

# 「綜合意外」保障計劃系列



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日常生活中，意外隨時發生。然而，只要計劃得宜，愜意生活由您掌握。本公司特別推出周全的「兒童綜合意外」保障計劃及「個人綜合意外」保障計劃，為年齡介乎初生 15 日 -17 歲及 16-60 歲人士而設，只需在保障期內按時繳付保費，兒童計劃可續保最高至 26 歲及成人計劃可續保最高至 65 歲。您可因應個人需要，獨立購買一份全新的「綜合意外」保障計劃，亦可附加於任何人壽儲蓄計劃，讓您未雨綢繆，輕鬆面對生活突如其來的轉變。

## 計劃特點

周全意外保障 獲享應急賠償

若不幸因意外導致身故或受傷，均可獲得以下各項賠償，以解經濟上燃眉之急：

## 「個人綜合意外」保障計劃

保障範圍	每次意外賠償 保額的比率	保障範圍	每次意外賠償 保額的比率
於意外發生後的 180 天內		於意外發生後的 180 天內	
意外身故	100%		
<b>斷肢</b>			
喪失一眼或雙眼視力	100%	喪失一拇指或一拇指失去功能	
喪失一肢或多於一肢，一肢或多於一肢失去功能	100%	- 右手二節	30%
喪失說話能力及失聰	100%	- 右手一節	15%
永久及不能痊癒之精神失常	100%	- 左手二節	20%
失聰		- 左手一節	10%
- 雙耳	75%	喪失一手指或一手指失去功能	
- 單耳	25%	- 右手三節	10%
喪失說話能力	50%	- 右手二節	7.5%
永久喪失眼球之水晶體		- 右手一節	5%
- 雙眼	100%	- 左手三節	7.5%
- 單眼	50%	- 左手二節	5%
喪失四指及拇指或四指及拇指失去功能		- 左手一節	2%
- 右手	70%	喪失腳趾或腳趾失去功能	
- 左手	50%	- 一腳之所有腳趾	15%
喪失四指或四指失去功能		- 任何一腳之拇趾二節	5%
- 右手	40%	- 任何一腳之拇趾一節	3%
- 左手	30%	腿骨或膝蓋骨骨折	
		- 證實不能癒合者	10%
		- 任何一腿畸短五厘米或以上	7.5%
於意外發生後的 90 天內			
永久癱瘓	100%		

註：

- 倘若受保人慣常使用左手，上述左、右手之賠償比率將互相對調
- 在同一意外中導致身體多處受損、癱瘓或不幸身故，將支付上述賠償比率中最大的一項

## 「兒童綜合意外」保障計劃

保障範圍	每次意外賠償 保額的比率	保障範圍	每次意外賠償 保額的比率
於意外發生後的 180 天內		於意外發生後的 180 天內	
意外身故	100%		
<b>斷肢</b>			
喪失一眼視力	50%	喪失一腳或一腳失去功能	50%
喪失雙眼視力	100%	喪失雙腳或雙腳失去功能	100%
喪失一手或一手失去功能	50%	喪失一手一腳或一手一腳失去功能	100%
喪失雙手或雙手失去功能	100%		

註：

- 在同一意外中導致身體多處受損或不幸身故，將支付上述賠償比率中最大的一項

### 醫療費用賠償 盡享安枕無憂

如因意外導致身體受傷，可獲賠償由意外發生後 52 週內之有關治療及住院等費用，包括註冊西醫、脊骨神經、物理治療、跌打、針灸、中醫及手術後家中私人看護，減輕醫療費的負擔，讓您可安心休養。

### 身故恩恤津貼 送上真摯關懷

無論因意外離世或不幸身故，我們將提供身故恩恤津貼為您的家人送上關懷。

### 特設續保紅利 免受通脹影響

於首 5 個保單週年日，您毋須支付額外保費，原有的意外身故、斷肢及永久癱瘓賠償保額，將於續保時自動遞增 5%，助您抗衡通脹，獲得適當的保障。

### 計劃度身訂造 滿足不同需要

本公司因應不同人士需要，度身訂造多種級別的個人意外保障計劃。無論您屬於任何職業組別，保費均劃一不變，您更可選擇獨立購買或附加於任何人壽儲蓄計劃，為您帶來周全保障。

