

ACCIDENTAL DEATH AND PERMANENT
DISABILITY - SCALE OF BENEFITS
意外死亡及永久傷殘－保險賠償表

	Percentage of Compensation of the Proposer's Capital Sum 主要保額賠償百分比
Accidental Death 意外死亡	
Loss of one or more limbs 喪失一肢或以上	100%
Loss of both hands, or of all fingers and both thumbs 喪失雙手或所有手指	
Total loss of sight of one eye or both eyes 雙眼或單眼之視力完全喪失	
Total paralysis 全身癱瘓	
Complete and incurable insanity 完全永久及無法治療之精神錯亂	100%
Injuries resulting in being permanently bedridden 導致永久性臥床之傷損	
Any other injury causing permanent total disablement 導致永久性完全傷殘	
Loss of sight of eye, except perception of light 喪失視力，除對光線之感應外	50%
Loss of lens of one eye 喪失一目之眼球晶狀體	50%
Loss of four fingers and thumb of one hand 喪失一手之五指	50%
Loss of four fingers 喪失除姆指外之四指	40%
Loss of thumb 喪失姆指	- both phalanges 兩節 25% - one phalanx 一節 10%
Loss of index finger 喪失食指	- three phalanges 三節 10% - two phalanges 兩節 8% - one phalanx 一節 4%
Loss of middle finger 喪失中指	- three phalanges 三節 6% - two phalanges 兩節 4% - one phalanx 一節 2%
Loss of ring finger 喪失無名指	- three phalanges 三節 5% - two phalanges 兩節 4% - one phalanx 一節 2%
Loss of little finger 喪失尾指	- three phalanges 三節 4% - two phalanges 兩節 3% - one phalanx 一節 2%
Loss of metacarpals 喪失掌骨	- first or second (additional) 第一或二節 (每節) 3% - third, fourth or fifth (additional) 第三, 四或五節 (每節) 2%
Loss of toes 喪失腳趾	- all 全部 15% - great, both phalanges 大腳趾兩節 5% - great, one phalanx 大腳趾一節 2% - other than great, if more than one toe lost, each 其他兩隻或以上之腳趾 (每趾計) 1%
Loss of hearing 喪失聽覺	- both ears 兩耳 75% - one ear 一耳 15%
Loss of speech 喪失說話能力	50%

The word "Loss" shall include loss of use.

In the event of Permanent Disablement by physical loss or loss of use not specified above the percentage of compensation shall be assessed by the Company in the light of the degree of disability without reference to the profession or occupation of the Insured Person.

The aggregate of all percentages payable in respect of any one accident shall not exceed 100%.

肢體喪失，亦包括完全及永久性功能喪失。

如因不包括在上表之感官肢體或其功能喪失，而引致永久性傷殘，將由本公司衡定傷殘程度作相應之賠償，但受保人的職業性質不會作為考慮因素。

因一宗意外導致之百分比賠償總數將不超過百分之一百。

PREMIUM TABLE 保費計算表 HK\$ 港元

Benefits 保障利益	Class I 第一類	Class II 第二類	Class III 第三類
1. Accidental Death & Permanent Disablement 意外死亡或永久傷殘	0.115%	0.159%	0.216%
Maximum Sum Insured 最高投保額	-	-	-
<ul style="list-style-type: none"> Child below 18 years old 未足18歲之小童 - 200,000 Fulltime student of 18 years old or above 18歲或以上之全職學生 - 500,000 			
2. Temporary Total Disablement 暫時完全喪失工作能力	23.76%	29.7%	N/A 不適用
Maximum Sum Insured per week up to HK\$5,000 but not exceeding 75% of Actual average weekly earnings 每週最高投保額為 5,000 港元但不超過 75%之每週平均收入			
3. Accidental Medical Expenses 意外醫療費用	3.45%	4.025%	5.175%
Maximum Sum Insured 最高投保額	100,000	100,000	50,000
<ul style="list-style-type: none"> 10% of Capital Sum up to 意外死亡或永久傷殘 投保額之 10% 及最高不超過 			

Remark 備註：

All applications are subject to underwriting final review.
所有申請批核一概以本公司承保條件為準。

About QBE Hongkong & Shanghai Insurance Ltd.
昆士蘭聯保保險有限公司概覽

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.

昆士蘭保險 (香港) 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 HONGKONG & SHANGHAI INSURANCE LTD.

昆士蘭聯保保險有限公司

Part of QBE Insurance Group 屬昆士蘭保險集團一份子

33/F, Oxford House, Taikoo Place,
979 King's Road, Quarry Bay, Hong Kong
香港鰂魚涌英皇道979號太古坊濠豐大廈33樓
Website 網址：www.qbe.com/hk

UWD.MIL.BPA.V3-2204

Personal Accident Insurance

個人平安保險



Underwritten by 承保機構
QBE Hongkong & Shanghai Insurance Ltd.
昆士蘭聯保保險有限公司

Manulife 宏利



Besides 24-hours worldwide protection against accidents, our **PERSONAL ACCIDENT INSURANCE** also have the following features which are different from those offered by the products normally available in the market.

