



大新保險
DAH SING INSURANCE



伴安康 - 癌症保障計劃

• 危疾保險 (癌症保障)



產品特點



為受保癌症提供一筆過現金賠償

如受保人首次確診患上伴安康保障計劃(「伴安康」/「本計劃」)內任何一種受保癌症，本計劃將一筆過提供高達港幣1,000,000元*的現金賠償，減輕您的經濟負擔。



為早期疾病（早期癌症/原位癌）提供賠償

若受保人首次確診受保的早期癌症/原位癌，受保人可索償高達癌症保障20%*的一筆過現金賠償。



保費補貼保障

倘若受保人於受保期確診原位癌或早期癌症，而該索賠已根據保單支付，就您應付的保單年度保費將調減至港幣100元（尚未包括保險徵費），以減低經濟負擔並繼續提供保障直至保單完結。



加入意外死亡保障

如受保人在保單期內發生意外事故造成身體損傷並導致死亡，可獲一筆過高達港幣1,000,000元*的現金賠償。



為您的財務策劃提供最大靈活性

提供多種保費支付期選擇，包括月繳或年繳，為您的財務策劃提供最大靈活性。



保障至85歲

保單每1年續保一次，直至承保至85歲（最後一次續保的生日年齡不得超過84歲）。

*根據選定賠償額獲得賠償

保障範圍一覽表

保障項目		每名受保人保障額 (港幣)	
		計劃A	計劃B
保障			
合計總額		500,000	1,000,000
1.	主要癌症保障	500,000	1,000,000
2.	原位癌或早期癌症保障	100,000	200,000
3.	意外死亡保障	500,000	1,000,000

備註：

- 合計總額是一名受保人在所有保單期內 (包括當前和之前的保單期) 應付的總累計最高索賠金額
- 當意外死亡保障的索賠應支付時，不會就主要癌症保障及原位癌或早期癌症保障作出賠償
- 當主要癌症保障的索賠應支付時，不會就意外死亡保障及原位癌或早期癌症保障作出賠償
- 當原位癌或早期癌症保障的索賠應支付時，就主要癌症保障及意外死亡保障額將扣除已支付該索賠的相同金額
- 適用於受保人的保障額是在承保表所述的受保計劃
- 計劃B不適用於年齡在六十一(61)歲或以上的受保人
- 當受保人的年齡在續保日年滿六十一(61)歲時，受保計劃將自動更改為計劃A

本保障概括表為保障概要均受本保單條款及細則的約束，詳情請參閱保單條款及細則

受保癌症清單

主要癌症*					
早期癌症*					
甲狀腺腫瘤	前列腺腫瘤	慢性淋巴球白血病	轉移性鱗狀皮膚癌		
原位癌*					
乳房	子宮	陰道	外陰	輸卵管	子宮頸
卵巢	腸道	陰莖	肺	胃	膀胱
直腸	睪丸	肝	食道	鼻咽	

*上述病症受保單條款的定義約束

產品摘要

保費支付模式	月繳或年繳
投保年齡	18至65歲
保單貨幣	港幣
保障期	1年 (每年自動續保)
繳付保費方法	透過以下方法繳付： <ul style="list-style-type: none"> • 大新銀行戶口(自動轉賬) • 信用咭(自動轉賬) • 支票(只限年繳)
保費計算	<ul style="list-style-type: none"> • 保單一經發出，於保障期內的保費將保證不變 • 保單保費隨受保時年齡/性別/吸煙狀況而異，本公司保留在每次續保時修訂保單保費的權利
最低保障額 (每名受保人)	港幣500,000元
最高保障額 (每名受保人)	港幣1,000,000元
保障*	<p>受保人在60天的等候期之後首次出現並確診的主要癌症及/或原位癌或早期癌症</p> <p><u>主要癌症</u> 最高保障額可達港幣1,000,000元，如受保人被診斷患上保單涵蓋的任何一種主要癌症，本公司將支付相等於癌症保障的100%保障額。</p> <p><u>早期癌症及原位癌</u> 最高保障額可達港幣200,000元，就早期癌症及原位癌保障下，即使受保人被診斷患有多種早期癌症及原位癌，在所有有效的保單期內將會總支付一次賠償。</p>
	<p>若受保人在保單年期內因意外事故造成身體損傷導致死亡</p> <p>最高保障額可達港幣1,000,000元，隨後的主要癌症保障及原位癌或早期癌症保障就不會作出賠償。</p>

*實際支付金額須根據投保計劃而確定

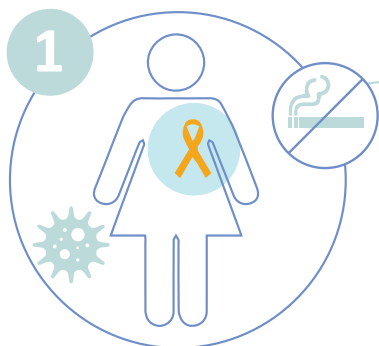
本產品小冊子所述內容只供參考之用。有關保單詳情、條款、保障及不保事項，請參閱保單條款。

本計劃是一個獨立的醫療保險產品，購買時不需要捆绑其他保險產品一併購買。



例子一

主要癌症保障



客戶A

(50歲, 女仕, 非吸煙人士, 計劃 B, 保單生效日期: 2024年2月1日)並於2024年8月1日確診患上乳癌*



客戶就確診**乳癌**提出索償並提交有關索賠文件 (附上由合資格腫瘤科醫生開發的病理學報告及註冊醫生簽發的診斷書作索償之用。)



