

# Personal Accident Comprehensive Protection Plan

Accidents may happen at unforeseeable moments. Effective and preventive measures can relieve possible burdens arising from any unexpected events that cause financial difficulties to you and your family. **Personal Accident Comprehensive Protection Plan** (“the Plan”), underwritten by Bank of China Group Insurance Company Limited (“BOCG Insurance”), provides you and your family with comprehensive accidental protection, giving you and your family total peace of mind.

## Product highlights:

- Comprehensive protection when insured events happened:
  - Personal Accident Protection up to HK\$2,000,000 (applicable to Plan 3)
  - Maximum benefit up to HK\$4,000,000 (applicable to Plan 3) for death or permanent total disablement resulting from accident whilst traveling by public transportation or private car, or as a result of landslide. (not applicable to Insured Person aged over 70 and any insured child(ren)<sup>2</sup>)
  - Up to HK\$50,000 (applicable to Plan 3) Medical Expenses Protection (including treatment expenses by bonesetter and Chinese medical practitioner)
- One single policy to cover all family member<sup>1</sup>, the number of insured child(ren)<sup>2</sup> is unlimited.
- If spouse<sup>3</sup> or child(ren)<sup>2</sup> is also insured, the benefit amount of all insured person(s) will be based upon the class of occupation of the Proposed Insured and the insured limit under his/her chosen plan.
- Extended protection for the insured child(ren)<sup>2</sup> for injury or death caused by the laboratory chemical product, gas leakage and food poisoning happened at school
- Up to 30% “No Claim Renewal Premium Discount” offer<sup>4</sup> will be provided to customer upon renewal if no claim has been filed during the period of insurance.
  - 1<sup>st</sup> renewal year: 10% premium discount
  - 2nd consecutive renewal year : 15% premium discount
  - 3rd consecutive renewal year : 20% premium discount
  - 4th consecutive renewal year: 25% premium discount
  - 5th or above consecutive renewal year: 30% premium discount
- Premium Discount Privilege<sup>4</sup> : Upon application of the Plan, if the Proposed Insured is holding a personal accident protection policy with other insurance company under which he is enjoying the “No Claim Renewal Premium Discount” with such other insurance company, upon the Proposed Insured submitting BOCG Insurance with proof of such entitlement as shown in the Proposed Insured’s existing policy or renewal notice, the Proposed Insured may enjoy the same premium discount privilege (maximum up to 30%) under his new policy with BOCG Insurance.

Insured Items & Coverage	Maximum Benefit <sup>5</sup> (HK\$) ( per Insured Person/per year )				
	Class 1 occupation			Class 2 occupation	
	Plan 1	Plan 2	Plan 3 <sup>6</sup>	Plan 1	Plan 2
A. <b>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></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)

<ul style="list-style-type: none"> <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>					
<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>2</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>2</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>2</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* - Chiropractor and physiotherapy Treatment fees ( up to 8 visits per year, must be referred by a registered medical practitioner) - Expenses of Chinese medical practitioners, acupuncture and bonesetters, the maximum benefit payable is HK\$150 per day * 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)	25,000 (12,500 per child)	50,000 (25,000 per child)	6,000 (3,000 per child)	12,500 (6,250 per child)
	300 per day	400 per day	500 per day	300 per day	400 per day
	1,000 per year	1,500 per year	2,000 per year	500 per year	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)	
i. Emergency Medical Assistance Services	
(a) Emergency medical evacuation or repatriation	unlimited
(b) Expenses associated with the transport of the body after death	100,000
(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)	60,000
(d) Return of unattended child(ren) <sup>2</sup> to Hong Kong	A one-way scheduled airline ticket (economy class)
(e) Return of the Insured Person to Hong Kong after medical treatment	A one-way scheduled airline ticket (economy class)
(f) Hospital admission deposit guarantee	
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)	50,000 ✓

## Important Notes

### Eligibility

The Proposed Insured and the insured spouse<sup>3</sup> must be the person whose occupation is under Class 1 or 2. The Proposed 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 Hong Kong and the Mainland), 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>5</sup> for most items will be reduced by 50%.)

If the Proposed 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.

### Insured Age

Adult Insured Person must be aged between 18 and 65 years old (The policy can be renewed up to 75 years old). Insured Child(ren)<sup>2</sup> should be aged between 3 and 17 years old or as a full-time student(s) aged 23 years old or below. All Insured Persons must be legal residents holding valid HKID card and ordinarily residing in Hong Kong.

### PremiumTable<sup>7^</sup> (HK\$)

	Annual		
	Plan 1	Plan 2	Plan 3 <sup>6</sup>
<b>Insured</b>	750	1,500	2,700
<b>Insured and Spouse<sup>3</sup></b>	1,380	2,700	4,860
<b>Insured and Child(ren)<sup>2</sup></b>	980	1,960	3,400
<b>Family<sup>1</sup></b>	1,670	3,280	5,800

<sup>^</sup>This premium table does not include premium levy which is collected by the Insurance Authority("IA").

The IA will collect premium levy from the policyholder at the applicable rate. In order to avoid any legal consequences, the policyholder must pay to the insurance company a prescribed levy for the premium for direct remittance to the IA. The levy amount may be subject to change depending on the applicable rate. For details, please visit IA's website [www.ia.org.hk](http://www.ia.org.hk)

### Policy Review Period and Auto-renewal Services

#### 15-day Policy Review Period

If your application is approved and each insured item is confirmed to be in effect, the policy will be issued around 14 working days<sup>8</sup> upon receipt of application by BOCG Insurance. You may download the terms and conditions, and exclusions in respect of the relevant policy from BOCG Insurance's website (<http://www.bocins.com>) within 15 working days<sup>8</sup> after each of the insured items is confirmed to be in effect ("Review Period"). If the insured items do not meet your requirements, you can terminate your application by giving a written notice to BOCG Insurance within the Review Period (if you have already received the policy documents, you should return it to BOCG Insurance). If the Insured does not make any claim during the Review Period, all paid premium and premium levy will be refunded upon termination of the application. Unless subsequent instruction is made, the renewal premium and premium levy will be debited based on the Proposer's selected payment method in the application form.

