危疾產品摘要 (20251010)
CI product summary (20251010)

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A. 產品特點 Product features

1. 現有產品 Available products

	Product 產品 *(*including Pearl version 包括明珠版本)*	Launch date 推出日期	Basic/ Rider 基本計劃/ 附加契約	Premium payment terms 保費繳付期	PAR 分紅保險	Terminal bonus 終期分紅	Maturity/ Terminal dividend 終期紅利	Annual dividend 週年紅利	Single vs Multiple major CI claims 單次 vs 多重危疾賠償	Major / Minor 嚴重/非嚴重疾病	Early stage 早期危疾	Severe child diseases 嚴重兒童疾病	Grand-fathered Clause 原狀危疾條款
1	「愛伴航」保險計劃 2 / 首護摯寶 2 On Your Side Plan 2 (OYS2) / First Gift 2 (OYS2FG)	2025-09	基本計劃 Basic	10Y/ 18Y/ 25Y	Y	Y	-	-	多重 Multiple	58	44	13	Y
2	「簡緻•愛伴航」保險計劃 Essence - On Your Side Insurance Plan (EOYS)	2025-09	基本計劃 Basic	10Y/ 18Y/ 25Y	Y	Y	-	-	多重 Multiple	58	0	0	Y
3	「自在自選」危疾保 AIA Assemble (AA)	2023-05	基本計劃 Basic	10Y/ 18Y/ 25Y/ 30Y	Y	Y	-	-	多重 Multiple	58	22	6	Y
4	守康易危疾保 EasyGuard Care Essence (EGCE)	2021-04	基本計劃 Basic	每年續保 YRT (up to age 85)	N	-	-	-	單次 Single	3	0	0	Y
5	簡護危疾保 / 附加契約 Simple Care Essence (SCE)* / Rider (SCER)*	2020-07	均可 Both	每年續保 YRT (up to age 80)	N	-	-	-	單次 Single	58	44	13	Y
6	「進添」計劃 - 癌症保障 Level-Up Protect Cancer Plan (LUP) *	2018-11	基本計劃 Basic	18Y/ 25Y/ 每年續保 YRT (up to age 65)	N	-	-	-	多重 Multiple	58	0	0	Y
7	智護癌症保 Cancer Care Essence (CCE)	2018-06	基本計劃 Basic	每年續保 YRT (up to age 80)	N	-	-	-	單次 Single	4	4	0	Y
8	多重智倍保 Smart Elite Ultra (SEU)	2017-06	基本計劃 Basic	10Y/ 18Y/ 25Y	Y	Y	-	Y	多重 Multiple	58	44	13	Y
9	進泰安心保 2 Prime Care Pro 2 (PCP2)	2016-03	基本計劃 Basic	10Y/ 18Y/ 25Y	Y	-	Y	Y	單次 Single	54	39	7	Y
10	進泰附加契約 Prime Care Rider	2014-04	附加契約 Rider	每年續保 YRT (up to age 70)	N	-	-	-	不適用 n.a.	0	39	3	N
11	泰然安心保 2 Executive Care Pro 2 (ECP2)	2013-08	基本計劃 Basic	5Y/ 10Y/ 15Y/ 18Y/ 25Y	Y	-	Y	Y	單次 Single	53	3	4	Y
12	多重安心保 2 Multiple Care Pro 2 (MCP2)	2013-08	基本計劃 Basic	5Y/ 10Y/ 15Y/ 18Y/ 25Y	Y	-	Y	Y	多重 Multiple	53	3	4	Y
13	「摯愛您」保障計劃 Lady Care Pro (LCP)	2013-07	基本計劃 Basic	每年續保 YRT (up to age 70)	N	-	-	-	單次 Single	6	6	5	N
14	進升危疾保障計劃 Super HealthGuard Pro	2013-07	基本計劃 Basic	每年續保 YRT (up to age 70)	N	-	-	-	單次 Single	53	3	0	Y
15	特級付款人保障連危疾附加契約 Critical Illness Payor Benefit Rider Pro (PBCI Rider Pro)	2011-07	附加契約 Rider	每年續保 YRT (up to age 60 or basic plan paid-up whichever earlier)	N	-	-	-	不適用 n.a.	53	0	0	Y
16	危疾附加契約 Critical Illness Rider Pro (CI Rider Pro)	2011-07	附加契約 Rider	每年續保 YRT (up to age 100)	N	-	-	-	單次 Single	53	3	0	Y
17	特級危疾豁免繳付保費附加契約 Critical Illness Waiver of Premium Rider Pro (WPCI Rider Pro)	2011-07	附加契約 Rider	每年續保 YRT (up to age 60 or basic plan paid-up whichever earlier)	N	-	-	-	不適用 n.a.	53	0	0	Y
18	特選危疾附加契約 Enhanced Critical Illness Rider Pro (Enhanced CIR Pro)	2011-07	附加契約 Rider	每年續保 YRT (up to age 65)	N	-	-	-	單次 Single	53	3	0	Y
19	「愛意」附加契約 Pretty Choice Rider Pro	2011-07	附加契約 Rider	每年續保 YRT (up to age 70)	N	-	-	-	單次 Single	2	2	5	N

2. 已停售產品 Closed products

	Product 產品 *(*including Pearl version 包括明珠版本)*	Launch date 推出日期	Shelve date 停售日期	Basic/ Rider 基本計劃/ 附加契約	Premium payment terms 保費繳付期	PAR 分紅保險	Terminal bonus 終期分紅	Maturity/ Terminal dividend 終期紅利	Annual dividend 週年紅利	Single vs Multiple major CI claims 單次 vs 多重嚴重疾病賠償	Major / Minor 嚴重/非嚴重疾病	Early stage 早期危疾	Severe child diseases 嚴重兒童疾病	Grand-fathered Clause 原狀危疾條款
20	愛伴航 /首護摯寶 On Your Side Plan (OYS) / First Gift (OYSFG)	2022-02	2025-09	基本計劃 Basic	10Y/ 18Y/ 25Y/ 30Y	Y	Y	-	-	多重 Multiple	58	44	13	Y
21	「智健康」保費回贈保障計劃 Clever Care Refundable Protection (CCR)	2020-09	2021-04	基本計劃 Basic	10Y	N	-	-	-	單次 Single	58	44	13	Y
22	加裕智倍保 3 / 首護摯寶 3 Protect Elite Ultra 3 (PEU3) / First Gift (PEU3FG)	2020-07	2022-06	基本計劃 Basic	10Y/ 18Y/ 25Y/ 30Y	Y	Y	-	-	多重 Multiple	58	48	13	Y
23	加裕智倍保 2 / 首護摯寶 2 Protect Elite Ultra 2 (PEU2) / First Gift (PEU2FG)	2019-01	2020-07	基本計劃 Basic	10Y/ 18Y/ 25Y/ 30Y	Y	Y	-	-	多重 Multiple	58	44	13	Y
24	加裕智倍保 Protect Elite Ultra (PEU)	2018-01	2019-03	基本計劃 Basic	10Y/ 18Y/ 25Y	Y	Y	-	Y	多重 Multiple	58	44	13	Y
25	加裕倍安保 / 加強版 Protect Elevator (PE) / Plus (PEP)	2016-03	2018-01	基本計劃 Basic	10Y/ 18Y/ 25Y	Y	Y	-	-	(PE) 單次 Single / (PEP) 多重 Multiple	54	39	7	Y
26	多重進泰安心保 Smart Care Pro (SCP)	2014-04	2021-09	基本計劃 Basic	10Y/ 18Y/ 25Y	Y	-	Y	Y	多重 Multiple	53	40	7	Y
27	優越危疾保障計劃 Superior Critical Illness Plan Pro (SCIPP)	2013-07	2020-07	基本計劃 Basic	每年續保 YRT (up to age 80)	N	-	-	-	單次 Single	53	3	0	Y
28	優越危疾保障附加契約 Superior Critical Illness Rider Pro (SCIR Pro) *	2011-07	2020-07	附加契約 Rider	每年續保 YRT (up to age 80)	N	-	-	-	單次 Single	53	3	0	N
29	進泰安心保 Prime Care Pro (PCP)	2012-08	2016-03	基本計劃 Basic	10Y/ 18Y/ 25Y	Y	-	Y	Y	單次 Single	54	29	7	Y
30	***[EVS]***「關僱」保障計劃 EE Care Pro	2011-07	2012-06	基本計劃 Basic	每年續保 YRT (up to age 65)	N	-	-	-	單次 Single	53	3	0	N
31	泰然安心保 Executive Care Pro (ECP)	2011-07	2013-09	基本計劃 Basic	5Y/ 10Y/ 15Y/ 18Y/ 25Y	Y	-	Y	Y	單次 Single	53	3	4	Y
32	多重安心保 Multiple Care Pro (MCP)	2011-07	2013-09	基本計劃 Basic	5Y/ 10Y/ 15Y/ 18Y/ 25Y	Y	-	Y	Y	多重 Multiple	53	3	4	Y
33	特級危疾延續繳付保費附加契約 Premium Continuation Critical Illness Rider Pro (PCCIR Pro)	2011-07	2013-05	附加契約 Rider	每年續保 YRT (up to age 75)	N	-	-	-	不適用 n.a.	53	3	0	Y
34	***[EVS]***「僱員保」EE Care	2009-09	2011-07	基本計劃 Basic	每年續保 YRT (up to age 65)	N	-	-	-	單次 Single	46	1	0	N
35	特級倍康保 Super HealthGuard	2009-08	2011-07	基本計劃 Basic	每年續保 YRT (up to age 69)	N	-	-	-	單次 Single	46	1	0	Y
36	易達安心保 Executive Care (ex-care)	2009-06	2011-07	基本計劃 Basic	5Y/ 10Y/ 15Y/ 18Y/ 25Y	Y	-	Y	Y	單次 Single	47	2	4	N

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37	特級「萬無一失」危疾附加契約 Executive Critical Illness Rider (EXCIR)	2008-04	2009-07	附加契約 Rider	10Y/ 15Y/ 18Y/ 25Y	N	-	-	-	單次 Single	45	0	0	N
38	危疾延續繳付保費 附加契約 Premium Continuation Critical Illness Rider (PCCIR)	2008-02	2011-07	附加契約 Rider	每年續保 YRT (up to age 75)	N	-	-	-	不適用 n.a.	44	1	0	N
39	「癌保易」保障計劃 Cancer Care Protection Plan (CCPP)	2007-02	Closed	基本計劃 Basic	每年續保 YRT (up to age 70)	N	-	-	-	單次 Single	1	0	0	N
40	安心百歲保 Health 100	2006-07	2011-07	基本計劃 Basic	每年續保 YRT (20Y or up to age 70)	N	-	-	-	單次 Single	43	0	0	N
41	倍康保 39 HealthGuard 39 (HG39)	2004-08	2009-08	基本計劃 Basic	每年續保 YRT (up to age 70)	N	-	-	-	單次 Single	39	0	0	N
42	康全保 39 HealthGuard 39 Plus (HG39P)	2004-08	2005-07	基本計劃 Basic	每年續保 YRT (up to age 70)	N	-	-	-	單次 Single	39	0	0	N
43	倍康保 HealthGuard Plus (HGP)	2004-08	2005-07	基本計劃 Basic	每年續保 YRT (up to age 65)	N	-	-	-	單次 Single	26	0	0	N
44	萬應危疾錦囊計劃 Superior Critical Illness Plan (SCIP)	2004-03	2011-07	基本計劃 Basic	每年續保 YRT (up to age 80)	N	-	-	-	單次 Single	47	0	0	N
45	「萬應危疾錦囊」附加契約 Superior Critical Illness Rider (SCIR)	2001-08	2011-07	附加契約 Rider	每年續保 YRT (up to age 80)	N	-	-	-	單次 Single	37	0	0	N
46	***[EVS]*** 萬應危疾錦囊計劃 WSM Superior Critical Illness Plan (WSCIP)	2004-12	2011-07	基本計劃 Basic	每年續保 YRT (up to age 80)	N	-	-	-	單次 Single	53	3	0	N
47	保費回贈 – 危疾保障 Premium Refund – Critical Illness	2003-12	2011-08	基本計劃 Basic	10Y	N	-	-	-	單次 Single	43	0	0	N
48	全衛您保障計劃 Combo Protect (CP)	2003-08	2006-11	基本計劃 Basic	每年續保 YRT (up to age 60)	N	-	-	-	單次 Single	35	0	0	N
49	康全保 35 HealthGuard 35 Plus (HG35P)	2003-08	2004-09	基本計劃 Basic	每年續保 YRT (pay to age 54)	N	-	-	-	單次 Single	35	0	0	N
50	至專 8 保(青少年及學生版) Double 8 (Youth & Student) (D8YAS)	2003-05	2003-07	基本計劃 Basic	每年續保 YRT (up to age 24)	N	-	-	-	單次 Single	35	0	0	N
51	至專 8 保 Double 8 (D8)	2003-03	2003-07	基本計劃 Basic	每年續保 YRT (up to age 68)	N	-	-	-	單次 Single	35	0	0	N
52	「一世無憂」住院保障計劃 Permanent Hospital Protector (PHP)	2001-09	2003-02	基本計劃 Basic	20Y	N	-	-	-	不適用 n.a.	46	0	0	N
53	「瑰麗之選」附加契約 Pretty Choice Rider	2001-09	2011-07	附加契約 Rider	每年續保 YRT (up to age 70)	N	-	-	-	單次 Single	6	6	5	N
54	AIG 癌症壽險計劃 AIG Life Cancer Care (AFCC)	2000-12	2008-12	基本計劃 Basic	每年續保 YRT (up to age 65)	N	-	-	-	單次 Single	1	0	0	N
55	「惠賢保」Lady Care	2000-12	2011-07	基本計劃 Basic	每年續保 YRT (up to age 59)	N	-	-	-	單次 Single	4	1	0	N
56	「癌病錦囊 2000」醫護保障計劃 Life Cancer Care 2000 (LCC2000)	2000-03	2009-11	基本計劃 Basic	每年續保 YRT (up to age 80)	N	-	-	-	單次 Single	1	0	0	N
57	倍康保 35 HealthGuard 35 (HG35)	1999 or before	2004-08	基本計劃 Basic	每年續保 YRT (up to age 69)	N	-	-	-	單次 Single	35	0	0	N

