

Bowtie Term Critical Illness series:

Definitions of Major and Early Stage Critical Illnesses and Surgical Procedures

Bowtie 危疾保系列：嚴重及早期危疾及手術程序定義

"Major Critical Illnesses" shall mean the following medical conditions, and "Major Surgical Procedures" shall mean the following procedures:

「嚴重危疾」是指下列的醫療狀況，「嚴重手術程序」是指下列的程序：

(A) Cancer	(A) 癌症
<p>(1) Cancer</p> <p>A malignant tumour characterized by the uncontrolled growth of malignant cells and the invasion of normal tissue. The cancer should be confirmed by histological evidence of malignancy on a pathology report.</p> <p>This includes leukaemia, but excludes any of the following:</p> <ul style="list-style-type: none"> (a) Any lesions described as pre-malignant, non-invasive, carcinoma-in-situ, stage Ta or cervical dysplasia CIN-1, CIN-2 and CIN-3; (b) Any non melanoma skin cancers or malignant melanoma of AJCC stage 1; (c) Papillary thyroid cancer which are histologically described as TNM Classification T1a, T1b, T1c or are of another equivalent or lesser classification; Classification T1N0M0 or are of another equivalent or lesser classification; (d) Prostate cancers which are histologically described as TNM Classification T1a, T1b, T1c or are of another equivalent or lesser classification; (e) Chronic Lymphocytic Leukaemia (CLL) at RAI Stage 2 or less; (f) All tumours in the presence of any Human Immunodeficiency Virus (HIV); or (g) Neuroendocrine tumours without lymph node involvement or distant metastases unless classified as WHO Grade 2 or above. 	<p>(1) 癌症</p> <p>惡性腫瘤，並須有惡性細胞不受控制地生長以及侵略其他正常細胞組織的特徵。癌症應在病理報告中經組織學確診。</p> <p>癌症包括白血病，並不包括下列任何一項：</p> <ul style="list-style-type: none"> (a) 任何界定為癌前病變，非侵入性病變，原位癌，Ta 期腫瘤或子宮頸上皮內贅瘤（CIN-1、CIN-2 和 CIN-3）； (b) AJCC 1 期的任何非黑色素瘤皮膚癌或惡性黑色素瘤； (c) TNM 組織學分級在 T1N0M0（或其他分級方法中同等或更低分級）的甲狀腺乳頭狀癌； (d) TNM 組織學分級在 T1a、T1b 和 T1c（或其他分級方法中同等或更低分級）的前列腺癌； (e) RAI 級別 II 或以下的慢性淋巴性白血病； (f) 任何存在人體免疫力缺乏病毒（HIV）的腫瘤；或 (g) 任何無存在淋巴結和/或遠端轉移的神經內分泌腫瘤，WHO 級別 II 或以上除外。

(B) Illnesses related to the Heart	(B) 與心臟相關之疾病
<p>(2) Aorta Graft Surgery</p> <p>The actual undergoing of surgery for a disease of the aorta needing excision and surgical replacement of the diseased aorta with a graft. For the purpose of this definition aorta shall mean the thoracic and abdominal aorta, but not its branches.</p> <p>Traumatic injury to the aorta is excluded.</p>	<p>(2) 主動脈移植手術</p> <p>實際進行因主動脈疾病而需要切除以及移植主動脈之手術。就此定義而言，主動脈指胸部及腹部之主動脈，惟其分支除外。</p> <p>主動脈創傷並不包括在內。</p>
<p>(3) Coronary Artery By-Pass Grafts</p> <p>The undergoing of heart surgery to correct narrowing or blockage of one or more coronary arteries with by-pass grafts, but excluding non-surgical techniques such as balloon angioplasty or laser relief of an obstruction.</p>	<p>(3) 冠狀動脈搭橋手術</p> <p>實際進行冠狀動脈旁路移植手術以矯正一個或多個冠狀動脈的縮窄或阻塞，但並不包括非手術技術，例如球囊血管成形術或激光緩解阻塞。</p>
<p>(4) Heart Attack</p> <p>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:</p> <ul style="list-style-type: none"> (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 elevation of the cardiac biomarker, CK-MB above the generally accepted normal laboratory levels, or Troponin T > 0.5ng/ml or Troponin I > 0.5ng/ml. <p>Angina, heart attack of indeterminate age, and rise in cardiac biomarkers or Troponin T or Troponin I following an intra-arterial cardiac procedure including, but not limited to, coronary angiography and coronary angioplasty are specifically excluded.</p>	<p>(4) 心臟病</p> <p>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：</p> <ul style="list-style-type: none"> (a) 典型的胸痛病史； (b) 在相關心臟事故期間心電圖（ECG）顯示新近具急性心肌梗塞特徵的變化；及 (c) 心肌酵素（CK-MB）提高至一般公認的實驗室水平的正常水平以上或心肌旋轉蛋白 T（Troponin T）> 0.5 ng/ml 或心肌旋轉蛋白 I（Troponin I）> 0.5ng/ml。 <p>心絞痛，未知年歲出現的心臟病，及因進行心臟動脈程序（包括但不限於心臟冠狀動脈電腦斷層檢查及冠狀動脈血管成形術）導致的心肌酵素、心肌旋轉蛋白 T（Troponin T）或心肌旋轉蛋白 I（Troponin I）提升並不包括在內。</p>

<p>(5) Heart Valve Replacement or Repair</p> <p>The actual undergoing of open-heart surgery to replace or repair cardiac valves as a consequence of heart valve defects or abnormalities.</p> <p>Repair via intra-vascular procedure, key-hole surgery or similar techniques is specifically excluded.</p>	<p>(5) 心瓣置換及修補</p> <p>實際進行因心瓣缺陷或異常之剖開心臟手術以置換或修復心瓣。</p> <p>血管內所作之手術、小切口手術或類似技術進行的修復並不包括在內。</p>
<p>(6) Other Serious Coronary Artery Disease</p> <p>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).</p> <p>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).</p>	<p>(6) 其他嚴重的冠狀動脈疾病</p> <p>嚴重的冠狀動脈疾病包括有最少三 (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 (非創傷性之診斷檢查並不符合此要求) 。</p> <p>就此定義而言，「主要冠狀動脈」是指任何左冠狀動脈主幹，左冠狀動脈前降支、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) 。</p>
<p>(7) Primary Pulmonary Arterial Hypertension</p> <p>Primary Pulmonary Arterial Hypertension with substantial right ventricular enlargement established by investigations including cardiac catheterization, and which results in permanent irreversible physical impairment to the degree of New York Heart Association (NYHA) classification Class III or Class IV, based on the following classification criteria:</p> <p>Class III: Marked limitation of physical activity. Comfortable at rest, but less than ordinary activity causes symptoms.</p> <p>Class IV: Unable to engage in any physical activity without discomfort. Symptoms may be present even at rest.</p> <p>Pulmonary Arterial Hypertension which does not meet the above conditions is excluded.</p>	<p>(7) 原發性肺動脈高血壓</p> <p>透過包括心導管檢查在內的檢查確定為原發性肺動脈高血壓連同右心室大幅擴大，導致永久不可復原的損害，其程度達到紐約心臟協會 (NYHA) 界定第三級或第四級心臟損害分級，基於以下分類標準：</p> <p>第三級：體力活動嚴重受到限制，於其在靜止休息時沒有症狀，但低於普通活動即會導致症狀。</p> <p>第四級：無法舒適的執行任何活動。即使在靜止休息時也可能出現症狀。</p> <p>不符合上述條件的肺動脈高血壓並不包括在內。</p>

