

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.

Manulife (International) Limited (incorporated in Bermuda with limited liability) ("Manulife") and QBE Hongkong & Shanghai Insurance Limited ("QBE Hong Kong") have entered into an Exclusive Distribution Agreement by which Manulife shall be engaged in the marketing and promotion of QBE Hong Kong general insurance products. While appropriate, Manulife's licensed individual insurance agents shall be appointed and registered as QBE Hong Kong licensed individual insurance agents to distribute QBE Hong Kong general insurance products.

This product brochure has been prepared by and the product (s) described in this product brochure are solely underwritten by QBE Hong Kong.

昆士蘭聯保保險有限公司（昆士蘭保險香港）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。

宏利人壽保險（國際）有限公司（於百慕達註冊成立之有限責任公司）（「宏利」）與昆士蘭聯保保險有限公司（「昆士蘭保險香港」）達成獨家分銷協議，宏利將為昆士蘭保險香港的一般保險產品進行營銷和推廣工作。在合適的情況下，宏利持牌個人保險代理人將被委任並註冊為昆士蘭保險香港的持牌個人保險代理人，以分銷昆士蘭保險香港的一般保險產品。

此產品小冊子由昆士蘭保險香港編製，小冊子內所述的產品由昆士蘭保險香港獨家承保。



QBE

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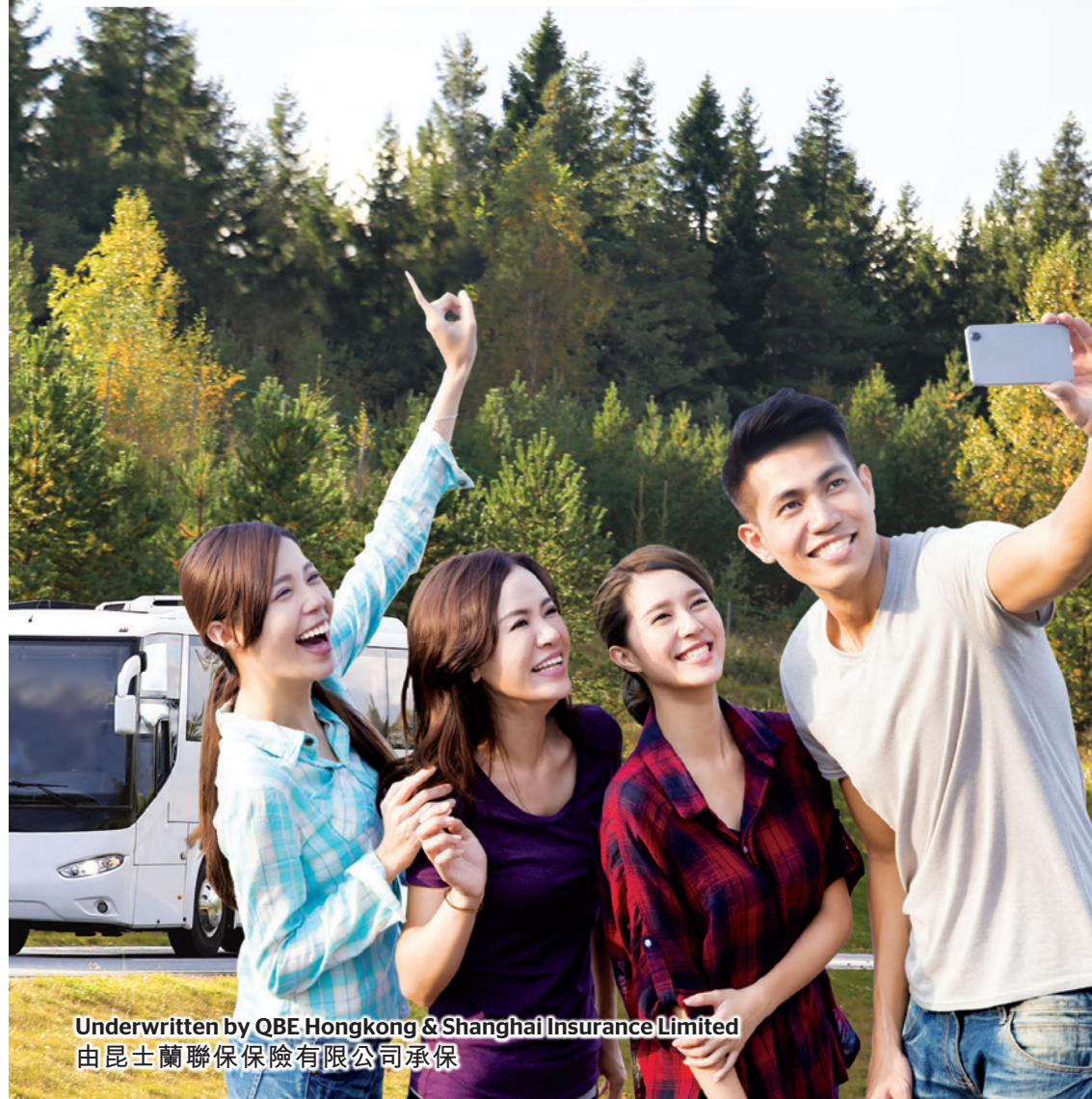
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Manulife 宏利



