OneDegree Critical Illness Insurance

Upgrade Your Certainty for The Great Unknown

One Plan. You and Your Pet, Protected.

Exclusive[1] Pet Insurance Lapse Protection[2]

Unlimited Claims[3]

From just HK$27/month[4]

- Covers up to 98% of Critical Illness Claims[5]
- Survival Period
- No Savings Component, Pure Critical Illness Protection

OneDegree

Critical Illness Insurance

Exclusive[1] Pet Insurance Lapse Protection[2]

Upon receiving your critical illness benefit, we will refund and waive the full premium of your eligible Pet CEO Plan®. Your pet's medical coverage stays secure, letting you focus entirely on your recovery.

Unlimited Claims[3]

OneDegree Critical Illness Insurance Infinity Plan provides a multi-pay benefit for critical illness. Your protection remains active after each claim, with no cap on the total number of claims[3]. Should you ever face another critical illness down the road, you'll still be covered. One plan, for the long run.

From just HK$27/month[4]

Less than a can of pet food — that's all it takes to protect yourself against the unexpected. Because taking care of yourself means you can keep taking care of

No Survival Period

Many critical illness plans require you to survive a specified number of days after diagnosis before a claim can be paid. OneDegree has no such requirement (except for Terminal Illness) —you can submit your claim immediately upon diagnosis, so your protection kicks in exactly when you need it most.

No Savings Component, Pure Critical Illness Protection

Unlike market plans with savings elements that drive up costs, OneDegree offers pure critical illness protection. With no savings component, your premium is focused 100% on actual coverage. By operating entirely online without intermediaries, we pass the savings directly to you through highly affordable premiums.

Core	Boost	Infinity
Based on a HK$500,000 Critical Illness Sum Insured		
HK$11[4] /month	HK$17[4] /month	HK$27[4] /month
Critical Illness		
7 illnesses	62 illnesses	62 illnesses
Early-stage Critical Illness		
N/A	3 illnesses	3 illnesses
Multi-Claims		
N/A	N/A	UNLIMITED CLAIMS[3]

WHICH PLAN SUITS ME BEST?

Focus on Main Risks

CORE FITS YOU BEST

As it covers the 7 most common critical illnesses including cancer, coronary artery bypass graft, heart disease, other serious coronary artery disease, stroke, benign brain tumor, and kidney failure.

Comprehensive Coverage

WE RECOMMEND BOOST.

In addition to the 7 most common critical illnesses, it also covers 55 critical illnesses, plus 3 early-stage critical illnesses including carcinoma-in-situ, early thyroid cancer or prostate cancer, and coronary angioplasty.

Continuous Protection

INFINITY PLAN PROVIDES A MULTI-PAY BENEFIT FOR CRITICAL ILLNESS.

Your protection remains active after each claim, with no cap on the total number of claims[3]. Should you ever face another critical illness down the road, you'll still be covered. One plan, for the long run.

OneDegree

onedegree.hk

Product Details

Download OneDegree PawBook® App

1.Based on market research as of 22 May 2026, OneDegree Critical Illness Insurance is the only critical illness insurance plan among those offered by authorized insurers in Hong Kong that provides Pet Insurance Lapse Protection. This comparison is made based on information contained in the product brochures of publicly available critical illness insurance plans.
2.The applicant must be the Policyholder and the Insured Person of the OneDegree Critical Illness Insurance policy, diagnosed with a critical illness for the first time in the policy year, and at the time of submitting a claim under the OneDegree Critical Illness Insurance policy, simultaneously hold a Pet CEO Plan® policy that has been effective for a continuous period of more than 90 days and remains effective at the time of claiming the waiver of premium ("Eligible Pet CEO Plan® Policy"). If more than one Pet CEO Plan® policy is held, the most recently issued policy shall be the only Eligible Pet CEO Plan® Policy. Only one Eligible Pet CEO Plan® Policy premium may be waived per policy year of the OneDegree Critical Illness Insurance policy. We will waive the premium of the current Coverage Period of the Eligible Pet CEO Plan® Policy by way of premium refund. For annual payment mode: We will refund the premiums already paid for the Eligible Pet CEO Plan® Policy. For monthly payment mode: We will refund the monthly premiums already paid for the Eligible Pet CEO Plan® Policy and waive the remaining monthly premiums for the current Coverage Period of the Eligible Pet CEO Plan® Policy.
3.Only applicable to the Infinity Plan. There will be a waiting period of one year for each new type of Critical Illness after the first Critical Illness claim is made, and there is no limit to the total number of claims while the policy is in force, except that only a maximum of one claim can be made for each type of Critical Illness. Terminal Illness and Loss of Independent Existence apply to the first claim only; subject to other terms and conditions, please refer to the policy details.
4.Based on a male non-smoker aged 18 insuring under the OneDegree Critical Illness Insurance Infinity Plan with a sum insured of HK$500,000, after applying a 30% discount and rounded to the nearest dollar.
5.The 62 Critical Illnesses covered under the Boost Plan and Infinity Plan of OneDegree Critical Illness Insurance cover 98% of the Critical Illnesses specified under the 10Life Term Critical Illness Insurance scoring methodology. The 3 Early-Stage Critical Illness benefits and coverage of 62 Critical Illnesses and Critical Illness Surgeries are only applicable to the Boost Plan and Infinity Plan. Please refer to the policy terms and conditions for details.