保障範圍	「個人綜合意外」 保障計劃				「兒童綜合意外」 保障計劃	
	精選計劃	計劃 1	計劃 2	計劃 3	計劃 1	計劃 2
投保年齡	16 - 60 歲				15 日 - 17 歲	
	保障額 (港元)					
意外身故及斷肢賠償	\$240,000	\$480,000	\$800,000	\$960,000	\$160,000	\$320,000
永久癱瘓賠償	\$240,000	\$480,000	\$800,000	\$960,000	—	—
意外醫療費用賠償 (每次意外最高賠償額)	\$12,000	\$24,000	\$40,000	\$48,000	\$4,800	\$9,600
- 註冊西醫 / 脊骨神經 / 物理治療 / 手術後家中私人看護 <sup>1</sup>	\$12,000	\$24,000	\$40,000	\$48,000	\$4,800	\$9,600
- 跌打 / 針灸 / 中醫治療 <sup>2</sup>	\$600	\$600	\$600	\$600	\$600	\$600
身故恩恤津貼	\$4,000	\$4,800	\$8,000	\$9,600	\$1,600	\$3,200
每年保費 (港元)	\$898	\$1,418	\$2,278	\$2,718	\$538	\$928

註：

- 1 脊骨神經及物理治療須經由註冊西醫轉介  
家中私人看護指於手術及住院結束後 31 天內，由主診醫生證明及指定之護理服務
- 2 跌打、針灸及中醫治療均計算於意外醫療費用之總賠償額內，而每保單年度之最高賠償額為港元 \$1,800

### 免費環球緊急支援服務

您只要投保「綜合意外」保障計劃系列，無論您身在何地，都可享有特別為尊貴客戶而設的 24 小時免費環球緊急支援服務，獲得即時支援。

欲知詳情，請聯絡閣下的顧問或致電客戶服務熱線：2866 8898。

## 不保項目

不論直接或間接，完全或部份，自願或非自願，因下列情況附帶引起或導致的損傷或死亡或費用，本計劃均不作賠償：

1. 宣戰或不宣戰的戰爭、革命或任何軍事行動所致的情况；
2. 抵觸或試圖抵觸法律之行為或拒捕所致的情况；
3. 在宣戰或不宣戰的戰爭或軍事行動或恢復社會秩序時執行陸軍、海軍或空軍服務所致的情况；
4. 進入、離開、駕駛、乘坐或以任何方式身處於空中交通工具，惟以乘客身份購票乘坐有固定的航班及固定飛行路線的商營客機除外；
5. 分娩或懷孕時因意外導致的早產或流產所致的情况；
6. 受保人以職業運動員身份參加體育運動所致的情况；
7. 任何因後天免疫缺乏症(愛滋病)及/或任何在人體免疫力缺乏病毒的血清測試呈陽性反應開始引起的任何疾病或受傷，或任何相關的疾病所致的情况；
8. 不論當時神智是否清醒，受保人自致的傷害，包括自殺或任何企圖自致的傷害所致的情况及/或受保人因服用酒精、毒藥、藥物、毒品或鎮靜劑，或受到其影響下所致的情况，惟經醫生處方者除外；
9. 牙科護理或牙科手術，惟因受傷以致必需進行此類護理或手術者除外；但賠償不包括替換真牙、或牙套或義製器官(例如牙橋或牙冠)之裝設、拆除或替換或有關費用；
10. 一般身體檢查、療養、特別看護或靜養、整容或整形手術或非必需施行的手術；
11. 精神錯亂或神經失常所致的情况；
12. 受保人因駕駛或乘坐電單車所致的情况。惟此規定不適用於受保人為職業需要駕駛或乘坐電單車或受保人為三十歲或以上。

## 重要提示

### 1. 冷靜期權益

閣下可於保單發出後21天內，或本公司向閣下或閣下的代表發出通知書後的21天內，以較先者為準，取消已購買的保單及取回已繳之保費金額。通知書應說明保單已備妥，並列明冷靜期的屆滿日期。請參閱香港保險業聯會就冷靜期權益不時發出的最新指引。如閣下決定行使冷靜期權益，閣下需以書面知會本公司有關取消保單的決定。該通知必須由閣下簽署及直接送達本公司(地址：香港干諾道中111號永安中心27樓)。

### 2. 主要產品風險

#### i. 保費調整

在下列情況下最早發生時，本公司有權在保障期結束前終止閣下的計劃：

「綜合意外」保障計劃為基本計劃	「綜合意外」保障計劃為附加契約(附加於基本計劃)
<ul style="list-style-type: none"><li>• 應繳之保費在31日的寬限期結束當日仍然未繳清；或</li><li>• 導致意外身故及斷肢或永久癱瘓(如適用)須給付收益的任何意外。</li></ul>	<ul style="list-style-type: none"><li>• 應繳之保費在31日的寬限期結束當日仍然未繳清；或</li><li>• 導致意外身故及斷肢或永久癱瘓(如適用)須給付收益的任何意外；或</li><li>• 基本計劃已被取消或退保或終止；或</li><li>• 基本計劃被轉換為清繳保險或展期保險(如適用)。</li></ul>

