

「利多保」綜合平安附加契約

意外於日常生活中隨時發生，「利多保」綜合平安附加契約不但給予因意外而不幸身故之保障，更會為因意外而引致之身體損傷作出賠償，保障更加周全。受保人若在某些情況發生意外，更可獲得雙倍賠償。

投保年齡

「利多保」綜合平安附加契約適合 16 至 60 歲（以上次生日計）之受保人。

保障期

只需在保障期內按時繳付保費，保障期至受保人 65 歲。

保障賠償表

保障範圍 (於意外發生後的90天內)	賠償金額為本計劃 保額之百分比
1) 死亡及截肢	
死亡	100%
一眼或雙眼喪失視力	100%
喪失肢體或肢體喪失功能（一枝或以上）	100%
喪失說話能力及聽覺	100%
永久及不能痊愈之精神失常	100%
喪失聽覺	
- 雙耳	75%
- 一耳	25%
喪失說話能力	50%
永久完全喪失眼球之晶狀體	
- 雙眼	100%
- 一眼	50%
喪失一手四指及拇指或永久完全喪失其功能	
- 右手	70%
- 左手	50%
喪失一手四指或喪失其功能	
- 右手	40%
- 左手	30%
喪失一手拇指或喪失其功能	
- 右手兩節	30%
- 右手一節	15%
- 左手兩節	20%
- 左手一節	10%
喪失手指或喪失其功能	
- 右手三節	10%
- 右手兩節	7.5%
- 右手一節	5%
- 左手三節	7.5%
- 左手兩節	5%
- 左手一節	2%
喪失腳趾或喪失其功能	
- 一腳所有腳趾	15%
- 任何一腳拇趾兩節	5%
- 任何一腳拇趾一節	3%

1) 死亡及截肢（續）	
腿骨及膝蓋骨骨折	
- 証實不能愈合者	10%
- 任何一腿畸短5厘米或以上者	7.5%
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。	
2) 三度燒傷	
頭部	
- 相等或多於2%但少於5%	50%
- 相等或多於5%但少於8%	75%
- 相等或多於8%	100%
身體	
- 相等或多於10%但少於15%	50%
- 相等或多於15%但少於20%	75%
- 相等或多於20%	100%
倘若因同一次意外導致身體多處受傷、燒傷或死亡，則只可獲上述（1）及（2）賠償比率中最大的一項。	
3) 暫時傷殘	
暫時完全傷殘	每周1%
暫時部份傷殘	每周0.25%
4) 永久完全傷殘	首18個月每個月1%， 在第18個月結束時 獲82%的整付款項



保障範圍 (於意外發生後的90天內)	賠償金額為本計劃 保額之百分比
5) 住院	
凡受保人所入住之醫院位於下列地區：	
a) 香港、澳門、馬來西亞、泰國、日本、 南韓、台灣、新加坡、美國、加拿大、 澳洲、紐西蘭及西歐	每日0.1% (不得超過1,000日)
b) 其他地區	每日0.1% (不得超過365日)
6) 手術	
下列的外科手術必須由醫生進行：	
切除手術	
- 大腿	3.8%
- 上臂、前臂、全手或全足	2.5%
- 每隻手指或腳趾(至少一個指(趾)骨 完全切除)	0.5%
胸部	
- 切開胸腔以對內臟器官進行診斷及治療	2.5%
脫位復原術	
- 髖或膝關節(膝蓋關節除外)	1.8%
- 肩、肘關節或踝關節	1.3%
- 下頷骨或手(手指除外)	0.8%
耳、鼻或喉	
- 任何開刀手術	0.5%
截除手術	
- 肩或髖關節	5.0%
- 膝關節	3.8%
- 肘、腕或踝關節	2.5%
- 尾龍骨	0.5%
眼	
- 割除眼球	2.5%
- 任何在眼球開刀的手術	0.5%
骨折治療	
- 盆骨(尾龍骨除外)	3.8%
- 大腿(大腿骨幹)	3.8%
- 上臂、腿或膝蓋骨	2.5%
- 下頷骨(牙槽突除外)、鎖骨、肩胛骨	1.3%
- 手(拇指或手指除外)	0.8%
- 腳骨(腳趾除外)	0.8%
- 胸骨	0.5%
- 鼻骨，一條或多條肋骨	0.3%
瘋狗症	
- 巴斯德低溫消毒治療	2.5%
切口導液	0.3%
關節	
- 在關節開刀以作診斷或就關節內部結構作治療	1.3%
頭顱	
- 開顱術	5.0%
脊骨或脊髓	
- 切除部份脊椎骨	5.0%
若因同一次意外受傷而需進行多於一項手術，則只可獲上述賠償 比率中最大的一項。	
7) 雙倍保障	
如受保人在公共交通工具、升降機內或在發生火警的公共建築物 內發生意外或引致身故，以上(1)至(4)之保障將可獲雙倍賠償， 兼享雙重保障，可靠安心。	

