

保障

個人意外保險

# 我們為您和摯愛提供 全方位保障

特為您而設之全面意外保障

[AIA.COM.HK](http://AIA.COM.HK)



# 自選保障範圍及保額，切合您的個人意外保障需要及預算

## Comprehensive Accident Protection with Tailor-made Coverage to suit Your Needs & Budget

### 保障惠益、保額及保費 BENEFITS, COVERAGE & PREMIUM

#### 基本保障惠益

- 意外死亡及斷肢賠償 / 永久完全殘廢賠償 (主要保額)
- 身故體恤津貼 (免費; 主要保額之1%)
- 24小時全球電話諮詢服務 (免費)
- 續保利益 (免費)

#### 可附加保障惠益

- 每週賠償
- 意外醫療賠償

#### BASIC BENEFITS

- Accidental Death & Dismemberment / Permanent Total Disability (Principal Sum)
- Compassionate Death Benefit (Free; 1% of Principal Sum)
- 24-Hour Worldwide Telephone Enquiry Services (Free)
- Renewal Bonus (Free)

#### OPTIONAL BENEFITS

- Weekly Indemnity
- Accidental Medical Expenses Reimbursement

1. 主要保額 PRINCIPAL SUM 意外死亡及斷肢賠償 / 永久完全殘廢賠償 ACCIDENTAL DEATH & DISMEMBERMENT/ PERMANENT TOTAL DISABILITY				
職業等級 Occupational Class	1	2	3	4
保費率 Premium Rate				
每\$1,000之保費率 For each \$1,000 of coverage	\$2.0	\$2.5	\$4.0	\$5.0
例子 Examples				
\$20,000	\$40.0	\$50.0	\$80.0	\$100.0
\$30,000	\$60.0	\$75.0	\$120.0	\$150.0
\$40,000	\$80.0	\$100.0	\$160.0	\$200.0
\$50,000	\$100.0	\$125.0	\$200.0	\$250.0
\$60,000	\$120.0	\$150.0	\$240.0	\$300.0
\$70,000	\$140.0	\$175.0	\$280.0	\$350.0
\$80,000	\$160.0	\$200.0	\$320.0	\$400.0
\$90,000	\$180.0	\$225.0	\$360.0	\$450.0
\$100,000	\$200.0	\$250.0	\$400.0	\$500.0
\$150,000	\$300.0	\$375.0	\$600.0	\$750.0
\$200,000	\$400.0	\$500.0	\$800.0	\$1,000.0
\$250,000	\$500.0	\$625.0	\$1,000.0	\$1,250.0
\$300,000	\$600.0	\$750.0	\$1,200.0	\$1,500.0
\$400,000	\$800.0	\$1,000.0	\$1,600.0	\$2,000.0
\$500,000	\$1,000.0	\$1,250.0	\$2,000.0	\$2,500.0

2. 每週賠償 WEEKLY INDEMNITY				
職業等級 Occupational Class	1	2	3	4
保費率 Premium Rate				
每\$5之保費率 For each \$5 of coverage	\$2.0	\$2.5	\$4.0	\$5.0
例子 Examples				
\$50	\$20.0	\$25.0	\$40.0	\$50.0
\$100	\$40.0	\$50.0	\$80.0	\$100.0
\$150	\$60.0	\$75.0	\$120.0	\$150.0
\$200	\$80.0	\$100.0	\$160.0	\$200.0
\$250	\$100.0	\$125.0	\$200.0	\$250.0
\$300	\$120.0	\$150.0	\$240.0	\$300.0
\$375	\$150.0	\$187.5	\$300.0	\$375.0
\$400	\$160.0	\$200.0	\$320.0	\$400.0
\$500	\$200.0	\$250.0	\$400.0	\$500.0
\$1,000	\$400.0	\$500.0	\$800.0	\$1,000.0

