

「特級綜合意外」保障計劃



「特級綜合意外」保障計劃

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。富通保險特別推出「特級綜合意外」保障計劃，專為18-60歲人士而設，並提供保障至受保人65歲，只需於保障期內按時繳付保費，保單便會自動於保單週年日續保。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，以解燃眉之急：

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%		
斷肢			
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

醫療費用賠償 讓您安枕無憂

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，減輕醫療費用負擔，讓您可安心休養。

住院現金保障 預算盡在掌握

不論因病或意外入院，每日均可獲住院現金津貼，最高可達365日。如需入住深切治療部時，更可獲雙倍每日住院現金津貼，助您解決不時之需，一切預算盡在掌握。

註：

- 受保人如因病入院，須於住院超過3日後，即由第4天起方可獲得每日住院現金津貼

骨折及燒傷賠償 保障一應俱全

若不幸因意外導致第二及第三程度的嚴重燒傷或骨折，除醫療費用及住院現金津貼外，更可獲額外現金賠償。

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
骨折賠償		燒傷賠償（第二及第三程度）	
盆骨	100%	身體表面燒傷達27%或以上	40%
股骨	50%	身體表面燒傷達18%或以上	30%
頭顱、頸椎骨、脛骨或肱骨	40%	身體表面燒傷達9%或以上	15%
下頷骨	30%	身體表面燒傷達4.5%或以上	10%
椎骨（頸椎骨除外）、肩胛骨、膝蓋骨或胸骨	20%		
上頷骨、顴骨、鼻骨、肋骨、尾骨或腓骨	15%		

註：

- 在同一意外中導致身體多處受損，將支付上述賠償比率中最大的一項
- 上表未有列出的其他損傷，應付賠償由本公司決定，我們擁有絕對酌情決定權

兼享雙重保障 全面安全可靠

如受保人作為繳費乘客乘搭陸上領有牌照及具預設路線的公共交通工具或乘搭私人住宅或商用大廈的載客用升降機內，因意外身故、斷肢或永久癱瘓，將可獲雙倍賠償，兼享雙重保障，可靠安心。

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

本公司為不同職業組別人士，度身訂造兩種級別的個人意外保障計劃，更毋須附加於任何人壽儲蓄計劃，為您帶來周全保障。

職業組別	計劃1	計劃2
	第一級及第二級	第三級及第四級
投保年齡	18 - 60歲	18 - 60歲
保障範圍	保障額（港元）	
意外身故及斷肢賠償	\$200,000	\$100,000
永久癱瘓賠償	\$200,000	\$100,000
意外醫療費用賠償（每次意外最高賠償額）	\$10,000	\$5,000
- 註冊西醫 / 脊骨神經 / 物理治療 / 手術後家中私人看護 ¹	\$10,000	\$5,000
- 跌打 / 針灸 / 中醫治療 ²	\$600	\$600
每日住院現金保障 ³		
- 每日最高賠償	\$600	\$600
- 最高賠償日數	365日	365日
骨折及燒傷賠償	\$50,000	\$50,000
身故恩恤津貼	\$8,000	\$8,000
每年保費（港元）	\$988	\$988

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
- 3 如受保人入住於香港、澳門、北美、歐洲、澳洲、紐西蘭、日本、新加坡以外的醫院，受保人在本公司所有保單的每日住院現金保障之總賠償額為港元\$280

免費環球緊急支援服務

您只要投保「特級綜合意外」保障計劃，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，請聯絡您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任何損傷或死亡或費用，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、流產、懷孕或任何相關併發症所致的情况，儘管該情况可能因受傷而加劇或招致；
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. 受保人因駕駛及/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及/或乘坐電單車或受保人為三十（30）歲或以上；
13. 任何性傳播疾病；
14. 在中國駕駛任何種類的車輛；
15. 參與任何騎馬，潛水或任何水下活動；
16. 任何由蚊子叮咬引起的受傷及/或疾病；
17. 與控制生育有關或與不育引起的治療。

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. 保單終止

在下列情況下最早發生時，本公司保留在保障期滿日前終止閣下的保單之權利：

- 應繳之保費在31日的寬限期結束當日仍然未繳清；或
- 導致意外身故及斷肢或永久癱瘓須給付收益的任何意外。

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。

iii. 其他主要產品風險

「特級綜合意外」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该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

“Super Care” Personal Accident Plan



“Super Care” Personal Accident Plan

Accidents can happen anytime! Safeguard yourself by simply planning ahead with FTLife’s “Super Care” Personal Accident Plan. It is designed for those who aged 18-60 and provides protection up to age 65 of the insured. The policy will be renewed automatically on the policy anniversary date upon your payment of premium throughout the protection period. Now you can control the unexpectancy and enjoy extra peace of mind.