假設已支付100%的保單合計總額，保單責任終止。

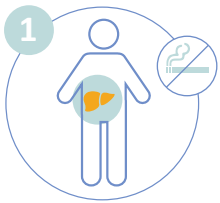
備註:

*癌症於等候期60日後確診



例子二

原位癌 + 保費補貼保障 + 主要癌症



客戶 B

(55歲, 男仕, 非吸煙者, 計劃 A, 保單生效日:2024年2月1) 並於2024年11月1日診斷患上**肝臟原位癌**。



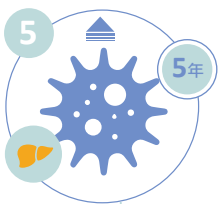
客戶就確診**肝臟原位癌**提出索償並提交有關索賠文件 (附上由合資格腫瘤科醫生開發的病理學報告及註冊醫生簽發的診斷書作索償之用。)



經理賠部審視後確認**肝臟原位癌**並發放港幣100,000元賠償。



與此同時, 因客戶確認患上**原位癌**, 保費補貼保障即時啟動, 由2024年12月開始, 每年保費調整為港幣100元。因此, 如有多繳保費將會按比例退回。



60個月後 (五年) **肝臟原位癌**進展成主要肝癌。



客戶就確診**肝癌**提出索償並提交有關索賠文件 (附上由合資格腫瘤科醫生開發的病理學報告及註冊醫生簽發的診斷書作索償之用。)



經理賠後發放剩餘保障額港幣400,000元給客戶。



由於已支付100%的保單合計總額, 保單責任終止。



重要事項

核保的披露責任	<p>您必須披露所有影響大新保險公司(「本公司/我們」)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(包括但不限年齡或性別)，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。</p>
冷靜期	<p>「伴安康」癌症保障計劃是一份癌症保險計劃。如您並非完全滿意這份保單，您有權於冷靜期內改變主意並透過發出書面通知取消保單。保單將會被取消並退回所有已繳交保費及保費徵費。如要取消，您必須於「冷靜期」內(於發送保單日計起21日內)，請您將已簽署的書面通知書連同退回保單(若已收到)，並確保退回本公司位於香港北角英皇道510號港運大廈27樓2703室的辦事處接收到該通知書及保單。在冷靜期結束後，如若您取消保單，保費退款將根據保單條款而進行，有機會少於已支付的總保費。</p>
取消保單	<p>冷靜期過後，您可給于我們不少於三十(30)天的書面通知提出終止本保單。因本計劃是一般保險產品並沒有保單現金價值。我們僅退還未受保的其餘期間的已繳保費。</p>
續保	<p>根據保單條款第九部分保障終止及續保、第十部分 - 其他須知條文、其他條款及細則，保單的首次有效期限為十二(12)個日曆月，此後每連續十二(12)個日曆月的連續期間自動續期，惟續保時須符合下列各項：</p> <ul style="list-style-type: none">• 若本公司仍繼續簽發新的『伴安康』癌症保障計劃保單；• 受保人其年齡未超過八十四(84)歲；• 在每次續期時，本公司保留權利在保單的期限內適用的任何有效法例修訂前提下，修訂保單的條款；• 於每次續保時，本公司保留權利修訂保單的條款及/或更改保費。如保單不被續期，我們則會在下一個續保日前最少二(2)星期前，發出書面通知書通知保單在下一個續保日起將不被續期。• 當續保年齡已屆61歲之受保人，只會於計劃A下續保。
保單終止條款	<p>在下列事件發生時(以較前者為準)，保單將自動終止</p> <ul style="list-style-type: none">• 期滿日；• 於續保日當天，受保人年齡已超逾八十四(84)歲；• 於寬限期屆滿時，尚未繳付應付之保費；• 當受保人身故；• 已根據本保單第四部分 - 保障說明支付主要癌症保障或意外死亡保障的索賠；或• 本保單第四部分 - 保障說明所述的百份之一百(100%)的合計總額已全數賠償。 <p>本保單的終止將不會影響索償人在該終止生效日前，有權提出及具有效力的索償。</p> <p>有關終止條款的詳情，請參閱保單條款。</p>