3. 意外醫療賠償 (美金) ACCIDENTAL MEDICAL EXPENSES REIMBURSEMENT (US\$)				
職業等級 Occupational Class	1	2	3	4
保費率 Premium Rate				
首\$500之保費率 For first \$500 of coverage	\$12.0	\$15.0	\$24.0	\$30.0
每\$100之額外保費率 For each additional \$100 of coverage	\$1.2	\$1.5	\$2.4	\$3.0
例子 Examples				
\$2,000	\$30.0	\$37.5	\$60.0	\$75.0
\$2,500	\$36.0	\$45.0	\$72.0	\$90.0
\$3,000	\$42.0	\$52.5	\$84.0	\$105.0
\$4,000	\$54.0	\$67.5	\$108.0	\$135.0
\$5,000	\$66.0	\$82.5	\$132.0	\$165.0
\$6,000	\$78.0	\$97.5	\$156.0	\$195.0
\$7,500	\$96.0	\$120.0	\$192.0	\$240.0
\$10,000	\$126.0	\$157.5	\$252.0	\$315.0
\$11,000	\$138.0	\$172.5	\$276.0	\$345.0
\$15,000	\$186.0	\$232.5	\$372.0	\$465.0
\$20,000	\$246.0	\$307.5	\$492.0	\$615.0
\$30,000	\$366.0	\$457.5	\$732.0	\$915.0
\$50,000	\$606.0	\$757.5	\$1,212.0	\$1,515.0

4. 意外醫療賠償 (港幣) ACCIDENTAL MEDICAL EXPENSES REIMBURSEMENT (HK\$)				
職業等級 Occupational Class	1	2	3	4
保費率 Premium Rate				
首\$3,750之保費率 For first \$3,750 of coverage	\$90.0	\$112.5	\$180.0	\$225.0
每\$100之額外保費率 For each additional \$100 of coverage	\$1.20	\$1.50	\$2.40	\$3.00
例子 Examples				
\$15,000	\$225.00	\$281.25	\$450.00	\$562.50
\$16,000	\$237.00	\$296.25	\$474.00	\$592.50
\$17,000	\$249.00	\$311.25	\$498.00	\$622.50
\$18,000	\$261.00	\$326.25	\$522.00	\$652.50
\$19,000	\$273.00	\$341.25	\$546.00	\$682.50
\$20,000	\$285.00	\$356.25	\$570.00	\$712.50
\$25,000	\$345.00	\$431.25	\$690.00	\$862.50
\$30,000	\$405.00	\$506.25	\$810.00	\$1,012.50
\$50,000	\$645.00	\$806.25	\$1,290.00	\$1,612.50
\$100,000	\$1,245.00	\$1,556.25	\$2,490.00	\$3,112.50
\$150,000	\$1,845.00	\$2,306.25	\$3,690.00	\$4,612.50
\$200,000	\$2,445.00	\$3,056.25	\$4,890.00	\$6,112.50
\$250,000	\$3,045.00	\$3,806.25	\$6,090.00	\$7,612.50

- 如欲投保可附加保障惠益，須先投保基本保障惠益。
- 保費將根據受保人之職業等級、所選擇之保障惠益及保額而釐定。

- You have to apply for the Basic Benefits as a precedent to apply for the Optional Benefits.
- The premium payable is calculated subject to your occupational class, the benefits and the coverage amount selected.

### 投保限額 SUM ASSURED LIMITS

保障惠益 Benefits	主要保額 Principal Sum	最低投保限額 Lowest Limit	
意外死亡及斷肢賠償 / 永久完全殘廢賠償 (主要保額) Accidental Death & Dismemberment / Permanent Total Disability (Principal Sum)	投保「意外死亡及斷肢賠償」/「永久完全殘廢賠償」超過以下投保限額者須填寫及遞交「大額問卷」，並提供有效之財政證明。 For application of Accidental Death & Dismemberment / Permanent Total Disability greater than the amounts stated below, you have to complete and submit a "Large Amount Questionnaire" together with supporting financial evidence.	美金 US\$20,000元 / 港幣 HK\$150,000元	
	職業等級一及二 Occupational Class 1 & 2		職業等級三及四 Occupational Class 3 & 4
	美金 US\$500,000元 / 港幣 HK\$3,750,000元		美金 US\$300,000元 / 港幣 HK\$2,250,000元
保障惠益 Benefits	最高投保限額 Highest Limit	最低投保限額 Lowest Limit	
每週賠償 Weekly Indemnity	<ul style="list-style-type: none"> <li>• 美金1,000元/港幣7,500元</li> <li>• 主要保額之0.5%</li> <li>• 受保人每週收入之 75% 以最低額為準</li> </ul> US\$1,000 / HK\$7,500 ; 0.5% of Principal Sum ; 75% of the Insured's weekly income, whichever is the lowest	美金 US\$50元 / 港幣 HK\$375元	
意外醫療賠償 Accidental Medical Expenses Reimbursement	主要保額之20%或不超過美金50,000元/港幣375,000元，以較低額為準 20% of Principal Sum or not exceeding US\$50,000/HK\$375,000, whichever is lower	美金 US\$2,000元 / 港幣 HK\$15,000元	