(C) Illnesses related to the Nervous System	(C) 與神經系統相關之疾病
<p>(8) Alzheimer's Disease</p> <p>Deterioration or loss of intellectual capacity or abnormal behavior, as evidenced by the Insured Person'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 Person's mental and social functioning such that continuous supervision of the Insured Person is required. The diagnosis of Alzheimer's Disease or other irreversible organic degenerative brain disorder must be clinically confirmed by a Registered Medical Specialist who is a neurologist.</p> <p>The following are excluded:</p> <ul style="list-style-type: none"> (a) non-organic brain disorders such as neurosis and psychiatric illnesses; and (b) drug or alcohol related organic brain disorder. 	<p>(8) 亞爾茲默氏病</p> <p>經受保人的臨床狀態及影像檢查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復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。診斷亞爾茲默氏病或其他不可復原之器質性腦退化疾病必須由腦神經註冊專科醫生臨床確認。</p> <p>並不包括下列任何一項：</p> <ul style="list-style-type: none"> (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病。
<p>(9) Apallic Syndrome</p> <p>Universal necrosis of the brain cortex with the brainstem remaining intact. The definite diagnosis must be confirmed by a Registered Medical Specialist who is a neurologist. This condition must be medically documented as lasting for at least one (1) month by a Registered Medical Specialist who is a neurologist.</p>	<p>(9) 植物人</p> <p>指腦皮質全面壞死，唯腦幹仍保持完整。必須由腦神經註冊專科醫生確診。這種情況必須由腦神經註冊專科醫生證明已持續不少於一（1）個月。</p>
<p>(10) Bacterial Meningitis</p> <p>Bacterial Meningitis causing inflammation of the membranes of the brain or spinal cord, which is associated with a Permanent Neurological Deficit. The diagnosis of Bacterial Meningitis must be confirmed by:</p> <ul style="list-style-type: none"> (a) a Registered Medical Specialist who is a neurologist; and (b) a lumbar puncture confirming the presence of bacterial infection in the cerebrospinal fluid. 	<p>(10) 細菌性腦（脊）膜炎</p> <p>由細菌感染引致腦或脊髓的腦脊膜炎，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：</p> <ul style="list-style-type: none"> (a) 有關診斷必須獲腦神經註冊專科醫生確定；及 (b) 腰椎穿刺證實腦脊髓液受細菌感染。

<p>(11) Benign Brain Tumour</p> <p>A non-cancerous tumour in the brain or meninges within the cranium, giving rise to characteristic signs of increased intra-cranial pressure such as papilloedema, mental symptoms, seizures and sensory impairment. The presence of the underlying tumour must be confirmed by imaging studies such as Computed Tomography (CT) Scan or Magnetic Resonance Imaging (MRI).</p> <p>The following are excluded:</p> <ul style="list-style-type: none"> (a) cysts; (b) granulomas; (c) malformations in, or of, the arteries or veins of the brain; (d) haematomas; (e) tumours in the pituitary gland or spine; and (f) tumours of the skull base. 	<p>(11) 良性腦腫瘤</p> <p>頭顱內的腦部或腦膜的非惡性腫瘤，造成腦內壓力增加的典型症狀，例如視乳頭水腫、神經功能障礙、痙攣及感覺神經障礙。腦瘤須經由影像研究如電腦斷層掃描（CT）檢查或磁力共（MRI）檢查確認。</p> <p>並不包括下列任何一項：</p> <ul style="list-style-type: none"> (a) 囊腫； (b) 肉芽腫； (c) 腦部動脈或靜脈血管畸形； (d) 血腫； (e) 腦垂體或脊髓腫瘤；及 (f) 顱底腫瘤。
<p>(12) Coma</p> <p>A state of unconsciousness with no reaction or response to external stimuli or internal needs, which is associated with a Permanent Neurological Deficit, persists continuously for at least ninety-six (96) hours, and requires the use of a life support system. The Coma must be confirmed by a Registered Medical Specialist who is a neurologist.</p> <p>Irrespective of the above, Coma resulting directly from self-inflicted injury, alcohol or drug mis-use is excluded.</p>	<p>(12) 昏迷</p> <p>昏迷是指一種失去知覺的狀態，對外來刺激或體內需求毫無反應，並導致永久性神經機能缺損及持續最少九十六（96）小時，並需要利用生命維持系統。昏迷必須由腦神經註冊專科醫生確定。</p> <p>即使符合上述情況，因自我傷害所致的傷害、酒精或濫用藥物而引致的昏迷並不包括在內。</p>

<p>(13) Encephalitis</p> <p>Severe inflammation of brain substance, which is associated with a Permanent Neurological Deficit, as certified by a Registered Medical Specialist who is a neurologist.</p>	<p>(13) 腦炎</p> <p>嚴重的腦實質炎症，並導致永久性神經機能缺損，經腦神經註冊專科醫生確定。</p>
<p>(14) Major Head Trauma</p> <p>Accidental head injuries resulting in residual brain damage to the extent that there is a Permanent Neurological Deficit causing Significant Functional Impairment.</p> <p>“Significant Functional Impairment” means a Registered Medical Specialist who is a neurologist has assessed the Insured Person as scoring five (5) or less on the eight (8) point version of the Glasgow Outcome Scale of Head Injuries or equivalent levels of functional impairment on a similar scale which has been generally accepted in medical literature.</p>	<p>(14) 嚴重頭部創傷</p> <p>因頭部意外受傷導致遺留的腦部損傷，以致永久性神經機能缺損，從而導致嚴重功能障礙。</p> <p>「嚴重功能障礙」是指由腦神經註冊專科醫生評估受保人的格拉斯哥預後指數於八（8）分制中為五（5）分或以下，或於醫學文獻中普遍接受的同等功能障礙。</p>
<p>(15) Muscular Dystrophy</p> <p>Hereditary muscular dystrophy confirmed by a Registered Medical Specialist who is a neurologist resulting in the inability to perform, without assistance, 3 or more of the Activities of Daily Living.</p>	<p>(15) 肌營養不良</p> <p>由註冊腦神經科專科醫生證實為遺傳性肌營養不良，導致在沒有協助的情況下無法完成三（3）項或以上的日常活動。</p>
<p>(16) Progressive bulbar palsy</p> <p>Neurological disorder with paralysis in the head region, difficulties in chewing and swallowing, problems in speaking, persistent signs of involvement of the spinal nerves and the motor centres in the brain and spastic weakness and atrophy of the muscles of the extremities. The disease must be unequivocally diagnosed by a Registered Medical Specialist who is a neurologist. These conditions have to be medically documented for at least 3 months.</p>	<p>(16) 延髓性逐漸癱瘓</p> <p>神經系統疾病包括腦神經癱瘓、咀嚼、吞嚥及說話困難，持續性脊髓神經及腦內運動神經中樞受損，肢體強直性肌無力及肌肉萎縮，需由神經科專家顧問明確診斷。此狀況需有最少三（3）個月的醫療紀錄。</p>

<p>(17) Spinal Muscular Atrophy</p> <p>Degenerative diseases of the anterior horn cells in the spinal cord and motor nuclei of the brainstem characterized by profound proximal muscular weakness and wasting, primarily in the legs, followed by distal muscle involvement. The damage must result independently of all other causes and directly in the Insured's permanent inability to perform at least three (3) of the Activities of Daily Living. The diagnosis must be made by a Specialist with appropriate neuromuscular testing such as Electromyogram (EMG). Only Insured with first diagnosis on or after the Policy Anniversary when the Insured reaches the age of five (5) is eligible to receive a benefit under this illness.</p>	<p>(17) 脊髓肌肉萎縮症</p> <p>脊髓前角細胞及腦幹運動細胞核的退化病變，以近側的肌肉無力和萎縮為主要特徵，由腿部為最先開始並逐步擴散至遠側的肌肉。有關病變必須在不涉及任何其他因素下直接導致永久不能完成基本日常生活活動的其中最少三項。診斷必須由專科醫生證實並附有適當的神經肌肉檢驗如肌電圖 EMG 證明。只限於受保人於年屆五 (5) 歲的保單週年日或其後首次獲確實診斷患上本項疾病才可獲得保險賠償。</p>
<p>(18) Amyotrophic Lateral Sclerosis</p> <p>Characterised by muscular weakness and atrophy, evidence of anterior horn cell dysfunction, visible muscle fasciculations, spasticity, hyperactive deep tendon reflexes and extensor plantar reflexes, evidence of corticospinal tract involvement, dysarthria and dysphagia. The diagnosis must be made by a Registered Medical Specialist who is a neurologist with appropriate neuromuscular testing such as Electromyogram (EMG). The disease must result in significant physical impairment as evidenced by the Insured's permanent inability to perform at least three (3) of the Activities of Daily Living.</p>	<p>(18) 肌萎縮性側索硬化症</p> <p>有肌肉無力及萎縮為特徵，並有以下情況作為證明：脊髓前角細胞功能失調、可見的肌肉顫動、痙攣、過度活躍之深層肌腱反射和外部足底反射、影響皮質脊髓束、構音障礙及吞嚥困難。必須由腦神經科專科醫生以適當的神經肌肉檢查如肌電圖 (EMG) 證實。本項疾病必須導致嚴重的生理功能損壞，受保人永久性無法獨立完成最少三 (3) 項日常生活活動作為證明。</p>

