Blue Cross 藍十字

Member of BEA Group 東亞銀行集團成員

個人意外至尊寶
Personal AccidentSafe Insurance

個人意外至尊寶

人生無常　請及早作好準備！

雖然我們不能預測下一分下一秒將會發生的事，亦難以避免突發的意外事故，但我們可以為人生定下周詳的計劃及保障，萬一不幸遇到意外，您和您的家人都能獲得充足的保障。

現時一般的僱員補償大多未能給您最周全的保障，一旦遇到意外，您可能需要承擔昂貴的醫療費用，嚴重的意外甚至會造成永久傷殘及導致喪失工作能力，令家人頓感徬徨。

「個人意外至尊寶」是一個既保障全面且保費相宜的全球性個人意外保障計劃，無論您身處何地，於工作或消閑中都能獲得全天候的保障。

計劃特點

- 您可按自己的需要「度身訂造」最合適的個人意外保障計劃
- 除基本保障外，可自選多至3項額外保障
- 自訂各項保障的投保額，靈活且有彈性
- 新增創傷輔導保障
- 保障消閒及非專業性的運動，包括滑雪、高空彈簧跳繩（常稱笨豬跳）、高山遠足、滑水、潛水、騎馬及踩單車等
- 保障高空擲物（包括腐蝕性液體）、僭建物及棚架倒塌等引致的人身意外
- 意外醫療費用不設自負金額
- 24小時全球緊急諮詢服務

全面的基本保障

人身意外保障

若因意外導致身故或永久傷殘，本計劃除可為您提供最基本的人身意外保障，更特設多項增值項目，令保障範圍更加廣泛全面。由於可靈活自訂投保額，讓您在擁有足夠保障之餘能有效地控制每年的保費水平，合符經濟效益。

- 永久傷殘的受保事項眾多，包括喪失四肢功能、視力、甚至手指及腳趾功能等，詳情請參考本單張之「人身意外保障項目表」
- 若因以下情況導致意外身故，可額外獲**雙倍身故賠償**：
  - 以付費乘客身份乘搭公共交通工具；或
  - 遭遇山泥傾瀉、火災、家居爆炸或雷擊
- 嚴重燒傷可獲高達HK$100,000*的一筆過賠償
- 若於海外身故須運送遺體回港，可獲賠償運送費用高達HK$60,000*
- 提供高達HK$40,000*的殮葬費用
- 若您身處外地，可為您提供24小時全球緊急諮詢服務，其轉介服務包括法律援助、傳譯及補領遺失旅遊證件

自選額外保障　配合您的個人需要

除基本保障外，您更可因應個人需要選擇額外保障及其投保額，包括：意外醫療費用，每天住院現金津貼及每週入息保障。

意外醫療費用

若您不幸因意外受傷，可以實報實銷的形式，獲賠償所需的醫療、手術及住院費用，總賠償額可高達HK$100,000*。其他受保的醫療項目包括：

- 門診物理治療：每次最高HK$500
- 針灸治療：每次最高HK$300
- 跌打治療：每次最高HK$200

此外，永久傷殘可能會令您心靈受創傷，留下陰影。我們特設**創傷輔導**保障，若您因意外導致永久傷殘並被診斷患上創傷後壓力症，可額外獲賠償高達HK$5,000的心理輔導費用，以協助您盡快投入新生活。

