

# comprehensive protection for your travel journey



**SmartTraveller**  
the travel insurance for  
all your business and  
leisure journeys

redefining / standards



The **SmartTraveller** is specially designed to provide you an Excess Free policy with comprehensive cover to protect both you and your family while travelling worldwide.

Summary of Benefits		VIP Plan	Classic Plan
		Maximum Limit per Insured Person (HK\$)	
<b>1</b>	<b>Medical Expenses</b> Covers medical expenses (including hospitalization) as a result of accident or sickness during the journey including: – return of unattended dependent children – compassionate visit – guarantee of hospital admittance deposit – local translator/interpreter services (per day/sub-limit) – catch up expenses – follow up medical treatment within 3 consecutive months due to (i) accidental bodily injury (ii) sickness – hospital cash benefit (per day/sub-limit) – compulsory quarantine cash benefit (per day/sub-limit) Extensions: (i) chinese bone-setting, acupuncture, physiotherapy or chiropractic treatment (per visit per day/sub-limit) (ii) additional travelling expenses for the purpose of seeking medical treatment in an overseas hospital (iii) follow up medical expenses within 3 consecutive months if the infectious disease is contracted during the journey and confirmed within 7 days after returning to Hong Kong whereas no medical expenses incurred overseas (Children aged under 18 and Insured Person aged over 70, will receive 25% and 50% of the maximum limit respectively)	<b>\$1,000,000</b> sub-limit as below	<b>\$500,000</b> sub-limit as below
		\$40,000 \$500/\$5,000 \$5,000	\$20,000 \$500/\$5,000 \$3,000
<b>2</b>	<b>Worldwide Emergency Assistance Service</b> – 24-Hour Emergency Assistance Hotline Service – emergency medical evacuation – repatriation/repatriation of mortal remains	<b>Fully Covered</b>	<b>Fully Covered</b>
<b>3</b>	<b>Personal Accident</b> Extensions: – third degree burn – compassionate death cash benefit due to (i) accidental bodily injury (ii) sickness – credit card protection (Children aged under 18 at the time of death, will receive up to \$100,000 only. Insured Person aged over 70 will receive 50% of the maximum limit)	<b>\$1,000,000</b> sub-limit as below \$200,000	<b>\$500,000</b> sub-limit as below \$100,000
		\$50,000 \$20,000 \$50,000	\$25,000 \$10,000 \$30,000
<b>4</b>	<b>Baggage &amp; Personal Effects</b> Pays for the loss of or damage to your baggage (including laptop, mobile phone, PDA) – maximum limit for any one item or pair – maximum limit for each mobile phone	<b>\$25,000</b> sub-limit as below	<b>\$15,000</b> sub-limit as below
		\$7,500 \$3,000	\$5,000 \$2,000
<b>5</b>	<b>Baggage Delay</b> Pays for emergency purchase of essential items if your baggage is delayed for more than 6 hours	<b>\$1,000</b>	<b>\$800</b>
<b>6</b>	<b>Personal Money &amp; Travel Documents</b> – loss of money or unauthorized use of credit card – the replacement cost of travel documents and additional travelling expenses and/or accommodation expenses	<b>\$6,000</b> sub-limit as below	<b>\$4,000</b> sub-limit as below
		\$3,000 \$3,000	\$2,000 \$2,000