<p>(19) Primary Lateral Sclerosis</p> <p>A progressive degenerative disorder of the motor neurons of the cerebral cortex resulting in widespread weakness on an upper motor neuron basis. Clinically it is characterized by progressive spastic weakness of the limbs, preceded or followed by spastic dysarthria and dysphagia, indicating combined involvement of the corticospinal and corticobulbar tracts. The unequivocal diagnosis must be made by a Registered Medical Specialist who is a neurologist and confirmed by appropriate neuromuscular testing such as electromyogram (EMG).</p> <p>The condition must result in the permanent inability to perform, without assistance, at least three (3) of the six (6) Activities of Daily Living. These conditions have to be medically documented for at least three (3) consecutive months.</p>	<p>(19) 原發性側索硬化症</p> <p>大腦皮質運動神經元逐漸退化失調，導致由上運動神經元控制的肌肉廣泛衰弱，臨床特徵為肢體肌肉漸進式出現痙攣性衰弱，此前或其後伴有痙攣性發音及吞嚥困難，顯示皮質脊髓束及皮質延髓束同時受到影響。確診須由神經科醫生作出，並經由肌電圖檢查等適當的神經肌肉測試驗證實。</p> <p>病情必須導致受保人在沒有別人協助的情況下，永久性失去進行日常活動六（6）項中最少三（3）項的能力。此狀況需有最少連續三（3）個月的醫療記錄。</p>
<p>(20) Multiple Sclerosis</p> <p>Unequivocal diagnosis by a Registered Medical Specialist who is a neurologist confirming more than one (1) episode of well-defined neurological deficit. There must be evidence of typical symptoms of demyelination with persisting signs of involvement of co-ordination and motor and sensory function. The diagnosis must be confirmed by Computed Tomography (CT) Scan or Magnetic Resonance Imaging (MRI) with evidence of lesions of the central nervous system.</p>	<p>(20) 多發性硬化症</p> <p>經腦神經註冊專科醫生無可置疑地證實發作多於一（1）次的明確神經機能缺損。必須有典型的脫髓鞘症狀，並伴有持續的病徵及影響到協調、運動和感覺功能。診斷必須通過電腦斷層掃描（CT）檢查或磁力共振（MRI）檢查確認，並伴有中樞神經系統病變的證據。</p>
<p>(21) Paralysis of Limbs</p> <p>Complete and permanent loss of use of two (2) or more limbs through paralysis due to Accident or sickness.</p>	<p>(21) 癱瘓</p> <p>因意外或疾病引致癱瘓進而導致完全及永久失去兩（2）個或以上肢體的功能。</p>

<p>(22) Parkinson's Disease</p> <p>Unequivocal diagnosis of Parkinson's Disease by a Registered Medical Specialist who is a neurologist where the condition:</p> <ul style="list-style-type: none"> (a) cannot be controlled with medication; (b) shows signs of progressive impairment; and (c) the inability to perform at least three (3) of the Activities of Daily Living, either with or without the use of mechanical equipment, special devices or other aids or adaptations in use for disabled persons. <p>Only idiopathic Parkinson's Disease is covered. Drug-induced or toxic causes of Parkinson's Disease are excluded.</p>	<p>(22) 帕金森症</p> <p>須由腦神經註冊專科醫生無可置疑地確診為帕金森症，證明情況：</p> <ul style="list-style-type: none"> (a) 無法以藥物控制； (b) 出現漸進性障礙的徵狀；及 (c) 在使用或不使用機械設備、專用儀器或其他為殘疾人士而設的輔助工具的情況下無法進行最少三（3）項日常生活活動。 <p>僅涵蓋特發性帕金森症。藥物或中毒引起的帕金森病並不包括在內。</p>
<p>(23) Poliomyelitis</p> <p>Unequivocal diagnosis by a Registered Medical Specialist who is a neurologist of infection by the polio virus leading to paralytic disease as evidenced by impaired motor function or respiratory weakness. Cases not involving paralysis and other causes of paralysis are excluded.</p>	<p>(23) 脊髓灰質炎</p> <p>須由腦神經註冊專科醫生無可置疑地確診為受脊髓灰質炎病毒的感染而引致癱瘓性之疾病，並由運動功能受損或呼吸無力所證明。不涉及癱瘓和其他癱瘓原因的個案並不包括在內。</p>
<p>(24) Stroke</p> <p>Any cerebrovascular accident or incident causing a Permanent Neurological Deficit, 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 confirmed by a Registered Medical Specialist who is a neurologist, based on new radiological changes as seen in a Computed Tomography (CT) Scan or Magnetic Resonance Imaging (MRI) which correlate to the functional impairments observed.</p> <p>The following are excluded:</p> <ul style="list-style-type: none"> (a) Cerebral symptoms due to transient ischaemic attacks; and (b) Vascular disease affecting the eye or optic nerve or vestibular functions. 	<p>(24) 中風</p> <p>由於任何腦血管意外或事故導致永久性神經機能缺損，並必須持續最少四（4）個星期。中風包括腦組織梗塞、腦出血及由顱以外原因引致血栓梗塞。中風的診斷必須由腦神經註冊專科醫生根據電腦斷層掃描（CT）檢查或磁力共振（MRI）檢查中發現與所觀察到的功能障礙有關的放射學變化來確認。</p> <p>並不包括下列任何一項：</p> <ul style="list-style-type: none"> (a) 因短暫性腦缺血引致的腦部症狀；及 (b) 對眼或視覺神經或前庭系統功能造成影響的血管疾病。

(D) Illnesses related to Major Organs and Functions	(D) 與主要器官和功能相關之疾病
<p>(25) Aplastic Anaemia</p> <p>Irreversible persistent bone marrow failure which results in anaemia, neutropenia and thrombocytopenia requiring treatment with at least one (1) of the following:</p> <ul style="list-style-type: none"> (a) blood product transfusion; (b) marrow stimulating agents; (c) immunosuppressive agents; or (d) bone marrow or haematopoietic stem cell transplantation. <p>The diagnosis of Aplastic Anaemia must be confirmed by a bone marrow biopsy.</p>	<p>(25) 再生障礙性貧血</p> <p>由不可逆轉的持續骨髓衰竭所導致的貧血、嗜中性白血球減少及血小板減少而必須接受下列一 (1) 種或以上的治療：</p> <ul style="list-style-type: none"> (a) 輸入血液製品； (b) 骨髓刺激藥劑； (c) 免疫抑制劑；或 (d) 骨髓或造血幹細胞移植。 <p>再生障礙性貧血的診斷必須通過骨髓活檢證實。</p>
<p>(26) End-Stage Liver Disease</p> <p>End stage liver disease as evidenced by all of the following:</p> <ul style="list-style-type: none"> (a) permanent jaundice; (b) ascites; and (c) encephalopathy. <p>Liver disease secondary to alcohol or drug misuse is excluded.</p>	<p>(26) 末期肝病</p> <p>末期肝病必須有下列所有的症狀證明：</p> <ul style="list-style-type: none"> (a) 永久性黃疸； (b) 腹水；及 (c) 腦病。 <p>因酗酒或濫用藥物引致的肝病並不包括在內。</p>
<p>(27) End-Stage Lung Disease</p> <p>End stage lung disease including interstitial lung disease requiring permanent oxygen therapy as well as a FEV 1 test result of consistently less than one (1) litre.</p>	<p>(27) 末期肺病</p> <p>末期肺病，包括需長期吸氧的間質性肺病以及第一秒最大呼氣量 (FEV 1) 的測試結果持續少於一 (1) 公升。</p>

<p>(28) Fulminant Viral Hepatitis</p> <p>Sub-massive to massive necrosis of the liver by a hepatitis virus, leading precipitously to liver failure, where the following criteria are met:</p> <ul style="list-style-type: none"> (a) Rapid decrease in liver size associated with necrosis involving entire lobules; (b) Rapid deterioration of liver enzymes; (c) Deepening jaundice; and (d) Hepatic encephalopathy. <p>Hepatitis infection or carrier status alone does not meet the diagnostic criteria.</p>	<p>(28) 暴發性病毒性肝炎</p> <p>由肝炎病毒造成的次大面積至大面積肝細胞壞死，導致急性肝衰竭，同時符合以下所有條件：</p> <ul style="list-style-type: none"> (a) 肝臟體積急劇縮小並涉及廣泛性肝小葉壞死； (b) 肝酶急劇退化； (c) 黃疸加深；及 (d) 肝性腦病。 <p>僅肝炎感染或攜帶者並不符合診斷標準。</p>
<p>(29) Kidney Failure</p> <p>End stage renal disease, due to whatever cause or causes, with the Insured Person undergoing regular peritoneal dialysis or haemodialysis.</p>	<p>(29) 腎衰竭</p> <p>由某種原因導致的末期腎病，令受保人需定期進行腹膜透析或血液透析。</p>
<p>(30) Major Organ Transplant</p> <p>The actual undergoing as a recipient of a transplant of a heart, lung, liver, pancreas, kidney or bone marrow.</p>	<p>(30) 主要器官移植</p> <p>實際進行接受心臟，肺，肝，胰臟，腎臟或骨髓移植。</p>

(31) Systemic Lupus Erythematosus (SLE) with Lupus Nephritis

Multi-system, autoimmune disorder characterized by the development of auto-antibodies, directed against various self-antigens.