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58	AIG 信貸癌症壽險計劃 AIG Finance Life Cancer Care (AFLCC)	2000 or before	2008-12	基本計劃 Basic	每年續保 YRT (up to age 65)	N	-	-	-	單次 Single	1	0	0	N
59	癌症保障計劃 Cancer Shield (CS)	2000 or before	Closed	基本計劃 Basic	每年續保 YRT (up to age 65)	N	-	-	-	單次 Single	1	0	0	N
60	癌症支援壽險計劃 Life Cancer Protector	2000 or before	Closed	基本計劃 Basic	每年續保 YRT (up to age 80)	N	-	-	-	單次 Single	1	0	0	N
61	癌病錦囊醫保障計劃 Life Cancer Care Plus	1999-09	2000-02	基本計劃 Basic	每年續保 YRT (up to age 80)	N	-	-	-	單次 Single	1	0	0	N
62	特別癌症醫護保障計劃 1 Special Life Cancer Care Plan 1	1999-07	2008-12	基本計劃 Basic	每年續保 YRT (up to age 64)	N	-	-	-	單次 Single	1	0	0	N
63	健康保 HealthGuard Rider	1999 or before	1999 or before	附加契約 Rider	每年續保 YRT (up to age 65)	N	-	-	-	單次 Single	9	0	0	N
64	「慧賢之選」Lady's Choice AP (LCAP)	1997-12	2011-07	基本計劃 Basic	每年續保 YRT (up to age 100)	Y	-	Y	Y	單次 Single	44	1	0	N
65	危疾寶丹計劃 Individual Critical Illness Plan	1996-05	1998-12	基本計劃 Basic	每年續保 YRT (up to age 70)	N	-	-	-	單次 Single	45	0	0	N
66	「危疾錦囊」附加契約 Enhanced Critical Illness Rider (Enhanced CIR)	1995-05	2011-07	附加契約 Rider	每年續保 YRT	N	-	-	-	單次 Single	28	0	0	N
67	付款人保障連危疾附加契約 Critical Illness Payor Benefit Rider (CIPBR)	1993-01	2011-07	附加契約 Rider	每年續保 YRT (up to age 60 of the policy owner, or age 25 of the insured)	N	-	-	-	不適用 n.a.	11	0	0	Y
68	「萬無一失」危疾附加契約 Critical Illness Rider (CIR)	1993-01	2011-07	附加契約 Rider	每年續保 YRT	N	-	-	-	單次 Single	45	0	0	N
69	危疾豁免繳付保費附加契約 Critical Illness Waiver of Premium Rider (WPCIR)	1993-01	2011-07	附加契約 Rider	每年續保 YRT	N	-	-	-	不適用 n.a.	11	0	0	N
70	「安心兩意」危疾保障計劃 Double-Secure Critical Illness	-	Closed	基本計劃 Basic	每年續保 YRT (up to age 65)	N	-	-	-	單次 Single	10	0	0	N

B. 常見理賠疾病 – 疾病定義 Top claimed disease – Disease definitions

此部分內所載的資訊均以最後一份於一般情況下繕發之保單的保單契約版本作為基礎，僅供參考之用而非作出保證。讀者應以實際手持保單契約為準，並參閱該版本有關之定義及契約條款及條件之原文及完整敘述。

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1. 疾病種類 - 癌症組別 Illness group – Cancer

[危疾 Major | 早期危疾 Minor]

適用產品 *(*包括明珠版本)*	***定義*** *(若產品沒有提供中文保單契約，請參考隨後的英文列表版本)*
(1) 癌 Cancer	
EOYS / OYS2 / OYS / AA PEU3 / PEU2 / PEU / PE / PEP / SEU / SCP EGCE / LUP* ECP2 / ECP / MCP2 / MCP / PCP2 / PCP SCE* / SCER* / SCIPP / SCIR Pro* Enhanced CIR Pro / CI Rider Pro / Super HealthGuard Pro / CCR / Pretty Choice Rider Pro / PBCI Rider Pro / WPCI Rider Pro / PCCIR [EVS] EE Care Pro	癌是指： (a) 任何經組織學確診為惡性之腫瘤，並須有惡性細胞已不受控制地生長並侵略其他細胞組織的特徵；或 (b) 任何經組織病理學報告證實為白血病、淋巴瘤或肉瘤。 即使上述有何規定，就「危疾」之定義而言，癌症並不包括下列任何一項： (i) 任何在組織病理學中分類為癌前病變、非侵略性、或原位癌，或邊緣性或低惡性潛力的腫瘤； (ii) 根據 TNM 評級系統，任何在組織學上被界定為 T1N0M0 或以下級別的甲狀腺腫瘤； (iii) 根據 TNM 評級系統，任何在組織學上被界定為 T1a 或 T1b 或以下級別的前列腺腫瘤； (iv) 被分類為 RAI 級別 III 以下的慢性淋巴性白血病； (v) 與人體免疫力缺乏病毒(HIV)感染同時存在的所有癌症；及 (vi) 任何非黑色素瘤的皮膚癌。 <*EGCE*> 而癌症之徵狀或病徵並於此保單之繕發日期或最近期之生效日期（以較後者為準）起計 90 天後出現。
HG39P / HG39 / HG35P / HG35 / HGP D8 / D8YAS / PHP / Ex-care / SCIP / SCIR / EXCIR / Enhanced CIR / CIR Super HealthGuard / Individual Critical Illness Plan / CP / Special Life Cancer Care Plan 1 / Life Cancer Protector / Life Cancer Care Plus / AFLCC / Double-Secure Critical Illness / CIPBR	是指新的不正常細胞在某一焦點範圍內獨立生長，並侵入其他正常的細胞組織。癌病須根據固定細胞組織的微切片檢查或血液系統的細胞檢查作爲確實的診斷,包括（但不限於）外週血塗片及骨髓檢驗。被懷疑是腫瘤的組織或樣本必須經過細胞結構及形態分析並符合癌症診斷之條件，一切皆以此為診斷之基礎。臨床診斷的結果並不符合以上的標準。皮膚癌（除惡性黑素瘤外）和原位癌不包括在此保障範圍內。 <*HG35 / Ex-care / SCIP / SCIR/ EXCIR / Enhanced CIR / CIR / Super HealthGuard / Individual Critical Illness Plan / CP / Double-Secure Critical Illness / EE Care / CIPBR / PCCIR Pro / LCAP / AFCC / LCC2000*> 皮膚癌(除惡性黑素瘤外)、原位癌

適用產品 *(*包括明珠版本)*	***定義*** *(若產品沒有提供中文保單契約，請參考隨後的英文列表版本)*
/ WPCIR / PCCIR Pro / AFCC / LCC2000 LCAP / Lady Care Pro / Lady Care [EVS] EE Care / WSCIP	和各級別之子宮頸表層細胞之癌變皆不包括在此保障範圍內。 *<AFLCC / AFCC / LCC2000 / LCC Plus / LCP / SLCC Plan 1>* 皮膚癌(除票性黑素瘤外)和原位癌不包括在此保障節圍內。(亦包括紫色描述部分) *<WPCIR only> (please refer to English version)*
Health 100 / CCPP / Premium Refund – Critical Illness	是指「惡性腫瘤」及血液及「淋巴系統的惡性疾病」，定義如下： (a) 「惡性腫瘤」 首次出現經組織學檢查證實之惡性腫瘤，並顯示出已侵入鄰近組織。 下列情況不包括在內： (i) 單以內窺鏡檢查 / 操作已可以治療的腫瘤； (ii) 腫瘤屬原位癌類別； (iii) 屬 T1 期的前列腺腫瘤(TNM 分類制度)； (iv) 直徑少於一(1)厘米的甲狀腺乳頭狀癌 T1N0M0 (TNM 分類制度)； (v) 深度少於一點五(1.5)毫米的惡性黑素瘤； (vi) 其他皮膚癌； (vii) 復發性或轉移性之腫瘤，而其主瘤是在繕發日期或生效日期(以較後者為準)起計九十(90)日內首次出現； (viii) 卡波濟氏肉瘤(Kaposi's Sarcoma)或在人體免疫力缺乏病毒(HIV)感染的情況下出現的其他腫瘤。 (b) 「血液及淋巴系統的惡性疾病」 首次出現經組織學證實之白血病或淋巴瘤。 下列情況不包括在內： (i) 慢性淋巴細胞性白血病； (ii) I 期淋巴瘤； (iii) 在人體免疫力缺乏病毒(HIV)感染的情況下出現的白血病及淋巴瘤。 *< Health 100 / Premium Refund – Critical Illness >* (並無紫色描述部分)
CCE	「癌」或「癌症」 (Cancer) 是指任何經組織學確診為惡性之腫瘤，並須有惡性細胞已不受控制地生長並侵略其他細胞組織的特徵，而該癌症之徵狀或病徵乃於保單的繕發日期或最近期之生效日期 (以較後者為準) 起計九十(90)天後才開始出現。

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	即使上述有何規定，就此保單定義而言，癌症並不包括下列任何一項： (i) 任何在組織病理學中分類為癌前病變、非侵略性、或原位癌，或邊緣性或低惡性潛力的腫瘤； (ii) 根據 TNM 評級系統，任何在組織學上被界定為 T1a 或 T1b 或以下級別的前列腺腫瘤； (iii) 與人體免疫力缺乏病毒(HIV)感染同時存在的所有癌症； (iv) 任何不是在從受保器官首先產生的癌症；及 (v) 任何從身體其他部位擴散到受保器官的癌症。
CS	*(please refer to English version)*
(2) 女性癌 Female cancer	
Pretty Choice Rider Pro / Lady Care Pro	*(please refer to English version)*
Lady Care	「女性癌病」是指由細胞組織檢查確定的原發性惡性腫瘤，包括乳癌、子宮頸癌、子宮癌、輸卵管癌、卵巢癌或陰道 / 外陰癌。此定義不包括女性原位癌及已經在保單繕發日或最近生效日起計九十(90)日（以較後者為準）內首次出現而其後復發或轉移的腫瘤。如果患有乳癌，則以保單繕發日或最近生效日起計一百八十日(180)（以較後者為準）內，首次出現而其後復發或轉移之腫瘤為準。
Pretty Choice Rider	「女性癌」是指由細胞組織檢查確定的惡性腫瘤並呈現「侵」鄰近細胞組織之情況。此附加契約只限保障下列女性器官出現之癌病：乳房,子宮頸、子宮、卵巢、輸卵管及陰道/外陰。惟不包括於利益部份的「有限度賠償」及「一次性付款賠償」條款中所定之等候期內已經首次出現而其後復發或轉移的腫瘤,以及無需治療及不會對生命構成威脅的腫瘤。
(3) 原位癌 Carcinoma-in-situ	
OYS2 / OYS / AA / PEU3 SCE* / SCER* CCR	原位癌是指經組織學證實並局限在侵入性前之病變，即癌細胞並無穿透基底膜，亦未侵入（即指滲入及 / 或活躍地破壞）環繞組織或基質，包括第三階段的子宮頸表層細胞癌變(CIN III)及第三階段的前列腺表層細胞癌變(PIN III)。為免生疑問，原位癌不包括以下任何一項： (a) 第二階段的子宮頸表層細胞癌變(CIN II)或以下； (b) 第二階段的前列腺表層細胞癌變(PIN II)或以下；及 (c) 皮膚原位癌。 就此保單而言，原位癌疾病必須以活組織檢查術確定。