Product Features

Comprehensive Accident Protection for Total 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:

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

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.

Daily Hospital Income Benefit for Better Financial Planning

If the insured has to stay in a hospital during an illness or accident, a daily cash benefit will be provided for a maximum of 365 days. The benefit will be doubled if the insured is required to be confined in an Intensive Care Unit. This offers better financial planning over medical expenses incurred.

Note:

- Should the insured be confined in a hospital as a result of illness, the Daily Hospital Income will be paid only if the insured stays in the hospital for more than 3 days, i.e. the benefit is only payable from the 4th day of hospital confinement

Broken Bones and Burns Benefit for Extensive Coverage

In case of second or third degree burns or broken bones resulting from an accident, an additional benefit payment will be paid to the insured on top of the Medical Expenses and Hospital Income Benefit.

Benefit Coverage	Benefit as % of Sum Insured	Benefit Coverage	Benefit as % of Sum Insured
Broken Bones		Burns (Second or Third Degree)	
Hip Bone	100%	On 27% or more of body surface	40%
Femur	50%	On 18% or more of body surface	30%
Skull, Cervical Vertebrae, Tibia or Humerus	40%	On 9% or more of body surface	15%
Mandible	30%	On 4.5% or more of body surface	10%
Vertebrae (other than Cervical), Scapula, Patella or Sternum	20%		
Maxilla, Cheek Bone, Nasal Bone, Ribs, Coccyx or Fibula	15%		

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 benefits will be payable
- Benefits payable for other dismemberment not specified above shall be determined by the company at its sole discretion

Double Indemnity for Extra Protection

To provide you with extra protection, the benefit payment of Accidental Death and Dismemberment/Permanent Paralysis Benefit will be doubled if the insured suffers from injury or dies in an accident that occurs on a public land transportation with commercial license and established route, or inside an elevator duly certified to carry passengers in any domestic and commercial building.

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 with 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

FTLife has specially designed 2 levels of benefit coverage for different occupational classes. You can enjoy the most comprehensive protection with this standalone Personal Accident Plan.

Occupational Class	Plan 1	Plan 2
	Class 1 & Class 2	Class 3 & Class 4
Issue Age	18-60	18-60
Benefit Coverage	Sum Insured (HKD)	
Accidental Death and Dismemberment Benefit	\$200,000	\$100,000
Permanent Paralysis Benefit	\$200,000	\$100,000
Medical Expenses Benefit (Maximum per Accident)	\$10,000	\$5,000
- Medical Treatment Benefit/Chiropractic/Physiotherapy/Post Surgery Home Nursing ¹	\$10,000	\$5,000
- Bonesetting/Acupuncture/Chinese Medicine Treatment ²	\$600	\$600
Daily Hospital Income Benefit ³		
- Maximum Per Day	\$600	\$600
- Maximum No. of Days	365 days	365 days
Broken Bones & Burns Benefit	\$50,000	\$50,000
Compassionate Death Benefit	\$8,000	\$8,000
Annual Premium (HKD)	\$988	\$988

Note:

- 1 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
- 2 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
- 3 If the insured is confined in hospital outside Hong Kong SAR, Macau, North America, Europe, Australia, New Zealand, Japan, Singapore, the total amount of Daily Hospital Income Benefit payable under all policies on the insured at our company will be HKD280

Free Worldwide Emergency Assistance Services

When you enroll in the "Super Care" Personal Accident Plan, you can enjoy 24-Hour Worldwide Emergency Assistance Services no matter where you are.

Should you require further information or assistance, please do not hesitate to contact your Consultant or Customer Service Hotline at 2866 8898.

Exclusions

We will not pay any benefit arising directly or indirectly, wholly or partly, voluntarily or involuntarily by any of the following:

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 thereat 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;
13. any sexually transmitted disease;
14. driving any kinds of vehicle in Mainland China;
15. participating in any horse riding, diving or underwater activities;
16. any Injury and/or Illness caused by mosquito bite;
17. treatment relating to birth control or treatments pertaining to infertility.

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 protection period upon the earliest occurrence of the following circumstances:

- Non-payment of premiums at the end of the grace period of 31 days from its due date;
- any accident for which any benefit is payable under the Accidental Death and Dismemberment or Permanent Paralysis Benefit.

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.

iii. Other Key Product Risk

"SuperCare" Personal Accident Plan 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.

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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