

Personal Accident Benefit

CHUBB®

Chubb Life

Personal Accident Benefit



- Available to anyone aged between 16 - 60 years old
 - A choice of 3 benefits available which you can choose to suit your personal needs; benefits are designed to provide you with comprehensive accident protection
 - Provides 24-hour worldwide coverage
 - Double indemnity is payable under Accidental Death & Dismemberment and Weekly Accident Indemnity if injury is due to accidents in the following conditions
 - while the insured is a fare-paying passenger on any public transport over an established land or sea route; or
 - while the insured is a fare-paying passenger in an airline scheduled flight; or
 - while the insured is in an elevator car (elevators in mines and construction sites excluded); or
 - in consequence of the burning of any theatre, hotel or other public building and the insured arrived there before the commencement of the fire
 - Worldwide Emergency Assistance Services[#] available to enjoy extra peace of mind
 - Can be attached to most basic plans to enhance your coverage
- [#] These services are arranged through a third-party service provider and are not part of the policy or benefit item under the policy provisions of Personal Accident Benefit. Both the Company and the third-party service provider reserve the right to terminate or vary the service in their sole discretion without further notice. We shall not be responsible for any act or failure to act on the part of the third-party service provider.

The "Company", "we", "our", or "us" herein refers to Chubb Life Insurance Hong Kong Limited.

Accidental Death & Dismemberment (Basic Coverage)

- In the event of accidental death and dismemberment occurring before age 65, an additional amount of money over and above other policy benefits will be paid to you or your beneficiary
- Death or dismemberment of the insured should occur within 12 months from the date of accidental injury and the accidental injury is the direct and independent cause of death or dismemberment
- If the insured person is permanently disabled as a result of the accidental injury, a sum equal to the percentage specified in the Schedule of Benefits is payable
- Double benefit is payable for disfigurement of outward appearance on face for female insured

Weekly Accident Indemnity (Optional Coverage)

- Weekly Accident Indemnity provides a weekly amount or 50% of the weekly amount for the insured if disability period is not less than 1 week
- Temporary Total Disablement If the insured is totally disabled and the disablement prevents the insured from engaging in or attending his usual employment or occupation, a weekly amount will be payable, for a period up to 104 weeks

- Temporary Partial Disablement If the insured is partially disabled and the disablement prevents the insured from engaging in or attending his usual employment or occupation, 50% of the weekly amount will be payable, for a period up to 104 weeks

- Benefit payable under Temporary Total Disablement and Temporary Partial Disablement will be up to a maximum of 104 weeks

Medical Benefit (Optional Coverage)

- Pay the actual medical expenses for treatment of injuries incurred within 12 months from date of accidental injury, provided such treatment is received from a fully qualified and registered medical practitioner subject to the sum assured of Medical Benefit
- Benefits also include treatment by a bonesetter up to HK\$1,500 per policy year, with the maximum limit per accident as follows:

- Injury without fractures: HK\$500
- Injury with fractures: HK\$1,000



Personal Accident Benefit

Schedule of Benefits - Accidental Death & Dismemberment

Coverage		Percentage (%) of Sum Assured of Basic Coverage
Life	Loss of life	100%
Limbs	• Loss of or Loss of Use of two or more limbs	100%
	• Loss of or Loss of Use of one limb and total and irremediable blindness in one eye	100%
	• Loss of or Loss of Use of one limb	50%
Conditions	• Total paralysis	100%
	• Injuries resulting in being permanently bedridden	100%
	• Permanent loss of both hearing power and function of speech	100%
	• Loss of or Loss of Use of both palms, or of all fingers and both thumbs	100%
Eyes	Total and irremediable	
	• Blindness in both eyes	100%
	• Blindness in one eye	50%
	• Loss of sight of both eyes, except perception of light	50%
	• Loss of lens of both eyes	50%
Ear	Permanent total loss of hearing power	
	• In both ears	75%
	• In one ear	15%
	• Inability of each ear to hear an ordinary voice at a distance of 50 centimeters or more	4%
Mouth	• Permanent loss of function of speech	50%
	• Extreme disturbance of function of speech	25%
	• Disturbance of function of speech	10%
	• Impairment of five or more teeth	5%
Nose	Extreme disturbance of function of nose	20%
Face	Extreme disfigurement of outward appearance (e.g. burnt scar)	
	• Face, head and neck	15%
	• Limbs and torso	12%
	Disfigurement of outward appearance. (e.g. scar of an area of 2 square centimeters or of 3 centimeters in length on face.)	
	• The amount is doubled for female insured person	3%
• Permanent loss of hair measurement 4 centimeters or more in diameter in total due to accident	2%	
Jaw	• Removal of the lower jaw by surgical operation	30%
Spine	• Extreme deformity or extreme motor disturbance in spinal column*	40%
	• Motor disturbance in spinal column*	30%
	• Deformity in spinal column*	15%

* Coccygeal spine is excluded.