每天住院現金津貼

若您因意外受傷需留院治療，留院期間每天可獲高達HK$1,500*的住院現金津貼，最長可達365天。

每週入息保障

若您因意外導致暫時失去工作能力，以致收入損失，期間您可獲得長達52週的每週入息保障，賠償額可高達您每週平均收入之90%，助您應付日常開支。

保費折扣優惠

如您及配偶同時投保或續保同一份保單，該保單即可獲得9折保費優惠。

*此賠償額是假設受保人屬於第一或第二類之職業類別而釐定。

職業類別

職業類別	
第一類	主要從事室內及非危險性及無需體力勞動工作性質的人士：如辦公室行政人員、文員、會計師、審計員、建築師、銀行職員、股票經紀、律師、醫生、牙醫、藥劑師、室內售貨員、商人、教師、家庭主婦等。
第二類	從事戶外工作或偶然需要體力勞動之非危險性工作性質的人士，但不需要操作電動工具或機械：如外勤員、地產代理、護士、髮型師、攝影師、室外推銷員、旅遊嚮導、超級市場售貨員等。
第三類	從事須操作輕型機械或工具之非危險性體力勞動工作的人士：如印刷技工、洗衣工人、工廠包裝工人、紡織工人、電鍍工人、清潔工人、麵包師傅、侍應生、廚房工人、私家車司機等。
第四類	從事須體力勞動及須操作重型及危險性機械或工具之工作的人士：如機械師、室內裝修工人（建築地盤工人除外）、輕型貨車／貨櫃車／貨車司機（香港境內）、搬運工人（無須駕駛電單車）等。

如您的職業未有列於上表，藍十字將按其工作性質決定所屬的職業類別及是否受保。

保障項目一覽表

保障項目	每位受保人之最高賠償額（HK$）			
基本保障	**第一類**	**第二類**	**第三類**	**第四類**
人身意外保障				
▪ 意外身故及永久傷殘	500,000起^		500,000至3,000,000	500,000至1,200,000
▪ 雙倍身故賠償（以付費乘客身份乘搭公共交通工具或遭遇山泥傾瀉、火災、家居爆炸或雷擊）	500,000起^		500,000至3,000,000	500,000至1,200,000
▪ 嚴重燒傷	每年100,000		每年50,000	每年50,000
▪ 遺體運返費用	60,000		30,000	30,000
▪ 殮葬費用	40,000		20,000	20,000
▪ 24小時全球緊急諮詢服務	✓		✓	✓
自選額外保障	**第一類**	**第二類**	**第三類**	**第四類**
1. 意外醫療費用	每年10,000至100,000		每年10,000至75,000	
▪ 創傷輔導	每宗永久傷殘之額外賠償為5,000			
▪ 門診物理治療*	每次500			
▪ 針灸治療*	每次300			
▪ 跌打治療*	每次200			
2. 每天住院現金津貼	每天500至1,500		每天500	
3. 每週入息保障	每週500至2,000		每週500至1,000	

^最高賠償額視乎本公司核保結果而定。
*上述3項治療以每宗意外6次及每天1次為上限，每年合共HK$3,000。

保費表

保障項目	投保額（HK$）	年繳保費（HK$）			
基本保障		**第一類**	**第二類**	**第三類**	**第四類**
人身意外保障	每100,000投保額（由500,000起）	85	100	180	300
自選額外保障		**第一類**	**第二類**	**第三類**	**第四類**
1. 意外醫療費用	每5,000投保額（由10,000起）	125	145	235	330
	投保額不可超出「人身意外保障」之12%				
2. 每天住院現金津貼	每100投保額（由500起）	160	180	200	220
	投保額不可超出「人身意外保障」之0.1%				
3. 每週入息保障	每100投保額（由500起）	25	30	50	80
	投保額不可超出「人身意外保障」之0.1%				

人身意外保障項目表

受保事項		須付保障（最高賠償額之百分比）
1	意外身故	100%
2	永久傷殘（2.1至2.18）	
2.1	永久完全傷殘	100%
2.2	永久及無法治癒的四肢癱瘓	100%
2.3	永久完全喪失雙目視力	100%
2.4	永久完全喪失單目視力	50%
2.5	喪失兩肢或永久完全喪失其功能	100%
2.6	喪失一肢或永久完全喪失其功能	50%
2.7	永久完全喪失語言及聽覺能力	100%
2.8	永久完全喪失聽覺能力	
	a) 兩隻耳朵	75%
	b) 一隻耳朵	15%
2.9	永久完全喪失語言能力	50%
2.10	永久完全喪失單目的晶狀體	30%
2.11	通過外科手術切除下顎	30%
2.12	喪失拇指及四隻手指或永久完全喪失其功能	
	a) 右手	70%
	b) 左手	50%
2.13	喪失四隻手指或永久完全喪失其功能	
	a) 右手	40%
	b) 左手	30%
2.14	喪失一隻拇指或永久完全喪失其功能	
	a) 兩個右指骨	30%
	b) 一個右指骨	15%
	c) 兩個左指骨	20%
	d) 一個左指骨	10%
2.15	喪失手指或永久完全喪失其功能	
	a) 三個右指骨	10%
	b) 兩個右指骨	7.5%
	c) 一個右指骨	5%
	d) 三個左指骨	7.5%
	e) 兩個左指骨	5%
	f) 一個左指骨	2%
（倘受保人為左撇子，於2.12至2.15列為適用於左右手之百分率將對調。）		
2.16	喪失腳趾或永久完全喪失其功能	
	a) 全部腳趾（一隻腳掌）	15%
	b) 大腳趾（兩個趾骨）	5%
	c) 大腳趾（一個趾骨）	3%
	d) 其他腳趾	2%
2.17	折斷腿部或膝蓋而無法縫合	10%
2.18	腿部縮短不少於5厘米	7.5%

