

Personal Accident Protection Plus 個人意外精選保障

Protection for you and your family against the unexpected
保障你和家人以防患於未然



Financial worries are the last thing you need in the unfortunate event of an accident. QBE Hong Kong's Personal Accident Protection Plus helps protect you and your family against the unexpected and ease your potential financial burden from injuries and medical expenses.

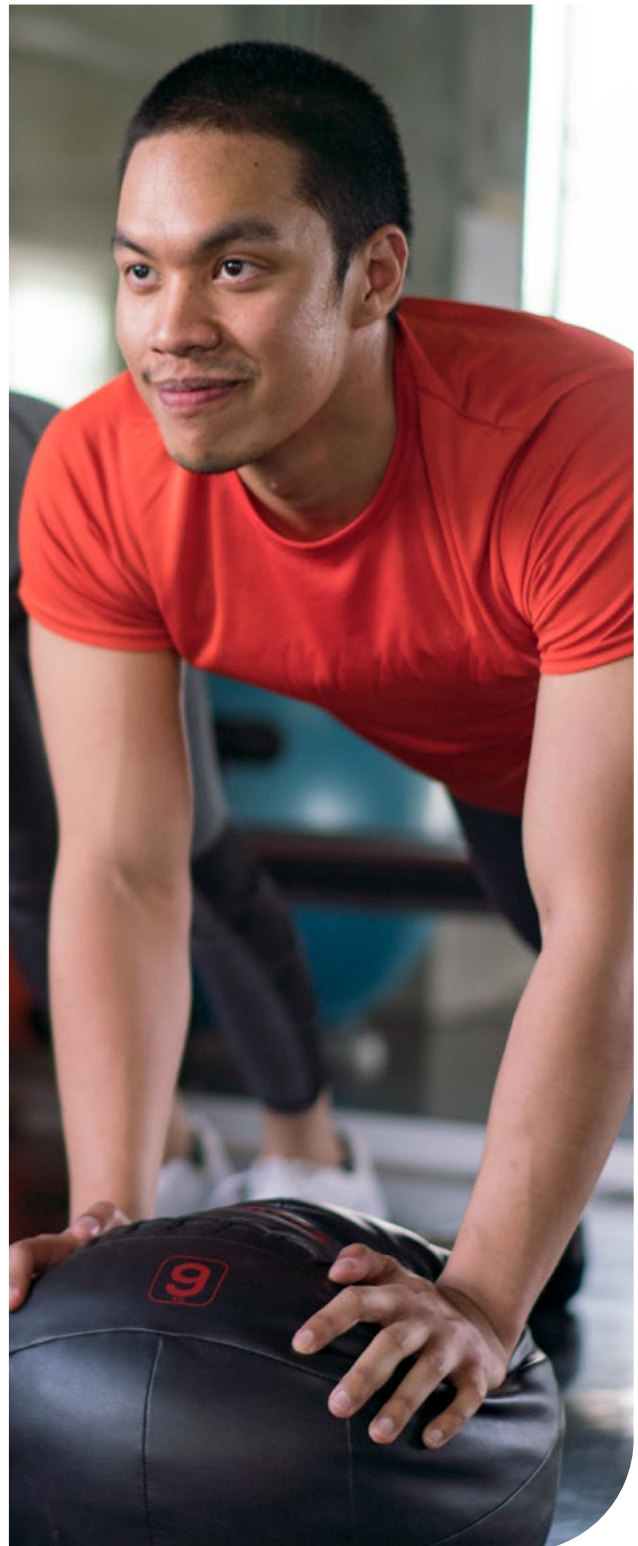
Why should I choose QBE Hong Kong's Personal Accident Protection Plus Insurance?