本公司保留不為本保單續保的權利，惟須於保單週年日30天前發出書面通知。

#### ii. 通脹風險

當閣下查閱利益說明表的各項價值時，請注意由於通貨膨脹，未來生活的成本可能會比現時較高。在該等情況下，即使本公司完成所有其保單下的合同義務，閣下可能獲得比實質價值少。

### 3. 其他主要產品風險

- 「綜合意外」保障基本計劃以港元為保單貨幣，附加契約以美元或港元為保單貨幣。閣下可選擇以港元或保單貨幣支付保費。閣下可於投保時指定保單貨幣，但保單一經發出，閣下便不能更改保單貨幣。

若閣下以保單貨幣以外的其他貨幣支付保費，本公司會以其參考市場匯率後不時決定的當時的匯率，將有關保費兌換為保單貨幣。本公司將以港元或應閣下要求以保單貨幣發放所有本保

單應付的款項。若本公司以保單貨幣以外的其他貨幣向閣下發放款項，該等款項亦將按本公司參考市場匯率後不時決定的當時的匯率兌換。兌換貨幣存在外幣匯兌風險。

- 「綜合意外」保障計劃是由本公司發出的保單，閣下的保單利益受本公司的信貸風險影響。

此文件乃資料摘要，僅供參考之用，絕不構成財務、投資、稅務或任何形式的意見。如有需要，請向獨立專業人士尋求建議。請參閱計劃的條款及細則以獲取更多資料。

此文件只適宜於香港分發，不應被詮釋為在香港以外地區提供本公司的任何產品，或就其作出要約或招攬。如在香港境外之任何司法管轄區的法律下提供或出售或游說購買任何富通保險有限公司的產品屬違法，富通保險有限公司在此聲明無意在該司法管轄區提供或出售或游說購買該產品。

非保單的立約人(包括但不限於受保人及受益人)不享有執行保單任何條款的權利。《合約(第三者權利)條例》不適用於保單及以保單為依據而簽發的任何文件。

## 富通保險有限公司

於百慕達註冊成立之有限公司

## FTLife Insurance Company Limited

A company incorporated in Bermuda with limited liabilities

# “Complementary” Personal Accident Series



# “Complementary” Personal Accident Series

Accidents can happen anytime! Safeguard yourself by simply planning ahead with our Personal Accident Series. It is a package featuring Juvenile Complementary Personal Accident Plan and Complementary Personal Accident Plan. You can choose to purchase the plan individually or to attach on your life insurance policy. The plan offers protection for the age of 15 days to age 17 and age of 16 to 60 respectively. You can also renew the policy up to age 26 for Juvenile Plan and age 65 for Adult Plan upon your payment of premium throughout the protection period. Now you can control the unexpectedness for extra peace of mind.

## Product Features

### Comprehensive Accident Protection for Financial Assistance

In the unfortunate event that the insured dies or suffers any of the following injuries as a result of accident, a benefit payment will be payable to ease your financial needs.

### Complementary Personal Accident Plan

Benefit Coverage	Benefit as % of Sum Insured	Benefit Coverage	Benefit as % of Sum Insured
<b>Within 180 days from the date of accident</b>		<b>Within 180 days from the date of accident</b>	
<b>Accidental Death</b>	100%		
<b>Dismemberment</b>			
Loss of sight of one or both eyes	100%	Loss of or loss of use of one of thumb	
Loss of or loss of use of one or more limbs	100%	- both right joints	30%
Loss of speech and hearing	100%	- one right joint	15%
Permanent and incurable insanity	100%	- both left joints	20%
Loss of hearing		- one left joint	10%
- both ears	75%	Loss of or loss of use of one finger	
- one ear	25%	- three right joints	10%
Loss of speech	50%	- two right joints	7.5%
Permanent total loss of lens		- one right joint	5%
- both eyes	100%	- three left joints	7.5%
- one eye	50%	- two left joints	5%
Loss of or loss of use of four fingers and thumb		- one left joint	2%
- right hand	70%	Loss of or loss of use of toes	
- left hand	50%	- all – one foot	15%
Loss of or loss of use of four fingers		- great toe – both joints	5%
- right hand	40%	- great toe – one joint	3%
- left hand	30%	Fractured leg or patella	
		- non-union	10%
		- shortening of leg by at least 5 cm	7.5%
<b>Within 90 days from the date of accident</b>			
<b>Permanent Paralysis</b>	100%		