Summary of Benefits		VIP Plan	Classic Plan
		Maximum Limit per Insured Person (HK\$)	
<b>7</b>	<b>Personal Liability</b> Indemnifies you in respect of your legal liability towards third parties for accidental bodily injury or property damage together with associated legal costs and expenses	<b>\$3,000,000</b>	<b>\$1,500,000</b>
<b>8</b>	<b>Travel Delay, Trip Re-routing, Missed Journey &amp; Overbooking</b> For (i), (ii) and (iii) as a direct result of: strike or other industrial action, riot, civil commotion, hijack, terrorism, adverse weather conditions, natural disaster, mechanical and/or electrical breakdown of the public common carrier or closure of the airport, We will pay: (i) travel delay (each and every 6 hours/sub-limit) (ii) extra accommodation expenses or irrecoverable pre-paid deposits or charges due to travel delay (iii) trip re-routing costs due to travel delay For (iv) and (v), reimburses the reasonable accommodation and meal expenses (if not compensated by any third party) (iv) missed journey (v) overbooking	<b>\$10,000</b> sub-limit as below  \$300/\$3,000 \$3,000  \$10,000  \$10,000 \$10,000	<b>\$5,000</b> sub-limit as below  \$250/\$2,000 \$2,000  \$5,000  \$5,000 \$5,000
<b>9</b>	<b>Loss of Deposit or Cancellation of Trip</b> Reimburses irrecoverable prepaid deposits or charges in the event of: – unexpected outbreak of strike, riot, civil commotion, terrorism, hijack, natural disasters or adverse weather conditions – serious damage to the Insured Person's principal home in Hong Kong arising from fire, flood or burglary – death, serious physical injury or serious illness of the Insured Person, immediate family member, close business partner or travel companion – witness summons, jury service or compulsory quarantine of the Insured Person – "Red" or "Black" alert issued under Outbound Travel Alert System (Maximum payable amount for "Red" alert shall be 50% of the irrecoverable deposits or charges paid in advance)	<b>\$50,000</b>	<b>\$25,000</b>
<b>10</b>	<b>Trip Curtailment</b> Reimburses the proportional return of relevant irrecoverable prepaid cost of the planned holidays or additional incurred travel costs (confined to economy class) and accommodation expenses due to: – unexpected outbreak of strike, riot, civil commotion, terrorism, hijack, natural disasters or adverse weather conditions – serious damage to the Insured Person's principal home in Hong Kong arising from fire, flood or burglary – death, serious physical injury or serious illness of the Insured Person, immediate family member, close business partner or travel companion – "Red" or "Black" alert issued under Outbound Travel Alert System (Maximum payable amount for "Red" alert shall be 50% of the relevant irrecoverable prepaid cost or additional costs and expenses)	<b>\$50,000</b>	<b>\$25,000</b>
<b>11</b>	<b>Home Care Benefit</b> Pays for loss of or damages to your home contents as a result of fire while you are overseas	<b>\$20,000</b>	<b>\$10,000</b>
<b>12</b> <b>NEW</b>	<b>Trauma Counseling</b> Pays for the counseling fees if you are the witness &/or victim of a traumatic event – per visit per day	<b>\$25,000</b> sub-limit as below \$1,500	<b>\$15,000</b> sub-limit as below \$1,000
<b>13</b> <b>NEW</b>	<b>Rental Vehicle Excess</b> Pays for the motor insurance policy excess incurred by you if you are involved in a collision whilst the rental vehicle is driven by you, or it is stolen or parking damaged	<b>\$5,000</b>	<b>\$3,000</b>
<b>14</b>	<b>China Hospital Deposit Guarantee Benefit</b> Provide guarantee of hospital deposit to the hospital under Hospital Network in China upon presenting the China Hospital Deposit Guarantee Card	<b>Optional for Annual Cover</b>	<b>Optional for Annual Cover</b>

## Premium Table (effective from 1 November 2011 until further notice)

	Day	Plan	VIP (HK\$)	Classic (HK\$)
<b>Single Journey</b>	1		\$98	\$78
	2		\$108	\$88
	3		\$138	\$115
	4		\$178	\$138
	5		\$208	\$150
	6		\$235	\$170
	7		\$250	\$180
	8		\$268	\$190
	9		\$285	\$210
	Each Additional Day		\$16	\$11
<b>Annual Cover</b>	Individual		\$1,780	\$1,450
	Family		\$3,560	\$2,900
<b>China Hospital Deposit Guarantee Card</b> (Optional for Annual Cover)	Per Insured Person		\$100	\$100

NB : This policy is only valid for travel originating from Hong Kong.  
All benefits and premiums are in Hong Kong Dollars.

### free automatic 10 days extension (applicable to single journey only)

Automatically extended for a maximum period of 10 days in the event that the Insured Person is unavoidably delayed in the course of the scheduled itinerary which was stipulated prior to departure.

### optional one way cover (applicable to single journey only)

For Insured Persons not returning to Hong Kong, cover terminates no later than 7 days from scheduled time of arrival at the country of final destination or expiry of the original declared period of insurance, whichever is the earlier.

### free cover for children (applicable to single journey only)

If you are travelling with your children, they will enjoy free cover.