Benefits at a glance

- > Protection for an **individual with his/her spouse and children**
- > Up to **HK\$1,000,000 cover for Accidental Death or Permanent Disablement**
- > Accidental Medical Expenses Sum Insured on per accident basis with **no limit on the number of accidents per year**
- > Cover for Chinese bone-setter, acupuncture, chiropractor and physiotherapist
- > **Zero excess** for the entire policy
- > **Free additional protection** for natural disaster, broken bones, home nursing, 24-hour worldwide assistance service, etc.
- > Optional cover for **Hospital Cash Allowance and Temporary Total Disablement**
- > Up to **10% premium discount** for a group of 2 or more individuals
- > **No claim bonus** at 5% per year and **up to 25%** of Accidental Death or Permanent Disablement Sum Insured

Your peace of mind against accidents

- > Burn in the kitchen
- > Car crash on the road
- > Food, drink and gas poisoning at school
- > Bitten by a dog
- > Dengue fever or Zika Virus during a trip
- > Injury from a riot
- > Terrorist attack
- > Sprain when hiking



Personal Accident Protection Plus

Basic Cover

Benefits/Plans	Maximum Limit (HK\$)			
	Plan A	Plan B	Plan C	Plan D
Accidental Death or Permanent Disablement¹	300,000	500,000	800,000	1,000,000
• Child Cover for Accidental Death or Permanent Disablement	150,000	250,000	400,000	500,000
• Third Degree Burn	40,000	60,000	100,000	200,000
• Child Cover for Third Degreee Burn	20,000	30,000	50,000	100,000
Accidental Medical Expenses	Not Applicable	5,000	15,000	30,000
• Child Cover for Accidental Medical Expenses		2,500	5,000	5,000
• Chiropractor treatment and Physiotherapy ²		300/visit	400/visit	500/visit
• Chinese Bonesetter and Acupuncture expenses ²		1,000 (150/visit)	2,000 (200/visit)	3,000 (250/visit)
24-hour Worldwide Emergency Assistance Services	Not Applicable	5,000	15,000	30,000
Emergency Medical Evacuation and/or Repatriation		As charged		
Repatriation of Mortal Remains		As charged		
Return of Unattended Dependent Child(ren)		One-way economy airfare		
Hospital Admission Guarantee		50,000		
Compassionate Visit		One economy return airfare and room accommodation at 10,000 (2,000/day)		
Convalescence Assistance		10,000 (2,000/day)		
Hotline and Referral Services		Free		
Additional Accidental Death Benefit due to Natural Disaster	Not Applicable	50,000	50,000	50,000
Additional Medical Expenses due to Robbery	Not Applicable	1,500	3,000	3,000
Broken Bones	Not Applicable	5,000	10,000	20,000
Coma Benefit³	Not Applicable	50,000	50,000	50,000
Credit Card Protection^{4,5}	Not Applicable	10,000	10,000	10,000
Education Fund^{5,6}	Not Applicable	10,000	25,000	25,000
Funeral Expenses	Not Applicable	5,000	10,000	20,000
Home Nursing Assistance⁷	Not Applicable	1,000	1,000	1,000
Mobility Aid⁸	Not Applicable	5,000	10,000	20,000
Personal Effects⁹ (HK\$1,000 per item)	Not Applicable	2,000	4,000	6,000

Optional Cover

Benefits/Plans	Maximum Limit (HK\$)			
	Plan A	Plan B	Plan C	Plan D
Option 1 - Hospital cash allowance ^{5,10}	Not Applicable	200/day	300/day	400/day
Option 2 - Temporary Total Disablement ^{5,11}	Not Applicable	1,000/week	2,000/week	3,000/week

Remarks:

1. Comprehensive scale for permanent disablement.
2. Maximum of 1 visit per day.
3. Coma as a result of an injury within 30 days and confined in a hospital during coma state for at least 3 consecutive months.
4. Indemnify the outstanding balance of the credit card in the event of accidental death or permanent disablement.
5. Not applicable to any Dependent Child(ren) and/or Insured Persons below 18 years of age.
6. A lump sum payment to subsidize each dependent child(ren)'s education expense in the event of accidental death of the Insured Person.
7. Indemnify home nursing expenses in the event of temporary disablement following hospitalization due to injury.
8. Pay the rental or purchase costs in mobility aid or wheelchair as prescribed by the attending doctor after being discharged from the hospital.
9. Compensate the loss or damage to the Insured Person's personal effects in the event of an injury.
10. Subject to a minimum of 24 hours hospital confinement and payment up to 2 calendar years.
11. A 7-day waiting period shall apply. The payment shall not exceed 75% of average weekly earnings of the Insured Person and up to 104 weeks at maximum.

