

SUMMARY OF BENEFITS

ALLIANZ ACCIDENT PROTECT

安聯 意外保障

Allianz Global Corporate
& Specialty SE
(incorporated in the Federal Republic
of Germany with limited liabilities)
Hong Kong Branch

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安聯環球企業及專項保險
(於德意志聯邦共和國註冊成立之有限公司)
香港分公司

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Key Coverage Highlights

Medical & Surgical Expenses

In addition to the Accidental Death Coverage, Allianz will also indemnify for medical expenses incurred by the Insured Person as a result of an accident, including Chinese bonesetter expenses by a registered Traditional Chinese Medicine (TCM) Practitioner.

Mobility Aids and Home Modification Benefit

Any mobility aids (including wheelchair and walking aids) prescribed by the medical practitioner and any home modifications of your residence for coping with the permanent disablement will be covered.

No Claims Premium Refund Bonus

Policyholder can enjoy 30% premium refund if there is no claim record in each and every 36 months.

Plan Discounts

Policyholder can add his/her spouse, as well as up to 10 children in the policy for a couple / family plan. All couple / family plans will enjoy a 5% premium discount on the adult premium payable.

Coverage

Cover	Limit of Liability (HK\$)			
	Silver	Gold	Platinum	Child
1. Accidental Death	500,000	1,000,000	1,500,000	100,000
2. Total Permanent Disability & Partial Permanent Disability				
3. Double Indemnity (Accidental Death on Public Transport Service)	1,000,000	2,000,000	3,000,000	200,000
4. Medical & Surgical Expenses (per accident)	15,000	25,000	35,000	15,000
5. Chinese Bonesetter Expenses (per accident: capped at HK\$150 per consultation per day)	600	1,200	1,800	600
6. Mobility Aids and Home Modification Benefit (per accident)	50,000	100,000	150,000	50,000

Premium Table (excluding levy)

	Silver	Gold	Platinum	Child
Annual Premium (HK\$)	1,200	2,160	3,120	420
Monthly Premium (HK\$)	100	180	260	35
No Claims Premium Refund Bonus	30% Premium Refund for Each and Every 36 Months			

Eligibility

- 1) Anyone aged between 18 and 65 years old (both ages inclusive); renewal up to 80 years old.
- 2) Child from the age of 30 days to 18 years old or 24 years old for those registered as full time students at an Educational Institution.
- 3) Policyholder must hold a Hong Kong Identity Card.

Notes

1. Pre-existing Conditions are not covered by this Policy.
2. Any death or Injury directly or indirectly caused during work for certain occupations such as police, construction worker or professional sportsman are not covered by this Policy. For the full list of exclusions, please refer to the Policy Wordings.
3. If the Insured Person reside outside of Hong Kong for more than 180 consecutive days, only Accidental Death and Permanent Disablement benefits will be payable.
4. In the event of any discrepancy between the English and Chinese versions of any of the above details, the English version shall prevail.
5. Allianz Accident Protect is underwritten by Allianz Global Corporate & Specialty SE Hong Kong Branch ("Allianz") which is a general insurer authorized and regulated by the Insurance Authority of the HKSAR. Standard Chartered Bank (Hong Kong) Limited ("SCBHK") is an insurance agent appointed by Allianz. To the extent permissible by law, SCBHK shall not be liable to any person for the use of any of the above information. The above information is intended as a general summary. It is for reference only and is not an offer for subscription of any insurance product. The policy may contain terms and conditions which are not detailed in the above. Should there be any discrepancy between the information contained in the above and the terms of the policy, the terms of the policy shall prevail. For exact terms and conditions and details of the exclusions, please refer to the relevant policy or contact Allianz.
6. Any policy with policy inception date on or after 1 January 2018 is subject to the insurance levy. The premiums stated in the above tables are exclusive of levy collected by the Insurance Authority on relevant policy at the applicable rate. For further information, please visit <https://www.agcs.allianz.com/global-offices/hong-kong/levy-notice.html> or contact Allianz Customer Service Hotline (852) 8100 2402.

主要保障特點

醫療和手術費用

除意外身故保障之外，安聯亦會賠償受保人因意外引致的醫療費用，包括接受註冊中醫師治療的跌打費用。

復康助行用品和家居改裝費用保障

任何由註冊醫生處方的復康助行用品（包括輪椅和步行輔助工具）及你的居所為配合永久傷殘而進行的家居改裝將可獲得保障。

無索償退還保費獎賞

如在每三十六個月期間不會索償，保單持有人可獲得退還 30% 的已繳保費。

計劃折扣

就夫婦/家庭計劃而言，保單持有人可將其配偶及多達 10 名子女加入保單。所有夫婦/家庭計劃可享有 5% 成人保費折扣優惠。

保障範圍

保障項目	最高賠償額 (HK\$)			
	銀計劃	金計劃	白金計劃	子女
1. 意外身故	500,000	1,000,000	1,500,000	100,000
2. 完全永久傷殘和局部永久傷殘				
3. 雙倍賠償 (因乘搭公共交通工具導致意外身故)	1,000,000	2,000,000	3,000,000	200,000
4. 醫療和手術費用 (每次意外)	15,000	25,000	35,000	15,000
5. 跌打費用 (每次意外:每次最高 HK\$150, 每天一次)	600	1,200	1,800	600
6. 復康助行用品和家居改裝費用 (每次意外)	50,000	100,000	150,000	50,000

保費列表 (不包括保費徵費)				
	銀計劃	金計劃	白金計劃	子女
年繳保費 (HK\$)	1,200	2,160	3,120	420
月繳保費 (HK\$)	100	180	260	35
無索償退還保費獎賞	每 36 個月退還 30% 的已繳保費			

申請投保資格

- 任何年齡為 18 至 65 歲的人士 (18 及 65 歲人士亦包括在內)，續保最高可至 80 歲。
- 子女為年齡 30 日至 18 歲或至 24 歲並在教育學院登記為全日制學生。
- 保單持有人必須持有香港居民身份證。

備註

- 任何在投保前已存在的傷病並不受本保單所保障。
- 任何因從事某種職業如警察，建築業工人或職業運動員並在執行職務期間直接或間接導致的身亡或受傷並不受本保單所保障。有關不承保事項的詳情，請參閱保單合約。
- 如受保人在香港以外的地方居留連續超過 180 日，只有意外身故和永久傷殘的保障可獲得支付。
- 在上述任何內容的中英文版本有任何歧義的情況下，以英文版本為準。
- 安聯意外保障由安聯環球企業及專項保險香港分公司(「安聯保險」)承保。安聯保險乃香港保險業監管局授權經營一般保險業務。渣打銀行(香港)有限公司(「渣打香港」)為安聯保險之委任保險代理商。在法律允許的範圍內，渣打香港並不對任何人因使用以上資料而承擔任何責任。以上乃資料摘要，僅供閣下參考，並非任何保險產品之認購要約。有關保單內的條件及條款可能未有於上文詳列。以上資料與保單條文若有歧義，一切以有關保單條文為準。有關保單條文及不承保事項之詳情，請參閱有關之保險合約或致電安聯保險查詢。
- 所有保單開立日(Policy Inception Date)為 2018 年 1 月 1 日或以後的新承保保單必須繳付保費徵費。上表所列的保費將會按保險業監管局所訂的徵費比率徵費。有關詳細資料，請瀏覽 <https://www.agcs.allianz.com/global-offices/hong-kong/levy-notice-kr.html> 或聯絡安聯客戶服務熱線(852) 8100 2402。