適用產品 *(*包括明珠版本)*	***定義*** *(若產品沒有提供中文保單契約，請參考隨後的英文列表版本)*
PEU2 / PEU PE / PEP/ PCP / PCP2 / Prime Care Rider / SEU / SCP	原位癌是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底膜，亦未侵入 (即指滲入及 / 或活躍地破壞) 下列任何一項的受保之器官群組的環繞組織或氣孔，並以所列的任何類別作準： (a) 乳房，而腫瘤級別被界定為 TNM 階段 TIS； (b) 子宮，而腫瘤級別被界定為 TNM 階段 TIS；或子宮頸界定為第三階段的子宮頸表層細胞癌變(CIN III)或原位癌(CIS)； (c) 卵巢及/或輸卵管，而腫瘤級別按 TNM 分期法必須被界定為 TIS 或屬 FIGO* 的 0 階段； (d) 陰道或外陰，而腫瘤級別按 TNM 分期法必須被界定為 TIS 或屬 FIGO* 的 0 階段； (e) 大腸及直腸； (f) 陰莖； (g) 睾丸； (h) 肺； (i) 肝； (j) 胃及食道； (k) 泌尿道，就膀胱的原位癌而言，包括被界定為 Ta 階段的乳頭狀癌；或 (l) 鼻咽。 就此保單而言，原位癌疾病必須以活組織檢查術確定。 *FIGO 是指國際婦女產科合會 (Federation Internationale de Gynecologie et d'Obstetrique)的分期法。 *<PEU2>* (紫色「病史」、「氣孔」部分分別為「組織學」、「基質」) *<PCP2 / Prime Care Rider / SEU>* (並無紫色 「FIGO」 階段部分)
CCE	原位癌是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底膜，亦未侵入 (即指滲入及 / 或活躍地破壞) 下列任何一項的受保之器官群組的環繞組織或氣孔，並以所列的任何類別作準： (i) 乳房，而腫瘤級別被界定為 TNM 階段 TIS； (ii) 大腸及直腸；及 (iii) 肺。 就此保單而言，原位癌必須以活組織檢查術確定。

適用產品 *(*包括明珠版本)*	***定義*** *(若產品沒有提供中文保單契約，請參考隨後的英文列表版本)*
	(4) 女性原位癌 Female Carcinoma-in-situ
ECP2 / ECP / MCP2 / MCP	「女性原位癌」是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底膜，亦未侵入 (即指滲入及 / 或活躍地破壞) 環繞的組織或氣孔。就此保單而言，女性原位癌疾病必須以活組織檢查術確定，並只限於以下部位及 / 或類別： (a) 乳房，而腫瘤級別被界定為 TNM 階段 TIS； (b) 子宮頸 (第三階段的子宮頸表層細胞癌變(CIN III)或原位癌(CIS)) ； (c) 子宮，而腫瘤級別被界定為 TNM 階段 TIS； (d) 卵巢及輸卵管，而腫瘤級別按 TNM 分期法必須被界定為 TIS 或屬 FIGO* 的 0 階段；及 (e) 陰道或外陰，而腫瘤級別按 TNM 分期法必須被界定為 TIS 或屬 FIGO* 的 0 階段。 惟女性原位癌的徵狀或病徵必須於此保單的繕發日期或最近期的生效日期 (以較後者為準) 起計超過九十(90)日後才首次出現。 *FIGO 是指國際婦女產科聯合會 (Federation Internationale de Gynecologie et d'Obstetrique)的分期法。 *<ECP2 / MCP2 / MCP>* (並無紫色「FIGO」階段部分)
Pretty Choice Rider Pro / Lady Care Pro	「女性原位癌」是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底膜，亦未侵入 (即指滲入及 / 或活躍地破壞) 環繞的組織或氣孔。就此保單而言，女性原位癌疾病必須以活組織檢查術確定，並只限於以下部位及 / 或類別： – 乳房，而腫瘤級別按 TNM 分期法必須被界定為 TIS； – 子宮頸 (第三階段的子宮頸表層細胞癌變(CIN III)或原位癌(CIS)； – 子宮，而腫瘤級別按 TNM 分期法必須被界定為 TIS； – 卵巢及 / 或輸卵管，而腫瘤級別按 TNM 分期法必須被界定為 TIS；及 – 陰道或外陰，而腫瘤級別按 TNM 分期法必須被界定為 TIS。
Ex-care LCAP / Lady Care	「女性原位癌」指癌細胞在某一焦點範圍內獨立生長,但還未「侵入」其他的正常細胞組織。「侵入」指組織侵潤或環繞的組織侵潤,及/或活躍地破壞組織或環繞的組織。此附加契約保障的原位癌只限於乳房原位癌及子宮頸原位癌(第三階段或以上的子宮頸表層細胞癌變) 、子宮、卵巢、輸卵管及陰道 / 外陰之原位癌疾病。原位癌須根據固定細胞組織的微切片檢查作爲確實的診斷,子宮頸原位癌的診斷須以子宮頸圓椎活組織檢查術作準。子宮頸細胞抹片檢驗結果只視作初步診斷,在批核賠償前,有關診斷必須以活組織檢查術確認。

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	<*LCAP / Lady Care*>臨床診斷的結果並不符合以上的標準。 <*LCAP*> (並無紫色描述部分)
Pretty Choice Rider	「女性原位癌」是指由細胞組織檢查確定的惡性癌細胞在某一焦點範圍內獨立生長,但尚未入侵鄰近正常細胞組織。「入侵」之定義爲越過基膜及 / 或活躍地破壞鄰近細胞組織。此附加契約只限保障乳房、子宮頸、子宮、卵巢、輸卵管及陰道 / 外陰之原位癌疾病。帕氏抹片或其他細胞學技術並不符合細胞組織檢查確定之要求。
(5) 早期惡性腫瘤 Early Stage Malignancy	
OYS2 / OYS / AA PEU3 / PEU2 / PEU / SEU / SCP PCP2 / PCP SCE* / SCER* Prime Care Rider / PE / PEP / CCR	早期惡性腫瘤是指出現以下任何一種的惡性腫瘤情況： (a) 根據 TNM 評級系統，有關甲狀腺腫瘤必須在組織學上被界定為 T1N0M0 級別； (b) 根據 TNM 評級系統，前列腺腫瘤必須在組織學上被界定為 T1a 或 T1b； (c) 被分類為 RAI 級別 I 或 II 的慢性淋巴性白血病；或 (d) 非黑色素瘤的皮膚癌。 診斷必須以組織病理學的特徵為準，並由註冊醫生確定。除非在以上所列，否則惡性腫瘤前的病變及情況並不受此保障。
CCE	早期惡性腫瘤是指出現根據 TNM 評級系統，必須在組織學上被界定為 T1a 或 T1b 的前列腺腫瘤的惡性腫瘤情況。早期惡性腫瘤的診斷必須以組織病理學的特徵為準，並由註冊醫生確定。除非在以上早期惡性腫瘤的定義所列，否則惡性腫瘤前的病變及情況並不受此保障。
(6) 早期甲狀腺癌 Early Thyroid Cancer	
ECP2 / ECP / MCP2 / MCP SCIPP / SCIR Pro* CIR / Super HealthGuard Pro [EVS] EE Care Pro	任何經組織學確診的甲狀腺惡性腫瘤，並須有惡性細胞已不受控制地生長並侵略其他細胞組織的特徵。根據 TNM 評級系統，有關甲狀腺惡性腫瘤必須在組織學上被界定為 T1N0M0 級別，或另一同等級別的分類評級。

Applicable products *(*include Pearl version)*	***Definitions***
(1) 癌 Cancer	
EOYS / OYS2 / OYS / AA PEU3 / PEU2 / PEU / PE / PEP / SEU / SCP EGCE / LUP* ECP2 / ECP / MCP2 / MCP / PCP2 / PCP SCE* / SCER* / SCIPP / SCIR Pro* Enhanced CIR Pro / CI Rider Pro / Super HealthGuard Pro / CCR / Pretty Choice Rider Pro / PBCI Rider Pro / WPCI Rider Pro / PCCIR [EVS] EE Care Pro	Cancer means: (a) Any malignant tumour positively diagnosed with histological confirmation and characterized by the uncontrolled growth of malignant cells and invasion of tissue; or (b) Any occurrence of histologically confirmed leukemia, lymphoma or sarcoma. Irrespective of the above, for purposes of the definition of "Critical Illness", Cancer does not include any of the following: (i) any cancer which is histologically classified as pre-malignant, non-invasive, or carcinoma in situ, or as having either borderline malignancy or low malignant potential; (ii) any tumour of the thyroid histologically classified as T1N0M0 or a lower stage according to the TNM classification system; (iii) any tumour of the prostate histologically classified as T1a or T1b or a lower stage according to the TNM classification system; (iv) chronic lymphocytic leukemia classified as less than RAI Stage III; (v) any cancer where HIV Infection is also present; and (vi) any skin cancer, other than malignant melanoma. <*EGCE*> provided that the signs or symptoms of the Cancer commence more than 90 days following the later of the Issue Date and the latest Commencement Date of the Policy.
HG39P / HG39 / HG35P / HG35 / HGP D8 / D8YAS / PHP / Ex-care / SCIP / SCIR / EXCIR / Enhanced CIR / CIR Super HealthGuard / Individual Critical Illness Plan / CP / Special Life Cancer Care Plan 1 / Life Cancer Protector / Life Cancer Care Plus / AFLCC / Double-Secure Critical Illness / CIPBR / WPCIR / PCCIR Pro / AFCC / LCC2000 LCAP / Lady Care Pro / Lady Care [EVS] EE Care / WSCIP	A focal autonomous new growth of abnormal cells which has resulted in the invasion of normal tissues. Such Cancer must be positively diagnosed upon the basis of a microscopic examination of fixed tissues, or preparations from the haemic system, including but not limited to, peripheral blood smears and bone marrow examination. Such Diagnosis shall be based solely on the accepted criteria of malignancy after a study of the histocytologic architecture or pattern of the suspect tumour, tissue or specimen. Clinical diagnosis does not meet this standard. <*HG35 / Ex-care / SCIP / SCIR/ EXCIR / Enhanced CIR / CIR / Super HealthGuard / Individual Critical Illness Plan / CP / Double-Secure Critical Illness / EE Care / CIPBR / PCCIR Pro / LCAP / AFCC / LCC2000*> Cancer of the skin, except for Malignant Melanoma, and non-invasive carcinoma-in-situ and CIN lesion of whatever histology, grade or classification shall not be included. <Life Cancer Protector / Life Cancer Plus / Special Life Cancer Care Plan 1 / AFLCC> Cancer of the skin, except for Malignant Melanoma, and carcinoma-in-situ shall not be included. < *AFLCC / AFCC / LCC2000 / LCC Plus / LCP / SLCC Plan 1*> Cancer of the skin, except for Malignant Melanoma, and carcinoma-in-situ shall not be included. (also with purple elaboration highlighed) <*WPCIR only*> Except for malignant melanoma, cancer of the skin shall not be included.
Health 100 / CCPP / Premium Refund – Critical Illness	Cancer means Malignant Tumours and Malignant Disease of the Blood and the Lymphatic System defined as follows: (a) Malignant Tumours The first occurrence of a histologically confirmed invasive malignant tumour exhibiting invasion of adjacent tissues. The following are excluded: (i) Tumours treatable by endoscopic procedures alone; (ii) Tumours classified as carcinoma in situ; (iii) Prostate tumours classified as T1 (TNM classification system);

Applicable products *(*include Pearl version)*	***Definitions***
	(iv) T1N0M0 (TNM Classification System) papillary carcinoma of the thyroid less than 1 cm in diameter; (v) Malignant melanomas other than those greater than 1.5 mm in depth; (vi) Other skin cancers; (vii) Tumours that are a recurrence or metastasis of a tumour that first occurred within ninety (90) days following the later of the Issue Date or the Commencement Date; and (viii) Kaposi's Sarcoma, other tumours in the presence of HIV Infection. (b) Malignant Disease of the Blood and the Lymphatic System The first occurrence of histologically confirmed leukaemia or lymphoma. The following are excluded: (i) Chronic lymphatic leukaemia; (ii) Lymphoma stage I; and (iii) Leukaemias and lymphomas in the presence of HIV Infection.
CCE	"Cancer" shall mean any malignant tumour positively diagnosed with histological confirmation and characterized by the uncontrolled growth of malignant cells and invasion of tissue, provided that the signs or symptoms of the Cancer commence more than ninety (90) days following the later of the Issue Date or the latest Commencement Date of the Policy. Irrespective of the above, the definition of "Cancer" for purposes of this Policy does not include any of the following: (i) any cancer which is histologically classified as pre-malignant, non-invasive, or carcinoma in situ, or as having either borderline malignancy or low malignant potential; (ii) any tumour of the prostate histologically classified as T1a or T1b or a lower stage according to the TNM classification system; (iii) any cancer where HIV Infection is also present; (iv) any cancer which is not developed primarily in the Covered Organs; and (v) any cancer which spreads from other parts of the body to Covered Organs.
CS	The presence of a malignant tumor characterized by the uncontrolled growth and spread of malignant cells and the invasion of tissue. This includes leukemia (other than chronic lymphatic leukemia), but excludes non-invasive cancers in situ, tumors in the presence of any human immunodeficiency virus and any skin cancer other than malignant melanoma. A clinical diagnosis must Ile supported by positive pathological evidence. Documentation of the pathological analysis is required.
(2) 女性癌 Female cancer	
Pretty Choice Rider Pro / Lady Care Pro	Female Cancer means any malignant tumour positively diagnosed with histological confirmation and characterized by the uncontrolled growth of malignant cells and invasion of tissue. The coverage is limited to the following sites: (a) Breast; (b) cervix uteri; (c) uterus; (d) fallopian tube; (e) ovary; and (f) vagina /vulva. Irrespective of the above, for purposes of this Policy, Female Cancer does not include any of the following: (i) Any cancer which is histologically classified as pre-malignant, non-invasive or carcinoma in situ, or as having either borderline malignancy or low malignant potential;

