

# e-Group Personal Accident Insurance Annual Plan

## e-團體意外保險全年計劃

CHUBB®



### Introduction 簡介

Chubb proudly presents you the e-Group Personal Accident (eGPA) Annual Plan. As always, we are devoted to providing quality insurance product with competitive premium.

This new pre-underwritten eGPA Annual Plan offer from Chubb enables brokers to quote and bind direct with their new and existing client.

Policyholders can choose whether to use the policy as a Staff Benefit or whether they receive the claim payment in the event that an employee accidentally dies or suffers a serious injury.

The policy has varying benefit levels in the case of Accidental Death or Disability as a result of an Injury, with an option to extend the level of cover to include employee's loss of income.

安達保險誠意推出 e-團體意外保險 (eGPA) 全年計劃。我們一直致力提供高質，及保費價格相宜的保險產品。

安達保險為保險顧問提供這項全新預先批核的 e-團體意外保險，讓顧問能為新舊客戶提供直接報價和貼心的服務。

保單持有人可選擇以此保險計劃作為員工保障，或於員工意外身故或受傷時取得賠償。

此保險提供不同程度的保障計劃，更提供額外保障以彌補員工的收入損失。

### Plan Benefits 保障計劃

- Lump sum benefits for Accidental Death & Disablement
- Lump sum benefits for Medical Expenses
- Extra 8 Free Benefits
- 一筆過意外死亡及永久傷殘保障
- 一筆過意外醫療費用保障
- 額外 8 項免費保障

### Product Highlights 計劃特點

- No age limit
- Four fixed plan levels are offered
- On unnamed basis
- Minimum Premium HKD1,000
- 24 hours worldwide coverage
- Full Terrorism Cover
- No medical examination require
- 不設年齡限制
- 提供 4 項不同程度的保障計劃
- 以不記名方式簽發
- 最低保費港幣 1,000
- 提供 24 小時全球的保障
- 保障因恐怖襲擊而引致之索償
- 無需驗身

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## Pre-underwritten Terms 預先批核條款

Covered Persons: All Employees of the Policyholder – Hong Kong office (Minimum 2 employees)

受保人士: 受保公司的所有員工 - 香港辦事處 (最少 2 名員工)

Plan Level 保障計劃	Max. Sum Insured Per Person (HKD) 每人最高保障金額 (港幣)		Premium Per Person Based on Total No. of Employees (HKD)** 每人保費以總人數計算 (港幣) **			
	Accidental Death and Disablement (Scale II) 意外死亡/永久傷殘 (級別 II)	Accidental Medical Expenses 意外醫療費用	2*-20	21-50	51-100	101-250
1	500,000	10,000	310	248	217	139.5
2	750,000	10,000	420	336	294	189
3	1,000,000	20,000	610	488	427	274.5
4	1,500,000	30,000	920	736	644	414

\*Minimum Premium HKD1,000

\*最低保費港幣 1,000

\*\*Under the “Insurance Ordinance (Cap. 41)”, the Insurance Authority (IA) will start to collect the levy on insurance premiums from policyholders through insurance companies from 1 January 2018. For more details, please refer to IA’s official website: [www.ia.org.hk/en/levy](http://www.ia.org.hk/en/levy)

\*\*根據《(第 41 章) 保險業條例》，由 2018 年 1 月 1 日起，保險業監管局 (「保監局」) 將會透過保險公司向保單持有人收取保費徵費。詳情請瀏覽保監局網頁: [www.ia.org.hk/tc/levy](http://www.ia.org.hk/tc/levy)

Additional Free Benefit 額外免費保障	Max. Sum Insured Per Person (HKD) 每人最高保障金額 (港幣)
Major Burns (2 <sup>nd</sup> & 3 <sup>rd</sup> Degree Burns) 嚴重燒傷 (二級及三級燒傷)	100,000
Scarring of Face 臉部疤痕	25,000
Funeral Expenses 殮葬費用	20,000
Coma Benefit 昏迷	500 per week 每週 500
Loss of Teeth 牙脫損害	1,000 per tooth 每隻牙齒 1,000
Mobility Expenses 傷殘設施津貼	25,000
Trauma Counselling Benefits (HKD1,500 per visit) 創傷輔導保障 (每次港幣 1,500 元)	15,000
Dependent Child Education Supplement 子女教育津貼	20,000

For detailed terms and conditions, please refer to the Policy Wording under the Document Tab in E-Placement system.

