Personal Accident (Plus) Insurance

Manageable Personal Risk
with Easy Comprehensive Protection

Enquiry Hotline : (852) 2830 5400

www.cmbwinglunginsurance.com

招商永隆保險
CMB WING LUNG INSURANCE

Personal Accident (Plus) Insurance

Personal Accident (Plus) Insurance provides a wide range of cover to protect you against the financial strain that a personal accident can bring, it protects you in case of an accident happening anywhere in the world, 24 hours a day. CMB Wing Lung Insurance offers you a choice of two levels of coverage plan, each plan is packaged comprehensively in order to provide you a total peace of mind.

Summary of Benefits and Limits

Basic Benefits	Plan A	Plan B
	Maximum Limit (HK$)	
1 Accidental Death A lump sum cash compensation in the event of accidental death occurring within 12 consecutive months from the date of accident.	$500,000	$1,000,000
2 Permanent Disablement A lump sum cash compensation according to the percentage of permanent disablement occurring within 12 consecutive months from the date of accidental injury.	$500,000	$1,000,000
3 Accidental Medical Expenses The reimbursement of the actual medical expenses including hospital charges and surgery fees as a result of injury caused by accident occurring within 12 consecutive months from the date of accident. Extension: (i) Registered/listed Chinese Bonesetter, Acupuncturist and Chiropractor Treatment Expenses ($150 per visit per day, maximum 5 visits) (ii) Physiotherapist Expenses ($300 per visit per day, maximum 5 visits) Sub-limit in total under (i) and (ii) of this Extension :	$10,000 $1,500	$30,000 $2,000
4 Daily Hospital Cash A daily cash benefit starting from the first day of confinement if the Insured Person is hospitalized for medical treatment as a result of injury caused by an accident, subject to a minimum hospital confinement of 3 consecutive days and up to a maximum of 365 days.	$29,200 $80 per day	$58,400 $160 per day

Free Extra Benefits

1 Double Accidental Death Benefit

A double compensation benefit for accidental death in the event that the accident happens while the Insured Person is:
(i) travelling as a fare-paying passenger on board a public common carrier, or
(ii) being an innocent victim in a robbery or attempted robbery.

2 Clothing & Personal Effects Damage Compensation

Reimburse the Insured Person for damage to the clothing and personal effects to an amount not exceeding HK$2,000 if Insured Person sustains injury caused by accident and is entitled to the Accidental Medical Expenses.

3 Worldwide Emergency Assistance Service

With the comprehensive Worldwide Emergency Assistance Service provided by Europ Assistance Hong Kong Limited , Insured Person is always well protected while travelling outside Hong Kong.

(a) Emergency Assistance Hotline Services (Including Medical Advice, Evaluation, Referral Medical Appointment and Monitoring, Arrangement of Delivery of Essential Medication/Medical Equipment, Travel Information, Luggage Retrieval, Emergency Rerouting Arrangements, Assistance on Loss of Travelling Document and Legal Referral.

(b) Emergency Medical Assistance Services	Maximum Limit (HK$)
(i) Medical Evacuation	Unlimited Cover
(ii) Repatriation After Treatment	Unlimited Cover
(iii) Repatriation of Mortal Remains/Ashes	Unlimited Cover
(iv) Compassionate Visit by a relative or designated person if the Insured Person is confined in overseas hospital for more than 10 consecutive days	A scheduled round-trip airline ticket (economy class) and ordinary hotel room accommodation up to HK$1,200 per day, max. 5 days
(v) Return of Unattended Dependent Child(ren) to HK	Scheduled airline ticket(s) (economy class)
(vi) Deposit Guaranteeing of Hospital Admission	Maximum HK$80,000
(vii) Hotel Room Accommodation for Convalescence	HK$1,200 per day, Max. 5 days
(viii) Unexpected Return of the Country of Residence	A Scheduled airline ticket (economy class)
(ix) Dispatch of Physician	-