重要事項

適用法律	規管保單的法例以香港特別行政區法例為準。
申請資格	保費繳付將按所選擇的計劃而釐定，合資格申請本計劃人士如下： <ul style="list-style-type: none">• 年齡介乎十八（18）歲至六十五（65）歲，及本保單最後的續保日時年齡不超過八十四（84）歲；及• 持有有效的護照/ 香港身份証（如受保人是十一（11）歲以下，需提供香港出世紙副本）/ 澳門永久性智能身份證副本/ 港澳通行證副本（適用於澳門人士）
繳付保費	如你不繳付首期保費，本保單將被視為從首生效日起無效。後續的保費，我們會由保費到期日起計，將有一（1）個日曆月之寬限期，在寬限期內，保單仍然生效，但若仍未能在寬限期終止前繳付保費，保單則會在未付的保費首次到期的保費到期日當天終止。若在寬限期內有任何引致索償的事項發生，您將須繳付所有尚欠之保費，然後才會獲得賠償。
索償	<ul style="list-style-type: none">• 必須在發生引致索償的事項當日起計三十（30）天內，向我們提交書面通知；惟能證明因情況未許可而導致未能於規定期限內以書面通知我們，則另作別論，而在該情況下，應在合理可行的情況下盡快向我們提交通知。• 我們將要求提交由有關主診醫生所填寫之索償表格（公司可不時有指定的表格）以登記索賠。• 為了根據保單提出索賠，索賠人必須向我們發送以下正本 / 副本文件：證書、報告包括但不限於由有關主診醫生所填寫之醫療報告、證據包括但不限於放射學、組織學、活檢報告、實驗室證據、其他合適的測試結果、轉介信、分項發票、收據、已填妥索賠表格，及其他文件（例如將外語文件翻譯成英文），及數據或其他資料，以列出確診、治療類型、程序、測試或服務提供給我們作索償的評估及索賠，以證明令我們接納受保人正蒙受主要癌症或原位癌/早期癌症或意外死亡危疾，我們將不承擔提供此類證明的費用。• 所有索償證明(包括但不限於放射學、組織學和實驗室證據)必須在引致索償的事項當日起計九十（90）天內向我們提交，除非獲得我們事先書面同意延遲提交索償證明。• 我們有權隨時委派醫生、合適的專家或首席醫學顧問對受保人作檢查，從而評核此等由受保人提交的索償證據的有效性。• 只有在你或受保人完全履行保單條款第十一部分第一節所述責任的情況下，我們才有責任支付保單內的任何賠償。• 除非首席醫學顧問獲准檢查受保人（費用由我們承擔），否則，我們不會負責就受保人的受保事件支付保單之下的任何保障。若首席醫學顧問的意見與另一醫生的意見存在衝突，則以首席醫學顧問之意見為準。
保障額計算	若「早期癌症」或「原位癌」已獲賠償，受保人的「主要癌症」及「意外死亡」限額（列於第1部分保障概要）會被減去已索賠的相同數額。因此，隨後若有任何「主要癌症」或「意外死亡」的索賠，我們僅支付餘額（原本相關保障額與早期癌症或原位癌的已獲賠償額之間的差額）。
居民身份	如受保人的所在國家、受保人的居住地或國籍所屬國家的法律禁止本公司向當地國民、居民或公民提供醫療保障，本公司可終止相關受保人的保障，該終止將立即生效或由本保單的下一續保期起生效，如投保人知悉受保人於本保單年期改變居住地或國籍，投保人須立即以書面通知本公司。
保單貨幣	所有保障額均以港元支付。

本產品小冊子所述內容只供參考之用。有關保單詳情、條款、保障及不保事項，請參閱保單條款。

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主要不承保事項



1. 任何投保之前已存在病症及由此引起或與之相關的任何併發症;
2. 任何先天性疾病及由此引起或與之相關的任何併發症;
3. 任何確診及保障 (包括主要癌症、原位癌或早期癌症) 發生在等候期內;
4. 任何癌症、原位癌或早期癌症不符合在第三部分 - 保障條款中的定義、條款及細則;
5. 因受保人蓄意自殘或企圖自殺、捐贈器官、整容手術、刑事、非法、惡意、故意或蓄意行為不論其精神健康狀況、性病及性傳播疾病或其後遺症;
6. 受保人受到酒精或藥物的影響，除非藥物是由醫生適當開出的並且不是為治療毒癮而服用的;
7. 受保人乘搭任何飛機旅行，但乘坐飛機為付費乘客除外、參與 (或練習) 職業運動或參與該運動而可賺取的收入或報酬、參與 (或練習) 拳擊、洞穴探險、攀爬、賽馬、小型高速划艇、武術、攀山、在滑雪道以外滑雪、探洞、賽艇、潛水、帆船競賽、空中運動或任何比賽、測試或牽涉計時的機動車駕駛、商業潛水、石油鑽探、採礦或空中攝影等離岸活動;
8. 任何由懷孕、分娩、流產或墮胎引起或併發症的情況;
9. 提供了不準確、不完整或虛假的資料將影響我們提供本保單的決定，或導致我們以不同的條款承保;
10. 受保人在以下任何武裝部隊服役：i) 在戰爭期間；ii) 根據戰爭行動的命令；iii) 恢復公共秩序。為免存疑，武裝包括一個國家/地區的任何警察部隊;
11. 關於制裁的任何情況會依照以下條款:
保險公司對於任何承保、支付索償或提供保障會致使保險公司面臨由聯合國的決議，貿易或經濟制裁或歐盟、英國或美國法律或規例下的任何制裁、禁止或限制，則不會在此提供承保或有責任支付任何索償或提供任何保障;
12. 戰爭或任何戰爭行動、侵略、外敵行為、敵意行為(不論宣戰與否)、罷工、暴動及 / 或內亂、內戰、叛亂、革命、叛變、軍事或篡權行動或恐怖主義;
13. COVID-19 / 大流行疫症除外條款
儘管當中有任何相反規定，但本保險不承保由以下任何一項 (包括其無論是實際或感覺上引起的任何恐懼或威脅) 直接或間接造成、與之相關、或在任何方面牽涉其中或由其引起的任何損失、損害、責任、費用、罰款、罰金或任何其他金額：
(a) 2019冠狀病毒病 (COVID-19)，包括其任何突變或變種病毒；或
(b) 由世界衛生組織或任何政府機構宣佈的大流行疫症或流行病。