Wider cover

- food poisoning
- gas poisoning
- complete and incurable insane
- dangerous sports activities such as bungee jumping, skiing, rafting etc.
- permanently bedridden

「**個人平安保險**」除提供24小時全球性意外保障外，更擁有一些與市場上一般意外保險不同的特點：

更廣泛保障

- 食物中毒
- 氣體中毒
- 永久性&無法復原的精神錯亂
- 危險性運動如吊索跳、滑雪、激流木筏等
- 意外引致的永久性臥床

BENEFITS 保障利益

1. Accidental Death and Permanent Disablement

意外死亡及永久傷殘

In the event of Accidental Death or Permanent Disablement occurring within 12 months from the date of bodily injury, a lump sum compensation, in accordance with the percentage specified in the given Scale of Benefits, is payable.

受保人如因遭遇意外，導致12個月內死亡或永久性傷殘，本保險將根據保險賠償表所載之百分率作出賠償。

2. Temporary Total Disablement 暫時完全喪失工作能力*

In the event of the Insured is totally disabled as a result of an injury and is unable to engage in and attend to all duties pertaining to his/her occupation, profession or business, a weekly benefit not exceeding 75% of your average weekly income is paid up to a maximum of HK\$5,000 for 104 weeks.

If the Insured is self-employed, this benefit will only be payable for the period that the Insured is hospitalized resulting from accidental bodily injury. Hospitalization shall not be less than 12 consecutive hours and the benefit is payable from the first day of disablement.

受保人如因意外受傷，導致完全不能處理業務、專業或工作，該期間將可獲得不超過平均週薪75%的賠償，最高每週賠償額為5,000港元，而賠償期不超過104週。

自僱人士只可在因意外入院治療期間享有此項保障，住院期不可少於連續12小時，賠償將由第一天開始計算。

- i) In the event of claim, the Insured has to provide the latest income proof. 於申請賠償時，受保人需繳交最近之入息證明。
- ii) If the Insured Person become entitled to compensation for all or part of the loss from any other sources, the Company will only be liable in excess of the above said compensation. 受保人如可從其他來源獲得全部或部份賠償，本公司將賠償減去其他已生效的類似保單可獲得的賠償餘款。

3. Accidental Medical Expenses 意外醫療費用

In the event of the Insured requires medical treatment for injuries resulting from an accident, the policy pays the actual necessary and reasonable medical, hospital or surgical expenses incurred, provided that such treatment is received from a legally qualified and registered medical practitioner.

The maximum sum insured for this Benefit is HK\$100,000 or 10% of the Benefit for Accident Death and Permanent Disablement, whichever amount is the lower.

受保人如因意外受傷而須接受註冊醫生治療，本保單將根據實際必須合理支付之醫療費用，作出賠償。

意外醫療費用最高投保額為意外死亡及永久傷殘投保額的10%或100,000港元，以較低者計算。

FREE ADDITIONAL COVER 免費額外保障

a) Registered Chinese Medicine Practitioners 註冊中醫

For treatment by a registered Chinese medicine practitioner, the maximum payable amount is HK\$1,500 per policy year. Deductible: HK\$50 per consultation

註冊中醫治療，賠償金額每年以1,500港元為限。
自負額：每一次診療費之首50港元

b) Hospital Cash Allowance 住院現金津貼

If the Insured is confined in a hospital for treatment of bodily injury resulting from an accident for more than 3 consecutive days, a daily cash allowance of HK\$200 is payable for such period of confinement. The maximum amount payable is upto HK\$2,000.

受保人如因意外須入院接受治療連續超過三天，每天可獲現金津貼200港元，最高賠償額達2,000港元。

4. 24-hour Worldwide Emergency Assistance Service^

24小時全球緊急援助服務

Any time the Insured needs emergency assistance while travelling overseas, just call the worldwide emergency hotline and get the following services:

- Emergency medical repatriation and evacuation
- Medical advice by doctor over the phone
- Hospital admission guarantee arrangement up to HK\$39,000
- Return of mortal remains in case of death
- Hotline to provide referral services on legal and interpreter
- Compassionate visit arrangement for a friend or relative, or children escort in case you are hospitalized for 7 consecutive days

^[^] “24-hour Worldwide Emergency Assistance Services” are rendered by appointed service provider subject to a maximum limit of HK\$7,800,000.

如受保人於海外遇上緊急事故，只需致電全球緊急援助熱線，便可獲得以下支援服務：

- 緊急醫療護送
- 醫生電話醫療諮詢
- 高達39,000港元入院按金保證
- 遺體運送回港
- 法律及翻譯員諮詢
- 如須連續住院七天，安排一位親友探訪及護送子女回港

^[^] 「24小時全球緊急援助服務」由指定服務商提供，其總額高達7,800,000港元。

5. Free Additional Spouse Cover 附加配偶保障

If the Insured effects an Accidental Death and Permanent Disablement cover at HK\$1,000,000 or above, an additional Accidental Death and Permanent Disablement cover up to HK\$100,000 will be offered to his/her spouse free of charge.