Applicable products *(*include Pearl version)*	***Definitions***
	(ii) Any cancer where HIV Infection is also present; and <*Lady Care Pro only*> (iii) Tumours that are a recurrence or metastasis of a tumour that first occurred either: within ninety (90) days following the later of the Issue Date or last Commencement Date of this Policy; or, in the case of breast cancer, within one hundred and eighty (180) days following the later of the Issue Date or last Commencement Date of this Policy.
Lady Care	Female Cancer means a histologically confirmed invasive primary malignant tumour of the female breast, cervix uteri, uterus, fallopian tube, ovary, vagina / vulva. Not included in this definition are tumours classified as carcinoma-in-situ and tumours that are a recurrence or metastasis of a tumour that first occurred within ninety (90) days following the Issue Date or the last Commencement Date of this Policy, whichever is later, or one hundred and eighty (180) days in the case of breast Cancer.
Pretty Choice Rider	Female Cancer is defined as the occurrence of a histologically confirmed malignant tumour exhibiting invasion of adjacent tissues. The discases of "cancer" Covered by this Supplementary Contract are limited to cancer of the female organs as follows: breast, cervix uteri, uterus, ovary, fallopian tube, and vagina/vulva önly. The following are excluded: tumours that are a recurrence or metastasis of a tumour that first occurred within the defined waiting period in the "Lump Sum Payment" and " Limited Payment" under the Benefits Section, and tumours that pose no threat to life and for which no treatinent is required.
(3) 原位癌 Carcinoma-in-situ	
OYS2 / OYS / AA / PEU3 SCE* / SCER* CCR	Carcinoma-in-situ shall mean a histologically proven, localized 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. Cervical intraepithelial neoplasia grade III (CIN III) and prostatic intraepithelial neoplasia grade III (PIN III) are also included. Carcinoma-in-situ does not include any of the following: (a) Cervical intraepithelial neoplasia grade II (CIN II) or below; (b) Prostatic intraepithelial neoplasia grade II (PIN II) or below; and (c) Skin Carcinoma-in-situ. For purposes of this Policy, Carcinoma-in-situ must be confirmed by a biopsy.
PEU2 / PEU PE / PEP/ PCP / PCP2 / Prime Care Rider / SEU / SCP	Carcinoma-in-situ shall mean a histologically proven, localized 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 in any one (1) of the following Covered Organ Groups, and subject to any classification stated: (a) breast, where the tumour is classified as TIS according to the TNM Staging method; (b) uterus, where the tumour is classified as TIS according to the TNM Staging method; or cervix uteri, classified as cervical intraepithelial neoplasia grade III (CIN III) or carcinoma in situ (CIS); (c) ovary and/or fallopian tube, where the tumour is classified as TIS according to the TNM Staging method or FIGO* Stage 0; (d) vagina or vulva, where the tumour is classified as TIS according to the TNM Staging method or FIGO* Stage 0; (e) Colon and rectum; (f) Penis; (g) Testis; (h) Lung; (i) Liver;

Applicable products *(*include Pearl version)*	***Definitions***
	(j) Stomach and esophagus; (k) Urinary tract, for the purpose of in-situ cancers of the bladder, stage Ta of papillary carcinoma is included; or (l) Nasopharynx For purposes of this Policy, Carcinoma-in-situ must be confirmed by a biopsy. * FIGO refers to the staging method of the Federation Internationale de Gynecologie et d'Obstetrique. <*PCP2 / Prime care Rider / SEU*> (without "FIGO" staging highlighted in purple)
CCE	Carcinoma-in-situ shall mean a histologically proven, localized 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 in any one (1) of the following organs, and subject to any classification stated: (a) breast, where the tumour is classified as TIS according to the TNM Staging method; (b) colon and rectum; and (c) lung. For purposes of this Policy, Carcinoma-in-situ must be confirmed by a biopsy.
(4) 女性原位癌 Female Carcinoma-in-situ	
ECP2 / ECP / MCP2 / MCP	Female Carcinoma-in-situ means a histologically proven, localized 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. For purposes of this Policy, Female Carcinoma-in-situ must be confirmed by a biopsy and is limited only to the following sites and/or classification: (a) breast, where the tumour is classified as TIS according to the TNM Staging method; (b) cervix uteri, at cervical intraepithelial neoplasia grade III (CIN III) or carcinoma in situ (CIS); (c) uterus, where the tumour is classified as TIS according to the TNM Staging method; (d) ovary and/or fallopian tube, where the tumour is classified as TIS according to the TNM Staging method or FIGO* Stage 0; and (e) vagina or vulva, where the tumour is classified as TIS according to the TNM Staging method or FIGO* Stage 0, all provided that the signs or symptoms of Female Carcinoma-in-situ first occur more than ninety (90) days following the later of the Issue Date or last Commencement Date of this Policy. *FIGO refers to the staging method of the Federation Internationale de Gynecologie et d'Obstetrique. <*ECP2 / MCP2 / MCP*> (without "FIGO" staging highlighted in red)
Pretty Choice Rider Pro / Lady Care Pro	Female Carcinoma-in-situ means a histologically proven, localized 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. Female Carcinoma-in-situ must be confirmed by a biopsy and is limited only to the following sites and/or classification: - breast, where the tumour is classified as TIS according to the TNM Staging method; - cervix uteri, at cervical intraepithelial neoplasia grade III (CIN III) or carcinoma in situ (CIS); - uterus, where the tumour is classified as TIS according to the TNM Staging method; - ovary and / or fallopian tube, where the tumour is classified as TIS according to the TNM Staging method; and

Applicable products *(*include Pearl version)*	***Definitions***
	- vagina or vulva, where the tumour is classified as TIS according to the TNM staging method.
Ex-care LCAP / Lady Care	Female Carcinoma-in-situ means a focal autonomous new growth of carcinomatous cells which has not yet resulted in the invasion of normal tissues. “Invasion” means an infiltration and / or active destruction of tissue or surrounding tissue. The disease of carcinoma-in-situ Covered by this Policy is limited only to the breast, cervix uteri, uterus, ovary, fallopian tube and vagina / vulva. The Diagnosis of carcinoma-in-situ must always be positively diagnosed upon the basis of a microscopic examination of fixed tissue whilst in the case of cervix uteri, it must be additionally be supported by a cone biopsy. Pap smear result is considered as preliminary Diagnosis and must be confirmed with biopsy result before the claim is entitled. <*LCAP / Lady Care*> Clinical Diagnosis does not meet this standard. <*LCAP*> (without highlight in purple)
Pretty Choice Rider	Female Carcinoma-in-situ means a histologically confirmed focal autonomous growth of malignant carcinoma type cells that have not yet resulted in the invasion of adjacent normal tissues. "Invasion" shall mean an infiltration beyond to the basement membrane and/or active destruction of -adjacent tissue. The disease of Carcinoma-in-situ Covered by this Supplementary Contract is limited to the breast, cervix uteri, uterus, ovary, fallopian tube, and vagina/vulva only. Diagnosis by Papanicolaou smear or other cytological techniques does not meet the requirement of histological confirmation.
(5) 早期惡性腫瘤 Early Stage Malignancy	
OYS2 / OYS / AA PEU3 / PEU2 / PEU / SEU / SCP PCP2 / PCP SCE* / SCER* Prime Care Rider / PE / PEP / CCR	Early Stage Malignancy shall mean the presence of one (1) of the following malignant conditions: (a) 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 classification system; (c) Chronic lymphocytic leukaemia classified as RAI Stage I or II; or (d) Non melanoma skin cancer. The Diagnosis must be based on histopathological features and confirmed by a Registered Medical Practitioner. Pre-malignant lesions and conditions, unless listed above, are excluded.
CCE	Early Stage Malignancy shall mean the presence of tumour of the prostate histologically classified as T1a or T1b according to the TNM classification system. The Diagnosis of the Early Stage Malignancy must be based on histopathological features and confirmed by a Registered Medical Practitioner. Pre-malignant lesions and conditions, unless mentioned above in the definition of “Early Stage Malignancy", are excluded.
(6) 早期甲狀腺癌 Early Thyroid Cancer	
ECP2 / ECP / MCP2 / MCP SCIPP / SCIR Pro* CIR / Super HealthGuard Pro [EVS] EE Care Pro	Any malignant tumour of the thyroid, positively diagnosed with histological confirmation and characterized by the uncontrolled growth of malignant cells and invasion of tissue, which is histologically classified as T1N0M0 according to the TNM classification system, or another equivalent classification.

2. 疾病種類 - 心血管疾病 Illness group - Cardiovascular disease

[危疾 Major | 早期危疾 Minor]

*適用產品 (*包括明珠版本)*	*定義（若產品沒有提供中文保單契約，請參考隨後的英文列表版本）*
(1) 心臟病 Heart Attack /首次心臟病 First Heart Attack	
EOYS / OYS2 / OYS / AA PEU3 / PEU2 / PEU / PE / PEP / SEU / SCP EGCE / LUP* ECP2 / ECP / MCP2 / MCP / PCP2 / PCP SCE* / SCER* / SCIPP / SCIR Pro* Enhanced CIR Pro / CI Rider Pro / Super HealthGuard Pro / CCR / PBCI Rider Pro / WPCI Rider Pro / PCCIR [EVS] EE Care Pro	因心臟血液供應不足，引致部份心臟肌肉（心肌）壞死，並須符合下列所有準則： (a) 典型的胸痛病歷； (b) 在相關心臟事故期間心電圖顯示新近具急性心肌梗塞特徵的變化；及 (c) 以下其中一項： (i) 心肌酵素（CPK-MB）提高至一般公認的實驗室水平的正常水平以上；或 (ii) 心肌旋轉蛋白水平達到心肌旋轉蛋白 I(Troponin I)>0.5ng/ml 或以上，或心肌旋轉蛋白 T(Troponin T)>1.0ng/ml 或以上。 心絞痛則明確不受此保障。 <*ECP / PCP / EE Care Pro / Enhanced CIR Pro / PBCI Rider Pro / PCCIR*>(並無紫色描述部分)
HG39P / HG39 / HG35P / HG35 / HGP D8 / D8YAS / PHP / Ex-care / SCIP / SCIR / EXCIR / Enhanced CIR / CIR Super HealthGuard / Individual Critical Illness Plan / CP / Double-Secure Critical Illness / LCAP / CIPBR / WPCIR / PCCIR Pro LCAP / Lady Care Pro / Lady Care [EVS] EE Care / WSCIP	因心臟血液供應不足，引致部份心臟肌肉壞死。 診斷標準包括： (a) 最近的典型的胸痛病歷； (b) 新近出現心肌酵素提高的情況；及 (c) 心電圖產生新近的變化。 *<HG39P / HG39 / HG35P / HG35 / HGP / D8 / D8YAS / SCIP / SCIR / Enhanced CIR / CIR / LCAP / PHP / Ex-care / Super HealthGuard / Individual Critical Illness Plan / CP / EXCIR / Double-Secure Critical Illness / EE Care / WSCIP / WPCIR / CIPBR>* 定義為「**首次心臟病 First Heart Attack**」
Health 100 / CCPP / Premium Refund – Critical Illness	**[首次心臟病 First Heart Attack]** 指首次出現的急性心肌梗塞,同時心電圖上發現新近之典型新發急性梗塞的變化及有典型的心臟病徵狀,並須符合下列各項狀況: (i) 心電圖顯示新近產生之病態性 Q 波; (ii) 心肌酵素如 Troponin 或(T 或 I),CK MB,或其他相關的心肌酵素明顯升高;及 (iii) 證明心室壁活動表現異常,並導致左心室的排出量(ejection fraction)少於 50%。