不保事項

不論直接或間接，完全或部份，自願或非自願，因下列情況導致的損傷，本計劃均不作賠償：

1. 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；
2. 受保人因毒藥、藥物、毒品或鎮靜劑所致，或受到其影響下所造成之意外，惟經醫生處方者除外；
3. 吸入氣體，惟因職業所需而遇上不可避免的災難除外；
4. 抵觸或試圖抵觸法律之行為、參與打鬥或聚眾毆打、或拒捕；
5. 宣戰或不宣戰的戰爭、革命或任何軍事行動；
6. 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；
7. 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；
8. 身體或精神衰弱；
9. 患上疾病或傳染病(因意外割傷或受傷造成的傷口感染除外)，包括任何人體免疫力缺乏之病毒(HIV)及/或人體免疫力缺乏之病毒的相關疾病，包括愛滋病及/或其有關的突變、衍生或變異。

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

保障期內保費將不變，惟保費率*並非保證，本公司保留不時審閱及調整的權利。

*保費率會因以下因素而影響，包括但不限於過去的索償紀錄、利率、持續率和費用。

本公司將於續保前不少於30日預先以書面通知閣下有關之保費金額。
 - ii. 保單終止

保障期內保費將不變，惟保費率*並非保證，本公司保留不時審閱及調整的權利。

 - 應繳之保費在31日的寬限期結束當日仍然未繳清；或
 - 基本計劃已被取消或退保或終止；或
 - 基本計劃被轉換為清繳保險或展期保險(如適用)；或
 - 在保障賠償表1, 2或4所列情況下之損傷。

我們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。
 - iii. 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
 - 「利多保」綜合平安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。
 - 「利多保」綜合平安附加契約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。

欲知此計劃的詳情，請致電客戶服務熱線 2866 8898 或與閣下的保險顧問聯絡。

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

AM0147/1701

“Glorious” Comprehensive Accident Indemnity Rider

Accidents can happen anytime, “Glorious” Comprehensive Accident Indemnity Rider not only provides death benefit in the event of accidental death, but also gives you a comprehensive protection by offering indemnity for body injury caused by accident. Indemnity will even be doubled in certain circumstances.

Issue Age

“Glorious” Comprehensive Accident Indemnity Rider is suitable to insured aged from 16-60 (last birthday).

Protection Period

Protection will last until age 65 of the insured upon your payment of premium throughout the protection period.

SCHEDULE OF BENEFITS

Benefit Item (Within 90 days from the date of accident)	Amount of Benefits as % of Sum Insured of this Plan
1) DEATH AND DISMEMBERMENT	
Accidental Death	100%
Loss of Sight of One or Both Eyes	100%
Loss of, or Loss of Use of, One or More Limbs	100%
Loss of Speech and Hearing	100%
Permanent and Incurable Insanity	100%
Loss of Hearing	
- both ears	75%
- one ear	25%
Loss of Speech	50%
Permanent Total Loss of Lens	
- both eyes	100%
- one eye	50%
Loss of, or Loss of Use of, Four Fingers and Thumb of	
- right hand	70%
- left hand	50%
Loss of, or Loss of Use of, Four Fingers of	
- right hand	40%
- left hand	30%
Loss of, or Loss of Use of, One Thumb	
- both right joints	30%
- one right joint	15%
- both left joints	20%
- one left joint	10%
Loss of, or Loss of Use of, Fingers	
- three right joints	10%
- two right joints	7.5%
- one right joint	5%
- three left joints	7.5%
- two left joints	5%
- one left joint	2%
Loss of, or Loss of Use of, Toes	
- all – one foot	15%
- great toe – both joints	5%
- great toe – one joint	3%

1) DEATH AND DISMEMBERMENT (Con't)

Fractured Leg or Patella	
- non-union	10%
- shortening of leg by at least 5 cm	7.5%

If the insured is left-handed, the above percentage of the various disabilities of right hand and left hand will be transposed.

2) THIRD DEGREE BURNS

HEAD	
- equal to or greater than 2% but less than 5%	50%
- equal to or greater than 5% but less than 8%	75%
- equal to or greater than 8%	100%

BODY	
- equal to or greater than 10% but less than 15%	50%
- equal to or greater than 15% but less than 20%	75%
- equal to or greater than 20%	100%

Where there are more than one loss under the above items as a result of any injury arising from the same accident, we shall pay only the largest amount of the applicable benefits.

