

# 個人意外保障計劃

提供多種全面計劃選擇,包括交通及其他意外保障、醫療開支保障、治療交通費用賠償以及全球個人責任保障,保障您因不幸事件而遭受的損失。

- 靈活周全的家庭保障、簡單劃一所有受保職業的保費
- 24小時全球保障
- 免費全球緊急支援服務
- 意外醫療費用包括跌打及針灸治療費



## 計劃內容

基本保障	每位受保人每年最高賠償額	
	尊尚計劃(港元)	標準計劃(港元)
<b>雙倍賠償</b> <ul style="list-style-type: none"> <li>• 因乘坐公共交通工具或私家車或使用升降機時發生下墜意外而導致:               <ul style="list-style-type: none"> <li>(a) 死亡</li> <li>(b) 永久傷殘</li> </ul> </li> <li>• 賠償比率根據保單所說明的保險保障比例決定</li> </ul>	2,000,000	1,200,000
<b>意外死亡及永久傷殘</b> <ul style="list-style-type: none"> <li>• 因意外導致:               <ul style="list-style-type: none"> <li>(a) 死亡</li> <li>(b) 永久傷殘(完全或局部傷殘),例如失去視力、語言能力或失去一肢等</li> </ul> </li> <li>• 賠償比率根據保單所說明的保險保障比例決定</li> </ul>	2,000,000	1,200,000
<b>意外醫療開支</b> <ul style="list-style-type: none"> <li>• 按照實報實銷形式賠償因意外受傷導致的醫療、手術及醫院開支</li> <li>• 非住院醫療費用每日每次最高賠償額:港幣500元</li> <li>• 跌打醫師或針灸師費用的最高賠償額:每日每次為港幣200元,每年為港幣3,000元</li> </ul>	20,000	12,000
<b>緊急治療交通保障</b> <ul style="list-style-type: none"> <li>• 賠償因受保人往來其住所與醫院或診療所接受治療而需要租用合適的專車連司機、復康巴士、的士或救護車的有關合理開支(而該受保人士須證明無法駕駛車輛或使用公共交通工具)</li> <li>• 最高賠償額:每次行程為港幣300元,每日最多兩段行程</li> </ul>	2,000	1,500
<b>全球個人責任</b> <ul style="list-style-type: none"> <li>• 保障受保人因疏忽而導致第三者身體受傷或財物損失而負上的法律責任保障</li> </ul>	2,000,000	1,000,000
<b>海外緊急醫療撤離及送返</b> <ul style="list-style-type: none"> <li>• 在醫生建議下,為受保人提供緊急醫療撤離及送返本港治療之費用</li> </ul>	按照實際實用	按照實際實用
<b>自選保障</b>		
<b>入息保障</b> <ul style="list-style-type: none"> <li>• 若受保人因意外導致傷殘並失去工作能力,本計劃將由第15日開始提供最長104星期的保障</li> </ul>	208,000 (每星期2,000)	124,800 (每星期1,200)

## 保費表

保費	尊尚計劃(港元)*		標準計劃(港元)*	
	每月	每年	每月	每年
投保人	229.23	2,750.75	144.14	1,729.73
投保人及伴侶	434.43	5,213.21	274.27	3,291.29
投保人及全部子女#	354.35	4,252.25	245.25	2,942.94
投保人及家庭成員#	560.56	6,726.72	375.38	4,504.50
可供選擇保障 - 入息保障(每位受保人)	29.03	348.35	18.02	216.22

\* 已包括保費的0.1%作為保險業監管局(保監局)之保費徵費

# 受保子女人數不限

註:

1. 伴侶指與受保人合法結婚的任何人士，或與受保人有等同於婚姻關係地生活及居住(不論是同性還是異性)，並於意外發生當日之前已經與受保人士同居至少連續3個月的任何人士。
2. 投保人及其伴侶在保單生效時的年齡必須介乎18歲至65歲。
3. 「投保人及家庭成員」指投保人、其伴侶以及年齡在6個月至17歲之間的受養未婚子女，及23歲或以下屬全日制學生的受養未婚子女。
4. 投保人的伴侶的受保範圍及賠償額與投保人相同。而每名子女的各项賠償額，在標準計劃下為投保人的賠償額的50%，而在尊尚計劃下為投保人的賠償額的35%。

