

## 附:本计划承保的32种重大疾病

## Appendix: The Insurance Plan covers 32 types of critical illnesses

恶性肿瘤 —不包括部分 早期恶性肿瘤 Cancer – not include some early stage cancer	急性心肌梗塞 Acute Myocardial Infarction or Heart Attack	脑中风后遗症 —永久性的 功能障碍 Stroke – permanent dysfunction	重大器官移植术或 造血干细胞移植术 —须异体移植手术 Major organ or blood stem cell transplant – allogeneic transplants only
冠状动脉搭桥术 (或称冠状动脉旁路 移植术)—须开胸手术 Coronary artery by -pass grafts – open surgery only	终末期肾病(或称慢 性肾功能衰竭尿毒症期) —须透析治疗或肾移植手术 End stage renal disease or chronic kidney failure uremia stage – renal dialysis or transplant treatment only	多个肢体缺失 —完全性断离 Loss of limbs – completely isolation	急性或亚急性 重症肝炎 Fulminant viral hepatitis
良性脑肿瘤 —须开颅手术 或放射治疗 Benign brain tumor – craniotomy surgery or radiation therapy only	慢性肝功能衰竭失代 偿期—不包括酗酒 或药物滥用所致 Chronic liver failure – End Stage (liver failure due to alcohol or drug abuse is excluded)	脑炎后遗症或脑膜炎 后遗症—永久性的 功能障碍 The sequela of meningitis or encephalitis – permanent dysfunction	深度昏迷 —不包括酗酒或 药物滥用所致 Coma – caused by alcohol or drug abuse is excluded
双耳失聪 —永久不可逆 Deafness – permanent and irreversible	双目失明 —永久不可逆 Blindness – permanent and irreversible	瘫痪 —永久完全 Paralysis – permanent	心脏瓣膜手术 —须开胸手术 Heart valve surgery – open-chest surgery only
严重阿尔茨海默病 —自主生活能力 完全丧失 Alzheimer disease – loss of capability to live independently	严重脑损伤 —永久性的 功能障碍 Major head trauma – permanent dysfunction	严重帕金森病 —自主生活能力 完全丧失 Parkinson's disease – loss of capability to live independently	严重III度烧伤 —至少达体表 面积的20% Major III degree burn – cover at least 20% of body surface
严重原发性 肺动脉高压 —有心力衰竭表现 Primary pulmonary HT/Disabling Primary Pulmonary Hypertension – occurrence of heart failure	严重运动神经元病 —自主生活能力 完全丧失 Motor neurone disease – loss of capability to live independently	语言能力丧失—完全丧 失且经积极治疗至少12个月 注:—指连续治疗, 并需在医生指导下。 Loss of speech – completely exhausted and injury irrecoverable after treatment for at least 12 months Note: must be 2 years old or above in case of claims	重型再生障碍性贫血 Severe aplastic anemia
主动脉手术 —须开胸或开腹手术 Surgery of aorta – open-chest or open – abdomen surgery only	原发性心肌病 Primary cardiomyopathy	脊髓灰质炎 Poliomyelitis	经输血导致的人类 免疫缺陷病毒感染 AIDS/HIV due to blood transfusion
肌营养不良症 Muscular dystrophy	多发性硬化症 Multiple sclerosis	系统性红斑狼疮 Systemic Lupus Erythematosus	系统性硬化病 Systemic sclerosis/ scleroderma

注: 1. 保险期间内, 若被保险人因疾病于规定时间(指保单生效日的次日起第九十日二十四时前或最近复效日的次日起第九十日二十四时前的较迟者)前被初次确诊为患有保险合同所列的重大疾病, 本公司不承担给付保险金的责任, 仅无息退还已交保险费, 保单终止。若被保险人因意外事故而患有保险合同所列的重大疾病, 则不受前述规定时间的影响。

2. 第1-25种重大疾病, 均使用中国保险行业协会颁布的《重大疾病保险的疾病定义使用规范》的名称和定义。  
第26-32种重大疾病, 由本公司自行定义。  
具体的疾病定义和保险责任以保险合同条款为准。

Note: 1. During the effective period, if the Insured is diagnosed any critical illness listed in the Contract for the first time before the designate time (90 days after the Contract is in effective or 90 days after the latest reinstatement, whichever is later), the Company will bear no liability to pay any benefit; only the paid premium without interests will be refunded, and the Policy will be terminated. If the Insured suffers from any critical illness listed in the Contract as a result of an accident, the foregoing provisions of the designate time are not applicable.