Important Notes

- > Classification of occupation of the Insured Person is subject to Class I, II or III only.

Class I: Professions and occupations mainly of indoor work and non-hazardous nature, e.g. accountants, architects, clerks, housewives, indoor sales representatives.

Class II: Professions and occupations requiring outdoor work or occasional manual work or use of light tools or machines of non-hazardous nature, e.g. chauffeurs, commercial travelers, outdoor sales representatives.

Class III: Professions and occupations of skillful or semi-skillful nature but not using heavy and hazardous machines, e.g. chef, electronic or electrical engineer, waiters/waitresses.

Occupations that are hazardous in nature or height work above 9 meters from the ground or floor level, armed force, air crew, ship crew, artist or actor, professional sports player, commercial vehicle driver, ship or motor vehicle repairer or welder, are excluded. Please check with QBE Hong Kong if the classification of occupation cannot be determined.

- > Age Limit: 6 months to 70 and renewable up to 75 years of age. Dependent Child(ren) age limit is 6 months to 17, or extended to 25 years of age for (unmarried) full-time students.
- > The Insured Person must be a Hong Kong citizen and with a regular place of residence in Hong Kong.
- > Insured Persons under the same Policy are subject to direct family members in relationship including husband and wife, parent and child(ren).
- > Beneficiary must be the Estate.
- > In the event of a change in occupation or change of residence of the Insured, the Insured shall notify QBE Hong Kong immediately in writing of the change. QBE Hong Kong shall increase or reduce the premium rates according to the risk classification for the new occupation.

Major exclusions

Racing (other than on foot), flying or any aerial activity except as passenger in a properly licensed power driven aircraft, mountaineering at height above 5,000m, under-water activity involving the use of under-water breathing apparatus, intoxication by alcohol, narcotic or drug, suicide or self-inflicted injury, direct participation in riot and civil commotion, insanity, war, nuclear risks.

Please refer to the policy for the full list of exclusions.

Premium table

Classification of Occupation/ Premium per Insured Person (HK\$)	Basic Cover				Option 1 - Hospital Cash Allowance *				Option 2 - Temporary Total Disablement **^			
	Plan A	Plan B	Plan C	Plan D	Plan A	Plan B	Plan C	Plan D	Plan A	Plan B	Plan C	Plan D
Class I	300	704	1,342	2,024	N.A.	130	195	260	N.A.	209	418	627
Class II	390	897	1,689	2,519	N.A.	170	255	340	N.A.	264	528	792
Class III	540	1,221	2,227	3,366	N.A.	200	300	400		N.A.		
Each additional child	150	352	594	704		N.A.				N.A.		

The premium excludes the Insurance Authority Levy. Minimum premium per policy is HK\$300.

* Not applicable to any Dependent Child(ren) and/or Insured Persons below 18 years of age.

^ Not applicable to Class III occupation.

Family discount

A family discount of 10% shall apply to the plan with dependent spouse and/or child(ren) under the same policy.

What else should I know about?

No Claims Bonus

If no claim has been made in the preceding policy year, the Sum Insured for Accidental Death or Permanent Disablement will increase by 5% upon each policy renewal, and the increment is up to 25%.

Insurance Authority Levy

Insurance Authority (IA) levy has been imposed on relevant policy (except for certain exempted insurance classes) at the applicable rate and would be remitted in accordance with the prescribed arrangements. Policy holders / customers should pay the levy in accordance with the law. For further information, please visit www.qbe.com/hk or www.ia.org.hk

How do I apply?

Please contact your QBE Hong Kong authorised insurance agent or broker to discuss your requirements and select the plan that best suits your needs.

Remarks: This brochure is only a summary. Please refer to the Policy for full terms and conditions. In case of discrepancies between the English and Chinese versions, the English version shall prevail.



