

Manulife 宏利



## 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



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

# Personal Accident Protection Plus

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

## Basic Cover

Benefits	Maximum Limit (HK\$)			
	Plan A	Plan B	Plan C	Plan D
<b>Accidental Death or Permanent Disablement<sup>1</sup></b>	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 Degree Burn	20,000	30,000	50,000	100,000
<b>Accidental Medical Expenses</b>	Not Applicable	5,000	15,000	30,000
• Child Cover for Accidental Medical Expenses		2,500	5,000	5,000
• Chiropractor treatment and Physiotherapy <sup>2</sup>		300/visit	400/visit	500/visit
• Chinese Bonesetter and Acupuncture expenses <sup>2</sup>		1,000 (150/visit)	2,000 (200/visit)	3,000 (250/visit)
<b>24-hour Worldwide Emergency Assistance Services</b>				
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			
<b>Additional Accidental Death Benefit due to Natural Disaster</b>	Not Applicable	50,000	50,000	50,000
<b>Additional Medical Expenses due to Robbery</b>	Not Applicable	1,500	3,000	3,000
<b>Broken Bones</b>	Not Applicable	5,000	10,000	20,000
<b>Coma Benefit<sup>3</sup></b>	Not Applicable	50,000	50,000	50,000
<b>Credit Card Protection<sup>4,5</sup></b>	Not Applicable	10,000	10,000	10,000
<b>Education Fund<sup>5,6</sup></b>	Not Applicable	10,000	25,000	25,000
<b>Funeral Expenses</b>	Not Applicable	5,000	10,000	20,000
<b>Home Nursing Assistance<sup>7</sup></b>	Not Applicable	1,000	1,000	1,000
<b>Mobility Aid<sup>8</sup></b>	Not Applicable	5,000	10,000	20,000
<b>Personal Effects<sup>9</sup></b> (HK\$1,000 per item)	Not Applicable	2,000	4,000	6,000

## Optional Cover

Benefits	Maximum Limit (HK\$)			
	Plan A	Plan B	Plan C	Plan D
<b>Option 1 - Hospital Cash Allowance<sup>5,10</sup></b>	Not Applicable	200/day	300/day	400/day
<b>Option 2 - Temporary Total Disablement<sup>5,11</sup></b>	Not Applicable	1,000/week	2,000/week	3,000/week

### Remarks:

- Comprehensive scale for permanent disablement.
- Maximum of 1 visit per day.
- Coma as a result of an injury within 30 days and confined in a hospital during coma state for at least 3 consecutive months.
- Indemnify the outstanding balance of the credit card in the event of accidental death or permanent disablement.
- Not applicable to any Dependent Child(ren) and/or Insured Persons below 18 years of age.
- A lump sum payment to subsidize each dependent child(ren)'s education expense in the event of accidental death of the Insured Person.
- Indemnify home nursing expenses in the event of temporary disablement following hospitalization due to injury.
- Pay the rental or purchase costs in mobility aid or wheelchair as prescribed by the attending doctor after being discharged from the hospital.
- Compensate the loss or damage to the Insured Person's personal effects in the event of an injury.
- Subject to a minimum of 24 hours hospital confinement and payment up to 2 calendar years.
- 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	640	1,220	1,840	N.A.	130	195	260	N.A.	190	380	570
Class II	390	815	1,535	2,290	N.A.	170	255	340	N.A.	240	480	720
Class III	540	1,110	2,070	3,060	N.A.	200	300	400			N.A.	
Each Additional Child	150	320	540	640		N.A.					N.A.	

The premium excludes the Insurance Authority Levy. Minimum premium per policy is HK\$380.

\* 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](http://www.qbe.com/hk) or [www.ia.org.hk](http://www.ia.org.hk).

## How do I apply?

Please contact Manulife's licensed individual insurance agent to learn more about the insurance coverage and the application procedures.

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

## 個人意外精選保障

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
<b>意外死亡或永久傷殘<sup>1</sup></b>	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
<b>意外醫療費用</b>	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 <sup>2</sup>		每次 300	每次 400	每次 500
• 中醫跌打或針灸治療 <sup>2</sup>		1,000	2,000	3,000
		(每次150)	(每次200)	(每次250)
<b>24 小時全球緊急援助</b>				
緊急醫療護送及／或遲返	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			
<b>自然災害引致的額外意外死亡保障</b>	不適用	50,000	50,000	50,000
<b>搶劫受傷之額外醫療費</b>	不適用	1,500	3,000	3,000
<b>骨折</b>	不適用	5,000	10,000	20,000
<b>昏迷保障<sup>3</sup></b>	不適用	50,000	50,000	50,000
<b>信用卡保障<sup>4,5</sup></b>	不適用	10,000	10,000	10,000
<b>子女教育基金<sup>5,6</sup></b>	不適用	10,000	25,000	25,000
<b>殮葬費用</b>	不適用	5,000	10,000	20,000
<b>家庭看護保障<sup>7</sup></b>	不適用	1,000	1,000	1,000
<b>助行設備費用<sup>8</sup></b>	不適用	5,000	10,000	20,000
<b>個人財物<sup>9</sup></b> (每件 1,000 港元)	不適用	2,000	4,000	6,000

## 自選保障

保障	最高賠償額 (港元)			
	計劃 A	計劃 B	計劃 C	計劃 D
<b>自選 1 – 意外住院現金<sup>5,10</sup></b>	不適用	每日 200	每日 300	每日 400
<b>自選 2 – 暫時完全喪失工作能力<sup>5,11</sup></b>	不適用	每星期 1,000	每星期 2,000	每星期 3,000

### 備註：

- 為永久傷殘提供全面保障賠償。
- 每日最多 1 次。
- 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。
- 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。
- 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。
- 如受保人意外身故，向每名受保供養子女提供一筆過的教育支出補助。
- 如受傷住院後暫時完全喪失工作能力，受保人可獲賠償家庭看護開支保障。
- 賠償購買或租借獲主診醫生證明出院後需要使用的助行器如輪椅、拐杖等設備費用。
- 賠償因意外受傷造成的個人財物損失及損毀。
- 住院最少連續 24 小時，最多可獲 2 年賠償。
- 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查詢。

- 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。
- 受保人必須為以香港為恆常居住地的香港居民。
- 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	640	1,220	1,840	不適用	130	195	260	不適用	190	380	570
第二類	390	815	1,535	2,290	不適用	170	255	340	不適用	240	480	720	
第三類	540	1,110	2,070	3,060	不適用	200	300	400		不適用			
每名額外子女	150	320	540	640		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380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](http://www.qbe.com/hk) 或 [www.ia.org.hk](http://www.ia.org.hk)。

## 如何投保？

請聯絡宏利持牌個人保險代理人了解保險計劃的保障詳情及投保方法。

註：此小冊子只供參考之用。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。所有條款及細則概以保單為準。

## 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.

**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。



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