重要詞彙

主要癌症指：

診斷出惡性腫瘤，其特徵為惡性細胞不受控制地生長及擴散，並侵入和破壞其他正常細胞組織。

癌症必須透過組織學證據證實，並由合格的腫瘤學家或病理學家在病理報告上得出惡性腫瘤及被醫生診斷患上癌症。

癌症包括：淋巴瘤、惡性骨髓疾病（包括白血病和骨髓瘤）、及擴散性皮膚癌。

原位癌指：

經病史證實並局限在侵入性前之病變，即癌細胞並無穿透基膜，亦未侵入（即指滲入及 / 或活躍地破壞）

所涵蓋的任何受保的之器官 / 部位項目的環繞組織或氣孔，並以保單條款內所列的任何類別作準。

早期癌症指：

指下列癌變症狀任何一項的出現：

- (a) 在組織學上按照TNM分期為T1N0M0的任何甲狀腺腫瘤；
- (b) 根據TNM評級系統，前列腺腫瘤必須在組織學上被分類為T1a或T1b；
- (c) 分類為RAI級別的I或II的慢性淋巴球白血病；或
- (d) 轉移性基底細胞癌及轉移性鱗狀皮膚癌

診斷必須以組織病理學的特徵為準並由專科醫生確定。除非在以上列出，否則惡性腫瘤前的病變和狀況並不在本保單的保障之內。

意外死亡指：

指受保人在保單年期內發生意外事故造成身體損傷並導致死亡。

首席醫學顧問指：

由我們不時委任作為醫學顧問的醫生。

先天性疾病指：

(a) 任何於出生時或之前已存在的醫學、生理或精神上的異常，不論於出生時有關異常是否已出現、被確診或獲知悉；或

(b) 任何於出生後六（6）個月內出現的新生嬰兒異常。

之前已存在病症指：

任何受保人已蒙受或感染的疾病或病症或不適或受傷或生理或心理或醫療狀況或機能退化，包括先天性疾病，在以下情況前(i)已被診斷；或(ii)已呈現徵狀；或(iii)已服用醫生配方的藥物；或(iv)已尋求或理應尋求醫護意見及 / 或治療或(v)之前發生過任何事故：

- (a) 首生效日；或
- (b) 批准復效日（如本保單已復效）；或
- (c) 如保障有所增加或提升保障級別，批准該保障提升的日子，以較遲者為準。

寬限期指：

任何保費到期日（首生效日除外）後一（1）個日曆月的期間。

等候期指：

期間為六十(60)天；

以下日期起計:-

- (a) 首生效日；
- (b) 批准復效日（如本保單已復效）；或
- (c) 如任何保障有所增加或提升保障級別，批准該保障提升的日子。

以較遲者為準。

為免存疑，等待期不適用於意外死亡保障。

本產品小冊子所述內容只供參考之用。有關保單詳情、條款、保障及不保事項，請參閱保單條款。

本計劃是一個獨立的醫療保險產品，購買時不需要捆绑其他保險產品一併購買。

本文件僅為產品概要，並不構成保險合約的任何部分。有關完整的條款、細則及不承保事項，將詳列於保單之內。

大新保險有限公司（「大新保險」）為大新金融集團有限公司之全資附屬機構，由1976年起已為銀行客戶及商業夥伴提供一般保險方案。大新保險獲香港保險業監管局授權經營，提供多元化保險產品及方案。

「伴安康」癌症保障計劃由大新保險承保，全面負責一切保障及賠償事宜，並保留對「伴安康」癌症保障計劃的最終批核權。

大新銀行有限公司（「大新銀行」）是大新保險之授權持牌保險代理機構及為大新保險分銷保險產品。「伴安康」癌症保障計劃是大新保險而非大新銀行的產品。對於大新銀行與客戶之間因銷售過程或處理有關交易而產生的合資格爭議（定義請參看金融糾紛調解計劃的金融糾紛調解的中心職權範圍），大新銀行須與客戶進行金融糾紛調解計劃程序；然而，對於有關產品之合約條款的任何爭議應由大新保險與客戶直接解決。

本文提及的服務 / 產品並不是以歐盟的人士為目標。

中英文版本如有任何歧異，概以英文版本為準。

大新保險屢獲殊榮



AM Best 評級 2022

- 財務實力評級：A-（優秀）
- 長期發行人信用評級：A-
- 評級展望：穩定



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(General Insurance)
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傳真：2598 8008
電郵：dsi@dahsing.com
www.dahsinginsurance.com



CancerCure - Cancer Protection Plan

- Critical Illness Insurance (Cancer Only)



Product Highlights



A Lump Sum Cash Benefit For Insured Cancer

Offer you up to maximum HK\$1,000,000[#] lump sum cash to ease your financial burden if the Insured Person suffers from a first diagnosis of any one of the Cancers as covered under the policy.



Payment for Early Stage Disease (Including Carcinoma-in-situ or Early Stage Cancer)

If the Insured Person suffers from a first confirmed diagnosis of covered Carcinoma-in-situ or Early Stage Cancer, the Insured Person can claim payment of lump sum cash up to 20%[#] of Major Cancer Benefit.



Premium Subsidies Benefit

In the event the Insured Person is Diagnosed with Carcinoma-in-situ or Early Stage Cancer during the Period of Insurance and such claim has been paid under the Policy, the premium payable under this Policy will be reduced to HK\$100 (not including insurance levies yet) per annum, to reduce your financial burden on the policyholder and continue to provide protection until the end of the policy.



Accidental Death Benefit

If the Insured Person suffers Bodily Injury caused by an Accident occurs during the Period of Insurance and resulting death, up to maximum HK\$1,000,000[#] lump sum will be compensated.



Maximum Flexibility for Your Financial Planning

Provide various options of premium payment period include Annual or Monthly payment, to get the best for your financial planning.



Cover up to the Age of 85

The Policy is renewable for every year until the age of 85 years old (the last renewal does not exceed 84).