#### Auto-renewal Service

In respect of each policy year, if no notice of amendment of renewal terms is sent to you from BOCG Insurance prior to the expiration of the policy year, your policy will be automatically renewed simply by your settling the required premium and premium levy for the upcoming policy year. Except under further instruction, the payment method for the renewal premium should follow the payment method for the enrolment of the 1<sup>st</sup> year premium.

### Revisions and claims

- **Premium, terms and maximum limit:**

Premium, terms and maximum limit are determined according to the plan selected on the day of application and the health condition of the Insured Person. Regardless of the Insured Person's health or claim conditions, BOCG Insurance will not charge any additional fees or impose any additional terms on the Insured Person after the policy has taken into effect. **However, BOCG Insurance reserves the right to underwrite, amend the terms and/or adjust the premium and maximum limit for all policies covered under "Personal Accident Comprehensive Protection Plan".**

- **Revision of the plan:**

The Insured can revise the policy by giving a written notice to BOCG Insurance 30 days prior to the expiry date of the period of insurance. The new plan, new premium and premium levy will become effective on the first day of the new period of insurance.

- **Notes for making a claim (For more details, please refer to the provisions of the relevant policy)**

The Insured and/or Insured Person must give a written notice to BOCG Insurance and submit the following documents, at his/her own expense, as soon as possible within 30 days after occurrence of the claim event: description of the event with full particulars, medical report, police report and other relevant documents.

## **Major Exclusions (For more details and other exclusions, please refer to the provisions of the relevant policy)**

Class of occupation of the Insured Person(s) does not fall within the coverage of the Plan; Pre-existing illnesses or physical defects, suicide, pregnancy, AIDS; act of war, civil commotion, act of terrorism; professional sports competition; influence of alcohol, drug addiction; duties as part of the police, fire services or military, any acts violating the law, engaging in flying activities (other than as a fare-paying passenger in a licensed passenger carrying aircraft), participation in dangerous activities or sports, or professional sports do not fall within the coverage of the Plan, either.

### **Remarks:**

1. Family means the Proposed Insured, his/her legally married spouse and their child(ren)<sup>2</sup>. Insured spouse must be the person whose occupation is under Class 1 or 2.
2. 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.
3. Spouse means the legally married spouse of the Proposed Insured who is aged between 18 and 65 years old (The policy can be renewed up to 75 years old) and a legal resident holding a valid HKID card and ordinarily residing in Hong Kong. The occupation of the spouse should be under either Class 1 or 2.
4. No Claim Renewal Premium Discount offer and Premium Discount Privilege are calculated on a whole policy basis and provide maximum 30% premium discount during the whole policy period
5. Maximum benefit: Insured Person aged over 70 is entitled to 50% of the relevant Plan’s maximum benefit (excluding for insured item G).
6. Plan 3 is applicable to Insured Person(s) under Class 1 occupation only.
7. Premium: If the Insured terminates the Plan during the period of insurance, BOCG Insurance will collect at least the amount of premium paid as required in accordance with the relevant terms of the policy should be payable and premium levy. If any claim has been made under the policy during a particular policy year, all the paid premium and premium levy will not be refunded.
8. Working days means any days (excluding Saturdays, Sundays and Public Holidays) on which banks are open for business Hong Kong.

## **Terms and Conditions**

- **The Plan is governed by the terms and conditions in the relevant policy. Detailed terms and conditions are subject to the official policy document issued by BOCG Insurance. Please refer to the relevant policy document for the details of the insured items and coverage, provisions and exclusions.**
- The Plan is underwritten by BOCG Insurance.
- Chiyu Banking Corporation Limited (“agent bank”) is an appointed insurance agent of BOCG Insurance for distribution of the Plan. The Plan is a product of BOCG Insurance but not the agent bank.
- In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between the agent bank and the customer out of the selling process or processing of the related transaction, the agent bank is required to enter into a Financial Dispute Resolution Scheme process with the customer; however any dispute over the contractual terms of the Plan should be resolved directly between BOCG Insurance and the customer.
- BOCG Insurance is authorised and regulated by the Insurance Authority to carry on general insurance business in Hong Kong Special Administrative Region of the People's Republic of China.
- BOCG Insurance reserves the right to determine in its sole and absolute discretion whether to accept any application for the Plan on the basis of the information submitted at the time of application by the Proposed Insured and/or Insured Person.

- BOCG Insurance reserves the right to amend or withhold any terms and conditions in respect of the Plan without prior notice. In case of any dispute, BOCG Insurance reserves the final right on decision.
- This promotion material is for reference only and is intended to be distributed in Hong Kong only. It shall not be construed as an offer to sell or solicitation of an offer or recommendation to purchase or sale or provision of any products of BOCG Insurance outside Hong Kong. Details of the coverage of the Plan are subject to the terms and conditions stipulated in the policy by BOCG Insurance. Please refer to the Policy document for the details of the insured items and coverage, provisions and exclusions..
- Should there be any discrepancy between the English version and Chinese version of this promotional material, the English version shall prevail.

Should you require the Chinese version of this leaflet, please call the respective customer services hotline or visit the following website:

**Customer Service Hotline : (852) 3187 5100**

**OR enquire through agent bank**

**BOCG Insurance Website : [www.bocgins.com](http://www.bocgins.com)**

**Underwritten by:**