For purposes of this definition, SLE is restricted to only those forms of systemic lupus erythematosus, which involve the kidneys and are characterized as Class III, Class IV, Class V or Class VI lupus nephritis under the Abbreviated International Society of Nephrology/Renal Pathology Society (ISN/RPS) classification of lupus nephritis (2003) below based on renal biopsy. Other forms such as discoid lupus, and those forms with only hematological and joint involvement are specifically excluded.

Abbreviated ISN/RPS classification of lupus nephritis (2003):

- Class I - Minimal mesangial lupus nephritis
- Class II - Mesangial proliferative lupus nephritis
- Class III - Focal lupus nephritis
- Class IV - Diffuse segmental (IV-S) or global (IV-G) lupus nephritis
- Class V - Membranous lupus nephritis
- Class VI - Advanced sclerosing lupus nephritis

(31) 系統性紅斑狼瘡連狼瘡性腎炎

多系統自身免疫性疾病，特徵是產生自身抗體以對抗多種自身抗原。

就此定義而言，系統性紅斑狼瘡 (SLE) 僅限指涉及腎臟 (經腎臟活檢確定為國際腎臟協會/腎臟病理協會 (ISN/RPS) 的狼瘡性腎炎分類 (2003) 中的第三級、第四級、第五級或第六級) 的系統性紅斑狼瘡。其他類型如盤狀紅斑狼瘡，以及只涉及血液和關節的系統性紅斑狼瘡，則明確不受保。

國際腎臟協會/腎臟病理協會 (ISN/RPS) 的狼瘡性腎炎分類 (2003)：

- 第一級 - 微小系膜狼瘡性腎炎
- 第二級 - 系膜增生性狼瘡性腎炎
- 第三級 - 病灶性狼瘡性腎炎
- 第四級 - 彌漫性節段性 (IV-S 級) 狼瘡性腎炎或全球性 (IV-G 級) 狼瘡性腎炎
- 第五級 - 膜性狼瘡性腎炎
- 第六級 - 高度硬化性狼瘡性腎炎

(32) Systemic Scleroderma

A systemic collagen-vascular disease causing progressive diffuse fibrosis in the skin, blood vessels and visceral organs. This diagnosis must be unequivocally confirmed by a Registered Medical Specialist who is a rheumatologist and supported by biopsy or equivalent confirmatory test, and serological evidence, and the disorder must have reached systemic proportions to involve the heart, lungs or kidneys.

The following are excluded:

- (a) Localized scleroderma (linear scleroderma or morphea);
- (b) Eosinophilic fasciitis; and
- (c) CREST syndrome.

(32) 系統性硬皮病

是一種全身性膠原血管疾病引起進行性瀰漫性皮膚、血管和內臟器官的纖維化。診斷必須由風濕病註冊專科醫生經活檢或血清學檢查無可置疑地證實，和病變必須侵犯至心臟、肺或腎。

並不包括下列任何一項：

- (a) 局部硬皮病 (線性硬皮病或硬斑病)；
- (b) 嗜酸性粒細胞筋膜炎；及
- (c) CREST 症候群。

(E) Other Major Illnesses	(E) 其他主要疾病
<p>(33) AIDS/HIV due to Blood Transfusion</p> <p>The Insured Person being infected by Human Immunodeficiency Virus (HIV) or Acquired Immune Deficiency Syndrome (AIDS) provided that:</p> <ul style="list-style-type: none"> (a) the infection is due to blood transfusion received after the policy effective date; (b) the blood transfusion is received on the advice of and under the regular care and attention of a Registered Medical Specialist in the relevant field and is received in a legally constituted Hospital in Hong Kong; and (c) certification is received from the Registered Medical Specialist in the relevant field performing the relevant blood transfusion and from the legally constituted blood or blood product supplier in Hong Kong which supplied the particular blood or blood product for the relevant transfusion confirming that the Insured Person is infected by HIV or AIDS through blood transfusion. <p>This insurance will not apply and no benefit payment will be payable whenever a Cure is available. "Cure" means any treatment that renders the HIV inactive or non-infectious.</p>	<p>(33) 因輸血而感染愛滋病/人體免疫力缺乏病毒</p> <p>受保人感染了人體免疫力缺乏病毒 (HIV) 或後天免疫機能喪失綜合症 (AIDS)，亦稱愛滋病，並須符合下列各項條件：</p> <ul style="list-style-type: none"> (a) 感染是在保單生效日後接受輸血導致； (b) 輸血是根據有關領域的註冊專科醫生的意見並在其定期護理下，於香港合法醫院中進行；及 (c) 從執行輸血的有關領域的註冊專科醫生以及為相關輸血提供了特定的血液或血液製品的香港合法供應商獲得證明，以確認受保人通過該輸血感染了人體免疫力缺乏病毒 (HIV) 或愛滋病 (AIDS)。 <p>若已有任何療法可供醫治，則是項保障並不適用，我們亦不會作出任何賠償。「療法」是指任何可以使人體免疫力缺乏病毒(HIV)變為不活躍或非傳染性的治療。</p>
<p>(34) Ebola</p> <p>Infection with the Ebola virus where the following conditions are met:</p> <ul style="list-style-type: none"> (a) presence of the Ebola virus has been confirmed by laboratory testing; (b) there are ongoing complications of the infection persisting beyond thirty (30) days from the onset of symptoms; and (c) the infection does not result in death. 	<p>(34) 伊波拉</p> <p>伊波拉病毒感染，同時符合以下所有條件：</p> <ul style="list-style-type: none"> (a) 由實驗室檢驗證明伊波拉病毒存在； (b) 由出現有關病徵開始起計持續超過三十 (30) 天不斷因感染引致併發症；及 (c) 感染並沒有導致死亡。

(35) Occupationally Acquired HIV

Infection with the Human Immunodeficiency Virus (HIV) whilst the Insured Person was carrying out the normal professional duties of his or her occupation, subject to the following proofs:

- (a) proof of the accident giving rise to the infection;
- (b) proof that the accident involved a definite source of the HIV infected fluids; and
- (c) proof of sero-conversion from HIV negative to HIV positive occurring during the one-hundred-and-eighty (180) days after the documented accident. This proof must include a negative HIV antibody test conducted within five (5) days of the accident.

HIV infection resulting from any other means including sexual activity and the use of intravenous drugs is excluded.

Any Accident causing a potential claim must be reported to us within fourteen (14) days of the Accident.

This benefit is only payable when the occupation of the Insured Person is a Registered Medical Practitioner, medical student, registered nurse, medical laboratory technician, dentist (surgeon and nurse) or paramedical worker, working in medical centre or clinic.

This insurance will not apply and no benefit payment will be payable whenever a Cure is available. "Cure" means any treatment that renders the HIV inactive or non-infectious.