適用產品 *(*包括明珠版本)*	***定義*** *(若產品沒有提供中文保單契約，請參考隨後的英文列表版本)*
(2) 冠狀動脈手術 Coronary Artery Surgery	
EOYS / OYS2 / OYS / AA PEU3 / PEU2 / PEU / SEU / SCP / LUP* ECP2 / ECP / MCP2 / MCP / PCP2 / PCP SCE* / SCER* / SCIPP / PCCIR / SCIR Pro* Enhanced CIR Pro / CI Rider Pro / Super HealthGuard Pro / CCR / PBCI Rider Pro / WPCI Rider Pro / PCCIR [EVS] EE Care Pro	確實接受**開胸手術**進行冠狀動脈搭橋手術以矯正或治療冠狀動脈疾病。 血管成形術及所有其他經動脈穿刺進行的手術、導管技術、鎖孔手術或激光手術程序，均不受此保障。
HG39P / HG39 / HG35P / HG35 D8 / D8YAS / PHP / Ex-care / EXCIR / Enhanced CIR / CIR vSuper HealthGuard / Individual Critical Illness Plan / CP / Double-Secure Critical Illness / LCAP / CIPBR / WPCIR / PCCIR Pro / SCIR LCAP / Lady Care Pro / Lady Care [EVS] EE Care / WSCIP	因冠狀動脈疾病而確實已接受一(1)條或以上冠狀動脈作開胸手術。但不包括血管成形術，激光治療或其他在動脈之內做的手術程序。
Health 100 / CCPP / Premium Refund – Critical Illness	因冠狀動脈疾病而確實爲一條或以上冠狀動脈首次作開胸搭橋分流手術,但不包括血管成形術、支架植入、激光治療或其他在動脈內進行之手術。
HealthGuard Rider	*(please refer to English version)*
(3) 其他嚴重的冠狀動脈疾病 Other Serious Coronary Artery Disease	
EOYS / OYS2 / OYS / AA PEU3 / PEU2 / PEU / SEU / SCP LUP* / ECP2 / ECP / MCP2 / MCP / PCP2 / PCP SCE* / SCER* / SCIPP / SCIR Pro* Enhanced CIR Pro / CI Rider Pro / Super HealthGuard Pro / CCR / PBCI Rider Pro / WPCI Rider Pro / PCCIR [EVS] EE Care Pro	嚴重的冠狀動脈疾病是指有最少三(3)條主要冠狀動脈分別閉塞達最少百分之六十(60%)或以上，並只限以冠狀動脈造影術作證明（非創傷性之診斷程序並不符合此要求）。 就此定義而言，「主要冠狀動脈」是指任何左動脈主幹、左動脈前降支、迴旋動脈及右冠狀動脈（但不包括所有上述之動脈的分支血管）。
HG39P / HG39 / HG35P / HG35 / HGP / D8 / D8YAS / PHP / Ex-care / SCIP / SCIR / EXCIR / Enhanced CIR / CIR / Super HealthGuard / Individual Critical Illness Plan / CP / Double-Secure Critical Illness / LCAP / CIPBR / WPCIR / PCCIR Pro / HealthGuard Rider LCAP / Lady Care Pro / Lady Care [EVS] EE Care / WSCIP	不論是否需要作任何類型的冠狀動脈手術，須經冠狀動脈造影術證明最少三(3)條冠狀動脈管腔有百分之六十(60%)或以上的收窄。

適用產品 *(*包括明珠版本)*	***定義*** *(若產品沒有提供中文保單契約，請參考隨後的英文列表版本)*
(4) 血管成形術及其他冠狀動脈疾病之創傷性療法 Angioplasty and Other Invasive Treatments for Coronary Artery Disease / 於頸動脈進行血管成形術或內膜切除術 Angioplasty or Endarterectomy for Carotid Arteries	
OYS2 / OYS / AA PEU3 / PEU2 / PEU / SEU / SCP PCP2 / PCP / SCE* / SCER* Prime Care Rider / CCR	**[於頸動脈進行血管成形術或內膜切除術 Angioplasty or Endarterectomy for Carotid Arteries]** 於頸動脈進行血管成形術或內膜切除術是指一條或以上的頸動脈經血管造影術證明有百分之五十或以上狹窄的治療。 同時必須符合以下(a)及(b)的標準： (a) 兩者其中之一：(i) 確實進行動脈內膜切除術以減輕症狀；或(ii) 確實進行血管介入治療，例如血管成形術及 / 或進行植入支架或動脈粥樣瘤清除手術，以減輕症狀；及 (b) 診斷及治療的醫療之必要性必須由相關專科的註冊醫生確定。 <*SCP / SEU*> (紫色「治療的醫療」部分為「進行醫療所需的治療」)
HG39P / HG39 / HG35P / HG35 D8 / D8YAS / PHP / Ex-care / SCIP / SCIR / EXCIR / Enhanced CIR / CIR / Super HealthGuard / Individual Critical Illness Plan / CP / CIPBR / PCCIR [EVS] EE Care / WSCIP	倘受保人確實已接受冠狀動脈疾病之創傷性療法，如氣漲法血管成形術、動脈粥瘤清除手術、或激沿療法以糾正最少兩條主要冠狀動脈狹窄（最少 50%狹窄）及顯示在手術前有體能及運動能耐受阻之徵狀， 病歷必須包括： (a) 嚴重的病徵，足以顯示愛保人的活動能耐只局限於最低水平。以防止胸痛；及 (b) 醫學專家建議限制運動，以減少出現中度至嚴重的心絞痛。 醫學證明應包括： (a) 主診心臟科醫生提供的護盡報告； (b) 心電圖有顯著及相關變化的證明（ST 段降低 2 毫米或以上）；及 (c) 經血管造影術證明最少兩條主要冠狀動脈狹窄的位置及程度。
ECP / MCP SCIPP / SCIR Pro* Enhanced CIR Pro / CI Rider Pro / Super HealthGuard Pro / PCCIR Pro [EVS] EE Care Pro	確實進行冠狀動脈氣漲法血管成形術、動脈粥瘤清除手術、激光治療法或置入支架以糾正兩(2)條或以上之主要冠狀動脈狹窄（經血管造影術證明及最少有百分之五十(50%)狹窄）。動脈內之檢查程序並不受此保障。
(5) 經皮穿刺冠狀動脈介入 Percutaneous Coronary Intervention	
OYS2 / OYS / AA PEU3 / PEU2 / PEU / SEU / SCP ECP2 / MCP2 / PCP / SCE* / SCER*	經皮穿刺冠狀動脈介入是指下列任何一(1)個程序： (a) 血管成形手術及/或植入支架：確實進行血管成形術及/或置入支架，以矯正一(1)條或以上冠狀動脈狹窄或閉塞；

適用產品 *(*包括明珠版本)*	***定義*** *(若產品沒有提供中文保單契約，請參考隨後的英文列表版本)*
Prime Care Rider / CCR	(b) 其他程序：確實透過動脈粥樣瘤清除手術、激光舒緩治療、橫越心肌激光血管成形或其他經動脈進行的手術以矯正一(1)條或以上冠狀動脈狹窄或閉塞。 以上所有程序必須符合下列所有準則： (i) 經血管造影術證明最少一(1)條冠狀動脈達百分之五十（50%）或以上狹窄；及 (ii) 有關程序為醫療所需及由心臟專科註冊醫生進行。 倘若因次級嚴重心臟病而需要進行經皮穿刺冠狀動脈介入，在此保單內只可於次級嚴重心臟病一項中獲得賠償。 *<ECP2 / MCP2>* (並無紫色描述部分)
(6) 微創進行直接的冠狀動脈搭橋手術 Minimally Invasive Direct Coronary Artery By-pass	
OYS2 / OYS / AA PEU3 / PEU2 / PEU / SEU / SCP PCP2 / PCP / SCE* / SCER* Prime Care Rider / CCR	微創進行直接的冠狀動脈搭橋手術是指確實透過微型的開胸手術（於肋骨之間開一個細小的切口），進行冠狀動脈搭橋手術，以矯正一(1)條或以上冠狀動脈狹窄或閉塞。微創進行直接的冠狀動脈搭橋手術亦可稱爲「鎖孔」式冠狀動脈手術。有關程序為醫療所需及由心臟專科註冊醫生進行。 倘若因次級嚴重心臟病而需要微創進行直接的冠狀動脈搭橋手術，在此保單內只可於次級嚴重心臟病一項中獲得賠償。
(7) 次級嚴重心臟疾病 Less Severe Heart Disease	
OYS2 / OYS / AA PEU3 / PEU2 / PEU / SEU / SCP PCP2 / SCE* / SCER* Prime Care Rider / CCR	次級嚴重心臟疾病是指下列任何一項： (a) 次級嚴重心臟病是指因心臟血液供應不足，引致部份心臟肌肉壞死，並必須符合下列所有準則： (i) 典型的胸痛病歷； (ii) 在相關心臟事故期間心電圖顯示新近具急性心肌梗塞特徵的變化； (iii) 心肌旋轉蛋白提高至確診水平；及 (iv) 診斷必須由心臟專科註冊醫生證實。 對心臟或冠狀動脈進行任何創傷性或手術程序，及心絞痛引致的心肌壞死，不受此保障。 (b) 植入心臟起搏器或除纖顫器是指因嚴重心律失常導致需要植入心臟起搏器或除纖顫器，此嚴重心律失常並不能以其他方法治療。有關程序必須由心臟專科註冊醫生確認為醫療所需及由心臟專科註冊醫生進行。

適用產品 *(*包括明珠版本)*	***定義*** *(若產品沒有提供中文保單契約，請參考隨後的英文列表版本)*
PCP	次級嚴重心臟疾病是指下列任何一項： (a) 次級嚴重心臟病是指因心臟血液供應不足，引致部份心臟肌肉壞死，並必須符合下列所有準則： (i) 典型的胸痛病歷； (ii) 在相關心臟事故期間心電圖顯示新近具急性心肌梗塞特徵的變化； (iii) 心肌旋轉蛋白提高至確診水平；及 (iv) 診斷必須由心臟專科註冊醫生證實。 對心臟或冠狀動脈進行任何創傷性或手術程序，及心絞痛引致的心肌壞死，不受此保障。 (b) 植入心臟起搏器或除纖顫器是指因嚴重心律失常導致需要植入心臟起搏器或除纖顫器，此嚴重心律失常並不能以其他方法治療。必須由心臟專科註冊醫生確認植入心臟起搏器或除纖顫為醫療所需。

Applicable products *(*including Pearl version)*	***Definitions***
(1) 心臟病 Heart Attack /首次心臟病 First Heart Attack	
EOYS / OYS2 / OYS / AA PEU3 / PEU2 / PEU / PE / PEP / SEU / SCP EGCE / LUP* ECP2 / ECP / MCP2 / MCP / PCP2 / PCP SCE* / SCER* / SCIPP / SCIR Pro* Enhanced CIR Pro / CI Rider Pro / Super HealthGuard Pro / CCR / PBCI Rider Pro / WPCI Rider Pro / PCCIR [EVS] EE Care Pro	The death of a portion of the heart muscle (myocardium) as a result of inadequate blood supply, where all of the following criteria are met: (a) A history of typical chest pain; (b) New characteristic ECG changes indicating acute myocardial infarction at the time of the relevant cardiac incident; and (c) Either (i) elevation of cardiac enzymes (CPK-MB) at levels above the generally accepted laboratory levels of normal, or (ii) troponins recorded at a level of Troponin I>0.5ng/ml or higher, or at a level of Troponin T>1.0ng/ml or higher. Angina is specifically excluded. *<ECP / PCP / EE Care Pro / Enhanced CIR Pro / PBCI Rider Pro / PCCIR>* (without highlight in purple)
HG39P / HG39 / HG35P / HG35 / HGP D8 / D8YAS / PHP / Ex-care / SCIP / SCIR / EXCIR / Enhanced CIR / CIR Super HealthGuard / Individual Critical Illness Plan / CP / Double-Secure Critical Illness / LCAP / CIPBR / WPCIR / PCCIR Pro LCAP / Lady Care Pro / Lady Care [EVS] EE Care / WSCIP	Death of a portion of the heart muscle as a result of inadequate cardiac blood supply. The diagnostic criteria to be met are: (a) A current history of typical chest pain; (b) Current elevation of cardiac enzymes; and (c) New electrocardiographic changes. *<HG39P / HG39 / HG35P / HG35 / HGP / D8 / D8YAS / SCIP / SCIR / Enhanced CIR / CIR / LCAP / PHP / Ex-care / Super HealthGuard / Individual Critical Illness Plan / CP / EXCIR / Double-Secure Critical Illness / EE Care / WSCIP / WPCIR / CIPBR>* Definded and Covered as "**First Heart Attack 首次心臟病**"

