



# 癌症治療附加保障 兩個月保費豁免優惠

**推廣日期：由2015年4月20日至2015年7月31日(包括首尾兩天)**

於香港，每年有超過27,000名男士及女士被診斷患上癌症\*。可能您已經早有準備，但治療癌症的醫療費用可能遠高於您所預期。癌症治療附加保障正針對癌症相關治療費用而設，提供實報實銷保障。

宏利誠意為您開拓全新的癌症治療附加保障。若不幸患上癌症，您可安心接受治療，無需憂慮額外的財政困難。由即日起至2015年7月31日，凡成功投保全新推出的**癌症治療附加保障**，我們更為您提供兩個月保費豁免優惠。

|         |                     |                 |
|---------|---------------------|-----------------|
| 私家病房計劃  | <b>2個月<br/>保費豁免</b> | • 癌症相關治療費用 實報實銷 |
| 半私家病房計劃 |                     | • 針對癌症之全面保障     |
| 普通病房計劃  |                     | • 三種保障級別 照顧不同需要 |
|         |                     | • 您的終身復康夥伴      |

\*醫院管理局香港癌症資料統計中心，2012年所有癌症統計

#### 優惠條款及細則：

- 「癌症治療附加保障」（「合資格計劃」）為宏利人壽保險（國際）有限公司（於百慕達註冊成立之有限責任公司）（「宏利」）承保的保險產品。
- 此推廣只適用於合資格計劃並必須透過新投保單之申請簽發。有關申請必須於2015年7月31日或之前透過宏利的保險/理財顧問、經紀、獨立理財顧問或指定銀行遞交，並獲宏利於2015年9月30日或以前成功批核。
- 於此推廣下，合資格計劃的首個及第二個保單周年後的首個保費到期日將可分別獲得一個月保費豁免。如保單持有人並非以月繳方式繳付保費，獲豁免保費之金額將按比例計算。例如，如保單以年繳方式支付保費，獲豁免之金額為合資格計劃於該保單年度到期的年繳保費之十二分之一(1/12)。
- 此推廣只適用於標準保費，額外保費並不適用。
- 此推廣不適用於預繳保費。
- 此推廣之保費豁免將於保單寬限期期間暫停。在這種情況下，保費豁免將不可用於對減任何未清付之保費。
- 如合資格計劃將來如有任何更改包括但不限於合資格計劃保單失效，此推廣將不適用。
- 如合資格計劃因任何理由而終止，此推廣將被終止。
- 宏利有權更改、停止或取消此推廣活動而不作另行通知。宏利就有關此推廣之決定乃為最終及具約束力。

此宣傳單張只供參考用途，有關個人理財產品之確實條款及細則均以保單合約為準。

如欲了解計劃詳情，歡迎與您的宏利保險顧問聯絡，或致電客戶服務熱線2510 3383。

如欲參閱宏利之私隱政策，閣下可瀏覽宏利網站，網址為www.manulife.com.hk。閣下並可要求宏利停止使用閣下的個人資料作直接促銷用途，如有此需要，請致函我們。本公司地址可於宏利網站上找到。費用全免。

本單張不可於中國內地傳閱。





# Cancer Treatment Benefit 2-month Premium Waiver Offer

Offer Period: From April 20, 2015 to July 31, 2015 (both dates inclusive)

In Hong Kong, more than 27,000 men and women are newly-diagnosed with cancer each year\*. Perhaps you are prepared, but the medical costs for cancer treatment may be more than you expect. Cancer Treatment Benefit can help by providing reimbursement for cancer-related treatment expenses.

Manulife is proud to present to you our new Cancer Treatment Benefit so in case of cancer, you can focus on treatment without additional financial worries. Until July 31, 2015, we are now offering a 2-month premium waiver upon application of **Cancer Treatment Benefit**.

|                   |                                   |  |
|-------------------|-----------------------------------|--|
| Private Plan      | <b>2-month<br/>premium waiver</b> | <ul style="list-style-type: none"> <li>• Reimbursement of cancer-related treatment costs</li> <li>• Comprehensive protection against cancer</li> <li>• Three options of coverage level for your needs</li> <li>• Lifelong partner for your recovery</li> </ul> |
| Semi-Private Plan |                                   |  |
| Ward Plan         |                                   |  |

\*Cancer of All Sites in 2012, Hong Kong Cancer Registry, Hospital Authority

#### Terms and Conditions:

1. Cancer Treatment Benefit ("Eligible Plan") is underwritten by Manulife (International) Limited (Incorporated in Bermuda with limited liability) ("Manulife").
2. The offer is applicable only to Eligible Plan issued through new policy application submitted via Manulife Insurance/Financial Advisors, brokers, independent advisors or selected bank(s) on or before July 31, 2015 and be approved by Manulife on or before September 30, 2015.
3. Under the offer, one month of premium of the Eligible Plan will be waived on the first premium due date immediately after the first policy anniversary and the second policy anniversary of the Eligible Plan respectively. If the premium payment mode is not on monthly basis, the amount of premium to be waived shall be calculated proportionally. For example, if annual mode is selected for the policy, one-twelfths (1/12) of the annual premium of the Eligible Plan due in that policy year will be waived.
4. The offer is only applicable to standard premium. Extra loading will not be waived.
5. The offer is not applicable to prepayment of premium.
6. The premium waiver provided by the offer will be suspended during grace period of the policy. Under such circumstance, the premium waiver will not be used to offset any outstanding premium.
7. The offer is not applicable if there are any subsequent alternations including but not limited to policy lapse of Eligible Plan.
8. The offer will be ceased if the Eligible Plan is terminated for any reason.
9. Manulife reserves the right to change, terminate or cancel the offer without prior notice. Manulife's decision shall be final and conclusive.

This leaflet is for reference only. For the exact terms and conditions of our products, please refer to the policy contract.

For more information, please contact your Manulife Insurance Advisor or call our Customer Service Hotline at 2510 3383 today.

To view our Privacy Policy, you can go to our website at [www.manulife.com.hk](http://www.manulife.com.hk). You may also request Manulife not to use your personal information for direct marketing purpose by writing to us. Our address can be found at our website. No fee will be charged.

**This leaflet is not for distribution in mainland China.**