(35) 因職業感染人體免疫力缺乏病毒

受保人在進行其職業的正常職務時感染了人體免疫力缺乏病毒 (HIV)，並能提供下列各項證明：

- (a) 引起感染的事實證明；
- (b) 證明事故涉及一定數量的人體免疫力缺乏病毒 (HIV) 感染液體；及
- (c) 必須提供證明血清轉變至人體免疫力缺乏病毒 (HIV) 感染是在事故當日起計一百八十 (180) 日內產生，該證明須包括事故發生後五 (5) 天內所作之呈陰性反應的人體免疫力缺乏病毒 (HIV) 抗體測試。

由其他途徑 (包括但不限於性行為或靜脈注射毒品) 導致之人體免疫力缺乏病毒 (HIV) 感染並不包括在內。

必須在任何導致潛在索賠的事故當日起計十四 (14) 天內將引致人體免疫力缺乏病毒 (HIV) 感染的事實向本公司報告。

僅當受保人的職業是在醫療中心或診所工作的註冊醫生、醫科學生、註冊護士、醫學實驗室技術人員、牙醫 (外科醫生和護士) 或醫護人員時，我們方會作出任何賠償。

若已有任何療法可供醫治，則是項保障並不適用，我們亦不會作出任何賠償。「療法」是指任何可以使人體免疫力缺乏病毒變為不活躍或非傳染性的治療。

<p>(36) Severe Rheumatoid Arthritis</p> <p>Severe Rheumatoid Arthritis where all of the following criteria are met:</p> <ul style="list-style-type: none"> (a) fulfill the diagnostic criteria of Rheumatoid Arthritis Classification by the American College of Rheumatology (ACR) as confirmed by a Registered Medical Specialist who is a rheumatologist; (b) widespread joint destruction with major clinical deformity of three (3) or more of the following areas: hands, wrists, elbows, spine, knees, ankles, feet; (c) permanent inability to perform, without assistance, two (2) Activities of Daily Living; and (d) the above conditions has lasted for at least six (6) months. 	<p>(36) 嚴重類風濕關節炎</p> <p>符合以下所有條件的嚴重類風濕關節炎：</p> <ul style="list-style-type: none"> (a) 達到美國風濕病學會（ACR）就類風濕關節炎所界定之診斷準則，並由風濕病註冊專科醫生確認； (b) 廣泛性關節損壞及下列之關節部位有三（3）個或以上出現嚴重臨床變形：手，腕，肘，脊柱，膝蓋，腳踝，腳； (c) 在沒有幫助的情況下永久性失去進行最少兩（2）項日常生活活動的能力；及 (d) 上述狀況已持續最少六（6）個月。
<p>(37) Severe Ulcerative Colitis</p> <p>Acute fulminant ulcerative colitis with life threatening electrolyte disturbances, where all of the following criteria are met:</p> <ul style="list-style-type: none"> (a) the entire colon is affected, with severe bloody diarrhea; (b) the necessary treatment is total colectomy and ileostomy; and (c) diagnosis of Severe Ulcerative Colitis is based on histopathological features and confirmed by a Registered Medical Specialist who is a gastroenterologist. 	<p>(37) 嚴重潰瘍性結腸炎</p> <p>是指急性暴發性潰瘍性結腸炎並伴有威脅生命的電解異常，並必須符合以下所有準則：</p> <ul style="list-style-type: none"> (a) 整個大腸（結腸及直腸）受影響並有嚴重的帶血腹瀉； (b) 需要的治療為完全結腸切除及迴腸造口術；及 (c) 確診必須根據組織病理學說的特徵為依據並經腸胃病註冊專科醫生確認。

(F) Disabilities	(F) 殘障
<p>(38) Blindness</p> <p>Irrecoverable loss of sight of both eyes as a result of injury or disease, where any one of the following conditions is met:</p> <ul style="list-style-type: none"> (a) the best corrected visual acuity in both eyes must be 6/60 or less using a Snellen Chart or equivalent test; or (b) the best corrected visual field in both eyes must be twenty (20) degrees or less. <p>The diagnosis must be certified by an ophthalmologist's report issued by a Registered Medical Specialist who is an ophthalmologist.</p>	<p>(38) 失明</p> <p>因疾病或意外導致的雙目失去視力及不可復原，同時符合以下其中一項條件：</p> <ul style="list-style-type: none"> (a) 使用施氏視力表或同等測試，雙目的最佳矯正視力必須為 6/60 或以下；或 (b) 雙目的最佳矯正視野必須在二十 (20) 度或以下。 <p>診斷必須由眼科註冊專科醫生發出的眼科報告確定。</p>
<p>(39) Loss of Hearing</p> <p>Total and irreversible loss of hearing (involving the loss of at least eighty (80) decibels in all frequencies of hearing) in both ears as a result of illness or Injury.</p> <p>Medical evidence in the form of an audiometry and sound-threshold test must be provided, and the diagnosis of Loss of Hearing must be confirmed by a Registered Medical Specialist in ear, nose and throat (ENT).</p>	<p>(39) 失聰</p> <p>因疾病或意外導致雙耳完全失去聽覺及不可復原 (指喪失所有頻率中最少八十 (80) 分貝的聽力) 。</p> <p>診斷必須由耳鼻喉註冊專科醫生 (ENT) 確診，並由聽力測驗和聲域測驗證實。</p>
<p>(40) Loss of One Eye and One Limb</p> <p>The Insured Person has sustained both of the following:</p> <ul style="list-style-type: none"> (a) Irreversible loss of sight in one (1) eye (aided or unaided), where any one of the following conditions is met: <ul style="list-style-type: none"> (i) the best corrected visual acuity in one (1) eye must be less than 6/60 using a Snellen Chart or equivalent test; or (ii) the best corrected visual field in one (1) eye must be twenty (20) degrees or less. <p>The diagnosis must be certified by an ophthalmologist's report issued by a Registered Medical Specialist who is an ophthalmologist.; and</p> (b) Total and irreversible severance of one (1) limb at or above the wrist or ankle. 	<p>(40) 失去一肢及一眼</p> <p>受保人須同時符合以下條件：</p> <ul style="list-style-type: none"> (a) 一 (1) 眼失去視力及不可復原 (輔助或無輔助) ，同時符合以下其中一項條件： <ul style="list-style-type: none"> (i) 使用施氏視力表或同等測試，一 (1) 眼的最佳矯正視力必須為 6/60 或以下；或 (ii) 一 (1) 眼的最佳矯正視野必須在二十 (20) 度或以下。 <p>診斷必須由眼科註冊專科醫生發出的眼科報告確定；及</p> (b) 一 (1) 肢已斷離並且不可駁回，但斷肢必須是在手腕或腳踝以上。

<p>(41) Loss of Speech</p> <p>Total permanent and irrecoverable loss of the ability to speak due to physical damage to the vocal cords which must be established for a continuous period of three (3) months.</p>	<p>(41) 喪失語言能力</p> <p>聲帶因物理傷害導致完全喪失說話能力及不可復原，喪失說話能力必須持續三（3）個月。</p>
<p>(42) Major Burns</p> <p>Third (3rd) degree burns due to injury covering at least twenty percent (20%) of the body surface as measured by the Lund and Browder Surface Chart.</p>	<p>(42) 嚴重燒傷</p> <p>根據 Lund and Browder Surface Chart 的測量，受保人最少有百分之二十（20%）的身體表面受到三（3）級燒傷。</p>
<p>(G) Supplementary Coverages</p>	
<p>(43) Terminal Illness</p> <p>The conclusive unequivocal diagnosis of an illness that is expected to result in the death of the Insured Person within twelve (12) months.</p> <p>This diagnosis must be supported by a Registered Medical Specialist in the relevant medical field and confirmed by our medical adviser.</p>	<p>(43) 末期疾病</p> <p>受保人無可置疑地確診為極可能在十二（12）個月內身故的疾病。</p> <p>有關確診必須由相關註冊專科醫生支持，並由我們的醫學顧問確定。</p>
<p>(44) Total Permanent Disability ^(a)</p> <p>The Insured Person has first become permanently, totally and irreversibly disabled as a result of injury or sickness and is thereby totally incapable of engaging in any work or occupation whatsoever for remuneration or profit. Such Total and Permanent Disability must be certified by our medical adviser and have continued without interruption for at least six (6) consecutive months.</p>	<p>(44) 永久完全殘障 ^(a)</p> <p>受保人首次因受傷或患病而導致完全且不可逆轉的殘障，因而完全無法從事任何工作或職業以獲取報酬或利潤。這種永久完全殘疾必須由我們的醫學顧問證明，並且無間斷地持續最少六（6）個月。</p>
<p>(45) Loss of Independent Existence ^(b)</p> <p>The unequivocal diagnosis must be made by a Registered Medical Specialist in the relevant field that the Insured Person is not able to perform at least three (3) Activities of Daily Living without assistance, as a result of injury or disease. Such Loss of Independent Existence must be certified by our medical adviser and have continued without interruption for at least six (6) consecutive months.</p>	<p>(45) 不能獨立生活 ^(b)</p> <p>必須由有關領域的註冊專科醫生無可置疑地確診受保人因受傷或疾病而在沒有幫助的情況下失去進行最少三（3）項日常生活活動的能力。這種不能獨立生活必須由我們的醫學顧問證明，並且無間斷地持續最少六（6）個月。</p>