如受保人投保意外死亡及永久傷殘保障超逾1,000,000港元，受保人之配偶將可獲贈100,000港元意外死亡及永久傷殘保障。

6. No Claim Bonus 無索償獎勵

On renewal of the policy, the capital sum of Accidental Death & Permanent Disablement will be increased by 10% for 5 years, but not exceeding a maximum limit of HK\$5,000,000 inclusive. No additional premium is charged for such increase.

如果在投保後一年內沒有提出索償，則意外死亡及永久傷殘保障會在第二年自動增加10%賠償額，此優惠可連續累積五年。最高總額為5,000,000港元，完全不會增收任何費用。

BETTER BENEFITS 更佳利益

Double Indemnity 雙倍賠償

An additional benefit is payable by doubling the Accidental Death Sum Insured up to HK5,000,000, provided that:

- accident occurred on public conveyance
- both the insured person and his/her spouse died in the same accident and all their dependent children are under the age of 18
- by shark attack

如受保人因下列情況下遭遇意外將獲雙倍意外死亡保障，最高賠償額以5,000,000港元為限：

- 乘搭公共交通工具而意外死亡
- 受保人及其配偶於同一意外中遇難身故及其所有子女均為18歲以下
- 被鯊魚襲擊

IMPORTANT NOTES 注意事項

- Age Limit 年齡限制：12-70 Years 歲
- The Insured Person(s) must be Hong Kong permanent resident(s). 受保人必須為香港永久居民。

* The policy aggregate limit for Accidental Death & Permanent Disablement Benefits (including double indemnity, Free Additional Spouse Cover and No Claim Bonus) is HK\$5,000,000.

本保單之意外死亡及永久傷殘保障的最高賠償額（包括雙倍賠償、附加配偶保障及無索償優惠）為5,000,000港元。

CLASSIFICATION OF OCCUPATION 職業分類

Class I • 第一類

Professions and occupations mainly of indoor work and non-hazardous nature, such as: accountants, administrators, architects, auditors, bankers, beautician, clerks, dentists, housewives, indoor sales representatives, lawyers, medical practitioners, nurses (clinic), pharmacists, secretaries, stockbrokers, students, teachers.

主要為室內及非危險性職務，如會計師、行政人員、建築師、核數師、銀行家、美容師、文員、牙醫、家庭主婦、室內推銷員、律師、醫生、診所護士、藥劑師、秘書、股票經紀、學生、教師。

Class II • 第二類

Professions and occupations requiring outdoor work or occasional manual work or use of light tools or machines of non-hazardous nature, such as: chauffeurs, commercial travelers, hairdressers, merchandisers, nurses (hospital), outdoor sales representatives, physiotherapist, social worker, surveyors.

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、外動員、髮型師、採購員、醫院護士、室外推銷員、物理治療師、社工、測量師。

Class III • 第三類

Professions and occupations of skillful or semi-skillful nature but not using heavy and hazardous machines, such as: bakers, boat boy/coxswain (pleasure craft), chef, electronic factory workers, electronic or electrical engineer, fitness trainer, garment factory workers, kitchen workers, mechanical engineers, printing workers, veterinarian, waiters/waitresses.

技術性或半技術性職務，但無須操作重型及危險機械，例如麵包師傅、遊艇水手/舵手、廚師、電子工人、電機工程師、健身教練、製衣工人、廚房工人、機械工程師、印刷工人、獸醫、餐廳侍應。

Excluded occupations 不保職業

Occupations that are hazardous such as those involving any work involving height above 9 meters from the ground or floor level, armed force, air crew, artist or actor, construction workers, divers, manual work involving use of heavy machinery, professional sports players, driver of taxi, light bus, truck, lorry, or container, ship or motor vehicle repairers or maintenance workers, ship crew, tour guide, the use of cutting equipment, welders.

具危險性的職業，如任何涉及離地面或樓面9米以上高度的工作、武裝部隊、空勤人員、藝人或演員、建築工人、潛水員、涉及使用重型機械的工作、職業體育運動員、的士司機、小巴司機、卡車司機、貨車司機或貨櫃車司機、船舶或機動車輛維修人員或維修工人、船員、導遊、涉及操作切割設備、燒焊工人。

EXCLUSIONS 不保事項

War and allied perils, suicide, driving or riding in any kind of race, flying as a crew member, professional sports, underwater activities involving the use of breathing apparatus, intoxication by alcohol, narcotics or drugs not prescribed by a legally qualified and registered medical practitioner, Acquired Immune Deficiency Syndrome (AIDS) or AIDS related complex (ARC), nuclear fission or fusion and radioactive contamination, terrorism involving the use or release or the threat thereof any nuclear weapon or device or chemical or biological agent.

戰爭及有關風險、自殺、駕駛或騎策比賽，飛行員職務工作，職業體育運動，用供氧設備輔助呼吸之水中活動、酗酒，或服用非經醫生處方指定之麻醉品或藥物、愛滋病或與其相關的病徵，核能或輻射引致之死亡或損失，涉及生物或化學物質或核武的恐怖主義活動或動亂引致之損失。

IA LEVY 保監局徵費

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. Policy holders / customers should pay the levy in accordance with the law. For further information, please visit www.qbe.com/hk or www.ai.org.hk.

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.ai.org.hk。