## 保障惠益

### 基本保障惠益

#### 意外死亡及斷肢賠償

一旦遇上意外而嚴重受傷，甚至喪失生命，您和您的家人可能會為繁重的經濟負擔如醫療費用、各項日常生活的大小開支、樓宇按揭的支出等等而憂心。倘您不幸遇上意外，並在意外後180日內導致以下創傷，可獲得下列之賠償：

創傷	主要保額之百分比
1. 喪失生命	100%
2. 永久完全喪失雙眼視力	100%
3. 永久完全喪失一眼視力	100%
4. 喪失兩肢或永久完全喪失其功能	100%
5. 喪失一肢或永久完全喪失其功能	100%
6. 喪失說話能力及失聰	100%
7. 永久及不能痊癒的精神失常	100%
8. 永久完全失聰	
(a) 雙耳	75%
(b) 一耳	25%
9. 喪失說話能力	50%
10. 永久完全喪失一眼球之晶體	50%
11. 喪失任何一手四指及拇指或永久完全喪失其功能	
(a) 右手	70%
(b) 左手	50%
12. 喪失任何一手四指或永久完全喪失其功能	
(a) 右手	40%
(b) 左手	30%
13. 喪失任何一手拇指或永久完全喪失其功能	
(a) 右手兩節關節	30%
(b) 右手一節關節	15%
(c) 左手兩節關節	20%
(d) 左手一節關節	10%
14. 喪失任何一手手指或永久完全喪失其功能	
(a) 右手三節關節	10%
(b) 右手兩節關節	7.5%
(c) 右手一節關節	5%
(d) 左手三節關節	7.5%
(e) 左手兩節關節	5%
(f) 左手一節關節	2%
15. 喪失任何一腳腳趾或永久完全喪失其功能	
(a) 一腳所有腳趾	15%
(b) 拇趾兩節關節	5%
(c) 拇趾一節關節	3%
16. 腿骨或膝蓋骨折裂而不能復原	10%
17. 任何一腿畸短五厘米或以上	7.5%
18. 三級燒傷	
身體部位	燒傷部份佔全身皮膚面積百分比
頭	不少於 8% ..... 100%
	不少於 5% 但少於 8% ..... 75%
	不少於 2% 但少於 5% ..... 50%
身體	不少於 20% ..... 100%
	不少於 15% 但少於 20% ..... 75%
	不少於 10% 但少於 15% ..... 50%

## BENEFITS

### BASIC BENEFITS

#### Accidental Death & Dismemberment

What happens if you are seriously injured or even die in an accident? The last thing you and your family want to worry about is the financial burden: the heavy medical costs, the living expenses waiting to be paid, the housing loans, and much more! In the unfortunate event that you suffer from any of the losses listed below within 180 days after an accident, you will receive:

Injury	% of the Principal Sum
1. Loss of Life	100%
2. Permanent Total Loss of Sight of Both Eyes	100%
3. Permanent Total Loss of Sight of One Eye	100%
4. Loss of or the Permanent Total Loss of Use of Two Limbs	100%
5. Loss of or the Permanent Total Loss of Use of One Limb	100%
6. Loss of Speech and Hearing	100%
7. Permanent and Incurable Insanity	100%
8. Permanent Total Loss of Hearing of	
(a) Both Ears	75%
(b) One Ear	25%
9. Loss of Speech	50%
10. Permanent Total Loss of the Lens of One Eye	50%
11. Loss of or the Permanent Total Loss of Use of Four Fingers and Thumb of	
(a) Right Hand	70%
(b) Left Hand	50%
12. Loss of or the Permanent Total Loss of Use of Four Fingers of	
(a) Right Hand	40%
(b) Left Hand	30%
13. Loss of or the Permanent Total Loss of Use of One Thumb	
(a) Both Right Joints	30%
(b) One Right Joint	15%
(c) Both Left Joints	20%
(d) One Left Joint	10%
14. Loss of or the Permanent Total Loss of Use of Fingers	
(a) Three Right Joints	10%
(b) Two Right Joints	7.5%
(c) One Right Joint	5%
(d) Three Left Joints	7.5%
(e) Two Left Joints	5%
(f) One Left Joint	2%
15. Loss of or the Permanent Total Loss of Use of Toes	
(a) All-One Foot	15%
(b) Great-Both Joints	5%
(c) Great-One Joint	3%
16. Fractured Leg or Patella with Established Non-union	10%
17. Shortening of Leg by at least 5 cm	7.5%
18. Third Degree Burns	
Area	Damage as Percentage of Total Body Surface Area
Head	Equals to or greater than 8% ..... 100%
	Equals to or greater than 5% but less than 8% ..... 75%
	Equals to or greater than 2% but less than 5% ..... 50%
Body	Equals to or greater than 20% ..... 100%
	Equals to or greater than 15% but less than 20% ..... 75%
	Equals to or greater than 10% but less than 15% ..... 50%



## 永久完全殘廢賠償

一旦遇上意外，並在意外後180日內導致永久完全殘廢而無法投身工作，您不但難於保持以往的生活水平，更甚的是要面對長期的經濟困局.....。在您殘廢期間，「個人意外保險」會支付相等於保額1%的每月賠償，最長可達100個月。首次賠償在持續殘廢的第13個月開始支付。

## 身故體恤津貼

倘不幸身故，「個人意外保險」將提供「身故體恤津貼」。

## 24小時全球電話諮詢服務

投保「個人意外保險」的客戶，均可自動成為「美國國際支援服務會」會員，免費享有由該會提供的電話旅遊諮詢服務，包括以下多項服務：

- 醫療諮詢
- 緊急票務服務
- 緊急藥物運送
- 領事館轉介
- 旅遊證件遺失支援服務
- 緊急現金匯款
- 法律轉介

## 續保利益

您無需支付任何額外保費，「意外死亡及斷肢賠償」/「永久完全殘廢賠償」保額即可在首五年每次續保時自動遞增5%；無論您在本公司持有多少保單，在計算「續保利益」時，主要保額之總和最高上限為美金100,000元。

## 可附加保障惠益

### 每週賠償

一旦遇上意外並在90日內導致短期內需完全休息而不能工作，甚至影響收入，「個人意外保險」為您提供每週賠償，賠償期可長達1年。

### 意外醫療賠償

一旦遇上意外而需要龐大的醫療費用亦無需憂心。「個人意外保險」助您應付所涉及診治的昂貴費用、住院費用及手術費，以減輕您的經濟重擔。

## 您屬於哪個職業等級？

等級一	辦公室工作而絕無危險性的職業， 例如：律師、公司行政人員、文員
等級二	具輕微危險性的職業，如經常要在戶外工作， 例如：郵差、售貨員
等級三	熟練或半熟練技術人員， 例如：麵包師傅、電子裝配員
等級四	須使用重型機械工作之工人或一般工人， 例如：工廠工人、電器技工

## Permanent Total Disability

What happens if you are totally and permanently disabled within 180 days after an accident? You will lose your earning ability, you will have difficulty in maintaining your usual standard of living and much more..... we will pay you 1% of the principal sum each month during such permanent and total disability starting on the 13th month up to a maximum of 100 months.

## Compassionate Death Benefit

In case of death, "Lifestyle" plan will provide "Compassionate Death Benefit".

## 24-Hour Worldwide Telephone Enquiry Services

As our valued customer of the "Lifestyle" plan, you will automatically become a member of the American International Assistance Services (AIAS) network which provides you with free telephone enquiry services on such travel assistance matters of:

- Medical Advice
- Emergency Ticket Service
- Essential Medicine Delivery
- Embassy Referral
- Lost Travel Document Assistance
- Emergency Cash Transfer
- Legal Referral

## Renewal Bonus

Your coverage for Accidental Death & Dismemberment / Permanent Total Disability will be automatically increased by 5% every year during the first 5 policy years without any additional premium. For calculating Renewal Bonus, the highest aggregate limit on the Principal Sum is US\$100,000 per life irrespective of the number of policies carried with the Company.