<p>(46) Major Medical Treatment ^(c)</p> <p>The actual undergoing of a Medically Necessary Complex Surgery in Hong Kong due to an injury or illness condition, which directly or indirectly results in admission to Intensive Care Unit (ICU); and being treated with life supporting medical devices of one-hundred-and-twenty (120) or more consecutive hours in post-surgical care.</p> <p>Intensive Care Unit (ICU) includes: High Dependency Unit (HDU), Intensive Therapy Unit / Intensive Care Unit (ITU/ICU), Coronary Care Unit (CCU) and Neuro Intensive Care Unit (NICU).</p> <p>ICU admission due to the following events are excluded:</p> <ul style="list-style-type: none"> (a) any treatment or surgical procedure for congenital abnormalities or deformities including hereditary and developmental conditions; (b) pregnancy or pregnancy related conditions including: childbirth (whether surgical or otherwise), miscarriage, abortion, prenatal or postnatal care, surgical, mechanical or chemical contraceptive methods of birth control, test or treatment pertaining to infertility and erectile dysfunction and sterilization; (c) non-Medical Necessary surgeries or procedures such as, but not limited to, plastic/cosmetic surgery, gender changes, bariatric surgery or any surgery of experimental, investigational or research nature; or (d) psychotic or nervous disorders (including psychosis, neurosis and their physiological psychosomatic manifestations). 	<p>(46) 重大醫療情況 ^(c)</p> <p>因受傷或疾病而於香港實際進行的醫療所需的複雜手術，同時由於手術關係直接或間接導致進入重症監護病房（ICU）並已接受連續一百二十（120）小時或以上的生命支持醫療設備的手術後治療。</p> <p>重症監護病房（ICU）包括：加護病房（HDU），重症治療病房/重症監護病房（ITU/ICU），心臟科監護病房（CCU）和神經科監護病房（NICU）。</p> <p>由於以下事件導致進入重症監護病房（ICU）並不包括在內：</p> <ul style="list-style-type: none"> (a) 對先天異常或畸形，包括遺傳和發育狀況的任何治療或手術程序； (b) 懷孕或與懷孕相關的疾病，包括分娩（不論是否外科手術），流產，人工流產和產前或產後護理，手術、機械或化學避孕，有關不育、勃起功能障礙的測試或治療以及絕育； (c) 非醫療所需的手術或程序，例如但不限於整形/美容手術，變性，減肥手術或任何具有實驗、調查或研究性質的手術；或 (d) 精神或神經疾病（包括精神病，精神官能症及其生理身心表現）。
<p>Conditions:</p> <ul style="list-style-type: none"> (a) The Insured Person's Age shall be between eighteen (18) and sixty-four (64) at the time of the diagnosis of the Total Permanent Disability. (b) The Insured Person's Age shall be between five (5) and sixty-four (64) at the time of the diagnosis of the Loss of Independent Existence. (c) The Insured Person's Age shall be sixty-nine (69) or below at the time of the Major Medical Treatment. 	<p>條件：</p> <ul style="list-style-type: none"> (a) 受保人在被診斷為永久完全殘障之時年齡須介乎十八（18）歲至六十四（64）歲。 (b) 受保人在被診斷為不能獨立生活之時年齡須介乎五（5）歲至六十四（64）歲。 (c) 受保人在被診斷為重大醫療情況之時年齡須為六十九（69）歲或以下。

The following definitions are applicable to Bowtie Term Critical Illness – Early Stage and Multiple Cover Insurance Plan only.

以下定義僅適用於Bowtie早期及多重危疾保。

"Early Stage Critical Illnesses" shall mean the following medical conditions, and "Early Stage Critical Illness Procedures" shall mean the following procedures:

「早期危疾」是指下列的醫療狀況，「早期危疾手術程序」是指下列的程序：

(A) Early Stage Critical Illness related to Cancer	(A) 與癌症相關之早期危疾
<p>(1) Carcinoma-in-situ</p> <p>Focal autonomous new growth of carcinomatous cells which has not yet resulted in the invasion of normal tissues. "Invasion" means an infiltration beyond the epithelial basement membrane. Carcinoma-in-situ is limited only to:</p> <ul style="list-style-type: none"> ● Cervix Uteri which is classified as cervical intraepithelial neoplasia grade III (CIN III) or carcinoma in situ (CIS); ● Breast; ● Uterus; ● Ovary; ● Fallopian Tube; ● Vagina; ● Testicle; ● Colon and rectum; ● Penis; ● Lung; ● Stomach and oesophagus; ● Urinary tract; or ● Nasopharynx <p>The diagnosis of Carcinoma-in-situ must always be supported by a histopathological biopsy report and confirmed by a Registered Medical Specialist in the relevant field. Clinical or cytological diagnosis alone does not meet this standard.</p> <p>To be qualified for a benefit under this Early Stage Critical Illness for the second time, the second claim must be a carcinoma-in-situ of one of the organs specified above that is different from the organ of the first claim for which benefit has been paid. For those organs with both left and right component (breast, fallopian tube, lung, ovary and testicle), the left component and right component of the organ shall be considered as one and the same organ.</p>	<p>(1) 原位癌</p> <p>一組新的局部自行生長的惡性細胞群，而該細胞群並未侵略正常組織。'侵略'是指透過細胞基底膜對正常組織進行滲透及/或活性的破壞。僅限於下列器官的原位癌：</p> <ul style="list-style-type: none"> - 子宮頸，必須界定為子宮頸上皮內瘤樣病變級別III(CIN III)或子宮頸原位癌(CIS) - 乳房 - 子宮 - 卵巢 - 輸卵管 - 陰道 - 睪丸 - 結腸及直腸 - 陰莖 - 肺 - 胃部及食道 - 泌尿道 - 鼻咽 <p>原位癌之診斷必須以組織病理學報告及活檢結果作為支持並由有關領域的註冊專科醫生確診。單憑臨床診斷將不符合本準則。</p> <p>如要符合資格獲得本項疾病的第二次保險賠償，第二次索償之原位癌必須與第一次已獲保險賠償為不同器官。若相關器官由左右兩部份所組成(乳房、輸卵管、肺、卵巢及睪丸)，則該器官的左右兩部份將被視為一個及相同的器官。</p>

(2) Early stage malignancy

Early Stage Malignancy shall mean the presence of one (1) of the following malignant conditions:

- (a) Papillary thyroid cancer histologically classified as T1N0M0 according to the TNM classification system;
- (b) Tumour of the prostate histologically classified as T1a, T1b or T1c according to the TNM classification system;
- (c) Chronic lymphocytic leukaemia classified as RAI Stage I or II; or
- (d) Melanoma as AJCC stage I or Non melanoma skin cancer which are classified as AJCC stage I or above.

The diagnosis must be based on histopathological features and confirmed by a Registered Medical Specialist in the relevant field. Pre-malignant lesions and conditions, unless listed above, are excluded.