(Note: Please refer to the Benefit table for the maximum limits under Section 1 and 3 applied to children under 18)

### enhancement cover for children

If you wish to enhance the cover for your children, you just simply pay the full premium payment for them; hence, they will receive a higher limit of 100% for Medical & Related Expenses Section and 50% for the accidental death benefit under Personal Accident Section respectively.

### enhanced personal accident benefit **NEW**

By paying 20% additional premium, we offer you a more comprehensive protection against personal accident which the percentage of benefit paid is subject to the severity of disability.

### 24-Hour Emergency Assistance Hotline

With **SmartTraveller**, you will automatically receive the benefits of 24-Hour Assistance service provided by AXA Assistance, this means that any time of the day, anywhere in the world, emergency medical assistance is only a phone call away.

### maximum duration of journey(s)

- Single Journey – maximum 184 days
- Annual Cover (unlimited number of journey) – maximum 90 days for each journey

### age limit

- From thirty (30) days up to the age of 80 before the inception of the journey.
- For Insured Person aged over 75 years old and up to 80 before the inception of the journey, he/she is only applicable to Classic Plan.
- For Annual Cover, the Insured Person must be at or below 75 years old on the first commencement date of the Policy, and renewable up to 80 years old.

### definitions

- Child/children refers to the dependent and unmarried child/children who are aged between thirty (30) days and under 18 years old as named in the Policy Schedule/Certificate of Insurance.
- Family refers to Insured Person, his/her spouse and children (irrespective of the number) travelling with the Insured Person and/or his/her spouse for the entire period.

### special features

- **cover amateur sports and activities** such as snow skiing, snow boarding, water skiing, wake boarding, scuba diving, rafting, bungee jumping, horse riding etc.
- **terrorism cover** including attacks caused by nuclear, chemical and biological substances
- **cover loss of or damage to portable equipments** including laptop computers, photographic equipments, sports equipments & mobile phones
- **no excess** for the whole policy

### common exclusions

#### general exclusions applicable to all sections

- 1 War
- 2 Government acts
- 3 Nuclear hazards
- 4 Lack of reasonable care and attention
- 5 Racing (other than on foot), motor sports or flying as a pilot or crew member
- 6 Activities engaging in sports or games in a professional capacity
- 7 Self-inflicted injury or illness
- 8 Alcoholism or drug abuse
- 9 Pre-existing medical conditions
- 10 Venereal disease, AIDS or AIDS related complex
- 11 Pregnancy, miscarriage of child birth and all complications thereof

\* The above is only part of the policy exclusions. Please refer to the policy jacket for the full list of exclusions that apply to each section and the entire policy.

NB : Please refer to the policy for complete details. A specimen policy can be made available upon request.

All amounts are in Hong Kong Dollars.

### AXA Group in 2010

- 91 billion euros in consolidated revenues
- 1,104 billion euros in assets under management
- 214,000 employees worldwide working to deliver the right solutions and top quality service to our customers
- 95 million customers across the globe have placed their trust in AXA to:
  - Insure their property (vehicles, homes, equipment)
  - Provide health and personal protection coverage for their families or employees
  - Manage their personal or corporate assets
- Standard & Poor's Rating: AA-

### AXA General Insurance Hong Kong Limited

- One of the top general insurers in Hong Kong, leading in motor insurance
- Over 170 years of local experience in Asia
- Over 220 professional, well-trained and caring staff
- Wide range of SMART products for individual and business needs

motor

property

leisure & travel

healthcare

personal accident

business package

liability

marine

To apply or for more details, please contact your agent or broker, or you can contact us on