2. The names and definitions of the first 25 critical illnesses are from Standard Definition of Illnesses in Critical Illnesses Insurance issued by the China Insurance Association. The 26th to the 32nd critical illnesses are self-defined by the Company. The detailed definitions of illnesses and insurance liabilities should be referred to Provisions of the Contract.



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Allianz An Kang Yi Sheng (Classic Version) Health Plan

## 安联安康逸生(经典版)健康保障计划

Allianz China Life Insurance Co. Ltd  
中德安联人寿保险有限公司

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健康无忧的生活是您的愿望。  
永远不变给家人的照顾是您的期待。  
安联安康逸生(经典版)健康保障计划,  
帮助您做好医疗费用、养老费用等多重理财规划。  
为您一生幸福美满锦上添花。  
You wish to have a healthy life.  
You expect to take care of your family all the way.  
Allianz An Kang Yi Sheng (Classic Version) Health Plan can  
help you make financial management on medical expense,  
retirement plan and more.  
We are on your side for a fitter and happier life.

#### 中德安联温馨提示:

要战胜重大疾病的威胁, 做好充分的准备最为关键。

- ♥ 做好风险财务规划, 储备好医疗备用金
- ♥ 每年进行一次系统的体检
- ♥ 发现问题要及时就医

Allianz China Life kindly reminds you that:

Getting well prepared is key to defeating critical illnesses.

- ♥ Make financial planning against risk and prepare the saving for medical care in advance
- ♥ Take annual physical examination
- ♥ See a doctor once any health issue occurs

据权威部门调查, 随着医学的发展, 许多患有重大疾病和需要进行器官移植手术的病人, 在经过有效治疗和手术后都能康复。可惜的是, 由于重大疾病的医疗费用通常较高, 再加上家庭健康护理、药物开销等一些开支, 不少没有“防患于未然”的家庭无法立刻负担巨大的开销, 从而丧失了最佳治愈时机。

安康逸生健康保障计划, 帮助您未雨绸缪, 随时做好抵御风险的准备。

According to investigation, with the improvement of medical treatment, many patients who suffer from critical illnesses or need organic transplant can be cured with effective medical treatment and surgery. However, unprepared families might have missed the best time for appropriate treatment, for they can't afford the high medical expenses, costly household medical care and necessary pharmaceuticals.

An Kang Yi Sheng (Classic Version) Health Plan can help you prepare in advance against the risk of such occasions.

安联安康逸生(经典版)健康保障计划由“安联安康逸生两全保险”+“安联附加安康逸生长期重大疾病保险”组合而成

Allianz An Kang Yi Sheng (Classic Version) Health Plan is comprised of “Allianz An Kang Yi Sheng Endowment Insurance” and “Allianz An Kang Yi Sheng Long-term Critical Illness Rider”.

## 产品特点 | Product Features

### 医疗备用全家福 | A medical contingent fund

重大疾病已不再是绝症, 但若没有可靠的医疗保障, 非重疾也是一种负担。安康逸生(经典版)健康保障计划涵盖32种重大疾病的保障, 未雨绸缪, 快乐生活再无后顾之忧。

Critical illnesses are no longer incurable, but non-critical illnesses can be dangerous without medical care. AKYS (Classic Version) health plan covers 32 critical illnesses, bringing you a worry-free life filled with happiness.

### 生命保障爱无忧 | A worry-free life protection

在保障期内, 100% 保额身故赔付<sup>①</sup>, 为您延续对家庭的爱。During the effective period, the package provides 100% Sum Assured benefit of life protection<sup>①</sup>, continuing your love to the family always.

### 温情贺寿百分百 | A comfortable retirement life

满期时, 100% 保额的“养老金”, 为您的惬意晚年生活送上一笔丰厚贺礼, 助您尽情享受天伦之乐。

100% Sum Assured maturity benefit, serving as a precious present for your retirement life.

安康逸生(经典版)健康保障计划以周全保障为您的生活保驾护航  
An Kang Yi Sheng (Classic Version) Health Plan protects your journey of life all the way.