(2) 早期惡性腫瘤

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，有關甲狀腺乳頭狀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、T1b或T1c；
- (c) 被分類為RAI級別I或II的慢性淋巴性白血病；或
- (d) AJCC1期的惡性黑色素瘤或AJCC1期或以上的任何非黑色素瘤皮膚癌

診斷必須以組織病理學的特徵為準，並由註冊專科醫生確定。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。

(B) Early Stage Critical Illness Surgical Procedure related to the Heart	(B) 與心臟相關之早期危疾手術程序
<p>(3) Angioplasty and other Invasive Treatments for Coronary Artery</p> <p>The undergoing of balloon angioplasty, atherectomy or laser treatment to correct narrowing in coronary artery (defined as being greater than 50% stenosis in 1 or more coronary arteries). The treatment must be considered as medically necessary by a Specialist either to relieve exercise limiting symptomatology which is not responding adequately to medical therapy or in order to achieve a prognostic benefit.</p> <p>In order to qualify for a benefit under this illness, there must be:</p> <ol style="list-style-type: none"> (1) History of symptoms which are sufficiently severe to indicate that the Insured's future level of exercise tolerance would be restricted, despite medications, to a minimal level without percutaneous intervention; and (2) Medical evidence including all of the following: <ol style="list-style-type: none"> 2.1. Report from attending Specialist; and 2.2. Angiographic evidence to confirm the location and degree of stenosis in coronary artery. <p>In order to qualify for a benefit under this illness for the second time, in addition to the above-mentioned conditions, the treatment must also be performed on a location of stenosis in coronary artery where no stenosis of greater than 50% was identified in the medical examination relating to the first claim of this illness, for which a benefit has been paid.</p> <p>When an Angioplasty and other Invasive Treatments for Coronary Artery or a Keyhole Coronary Bypass Surgery is carried out as a result of a Heart Attack, the benefit under this policy is only payable for Heart Attack.</p>	<p>(3) 血管成形術及其他冠狀動脈疾病之創傷性療法</p> <p>確實已接受冠狀動脈疾病之創傷性療法，如球囊擴張成形術、動脈粥樣斑塊清除手術或激光治療法以糾正最少一條或以上冠狀動脈狹窄（多於50%狹窄）。此治療須由專科醫生確診為必需，以舒緩對藥物治療沒有療效的活動能耐受限之徵狀或用以達到長期療效。</p> <p>如要符合資格獲得保險賠償，必須包括：</p> <ol style="list-style-type: none"> (1) 病歷足以顯示被保人的病徵嚴重，如只接受藥物治療而不接受介入性治療，日後的活動能耐局限於最低水平；及 (2) 醫學證明應包括： <ol style="list-style-type: none"> 2.1. 主診專科醫生提供的詳盡報告；及 2.2. 經血管造影術證明冠狀動脈狹窄的位置及程度。 <p>如要符合資格獲得本項疾病的第二次保險賠償，除上述條件外，該次治療糾正的狹窄位置必須是一個在與本項疾病的第一次已獲保險賠償相關的醫療檢查中並沒有發現多於50%狹窄的位置。</p> <p>倘若因心臟病發作而須要進行血管成形術及其他冠狀動脈疾病之創傷性療法或小切口冠狀動脈搭橋手術，根據此保單只會予心臟病發作一項作出保險賠償。</p>

(C) Early Stage Critical Illness Surgical Procedure related to the Nervous System	(C) 與神經系統相關之早期危疾手術程序
<p>(4) Angioplasty or endarterectomy for carotid arteries</p> <p>Angioplasty or Endarterectomy for Carotid Arteries 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.</p> <p>Both criteria (a) and (b) below must be met:</p> <p>(a) Either:</p> <p>(i) Actual undergoing of endarterectomy to alleviate the symptoms; or</p> <p>(ii) Actual undergoing of an endovascular intervention such as angioplasty and/or stenting or atherectomy to alleviate the symptoms; and</p> <p>(b) The diagnosis and medical necessity of the treatment must be confirmed by a Registered Medical Specialist in the relevant field.</p>	<p>(4) 於頸動脈進行血管成形術或內膜切除術</p> <p>於頸動脈進行血管成形術或內膜切除術是指一(1)條或以上的頸動脈經血管造影術證明有百分之五十(50%)或以上狹窄的治療。</p> <p>同時必須符合以下(a)及(b)的標準：</p> <p>(a) 兩者其中之一：</p> <p>(i) 確實進行動脈內膜切除術以減輕症狀；或</p> <p>(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</p> <p>(b) 診斷及治療的醫療之必要性必須由相關的註冊專科醫生確定。</p>

Other Definitions

其他定義

Activities of Daily Living	日常生活活動
<p>"Activities of Daily Living " shall mean any of the activities listed and specified below:</p> <ul style="list-style-type: none"> (a) washing: washing oneself in the bath or shower (including getting in or out of the bath or shower) or wash oneself by any other means; (b) dressing: putting on and taking off all necessary items of clothing without requiring assistance of another person; (c) feeding: all tasks of getting food into the body once it has been prepared without requiring assistance of another person; (d) continence: voluntarily controlling bladder and bowel functions so as to maintain personal hygiene; (e) transferring: getting in and out of a chair or bed without requiring any physical assistance; and (f) moving: moving from room to room without requiring any physical assistance. <p>The inability to perform any of the above listed Activities of Daily Living resulted from any Major Critical Illnesses must be confirmed by a Registered Medical Specialist on or after the fifth (5th) birthday of the Insured Person except where the context otherwise specified.</p>	<p>「日常生活活動」是指下列任何活動：</p> <ul style="list-style-type: none"> (a) 洗澡：自行在浴缸或淋浴間進行沐浴或淋浴（包括進出浴缸或淋浴間）或使用其他方式洗澡； (b) 更衣：在無需其他人士幫助的情況下，自行穿著及除掉一切所需衣物； (c) 餵養：在無需其他人士幫助的情況下，自行進食已預備好之食物； (d) 如廁：自發控制膀胱及大腸功能，以保持個人衛生； (e) 移動：在無需任何幫助的情況下，自行上落床、坐椅及自椅子起立；及 (f) 行動：在無需任何幫助的情況下，自行由某一間房間移動至另一間房間。 <p>由任何嚴重危疾而導致沒有能力做到上述的日常生活活動，除內文另有所指，它們必須於受保人年齡五（5）歲生日或之後被註冊專科醫生確認。</p>

<p>Complex Surgery</p> <p>“Complex Surgery” shall mean a surgical procedure which is classified as in the surgical category of "complex" in the schedule of surgical procedures of the Voluntary Health Insurance Scheme (VHIS), as published and subject to regular review by the Government of Hong Kong Special Administrative Region (HKSAR) from time to time (see the Schedule of Complex Surgeries).</p> <p>We will follow the surgical categories set out in the latest version of this schedule of surgical procedures in effect at the time of performing relevant surgery. If this schedule of surgical procedures is no longer valid or is replaced, or if the surgical categories are renamed or otherwise changed, we will reasonably determine the applicable surgical category based on other surgical procedures with similar difficulty and complexity included in the schedule of surgical procedures and/or any other publication or information from the HKSAR, relevant authorities or medical associations.</p>	<p>複雜手術</p> <p>「複雜手術」是指由香港特別行政區（HKSAR）發布並定期審核的自願醫保計劃（VHIS）手術程序表中歸類為「複雜」手術類別的手術程序（參見複雜手術表）。</p> <p>我們將會根據在手術進行時有效的手術程序表的最新版本來介定手術類別。如果該手術程序表不再有效或已被替換，又或者手術類別被重新命名或以其他方式更改，我們將根據手術程序表中其他類似難度和複雜性的手術程序，和/或由HKSAR、相關部門或醫學協會的任何其他出版物或信息以合理確定適用的手術類別。</p>
<p>Hospital</p> <p>“Hospital” shall mean a lawfully operating institution licensed as a hospital for the care and treatment of injured or ill persons which provides facilities for diagnosis, major surgery and twenty-four (24)-hour nursing service and is not primarily a rest or convalescent home, or similar establishment or, other than incidentally, a place for treatment of alcoholics or drug addicts.</p>	<p>醫院</p> <p>「醫院」是指合法營運及註冊為醫院的機構，為受傷或不適的人提供護理及治療，並提供診斷及進行大型手術的設施與二十四 (24) 小時護理服務，而並非主要作為寧養或紓緩護理中心、戒酒或戒毒中心或同類機構。</p>
<p>Medically Necessary</p> <p>“Medically Necessary” shall mean the conditions in respect of the “Major Surgical Procedure”, which are, in our opinion:</p> <ul style="list-style-type: none"> (a) required for, appropriate and consistent with the symptoms and findings or diagnosis and treatment of the injury or sickness; (b) in accordance with generally accepted medical practice and not of an experimental or investigative nature; (c) not for the convenience of the Insured Person, the Policy Holder, the medical practitioner or any other person; and (d) not able to be omitted without adversely affecting the Insured Person’s medical condition. 	<p>醫療所需</p> <p>「醫療所需」是指就「嚴重手術程序」而言，我們認為所符合的下列情況：</p> <ul style="list-style-type: none"> (a) 根據受傷或患病的症狀及調查結果或診斷及治療判斷為必需、適當及一致； (b) 符合公認的醫學標準，而非實驗性或調查性質； (c) 並非為對受保人、保單持有人、醫師或任何其他他人帶來方便而提供；及 (d) 不能省卻，否則會對受保人的健康狀況產生不利影響。

Permanent Neurological Deficit

“Permanent Neurological Deficit” shall mean symptoms of dysfunction in the nervous system that are present on clinical examination and expected to last throughout the Insured Person's life. Symptoms that are covered include numbness, hyperaesthesia (increased sensitivity), paralysis, localised weakness, dysarthria (difficulty with speech), aphasia (inability to speak), dysphagia (difficulty in swallowing), visual impairment, difficulty in walking, lack of co-ordination, tremor, seizures, lethargy, dementia, delirium and coma.