Classification of Occupation/Annual Premium

Occupational Class	Annual Premium (HK$) Plan A	Plan B
Class I Professions and occupations mainly involving administrative, indoor duties without manual work e.g. lawyer, accountant, administrator, indoor clerk, doctor, dentist, pharmacist, teacher, stockbroker, programmer, housewife, student, clinic nurse, beautician, indoor sales representative, etc.	$800	$1,600
Class II Other non-manual work or occupations frequently involving outdoor duties e.g. outdoor sales representative, commercial traveler, chauffeurs, messenger, property agent, hospital nurse, hairstylist, tailor, etc.	$950	$1,900
Class III Professions and occupations involving slight manual work or use of simple tools or machineries (but not required to use heavy or hazardous machinery) e.g. garment worker, printing worker, electronic factory worker, kitchen worker, waiter or waitress, baker, petrol station worker, security guard, building caretaker, indoor cleaning worker, taxi driver etc.	$1,200	Not applicable to Class III Occupation Class

Notes : The above classification of occupation is for general reference only. Please refer to your insurance agent or the Company for decision if the Proposer cannot ascertain his/her Occupational Class.

Eligibility :

1. The Insured Person must be a legal resident holding a valid Hong Kong Identity Card and normally residing in Hong Kong aged between 12 and 65, and renewable up to the age of 70.
2. The Insured Person aged between 12 and 18 can only be insured under Plan A and his/her parents or guardian must give consent for this coverage.

Automatic Renewal of Policy

In order to offer you a continuous coverage in a simple way, this insurance policy will be automatically renewed at the end of each policy year if :

- No notice of amendment to the renewal terms and conditions is sent to you prior to the expiry date of your existing policy, and
- You have authorized us to directly debit to your CMB Wing Lung Bank account or CMB Wing Lung credit card for the premium of next renewal policy period.

Minimum Premium per Policy : HK$400

Major Exclusions :

1. any pre-existing physical/mental defects or infirmity
2. war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, or military or usurped power
3. intentional self-inflicted injury or suicide
4. under the effect or influence of alcohol or narcotics or drugs not prescribed by a legally qualified and registered medical practitioner
5. any illegal or unlawful act
6. engaging in a sport in a professional capacity
7. flying or travelling in an aircraft other than as a fare paying passenger with a licenced carrier on a scheduled route
8. engaging in air or ship crews
9. engaging in service or duty with the police or any armed force or fire service or security guard service of any country
10. any kind of sickness or disease
11. childbirth, pregnancy, miscarriage, abortion and/or all complications
12. claims directly or indirectly due to nuclear or radioactivity.

Important Notes to Proposer

1. The Insurance will not become effective until this proposal form has been accepted by the Company.
2. You have to disclose in this Proposal Form ALL material facts which shall form the basis of any policy issued hereunder, otherwise the policy issued may be void or voidable. If in doubt whether a fact is material, please disclose. Any alterations or corrections on this Proposal Form should be endorsed by the Proposer.
3. The Proposer should keep a record (including copies of letters) of all information supplied to the Company for the purpose of the application for this insurance.

Remark:

1. The information above provides a brief introduction only. Please refer to the insurance policy for Terms and Conditions and other specific details. In the event of any discrepancy or inconsistency between the English version and the Chinese version of this Terms and Conditions, the English version shall prevail.
2. The above mentioned insurance product is underwritten by CMB Wing Lung Insurance Company Limited (CMB Wing Lung Insurance). This insurance product is not the product of CMB Wing Lung Bank Limited (CMB Wing Lung Bank).
3. CMB Wing Lung Bank is the Appointed Insurance Agency (Insurance Authority Licensed Insurance Agency Number: FA3403) of CMB Wing Lung Insurance. The insurance products CMB Wing Lung Bank can promote, advise on or arrange are limited to the insurance products offered by the appointing insurer.
4. CMB Wing Lung Insurance is authorized and supervised by Insurance Authority to operate general insurance business in Hong Kong Special Administrative Region.
5. In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between CMB Wing Lung Bank and the customer out of the selling process or processing of the related transaction, CMB Wing Lung Bank is required to enter into a Financial Dispute Resolution Scheme process with the customer; however any dispute over the contractual terms of insurance product should be resolved between CMB Wing Lung Insurance and the customer directly.
6. CMB Wing Lung Insurance has reserved the absolute rights to determine whether to accept the application of the above mentioned insurance product based on the information of applicant/insured person provided on the application.
7. CMB Wing Lung Insurance could amend or cancel the terms and conditions of the above mentioned insurance product from time to time without prior notice. CMB Wing Lung Insurance reserved the final decision rights in case of any disputes.