[#]Subject to benefit entitlement according to selected benefit amount

Benefit Schedule

Coverage		Benefit Limit per Insured Person (HK\$)	
		Plan A	Plan B
Benefit			
Overall Aggregate Limit		500,000	1,000,000
1.	Major Cancer Benefit	500,000	1,000,000
2.	Carcinoma-in-situ or Early Stage Cancer Benefit	100,000	200,000
3.	Accidental Death Benefit	500,000	1,000,000

Notes:

- The Overall Aggregate Limit is the maximum benefit amount for accumulated total claims payable throughout all Policy Period(s) (including current and preceding Policy Periods) for one Insured Person.
- When claim is payable under Accidental Death Benefit, no claim will be paid on Major Cancer Benefit and Carcinoma-in-situ or Early Stage Cancer Benefit.
- When claim is payable under Major Cancer Benefit, no claim will be paid on Accidental Death Benefit and Carcinoma-in-situ or Early Stage Cancer Benefit.
- When Carcinoma-in-situ or Early Stage Cancer Benefit is payable, the Benefit Limit of Major Cancer Benefit or Accidental Death Benefit shall be reduced by the same amount of such claim paid.
- The Benefit Limit applicable to the Insured Person refers to the insured plan as specified in the Schedule.
- The plan B is not applicable to Insured Person's age at or above sixty-one (61) years old.
- When the Insured Person's age is at or above sixty-one (61) years old on the Renewal Date, the insured plan will automatically change to Plan A.

This table serves as a summary of benefit which is subject the terms and conditions of this Policy. Please refer to the terms and conditions of this Policy for details.

List of Covered Cancer

Major Cancer*					
Early Stage Cancer*					
Thyroid	Prostate	Chronic Lymphocytic Leukaemia	Metastatic Skin Cancer		
Carcinoma-in-situ*					
Breast	Uterus	Vagina	Vulva	Fallopian Tubes	Cervix Uteri
Ovary	Bowels	Penis	Lung	Stomach	Urinary Bladder
Rectum	Testis	Liver	Esophagus	Nasopharynx	

*Definitions are listed in the policy

Product Summary

Premium Payment Mode	Monthly or Annually
Issue Age	Age 18 to Age 65
Policy Currency	HKD
Policy Period	1 Year (Annually Automatic Renew)
Premium Payment Method	Through <ul style="list-style-type: none"> • Dah Sing Bank account (Direct Debit) • Credit Card (Autopay) • Cheque (Annual Payment Only)
Premium Calculation	<ul style="list-style-type: none"> • Once the policy is issued, the premium for the corresponding policy period is guaranteed unchanged. • The policy premium is determined by the Insured Person's age, gender, smoking status and the Company reserves the right to revise the premium of the Policy upon each renewal.
Minimum Sum Insured (Per Insured Person)	HK\$500,000
Maximum Sum Insured (Per Insured Person)	HK\$1,000,000
Coverage*	<p>The Insured Person firstly diagnosed the Major Cancer and/or Carcinoma-in-situ or Early Stage Cancer after the 60-day waiting period</p> <p><u>Major Cancer</u> Up to maximum HK\$1,000,000 benefit limit will be paid if insured person diagnosed with a covered Cancer. The company will pay 100% of the Benefit Limit of covered cancer protection.</p> <p><u>Carcinoma-in-situ or Early Stage Cancer Benefit</u> Up to maximum HK\$200,000 coverage for Carcinoma-in-situ or Early Stage Cancer Benefit. Only one claim will be paid throughout all inforce Policy Period.</p>
	<p>Accidental Death Benefit</p> <p>If the Insured Person suffers Bodily Injury caused by an Accident occurs during the Period of Insurance and resulting death.</p> <p>Up to maximum HK\$1,000,000 benefit limit will be paid, no claim will be paid on subsequent Major Cancer Benefit and Carcinoma-in-situ or Early Stage Cancer Benefit.</p>

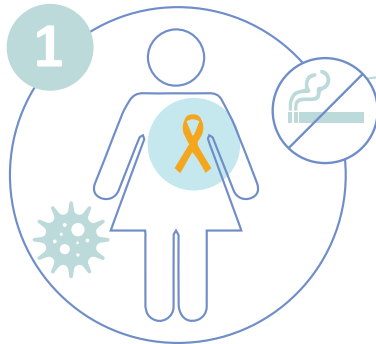
*The actual payment amount is determined according to the insured plan

The content in this product brochure is for reference only. For full terms, conditions, benefits and exclusions, please refer to the Policy Provision. The Plan is a standalone medical insurance product. You can purchase this product without bundling with other insurance products.



Example 1

Major Cancer Benefit



Customer A

(Age 50, Female, Non-Smoker, Plan B, Policy Effective on 01 Feb 2024) diagnosed **Breast Cancer** on 01 Aug 2024#.



Customer filed claim and submitted all supporting document (a pathology report by a qualified oncologist and confirmed the Breast Cancer by a registered doctor).



Provided that 100% of overall Aggregate Limit paid out, the Policy obligation is ended.

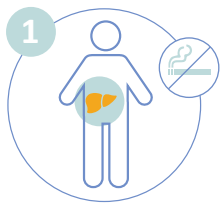
Note:

#Cancer diagnosed after 60 days of waiting period.



Example 2

Carcinoma-in-situ + Premium Subsidies + Major Cancer



Customer B

(Age 55, Male, Non-Smoker, Plan A, Policy effective on 01 Feb 2024) suffers Carcinoma-in-situ of Liver on 01 Nov 2024.