3) TEMPORARY DISABLEMENT

Temporary Total Disablement	1% per week
Temporary Partial Disablement	0.25% per week

4) TOTAL AND PERMANENT DISABLEMENT

1% per month for the first 18 months and a lump sum payment of 82% at the end of the 18th month



Benefit Item (Within 90 days from the date of accident)	Amount of Benefits as % of Sum Insured of this Plan
5) CONFINEMENT IN A HOSPITAL	
Where the confinement in a Hospital takes place in	
a) Hong Kong, Macau, Malaysia, Thailand, Japan, South Korea, Taiwan, Singapore, USA, Canada, Australia, New Zealand or Western Europe.	0.1% per day (not exceeding 1,000 days)
b) Elsewhere	0.1% per day (not exceeding 365 days)
6) SURGICAL BENEFITS	
The following named surgical operations must be performed by a medical practitioner.	
Amputation of	
- Thigh	3.8%
- Upper arm, forearm, entire hand or foot	2.5%
- Fingers, thumb, or toes, each (at least one entire Phalanx)	0.5%
Chest	
- Cutting into thoracic cavity for diagnosis or treatment of organ therein	2.5%
Dislocation	
- Reduction of:	
- hip or knee joint (patella excepted)	1.8%
- shoulder, elbow or ankle joint	1.3%
- lower jaw or hands (fingers excepted)	0.8%
Ear, nose or throat	
- Any cutting operation	0.5%
Excision	
- Removal of:	
- shoulder or hip joint	5.0%
- knee joint	3.8%
- elbow, wrist or ankle joint	2.5%
- coccyx	0.5%
Eye	
- Removal of eyeball	2.5%
- Any cutting operation on the eyeball	0.5%
Fracture	
- Treatment of:	
- bones of the pelvis (coccyx excepted)	3.8%
- thigh (shaft)	3.8%
- arm, leg or knee cap	2.5%
- lower jaw (Alveolar process excepted), collar bone or shoulder blade	1.3%
- hand (thumb, finger or fingers excepted)	0.8%
- bones of foot (toes excepted)	0.8%
- breast bone	0.5%
- nose, rib or ribs	0.3%

6) SURGICAL BENEFITS (Con't)	
Hydrophobia (rabies)	
- Pasteur Treatment	2.5%
Incision for Drainage	0.3%
Joint	
- Cutting into joint for diagnosis or treatment of intra-articular structures	1.3%
Skull	
- Cutting into cranial cavity	5.0%
Spine or Spinal Cord	
- Operation with removal of portion of vertebra	5.0%
Where there are more than one operations performed as a result of any injury arising from the same accident, we shall pay only the largest amount of the benefits under this Item.	
7) DOUBLE INDEMNITY BENEFIT	
To provide you with extra protection, the benefit payment of item (1) to (4) will be doubled if the insured suffers from injury or dies in an accident that occurs on a public conveyance, in an elevator or in a burning public building.	

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:

- self-inflicted injury, including suicide or any attempt to do so, while sane or insane;
- accident occurring while or because the insured is under the influence of alcohol, poison, medication, drugs or sedatives unless prescribed by a medical practitioner;
- inhaling gas except from hazard incidental to occupation;
- violation or attempted violation of the law or participation in fight or affray or resistance to arrest;
- war, whether declared or undeclared, revolution or any warlike operations;
- 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;
- 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;
- bodily or mental infirmity;
- disease or infection (except infection which occurs through an accidental cut or wound), including infection by whatsoever means with any Human Immunodeficiency Virus (HIV) and/or any HIV-related illness including AIDS and/or any mutations, derivations or variations thereof.

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. Premium Adjustment

Premium will remain unchanged throughout the protection period but the premium rate* is not guaranteed. We reserve the right to review and revise them at any time.

*Rate is determined based on factors including but not limited to the actual experience of claims, interest rate, persistency and expense.

We will issue a written notice to inform you the premium amount at least 30 days in advance of premium renewal.

ii. Termination

We have the right to terminate the plan before the end of the protection period under the following circumstances:

- Non-payment of premiums at the end of the grace period of 31 days from its due date; or
- The basic plan is cancelled or surrendered or terminated; or
- The basic plan is converted into paid-up or extended term insurance plan (if applicable); or
- Upon the occurrence of any of the losses as provided under Benefit Item 1, 2 or 4.

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

iii. 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

- "Glorious" Comprehensive Accident Indemnity Rider is issued either in HK dollar or US dollar. Premiums shall be paid either in HK dollars or in policy currency only. 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.

- "Glorious" Comprehensive Accident Indemnity Rider is an insurance policy 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.

This document is intended to be distributed in Hong Kong only and shall not be construed as an offer to sell or a solicitation to buy or provision of any of our products outside Hong Kong. FTLife Insurance Company Limited hereby declares that it has no intention to offer to sell, to solicit to buy or to provide any of its products in any jurisdiction other than Hong Kong in which such offer to sell or solicitation to buy or provision of any product of FTLife Insurance Company Limited is illegal under the laws of that jurisdiction.

A person who is not a party to the policy (including but not limited to the insured and the beneficiary) has no right to enforce any terms of the policy. The Contracts (Rights of Third Parties) Ordinance does not apply to the policy nor any document issued pursuant to the policy.

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