Note:

- If the insured is left-handed, the above percentage of the various disabilities of right hand and left hand will be transposed
- When there are more than one loss as a result of injury arising from the same accident, only the largest amount of the applicable benefits will be payable

## Juvenile Complementary Personal Accident Plan

Benefit Coverage	Benefit as % of Sum Insured	Benefit Coverage	Benefit as % of Sum Insured
Within 180 days from the date of accident		Within 180 days from the date of accident	
<b>Accidental Death</b>	100%		
<b>Dismemberment</b>			
Loss of sight of one eye	50%	Loss of or loss of use of one foot	50%
Loss of sight of both eyes	100%	Loss of or loss of use of both feet	100%
Loss of or loss of use of one hand	50%	Loss of or loss of use of one hand and one foot	100%
Loss of or loss of use of both hands	100%		

Note:

- When there are more than one loss as a result of injury arising from the same accident, only the largest amount of the applicable benefit will be payable

### Medical Expenses for Peace of Mind

The medical and hospital expenses incurred within 52 weeks from the date of accident will be payable. A wide range of protection covers the treatments by a medical practitioner, chiropractor, physiotherapist, bonesetter, acupuncturist, Chinese doctor and post surgery home nursing. You can take your time for recovery without financial worries.

### Compassionate Death Benefit for Extra Care

Regardless of the causes of death, whether accidental or natural, a Compassionate Death Benefit will be paid to your family.

### Renewal Bonus against Inflation

To provide you a better protection against inflation, a free coverage of 5% of the sum insured under Accidental Death and Dismemberment/Permanent Paralysis Benefit will be increased automatically at the time of policy renewal. This bonus is applicable for the first 5 years.

### Tailor-made Plans to Suit Different Needs

We have specially designed different types of benefit coverage with level premium for different occupational classes. You can enjoy the most comprehensive protection by purchasing the plan individually or attaching to your life policy.

	Complementary Personal Accident Plan				Juvenile Complementary Personal Accident Plan	
Issue Age	16 Years Old - 60 Years Old				15 Days - 17 Years Old	
	Sum Insured (HKD)					
Benefit Coverage	Special Plan	Plan 1	Plan 2	Plan 3	Plan 1	Plan 2
Accidental Death and Dismemberment Benefit	\$240,000	\$480,000	\$800,000	\$960,000	\$160,000	\$320,000
Permanent Paralysis Benefit	\$240,000	\$480,000	\$800,000	\$960,000	–	–
Medical Expenses Benefit (Maximum per Accident)	\$12,000	\$24,000	\$40,000	\$48,000	\$4,800	\$9,600
- Medical Treatment/Chiropractic/Physiotherapy/ Post Surgery Home Nursing <sup>1</sup>	\$12,000	\$24,000	\$40,000	\$48,000	\$4,800	\$9,600
- Bonesetting/Acupuncture/Chinese Medicine Treatment <sup>2</sup>	\$600	\$600	\$600	\$600	\$600	\$600
Compassionate Death Benefit	\$4,000	\$4,800	\$8,000	\$9,600	\$1,600	\$3,200
Annual Premium (HKD)	\$898	\$1,418	\$2,278	\$2,718	\$538	\$928

Note:

- Chiropractic and Physiotherapy must be recommended/requested by a medical practitioner  
Post Surgery Home Nursing services must be taken up within 31 days after the end of hospital confinement for a surgical operation. The services must also be prescribed and certified by the attending medical practitioner
- Bonesetting, Acupuncture and Chinese Medicine Treatment are calculated under the total benefit amount of the Medical Expenses. The maximum benefit payment per Policy Year is HKD1,800

### Free Worldwide Emergency Assistance Services

When you enroll in the “Complementary” Personal Accident Plan, you can enjoy 24-Hour Worldwide Emergency Assistance Services no matter where you are.

Please contact your consultant or call our Customer Service Hotline at 2866 8898 for more details.