**2523 3061**

**[www.axa-insurance.com.hk](http://www.axa-insurance.com.hk)**

# 給你旅途上 最周全的保障



✓ 恐怖襲擊  
保障

「卓越」優遊樂  
外遊公幹皆宜的  
旅遊保險

引領 / 新標準



「卓越」優遊樂 提供周全完善的旅遊保障，更不設任何「自負額」，讓你及家人倍感安心，盡享輕鬆寫意的旅程。

承保範圍		尊貴計劃	典雅計劃
		每位受保人最高賠償額 (港幣)	
一	<b>醫療費用</b> 支付在旅程中因意外或疾病 (包括住院) 所引致的醫療費用，包括： <ul style="list-style-type: none"> <li>- 兒童護送</li> <li>- 親屬探訪</li> <li>- 入院保證金</li> <li>- 當地的翻譯服務 (每日/分項限額)</li> <li>- 傷病延誤</li> <li>- 回港後連續三個月內之覆診費用                             <ul style="list-style-type: none"> <li>(i) 意外受傷引致</li> <li>(ii) 疾病引致</li> </ul> </li> <li>- 住院現金津貼 (每日/分項限額)</li> <li>- 強制隔離現金津貼 (每日/分項限額)</li> </ul> 附加保障： <ul style="list-style-type: none"> <li>(i) 跌打、針灸、物理治療或脊椎治療的費用 (每日每次/分項限額)</li> <li>(ii) 海外求診之交通費用</li> <li>(iii) 如在旅途中感染傳染病並在回港後的七天內被確診，雖在海外沒有任何治療記錄，受保人仍可獲得賠償在港連續三個月的診治費用 (18歲以下兒童及70歲以上的受保人，最高賠償額分別為本項總賠償額的25%及50%)</li> </ul>	<b>\$1,000,000</b> 分項限額如下	<b>\$500,000</b> 分項限額如下
		\$40,000 \$500/\$5,000 \$5,000  最高賠償額的100% 最高賠償額的10% \$500/\$5,000 \$800/\$5,600  \$200/\$3,000 \$500 最高賠償額的10%	\$20,000 \$500/\$5,000 \$3,000  最高賠償額的100% 最高賠償額的10% \$300/\$3,000 \$500/\$3,500  \$200/\$3,000 \$500 最高賠償額的10%
二	<b>海外緊急援助服務</b> <ul style="list-style-type: none"> <li>- 24小時緊急援助熱線服務</li> <li>- 緊急醫療救援</li> <li>- 遣送回國/遣體運返</li> </ul>	全部開支	全部開支
三	<b>人身意外</b> 附加保障： <ul style="list-style-type: none"> <li>- 三級程度燒傷</li> <li>- 死亡恩恤賠償：                             <ul style="list-style-type: none"> <li>(i) 意外受傷引致</li> <li>(ii) 疾病引致</li> </ul> </li> <li>- 信用卡保障</li> </ul> (18歲以下兒童的死亡賠償額為\$100,000。70歲以上受保人的最高賠償額為本項總賠償額之50%)	<b>\$1,000,000</b> 分項限額如下	<b>\$500,000</b> 分項限額如下
		\$200,000  \$50,000 \$20,000 \$50,000	\$100,000  \$25,000 \$10,000 \$30,000
四	<b>行李及個人財物</b> 遺失或損毀的行李及個人財物 (包括手提電腦、手提電話、PDA) <ul style="list-style-type: none"> <li>- 每件/套最高賠償額</li> <li>- 每部手提電話最高賠償額</li> </ul>	<b>\$25,000</b> 分項限額如下	<b>\$15,000</b> 分項限額如下
五	<b>行李延誤</b> 因行李延誤達6小時或以上而需購買必須應急物品的費用	\$1,000	\$800
六	<b>遺失現金及旅遊證件</b> <ul style="list-style-type: none"> <li>- 遺失現金或信用卡被盜用</li> <li>- 補領遺失旅遊證件所需的費用及需額外支付的交通及/或住宿費用</li> </ul>	<b>\$6,000</b> 分項限額如下	<b>\$4,000</b> 分項限額如下
		\$3,000 \$3,000	\$2,000 \$2,000