## 保险利益 | Insurance Benefit<sup>①</sup>

重大疾病保险金: 100% 保险金额<sup>②</sup>

身故保险金: 100% 保险金额<sup>②</sup>

满期生存保险金: 100% 保险金额

Critical Illness Benefit: 100% of Sum Assured<sup>②</sup>

Death Benefit: 100% of Sum Assured<sup>②</sup>

Maturity Benefit: 100% of Sum Assured

注: ①一旦支付满期生存保险金、身故保险金或重大疾病保险金中的任意一项, 保险主、附合同即终止。

②若发生重大疾病或身故保险事故时被保险人不满四岁, 本公司按照保险金额的一定比例进行给付, 具体以保险合同为准。

Note: ① Once any of the Maturity Benefit, Death Benefit or Critical Illness Benefit is paid, both the Basic and Rider contracts will be terminated.

② If the age of the insured is less than four years old when the insured dies or suffers from critical illness, the company will pay a certain percentage of the Sum Assured according to the specific terms in the contract.

## 投保示例 | Case Illustration

今年 35 周岁的安先生为自己购买了“安联安康逸生(经典版)健康保障计划”。他每天只需花费 9.6 元左右, 交费 20 年, 就能长期拥有 100,000 元的保障到 70 周岁, 帮助他和家庭抵御重疾和生命危险。如到 70 周岁满期时安先生没有进行过理赔, 则可以一次性将这 100,000 元领走, 享受惬意的晚年生活。

Mr. A, 35 years old, bought the An Kang Yi Sheng (Classic Version) Health Plan with a Sum Assured of 100,000 RMB. He only has to pay 9.6 RMB per day for a paying period of 20 years, and will receive both life and critical illness coverage to Age 70. If Mr. A hasn't filed any claims on maturity, he can receive the 100,000 RMB benefit in a lump sum and enjoy his retirement life.



安先生也可以选择 85 周岁为自己的满期年龄, 这样, 如期满没有进行过理赔, 则可以在 85 岁领取一笔丰厚的贺寿金。

Mr. A can also choose “Age 85” as his maturity age, and receive the Sum Assured upon maturity as a congratulatory present if he hasn't filed any claims.

## 其他 | Other

### 投保规则 | Underwriting Rules

投保年龄: 7天~55周岁

保额限制: 未满18周岁的未成年人的最高保额不得超过中国保险监督管理委员会的规定(北京、上海、广州、深圳10万元, 其他地区5万元)

Issue Age: 7 days since birth - 55 years old

Sum Assured Limit: If the Insured is a minor, the maximum Sum Assured should not exceed the requirements of CIRC (The limit for Beijing, Shanghai, Guangzhou and Shenzhen is RMB 100,000, while the limit for other areas is RMB 50,000)

### 除外责任(附加险) | Exclusions (Rider)

因下列情形之一导致被保险人患有疾病, 达到疾病状态或进行手术的, 本公司不承担重大疾病保险责任:

- 一、投保人、受益人对被保险人的故意杀害、故意伤害;
- 二、被保险人故意自伤、故意犯罪或拒赔;
- 三、被保险人服用、吸食或注射毒品;
- 四、被保险人酒后驾驶、无合法有效驾驶证驾驶, 或驾驶无有效行驶证的机动车;
- 五、被保险人患艾滋病或感染艾滋病病毒后患病(因输血或者工作原因导致的除外);
- 六、战争、军事冲突、暴乱或武装叛乱;
- 七、核爆炸、核辐射或核污染;
- 八、遗传性疾病(不包括肌营养不良症)、先天性畸形、变形或染色体异常。

The Rider shall not cover any Insured's critical illness expenses when the Insured suffers from diseases or has an operation incurred by any of the following occurrences:

- The Insured is intentionally killed or injured by the Policyholder or Beneficiary;
- The Insured intentionally self-inflicts, engages in criminal act or resists arrest;
- The Insured consumes, in-takes or injects drugs or any other intoxicating substance;
- The Insured drives after drinking or without valid driving license, or drives mobile vehicles without valid license;
- AIDS or infection by HIV (excluding the AIDS caused by blood transformation or work);
- Consequence of war, military operation, civil commotion, invasion or any warlike operation;
- Atomic or nuclear explosion, burns or radioactive emission;
- Hereditary diseases (excluding muscular dystrophy), congenital malformations or deformation, or chromosomal abnormalities.