於受保期內，每名受保人就上表所列之受保事項可獲的賠償總額不可超過人身意外保障投保額之100%。

重要事項

1. 受保年齡必須介乎16至65歲。18歲以下的受保人必須為全職工作的未婚人士及須以其父母或監護人作為保單持有人，方可投保本計劃。
2. 每張保單的最低全年保費在扣除保費折扣優惠後（如有）為HK$500。
3. 受保人遭受3級程度燒傷且燒傷部分佔其頭部表面面積5%或以上或身體總表面面積10%或以上，可獲得嚴重燒傷保障。
4. 雙倍身故賠償並不適用於山泥傾瀉、火災、家居爆炸或雷擊期間執行正常職務的救援者。
5. 24小時全球緊急諮詢服務並不包括遺體運返服務。
6. 門診物理治療、針灸治療及跌打治療之賠償額每年合共為HK$3,000，已支付的賠償額須在意外醫療費用的最高賠償額中扣除。
7. 受保人須最少連續留院24小時，方可獲得每天住院現金津貼。
8. 每週入息保障之賠償將於喪失工作能力3天後起計算。此保障並不接受自僱人士、主婦、任何公司的獨資擁有人、非受僱人士或日薪僱員投保。
9. 受保人必須出示由註冊西醫簽發的病假證明書正本及由僱主發出的入息證明及休假證明書正本，方可獲得每週入息保障。

主要不保事項

因戰爭、侵略、內戰、從事或參與任何持械紀律部隊、職業運動、疾病、自殺、自傷、懷孕或生育、機艙工作人員、須使用繩索或釘協助的攀石活動、滑翔及跳傘所引致的損傷。

注意：

- 本單張只供參考之用；有關詳盡條款及細則及所有不保之事項，概以保單為準。如有查詢或欲索取保單條款及細則，請致電藍十字客戶服務熱線3608 2988。
- 本單張的中英文版本如有差異，以英文版本為準。
- 「個人意外至尊寶」由香港獲授權之保險商，藍十字（亞太）保險有限公司承保。

Personal AccidentSafe Insurance

Plan Ahead for Uncertainties!

We cannot predict what will happen in the next minute or avoid unexpected accidents, but we can always plan ahead to provide full protection for our family and ourselves in case any unfortunate accident occurs.

Your existing employee insurance plan may not offer sufficient protection for you. If an accident occurs, you may have to bear unexpected and significant medical expenses. A serious accident may even lead to permanent disablement or loss of working ability, which can make it difficult for your family.

The **Personal AccidentSafe Insurance** is tailored to provide you with a comprehensive worldwide personal accident protection plan. With a modest premium, you can get an all-round protection wherever you work or enjoy your leisure time.

Plan Highlights

- Tailor your own personal accident protection plan that best suits your needs
- Select up to 3 optional benefits in addition to the basic benefits
- Provide flexibility in customising the benefit limit for each selected item
- A new Trauma Counselling benefit
- Coverage for leisure and non-professional sports activities, including skiing, bungee jumping, hiking, water-skiing, diving, horse-riding, cycling, etc.
- Coverage for accident resulting from falling objects (including corrosive liquids), collapse of unauthorised building works and scaffolding works, etc.
- No deductible for Accidental Medical Expenses
- 24-hour Worldwide Emergency Enquiry Service

Comprehensive Basic Coverage

Personal Accident Benefit

If death or permanent disablement occurs due to an accident, the Plan provides you with not only basic personal accident coverage, but also a wide range of value-added benefit items that can extend your coverage. The flexibility of customising the benefit limits enables you to obtain sufficient protection and control the annual premium at the same time in a cost-effective manner.