當不幸遇上意外時，財政負擔可以是個巨大的重擔。昆士蘭保險香港個人意外精選保障在意外發生時，為你和家人提供適切的保障，紓緩意外受傷或醫療費用所帶來的財政壓力。

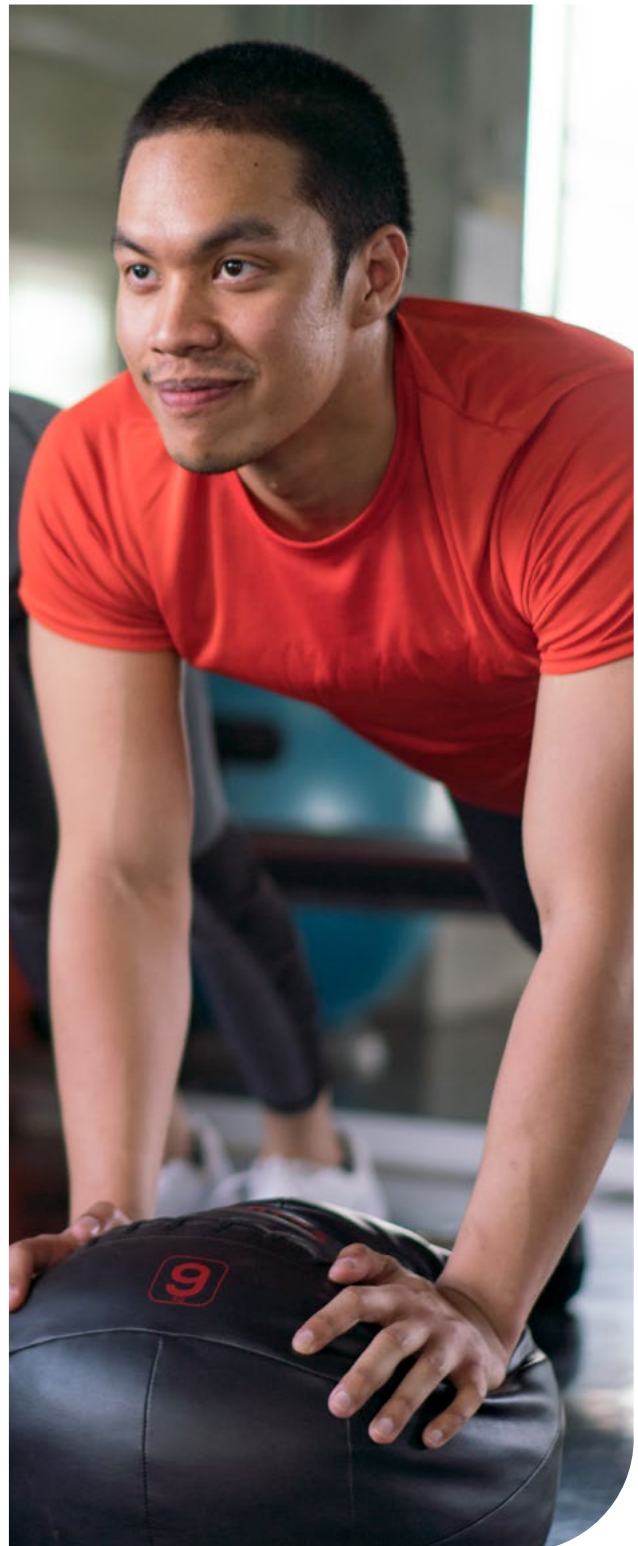
為何選擇昆士蘭保險香港的個人意外精選保障？

保障概覽

- > 保障個人及其配偶與子女
- > 高達1,000,000 港元意外死亡或永久傷殘保障額
- > 意外醫療費用的上限以每宗意外計算，不設全年意外次數上限
- > 保障跌打、針灸、脊醫及物理治療費用
- > 全份保單均不設自負金額
- > 免費額外保障自然災害、骨折、家庭看護、24 小時全球緊急援助等
- > 靈活選擇住院現金津貼及暫時完全喪失工作能力保障
- > 二人或以上投保可享10% 折扣優惠
- > 無索償獎賞為意外死亡或永久傷殘投保額每年之5% 至最高25%