Personal Accident Benefit
Schedule of Benefits - Accidental Death & Dismemberment

Coverage		Percentage (%) of Sum Assured of Basic Coverage	
Fingers		Right [#]	Left
	<ul style="list-style-type: none"> • Loss of or Loss of Use of four fingers • One thumb <ul style="list-style-type: none"> - Two phalanges - One phalanx 	40%	25%
	<ul style="list-style-type: none"> • Loss of or Loss of Use of index finger <ul style="list-style-type: none"> - All Phalanges - Two phalanges - One phalanx 	15%	10%
		15%	10%
	<ul style="list-style-type: none"> • Loss of or Loss of Use of middle finger <ul style="list-style-type: none"> - All Phalanges - Two phalanges - One phalanx 	10%	6%
		8%	4%
		4%	2%
	<ul style="list-style-type: none"> • Loss of or Loss of Use of ring finger <ul style="list-style-type: none"> - All Phalanges - Two phalanges - One phalanx 	6%	5%
		4%	4%
		2%	2%
	<ul style="list-style-type: none"> • Loss of or Loss of Use of little finger <ul style="list-style-type: none"> - All Phalanges - Two phalanges - One phalanx 	5%	4%
		4%	3%
		2%	2%
	<ul style="list-style-type: none"> • Loss of or Loss of Use of metacarpals <ul style="list-style-type: none"> - First or second (additional) - Third, fourth or fifth (additional) 	4%	3%
		3%	2%
		2%	2%
Toe	<ul style="list-style-type: none"> • Loss of or Loss of Use of toe <ul style="list-style-type: none"> - All - Great, both phalanges - Great, one phalanx - Other than great, if more than one toe lost each 	15%	
		5%	
		2%	
		1%	
Leg	<ul style="list-style-type: none"> • Fractured leg or patella with established non-union • Shortening of leg by at least 5 centimeters 	10%	
		7.5%	

[#] To be reversed if the insured is left-handed. The insured has to declare that he/she is a left hander in the Application Form.

Notes:

1. Where the injury is not specified, the Company will adopt a percentage of disablement which in its opinion is consistent with the above scale.
2. The aggregate amount payable in respect of any one accidental injury of anyone Insured Person shall not exceed 100% of the sum assured of Basic Coverage (excluding the additional amount payable under double indemnity).
3. Loss of limb - shall mean loss by physical severance of a hand between shoulder and wrist inclusive or of a foot between hip and ankle inclusive.
4. Loss of fingers or toes - shall mean complete severance through of above the metacarpophalangeal joints or metatarsophalangeal joints.
5. Loss of Use - shall mean physical and/or total functional disablement and is treated like the total loss of said limb or organ.
6. Permanent - means lasting 6 months from the date of injury and at the expiry of that period being beyond the hope of improvement and a Registered Medical Practitioner has certified that such condition will continue for the remainder of the insured's life.

More about Personal Accident Benefit

Basic Information	
Product Type	This product is a rider and must be attached to our basic plan.
Policy Term and Premium Payment Term	Up to age 65 of the insured
Issue Age of the Insured	Age 16 - 60
Premium Payment Mode	Monthly / quarterly / semi-annual / annual, following that of the basic plan to which Personal Accident Benefit is attached.
Premium Structure	Premium rates for Personal Accident Benefit are not guaranteed but age increase of the insured will not lead to increase in premium rates. Please refer to the “Key Product Risks - Premium Adjustment” under the “Important Information” section in this product brochure for premium rate adjustment factors. You should also refer to the benefit illustration for the premium calculated based on the current premium rates. The Company reserves the right to review and adjust the premium rates from time to time upon prior written notice to policyowners.
Currency	HK Dollar / US Dollar, following that of the basic plan to which Personal Accident Benefit is attached.
Sum Assured	<p>The amounts listed below are valid as at the date of this product brochure.</p> <p>Basic Coverage - Accidental Death & Dismemberment</p> <ul style="list-style-type: none"> • Minimum amount: The lower of HK\$195,000 / US\$25,000 and the sum assured of the basic plan to which Personal Accident Benefit is attached. • Maximum amount: A ratio of the sum assured of the basic plan to which Personal Accident Benefit is attached, subject to a maximum limit. Both the ratio and the maximum limit are determined by the Company. <p>Optional Coverage - Weekly Accident Indemnity</p> <ul style="list-style-type: none"> • Weekly minimum amount: HK\$390 / US\$50 • Weekly maximum amount: Depending on the insured’s weekly income, subject to the maximum limit determined by the Company. <p>Optional Coverage - Medical Benefit</p> <ul style="list-style-type: none"> • Minimum amount per accident: HK\$10,000 / US\$1,250 • Maximum amount per accident: A ratio of the sum assured of the Basic Coverage under Personal Accident Benefit, subject to a maximum limit. Both the ratio and the maximum limit are determined by the Company.



Important Information

This product brochure is for general reference only and is not part of the policy. It provides an overview of the key features of this product and should be read along with other materials which cover additional information about this product. Such materials include, but not limited to, policy provisions that contain exact terms and conditions, benefit illustrations (if any) and other policy documents and other relevant marketing materials, which are all available upon request. You might also consider seeking independent professional advice if needed.