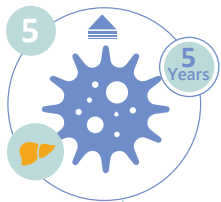
Customer filed claim and submitted all supporting document (a pathology report by a qualified oncologist and confirmed the **Carcinoma-in-situ of Liver** by a registered doctor).



Upon claim assessed and confirmed **Carcinoma-in-situ of Liver** - pay a claim amount \$100,000.



As customer confirmed diagnosed with **Carcinoma-in-situ**, the Premium Subsidies Benefit activated, starting from Dec 2024, annual premium will reduce to \$100/annually. Thus, refund premium will be made on pro-rata basis for overpaid premium(if any).



After several renew periods, **Carcinoma-in-situ of Liver** progressed to Major Cancer.



Customer filed claim and submitted all supporting document (a pathology report by a qualified oncologist and confirmed the **Major Cancer of Liver** by a registered doctor).



Insurer assessed claim and pay the balance of \$400,000 to customer.



As 100% of overall Aggregate Limit paid out, the Policy obligation is ended.



Important Notes

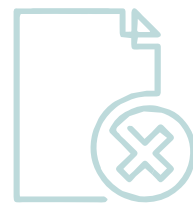
<p>Disclosure Obligation for Underwriting</p>	<p>You are required to declare all requisite information that would affect the underwriting decisions of the Company. The Company has the right to declare the Policy void due to any misrepresentation or fraud. The Policy shall become null and void with effect from its effective date and We shall not have any liability or obligations for coverage of that Insured Person under the Policy.</p>
<p>Cooling-off Period</p>	<p>The CancerCure Cancer Protection Plan is a Cancer Protection Insurance Plan. If you are not fully satisfied with this policy, you have the right to change your mind to cancel it within the cooling-off period. The policy will then be cancelled and the premium(s) paid and levy will be refunded. The written notice signed by you together with your Policy (if received) should be received by the office of Dah Sing Insurance Company Limited located at Room 2703, 27/F, Island Place Tower, 510 King's Road, North Point, Hong Kong within 21 days immediately following the day of delivery of the policy. After the expiration of the cooling-off period, if you cancel the Policy, premium refund will follow the Policy Provision and may be less than the total premium you have paid.</p>
<p>Policy Cancellation</p>	<p>You can request to cancel the Policy at any time by giving not less than thirty (30) days' notice after cooling-off period. And this is general insurance product, no Cash value under the policy. We will only refund the paid Premium for the rest of the period that is not insured.</p>
<p>Renewal</p>	<p>Policy shall be effective for an initial period of twelve (12) Calendar Months and is guaranteed renewable thereafter, for successive periods of every consecutive twelve (12) Calendar Months provided that the following conditions are fulfilled at the time of each renewal:</p> <ul style="list-style-type: none"> • We continue to issue new policy(ies) under the " CancerCure Cancer Protection Plan ". • The Insured Person's age does not exceed eighty four (84). • We reserve the right to amend the terms and conditions of this Policy at any time during the Policy term, as may be required by any applicable legislation or regulatory requirement. • We reserve the right to revise the terms of the Policy and/or the Premium upon each renewal. If the Policy is not renewed, we will send a written notice to you at least two (2) weeks before the next renewal date. • For Age 61 upon renewal allow for Plan A only. <p>Unless We send You the aforesaid notice or a written notice received from You prior to the renewal date informing You not to renew the Policy, otherwise the Policy will be renewed and no further document and/or notification regarding renewal will be sent.</p>
<p>Termination Conditions</p>	<p>This Policy will be ended immediately, upon the occurrence of the earliest of the following events:</p> <ul style="list-style-type: none"> • the Maturity Date • the Insured Person's age exceeds eighty four (84) upon the renewal date; • at the end of a Grace Period when the Premium or any part thereof remains outstanding;the Insured Person dies; • a Claims of Major Cancer Benefit or Accidental Death Benefit has been paid pursuant to Part 4 – Description of Cover under this Policy; or • 100% of the Overall Policy Aggregate Limit is fully paid pursuant to Part 4 - Description of Cover under this Policy <p>Termination of this Policy shall not prejudice a valid claim which the claimant is entitled to make before the effective date of such termination.</p> <p>Please refer to the Policy Provisions for more details of the termination conditions.</p>