- Coverage for various types of permanent disablement such as loss of functioning of all limbs, loss of sight, and even loss of use of fingers and toes. Please refer to the Table of Personal Accident Benefit in this leaflet for details.
- An extra **Double Indemnity for Death** is payable for accidental death resulting from the following circumstances:
  - As a fare-paying passenger travelling in public conveyance; or
  - As a victim in landslide, fire, domestic explosion or lightning strike.
- A lump sum of up to HK$100,000* is payable for major burns.
- Up to HK$60,000* expenses will be reimbursed for the repatriation of mortal remains returning from overseas.
- Up to HK$40,000* expenses will be reimbursed for the burial and funeral.
- While you are overseas, our 24-hour Worldwide Emergency Enquiry Service can provide you with referral services, including legal assistance, interpreter services and replacement of lost travel document.

Optional Benefits to Cater Your Needs

In addition to the basic coverage, you can select optional benefits and their benefit limits based on your specific needs, including Accidental Medical Expenses, Daily Hospital Cash Allowance and Weekly Income Protection.

Accidental Medical Expenses

You can be reimbursed up to HK$100,000* for the medical expenses incurred for treatment, surgery and hospitalisation caused by an accidental injury. Other covered medical treatments include:

- Outpatient Physiotherapy : Maximum HK$500 per visit
- Acupuncture : Maximum HK$300 per visit
- Chinese Bone-setting : Maximum HK$200 per visit

In addition to physical injury, permanent disablement may cause psychological trauma in the long run. To help you resume normal life, we offer a **Trauma Counselling** benefit, which provides additional reimbursement of up to HK$5,000 for receiving psychological counselling services if you are diagnosed with post-traumatic stress disorder caused by permanent disablement.

Daily Hospital Cash Allowance

If hospitalisation is required due to an accidental injury, you will receive a cash allowance up to HK$1,500* per day during your stay in the hospital for up to 365 days.

Weekly Income Protection

If you temporarily lose the ability to perform your work duty and generate income due to an accidental injury, you will receive a weekly payment of up to 90% of your average weekly income for up to 52 weeks, help covering your daily expenses.

Premium Discount

Enjoy a 10% premium discount if you and your spouse enrol or renew the same policy.

* This benefit limit is determined by assuming the insured person's occupation belongs to Class 1 or Class 2.

Occupational Classification

	Occupational Classification
Class 1	Individuals engaged in occupations mainly of indoor and non-hazardous nature without manual work, such as administrative & clerical staff, accountants, auditors, architects, bankers, stockbrokers, lawyers, medical practitioners, dentists, pharmacists, indoor sales, merchants, teachers, housewives, etc.
Class 2	Individuals engaged in occupations requiring outdoor work or occasional manual work of non-hazardous nature which does not involve the use of powered tools or machinery, such as commercial travellers, estate agents, nurses, hairdressers, photographers, outdoor sales, tourist guides, supermarket sales, etc.
Class 3	Individuals engaged in manual work of non-hazardous nature but involving the use of light machinery or tools, such as printing workers, laundry workers, factory packers, textile workers, electro-plating workers, cleaning workers, bakers, waiters/waitresses, kitchen workers, private car drivers, etc.
Class 4	Individuals engaged in manual work involving the use of heavy and hazardous machinery, such as mechanists, interior decorators (excluding construction site workers), light goods vehicle/tractor/truck drivers (within Hong Kong territory only), delivery workers (not by motorcycle), etc.

If your occupation is not listed in the above table, Blue Cross will determine the occupational classification and whether to approve the application based on your job nature.