## OPTIONAL BENEFITS

### Weekly Indemnity

What happens if you are accidentally injured and within 90 days after the accident, you become temporarily disabled and unable to perform any duties at work? You lose your income, but still you have to pay for the living expenses plus the medical bills. Under such circumstances, we will pay you the weekly cash up to a maximum of 52 weeks during such temporary disability.

### Accidental Medical Expenses Reimbursement

What happens if you are accidentally injured, causing you to incur enormous medical bills? "Lifestyle" plan assists you to deal with the high medical, hospital and surgical expenses to alleviate you from the financial burden.

## What Is Your Occupational Class?

Class 1	Office type occupations with no real hazards involved, e.g. lawyers, office executives, clerks
Class 2	Jobs involving minor risks like outdoor work, e.g. postmen, salesmen
Class 3	Skilled or semi-skilled occupations including those using light machinery, e.g. bakers, electric assemblers
Class 4	Industrial jobs using heavy machinery or unskilled jobs, e.g. factory laborers, electricians

### 注意事項

- 受保人之投保年齡須介乎16至65歲。本計劃可續保至75歲。
- 警務人員、消防員和懲教署人員均可選擇額外保障，使保障範圍擴大至被謀殺、受襲擊、暴動、騷亂和罷工、當值及執行職務。
- 珠寶及金行從業員亦可選擇額外保障，使保障範圍擴大至被謀殺、受襲擊、暴動、騷亂和罷工。
- 每名受保人獲賠償之「身故體恤津貼」，其賠償總和以受保人在本公司所持保單之同一保障項目不超過美金1,300元/港幣10,000元為限。

### 不保事項

- 自殺或企圖自致之傷害；專業運動；
- 懷孕、分娩或流產；
- 任何疾病；
- 任何形式的牙齒護理或手術，惟因意外受傷而須接受的治療不在此限（假牙及有關費用不包括在內）；
- 參與空中飛行，以須付費之乘客身分乘搭私人持牌飛機及商業客機除外；
- 警務人員或懲教署人員被謀殺、受襲擊、於暴動或民事騷亂、罷工或進行逮捕時遇上意外；
- 消防員被謀殺、受襲擊、於暴動或民事騷亂、罷工時遇上意外；
- 珠寶及金行從業員被謀殺、受襲擊、於暴動或民事騷亂、罷工時遇上意外；
- 任何直接或間接與在保單繕發日前已存在的損傷或疾病所致之傷病；
- 戰爭或任何軍事行動、服兵役、違法行為。

此小冊子只作介紹用途，詳細保單條款及不保事項請參閱保單。

### Important Notes

- Insured must be between 16 and 65 years of age at the time of application. The plan is renewable up to 75 years of age.
- Optional extended coverage is offered to firemen, policemen and members of Correctional Services Department against murder, assault, riot, civil commotion, strikes and performance of duties.
- Optional extended coverage is offered to jewellery workers against murder, assault, riot, strikes and civil commotion.
- The highest aggregate limit for Compassionate Death Benefit is US\$1,300 / HK\$10,000 per Insured irrespective of the number of policies carried with the Company.