Applicable products *(*including Pearl version)*	***Definitions***
Health 100 / CCPP / Premium Refund – Critical Illness	**[First Heart Attack 首次心臟病]** The first occurrence of an acute myocardial infarction accompanied by typical symptoms and typical new acute infarction changes on the electrocardiograph, and where all of the following conditions are met: (i) The electrocardiograph changes progress to the development of new pathological Q waves; (ii) Significant elevation of cardiac Troponin (T or I) or significant elevation in CK MB or other relevant cardiac markers; and (iii) Demonstration of a ventricular wall motion abnormality that results in a reduction in left ventricular ejection fraction to less than 50%.
(2) 冠狀動脈手術 Coronary Artery Surgery	
EOYS / OYS2 / OYS / AA PEU3 / PEU2 / PEU / SEU / SCP / LUP* ECP2 / ECP / MCP2 / MCP / PCP2 / PCP SCE* / SCER* / SCIPP / PCCIR / SCIR Pro* Enhanced CIR Pro / CI Rider Pro / Super HealthGuard Pro / CCR / PBCI Rider Pro / WPCI Rider Pro / PCCIR [EVS] EE Care Pro	The actual undergoing of **open-chest surgery** to correct or treat coronary artery disease (CAD) by way of coronary artery by-pass grafting. Angioplasty and all other intra-arterial, catheter-based techniques, keyhole or laser procedures, are excluded.
HG39P / HG39 / HG35P / HG35 D8 / D8YAS / PHP / Ex-care / EXCIR / Enhanced CIR / CIR / Super HealthGuard / Individual Critical Illness Plan / CP / Double-Secure Critical Illness / LCAP / CIPBR / WPCIR / PCCIR Pro / SCIR LCAP / Lady Care Pro / Lady Care [EVS] EE Care / WSCIP	The actual undergoing of open chest surgery to one (1) or more coronary arteries due to disease of those arteries. Angioplasty, laser or other intra-arterial procedures, are excluded from this definition.
Health 100 / CCPP / Premium Refund – Critical Illness	The actual undergoing for the first time of open chest coronary artery bypass grafting surgery to one or more coronary arteries due to disease of those arteries. Angioplasty, stent insertion, laser or other intra-arterial procedures are excluded.
HealthGuard Rider	The actual undergoing of open chest surgery to one or more diseased coronary arteries, due to disease of those arteries. Angioplasty or laser relief of the coronary artery disease is excluded from this definition.
(3) 其他嚴重的冠狀動脈疾病 Other Serious Coronary Artery Disease	
EOYS / OYS2 / OYS / AA PEU3 / PEU2 / PEU / SEU / SCP LUP* / ECP2 / ECP / MCP2 / MCP / PCP2 / PCP SCE* / SCER* / SCIPP / SCIR Pro* Enhanced CIR Pro / CI Rider Pro / Super HealthGuard Pro / CCR / PBCI Rider Pro / WPCI Rider Pro / PCCIR [EVS] EE Care Pro	Severe coronary artery disease in which at least three (3) major coronary arteries are individually occluded by a minimum of sixty percent (60%) or more, as proven by coronary angiogram only (non-invasive diagnostic procedures excluded). For purposes of this definition, “major coronary artery” refers to any of the left main stem artery, left anterior descending artery, circumflex artery and right coronary artery (but not including their branches).

Applicable products *(*including Pearl version)*	***Definitions***
HG39P / HG39 / HG35P / HG35 / HGP / D8 / D8YAS / PHP / Ex-care / SCIP / SCIR / EXCIR / Enhanced CIR / CIR / Super HealthGuard / Individual Critical Illness Plan / CP / Double-Secure Critical Illness / LCAP / CIPBR / WPCIR / PCCIR Pro / HealthGuard Rider LCAP / Lady Care Pro / Lady Care [EVS] EE Care / WSCIP	The narrowing of the lumen of at least three (3) arteries by a minimum of sixty percent (60%), as proven by coronary arteriography, regardless of whether or not any form of coronary artery surgery has been performed.
(4) 血管成形術及其他冠狀動脈疾病之創傷性療法 Angioplasty and Other Invasive Treatments for Coronary Artery Disease / 於頸動脈進行血管成形術或內膜切除術 Angioplasty or Endarterectomy for Carotid Arteries	
OYS2 / OYS / AA PEU3 / PEU2 / PEU / SEU / SCP PCP2 / PCP / SCE* / SCER* Prime Care Rider / CCR	**[Angioplasty or Endarterectomy for Carotid Arteries 於頸動脈進行血管成形術或內膜切除術]** Angioplasty or Endarterectomy for Carotid Arteries shall mean the treatment of stenosis of fifty percent (50%) or above, as proven by angiographic evidence, of one (1) or more carotid arteries. Both criteria (a) and (b) below must be met: (a) Either: (i) Actual undergoing of endarterectomy to alleviate the symptoms; or (ii) Actual undergoing of an endovascular intervention such as angioplasty and/or stenting or atherectomy to alleviate the symptoms; and (b) The Diagnosis and medical necessity of the treatment must be confirmed by a Registered Medical Practitioner who is a specialist in the relevant field.
HG39P / HG39 / HG35P / HG35 D8 / D8YAS / PHP / Ex-care / SCIP / SCIR / EXCIR / Enhanced CIR / CIR / Super HealthGuard / Individual Critical Illness Plan / CP / CIPBR / PCCIR [EVS] EE Care / WSCIP	Balloon angioplasty, atherectomy or laser treatment to correct a narrowing (minimum of fifty percent (50%) stenosis) of two (2) or more major coronary arteries and shows a history of physical activity / exercise limiting symptomatology. Such history shall consist of: (a) symptoms which are sufficiently severe to indicate that the Insured's future level of exercise tolerance would be restricted at a minimal level to prevent further episodes of chest pain; (b) a specialist medical opinion which defines the need to limit physical exercise so as to minimize moderate to severe anginal pain. Medical evidence shall include all of the following: (a) full report from attending Cardiologist / Registered Medical Practitioner who is a cardiologist; (b) evidence of significant and relevant ECG changes (ST segment depression of two (2) millimetres or more); and (c) angiographic evidence to confirm the location and degree of stenosis of two (2) or more major coronary arteries. *<HG39P / HG39 / HG35P / HG35 / D8 / D8YAS / PHP / SCIP / SCIR / EXCIR / Enhanced CIR / CIR / Individual Critical Illness Plan / CP / LCAP / CIPBR / PCCIR Pro / WSCIP >* Cardiologist *<Ex-care / Super HealthGuard / EE Care>* Registered Medical Practitioner who is a cardiologist
ECP / MCP SCIPP / SCIR Pro* Enhanced CIR Pro / CIR / CI Rider Pro / Super HealthGuard Pro / PCCIR Pro [EVS] EE Care Pro	The actual undergoing of coronary artery balloon angioplasty, atherectomy, laser treatment or the insertion of a stent to correct narrowing (minimum of fifty percent (50%) stenosis) of two (2) or more coronary arteries as shown by angiographic evidence. Intra-arterial investigative procedures are not included.

Applicable products *(*including Pearl version)*	***Definitions***
	(5) 經皮穿刺冠狀動脈介入 Percutaneous Coronary Intervention
OYS2 / OYS / AA PEU3 / PEU2 / PEU / SEU / SCP ECP2 / MCP2 / PCP / SCE* / SCER* Prime Care Rider / CCR	Percutaneous Coronary Intervention refers to any one (1) of the following procedures: (a) Angioplasty and/or stenting, being the actual undergoing of balloon angioplasty and/or stenting to correct narrowing or blockage of one (1) or more coronary arteries; (b) Other procedures, being the actual undergoing of atherectomy, laser relief, transmyocardial laser revascularisation or other intra-arterial techniques to correct narrowing or blockage of one (1) or more coronary arteries, provided that all of the following criteria are met: (i) Angiographic evidence is provided that at least one (1) coronary artery has stenosis of fifty percent (50%) or higher; and (ii) The procedure is Medically Necessary and performed by a Registered Medical Practitioner who is a cardiologist. When a Percutaneous Coronary Intervention is carried out as a result of a Less Severe Heart Attack, the benefit under this Policy is only payable for Less Severe Heart Attack. <*ECP2* / *MCP2*> (without highlight in purple)
	(6) 微創進行直接的冠狀動脈搭橋手術 Minimally Invasive Direct Coronary Artery By-pass
OYS2 / OYS / AA PEU3 / PEU2 / PEU / SEU / SCP PCP2 / PCP / SCE* / SCER* Prime Care Rider / CCR	Minimally Invasive Direct Coronary Artery By-pass shall mean the actual undergoing of a coronary artery by-pass surgery through a mini-thoracotomy (a small incision between the ribs) to correct narrowing or blockage of one (1) or more coronary arteries. Minimally Invasive Direct Coronary Artery By-pass can also be referred to as "keyhole" coronary bypass surgery. The procedure must be Medically Necessary and performed by a Registered Medical Practitioner who is a cardiologist. When a Minimally Invasive Direct Coronary Artery By-pass is carried out as a result of a Less Severe Heart Attack, the benefit under this Policy is only payable for Less Severe Heart Attack.
	(7) 次級嚴重心臟疾病 Less Severe Heart Disease
OYS2 / OYS / AA PEU3 / PEU2 / PEU / SEU / SCP PCP2 / SCE* / SCER* Prime Care Rider / CCR	Less Severe Heart Disease refers to any one (1) of the following: (a) Less Severe Heart Attack shall mean the death of a portion of the heart muscle as a result of inadequate blood supply. All of the following criteria must be met: (i) A history of typical chest pain; (ii) New characteristic ECG changes indicating acute myocardial infarction at the time of the relevant cardiac incident; (iii) Diagnostic Increase of Troponin; and (iv) The Diagnosis must be certified by a Registered Medical Practitioner who is a cardiologist. The death of the heart muscle caused by any invasive or surgical procedure to the heart or the coronary arteries and angina are excluded. (b) Cardiac pacemaker or defibrillator insertion is required as a result of serious cardiac arrhythmia which cannot be treated via other means. The procedure must be considered Medically Necessary and performed by a Registered Medical Practitioner who is a cardiologist.

Applicable products *(*including Pearl version)*	***Definitions***
PCP	Less Severe Heart Disease refers to any one (1) of the following: (a) Less Severe Heart Attack shall mean the death of a portion of the heart muscle as a result of inadequate blood supply. All of the following criteria must be met: (i) A history of typical chest pain; (ii) New characteristic ECG changes indicating acute myocardial infarction at the time of the relevant cardiac incident; (iii) Diagnostic Increase of Troponin; and (iv) The Diagnosis must be certified by a Registered Medical Practitioner who is a cardiologist. The death of the heart muscle caused by any invasive or surgical procedure to the heart or the coronary arteries and angina are excluded. (b) Cardiac pacemaker or defibrillator insertion is required as a result of serious cardiac arrhythmia which cannot be treated via other means. The insertion of the cardiac pacemaker or defibrillator must be certified as Medically Necessary by a Registered Medical Practitioner who is a cardiologist.