承保範圍		尊貴計劃	典雅計劃
		每位受保人最高賠償額 (港幣)	
七	<b>個人責任</b> 賠償受保人因疏忽而導致第三者身體受傷或財物受損的法律責任	<b>\$3,000,000</b>	<b>\$1,500,000</b>
八	<b>旅程延誤、更改行程、行程誤點及超額訂票</b> 因下列原因，可獲(i)、(ii)和(iii)賠償： 罷工或其他工業行動、騷亂、暴亂、劫持事件、恐怖活動、惡劣天氣、自然災難、公共交通工具的機械及/或電路故障或機場關閉 (i) 旅程延誤(每6小時/分項限額) (ii) 賠償因旅程延誤而需額外支付的住宿費用或已繳付而不能索回的訂金或費用 (iii) 賠償因旅程延誤而需要更改行程的額外支付費用 因下列(iv)和(v)的原因引致而需額外支付的住宿費用(如第三者已作出賠償則不適用) (iv) 行程誤點 (v) 超額訂票	<b>\$10,000</b> 分項限額如下  \$300/\$3,000 \$3,000 \$10,000  \$10,000 \$10,000	<b>\$5,000</b> 分項限額如下  \$250/\$2,000 \$2,000 \$5,000  \$5,000 \$5,000
九	<b>損失訂金或取消旅程</b> 因下列原因，可獲賠償已繳付而不能取回的訂金或費用： – 目的地發生不可預見之罷工、騷亂、暴亂、恐怖活動、劫持事件、自然災難或惡劣天氣 – 受保人的居所發生火災、水災或盜竊引致嚴重受損 – 因受保人、直系親屬、緊密商業夥伴或同行旅伴身故、嚴重受傷或患嚴重疾病 – 受保人需出庭作供、出任陪審員或接受強制性隔離 – 外遊警示制度發出「紅色」或「黑色」警示 (在「紅色」警示發出的情況下的最高賠償額為已繳付而不能取回的訂金或費用的50%)	<b>\$50,000</b>	<b>\$25,000</b>
十	<b>提早結束旅程</b> 因下列原因，可按比例獲得賠償已繳付而未經使用的有關旅費或需額外支付的交通(只限經濟客位)或住宿費用： – 目的地發生不可預見之罷工、騷亂、暴亂、恐怖活動、劫持事件、自然災難或惡劣天氣 – 受保人的居所發生火災、水災或盜竊引致嚴重受損 – 因受保人、直系親屬、緊密商業夥伴或同行旅伴身故、嚴重受傷或患嚴重疾病 – 外遊警示制度發出「紅色」或「黑色」警示 (在「紅色」警示發出的情況下的最高賠償額為已繳付而未經使用的費用或額外費用及開支的50%)	<b>\$50,000</b>	<b>\$25,000</b>
十一	<b>家居財物保障</b> 受保人離港期間，在港的空置居所因火災而引致的損失	<b>\$20,000</b>	<b>\$10,000</b>
十二 <b>新</b>	<b>創傷輔導保障</b> 受保人在旅程中因目睹或親歷創傷，而需接受輔導治療的費用 – 每日每次	<b>\$25,000</b> 分項限額如下 \$1,500	<b>\$15,000</b> 分項限額如下 \$1,000
十三 <b>新</b>	<b>租車自負額保障</b> 在旅程中，受保人駕駛租用車輛途中發生碰撞或該車輛被盜或在停泊時損毀，就有關損失而需承擔的汽車保險自負額將獲得賠償	<b>\$5,000</b>	<b>\$3,000</b>
十四	<b>中國住院按金保證保障</b> 在中國大陸任何一間網絡醫院，只需出示中國住院按金保證咭，便可獲得住院按金保證	<b>自選保障適用於 全年保障計劃</b>	<b>自選保障適用於 全年保障計劃</b>

## 保費表 (此保費由2011年11月1日起生效，直至另行通知為止。)

	日數	計劃	尊貴 (港幣)	典雅 (港幣)
單次旅程	1		\$98	\$78
	2		\$108	\$88
	3		\$138	\$115
	4		\$178	\$138
	5		\$208	\$150
	6		\$235	\$170
	7		\$250	\$180
	8		\$268	\$190
	9		\$285	\$210
	之後每日另加		\$16	\$11
全年保障	個人計劃		\$1,780	\$1,450
	家庭計劃		\$3,560	\$2,900
中國住院按金保證咭 (自選保障適用於全年保障計劃)	每名受保人		\$100	\$100

註：本保單只適用於香港出發的旅程。  
所有賠償及保費金額均以港幣計算。

### 自動延長10日保障期 (只適用於單次旅程)

若受保人或其家人因不能避免的原因而須延長旅程，即可自動享有為期高達10日的延續保障。

### 自選的「單段旅程」保障 (只適用於單次旅程)

若只投保單段旅程，保單將於原定到達最終國家的7日後或保單上所列明的屆滿日期後完結，以較早者為準。

### 免費子女保障 (只適用於單次旅程)

若你和你的子女同行，所有同行子女可獲免費保障(注意：請參閱承保範圍表內第一及第三項列明之18歲以下兒童可享的最高賠償額)。

### 提升子女保障額

若你希望提高子女的保障，你只需為子女繳付成人保費，他們便可獲得100%醫療及有關費用賠償額及50%人身意外身亡保障的最高賠償額。

### 提升人身意外保障 **新**

為你得到更全面的保障，你只需額外繳付20%保費，人身意外保障便會根據意外受傷的程度而獲得賠償。

### 24小時緊急援助熱線

投保「卓越」**優遊樂**，你可享用安盛24小時的緊急援助電話熱線服務。你或你的家人於世界各地，如有需要，可於任何時間致電中心指定的熱線，便有專人提供緊急援助服務。