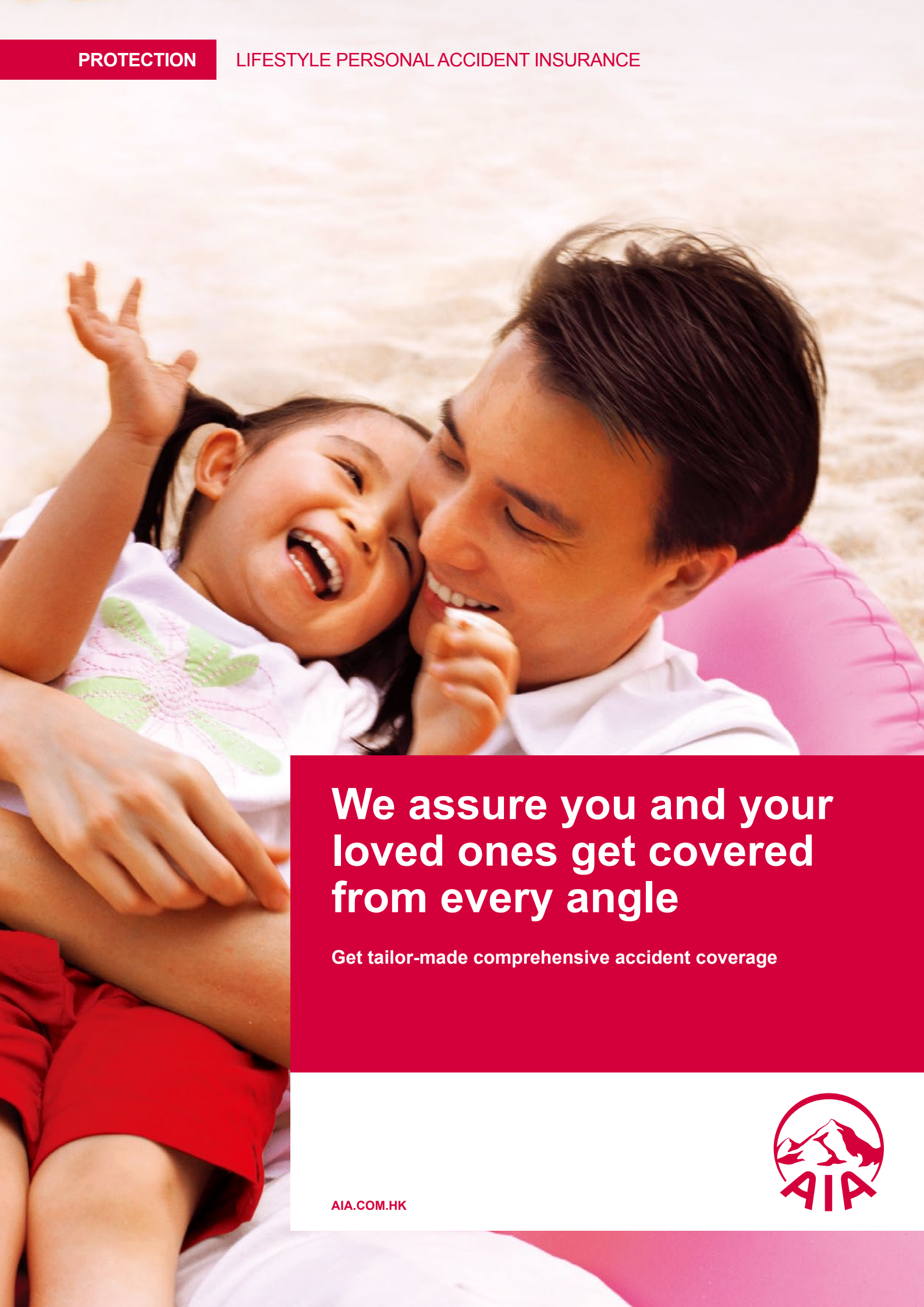
### General Exclusions

- Suicide, self-inflicted injury; professional sports;
- Pregnancy, childbirth or miscarriage;
- Disease or illness;
- Dental care or surgery unless necessitated by injury caused by an accident;
- Engaging in air travel except as a fare-paying passenger in a properly licensed private and / or commercial aircraft;
- In the event of an Insured who is being assaulted, murdered or suffered from any accidental consequence caused by riot, civil commotion, strikes or making an arrest while performing duty at work as a policeman or a member of the Correctional Services Department;
- In the event of an Insured who is being assaulted, murdered or suffered from any accidental consequence caused by riot, civil commotion, strikes or making an arrest while performing duty at work as a fireman;
- In the event of an Insured who is being assaulted, murdered or suffered from any accidental consequence caused by riot, civil commotion, strikes or making an arrest while performing duty at work as a jewellery worker;
- Losses directly or indirectly related to a pre-existing condition including injuries or illnesses that occurred prior to the Policy Issue Date;
- War or warlike operations; service in the armed forces; illegal acts.

This brochure is only an illustrative proposal, not a contract of insurance. Please refer to the policy for exact terms, conditions and exclusions.

PROTECTION

LIFESTYLE PERSONAL ACCIDENT INSURANCE



**We assure you and your loved ones get covered from every angle**

Get tailor-made comprehensive accident coverage

[AIA.COM.HK](http://AIA.COM.HK)