## 投保資格

持有香港永久性居民身份證並在香港永久居住、工作或在學之香港居民。

## 繳費方式靈活

您可選擇按月或按年繳付保費。若選擇按月繳費，保費可以自動轉賬方式由你的創興銀行戶口或創興信用卡戶口內扣除。若選擇按年繳付保費，除可以上述自動轉賬方式外，更可以支票或以現金於任何一間創興銀行分行繳費，靈活方便。

## 首年豁免兩個月保費\*

為方便您按所需的保障程度作財務預算。即時投保，可享首年第三個月及第九個月的保費豁免優惠。如保費屬年繳，投保人將獲得在首年豁免兩個月的保費。

\*不適用於投保人凡於過去6個月內曾經持有本公司相同的個人意外保險計劃者。

## 15天免費保單審閱期

接獲保單後，您仍可享有15天審閱保單細節。若有任何不滿，只需於接獲保單後15天內以書面通知並退回保單，如未有提出索償，保單即會自動取消，已繳保費，亦可獲全數退回。

## 職業意外不保列表

本公司「個人意外保障計劃」包括保障由職業引致的意外，但不會賠償在受保人以受僱人員身份從事或者正在進行有關下列任何一種行業/職業過程之中發生的意外:

1. 空中或船上的工作人員	8. 專業運動員、賽車手、騎師
2. 工匠、木匠	9. 戰地或衝突地區的記者或外國通訊員、新聞採訪記者、報導員
3. 實驗室技術員、化驗師、化學家、化學品及石化產品工人	10. 貨物裝卸工人
4. 商業卡車、貨車、計程車、電單車、鐵路及巴士司機	11. 電影工作者、特技員、特技替身、演員、娛樂表演者、武術指導
5. 建築師、測量師、工程師(土木、機械或輪機)、建築管工、承建商(水、電或建築)、建造業工人或從事地盤工作人員	12. 潛水員或於有壓縮空氣的環境或情況下的工作人員
6. 漁夫、農夫、農業工人	13. 於地下安裝氣體或水電裝置的工作人員
7. 保鏢及私家偵探	14. 電梯或升降機安裝及維修工人

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15. 製造、生產或處理彈藥、爆炸品或煙花的人員	25. 雜技員、馬戲班訓練員
16. 五金或燒焊工人	26. 於地下或水底工作的人員
17. 採礦或採石業工人	27. 屋村或物業管理員、守衛、園丁、公園工人
18. 機電工程師、機械操作或維修人員、裝配員	28. 屠夫、大廚、廚師、麵包師、廚房、快餐店或酒樓工人
19. 珠寶業銷售、貿易或製造人員	29. 家庭傭工、管家、清潔工人
20. 製造、生產或處理石棉或雲石或有害化學物品的人員	30. 工廠管工、工廠工人
21. 提供消防、警察或任何紀律部隊服務的人員或服務於任何部門、國家或國際機構或當局的武裝部隊的人員	31. 小販、髮型師、服裝師、裁縫、攝影師
22. 賭博業，包括麻雀館	32. 郵差、信差、送件員、辦公室助理
23. 夜總會、的士高、卡拉 OK 或酒吧從業員、唱片騎師	33. 遊客嚮導、酒店工人、行李搬運工人
24. 離地超過10英尺的高空工作者	34. 醫院工人、殯儀業、墳場工人

## 主要不保項目

- 自殺、故意傷害身體、精神錯亂、受藥物或酒精影響、懷孕或分娩、已經存在的任何身體缺陷或殘疾。
- 罷工、暴亂、戰爭、恐怖主義活動、核武、核輻射等引致的傷亡。
- 從事警務、軍事或飛行工作、或參與危險活動或運動(例如乘風滑翔、水肺潛水、賽車等)。
- 駕駛或乘坐電單車、乘搭民航客機以外的飛行工具等所引致的傷亡。