### 旅程的最高保障期

- 單次旅程 – 最長為184天
- 全年保障(旅遊次數不限) – 每次旅程最長為90天

## 安盛集團：經濟保障 世界翹楚

### 受保年齡

- 以旅程生效日計，出生後30日至80歲
- 受保人的年齡若在旅程生效日計已超過75歲，但不足80歲，他/她只限於投保典雅計劃
- 投保全年保障，受保人的年齡必須在保單最初生效日前為75歲或以下，並可續保至80歲

### 定義

- 子女指年齡由出生後30日至18歲以下的未婚子女，並需列明在保險承保表/保險證明書上
- 家庭指受保人，其配偶及與受保人及/或受保人配偶同行的子女（人數不限）

### 計劃特點

- 保障一般業餘及消閒活動** 包括滑雪、溜冰、滑雪板、滑水、滑浪、水肺潛水、急流漂筏、吊索跳、騎馬等
- 恐怖襲擊** 保障包括由核子、生物化學物質所引致之損失
- 保障受保人在旅遊期間因意外遺失或損毀之隨身物品** 包括手提電腦、攝影器材、運動器材及手提電話
- 所有保障均 **不設自負金額**

### 一般不受保項目

#### 適用於整份保單的不受保項目

- 戰爭
- 政府法令
- 核能災難構成的損失
- 故意疏忽
- 非以足部進行的競賽、賽車或以機師或機員的身份飛行
- 以職業性參與的各項活動或運動項目
- 蓄意令自己受傷或生病
- 酗酒及濫用藥物
- 旅遊前已存在的任何病徵或病狀
- 性病、愛滋病及與愛滋病有關連的病症
- 懷孕、流產、分娩及由上述引起的其他病症

\* 上列各項只供參考，詳細之條款請參閱有關保單。

註：一切條款以保單為準，如有需要，可向本公司索取保單樣本以作參考。  
所有金額均以港元計算。  
本中文簡譯，概以英文原文為準。

### 安盛集團（2010年）

- 全年總收入達910億歐元
- 管理資產總值達11,040億歐元
- 全球聘用214,000名僱員，竭誠為客戶提供所需的方案及最優質的服務
- 獲全球逾95,000,000位客戶信賴
  - 保障他們的財物（汽車、家居、器材）
  - 為他們的家人或僱員提供醫療及個人保險
  - 為他們管理個人或企業的財產
- 標準普爾評級：AA-

### 安盛保險有限公司

- 全港最大一般保險公司之一，尤以車險具領先地位
- 擁有逾170年亞洲經營經驗
- 聘用超過220名專業及訓練有素的僱員，竭誠為客戶提供所需的方案及最優質的服務
- 「卓越」保險系列專為個人及中小企業提供周全的保障

汽車系列

財物系列

消閒及旅遊系列

醫療系列

個人意外系列

綜合商業系列

責任系列

貨物水險系列

有意投保人士或欲進一步了解本保險計劃的內容，歡迎致電貴保險代理、經紀或致電向本公司查詢。

## 2523 3061

[www.axa-insurance.com.hk](http://www.axa-insurance.com.hk)

# 提升人身意外保障 讓你旅程樂優“遊”

## 升級

更全面的人身意外保障

- 只需額外繳付20%保費  
(詳情請參閱內頁賠償表)