有關保險條款詳情，請參閱 E-placement 系統內 “Document” 子頁的保單條文及條款。

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## Exclusions 不承保事項

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Please note, this offer does not cover manual work employees and is not available to the following occupations/industries:

- Emergency Services and Armed Forces
- Drivers (taxi's, public transport, couriers/freight – short & long-haul)
- Pilots and Aircrew
- Forest, Logging & Saw Mills
- Mining & Extraction
- Oil and Gas Rigs
- Professional Sportspersons
- Racing (motor, aircraft, boat, horse, etc)
- Diving and related occupations
- Ships' crew
- Fishing/Aquaculture

If this offer is not completely suitable to your client's needs, or their occupation/industry is excluded from the offer then please contact your underwriter, Corporate – Accident & Health.

請注意, 此計劃並不受保從事體力勞動工作之員工, 及並不適合以下職業/行業:

- 緊急服務和武裝部隊
- 司機 (出租車, 公共交通, 快遞/貨運 - 短途和長途)
- 飛行員和機組人員
- 森林, 伐木和鋸木廠
- 採礦和提取
- 石油和天然氣鑽機
- 專業運動員
- 賽車 (賽車, 飛機, 船, 馬等)
- 潛水和相關職業
- 船員
- 捕魚/水產養殖

如此計劃並不適合您的客戶需求, 或者他們的職業/行業在不承保事項外, 請與我們聯絡。

## Binding Instructions 投保申請

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Please find the applicable premium from our Pre-underwritten terms on the next page by selecting the desired Lump Sum Benefit according to the number of employees at the client's company. Log on to our E-Placement system directly to issue Policy Schedule for your client.

根據客戶公司員工數目, 選擇預先批核的保障計劃, 登入 E-placement 系統一站式的網上服務, 直接簽發保單給客戶。

## How to Make a Claim 賠償須知

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Any occurrence or loss which may give rise to a claim should be reported in writing immediately but in any event not later than 30 days. Alternatively submit the claims through the Chubb Claim Center - [www.ChubbClaims.com.hk](http://www.ChubbClaims.com.hk) to process the claim online, receive immediate confirmation of submission, reduce steps and time to completion, and signup for status updates.

任何索償申請須於意外事故發生後30天內提交本公司。或者通過Chubb索償中心 [www.ChubbClaims.com.hk](http://www.ChubbClaims.com.hk) 提交索償, 在線處理索償可立即收到提交確認, 減少步驟和完成時間, 以及索償狀態更新。

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## About Chubb in Hong Kong SAR 關於安達保險

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Chubb is the world's largest publicly traded property and casualty insurer. With both general and life insurance operations, Chubb has been present in Hong Kong SAR for more than 90 years via acquisitions by its predecessor companies. Its general insurance operation in Hong Kong SAR (Chubb Insurance Hong Kong Limited) is a niche and specialist general insurer. The company's product offerings include property, casualty, marine, financial lines and consumer lines designed for large corporates, mid-sized commercial & small business enterprises as well as retail customers. Over the years, it has established strong client relationships by offering responsive service, developing innovative products and providing market leadership built on financial strength.

More information can be found at [www.chubb.com/hk](http://www.chubb.com/hk).

安達為全球最大的上市財產及責任保險公司，經營一般保險及人壽保險業務，透過收購其前身公司，已立足香港特別行政區超過 90 年。安達香港的一般保險業務(安達保險香港有限公司)為大型及中小企業客戶、以及個人客戶設計及提供特定的保險產品，包括財產險、責任險、海上險、金融險和個人保險服務。多年來，安達憑著其雄厚財務實力及市場領導地位，開創新的保險產品，提供優質服務，建立長遠穩健的客戶關係，與時並進。

如欲獲取更多資料可瀏覽 [www.chubb.com/hk](http://www.chubb.com/hk)。

## Contact Us

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