詳情請參閱我們網站([www.chins.com.hk](http://www.chins.com.hk))上提供的保單內不保項目之詳情。

## 免責聲明

以上資料只作參考用途，並只適用於香港境內。以上資料並沒有包含保單文件的完整條款。有關完整的條款及細則，請參閱保單文件，如以上資料及保單文件有任何差異，以保單文件為準。保單文件副本可應要求提供。閣下於投保前可參閱保單文件內容及條款，亦可於作出任何決定前先諮詢獨立及專業的意見。

以上一般保險保單由創興保險有限公司承保，該承保公司已獲香港保險業監管局授權經營，並受其監管，創興銀行有限公司（「創興銀行」）為創興保險有限公司之授權保險代理商。投保本計劃須向創興保險有限公司支付保費。

對於創興銀行有限公司與客戶之間因銷售過程或處理有關交易而產生的合資格爭議，創興銀行有限公司須與客戶進行金融糾紛調解計劃程序；然而，對於有關產品的合約條款的任何爭議，應由創興保險有限公司與客戶直接解決。

## 有關創興保險

創興保險有限公司（「創興保險」）為創興銀行有限公司之全資附屬機構，創興保險提供多元化的保險服務以配合您個人需要，並向您提供迅速及合理的賠償服務。

 香港九龍九龍灣宏照道38號企業廣場5期二座辦公大樓L25

 (852) 3768 1910 / (852) 3768 9292

 **(852) 3768 9288**

 星期一至星期五上午九時至下午六時（星期六及公眾假期除外）

 [hq@chins.com.hk](mailto:hq@chins.com.hk)

# Personal Accident Insurance Plan

Different coverage levels which offers you comprehensive coverage, including traffic and other accidental benefits, medical benefits, chauffeur benefits, and worldwide personal liability benefits, to protect you from the loss as a result of unwanted events.

- Flexible and comprehensive family cover, simple flat rates for all occupations
- 24-hour worldwide protection
- Free Worldwide Emergency Assistance Services
- Accidental Medical Expenses include Chinese bone-setting and acupuncture treatment



## Plan Details

Standard Cover	Maximum Limit of Indemnity per Year per Insured Person	
	Premium Plan (HK\$)	Standard Plan (HK\$)
<b>Double Indemnity</b> <ul style="list-style-type: none"> <li>• Caused by an Accident while taking public transport or private car or lift free falling accident. If the Insured Person suffer:               <ul style="list-style-type: none"> <li>(a) Death</li> <li>(b) Permanent Disablement</li> </ul> </li> <li>• The indemnity ratio is according to the insurance coverage ratio stated in the Policy</li> </ul>	2,000,000	1,200,000
<b>Accidental Death and Permanent Disablement</b> <ul style="list-style-type: none"> <li>• Caused by an Accident other than above. If the Insured Person suffer:               <ul style="list-style-type: none"> <li>(a) Death</li> <li>(b) Permanent Disablement (Total or Partial Disablement), e.g. Loss of Sight, Loss of Speech or Loss of one Limb etc.</li> </ul> </li> <li>• The indemnity ratio is according to the insurance coverage ratio stated in the Policy</li> </ul>	2,000,000	1,200,000
<b>Accidental Medical Expenses</b> <ul style="list-style-type: none"> <li>• Reimbursement on the actual medical expenses of surgical and hospital treatment due to accidental injury.</li> <li>• For non In-patient medical expenses - Maximum Limit: \$500 per visit per day</li> <li>• For bone-setting and acupuncturist - Maximum Limit: \$200 per visit per day, \$3,000 per Policy year</li> </ul>	20,000	12,000
<b>Emergency Treatment Transportation Benefit</b> <ul style="list-style-type: none"> <li>• Indemnify the reasonable expenses related to the hire of an emergency vehicle with driver, rehabus, taxi or ambulance as a result of the insured travelling to and from his residence for treatment at a Hospital or clinic (with evidence as being unable to drive a vehicle or travel on Public Conveyance)</li> <li>• Maximum Limit: \$300 per trip and 2 trips per day</li> </ul>	2,000	1,500
<b>Personal Liability</b> <ul style="list-style-type: none"> <li>• To protect the Insured Person against legal liability for third party bodily Injury or property damage due to negligence</li> </ul>	2,000,000	1,000,000
<b>Worldwide Emergency Assistance</b> <ul style="list-style-type: none"> <li>• Emergency medical evacuation and repatriation for the treatment of the Insured on the advice of a doctor</li> </ul>	According to the actual expense	According to the actual expense
<b>Optional Cover</b>		
<b>Income Protection</b> <ul style="list-style-type: none"> <li>• If the Insured is unable to attend to his/her occupation or profession due to an Accident, the plan will provide coverage for a maximum of 104 weeks starting from the 15th day.</li> </ul>	208,000 (2,000 per week)	124,800 (1,200 per week)