## 新

- 1 「損失訂金或取消旅程」及「提早結束旅程」保障伸延至紅色外遊警示
- 2 創傷輔導保障
- 3 租車自負額保障

# Enjoy a pleasant and hassle-free journey with an Enhanced Personal Accident Cover

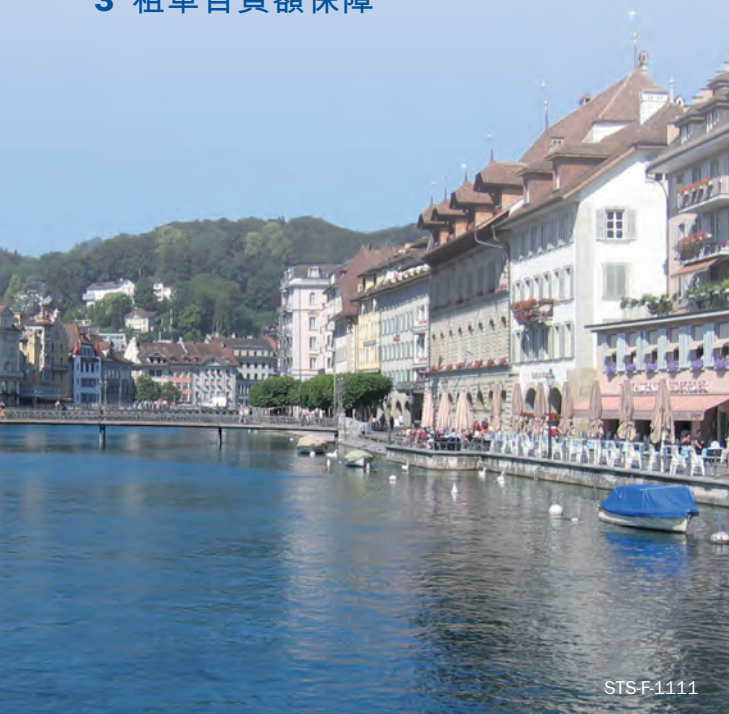
## ENHANCED

**Comprehensive Personal Accident benefit**

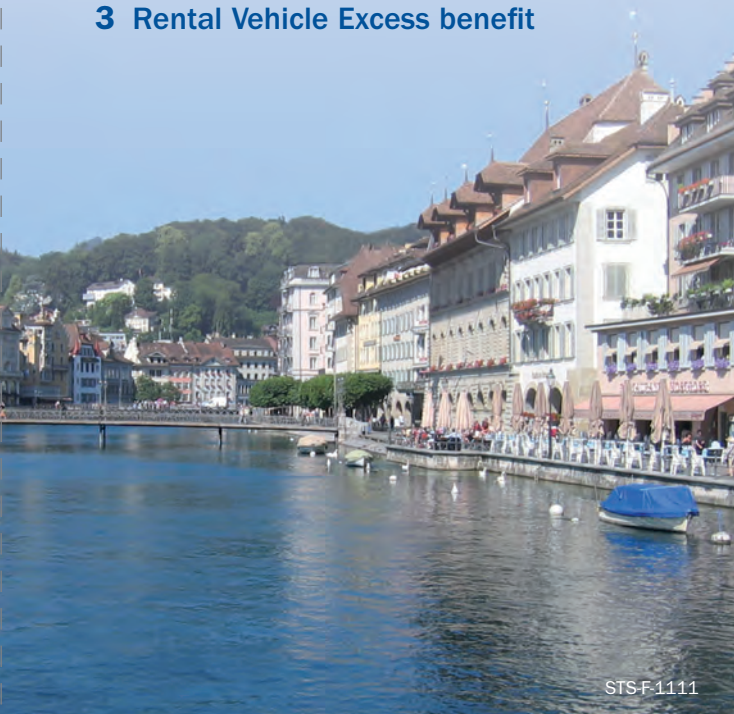
- Only 20% additional premium  
(For details, please refer to the compensation table overleaf)

## NEW

- 1 “Loss of deposit & cancellation of trip” & “Trip Curtailment” benefits are extended to provide coverage in the event of Red Outbound Travel Alert
- 2 Trauma Counseling benefit
- 3 Rental Vehicle Excess benefit