## Exclusions

This plan shall not cover any loss caused directly or indirectly, wholly or partly, voluntarily or involuntarily by any of the following occurrences:

1. war, declared or undeclared, revolution or any warlike operations;
2. violation or attempted violation of the law or resistance to arrest;
3. engaging in services in armed forces in times of declared or undeclared war or while under orders for warlike operations or restoration of public order;
4. entering, exiting, operating, being transported, or in any way engaging in air travel except as a fare paying passenger in any aircraft operated by a commercial passenger airline on a regular scheduled passenger trip over its established passenger route;
5. childbirth, miscarriage, pregnancy, or any connected complications notwithstanding that such event may have been accelerated or induced by Injury;
6. engaging in a sport in a professional capacity;
7. Acquired Immune Deficiency Syndrome (AIDS), and/or any Illness or Injury commencing in the presence of a sero positive test for Human Immunodeficiency Virus (HIV), and any related disease;
8. self-inflicted injury including suicide or any attempt thereof while sane or insane and/or any event of consumption of or being under the influence of alcohol, poison, medication, drugs or sedatives unless prescribed by a medical practitioner;
9. dental care or surgery unless necessitated by injury and not being replacement of natural teeth or installation, removal or replacement of denture or prosthesis such as bridges and crowns or related expenses;
10. general check-up, convalescence, custodial or rest care or any cosmetic or plastic surgery or elective surgery;
11. mental or nervous disorders;
12. riding and/or travelling on a motorcycle, except when such riding and/or travelling is incidental to the regular occupation of the Insured. This exclusion shall expire immediately on the Insured's thirtieth (30th) birthday.

## Disclosure of Important Information

### 1. Cooling Off Right

You may cancel your policy and get back your premium paid within the earlier of 21 days after the delivery of the policy or the issue of a notice to you or your representative. Such notice should inform you of the availability of the policy and expiry date of the cooling-off period. Please refer to the cooling off initiative issued by the Hong Kong Federation of Insurers from time to time for reference. You have to tell us by giving a written notice if you determine to exercise your cooling off right. Such written notice must be signed by you and received directly by us at 27/F, Wing On Centre, 111 Connaught Road Central, Hong Kong.

### 2. Key Product Risks

#### i. Termination

We have the right to terminate the plan before the end of the protection period upon the earliest occurrence of the following circumstances:

As a Basic Plan	As a Rider (which will be attached to a basic plan)
<ul style="list-style-type: none"> <li>• Non-payment of premiums at the end of the grace period of 31 days from its due date; or</li> <li>• upon the occurrence of accident for which benefit is payable under the Accidental Death and Dismemberment or Permanent Paralysis Benefit (if applicable).</li> </ul>	<ul style="list-style-type: none"> <li>• Non-payment of premiums at the end of the grace period of 31 days from its due date; or</li> <li>• upon the occurrence of accident for which benefit is payable under the Accidental Death and Dismemberment or Permanent Paralysis Benefit (if applicable); or</li> </ul>

As a Basic Plan	As a Rider (which will be attached to a basic plan)
	<ul style="list-style-type: none"> <li>• the basic plan is cancelled or surrendered or terminated; or</li> <li>• the basic plan is converted into paid-up or extended term insurance plan (if applicable).</li> </ul>

We reserve the right not to renew this plan by giving at least 30 days' notice in writing to you before any policy anniversary.

#### ii. Inflation Risk

When you review the values shown in the benefit illustrations, please note that the cost of living in the future is likely to be higher than it is today due to inflation. In that case you will receive less in real terms even if we meet all of our contractual obligations under the policy.

### 3. Other Key Product Risks

- Basic plan of the complementary personal accident plan is issued in HK dollar and the rider is issued either in US dollar or HK dollar. Premiums shall be paid either in HK dollars or in policy currency. You can specify the policy currency at the time of application. Policy currency cannot be altered once the policy has been issued.

The premiums received by us in a currency different from your policy currency will be converted to the policy currency at the prevailing exchange rate determined by us from time to time with reference to market rates. All monies payable under your Policy will be paid in Hong Kong dollars, or in the policy currency upon your request. The amount payable by us in a currency different from your policy currency will be converted at the prevailing exchange rate determined by us from time to time with reference to market rates. Therefore it may be subject to foreign exchange risks in the process of currency conversion.

- These complementary personal accident plans are insurance policies issued by us. The insurance benefits are subject to the company's credit risks.

The information in this document is intended as a general summary for your reference only and does not constitute financial, investment or taxation advice or advice of whatsoever kind. You are recommended to seek professional advice from your independent advisors if you find it necessary. Please refer to the policy provision for the full terms and conditions.

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**富通保險有限公司**

於百慕達註冊成立之有限公司

**FTLife Insurance Company Limited**

A company incorporated in Bermuda with limited liabilities