為意料之外的身體損傷提供無憂保障

- > 在廚房燒傷
- > 交通意外
- > 在學校食物、飲品、氣體中毒
- > 被狗隻咬傷
- > 旅行途中感染登革熱或寨卡病毒
- > 於暴動中意外受傷
- > 恐怖襲擊
- > 行山時扭傷



基本保障

保障	最高賠償額 (港元)			
	計劃 A	計劃 B	計劃 C	計劃 D
意外死亡或永久傷殘¹	300,000	500,000	800,000	1,000,000
· 意外死亡或永久傷殘子女保障	150,000	250,000	400,000	500,000
· 三級燒傷	40,000	60,000	100,000	200,000
· 三級燒傷子女保障	20,000	30,000	50,000	100,000
意外醫療費用	不適用	5,000	15,000	30,000
· 意外醫療費用子女保障		2,500	5,000	5,000
· 脊醫及物理治療 ²		每次300	每次400	每次500
· 中醫跌打或針灸治療 ²		1,000 (每次150)	2,000 (每次200)	3,000 (每次250)
24 小時全球緊急援助				
緊急醫療護送及／或運返		實際開支		
運送遺體		實際開支		
安排無人照顧的供養子女返港		單程經濟客位機票		
入院保證金		50,000		
安排親友探望		來回經濟客位機票及酒店住宿 10,000 (每日2,000)		
康復期住宿		10,000 (每日2,000)		
熱線及轉介服務		免費		
自然災害引致的額外意外死亡保障	不適用	50,000	50,000	50,000
搶劫受傷之額外醫療費	不適用	1,500	3,000	3,000
骨折	不適用	5,000	10,000	20,000
昏迷保障³	不適用	50,000	50,000	50,000
信用卡保障^{3, 5}	不適用	10,000	10,000	10,000
子女教育基金^{5, 6}	不適用	10,000	25,000	25,000
殮葬費用	不適用	5,000	10,000	20,000
家庭看護保障⁷	不適用	1,000	1,000	1,000
助行設備費用⁸	不適用	5,000	10,000	20,000
個人財物⁹ (每件1,000 港元)	不適用	2,000	4,000	6,000

自選保障

保障	保障最高賠償額 (港元)			
	計劃A	計劃B	計劃C	計劃D
自選1 一意外住院現金 ^{5, 10}	不適用	每日200	每日300	每日400
自選2 一暫時完全喪失工作能力 ^{5, 11}	不適用	每星期1,000	每星期2,000	每星期3,000

備註:

1. 為永久傷殘提供全面保障賠償。
2. 每日最多1次。
3. 在意外發生後30天內陷入昏迷狀態，並在昏迷狀態下住院最少連續3個月。
4. 在意外死亡及永久傷殘後，向受保人賠償其信用卡尚未償還開支。
5. 不適用於受保人供養子女及／或年齡為18歲或以下的受保人。
6. 倘受保人意外身故，向每名受供養子女提供一筆過教育支出補助。
7. 如受傷住院後暫時喪失工作能力，受保人可獲賠償家庭看護開支保障。
8. 賠償購買或租借獲主診醫生證明出院後需要使用之助行器如輪椅、拐杖等設備費用。
9. 賠償因意外受傷造成的個人財物損失及損毀。
10. 住院最少連續24小時，最多可獲2年賠償。
11. 受7天等候期限制。賠償不超過平均週薪的75%及最長可獲104星期賠償。

注意事項

- > 受保人的職業分類僅限於第一類、第二類或第三類
 - 第一類： 主要為室內及非危險性職務，如會計師、建築師、文員、家庭主婦、室內推銷員。
 - 第二類： 須經常外出或須作非經常性體力勞動或操作輕型工具或機械之非危險性工作，如私家車司機、外勤員、室外推銷員。
 - 第三類： 技術性或半技術性職務，但無須操作重型及危險機械，如廚師、電機工程師、餐廳侍應。

