

FAMILYGUARD

家庭樂

**PERSONAL ACCIDENT
INSURANCE**

個人意外保險

FAMILYGUARD

Accidents are a part of life. You never know when an accident happens whether you and your family members are at home, school, work or travelling. With FamilyGuard, you are protected from the financial consequences of accidents in the event of death, injuries and disablement. It is tailored to provide comprehensive and worldwide cover, ensuring the financial security and peace of mind for not only you, but also your family.

DISTINCTIVE FEATURES

- Accidental Death & Permanent Disablement up to HK\$2,000,000
- Hospital Cash up to HK\$600 per day
- Accidental Medical Expenses include Chinese bone-setting and acupuncture treatment
- Special cover for Coma, Disfigurement and Scarring of the Face and Education Fund
- Worldwide protection includes Terrorism and War Whilst Overseas Travelling
- Interest-free monthly payment with premium as low as HK\$64 per month

FLEXIBLE AND COMPREHENSIVE FAMILY COVER

FamilyGuard is an annual insurance that gives you the flexibility to include the cover for your spouse and your dependant children in one policy.

DOUBLE INDEMNITY FOR ACCIDENTAL LOSS

A double benefit amount up to the total of HK\$2,000,000 will be given out in the event of death or permanent disablement due to an accident in a public common carrier or an armed robbery.

SIMPLE FLAT RATES FOR ALL OCCUPATIONS

Unlike other accident insurance plans, FamilyGuard charges flat rates for all occupations accepted by us. It gives you the convenience in budgeting the premium required for your selected benefit level, yet enjoying the same extensive cover.

COOLING-OFF PERIOD

Our care for customer rights protection allows you to enjoy a cooling-off period of 15 days for free. If you have changed your decision of purchasing this insurance plan, you could choose to terminate your policy within the period and obtain a full refund provided that no claim is incurred.

Cover	Benefits	Limits (HK\$)	
		Plan I	Plan II
1. Accidental Death & Permanent Disablement*	A cash benefit for Accidental Death & Permanent Disablement Benefit is double in the event of - a) accident happens in a common carrier, or b) insured person as an innocent victim of an armed robbery Major burns - third degree burns with burn areas covering a) 25% or more of the total head surface area, or b) 10% or more of the total body surface area	500,000	1,000,000
		1,000,000	2,000,000
2. Medical Expenses	Reimburse the medical, surgical and hospital expenses for an accidental bodily injury Applicable to Chinese bonesetter and acupuncturist (first treatment by a western medical practitioner is required)	10,000	20,000
		1,000 (100/day)	2,000 (100/day)
3. Hospital Cash	Payable for hospitalisation of 3 consecutive days or more due to an accident (maximum 120 days)	300/day	600/day
4. Coma	Payable for coma due to an accident following a 2-week waiting period, subject to a maximum benefit period of 52 weeks	5,000 (per week)	10,000 (per week)
5. Disfigurement / Scarring of the Face	Payable for bodily injury resulted in severe and permanent disfigurement or scarring of the face with at least: a) two square centimeters or four centimeters in length b) one square centimeters or two centimeters in length	50,000	100,000
		100% 50%	100% 50%
6. Education Fund	Pay as an education subsidy in aggregate for the insured person's children following the accidental death of an insured person	25,000	50,000

* Benefit amounts for insured child(ren) are 25% of the above-stated limits.

Remarks

- Age limits: Adults – aged 18 to 65
Children – aged 6 months to 17, or up to 21 for unmarried full time students
- Cooling - off Period: 15 days
- Occupations
 - Eligible: professions with clerical duties or in/outdoor light manual work (e.g. secretary, doctor, messenger, salesman, electrician, factory worker)
 - Excluded: Actor/Artist, Aerial Worker, Air Crew/Pilot, Armed Force, Betting Shop Worker, Contractor/Maintenance or repair work at heights in excess of 50ft/15m, Construction Site Work, Demolition Contractor, Diver, Explosive User, Fireman, Fisherman, Gas/Oil Rig Worker, Jockey, Marine Salvager, Miner/Underground Worker, Policeman, Saw Miller, Scaffolder, Scrap Metal, Ship Crew, Sport Professionals, Steeplejack, Stevedore, Structural Steel Worker, Stuntman
- Exclusions: major dangerous sports such as scuba-diving, mountaineering, illness, pregnancy / child birth, HIV / AIDS and war
- Insured staying in Hong Kong less than 180 days in a year will be subject to special underwriting

*PREMIUM TABLE

Insured Person(s)	Premium HK\$			
	Plan I		Plan II	
	Annual	Monthly	Annual	Monthly
Self	760	64	1,480	124
Self & Child(ren)	1,080	90	2,060	172
Self & Spouse	1,320	110	2,480	207
Family	1,600	134	3,060	255

Notes - The number of children insured under the same policy with children cover is unlimited.
- Monthly instalment is available with credit card payment only.
A non-refundable payment of 3-month initial premium is required.
Subsequent monthly payments will be debited from the credit card from the 4th month onwards.