Important Notes

Applicable Laws	The laws governing the Policy are based on Hong Kong SAR.
Eligibility	<p>Premium payment charged is according to the selected plan and generally to qualified applicants below:</p> <ul style="list-style-type: none"> • between the age of eighteen (18) days and sixty-five (65) on the first Commencement Date and does not exceed eighty four (84) on the last renewal date of this Policy; and • with a valid passport / Hong Kong Identity Card (if Insured Person age under 11, please provide the Hong Kong Birth Certificate)/ Copy of Macao Smart Permanent Identity Card /Copy of Exit-Entry Permit for Travelling to and from Hong Kong and Macau
Payment of Premium	<p>If You do not pay the first premium, this Policy will be deemed to be void as from the first Commencement Date. For other subsequent premium, we will allow a Grace Period of one (1) Calendar Month from the Premium Due Date for the payment of premium. This Policy continues in force during this Grace Period, and the Policy will terminate on the Premium Due Date on which the unpaid premium is first due if You still owe Us any premium after the expiry of the Grace Period. If an event giving rise to a claim occurs during the Grace Period, You will be required to pay all premiums due to Us before You can receive the payment of any claim.</p>
Make a Claim	<ul style="list-style-type: none"> • If a claim needs to be made, a written notice shall be sent to Us within thirty (30) days from the date of the event giving rise to the claim, unless it can be proved that it is impossible for such notification to be submitted within such period, in which case, the notification shall be submitted to Us as soon as it is reasonably practicable. • We will then ask for a claim form (a form prescribed by the Company from time to time) to be filled in by the attending Physician to register the claim. • For the purpose of making a claim under the Policy, it is necessary to send Us the original or soft copy of (certificates, reports including but not limited to medical report issued by the relevant attending Physician/Specialist, evidence (including but not limited to radiological, histological, biopsy report, laboratory evidence, other appropriate test results, referral letter, itemised bills, receipts, completed claim form, and other documents such as translation of a foreign language document into the English language)), and other data or materials such to list the Diagnosis, type of treatment, procedure, test or service which is reasonably required by the Company for assessing and processing of such claim and to prove to Our satisfaction that the Insured Person is suffering from the relevant Major Cancer/ Carcinoma-in-situ / Early Stage Cancer or Accidental Death , we will not be responsible for the cost of providing proof of the above mentioned. • Proof of claims (including but not limited to radiological, histological and laboratory evidence) must be submitted to Us within ninety (90) days from the date of the event giving rise to the claims , unless obtain Our prior written consent for the delay in submitting proof of claims. • We have the right to examine the Insured Person when and as often as it may be required by a Physician , an appropriate Specialist or the Chief Medical Officer for the purpose of assessing the validity of the proof of claim submitted hereunder. • It is a condition precedent to Our liability to make any payment under the Policy that You or the Insured Person fully complies with the obligations described in Part 11 Item 1. • We shall not be liable to pay any benefit under this Policy in respect of the Insured Person's condition of the insured event unless the Chief Medical Officer, at Our own expense, is allowed to examine the Insured Person. In case of conflict between medical opinions of the Chief Medical Officer and that of another Physician, the opinion of the Chief Medical Officer shall prevail.
Benefit Calculation	<p>If a claim has been paid in either the Carcinoma-in-situ or Early Stage Cancer Benefit, the Benefit Limit of Major Cancer and Accidental Death specified on the Part 1 Summary of Benefits under the Policy shall be reduced by the same amount of such claim paid accordingly. Thus, in the event of any subsequent claim on Major Cancer or Accidental Death, We will only pay the balance Benefit Limit. (The difference in between the original Major Cancer Benefit/Accidental Death and the claim paid of Carcinoma-in-situ or Early Stage Cancer Benefit Limit.)</p>
Residency	<p>The Company may terminate the cover of the Insured Person with immediate effect or (where permitted to continue the cover of the Insured Person until such date) with effect from the Renewal Date, if the law of the country in which the Insured Person is located, or the Insured Person's place of residence or nationality, which applies to the Company or this Policy, prohibits the provision of health insurance cover by the Company to local nationals, residents or citizens. The Insured is required to immediately notify the Company in writing if it comes to the Insured's notice that the Insured Person changes place of residency or nationality during the Policy Period.</p>
Policy Currency	All benefits are paid in Hong Kong Dollars.

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Major Exclusions



1. Any Pre-existing Condition and any complications arising from or in connection with it;
2. Any Congenital Condition, abnormality or disorder and any complications arising from or in connection with it;
3. Any cover (include Major Cancer and Carcinoma-in-situ or Early Stage Cancer) falls within the Waiting Period;
4. Any cancer, carcinoma-in-situ or early stage cancer which is not specified in or does not meet the definition, terms and conditions in the Part 3 – Condition of Benefit;
5. Claim incurred as a result of, caused by, arising from or consequential upon or otherwise in connection with self-inflicted injuries or attempted suicide, donation of Insured Person's organs, cosmetic surgery, criminal, illegal, malicious, willful or deliberate act of the Insured Person regardless of the state of his/her mental health, or venereal and sexually transmitted disease or its sequelae;
6. The Insured Person is being under the influence of alcohol or drugs unless the drugs are properly prescribed by a Physician and were not taken for the treatment of drug addiction;
7. The Insured Person is travelling in any aircraft, except as a fare paying passenger in an aircraft; engaging in (or practising) a sport in a professional capacity or where the Insured Person would or could earn income or remuneration from engaging in such sport; or engaging in (or practising) boxing, caving, climbing, horse-racing, jet-skiing, martial arts, mountaineering, off-piste skiing, pot-holing, power boat racing, yacht racing, aerial sport or any race, trial or timed motor sport, offshore activities like commercial diving, oil rigging, mining or aerial photography;
8. Any condition which is, results from or is a complication of pregnancy, childbirth, miscarriage or abortion;
9. Inaccurate, incomplete or false information is given on the Application of this Policy which would have affected Our decision to offer this Policy, or would have led Us to offer it with different condition;
10. The Insured Person is service in any armed force while: i) in the time of War; ii) under orders for warlike operations; or iii) restoration of public order. For the avoidance of doubt, armed force shall include any police force of a country/region;
11. Any exposure on sanction and subject to the following clause:

We shall not be deemed to provide cover and We shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that Us to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America;
12. War or any act of War, invasion, act of foreign enemy, hostilities (whether war be declared or not), strike, riot and/or civil commotion, civil war, rebellion, revolution, insurrection, military or usurped power or Terrorism;
13. COVID-19 / Pandemic Exclusion

Notwithstanding any provision to the contrary, this insurance excludes any loss, damage, liability, expense, fines, penalties or any other amount directly or indirectly caused by, in connection with, or in any way involving or arising out of any of the following – including any fear or threat thereof, whether actual or perceived:-

 - (a) Coronavirus (COVID-19) including any mutation or variation thereof; or
 - (b) Pandemic or epidemic, as declared as such by the World Health Organization or any governmental authority.