不保障具危險性的職業，如任何9米以上高度的工作、武裝部隊、空勤人員或船員、藝人或演員、職業體育運動員、商業車輛司機、船舶或車輛維修人員。
如未能為職業分類，請向昆士蘭保險香港詢。

- > 年齡限制：6個月至70歲，可續保至75歲。供養子女之年齡限制為6個月至17歲或25歲的未婚全日制學生。
- > 受保人必須為香港居民及以香港為恆常居住地。
- > 同一份保單的受保人須為直系親屬關係，包括丈夫及妻子、父母及子女。
- > 受益人必須為遺產繼承人。
- > 如受保人的職業或住址有變更，受保人應即時書面通知本公司，公司應根據新的職業風險分類調整保費。

主要不保事項

競賽(非徒步)、飛行或任何空中活動(乘客乘坐具適當牌照之動力飛行器除外)、登山高於5,000米、涉及使用水底呼吸器的水底活動、因酒精、麻醉藥或藥物而中毒；自殺或自殘受傷、直接參與暴動及內亂、精神錯亂、戰爭及核子風險。

有關不保事項的完整列表，請參閱保單條款及細則。

保費表

職業分類／ 每名受保人保費 (港元)	基本保障				自選保障I – 住院 現金津貼*				自選保障II – 暫時 完全喪失工作能力**			
	計劃 A	計劃 B	計劃 C	計劃 D	計劃 A	計劃 B	計劃 C	計劃 D	計劃 A	計劃 B	計劃 C	計劃 D
第一類	300	704	1,342	2,024	不適用	130	195	260	不適用	209	418	627
第二類	390	897	1,689	2,519	不適用	170	255	340	不適用	264	528	792
第三類	540	1,221	2,227	3,366	不適用	200	300	400	不適用			
每名額外子女	150	352	594	704	不適用				不適用			

保費不包括保險業監管局徵費。每份保單之最低收費為300 港元。

* 不適用於受保人供養子女及／或年齡為 18 歲或以下的受保人。

^ 不適用於第三類職業。

家庭折扣

如家屬包括夫婦及／或子女同時投保，可享家庭折扣優惠10%。

我須知道甚麼資料？

無索償獎賞

如在過去一年保單年度內未曾提出任何索償申請，意外死亡或永久傷殘的保額金額會於每年續保時自動提高5%，最高可達25%。

保監局徵費

保險業監管局已按適用費率對相關保單(若干獲豁免保險類別除外)徵收徵費，有關徵費將按照訂明安排匯付。保單持有人／客戶應按法例繳交徵費。欲知進一步資訊，請瀏覽 www.qbe.com/hk 或 www.ia.org.hk

如何投保？

請聯絡昆士蘭保險香港授權之保險代理或經紀，按你的需要挑選最合適的計劃。

註：此小冊子只供參考之用，所有條款及細則概以保單為準。中文譯本僅供參考，文義如與英文本有歧異，概以 英文版為準。





Company Profile 公司簡介

QBE Hongkong & Shanghai Insurance Limited (QBE Hong Kong), part of the QBE Insurance Group, offers a comprehensive range of general insurance products. QBE has had a presence in Hong Kong since 1920 and its customers include individuals, small to mid-sized businesses, large companies and multinational corporations.

QBE Insurance Group is a leading global general insurance and reinsurance company with operations in key insurance markets. Tracing its origin back to 1886, QBE Insurance Group is listed on the Australian Securities Exchange and is headquartered in Sydney.

昆士蘭聯保保險有限公司 屬昆士蘭保險集團一份子，提供全面的一般保險方案。昆士蘭保險香港成立於1920年，其客戶包括個人，中小型企業，大型公司和跨國公司。

昆士蘭保險集團為一家全球領先的一般保險和再保險公司，於主要保險市場營運業務。昆士蘭保險集團的起源可追溯至1886年，於澳洲證券交易所上市，總部位於悉尼。

QBE Hongkong & Shanghai Insurance Limited 昆士蘭聯保保險有限公司

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