## Premium Table

Premium	Premium Plan (HK\$)*		Standard Plan (HK\$)*	
	Monthly	Annual	Monthly	Annual
Insured Person	229.23	2,750.75	144.14	1,729.73
Insured Person and Partner	434.43	5,213.21	274.27	3,291.29
Insured Person and all Children #	354.35	4,252.25	245.25	2,942.94
Insured Person and all Family Members #	560.56	6,726.72	375.38	4,504.50
Optional Benefit – Income Protection (per each Insured Person)	29.03	348.35	18.02	216.22

\*0.1% of premium is included as a premium levy by the Insurance Authority ("IA").

# Cover for unlimited number of children

Remarks:

1. Partner means any person to whom the Insured Person is legally married to or with whom the Insured Person lives in a relationship equivalent to marriage (whether of the same or opposite gender) and with whom the Insured Person has continuously cohabited for a period of at least three (3) months prior to the date of the Accident.
2. The Insured and his Partner who is/are aged 18 to 65 year as at commencement of this Policy.
3. "Insured and Family Member", means the Insured with his/her Partner and dependent unmarried Children aged 6 months to 17 years and to 23 years if they are unmarried full-time students.
4. The insured's Partner is entitled the coverage and limit of indemnity are same as the Insured. Children are entitled to only 50% of maximum limit of indemnity per year under Standard Plan or 35% of maximum limit of indemnity per year under Premium Plan.

## Eligibility

Hong Kong resident with Hong Kong Permanent Identity Card who permanently living, working or studying in Hong Kong.

## Flexible Payment Options

You can choose to pay the premium monthly or annually. For Monthly payment: It can be done by autopay direct debit from Chong Hing Bank Account/Credit Card Account (Visa or Master). For annual payment: Apart from the above-mentioned payment options, you can also pay by cheque (Payable to Chong Hing Insurance Company Limited) or deposit cash at any branch of Chong Hing Bank, which is flexible and convenient.

## 2-Month Premium Waiver on the First Year\*

By giving you the convenience in financial budgeting for your selected benefit level. Apply now, to enjoy the premium waiver on the third, ninth month's premium. If you choose to pay the premium annually, you can enjoy 2 months premium waiver on the first year.

\*Not applicable to the Insured who was insured under the same personal accident insurance policy in the past 6 months

## Right to Return Policy

In the event the Insured is not satisfied with this Policy for any reason, it may be returned to the Company within fifteen (15) days after receipt. Any premium already paid will be refunded if no claim has been made under this Policy. In such event, this Policy shall be deemed to have been void from the commencement date of this Policy and the Company shall not be liable to pay any Benefit.

## Occupational Accident Exclusion List

Our "Personal Accident Insurance Plan" include cover an Accident caused by occupation, but does not indemnify the Insured in respect of any Accident occurring whilst the Insured is engaged in or carrying out any work relating to any one of the following trade/occupation(s) for which he/she was employed.