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A Member Company of China Merchants Group
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個人意外保險計劃

管理個人風險 輕鬆周全保障

查詢熱線：(852) 2830 5400

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個人意外保險計劃

個人意外保險可替您作好周全準備，以應付不幸遭遇意外時所帶來的經濟困難，無論您身在何處，本保險都能提供全球性24小時的保障。招商永隆保險為您提供兩項不同級別的保障計劃以供選擇，每項計劃皆為你提供至全面的保障，令您安枕無憂。

保障範圍及賠償額摘要

基本保障	計劃一	計劃二
	最高賠償額 (元)	
1 **意外死亡** 因意外事故導致事發後連續12個月內死亡，可獲一次性賠償。	500,000	1,000,000
2 **永久傷殘** 因意外事故導致事發後連續12個月內永久傷殘，可根據傷殘的程度而獲得相應比例的一次性賠償。	500,000	1,000,000
3 **意外醫療費用** 賠償因意外受傷後的連續12個月內的實際醫療費用，包括住院費用及外科手術費用。 伸延保障: (i) 註冊/表列跌打醫師、針灸醫師、脊醫治療師費用 (每日一次每次$150，全年最高5次) (ii) 物理治療師治療費用 (每日一次每次$300，全年最高5次) 惟伸延保障(i)和(ii)的限額合共為:	10,000 1,500	30,000 2,000
4 **住院現金保障** 如受保人因意外受傷需入院留醫治療並留院最少連續3日，可獲每日現金津貼，並於其第一天留院起計算，最高以365日為限。	29,200 每日80	58,400 每日160

免費附加保障

1 **雙倍意外死亡賠償保障** 受保人於下列情況發生意外均可獲雙倍的意外死亡賠償： (i) 作為付款乘客乘搭公共交通工具；或 (ii) 於劫案中或企圖劫案中無辜身亡	
2 **衣服及個人財物損毀賠償** 賠償受保人衣服及個人財物損毀，最高賠償限額為港幣2,000元；此賠償必須同時在基本保障的意外醫療費用項目內獲得賠償。	

3 **全球緊急支援服務**

由國際救援(香港)有限公司所提供全面的全球緊急支援服務，讓受保人身在外地時仍可受到保障。

(a) 緊急支援熱線服務(包括提供醫療諮詢，評估建議，轉介及監察病況，安排運送必需的藥物/醫療設備，旅遊諮詢，代尋行李，安排緊急更改行程，協助辦理遺失旅遊証件及律師轉介等。)

(b) 緊急醫療支援服務	最高賠償額(港幣)
(i) 醫療撤離護送	不設限額
(ii) 治療後被安排護送返回原居地	不設限額
(iii) 遺體/骨灰送返	不設限額
(iv) 如受保人在外地住院連續10日以上，安排一位親戚或指派人士探望	提供一張固定班次(經濟客位)的往返機票及每日最高港幣1,200元的一般酒店住宿費，最多5日
(v) 安排護送無人照顧的子女返回香港	固定班次(經濟客位)的返港機票
(vi) 代墊入院按金擔保	最高港幣80,000元
(vii) 恢復期間酒店住宿費	每日港幣1,200元、最多5日
(viii) 突然需返回原居地	提供一張固定班次(經濟客位)機票
(ix) 派遣醫療人員	–