Schedule of Benefit

Benefit Item	Maximum Limit Per Insured Person (HK$)			
Basic Benefits	**Class 1**	**Class 2**	**Class 3**	**Class 4**
Personal Accident Benefit				
▪ Accidental Death and Permanent Disablement	500,000 up^		500,000 - 3,000,000	500,000 - 1,200,000
▪ Double Indemnity for Death (Travelling as a fare-paying passenger in public conveyance or as a victim in a landslide, fire, domestic explosion or lightning strike)	500,000 up^		500,000 - 3,000,000	500,000 - 1,200,000
▪ Major Burns	100,000 per year		50,000 per year	50,000 per year
▪ Repatriation of Mortal Remains Expenses	60,000		30,000	30,000
▪ Burial and Funeral Expenses	40,000		20,000	20,000
▪ 24-hour Worldwide Emergency Enquiry Service	✓		✓	✓
Optional Benefits	**Class 1**	**Class 2**	**Class 3**	**Class 4**
1. Accidental Medical Expenses	10,000 - 100,000 per year		10,000 - 75,000 per year	
▪ Trauma Counselling	Extra 5,000 reimbursement for each permanent disablement claim			
▪ Outpatient Physiotherapy*	500 per visit			
▪ Acupuncture*	300 per visit			
▪ Chinese Bone-setting*	200 per visit			
2. Daily Hospital Cash Allowance	500 - 1,500 per day		500 per day	
3. Weekly Income Protection	500 - 2,000 per week		500 - 1,000 per week	

^ Maximum limit is subject to the Company's underwriting decision.
* Up to 6 visits per accident and 1 visit per day for the above 3 treatments and their aggregate maximum limit is HK$3,000 per year.

Premium Table

Benefit Item	Benefit Limit (HK$)	Annual Premium (HK$)			
Basic Benefits		**Class 1**	**Class 2**	**Class 3**	**Class 4**
Personal Accident Benefit	100,000/unit (Min. 500,000)	85	100	180	300
Optional Benefits		**Class 1**	**Class 2**	**Class 3**	**Class 4**
1. Accidental Medical Expenses	5,000/unit (Min. 10,000)	125	145	235	330
	Benefit limit cannot exceed 12% of the Personal Accident Benefit				
2. Daily Hospital Cash Allowance	100/unit (Min. 500)	160	180	200	220
	Benefit limit cannot exceed 0.1% of the Personal Accident Benefit				
3. Weekly Income Protection	100/unit (Min. 500)	25	30	50	80
	Benefit limit cannot exceed 0.1% of the Personal Accident Benefit				

Table of Personal Accident Benefit

	Insured Events	Benefits Payable (Percentage of Maximum Limit)
1	Accidental Death	100%
2	Permanent Disablement (2.1 to 2.18)	
2.1	Permanent total disablement	100%
2.2	Permanent and incurable paralysis of all limbs	100%
2.3	Permanent total loss of sight of both eyes	100%
2.4	Permanent total loss of sight of one eye	50%
2.5	Loss of or permanent total loss of use of two Limbs	100%
2.6	Loss of or permanent total loss of use of one Limb	50%
2.7	Permanent total loss of speech and hearing	100%
2.8	Permanent total loss of hearing in	
	a) both ears	75%
	b) one ear	15%
2.9	Permanent total loss of speech	50%
2.10	Permanent total loss of the lens of one eye	30%
2.11	Removal of the lower jaw by surgical operation	30%
2.12	Loss of or permanent total loss of use of thumb and four fingers of	
	a) right hand	70%
	b) left hand	50%
2.13	Loss of or permanent total loss of use of four fingers of	
	a) right hand	40%
	b) left hand	30%
2.14	Loss of or 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%
2.15	Loss of or 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%
	(In the event that the insured person is left-handed, the applicable percentages for left and right hands as shown in 2.12 to 2.15 shall be reversed.)	
2.16	Loss of or permanent total loss of use of toes	
	a) all – one foot	15%
	b) great – both joints	5%
	c) great – one joint	3%
	d) other – toe	2%
2.17	Fractured leg or patella with established non-union	10%
2.18	Shortening of leg by at least 5 cm	7.5%

The aggregate benefit payable for the above insured events during the period of insurance shall not exceed 100% of the benefit amount of Personal Accident Benefit for each insured person.

