

# Personal Accident Comprehensive Protection Plan

Insured Items & Coverage	Maximum Benefit <sup>1</sup> (HK\$) ( per Insured Person/per year )				
	Class 1 occupation			Class 2 occupation	
	Plan 1	Plan 2	Plan 3 <sup>2</sup>	Plan 1	Plan 2
<b>A. Personal Accident Protection</b> <ul style="list-style-type: none"> <li>Death / permanent total disablement / permanent total loss of both limbs / permanent total loss of sight of two eyes / permanent total loss of one limb or loss of sight of one eye / major burns (Claim calculation is based on the surface area of the burnt) resulting from accident</li> <li>Permanent total loss of hearing of both ears / permanent total loss of speech resulting from accident (Maximum benefits are 75% and 50% of the specified amount respectively) (This benefit does not apply to any Insured Person who has obtained compensation under Insured item B “Double Indemnity for Accidental Death or Permanent Total Disablement” )</li> </ul>	500,000 (100,000 per child)	1,000,000 (200,000 per child)	2,000,000 (400,000 per child)	250,000 (50,000 per child)	500,000 (100,000 per child)
<b>B. Double Indemnity for Accidental Death or Permanent Total Disablement</b> <ul style="list-style-type: none"> <li>Accidental death or permanent total disablement resulting from traveling by public transportation or private car or landslide (This benefit does not apply to Insured Person aged over 70 and child(ren)<sup>3</sup>)</li> </ul>	1,000,000	2,000,000	4,000,000	500,000	1,000,000
<b>C. Compassionate Death Cash Benefit</b> <ul style="list-style-type: none"> <li>In the event of an accident causing death of the Insured Person , his or her beneficiary will be entitled to a one-off Compassionate Death Cash (This benefit is not applicable to child(ren)<sup>3</sup>)</li> </ul>	20,000	40,000	80,000	10,000	20,000
<b>D. Credit Card Outstanding Balance Protection</b> <ul style="list-style-type: none"> <li>In the event of accidental death of the Insured Person, benefits will be provided against failure in repayment of credit card outstanding balance for spending incurred by the Insured Person during the period of insurance. (This benefit is not applicable to child(ren)<sup>3</sup>)</li> </ul>	10,000	20,000	40,000	5,000	10,000
<b>E. Medical Expenses</b> <ul style="list-style-type: none"> <li>Medical expenses incurred for bodily injury caused by accident (including medical treatment expenses by specialist, chiropractor and physiotherapy) (calculated on the basis of per event) Sub-limit of outpatient medical expenses* <ul style="list-style-type: none"> <li>- Chiropractor and physiotherapy Treatment fees ( up to 8 visits per year, must be referred by a registered medical practitioner)</li> <li>- Expenses of Chinese medical practitioners, acupuncture and bonesetters, the maximum benefit payable is HK\$150 per day</li> </ul> </li> <li>* The maximum benefit for outpatient medical expenses of insured child(ren)<sup>3</sup> is the same as that for insured adult</li> </ul>	12,000 (6,000 per child)  300 per day  1,000 per year	25,000 (12,500 per child)  400 per day  1,500 per year	50,000 (25,000 per child)  500 per day  2,000 per year	6,000 (3,000 per child)  300 per day  500 per year	12,500 (6,250 per child)  400 per day  750 per year

<b>F. Home Nursing Allowance</b> <ul style="list-style-type: none"> <li>If the Insured Person is confined in hospital due to injury caused by accident and being recommended by a registered medical practitioner to have nursing care service received at home after being discharged from hospital, the actual charges reasonably incurred for such services will be payable (up to 31 days per year)</li> </ul>	200 per day (100 per day per child )	300 per day (150 per day per child )	400 per day (200 per day per child)	100 per day (50 per day per child )	150 per day (75 per day per child )
<b>G. 24-hour Emergency Assistance Services and Benefits</b> (All expenses or services must be pre-approved and directly arranged by the Emergency Service Provider. Please call the 24-hour Emergency Assistance Hotline if assistance is required) <ul style="list-style-type: none"> <li>i. Emergency Medical Assistance Services               <ul style="list-style-type: none"> <li>(a) Emergency medical evacuation or repatriation</li> <li>(b) Expenses associated with the transport of the body after death</li> <li>(c) Compassionate visit by relatives (the Insured Person must be confined in overseas hospital for more than 7 consecutive days) (a scheduled round-trip economy class airline ticket and a maximum of 5 days and up to HK\$1,200 per day for hotel accommodation will be provided)</li> <li>(d) Return of unattended child(ren)<sup>3</sup> to Hong Kong</li> <li>(e) Return of the Insured Person to Hong Kong after medical treatment</li> <li>(f) Hospital admission deposit guarantee</li> </ul> </li> <li>ii. Assistance Hotline Services (24-hour Emergency Assistance Hotline services including medical advice, travel information, consulate/interpreter/lawyer referral, emergency re-routing arrangements and luggage retrieval etc. For details, please refer to the relevant policy)</li> </ul>	<div> <div>unlimited</div> <div>100,000</div> <div>60,000</div> <div> A one-way scheduled airline ticket (economy class)  A one-way scheduled airline ticket (economy class) </div> <div>50,000</div> <div>✓</div> </div>				

**Remarks:**

- Maximum benefit: Insured Person aged over 70 is entitled to 50% of the relevant Plan's maximum benefit (excluding for insured item G)
- Plan 3 is applicable to Insured Person(s) under Class 1 occupation only.
- Child(ren) means legitimate child(ren) who is/are unmarried and not at work, and aged between 3 and 17 years old , or a full- time student aged 23 or below. The number of Insured child(ren) is unlimited if "Family" or "Insured and Child(ren)" Plan has been chosen.

**Important Notes of Application**

- Eligibility

The Insured and the insured spouse<sup>5</sup> must be the person whose occupation is under Class 1 or 2. The Insured can choose different plans based on his/her class of occupation.

Class of Occupation	Occupation	Applicable Plans
Class 1 Occupation	<b>A) Persons engaging in indoor or professional, administrative and non-manual works:</b> lawyer, accountant, administrator, clerk, teacher, student, doctor, clinic nurse, dentist, pharmacist, auditor, clergy, stockbroker, etc.	Plan 1, 2 or 3
	<b>B) Persons engaging in outdoor or mild manual works:</b> hospital nurse, housewife, sale representative, domestic helper, outdoor worker, factory supervisor, electronic factory worker, waiter, chauffeur, insurance broker, property agent, hairstylist, messenger, salesman, tailor etc.	

Class 2 Occupation	<b>Persons engaging in skillful or semi-skillful works, but are not required to use heavy or dangerous machinery:</b> professional driver (excluding tractor driver or driver transporting goods to and from the Mainland and Hong Kong), printer, garment worker, electrician, petrol station worker, kitchen worker, baker, cleaner (excluding cleaner involving in outside wall works), plumber (excluding plumber involving in outside wall works and working at heights), hawker, security guard etc.	Plan 1 or 2 (Insurance coverage and premium are identical to that of Insured under Class 1 occupation, but the maximum benefit <sup>7</sup> for most items will be reduced by 50%.)
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If the Insured is engaged in other classes of occupation or is an unemployed person and wishes to apply for the Plan, please contact BOCG Insurance for individual underwriting assessment. The occupations listed above are for general illustration purpose only. For any details, please contact BOCG Insurance.