Living Protector

安心保

"Living Protector" is designed to provide the person insured with the relief of financial burden in the event that the person insured suffers from a serious illness. Upon approval of the claim, a pre-set portion of your basic plan's face amount will be payable if the person insured suffers from any of the major diseases stated in the policy. This rider is renewable up to age 100 and covers 47 major diseases as listed below:

1. Alzheimer's Disease / Dementia §
2. Amyotrophic Lateral Sclerosis
3. Aplastic Anaemia
4. Bacterial Meningitis
5. Benign Brain Tumor
6. Blindness
7. Cancer #
8. Cardiomyopathy
9. Chronic Relapsing Pancreatitis
10. Coma #
11. Coronary Angioplasty ^
12. Coronary Artery Bypass Surgery #
13. Creutzfeldt-Jakob Disease
14. Elephantiasis
15. Encephalitis
16. End Stage Lung Disease
17. Fulminant Viral Hepatitis
18. Heart Valve Replacement
19. Infection due to Blood Transfusion
20. Kidney Failure #
21. Liver Failure #
22. Loss of Hearing
23. Loss of Limbs
24. Loss of Speech
25. Major Burns #
26. Major Organ Transplantation #
27. Medullary Cystic Disease
28. Multiple Sclerosis
29. Muscular Dystrophy
30. Myocardial Infarction #
31. Necrotising Fasciitis / Gangrene
32. Occupationally acquired HIV
33. Paralysis
34. Parkinson's Disease
35. Poliomyelitis #
36. Primary Lateral Sclerosis
37. Primary Pulmonary Arterial Hypertension
38. Progressive Bulbar Palsy
39. Progressive Muscular Atrophy
40. Rheumatoid Arthritis (Adult)
41. Severe Brain Damage
42. Spinal Muscular Atrophy
43. Stroke #
44. Surgery to Aorta
45. Terminal Illness *
46. Total and Permanent Disability @*
47. Vegetative State

^ Advance payment of 20% of the "Living Protector" benefit amount will be payable.

* For all your "Living Protector", "Living Care Protector" and "Living Care Protector 38" policies in CIGNA, the total benefits payable in respect of this major illness is subject to a maximum of US$400,000.

@ Benefit will be payable by installments.

\# If the person insured's age nearest birthday is between 15 days and 15 years, these major diseases will be covered. When the person insured reaches age 16 (age nearest birthday), all 47 major diseases will be covered.

§ The coverage for this major disease shall cease upon the Anniversary Date on or immediately following the date on which the Person Insured's 65th birthday.

Coverage under the above is subject to the detailed terms and exclusions of the relevant CIGNA Worldwide Life Insurance Company Limited policies, a specimen of which may be obtained upon request.

「安心保」能減輕受保人在患上嚴重疾病時所引致的經濟重擔，如果受保人經證實患上保單上所列出之主要疾病其中之一項，而賠償經核准後，此保障將即時從基本計劃之保額中支付已擬定的投保額，「安心保」不單讓受保人續保至100歲，受保主要疾病更多達下列47種：

1. 亞爾茲默氏病 / 痴呆 §
2. 肌萎縮性脊髓側索硬化
3. 再生障礙性貧血
4. 細菌性腦膜炎
5. 良性腦腫瘤
6. 失明
7. 癌症 #
8. 心肌病
9. 復發性慢性胰臟炎
10. 昏迷 #
11. 冠狀動脈成形手術 ^
12. 冠狀動脈搭橋手術 #
13. 克雅氏症
14. 象皮病
15. 腦炎
16. 末期肺病
17. 暴發性肝炎
18. 心瓣膜手術
19. 因輸血而感染愛滋病
20. 腎功能衰竭 #
21. 肝功能衰竭 #
22. 失聰
23. 斷肢
24. 喪失語言能力
25. 嚴重燒傷 #
26. 主要器官移植 #
27. 腎髓質囊腫病
28. 多發性硬化症
29. 肌營養不良症
30. 心肌梗塞 #
31. 壞死性筋膜炎
32. 因職業感染人體免疫力缺乏病毒 (HIV)
33. 癱瘓
34. 柏金遜症
35. 脊髓灰質炎 #
36. 原發性側索硬化症
37. 原發性肺動脈高血壓
38. 惡化性延髓性麻痺
39. 進行性肌肉萎縮症
40. 類風濕性關節炎〈成人〉
41. 嚴重腦部創傷
42. 脊髓肌肉萎縮症
43. 中風 #
44. 主動脈手術
45. 末期疾病 *
46. 完全及永久傷殘 @*
47. 植物人狀態

^ 預支20%「安心保」之保障金額。

* 受保人就此主要疾病的賠償總額最高為四十萬美金，當中包括由信諾承保之所有「安心保」、「安療保」及「安療保38」保單。

@ 賠償將會分期支付。

\# 如受保人之最近生日年齡介乎15日至15歲，此為受保主要疾病項目。當受保人到達16歲後(最近生日年齡)，便可享有全部47種的主要疾病保障。

§ 此項主要疾病保障於受保人年屆65歲同一日的週年日或其後的首個週年日自動終止。

上述有關保障資料應以相關的信諾環球人壽保險有限公司保單之詳細內容及特別條文為準，備有保單樣本，以供參考。

MA009/6/0109/1.5K/QD

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