Group Personal Accident (Short Term Event) Insurance 團體人身意外（短期活動）保險

Protecting you and your valuable guests while participating in the event that you organize
為您及您的嘉賓提供活動期間之保障



Underwritten by QBE Hongkong & Shanghai Insurance Limited
由昆士蘭聯保保險有限公司承保

Why should I choose QBE Hong Kong Group Personal Accident (Short Term Event) Insurance?



Whilst you are planning a corporate event to strengthen your customer relationships or a leisure event for your employees' relaxation, QBE Hong Kong Group's Personal Accident (Short Term Event) Insurance provides you the sheer sense of satisfaction with the necessary protection for you, your customers and your employees in the event of an accident occur during the event.

All essential cover from Accidental Death or Permanent Disablement including Food and Gas Poisoning, Disappearance and Exposure, Accidental Medical Expenses including bonesetter and acupuncturists expenses to Major Burns cover

With tailor-made solutions other than plan cover to suit your event needs

Broad range of covered events including but not limited to local tour, flag day, boat trip and walkathon

Coverage for both local and overseas event

Group Discount up to 40%

Full Terrorism Cover



Main Coverage

BENEFITS	MAXIMUM LIMIT PER INSURED PERSON (HK\$)				
	Plan I	Plan II	Plan III	Plan IV	Plan V
1. Personal Accident Pays for accidental death or permanent disablement as a result of an accident occurred during the event. <ul style="list-style-type: none"> Food and Gas Poisoning Disappearance and Exposure 	100,000	100,000	200,000	200,000	500,000
2. Accidental Medical Expenses Reimburses medical expenses incurred within 365 days of the injury sustained as a result of an accident during the event. <ul style="list-style-type: none"> Chinese Bonesetting and Acupuncture Expenses 	1,000	2,000	2,000	5,000	5,000
	1,000 150/day/visit	1,500 150/day/visit	1,500 150/day/visit	1,500 150/day/visit	1,500 150/day/visit
3. Major Burns Cover Pay for 2 nd or 3 rd Degree burns as a result of an accident during the event.	100,000				

* Tailor-made plan is available if you require coverage other than the above.

Who is Eligible?

Any Hong Kong registered company or organization or association who arranges/ organizes/ supervises the insured event is eligible to apply as the policyholder. No age limit is applicable to the insured persons.

How much do I need to pay?



Premium is on per insured person per event basis and varies by plan by category of event, by no. of days and by event location. (Refer Proposal Form for premium charge.)

Group Discount

No. of Insured Person	Group Discount
1 - 30	0%
31 - 100	-10%
101 - 300	-20%
301 - 1,000	-30%
1,001 - 3,000	-35%
3,001 - 10,000	-40%



What more do I need to know?

Events are classified into two categories by its nature and the premium rate varies accordingly.

Category A - Non Sports Event		Category B - Sports Events
Art / Concert / Dancing / Drama / Film / Music Show	Picnic	Boat Trip
Bazaar / Carnival	PR Event	Camping
Ceremony	Recreation Day	Hiking
Parade	Roadshow	Rock Climbing with Rope
Conference / Convention	Sales Booth	Sports Day
Day Tour	Seminar / Talk	Team Building
Exhibition / Fair / Trade Show	Study / Training Courses (no manual work / sport activities)	Walkathon / Marathon
Festivals - Arts & Cultural	Visit - Cultural Centre / Elderly Home / Home / Hospital / Museum / Office / Orphanage	War game
Flag Selling		
Fund Raising	Visit - Farm / Park / Theme Park	

What else should I know about?



Conditions

Geographic Limit:	Worldwide
Duration of Event:	Up to 7 days
Maximum No. of Insured Persons:	10,000
The Policy:	The policy is non-transferrable and no refund for any cancellation of Policy.
Excess:	Nil
Aggregate Limit:	HK \$50, 000, 000 any one accident unless otherwise specified on the policy schedule
Minimum Premium per Policy:	HK\$500
Claims:	The insured person(s) should give immediate notice or the latest within 30 days from any occurrence likely to give rise to a claim under the policy to the company.

For any event outside the stated scope and limits can be considered subject to separate underwriting terms and conditions.

IA Levy

IA levy collected by the Insurance Authority 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. Policyholders/customers should pay the levy in accordance with the law. For further information, please visit www.qbe.com/hk or www.ia.org.hk.