3. 疾病種類 -中風 Illness group – Stroke

[危疾 Major | 早期危疾 Minor]

適用產品 *(*包括明珠版本)*	***定義*** *(若產品沒有提供中文保單契約，請參考隨後的英文列表版本)*
(1) 中風 Stroke	
EOYS / OYS2 / OYS / AA PEU3 / PEU2 / PEU / PE / PEP / SEU / SCP EGCE / LUP* ECP2 / MCP2 / PCP2 SCE* / SCER* / SCIPP / SCIR Pro* CI Rider Pro / Super HealthGuard Pro / CCR / WPCI Rider Pro	由於任何腦血管意外或事故產生神經功能性障礙，該神經功能性障礙必須持續最少四(4)個星期並從身體檢查中確定具有客觀神經異常症狀。中風包括腦組織梗塞、腦出血及由顱以外原因引致血栓塞。中風的診斷必須以電腦掃描(CT scan)或磁力共振(MRI)作證明，並必須由腦神經專科註冊醫生確定該功能性障礙。以下各項不在受保之列： (a) 因短暫性腦缺血引致的腦部症狀； (b) 因偏頭痛引致的腦部症狀；及 (c) 對眼或視神經或前庭系統功能造成影響的血管疾病。
ECP / MCP / PCP PBCI Rider Pro / PCCIR Pro [EVS] EE Care Pro	由於任何腦血管意外或事故產生並持續最少四(4)個星期的神經後遺症，及因而導致永久性神經機能缺損。中風包括腦組織梗塞、腦出血及由腦以外原因引致血栓塞。中風的診斷必須以電腦掃描 (CT scan) 或磁力共振(MRI)作證明，並必須由腦神經專科註冊醫生確定。以下各項不在受保之列： (a) 因短暫性腦缺血引致的腦部症狀； (b) 任何可復原之缺血性神經機能缺損； (c) 因偏頭痛引致的腦部症狀；及 (d) 對眼或視神經或前庭系統功能造成影響的血管疾病。
HG39P / HG39 / HG35P / HG35 / HGP D8 / D8YAS / PHP / Ex-care / SCIP / SCIR / EXCIR / Enhanced CIR / CIR / Super HealthGuard / Individual Critical Illness Plan / CP / Double-Secure Critical Illness / CIPBR / WPCIR / LCAP / PCCIR / [EVS] EE Care / WSCIP	是指由於任何腦血管意外產生並超過二十四(24)小時的神經後遺症。中風包括腦細胞組織梗塞、腦出血、血栓形成或由腦以外原因引致血栓塞。您必須提供永久性神經虧損證明。
Health 100 / Premium Refund – Critical Illness	中風是指因大腦或蛛網膜下出血、腦栓塞或腦血栓引致的急性神經系統疾病,並須爲首次發生及符合下列各項狀況: (i) 出現明顯、持續及預期爲永久性的急性神經缺損,並導致不能自理最少兩項「日常生活活動」；及 (ii) 根據磁力共振、電腦掃描或其他可靠的影像技術證實有急性腦出血、腦栓塞或腦血栓所產生之病灶。 由意外、感染、脈管炎或炎性疾病所造成的腦部損傷不包括在內。

Applicable products *(*including Pearl version)*	***Definitions***
(1) 中風 Stroke	
EOYS / OYS2 / OYS / AA PEU3 / PEU2 / PEU / PE / PEP / SEU / SCP EGCE / LUP* ECP2 / MCP2 / PCP2 SCE* / SCER* / SCIPP / SCIR Pro* CI Rider Pro / Super HealthGuard Pro / CCR / WPCI Rider Pro	Any cerebrovascular accident or incident producing neurological functional impairment, with objective neurological abnormal signs on physical examination, lasting at least four (4) weeks. Infarction of brain tissue, haemorrhage and embolism from an extra-cranial source are included. The Diagnosis of Stroke must be based on changes seen in a CT scan or MRI and such functional impairment must be confirmed by a Registered Medical Practitioner who is a neurologist. The following are excluded: (a) Cerebral symptoms due to transient ischaemic attacks; (b) Cerebral symptoms due to migraine; and (c) Vascular disease affecting the eye or optic nerve or vestibular functions.
ECP / MCP / PCP PBCI Rider Pro / PCCIR Pro [EVS] EE Care Pro	Any cerebrovascular accident or incident producing neurological sequelae lasting at least four (4) weeks and which results in a permanent neurological deficit. Infarction of brain tissue, haemorrhage and embolization from an extra-cranial source are included. The Diagnosis of Stroke must be based on changes seen in a CT scan or MRI and must be confirmed by a Registered Medical Practitioner who is a neurologist. The following are excluded: (a) Cerebral symptoms due to transient ischaemic attacks; (b) Any reversible ischaemic neurological deficit; (c) Cerebral symptoms due to migraine; and (d) Vascular disease affecting the eye or optic nerve or vestibular functions.
HG39P / HG39 / HG35P / HG35 / HGP D8 / D8YAS / PHP / Ex-care / SCIP / SCIR / EXCIR / Enhanced CIR / CIR / Super HealthGuard / Individual Critical Illness Plan / CP / Double-Secure Critical Illness / CIPBR / WPCIR / LCAP / PCCIR / [EVS] EE Care / WSCIP	Any cerebrovascular incident, producing neurological sequelae, lasting more than twenty-four (24) hours and including infarction of brain tissue, cerebral haemorrhage, thrombosis or embolization from an extracranial source. Evidence of permanent neurological deficit must be produced.
Health 100 / Premium Refund – Critical Illness	The first occurrence of an acute neurological event caused by a cerebral or subarachnoid haemorrhage, cerebral embolism or cerebral thrombosis, where the following conditions are met: (i) There is an acute onset of objective and ongoing neurological deficits that are expected to be permanent and to result in the inability to perform independently at least two of the "Activities of Daily Living"; and (ii) Findings on Magnetic Resonance Imaging, Computerised Tomography, or other reliable imaging techniques, demonstrate a lesion consistent with the acute haemorrhage, embolism or thrombosis. Brian damage due to an accident, infection, vasculitis or an inflammatory disease are excluded.

4. 疾病種類 - 神經系統疾病 Illness group - Nervous system disease

[危疾 Major | 早期危疾 Minor]

*適用產品 (*包括明珠版本)*	*定義 (若產品沒有提供中文保單契約，請參考隨後的英文列表版本)*
(1) 阿茲海默氏症 Alzheimer's Disease	
EOYS / OYS2 / OYS / AA PEU3 / PEU2 / PEU / PE / PEP / SEU / SCP LUP* ECP2 / ECP / MCP2 / MCP / PCP2 / PCP SCE* / SCER* / SCIPP / SCIR Pro* Enhanced CIR Pro / Super HealthGuard Pro / CCR / PBCI Rider Pro / WPCI Rider Pro / PCCIR / [EVS] EE Care Pro	經受保人的臨床狀態及標準問卷或測驗證明受保人的思考能力退化或喪失，或行為舉止之失常是由亞爾茲默氏病或其他不可還原之器質性腦退化疾病引致，並導致受保人之思維能力及社交活動能力嚴重退減，進而影響受保人須接受持續性之護理。亞爾茲默氏病或其他不可還原之器質性腦退化疾病的診斷必須由腦神經專科註冊醫生臨床確定。 以下所列並不包括在內： (a) 非器質性腦疾病如神經機能疾病及精神病；及 (b) 任何藥物或酒精引起的器質性腦疾。
HG39P / HG39 / HG35P / HG35 / HGP D8 / D8YAS / PHP / Ex-care / SCIP / SCIR / CIR / Super HealthGuard / Individual Critical Illness Plan / CP / LCAP / PCCIR Pro [EVS] EE Care / WSCIP	經臨床狀態及標準問卷、測驗證明思考能力退化、喪失，或行爲舉止之失常是由亞爾茲默氏病/不可還原之器質腦退化性疾病引致。因神經機能疾病、精神病及任何藥物、酒精引起的機能失調,並導致嚴重性之思維能力及社交活動能力退減，進而影響受保人須接受持續性之照顧不包括在內。診斷須由適合的顧問醫生 / 註冊醫生作臨床驗證。 *<EXCIR / HG39 / HG39P / HG35P / HG35 / HGP / D8 / D8YAS / PHP / SCIP / SCIR / CIR / CP / LCAP / Individual Critical Illness Plan / WSCIP>* 顧問醫生 *<Ex-care / Super HealthGuard / EE Care / PCCIR Pro >* 註冊醫生
Health 100 / Premium Refund – Critical Illness	當相關的神經缺損爲導致受保人永久性不能自理最少兩項「日常生活活動」或影響受保人須接受持續性照顧的惟一原因,有關診斷便能確定爲亞爾茲默氏病或癡呆。
(2) 腦炎 Encephalitis	
EOYS / OYS2 / OYS / AA PEU3 / PEU2 / PEU / PE / PEP / SEU / SCP LUP* ECP2 / ECP / MCP2 / MCP / PCP2 / PCP SCE* / SCER* / SCIPP / SCIR Pro* Enhanced CIR Pro / Super HealthGuard Pro / CCR / PBCI Rider Pro / WPCI Rider Pro / PCCIR Pro / [EVS] EE Care Pro	因嚴重的腦實質炎症導致嚴重的永久性神經機能缺損，並證明已持續最少三十(30)日。腦炎的診斷必須獲腦神經專科註冊醫生確定。由人體免疫力缺乏病毒(HIV)引致的腦炎並不受此保障。

適用產品 *(*包括明珠版本)*	***定義*** *(若產品沒有提供中文保單契約，請參考隨後的英文列表版本)*
HG39P / HG39 / HG35P D8 / D8YAS / PHP / Ex-care / SCIP / SCIR / EXCIR / CIR / Super HealthGuard / Individual Critical Illness Plan / CP / LCAP / WPCIR / PCCIR [EVS] EE Care / WSCIP	因嚴重的腦物質（大腦半球、腦幹或小腦）炎症導致嚴重的永久性神經虧損。有關診斷必須獲神經病專科註冊醫生 / 神經病科專家顧問 / 神經病科顧問醫生確認，並證明永久性神經虧損已持續不少於四(4)星期。 *<HG39 / HG39P / HG35P / D8 / D8YAS / PHP / SCIP / SCIR/ EXCIR / CIR / CP / LCAP / Individual Critical Illness Plan / WSCIP >* 神經病科專家顧問 *<Ex-care / Super HealthGuard / EE Care>* 神經病專科註冊醫生 *<PCCIR >* 神經病科顧問醫生
Health 100 / Premium Refund – Critical Illness	指因病毒性腦炎（病毒感染腦實質）造成永久性神經缺損，使受保人永久性不能自理最少兩項「日常生活活動」。 在感染 HIV 情況下出現的腦炎不包括在內。
(3) 細菌性腦 (脊) 膜炎 Bacterial Meningitis	
EOYS / OYS2 / OYS / AA PEU3 / PEU2 / PEU / PE / PEP / SEU / SCP LUP* ECP2 / ECP / MCP2 / MCP / PCP2 / PCP SCE* / SCER* / SCIPP / SCIR Pro* Enhanced CIR Pro / Super HealthGuard Pro / CCR / PBCI Rider Pro / WPCI Rider Pro / PCCIR Pro/ [EVS] EE Care Pro	由細菌感染引致腦或脊髓發炎，並導致永久性神經機能缺損。細菌性腦（脊）膜炎之診斷必須由以下所列確定： (a) 有關診斷必須獲腦神經專科註冊醫生確定；及 (b) 腰椎穿刺證實腦脊髓液受細菌感染。
HG39P / HG39 / HG35P / HG35 D8 / D8YAS / PHP / Ex-care / SCIP / SCIR / EXCIR / CIR / Super HealthGuard / Individual Critical Illness Plan / CP / LCAP / WPCIR / PCCIR [EVS] EE Care / WSCIP	由細菌感染引致腦或脊髓發炎，並導致永久性神經虧損。有關診斷必須獲神經病專科註冊醫生 / 神經病科專家顧問 / 神經病科顧問醫生確定，並證明永久性神經虧損已持續不少於三(3)個月。 *<HG39P / HG39 / HG35P / HG35 / D8 / D8YAS / PHP / SCIP / SCIR / EXCIR / CIR / CP / LCAP / Individual Critical Illness Plan / WSCIP>* 神經病科專家顧問 *<Ex-care / Super HealthGuard / EE Care>* 神經病專科註冊醫生 *<PCCIR>* 神經病科顧問醫生
Health 100 / Premium Refund – Critical Illness	細菌性腦(脊)膜炎導致永失性神經缺損,使受保人永久性不能自理最少兩項「日常生活活動」。 在感染 HIV 情況下出現的細菌性腦(脊)膜炎不包括在內。

適用產品 *(*包括明珠版本)*	***定義****（若產品沒有提供中文保單契約，請參考隨後的英文列表版本）*
(4) 早期腦退化症（包括早期亞爾茲海默氏症）Early Stage Dementia including Early Stage Alzheimer's Disease	
OYS2 / OYS / AA PEU3 / PEU2 / PEU / PE / PEP / SEU / SCP PCP2 SCE* / SCER* Prime Care Rider / CCR	早期腦退化症包括早期亞爾茲海默氏症，指有認知功能障礙，在相隔三個月進行兩次神經心理測量測試及在 30 分爲滿分的簡短智能測驗（MMSE）中取得 20 分或以下，並必須符合以下所有條件： (a) 受保人持續由腦神經專科註冊醫生提供診治，並接受由該醫生處方的改善病情治療； (b) 相關認知功能障礙的診斷需由腦神經專科註冊醫生根據現時廣泛採用的臨床準則作出；及 (c) 提供支持腦退化症診斷的掃描影像。
(5) 次級嚴重腦炎 Less Severe Encephalitis	
OYS2 / OYS / AA PEU3 / PEU2 / PEU / PE / PEP / SEU / SCP PCP2 SCE* / SCER* Prime Care Rider / CCR	因病毒感染導致腦部（大腦半球、腦幹或小腦）發炎並需要入住醫院。診斷必須由腦專科顧問的註冊醫生確定，並必須由適當的檢查證明為急性病毒感染之腦炎。由人體免疫力缺乏病毒（HIV）引致的腦炎不受此保障。
次級嚴重細菌性腦（脊）膜炎 Less Severe Bacterial Meningitis	
OYS2 / OYS / AA PEU3 / PEU2 / PEU / PE / PEP / SEU / SCP PCP2 SCE* / SCER* / Prime Care Rider / CCR	由細菌感染引致腦（脊）膜發炎，並需要入住醫院。診斷必須由腦專科顧問的註冊醫生確定，並必須由適當的檢查證明為急性腦（脊）膜受細菌感染。