*Please note the above premium rates have not included the levy imposed by the Insurance Authority. For further information on the levy, please visit <https://donline.alliedworldgroup.com.hk/file/IALevy.pdf> or contact: (852) 2968 1636.

家庭樂

意外會隨時發生，無論在家居、學校、工作地點或在外地旅遊期間，都可能發生在您或家人身上。「家庭樂」為您紓解因意外導致死亡、受傷及傷殘事故所帶來的經濟負擔，並特設全面的全球保障，為您和家人提供可靠的財務支持，令您安心無憂。

產品特點推介

- 意外死亡及永久傷殘賠償高達港幣2,000,000元
- 住院現金保障高達每日港幣600元
- 意外醫療費用包括跌打及針灸治療費
- 特設昏迷、毀容及面部傷疤、教育基金保障
- 全球保障包括恐怖襲擊及外遊戰爭
- 免息月供計劃，每月供款低至港幣64元

靈活周全的家庭保障

「家庭樂」為全年保險計劃，只需一份保單，您就能夠將周全的意外保障同時帶給配偶和子女。

人身意外雙倍賠償

若在所乘搭的公共交通工具上遇到意外，或因遭遇持械行劫，導致意外死亡或永久傷殘，賠償額將會雙倍支付，最高可達港幣2,000,000元。

劃一保費方便預算

「家庭樂」劃一所有受保職業的保費，方便您按所需的保障程度作財務預算，享有同樣全面的保障。

投保冷靜期

我們尊重客人的消費權益，若您認為所投保的計劃未能切合需要，可於保單生效日起計的首15日內終止保單，如無任何索償紀錄，我們會退還全數保費。

保障項目	承保範圍	最高賠償額 (港幣/元)	
		計劃 I	計劃 II
1. 意外死亡及永久傷殘*	因意外死亡或永久傷殘，可按賠償表獲得現金補償 因下列情況導致的人身意外將獲得雙倍賠償： a) 在所乘搭的公共交通工具上遇到意外 b) 在持械行劫中作為無辜受害者 第三級燒傷，範圍多於 a)25%頭部皮膚或 b)10%身體皮膚	500,000	1,000,000
		1,000,000	2,000,000
2. 醫療費用	因意外受傷所引致的醫療費、手術費及住院費 醫療費用包括跌打及針灸治療(首次診症必須為註冊西醫)	10,000	20,000
		1,000 (100/日)	2,000 (100/日)
3. 住院現金	因意外入院留醫超過連續三日或以上，可獲每日現金保障長達120日	300/日	600/日
4. 昏迷	因意外而引致昏迷(等候期兩星期)，保障期長達52周	5,000 (每周)	10,000 (每周)
5. 毀容 / 面部傷疤	賠償因意外導致的嚴重永久毀容或面部留有永久疤痕達最少 a)2平方厘米或4厘米長 b)1平方厘米或2厘米長	50,000	100,000
		100% 50%	100% 50%
6. 教育基金	於受保人因意外死亡後發放，作為其子女的教育津貼總額	25,000	50,000

* 子女享有的賠償額為上述金額的25%

備註

1. 年齡限制: 成人 - 18 至 65 歲
子女 - 6 個月至 17 歲或至 21 歲的未婚全職學生
2. 投保冷靜期: 15 日
3. 職業
 - a) 受保職業: 文書職務，或涉及輕度室內/戶外體力勞動的職業 (例如秘書、醫生、信差、推銷員、電器技師、工廠工人)
 - b) 不受保職業: 演員或藝人、空中工作、航空機組人員或機師、武裝人員、博彩業工作、於超過 50 尺或 15 米高度從事維修或修理工作的人士或承建商、地盤工作、建築拆卸承辦商、潛水員、爆破工作、漁夫、消防員、氣體或抽油裝置工人、騎師、海洋打撈、礦工或地底工作、警察、鋸木、搭棚、廢鐵買賣、船員、職業運動員、高空作業、貨船裝卸工人、結構鋼工、特技人
4. 不受保項目: 主要危險運動如水肺潛水、攀山、疾病、懷孕/分娩、HIV/愛滋病、戰爭
5. 若投保人於一年內在港居留少於 180 天，將受額外條款限制

*保費表

受保人	保費(港幣/元)			
	計劃 I		計劃 II	
	年繳	月供	年繳	月供
個人	760	64	1,480	124
個人及子女	1,080	90	2,060	172
個人及配偶	1,320	110	2,480	207
家庭	1,600	134	3,060	255

備註: 一 如有受保子女，在同一保單內的受保子女人數不限。
一 月供保費只接受信用卡付款。首次付款數額為首三個月保費(不設退回)，由第四個月起保費將每月從信用卡戶口扣除。

*請注意以上保單保費未計算由保險業監管局收取的保費微費在內。如欲了解更多保費微費詳情，請登入<https://donline.alliedworldgroup.com.hk/file/IALevy.pdf> 或致電我們: (852) 2968 1636。

註: 本小冊子只為一般簡介，僅供參考之用。有關承保範圍之條款及細則和不受保項目，概以保單所載為準。如中文譯本與英文有異，以英文文本為準。

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