「危疾咁多種，邊種最啱你？」

危疾保險有單次賠付、多重賠付、定期危疾，甚至指定疾病多次保障。選擇愈多，係咪保障愈全面就一定愈好？其實不同人生階段，所需要的保障都可以好唔同。

初生嬰兒 | 一份可以陪伴成長的禮物 (建議投保多重危疾，有現金價值)
對祖父母而言，除了玩具、金飾或其他物質上的禮物，亦可以考慮為初生嬰兒預先建立危疾保障。BB 投保年齡低，如健康狀況良好並符合核保要求，一般保費相對較低，可以較早建立較高及較長期的保障。相比一次性的禮物，一份合適的危疾保障，可以陪伴小朋友成長，亦為未來多一份準備。

年輕人士 |「有病賠償，無病儲蓄」(建議投保多重危疾，有現金價值)
對年輕人士而言，可以考慮帶有現金價值的危疾保障。一旦患上受保危疾，可以獲得賠償；如果一直健康，保單的現金價值亦可隨時間累積。由於年輕時投保的保障期較長，經過 25 至 30 年的累積後，現金價值有機會逐步增長，兼顧保障及長期財務需要。

中年及較年長人士 | 重點放在「保障」而非儲蓄　(建議投保定期或消費型危疾)
如果到了中年或較年長才補充危疾保障，可以考慮較偏向純保障的**定期 / 消費型危疾保險**，通常不設現金價值，以指定年期提供危疾保障。由於產品結構較簡單，保費一般亦較容易負擔，適合希望以較低成本補足危疾保障缺口的人士。

揀危疾保險，最重要係平衡**保額、保障年期、賠付次數同保費**。我哋可以按你的年齡、家庭需要、現有保障及預算，比較市場上不同方案，協助你選擇合適的保障組合。

“With So Many Critical Illness Plans, Which One Is Right for You?”

Critical illness insurance comes in different forms, including single-pay, multiple-pay and term coverage, as well as repeated benefits for specified illnesses. But does more coverage always mean a better choice? The answer depends on your stage of life and protection needs.

Newborn Babies | A Gift That Grows With Them(Recommendation: multiple critical illness insurance with cash value)
For grandparents, gifts do not always have to be toys, jewellery or other material items. A critical illness plan can also be considered as a meaningful gift for a newborn. With a younger entry age and subject to satisfactory underwriting, premiums are generally lower, making it possible to establish meaningful long-term protection at an early stage.

Young Adults | “Protection If Ill, Value If Well” (Recommendation: multiple critical illness insurance with cash value)
Young adults may consider critical illness plans that also build cash value. If a covered critical illness occurs, the policy may provide a benefit; if no claim is made, the policy’s cash value may continue to accumulate over time. With a longer investment and protection horizon, the cash value may gradually grow over 20 to 30 years, providing both protection and potential long-term financial value.

Middle-Aged and Older Individuals | Focus on Protection Rather Than Savings
(Recommendation: term or protection-focused critical illness insurance with no cash value)
For those who are looking to strengthen their critical illness coverage at a later stage in life, **term or protection-focused critical illness insurance** may be a more practical option. These plans generally do not build cash value and are designed to provide protection for a specified period. With a simpler structure, premiums are typically more affordable, making them suitable for individuals who want to fill a protection gap at a lower cost.

Choosing critical illness insurance is ultimately about balancing **coverage amount, protection period, number of claims and affordability**. We can compare different solutions in the market based on your age, existing coverage, family needs and budget to help you find a suitable protection mix.