改至較低保額的保障計劃，保費將根據您現有保單生效日的投保年齡計算。

Waiting Period

It means the period of 90 days which commences immediately following the policy inception date, or last reinstatement date, or date of any increase of benefit coverage (to the extent of such increase only), whichever is later.

Pre-existing Condition

It means the existence of any symptoms for which you received or asked for treatment, medication, consultation, advice or diagnosis or would have caused an ordinary sensible person to get treatment, diagnosis or a cure, before the policy inception date, last reinstatement date or date of any increase of benefit coverage (to the extent of such increase only), whichever is later. For avoidance of doubt, all medical conditions declared in Your application will also be treated as pre-existing condition.

Auto-renewal Clause

This policy shall remain in force for a maximum of 1 year from the policy inception date and maybe renewed annually at our discretion. However, we reserve the right to make adjustments on the premium rates, benefits, terms and conditions of this policy at the time of renewal of any period of insurance of this policy by giving 30 days' advance written notice to you. Subject to earlier termination as set forth in part V, this policy shall automatically renew for consecutive 1 year's period, unless the policyholder or we shall give written notice of non-renewal at least 30 days prior to the anniversary date and otherwise in accordance with the terms of this policy.

Level Premium

This product adopts level premium payment schedule where premium is charged based on the policyholder's entry age at the policy inception date, renewal premium remains unchanged regardless of age increase. However, we reserve the right to revise or adjust the premium table according to our applicable premium rate at anniversary date by giving 30 days' written notice to you.

Notes

1. STARR Critical Illness Care is underwritten by Starr International Insurance (Asia) Limited (the "Company").
2. In the product brochure, "we", "our", or "us" refers to the Company; "you" or "your" refers to the insured person.
3. STARR Critical Illness Care is distributed in Hong Kong and applicable to Hong Kong residents only. All claims shall be arranged in Hong Kong and settled in Hong Kong dollars.
4. This brochure is designed to provide you a summary of the plan and is not a contract of insurance. All benefits and exclusions are only briefly outlined here. For complete details, please refer to the policy for terms and conditions.

Termination of Coverage

The policyholder or we may cancel this policy by giving each other 30 days' prior written notice. However, no notice of termination is required from us and this policy shall be automatically terminated forthwith under certain circumstances. For details, please refer to Part V of the policy.

Non-Disclosure & Misrepresentation

It's essential that you are honest during the application process. Any failure to disclose a pre-existing condition or material fact relating to the health related information could lead to consequences including cancellation of your contract and forfeit of claims payments.

Payment of premium

Premium to be collected automatically by credit card on monthly or annual payment mode.

Claims Procedure

If insured person wish to make a claim, insured person must submit a claim with the required documents by sending an email to Asia.AHClaim@Starrcompanies.com within 30 days after the diagnosis of the critical illness, otherwise, we shall have the right to reject claims submitted after the above timeframe. Please obtain a claim form and the requirement of claim documents by sending email to CS.HK@Starrcompanies.com.

Change of Plan Type

You may apply to change plan type by giving 30 days' notice in writing before the policy anniversary date. For changing the plan type to a higher level, you are required to apply a new application and the premium shall be charged based on your attained age. Pre-existing condition will be revived at the effective date of such new application. For changing the plan type to a lower level, the premium shall be computed based on your entry age at Policy Inception Date.

STARR 危疾保- 2019 冠狀病毒病住院現金保障

如受保人在保單生效日起計首三個月內因感染 2019 冠狀病毒病而需要入住醫院¹，我們會支付受保人每日港幣 200 元的住院現金，最長以連續十四天為限。

備註#1:

「住院」是指在醫師或醫生建議下入院治療直至出院，而醫院亦徵收此段期間的住房及膳食費用。

請注意：

本保障需於保單自保單生效日起一整年有效的條件下才會作出賠償，任何於本保障作出賠償後要求於此年終止保單之請求，受保人將不獲退回任何保費。

本單張只提供計劃概要作參考之用，並不構成保險合約的一部分，所有保障及不承保事項只作簡單描述，有關詳細資料，請參閱保單內之條款。

本公司保留對本額外贈送保障之保障條款、有效性及適用性作出隨時更改的最終決定權。

STARR Critical Illness Care - Extension of Hospital Cash due to COVID-19

If during the first three months after the policy inception date, an insured person is diagnosed of coronavirus disease (COVID-19) which directly results in the necessity of a confinement to a hospital¹, we shall pay the insured person a daily benefit of HKD200 for each day of confinement up to maximum fourteen (14) consecutive days.

Remark #1:

“Confinement” means admitted in a Hospital for medical treatment upon the recommendation of a Physician or Doctor and continuously stays in the Hospital prior to the Insured Person’s discharge from the Hospital. Confinement will be evidenced by the daily room and board charged by the Hospital.

Please note:

This benefit will only be payable subject to the condition that this Policy has to be effective for a whole year since Policy Inception Date, any request for policy cancellation during such year upon claim settlement under this extension, the Insured Person will not be entitled to any premium refund.

This leaflet is designed to provide a summary and is not a contract of insurance. All benefits and exclusions are only briefly outlined here. For complete details, please refer to the policy for terms and conditions.

We reserve the discretion to make amendments to this complimentary benefit, its validity and eligibility requirements at any time.