Personal Accident Benefit is designed for individuals looking for long-term financial planning to meet their needs for financial protection against adversities.

Key Product Risks

The following information helps you better understand the key product risks associated with this product that you may need to pay attention before application.

- **Premium Payment Term**
You should only apply for this product if you intend to pay the premium for the whole of the premium payment term. Should you cease paying premiums early, you may lose your insurance coverage and the premiums paid under this product.

- **Premium Adjustment**
The Company reserves the right to review and adjust the premium rates of this product based on our expectation and experience of a series of factors including but not limited to investment returns, claims, policy surrenders and expenses. The Company will give prior written notice of any adjustment in premium rates.
- **Credit Risk**
This product is issued and underwritten by the Company. Your policy is therefore subject to the credit risk of the Company. If the Company is unable to satisfy the financial obligation of the policy, you may lose your insurance coverage and the premiums paid.
- **Exchange Rate Risk**
For the policy denominated in currencies other than local currency, you are subject to exchange rate risk. The political and economic environment can affect the currency exchange rate significantly. Exchange rate fluctuates and is determined by the Company from time to time. Any transaction in foreign currencies involves risk. You should take exchange rate risk into consideration when deciding the policy currency.
- **Inflation Risk**
Please note that the cost of living in the future is likely to be higher than it is today due to inflation. Hence, the insurance coverage planned today may not be sufficient to meet your future needs.

Termination

Personal Accident Benefit and its coverage will be terminated automatically on the occurrence of the earliest of the following:

- If the policy (to which Personal Accident Benefit is attached) has been converted to a reduced paid-up insurance or extended term insurance due to non-payment of premium (if applicable), or surrendered, expired, lapsed, cancelled or terminated;
- The insured's death;
- On the anniversary of the policy (to which Personal Accident Benefit is attached) on which the insured reaches the age of 65;
- Upon your written request for cancellation of Personal Accident Benefit; or
- If 100% of the sum assured of the Basic Coverage has been paid out (excluding the additional amount payable under double indemnity).

You may cancel Personal Accident Benefit by submitting the form prescribed by us. You may contact your licensed insurance intermediary or contact our Customer Service Center at +852 2894 9833 to get a copy of the form.

Key Exclusions

No benefits will be paid if the death or injury is a direct or indirect, voluntary or involuntary, consequence of any of the following:

- Suicide or intentionally self-inflicted injury whether sane or insane;

- Being under the influence of drugs, alcohol or narcotics not prescribed by a registered medical practitioner;
- Poison or asphyxiation from inhaling of gas or fumes other than in a fire;
- War, declared or undeclared, invasion, civil war, revolution or any warlike operations;
- Participation in a criminal act;
- Any physical defect or infirmity which existed prior to the accident;
- Pregnancy or childbirth, miscarriage or abortion notwithstanding that such event may have been accelerated or induced by injury;
- Ptomaine or any bacterial infection;
- Flying or attempting to fly in, or using or attempting to use, an aerial device of any description, other than being a fare-paying passenger (not as an operator or crew member) in or on, boarding or alighting from a certified passenger aircraft operated by a regularly scheduled commercial airline;
- Engaging in or taking part in professional sports or any hazardous pursuits such as diving or riding in any kind of race; underwater activities involving the use of breathing apparatus; martial arts; mountaineering; parachuting; bungyjumping; or
- The radioactive, explosive or hazardous nature of nuclear fuel materials or property contaminated by nuclear fuel materials or accident arising from such nature.

Product Limitation

- We may cancel Personal Accident Benefit by giving a 31-day notice in writing to you, subject to the rights of the insured in respect of any injury which had occurred prior to the effective date of cancellation. On cancellation, you are entitled to a refund of any unearned portion of premium paid by you.
- **For Medical Benefit under Personal Accident Benefit only** - When the insured is entitled to benefits payable under another medical insurance policy or reimbursed through any other means, the Medical Benefit under Personal Accident Benefit shall be limited to the lesser of
 - (i) the balance of expenses not covered by benefits payable under another medical insurance policy or any other means;
 - (ii) the maximum benefit specified under the "Medical Benefit (Optional Coverage)" section in this product brochure.

Collection of Premium Levy by Insurance Authority

The Insurance Authority started collecting levy on insurance premiums from policyowners for policies issued in Hong Kong since January 1, 2018. For details of the levy and its collection arrangement, please visit our Company website at life.chubb.com/hk or contact our Customer Service Center at +852 2894 9833. In the event that we refund your premiums, whether in full or in part, e.g. upon cancellation of your policy during the cooling-off period, the proportionate levy paid by you will also be refunded accordingly.

Your Future. Insured.

未來 • 由我來

Contact Us

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This product brochure is intended as a general reference and does not form part of the policy. Please refer to the policy documents for the exact terms and conditions. It is intended to be distributed in Hong Kong only and shall not be construed as an offer to sell or solicitation to buy or provision of any of our products outside Hong Kong.

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