Important Notes

1. Insurable age is from 16 to 65 years. Insured person below the age of 18 must be unmarried with a full-time job, and his/her parent(s) or guardian must be the owner of the policy.
2. The minimum annual premium is HK$500 per policy after the deduction of the premium discount offer (if any).
3. Major Burns will be payable if the insured person sustains third-degree burns with burn area equal to or larger than 5% of his/her head or 10% of the total body surface area.
4. Double Indemnity Benefit for Death will not be payable if the insured person is working as a rescuer in a normal duty under landslide, fire, domestic explosion or lightning strike.
5. 24-hour Worldwide Emergency Enquiry Service does not include the service of Repatriation of Mortal Remains.
6. The aggregate maximum limit of Outpatient Physiotherapy, Acupuncture and Chinese Bone-setting is HK$3,000 per year and must be deducted from the maximum limit of Accidental Medical Expenses.
7. Daily Hospital Cash Allowance will be payable upon a continuous period of 24 hours hospital confinement.
8. Weekly Income Protection will be payable 3 days after the loss of working ability. Self-employed individuals, housewives, sole proprietors of companies, unemployed and daily waged employees are not eligible for the Weekly Income Protection.
9. For the reimbursement of Weekly Income Protection, the insured person is required to submit the original sick leave certificate issued by a registered medical practitioner as well as the salary proof and a written confirmation on sick leave issued by his/her employer, before any compensation is payable.

Major Exclusions

War, invasion or civil war; active military service; professional sports; sickness and disease; suicide and self-inflicted injury; pregnancy or childbirth; flight crew; rock-climbing requiring the use of ropes/pitons; hang gliding and parachuting.

Notes:

- This leaflet is for reference only. Please refer to the policy for the terms and conditions and the full list of policy exclusions. For more information or a copy of the policy terms and conditions, please call Blue Cross Customer Service Hotline at 3608 2988.
- Should there be any discrepancy between the English and the Chinese versions of this leaflet, the English version shall apply and prevail.
- The Personal AccidentSafe Insurance is underwritten by Blue Cross (Asia-Pacific) Insurance Limited, an authorised insurer in Hong Kong.

Blue Cross 藍十字

Member of BEA Group 東亞銀行集團成員

藍十字（亞太）保險有限公司（「藍十字」）乃東亞銀行集團成員。於香港經營保險業務逾40年，致力為個人及企業客戶提供多元化的保險產品及服務，包括醫療、旅遊及一般保險。

藍十字屢獲殊榮，奠定其在保險及客戶服務上的卓越成就。獲頒獎項包括「第十三屆資本傑出企業成就獎 – 最佳醫療及一般保險」、「最受歡迎旅遊保險公司大獎」(2005-2012)、「2012 TVB 最受歡迎電視廣告大獎 – 最受歡迎資訊系列」、「資本壹週智選品牌大獎 – 醫療及一般保險」(2009-2011)、「優質生活大獎 – 優質保險服務」(2008、2009 及 2011)、「最佳保險服務大獎」(2008 及 2009)、「資本壹週服務大獎 – 醫療保險」(2008)。藍十字更在 2012 年獲得金融服務業國際評級機構 A.M. Best Company 評定財政實力及信貸狀況分別為A- (Excellent) 及「a-」級別。

Blue Cross (Asia-Pacific) Insurance Limited ("Blue Cross") is a member of The Bank of East Asia Group. With over 40 years of operational experience in the insurance industry, Blue Cross provides a comprehensive range of products and services including medical, travel and general insurance, which cater to the needs of both individual and corporate customers.

Blue Cross' success in insurance provision and customer service is regularly re-affirmed through professional recognition and commendations. Major awards include the 13th Capital Outstanding Enterprise Awards – Medical and General Insurance, The Most Favorite Travel Insurance Company Award (2005-2012), the TVB Most Popular TV Commercial Awards 2012 – Info-service, the Capital Weekly PRO Choice Awards – Medical & General Insurance (2009-2011), the Quality Life Awards – Quality Insurance Service Award (2008, 2009 & 2011), the Best Editor's Pick (2008 & 2009), the Capital Weekly Service Awards – Medical Insurance (2008). In 2012, Blue Cross is assigned a financial strength rating of A- (Excellent) and an issuer credit rating of "a-" by A.M. Best Company, a global full-service credit rating firm specialising in the financial service industry.

客戶服務熱線

Customer Service Hotline

3608 2988

Blue Cross (Asia-Pacific) Insurance Limited

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