職業類別／每年保費

職業類別	每年保費 (元)	
	計劃一	計劃二
第一類 專業及職業主要涉及行政、室內及非體力勞動工作例如：律師、會計師、行政人員、室內文員、醫生、牙醫、藥劑師、教師、股票經紀、電腦程式員、家庭主婦、學生、診所護士、美容師、室內推銷員等。	800	1,600
第二類 其他非體力勞動工作或職業上涉及經常外出工作職務例如：室外推銷員、外勤員、私家車私人司機、信差、物業代理、醫院護士、髮型師、裁縫等。	950	1,900
第三類 專業及職業上涉及輕量體力勞動工作或使用簡單工具或輕型機械（但毋須使用重型或危險性機械）例如：製衣工人、印刷技工、電子工人、廚房工人、餐廳侍應生、麵包師傅、油站工人、護衛員、大廈保安員、室內清潔工人、的士司機等。	1,200	不適用於第三類的職業類別

註: 上述職業類別只作一般參考之用。如投保人未能確定他/她的職業類別，請諮詢您的保險代理或本公司以作決定。

資格：

1. 受保人必須是擁有有效香港身份證的合法居民，並且通常居住於香港而年齡必須介乎12至65歲，而續保可至70歲。
2. 受保人年齡介乎12至18歲只能投保於計劃一。他/她的家長或監護人必須給予同意該保障。

自動續保

為使您可簡易地延續保障，此保單將會於各個保單年度終結時自動續保，條件如下：

- 您現有的保單的完結日前，未接獲本公司發出的續保條款及條件修改通知書，及
- 您已授權本公司從您的招商永隆銀行賬戶或招商永隆信用咭賬戶直接支取日後續保保單期間的保費。

每張保單最低保費：

港幣400元

主要不保項目：

1. 任何在受保前已存在之身體傷殘;
2. 戰爭、侵略、外敵行動、敵對行為(不論宣戰與否)、內戰、叛亂、革命、起義或軍事政變或奪權;
3. 蓄意自殘或自殺;
4. 因受酒精或毒品或非經具法定資格的註冊醫生處方的藥物影響;
5. 參與任何違法或非法行為;
6. 以職業身份參與體育活動;
7. 除以付款乘客身份乘搭持牌飛機以外的一切航空活動;
8. 受僱為空中或航海的工作人員;
9. 從事警察、武裝部隊、消防或軍事職務;
10. 任何類型病患或疾病;
11. 分娩、懷孕、流產、墮胎及/或與之相關的任何併發症;
12. 由任何核燃料或輻射污染直接或間接造成的索償。

投保人重要須知

1. 此投保書在本公司接納後，保險始正式生效。
2. 您必須在本投保書上披露一切重要事實，因所簽發之保單將以這些事實為根據。如有任何重要事實未有披露，則所發出的保單將告無效或可作廢。如您有不清楚某一事實是否重要，請將此事詳加說明。任何在本投保書內的改動或更正，須得投保人加簽作實。
3. 投保人對於所有提供給本公司用以申請本保險之資料（包括書信之副本）應予保留紀錄。

注意：

1. 以上資料只供參考之用，詳情請參閱保險合約內之條款及細則。條款及細則之中文本與英文本如有歧異，概以英文本為準。
2. 以上之保險產品由招商永隆保險有限公司（招商永隆保險）承保。此保險產品並非招商永隆銀行有限公司（招商永隆銀行）之產品。
3. 招商永隆銀行為招商永隆保險委任之保險代理機構（保險業監管局保險代理機構牌照號碼：FA3403）。招商永隆銀行只可就委任保險人所提供之保險產品進行推廣，提供意見或安排保單。
4. 招商永隆保險已獲保險業監管局授權及監管，於香港特別行政區經營一般保險業務。
5. 對於招商永隆銀行與客戶之間因銷售過程或處理有關交易而產生的合資格爭議（定義見金融糾紛調解計劃的金融糾紛調解中心職權範圍），招商永隆銀行須與客戶進行金融糾紛調解計劃程序；而有關保險產品的合約條款的任何爭議，由招商永隆保險與客戶直接解決。
6. 招商永隆保險保留根據投保人及／或受保人於投保時所提供的資料，而決定是否接受任何有關上述保險計劃投保申請的絕對權利。
7. 招商永隆保險保留隨時修訂或取消對於上述保險計劃任何條款及細則的酌情權，毋須事先通知。如有任何爭議，招商永隆保險保留最終決定權。

招商永隆保險有限公司
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