

Definitions and Exclusions  
HSBC Cancer Term Protector  
定義及不保事項  
滙安易人壽癌症保

HSBC Life (International) Limited  
滙豐人壽保險(國際)有限公司

***The following is extracted from Policy Provisions. Please read in conjunction with Policy Provisions for detailed terms and conditions.***

*以下內容摘自保單條款，請參閱保單條款了解詳細的條款及細則。*

**Definitions for Cancer, Carcinoma-in-situ and Early Stage Cancer for Living Benefit**

癌症、原位癌及初期癌症之  
在生惠益定義

“**Cancer**” means a malignant tumour, characterized by the uncontrolled growth and spread of malignant cells with invasion and destruction of normal tissue. The cancer must be confirmed by histological evidence of malignancy on a pathology report. The term cancer includes leukemia, lymphoma, and Hodgkin’s disease.

The following cancers are excluded:

- All tumours which are histologically described as benign, pre-malignant or dysplasia;
- Any lesion described as carcinoma in-situ;
- All skin cancers other than malignant Melanomas;
- Cervical Intra-epithelial Neoplasia (CIN I, CIN II, or CIN III) or Squamous Intra-epithelial lesion;
- Tumours of the ovary classified as T1aN0M0 or FIGO 1A;
- Prostate cancers which are histologically described as TNM Classification T1a or T1b or are of another equivalent or lesser classification;
- Chronic Lymphocytic Leukaemia less than RAI Stage 3;
- Any tumour of the thyroid histologically classified as T1N0M0 or T0N0M0 according to the TNM Classification.

“**Carcinoma-in-situ**” or “**CIS**” 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 in any one of the following covered organ groups, and subject to any classification stated:

- 1) breast, where the tumour is classified as Tis according to the TNM Staging method;
- 2) uterus, vagina, vulva or fallopian tubes where the tumour is classified as Tis according to the TNM Staging method or FIGO\* Stage 0;
- 3) cervix uteri, classified as cervical intraepithelial neoplasia grade III (CIN III) or as Tis according to the TNM Staging method or FIGO\* Stage 0;
- 4) ovary – include borderline ovarian tumours with intact capsule, no tumour on the ovarian surface, classified as T1aN0M0 (TNM Staging) or FIGO 1A;
- 5) Colon and rectum;

- 6) Penis;
- 7) Testis;
- 8) Lung;
- 9) Liver;
- 10) Stomach and esophagus;
- 11) Urinary Bladder – Tis or Ta according to the TNM Staging method; or
- 12) 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.

“**Early Stage Cancer**” means the presence of one of the following malignant conditions:

- Any tumour of the thyroid histologically classified as T1N0M0 according to the TNM Classification;
- Tumour of the prostate histologically classified as T1a or T1b according to the TNM Staging;
- Chronic lymphocytic leukaemia classified as RAI Stage I or II; or
- Metastatic Basal cell and Metastatic squamous 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.

「癌症」指惡性腫瘤，特徵為惡性細胞失控的生長及擴散，侵蝕和破壞正常組織。癌症必須經過病理報告中關於惡性程度的組織學證據來確定。癌症一詞包括白血病、淋巴瘤和霍杰金氏病。

保障範圍不包括以下癌症種類：

- 在組織學上描述為良性、癌前病變或細胞病變的所有腫瘤；
- 任何描述為原位癌的病變；
- 惡性黑素瘤外之所有皮膚癌；
- 子宮頸上皮內瘤 (CIN I、CIN II 或 CIN III) 或鱗狀上皮內病變；
- 等級為 T1aN0M0 或 FIGO 1A 的卵巢腫瘤；
- 在組織學上按 TNM 分期中描述為 T1a 或 T1b 級或其他相當等級或更低等級的前列腺癌；
- 低於 RAI 第三 (3) 級別的慢性淋巴性白血病；
- 在組織學上按照 TNM 分期為 T1N0M0 或 T0N0M0 級的任何甲狀腺腫瘤。