1. Aircrew or ship crew	8. Professional sportsman, racing driver, jockey
2. Artisan, carpenter	9. Reporter or foreign correspondent working in war zones or region of conflict
3. Laboratory technician, chemist, chemical or petrochemical worker	10. Stevedore
4. Commercial driver of trucks, lorries, taxis, motor cycles, railways and buses	11. Movie producer, stuntman, actor, actress, entertainer or kung fu instructor
5. Architect, surveyor, engineer (civil, mechanical or marine), foreman, contractor (plumbing, electrical or construction), construction worker or any worker working in construction sites	12. Diving or working under compressed air
6. Fisherman, farmer, agricultural workers	13. Fitting of gas, water or electrical installation underground
7. Body guard and private investigator	14. Installing or maintaining lifts or escalators

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15. Manufacturing, producing or handling with ammunitions, explosives or fireworks	25. Acrobat, circus trainer
16. Metal working or welding	26. Underwater or underground worker
17. Mining or quarrying	27. Estate or property management officer, guard, gardener, park worker
18. Electrical engineer, operating or maintaining machinery, assembler	28. Butcher, chef, cook, baker, kitchen, fast food or restaurant worker
19. Selling or trading or manufacturing jewellery	29. Domestic helper, house keeper, cleaner
20. Manufacturing, producing or handling with asbestos or marble or hazardous chemicals	30. Factory supervisor or worker
21. Provision of fire or police services or any disciplinary services or servicing in any armed force of any unit, country or international authority	31. Hawker, hair stylist, dresser, photographer
22. Gambling establishment included mah-jong parlour	32. Postman, courier, office assistant
23. Nightclub, disco or karaoke club or bar staff, disc jockey	33. Tourist guide, hotel worker, luggage porter
24. Persons working at a height of greater than ten (10) feet from the ground of each floor level	34. Hospital worker, funeral service, grave worker

## Major Exclusion

- Any bodily injury or death resulting from intentional self-inflicted injury or suicide (whether sane or insane), acts committed under the influence of drugs or alcohol, pregnancy or childbirth, any physical defect or infirmity which existed prior to the Accident.
- Strike, riot, war, any acts of terrorism, nuclear weapon or radiation, etc.
- Any bodily injury or death resulting from performing police duties or services, military or aviation duties, or participating in dangerous activities or sports (such as hang gliding, scuba diving, racing, etc.),
- Driving or riding of motor cycle, any aerial activity other than travelling as passenger in licensed and scheduled airline.

Please refer to the policy which is available in our website ([www.chins.com.hk](http://www.chins.com.hk)) for detailed exclusions.

## Disclaimer

The above information is for reference only and is only applicable in Hong Kong. The above information does not include the full terms of the policy document. For the full terms and conditions, please refer to the policy document. If there is any discrepancy between the above information and the policy document, the policy document shall prevail. Copies of policy documents are available upon request. You can refer to the content and terms of the policy document before applying the insurance, and you can also seek independent and professional advice before making any decision.

The above general insurance policy is underwritten by Chong Hing Insurance Co Ltd which is authorised and regulated by the Insurance Authority of the HKSAR. Chong Hing Bank Limited ("Chong Hing Bank") is an insurance agent authorised by Chong Hing Insurance Co Ltd for the distribution of this Plan. Premiums will be payable to Chong Hing Insurance Co Ltd upon enrolment of this Plan.

In respect of an eligible dispute arising between the Chong Hing Bank Limited and the customer out of the selling process or processing of the related transaction, Chong Hing Bank Limited is required to enter into a Financial Dispute Resolution Scheme process with the customer; however any dispute over the contractual terms of the product should be resolved between directly Chong Hing Insurance Co Ltd and the customer.

## About Chong Hing Insurance

Chong Hing Insurance Company Limited ("Chong Hing Insurance") is a wholly-owned subsidiary of Chong Hing Bank Limited. Chong Hing Insurance offers a wide range of insurance services to suit your individual needs and provide you with prompt and reasonable compensation.

 L25, Tower Two, Enterprise Square Five, 38 Wang Chiu Road, Kowloon Bay, Kowloon, Hong Kong

 (852) 3768 1910 / (852) 3768 9292

 **(852) 3768 9288**

 From Monday to Friday 9am to 6pm (Except Saturday and Public Holidays)

 [hq@chins.com.hk](mailto:hq@chins.com.hk)