

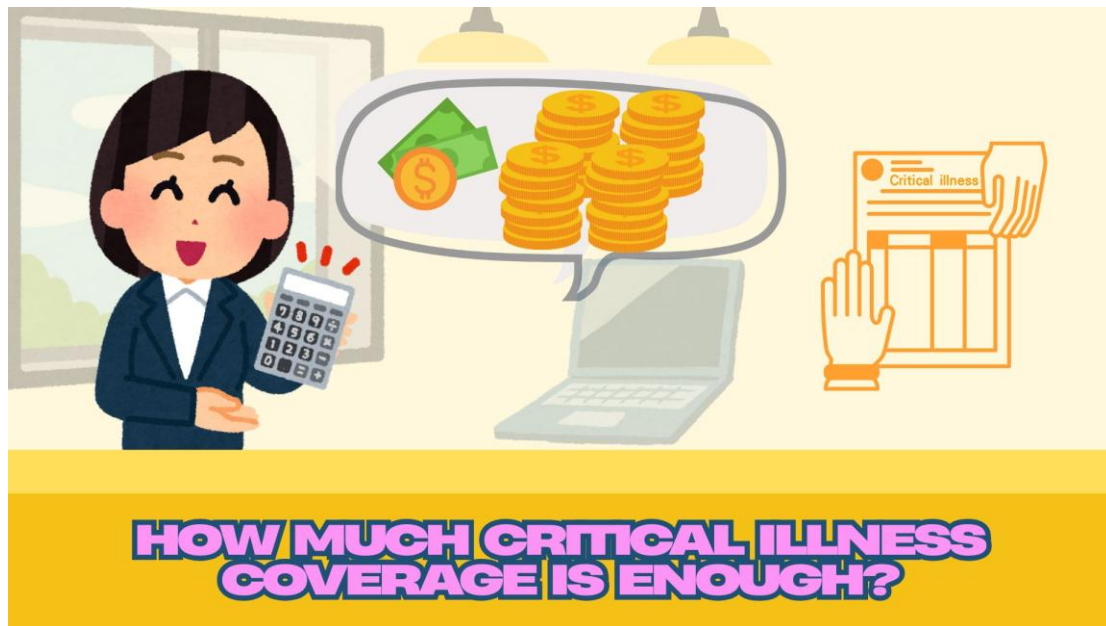


危疾保額幾多先夠？

危疾保險是針對嚴重疾病（如癌症、心臟病、中風等）而設的保障，一旦確診合資格疾病，即可獲得一筆過現金賠償。與實報實銷的醫療保險不同，這筆賠償金可自由運用，不僅能應付醫療開支，更可彌補因患病停工導致的收入損失，讓患者可專注康復，無需擔心經濟壓力。

不少人以為已有醫療保險便足夠，但危疾保險能提供更靈活的財務支援。尤其當患上需長期治療的疾病，例如癌症，工作收入可能中斷，單靠醫療保險未必足夠應付所有開支。危疾賠償可用作支付治療費、家庭日常支出，甚至看護費用，補足醫療保險未能覆蓋的缺口。

香港醫療費用高昂，且醫療通脹持續上升，今年預計接近雙位數增長。因此，在設定危疾保額時，應考慮未來醫療成本及患病期間的生活開支，一般建議至少預備相當於 2 至 3 年總支出的保障，以應對治療期間的各項財務需求，維持基本生活品質。



How Much Critical Illness Coverage Is Enough?

Critical illness insurance is designed to provide protection against serious diseases such as cancer, heart disease, and stroke. Upon diagnosis of a qualifying condition, the insured receives a lump-sum cash payout. Unlike medical insurance, which reimburses actual expenses, this payout can be freely utilized. It can cover not only medical costs but also compensate for income loss due to illness, allowing patients to focus on recovery without worrying about financial pressure.

Many people believe that having medical insurance is sufficient, but critical illness insurance offers more flexible financial support. This is particularly important for diseases that require long-term treatment, such as cancer, where work income may be interrupted. Relying solely on medical insurance may not cover all expenses. The critical illness payout can be used for treatment costs, daily household expenses, and even caregiver fees, filling in the gaps that medical insurance may not cover.

Medical costs in Hong Kong are high, and medical inflation continues to rise, with projections nearing double-digit growth this year. Therefore, when determining the amount of critical illness coverage, it's essential to consider future medical costs and living expenses during the illness. It is generally recommended to prepare coverage equivalent to at least 2 to 3 years of total expenses to meet financial needs during treatment and maintain a basic quality of life.