Important Words

Major Cancer:

Shall mean the diagnosis of a malignant tumour characterised by the uncontrolled growth and spread of malignant cells with invasion and destruction of normal tissue.

The cancer must be confirmed by histological evidence of malignancy on a pathology report by a qualified oncologist or pathologist and the cancer is Diagnosed by a Physician.

Major Cancer includes: Lymphoma, Malignant bone marrow disorders (including Leukaemia and Myeloma) and Metastatic skin cancer.

Carcinoma-in-situ:

Shall mean a histologically proven, localised pre-invasion lesion where cancer cells have not yet penetrated the basement membrane or invaded (in the sense of infiltrating and / or actively destroying) the surrounding tissues or stroma as listed item in the Condition of Benefit under the Policy.

Early Stage Cancer:

Shall mean the presence of one of the following malignant conditions:

- (a) Any tumour of the thyroid histologically classified as T1N0M0 according to the TNM Classification;
- (b) Tumour of the prostate histologically classified as T1a or T1b according to the TNM Staging;
- (c) Chronic lymphocytic leukaemia classified as RAI Stage I or II; or
- (d) Metastatic Basal cell and Metastatic squamous skin cancer.

The Diagnosis must be based on histopathological features and confirmed by a Specialist. Pre-malignant lesions and conditions, unless listed above, are excluded from this Policy.

Accidental Death:

Shall mean the Insured Person suffers Bodily Injury caused by an Accident occurs during the Period of Insurance and resulting death.

Chief Medical Officer:

A Physician appointed by Us from time to time as medical consultant.

Congenital Condition:

- (a) any medical, physical or mental abnormalities existed at the time of or before birth, whether or not being manifested, diagnosed or known at birth; or
- (b) any neo-natal abnormalities developed within six (6) months of birth.

Pre-existing Condition:

Any illness, sickness, disease, injury, mental or medical condition or physiological degradation including Congenital Conditions contracted or suffered by the Insured Person which (i) has been Diagnosed; or (ii) exhibited symptoms has occurred; or (iii) has received the prescription of drugs; or (iv) should reasonably has sought medical advice and/or treatment or (v) any Accident occurred before:

- (a) the first Commencement Date;
- (b) the approval date of reinstatement (if this Policy has been reinstated); or
- (c) the approval date or the effective date of increase in a level of benefit and/or plan level, whichever is the later.

Grace Period:

A period of one (1) Calendar Month after any Premium Due Date (other than the first Commencement Date).

Waiting Period:

A period of sixty (60) days counting from:-

- (a) the first Commencement Date;
- (b) the approval date of reinstatement (if this Policy is subsequently reinstated); or
- (c) the approval date or the effective date of increase in a level of benefit and/or plan level, whichever is the later.

For the avoidance of doubt, the Waiting Period is not applicable to Accidental Death Benefit.

The content in this product brochure is for reference only. For full terms, conditions, benefits and exclusions, please refer to the Policy Provision. The Plan is a standalone medical insurance product. You can purchase this product without bundling with other insurance products.

This is only a product summary and does not constitute any part of the contract. For full terms, conditions and exclusions, please refer to the Policy Wording.

Dah Sing Insurance Company Limited (“Dah Sing Insurance”), a wholly owned subsidiary of Dah Sing Financial Holdings Ltd., has been providing general insurance solutions to our customers and business partners in Hong Kong since 1976. Dah Sing Insurance is authorised and regulated by the Insurance Authority of the Hong Kong, providing a wide range of general insurance products.

Dah Sing Insurance is the insurance underwriter of CancerCure Cancer Protection Plan, is solely responsible for all coverage and compensation, and reserves the right of final approval of the enrolment of CancerCure Cancer Protection Plan.

Dah Sing Bank, Limited (“Dah Sing Bank”) is the authorised licensed insurance agency of Dah Sing Insurance and distributes the insurance products for Dah Sing Insurance. “CancerCure Cancer Protection Plan” is the product of Dah Sing Insurance but not the product of Dah Sing Bank. In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between Dah Sing Bank and the customer out of the selling process or processing of the related transaction, Dah Sing Bank is required to enter into a Financial Dispute Resolution Scheme process with the customer; however any dispute over the contractual terms of the product should be resolved directly between Dah Sing Insurance and the customer.

This service / product is not targeted at customers in the European Union.

In the event of any discrepancy between the Chinese and English versions, the English version shall prevail.

Dah Sing Insurance is proud to be recognised by



AM Best Rating 2022

- Financial Strength Rating : A- (Excellent)
- Long-Term Issuer Credit Rating : A-
- Outlook assigned : Stable



Metro Finance GBA Insurance Award 2022 (Hong Kong Region)

Outstanding Commercial Insurance



TopGear HK 2023 Electric Award

Top Electric Vehicle Insurance Award



Hong Kong General Chamber of Small and Medium Business

Best SME's Partner Award 2022



Financial Institutional Award 2022 - Bloomberg BusinessWeek

Product & Service Innovation



HoldCover Digital Insurance Awards 2023

Most Comprehensive Private Vehicle Insurance Award



ESDlife Family Top Brand 2023

Overseas Study Insurance



HKFI Hong Kong Insurance Awards 2023

Best Partnership Project (General Insurance) (Top 3 finalists)



Sing Tao Service Award 2023

Best Home Insurance Product

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