Applicable products *(*including Pearl version)*	***Definitions***
(1) 阿茲海默氏症 Alzheimer's Disease	
EOYS / OYS2 / OYS / AA PEU3 / PEU2 / PEU / PE / PEP / SEU / SCP LUP* ECP2 / ECP / MCP2 / MCP / PCP2 / PCP SCE* / SCER* / SCIPP / SCIR Pro* Enhanced CIR Pro / Super HealthGuard Pro / CCR / PBCI Rider Pro / WPCI Rider Pro / PCCIR / [EVS] EE Care Pro	Deterioration or loss of intellectual capacity or abnormal behavior, as evidenced by the Insured's clinical state and accepted standardized questionnaires or tests, arising from Alzheimer's Disease or other irreversible organic degenerative brain disorder, which results in significant reduction in the Insured's mental and social functioning such that continuous supervision of the Insured is required. The Diagnosis of Alzheimer's Disease or other irreversible organic degenerative brain disorder must be clinically confirmed by a Registered Medical Practitioner who is a neurologist. The following are excluded: (a) non-organic brain disorders such as neurosis and psychiatric illnesses; and (b) drug or alcohol related organic brain disorder.
HG39P / HG39 / HG35P / HG35 / HGP D8 / D8YAS / PHP / Ex-care / SCIP / SCIR / CIR / Super HealthGuard / Individual Critical Illness Plan / CP / LCAP / PCCIR Pro [EVS] EE Care / WSCIP	Deterioration or loss of intellectual capacity or abnormal behaviour as evidenced by the clinical state and accepted standardised questionnaires or tests arising from Alzheimer's Disease or Irreversible organic degenerative brain disorders, excluding neurosis, psychiatric illness and any drug or alcohol related organic disorder, resulting in significant reduction in mental and social functioning requiring the continuous supervision of the Insured. The Diagnosis must be clinically confirmed by an appropriate consultant / Registered Medical Practitioner.

Applicable products *(*including Pearl version)*	***Definitions***
	< EXCIR / HG39 / HG39P / HG35P / HG35 / HGP / D8 / D8YAS / PHP / SCIP / SCIR / CIR / CP / LCAP / Individual Critical Illness Plan / WSCIP> consultant. *<Ex-care / Super HealthGuard / EE Care / PCCIR Pro>* Registered Medical Practitioner.
Health 100 / Premium Refund – Critical Illness	The occurrence of Alzheimer's Disease or Dementia where there is an associated neurological deficit which is solely responsible for a permanent inablity to perform independently at least two of the "Activities of Daily Living" or requiring the continuos supervision of the Insured.
(2) 腦炎 Encephalitis	
EOYS / OYS2 / OYS / AA PEU3 / PEU2 / PEU / PE / PEP / SEU / SCP LUP* ECP2 / ECP / MCP2 / MCP / PCP2 / PCP SCE* / SCER* / SCIPP / SCIR Pro* Enhanced CIR Pro / Super HealthGuard Pro / CCR / PBCI Rider Pro / WPCI Rider Pro / PCCIR Pro/ [EVS] EE Care Pro	Severe inflammation of brain substance, resulting in permanent neurological deficit which is documented for a minimum of thirty (30) days. Diagnosis of Encephalitis must be confirmed by a Registered Medical Practitioner who is a neurologist. Encephalitis as a result of HIV Infection is excluded.
HG39P / HG39 / HG35P D8 / D8YAS / PHP / Ex-care / SCIP / SCIR / EXCIR / CIR / Super HealthGuard / Individual Critical Illness Plan / CP / LCAP / WPCIR / PCCIR [EVS] EE Care / WSCIP	Severe inflammation of brain substance (cerebral hemisphere, brainstem or cerebellum) resulting in significant and serious permanent neurological deficit as certified by a Registered Medical Practitioner who is a neurologist / consultant neurologist. The permanent neurological deficit must be documented for at least four (4) weeks. *<HG39 / HG39P / HG35P / D8 / D8YAS / PHP / SCIP / SCIR/ EXCIR / CIR / CP / LCAP / Individual Critical Illness Plan / WSCIP / PCCIR >* consultant neurologist. *<Ex-care / Super HealthGuard / EE Care>* Registered Medical Practitioner who is a neurologist.
Health 100 / Premium Refund – Critical Illness	Viral encephalitis (meaning viral infection of the brain parechyma) where there is a persistent neurological deficit that results in the permannt inability to perform at least two of the "Activities of Daily Living" Encephalitis occurring in the presence of HIV infection is excluded.
(3) 細菌性腦 (脊) 膜炎 Bacterial Meningitis	
EOYS / OYS2 / OYS / AA PEU3 / PEU2 / PEU / PE / PEP / SEU / SCP LUP* ECP2 / ECP / MCP2 / MCP / PCP2 / PCP SCE* / SCER* / SCIPP / SCIR Pro* Enhanced CIR Pro / Super HealthGuard Pro / CCR / PBCI Rider Pro / WPCI Rider Pro / PCCIR / [EVS] EE Care Pro	Bacterial Meningitis causing inflammation of the membranes of the brain or spinal cord resulting in permanent neurological deficit. The Diagnosis of bacterial meningitis must be confirmed by: (a) a Registered Medical Practitioner who is a neurologist; and (b) a lumbar puncture confirming the presence of bacterial infection in the cerebrospinal fluid.
HG39P / HG39 / HG35P / HG35 D8 / D8YAS / PHP / Ex-care / SCIP / SCIR / EXCIR / CIR / Super HealthGuard / Individual	Bacterial Meningitis causing inflammation of the membranes of the brain or spinal cord resulting in permanent neurological deficit. The diagnosis must be confirmed by a consultant neurologist / Registered Medical Practitioner who is a neurologist and evidence of permanent neurological deficit must be documented for at least three (3) months.

Applicable products *(*including Pearl version)*	***Definitions***
Critical Illness Plan / CP / LCAP / WPCIR / PCCIR Pro [EVS] EE Care / WSCIP	*<HG39P / HG39 / HG35P / HG35 / D8 / D8YAS / PHP / SCIP / SCIR / EXCIR / CIR / CP / LCAP / Individual Critical Illness Plan / WSCIP / PCCIR Pro>* consultant neurologist *<Ex-care / Super HealthGuard / EE Care>* Registered Medical Practitioner who is a neurologist
Health 100 / Premium Refund – Critical Illness	Bacterial Meningitis where there is a persistent neurological deficit that results in the permanent inability to perform at least two of the "Activities of Daily Living". Bacterial Meningitis occurring in the presence of HIV infection is excluded.
(4) 早期腦退化症（包括早期亞爾茲海默氏症）Early Stage Dementia including Early Stage Alzheimer's Disease	
OYS2 / OYS / AA PEU3 / PEU2 / PEU / PE / PEP / SEU / SCP PCP2 SCE* / SCER* Prime Care Rider / CCR	Early Stage Dementia including Early Stage Alzheimer's Disease shall mean cognitive impairment characterized by a Mini Mental State Examination score of 20 or less out of 30 as assessed by two neuropsychometric tests performed three months apart, where all of the following criteria are met: (a) The Insured is under the continuous care of, and on disease modifying treatment prescribed by, a Registered Medical Practitioner who is a neurologist; (b) Diagnosis of the relevant cognitive impairment is made by a Registered Medical Practitioner who is a neurologist according to currently established clinical criteria; and (c) Imaging evidence supporting the Diagnosis of dementia is provided.
(5) 次級嚴重腦炎 Less Severe Encephalitis	
OYS2 / OYS / AA PEU3 / PEU2 / PEU / PE / PEP / SEU / SCP PCP2 SCE* / SCER* Prime Care Rider / CCR	Inflammation of brain substance (cerebral hemisphere, brainstem or cerebellum) caused by viral infection requiring hospitalisation. The Diagnosis must be confirmed by a Registered Medical Practitioner who is a consultant neurologist and supported with appropriate investigations proving acute viral infection of the brain. Encephalitis caused by HIV infection is excluded.
(6) 次級嚴重細菌性腦（脊）膜炎 Less Severe Bacterial Meningitis	
OYS2 / OYS / AA PEU3 / PEU2 / PEU / PE / PEP / SEU / SCP PCP2 SCE* / SCER* Prime Care Rider / CCR	Inflammation of the meninges of the brain or spinal cord caused by bacterial infection requiring hospitalization. The Diagnosis must be confirmed by a Registered Medical Practitioner who is a consultant neurologist and supported with appropriate investigations proving acute bacterial infection of the meninges.

c. 常見理賠疾病 – 理賠所需文件 Top claimed disease – Claims required documents

癌症 Cancer	癌(Cancer)
	早期甲狀腺癌(Early Thyroid Cancer)
	原位癌 (Carcinoma-in-situ)
	早期惡性腫瘤 (Early Stage Malignancy)

基本所需文件 Basic documents required

1) 賠償申請表第一及第二部分 Claim form (Part I & Part II)
2) 病理組織化驗報告 Histopathology report(s)

可能需要的額外文件 Additional documents that may be required

1) 影像診斷報告 Any diagnostic imaging report(s)
2) 化驗報告 Any laboratory test report(s)

心血管疾病 Cardiovascular disease	其他嚴重的冠狀動脈疾病(Other Serious Coronary Artery Disease)
	血管成形術及其他冠狀動脈疾病之創傷性療法(Angioplasty and Other Invasive Treatments for Coronary Artery Disease)
	經皮穿刺冠狀動脈介入 (Percutaneous Coronary Intervention)

基本所需文件 Basic documents required

1) 賠償申請表第一及第二部分 Claim form (Part I & Part II)
2) 心血管電腦掃描 CT Coronary Angiogram report(s)
3) 心導管手術報告 Percutaneous Coronary Intervention (PCI) procedure/ Catheterization laboratory report(s)

心血管疾病 Cardiovascular disease	首次心臟病(First Heart Attack)
	心臟病(Heart attack)

基本所需文件 Basic documents required

1) 賠償申請表第一及第二部分 Claim form (Part I & Part II)
2) 心電圖 ECG report(s)
3) 心肌酵素化驗報告 Laboratory test report(s) for cardiac enzymes

心血管疾病 Cardiovascular disease	次級嚴重心臟疾病 (Less Severe Heart Disease)

基本所需文件 Basic documents required

1) 賠償申請表第一及第二部分 Claim form (Part I & Part II)
2) 心電圖 ECG report(s)
3) 心肌酵素化驗報告 Laboratory test report(s) for cardiac enzymes

可能需要的額外文件 Additional documents that may be required

1) 植入心臟起搏器或除纖顫器的手術室報告 Operation record(s) for cardiac pacemaker or defibrillator insertion

心血管疾病 Cardiovascular disease	冠狀動脈手術(Coronary Artery Surgery)
	微創進行直接的冠狀動脈搭橋手術 (Minimally Invasive Direct Coronary Artery By-pass)

基本所需文件 Basic documents required

1) 賠償申請表第一及第二部分 Claim form (Part I & Part II)

可能需要的額外文件 Additional documents that may be required

1) 心血管電腦掃描 CT Coronary Angiogram report(s)
2) 搭橋手術的手術室報告 Operation record(s) for coronary artery bypass

中風 Stroke	中風 (Stroke)

基本所需文件 Basic documents required

1) 賠償申請表第一及第二部分 Claim form (Part I & Part II)
2) 腦部電腦掃描及磁力共振掃描報告 Brain CT and MRI report(s)

神經系統疾病 Nervous system disease	亞爾茲默氏病 Alzheimer's disease
	早期腦退化症 (包括早期亞爾茲海默氏症) Early Stage Dementia (including Early Stage Alzheimer's Disease)

基本所需文件 Basic documents required

1) 賠償申請表第一及第二部分 Claim form (Part I & Part II)
2) 認知能力標準問卷/測驗報告 Standardized questionnaire(s) / test report(s) for cognitive status
3) 腦部電腦掃描及磁力共振掃描報告 Brain CT and MRI report(s)

可能需要的額外文件 Additional documents that may be required

1) 醫院報告 Hospital report(s)
2) 病情治療方案及進展報告 Treatment details and Progress report(s)

神經系統疾病 Nervous system disease	腦炎(Encephalitis)
	次級嚴重腦炎 (Less Severe Encephalitis)
	細菌性腦(脊)膜炎(Bacterial Meningitis)
	次級嚴重細菌性腦(脊)膜炎 (Less Severe Bacterial Meningitis)

基本所需文件 Basic documents required

1) 賠償申請表第一及第二部分 Claim form (Part I & Part II)
2) 腦脊液細菌培植報告 Cerebrospinal fluid bacterial cultural report(s)
3) 化驗報告 Any laboratory test report(s)
4) 腦部電腦掃描及磁力共振掃描報告 Brain CT and MRI report(s)