The following are not covered:

- (a) an abnormality seen on brain or other scans without definite related clinical symptoms;
- (b) neurological signs occurring without symptomatic abnormality, e.g. brisk reflexes without other symptoms; or
- (c) symptoms of psychological or psychiatric origin.

永久性神經機能缺損

「永久性神經機能缺損」是指臨床檢查中出現的神經系統功能障礙症狀，預計將持續至受保人一生。所涵蓋的症狀包括麻木，感覺異常（敏感性增加），麻痺，局部虛弱，構音障礙（說話困難），失語症（無法說話），吞嚥困難，視力障礙，行走困難，缺乏協調，震顫，癲癇，嗜睡，癡呆，譫妄和昏迷。

並不包括下列任何一項：

- (a) 在腦部或其他掃描中發現但沒有明確的相關臨床的異常症狀；
- (b) 發生沒有異常症狀的神經學跡象，例如無其他症狀的反射增加；或
- (c) 心理或精神病學症狀。

Schedule of Complex Surgeries

複雜手術表

Procedure / Surgery 程序 / 手術		
ABDOMINAL AND DIGESTIVE SYSTEM		
腹部及消化系統		
Oesophageal / stomach / duodenum 食道、胃及十二指腸	Oesophagectomy	食道切除術
	Total oesophagectomy and interposition of intestine	食道全切除術及腸插入手術
	Partial gastrectomy with anastomosis to oesophagus	部分胃切除術連接合食道術
	Proximal gastrectomy / radical gastrectomy / total gastrectomy +/- intestinal interposition	近端胃切除術 / 根治性胃切除術 / 全部胃切除術連或不連腸插入術
Jejunum, ileum and large intestine 空腸、迴腸及大腸	Anterior resection of rectum, open or laparoscopic	開放式或腹腔鏡式直腸前位切除術
	Abdominoperineal resection, open or laparoscopic	開放式或腹腔鏡式經腹部會陰切除術
	Colectomy, open or laparoscopic	開放式或腹腔鏡式結腸切除術
	Low anterior resection of rectum, open or laparoscopic	開放式或腹腔鏡式直腸低前位切除術
Liver 肝臟	Liver transplantation	肝移植手術
	Segmentectomy of liver, open or laparoscopic	開放式或腹腔鏡式肝葉切除術
Pancreas 胰臟	Pancreaticoduodenectomy (Whipple's Operation)	胰臟十二指腸切除術 (惠普爾手術)
BRAIN AND NERVOUS SYSTEM		
腦部及中樞神經系統		
Brain 神經外科手術	Craniectomy	顱骨切除術
	Cranial nerve decompression	顱神經減壓術
	Clipping of intracranial aneurysm	顱內動脈瘤鉗夾術
	Wrapping of intracranial aneurysm	顱內動脈瘤包裹術
	Excision of arteriovenous malformation, intracranial	顱內動靜脈血管畸型切除手術
	Excision of acoustic neuroma	聽覺神經瘤切除術
	Excision of brain tumour or brain abscess	腦腫瘤或腦膿腫切除術
	Excision of cranial nerve tumour	顱神經腫瘤切除手術
	Decompression of trigeminal nerve root/ open trigeminal rhizotomy	三叉神經根減壓術 / 開放式三叉神經根切斷術
	Excision of brain, including lobectomy	大腦包括腦葉切除手術
Hemispherectomy	大腦半球切除術	

Spine 脊椎手術	Excision of intraspinal tumour, extradural or intradural	脊髓管內硬膜內或硬膜外的腫瘤切除術
CARDIOVASCULAR SYSTEM		
心血管系統		
Heart 心臟	Coronary artery bypass graft (CABG)	冠狀動脈分流手術
	Cardiac transplantation	心臟移植
	Closed heart valvotomy	閉合式心瓣切開術
	Open heart valvuloplasty	心臟直視心瓣成形術
	Valve replacement	心瓣置換
Vessels 血管	Intra-abdominal venous shunt/ spleno-renal shunt / portal-caval shunt	腹內動脈 / 脾靜脈腎靜脈 / 門靜脈腔靜脈分流術
	Resection of abdominal vessels with replacement / anastomosis	腹腔血管切除術連置換 / 接合術
ENDOCRINE SYSTEM		
內分泌系統		
Adrenal Gland 腎上腺	Bilateral adrenalectomy, laparoscopic or retroperitoneoscopic	腹腔鏡式或腹膜後腔鏡式兩側腎上腺切除術
Pineal gland 松果腺	Total excision of pineal gland	松果腺全切除術
Pituitary Gland 腦下垂體	Operation of pituitary tumour	腦下垂體腫瘤切除術
EAR/ NOSE / THROAT / RESPIRATORY SYSTEM		
耳鼻喉 / 呼吸系統		
Ear 耳	Operation on cochlea and / or cochlear implant	耳蝸手術及 / 或人工耳蝸植入
Nose, mouth and pharynx 鼻、口及咽喉	Functional endoscopic sinus surgery (FESS) bilateral	兩側功能性鼻竇內窺鏡手術
Respiratory system 呼吸系統	Laryngectomy +/- radical neck resection	喉切除術連或不連根治性頸淋巴組織切除術
	Lobectomy of lung / pneumonectomy	肺葉切除術 / 肺切除術
FEMALE GENITAL SYSTEM		
女性生殖系統		
Uterus 子宮	Radical abdominal hysterectomy	經腹部進行根治性子宮切除術
	Pelvic exenteration	盆腔臟器切除術
Vagina 陰道	Radical vaginectomy	根治性陰道切除術
MALE GENITAL SYSTEM		
男性生殖系統		

Prostate 前列腺	Radical prostatectomy, open or laparoscopic	開放式或腹腔鏡式根治性前列腺切除術
MUSCULOSKELETAL SYSTEM		
肌肉骨骼系統		
Joint 關節	Arthrodesis of knee / hip	膝關節 / 髖關節融合術
	Excisional arthroplasty of hip / knee with local antibiotic delivery	髖關節 / 膝關節切除術連局部釋放抗生素
	Total shoulder replacement	全肩置換術
	Total knee replacement	全膝置換術
	Total hip replacement	全髖置換術
Fracture/ dislocation 骨折及脫位	Closed / open reduction of fracture of acetabulum with internal fixation	關節窩骨折閉合 / 開放復位術連內固定術
Spine 脊椎	Artificial cervical disc replacement	人造頸椎間盤置換術
	Anterior spinal fusion (excluding cervical / cervicothoracic/ C4/5 and C5/6 and locking plate)	除頸 / 頸胸 / C4/5 及 C5/6 以外的前脊柱融合術連鎖定骨板
	Anterior spinal fusion with instrumentation	前脊椎融合術連儀器設置
	Laminectomy with discectomy	椎板切除術連椎間盤切除術
	Posterior spinal fusion, (excluding thoracic / cervico-thoracic / thoracolumbar / T5 to L1 / atlas-axis)	(除胸 / 頸胸 / 胸腰 / T5 至 L1 / 環 - 樞椎以外的) 後脊椎融合術
	Posterior spinal fusion with instrumentation	後脊椎融合術連儀器設置
	Spinal fusion +/- foraminotomy +/- laminectomy +/- discectomy	脊椎融合術，連或不連椎間孔切開術，連或不連椎板切除術，連或不連椎間盤切除術
	Spine osteotomy	脊椎截骨術
URINARY SYSTEM		
泌尿系統		
Kidney 腎臟	Nephrectomy, partial/ lower pole	部分 / 下端腎切除術
	Kidney transplant	腎移植手術
Bladder, ureter and urethra 膀胱、輸尿管及尿道	Radical/ total cystectomy, open or laparoscopic	開放式或腹腔鏡式根治性 / 全部膀胱切除術
	Formation of ileal conduit, including ureteric implantation	迴腸導管建造，包括輸尿管植入