	<p>「<b>原位癌</b>」指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膜，亦未侵入(即指滲入及／或活躍地破壞)下列任何受保之器官群的環繞組織或氣孔，並以所列的任何類別作準：</p> <ol style="list-style-type: none"> <li>1) 乳房，而腫瘤按 <b>TNM</b> 分期法被界定為 <b>Tis</b> 階段；</li> <li>2) 子宮、陰道、外陰或輸卵管，而腫瘤級別按 <b>TNM</b> 分期法被界定為 <b>Tis</b> 階段或屬 <b>FIGO*</b> 的 <b>0</b> 階段；</li> <li>3) 子宮頸，被界定為第三階段的子宮頸上皮內瘤 (<b>CIN III</b>) 或按 <b>TNM</b> 分期法被界定為 <b>Tis</b> 階段或屬 <b>FIGO*</b> 的 <b>0</b> 階段；</li> <li>4) 卵巢 — 包括包膜完整的交界性腫瘤，卵巢表面無腫瘤，而腫瘤級別按 <b>TNM</b> 分期法必須被界定為 <b>T1aN0M0</b> 或屬 <b>FIGO</b> 的 <b>1A</b> 階段；</li> <li>5) 大腸及直腸；</li> <li>6) 陰莖；</li> <li>7) 睪丸；</li> <li>8) 肺；</li> <li>9) 肝；</li> <li>10) 胃及食道；</li> <li>11) 膀胱 — 按 <b>TNM</b> 分期法被界定為 <b>Tis</b> 或 <b>Ta</b> 階段；或</li> <li>12) 鼻咽。</li> </ol> <p>就本保單而言，原位癌必須以活組織檢查術證實。</p> <p><b>*FIGO</b>指國際婦女產科聯合會(<b>Federation Internationale de Gynecologie et d'Obstetrique</b>)的分期法。</p> <p>「<b>初期癌症</b>」指下列癌變症狀任何一項的出現：</p> <ul style="list-style-type: none"> <li>• 在組織學上按照 <b>TNM</b> 分期為 <b>T1N0M0</b> 級的任何甲狀腺腫瘤；</li> <li>• 根據 <b>TNM</b> 分期法，前列腺腫瘤在組織學上被界定為 <b>T1a</b> 或 <b>T1b</b>；</li> <li>• 被界定為 <b>RAI</b> 級別 <b>I</b> 或 <b>II</b> 的慢性淋巴性白血病；或</li> <li>• 轉移性基底細胞及轉移性鱗狀皮膚癌。</li> </ul> <p>診斷必須以組織病理學的特徵為準，並由註冊醫生確定。除以上所列，其他惡性腫瘤前的病變及情況不被保障。</p>
<p><b><u>No death benefit for suicide</u></b> <b><u>自殺身亡不獲身故賠償</u></b></p>	<p>If the Life Insured dies by suicide, whether sane or insane, within one year of the Issue Date or from the effective date of reinstatement pursuant to provision A9, whichever is later, our liability will be limited to:</p> <ol style="list-style-type: none"> <li>(i) where the Policy has not been reinstated, the amount paid to us less any amount paid by us since the Policy Effective Date; and</li> <li>(ii) where the Policy has been reinstated, the amount paid to us less any amount paid by us since the effective date of reinstatement.</li> </ol> <p>若受保人在簽發日期或根據第 <b>A9</b> 項條款的保單復效日(以較遲者為準)起一年內自殺身亡，無論自殺時神志是否清醒，本公司的責任將只限於：</p> <ol style="list-style-type: none"> <li>i) 若本保單未經復效，發還已繳付給本公司的金額，但須扣除本公司自保單生效日期之後所支付的任何金額；及</li> <li>ii) 若本保單曾經復效，則發還自保單復效日之後繳付給本公司的金額，但須扣除本公司自保單復效日之後所支付的任何金額。</li> </ol>

<p><b>Exclusions for Cancer, Carcinoma-in-situ and Early Stage Cancer for Living Benefit</b></p> <p><u>癌症、原位癌及初期癌症之 在生惠益不保事項</u></p>	<p>No benefit is payable under this Policy for any Cancer, Carcinoma-in-situ or Early Stage Cancer, resulting directly or indirectly from, or caused or contributed by, in whole or in part, or in the presence of any of the following:</p> <ol style="list-style-type: none"><li>(1) Any Pre-existing Condition from which the Life Insured was suffering prior to the Issue Date, the Policy Effective Date or the effective date of reinstatement, whichever is the latest; or</li><li>(2) Any Cancer, Carcinoma-in-situ or Early Stage Cancer of which the signs or symptoms first occurred or diagnosed prior to the Issue Date, or within the first ninety (90) days following the Issue Date, the Policy Effective Date or the effective date of last reinstatement, whichever is the latest; or</li><li>(3) Intoxication by drugs not prescribed by a Registered Medical Practitioner or abuse of alcohol; or</li><li>(4) Presence of Human Immunodeficiency Virus (HIV) infection on or before the diagnosis date of Cancer, Carcinoma-in or Early Stage Cancer (except for "HIV Due to Blood Transfusion and Occupationally Acquired HIV" as defined in the definition clause).</li></ol> <p>No benefit is payable under this Policy for activities or diseases or illnesses excluded for the benefit shown on the Policy Endorsement (where applicable) which forms part of this Policy.</p> <p>因出現以下任何情況(直接或間接)導致或促成(全部或部分)的癌症、原位癌或初期癌症，本保單概不會支付任何保障：</p> <ol style="list-style-type: none"><li>(1) 受保人在簽發日期、保單生效日期或保單復效的生效日期(以較遲者為準)前已有的任何已存在的狀況；或</li><li>(2) 於本保單的簽發日期之前或在簽發日期、保單生效日期或保單復效的生效日期(以較遲者為準)隨後之九十(90)天內，出現或診斷出徵兆或病徵的任何癌症、原位癌或初期癌症；或</li><li>(3) 並非經註冊醫生處方的藥物中毒或酒精濫用；或</li><li>(4) 於確診癌症、原位癌或初期癌症當日或之前已存在的人體免疫力缺乏病毒(HIV)感染(除含意及定義條款界定的「因輸血和職業感染人體免疫力缺乏病毒」以外)。</li></ol> <p>任何活動、疾病或病症如被排除在構成本保單一部分的保單批註(如適用)所列保障之外，本保單概不會支付任何保障。</p>
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