

A claims example for My Accident Guard

Injuries arising from sports can create long term impact on your body if you do not handle it well. See how My Accident Guard personal accident insurance policy can assist you fully recover from injuries and fully enjoy the fun of playing the sports you love most!

A person played basketball and got a hairline fracture in his ankle:

Medical expenses:

X-ray x 5 times	HKD500 x 5 = HKD2,500
Specialist Doctors Consultation x 5 times	HKD1,200 x 5 = HKD6,000
Physiotherapy x 15 times	HKD1,000 x 15 = HKD15,000
Total	HKD23,500

Assume the person suffers a 4-week disablement and he has enrolled in plan 4 of My Accident Guard with temporary disablement benefits. He will receive the below cover from insurance company:

Reimbursement from My Accident Guard Policy:

Accidental Medical Expenses	HKD23,500
Fracture Bones	HKD30,000 x 20% = HKD6,000
Temporary Disablement	HKD2,500 x 4 weeks = HKD10,000
Total	HKD39,500



Coverage highlights of My Accident Guard:



Cover non-racing or non-competition sports activities



Medical expenses for bodily injury up to HKD25,000 - no sub-limit for surgery, chiropractor, physiotherapist or x-ray



Fracture bones (including hairline fracture) up to HKD30,000

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