STSF-1111



STSF-1111

引領 / 新標準



redefining / standards



## Enhanced Personal Accident Compensation Table

		VIP Plan	Classic Plan
Maximum Benefit per Insured Person		\$1,000,000	\$500,000

Benefit	Compensation (% of the Maximum Benefit per Insured Person)	
1	Accidental death	100%
2	Permanent total disablement	100%
3	Permanent and incurable paralysis of all limbs	100%
4	Permanent total loss of sight of both eyes	100%
5	Permanent total loss of sight of one eye	100%
6	Loss of or the permanent total loss of use of two limbs	100%
7	Loss of or the permanent total loss of use of one limb	100%
8	Permanent loss of speech and loss of hearing	100%
9	Permanent and incurable insanity	100%
10	Permanent total loss of hearing in (a) both ears (b) one ear	75% 20%
11	Permanent loss of speech	50%
12	Permanent total loss of the lens of one eye	50%
13	Loss of or the permanent total loss of use of four fingers and thumb of (a) right hand (b) left hand	70% 50%
14	Loss of or the permanent total loss of use of four fingers of (a) right hand (b) left hand	40% 30%
15	Loss of or the permanent total loss of use of one thumb (a) both right joints (b) one right joint (c) both left joints (d) one left joint	30% 15% 20% 10%
16	Loss of or the permanent total loss of use of fingers (a) three right joints (b) two right joints (c) one right joint (d) three left joints (e) two left joints (f) one left joint	15% 10% 7.5% 10% 7.5% 5%
17	Loss of or the permanent total loss of use of toes (a) all - one foot (b) great - both joints (c) great - one joint (d) any other toe	20% 7.5% 5% 3%
18	Fractured leg or patella with established non-union	15%
19	Shortening of leg by at least 5cm	10%
20	Permanent disablement not falling under Disability 2 to 19 inclusive, we may, at our absolute discretion, pay the Insured Person a sum of compensation which shall be calculated by us and by reference to the degree of such a disability and being in its opinion not inconsistent with the Disability 2 to 19 inclusive.	

NB: The above is subject to 20% additional premium.  
Please refer to the policy for complete details. A specimen policy can be made available upon request.  
All amounts are in Hong Kong Dollars.

## 升級人身意外賠償表

		尊貴計劃	典雅計劃
每名受保人的最高賠償額		\$1,000,000	\$500,000

保障	賠償限額 (每名受保人的最高賠償百分率)	
1	意外死亡	100%
2	永久完全傷殘	100%
3	永久及無法治癒之四肢癱瘓	100%
4	雙眼永久完全失明	100%
5	一隻眼睛永久完全失明	100%
6	喪失兩肢或兩肢永久完全喪失功能	100%
7	喪失一肢或一肢永久完全喪失功能	100%
8	永久喪失說話能力及喪失聽力	100%
9	永久及無法治癒之精神錯亂	100%
10	永久完全喪失聽力 (a) 雙耳 (b) 一隻耳朵	75% 20%
11	永久喪失說話能力	50%
12	永久完全喪失一隻眼睛的晶狀體	50%
13	喪失四隻手指及大拇指或永久完全喪失其功能 (a) 右手 (b) 左手	70% 50%
14	喪失四隻手指或永久完全喪失其功能 (a) 右手 (b) 左手	40% 30%
15	喪失一隻大拇指或永久完全喪失其功能 (a) 兩個右骨節 (b) 一個右骨節 (c) 兩個左骨節 (d) 一個左骨節	30% 15% 20% 10%
16	喪失手指或永久完全喪失其功能 (a) 三個右骨節 (b) 兩個右骨節 (c) 一個右骨節 (d) 三個左骨節 (e) 兩個左骨節 (f) 一個左骨節	15% 10% 7.5% 10% 7.5% 5%
17	喪失腳趾或永久完全喪失其功能 (a) 一隻腳的所有腳趾 (b) 大趾兩個骨節 (c) 大趾一個骨節 (d) 任何其他腳趾	20% 7.5% 5% 3%
18	腿部或膝蓋骨骨折並被確定不能癒合	15%
19	腿部縮短至少 5 厘米	10%
20	就不屬於保障 2 至 19 (首尾兩項包括在內) 的傷殘情況，本公司有絕對權利決定是否支付一筆賠償金予受保人，而有關賠償金的金額必須由本公司根據有關傷殘的程度計算，並以本公司認為有關傷殘並無抵觸保障 2 至 19 (首尾兩項包括在內) 傷殘情況為基礎。	

註：以上提供的保障需額外繳付 20% 保費。  
一切條款以保單為準，如有需要，可向本公司索取保單樣本以作參考。  
所有金額均以港元計算。  
本中文簡譯，概以英文原文為準。