Major Exclusions:

1. Any kind of race (other than on foot), professional sports, mountaineering or trekking at altitude over 5,000 meters above sea level, scuba diving deeper than 30 meters below sea level, flying or other aerial activity except as a passenger in a properly licensed power driven aircraft, rock climbing without the use of rope.
2. Police or armed force, offshore activities, explosives or fireworks, handling of hazardous chemicals, performing as actor/actress or singer, stunt work, tour guide or tour escort, ship crew or air crew including pilot.
3. Pre-existing medical conditions.
4. Any violation of laws or resistance to arrest.
5. Any Insured Person whilst under the influence of narcotics or alcohol, whilst participating in any brawl, any fireworks and explosive works.



How do I apply?

Please contact Manulife to understand the details of this insurance coverage and the application procedure.

為何選擇昆士蘭保險香港的 團體人身意外（短期活動）保險？



Remarks: The brochure is only a summary. Please refer to the Policy Wording for full terms and conditions.



主要保障範圍

無論您在為公司計劃顧客或員工之悠閒活動，昆士蘭保險香港團體人身意外(短期活動)保險都能為您、您的顧客及員工在活動期間可能發生之意外提供必須的保障、是您增強顧客或僱員關係的強大後盾。

提供一切所需保障包括意外死亡或永久傷殘、食物及氣體中毒、失蹤及暴露於風雨日曬之中、醫療費用包括跌打及針灸費用及嚴重燒傷

除特定計劃外，更提供度身訂造保障以設合您活動的需要

受保活動範圍廣泛如本地團、賣旗日、船河及步行籌款等

適用於本地及海外活動

團體折扣優惠高達 40%

恐怖襲擊保障

保障項目	每人最高保障額 (港元)				
	計劃 I	計劃 II	計劃 III	計劃 IV	計劃 V
1. 人身意外 為活動期間發生意外引致意外死亡或永久傷殘作出補償 • 食物及氣體中毒 • 暴露於風雨日曬	100,000	100,000	200,000	200,000	500,000
2. 意外醫療費用 賠償活動期間發生意外引致身體損傷並於365日內的醫療費用 • 跌打及針灸費用	1,000 150/日/次	2,000 150/日/次	2,000 150/日/次	5,000 150/日/次	5,000 150/日/次
3. 嚴重燒傷 為活動期間發生意外引致二級或三級燒傷作出補償	100,000				

* 如需計劃以外之保障，可提供因應你個別需要的保障。



有其他事項我需要知道嗎？

活動按性質被歸類為兩種類別而保費率將按類別而定。

類別 A — 非運動有關		類別 B — 運動有關
藝術 / 演唱 / 舞蹈 / 話劇 / 電影 / 音樂表演	郊遊	船河
市集 / 嘉年華會	公關活動	露營
典禮	康樂活動日	行山遠足
巡遊	宣傳推廣	繩索攀石
會議	銷售攤位	運動會
一日遊	研討會 / 講座	團隊訓練
展覽 / 貿易展	學術 / 訓練課程 (不涉及體力工作 / 運動)	百萬行 / 馬拉松
文化及藝術節	探訪 — 文化中心 / 老人中心 / 家居 / 醫院 / 博物館 / 公司 / 孤兒院	野戰
賣旗活動	探訪 — 農場 / 公園 / 主題公園	
籌款活動		

誰可投保？

任何香港註冊公司，機構或組織作為活動之安排 / 組織 / 管理者均可以投保人身份投保。受保人不設歲數限制。

我需要支付多少保費？



保費按每受保人每次活動計算並隨計劃、活動類別、日數、地點而有所不同。(請參閱投保書上之保費表。)

團體折扣

受保人數	團體折扣
1 - 30	0%
31 - 100	-10%
101 - 300	-20%
301 - 1,000	-30%
1,001 - 3,000	-35%
3,001 - 10,000	-40%

有其他事項我需要知道嗎？



條款：

地域限制：	全球
活動日數：	最長7日
受保人數上限：	10,000
保單：	本保單不可轉讓。如要取消保單，保費將不予退還。
自付費：	不設
總賠償額：	最高為每次意外港幣50,000,000元
保單最低保費：	港幣\$500
索償：	如有任何有機會引致索償之情況，受保人必須立即並最遲於30日內通知昆士蘭保險香港。

任何上列範圍及限額以外之活動將受個別核保，條款及細則所限制。

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。

主要不受保項目：

1. 任何種類的競賽（競走除外）、專業運動、登山或遠足高於海拔5,000米、水肺潛水超過水深30米、飛行或高空活動（乘客乘座員適當牌照之動力飛行器除外）、不用繩索之徒手攀石。
2. 警察或機動部隊、離岸活動、爆炸或煙火、處理危險化學物品、演員或歌手演出、特技工作、導遊或領隊、船員或飛機機組人員包括機師。
3. 已存在的健康狀況。
4. 違法或拒捕。
5. 受保人受麻醉藥或酒精影響，參與戰鬥，煙火及爆炸活動。



如何申請？

請聯絡宏利了解保險計劃的保障詳情及投保方法。

注意：此小冊子只供參考之用，所有條款及細則概以保單為準。