

團體醫療福利計劃
Group Medical Insurance Scheme

City University of Hong Kong
For Non-local Students

保單號碼 Policy No. : **GM-88000993**

承保者 **Underwritten by**
忠意保險有限公司(香港分行)
Assicurazioni Generali S.p.A. – Hong Kong Branch

所有成員年齡在六十五歲以下均可於到港當日即時參加此計劃。

Termination 保障終止

Coverage will terminate automatically upon the occurrence of the following events. (whichever is the earliest) :

1. Termination of Policy;
2. The student is no longer a student of City University of Hong Kong;
3. The end of the Policy Year during which the age of Insured Member reached 75 years old.

保障將於下列情況下終止 (以最早者為準) :

1. 保單終止;
2. 受保成員不再是香港城市大學的學生;
3. 受保成員於計劃年度末, 已年屆 75 歲。

(B) BENEFITS

(乙) 福利

Group Medical Insurance

Group Medical Insurance includes Hospitalization & Surgical and Voluntary Top-up Outpatient Benefits. Please refer to the “Schedule of Benefits” for details.

團體醫療保障

團體醫療福利計劃提供住院及自選額外福利之門診保障。住院及自選額外門診保障之福利詳情, 請參閱福利賠償表。

Emergency Assistance Benefit

In case of an emergency in overseas, and prior to taking personal action, where reasonable, the Insured Member or their representative should make a call to Europ Assistance (“EA”) at (852) 8109 2883 to request the following services / emergency assistance. EA provides 24 hours service a day.

Provide below information for verification:

1. Insured Member’s name, the name insurance company, Generali and Insured Member’s company name;
2. Insured Member’s exact location and the contact telephone number where EA can reach them or their representative; and
3. A brief description of the accident and nature of help required.

(A) INTRODUCTION

(甲) 序言

This leaflet presents general information on the Group Medical Insurance Scheme (the “Scheme”) offered by **City University of Hong Kong** (“the Policyholder”) for all eligible Non-local Students (“Insured Member”).

If there are any queries relating to the Scheme, please contact the Generali’s Medical Claims Service Hotline at (852) 3187 6831.

本單張闡述由 **City University of Hong Kong** (“保單持有人”) 為合資格 **Non-local Students** (“受保成員”) 所設立之團體醫療福利計劃的簡介。如對本計劃有任何疑問, 請致電忠意保險賠償服務熱線 (852) 3187 6831 查詢。

Policy Effective Date: 20 August 2023

保單計劃生效日期: 2023 年 8 月 20 日

Coverage Scope 保障範圍

This Scheme provides 24 hours worldwide coverage, except the Sanction Countries.

Please refer to Section F for details.

此計劃提供二十四小時世界性保障, 但不包括被制裁國家。詳情請參閱已部。

Eligibility 參加資格

All members aged below 65 are eligible to participate in the Scheme on the first day of arrival in Hong Kong.

本單張僅作參考, 任何條款及各項福利之闡釋或應用, 均摘錄於受保成員的僱主與忠意保險有限公司(香港分行)所簽訂的保單內, 並以忠意保險有限公司(香港分行)的最後決定為準。

This leaflet is designed for reference only as everything contained herein has been extracted from the Insurance Master Policy issued to **insured member’s employer** and nothing in this leaflet can over-ride the terms and conditions of the policy. The final interpretation of any specific provision or its applicability is subject to the Master Policy and the final decision of Assicurazioni Generali S.p.A. – Hong Kong Branch.



EA provides following services / emergency assistance:

1. Emergency Medical Evacuation
2. Emergency Medical Repatriation
3. Repatriation of Mortal Remains

緊急醫療護送及遺體運返

「優普旅行援助」於全年三百六十五天 (或閏年三百六十六天)，每天二十四小時為在境外旅行或公幹的受保成員提供緊急支援服務。受保成員如有需要，可致電 (852) 8109-2883，提供以下所需個人資料及要求「優普旅行援助」提供以下支援服務。

「優普旅行援助」會因應個別情況及保障範圍而提供協助。

所需要的個人資料，如：

1. 受保成員姓名、保險公司名稱 (忠意保險) 及受僱公司名稱；
2. 可聯絡受保成員 / 代理人聯絡電話；
3. 受保成員 / 代理人的確實位置；
4. 簡單講述意外情況及所需要的援助。

「優普旅行援助」提供以下支援服務：

1. 緊急醫療護送
2. 緊急醫療護送回國
3. 遺體運送回國

(C) CLAIMS PROCEDURES

(丙) 索償程序

Group Medical Claims

The Insured Member has to submit their hospitalization claims to the Insurance Company within 90 days from the date of consultation / discharged from the hospital. Outpatient claims should be submitted to the Insurance Company within 90 days from the date of consultation. Reimbursement cheque and Claim Settlement Notice will be issued to Insured Member via his/her correspondence address as specified in the claim form by Hong Kong Post. If the Insured Member have any claims enquires, please contact Generali's medical claims hotline at (852) 3187 6831 or email medicalcs@generali.com.hk. If the Insured Member has provided his/her email address to the Insurance Company, he/she may visit our online platform, <https://genbravo.generali.com.hk/> for the online services including Online Search of download claim forms and e-claims inquiry.

團體醫療保障賠償

受保成員的住院賠償申請需於診症後或出院後九十天内交回保險公司。而門診賠償申請亦需於求診後九十天内交回保險公司。賠償款項及賠償通知書將會以支票形式發放，並以郵寄方式寄往賠償申請表上所註明之地址。如有任何疑問，可致電忠意保險醫療賠償熱線 (852) 3187-6831 或電郵至 medicalcs@generali.com.hk 查詢。如受保成員已提供電郵給本公司，歡迎閣下瀏覽我們的網頁 <https://genbravo.generali.com.hk/> 以使用「GenBRAVO 網上服務」，當中包括線上下載賠償申請表格及查詢賠償記錄。

Hospitalization Claim

1. The Insured Member is required to settle all payment(s) first and obtain the original bills, receipts and account statements from the attending doctor and/or hospital with precise details of the diagnosis and treatment of the sickness.
2. Submit the original documents together with a duly completed hospitalization claim form (completed by insured member and attending doctor) to Generali Insurance – EB Claims Department within 90 days from the date of discharge from hospital for reimbursement.
3. For hospitalization in Hong Kong Hospital Authority Hospital, please submit the claim together with Discharge Summary (for replacement of Part B of the Hospitalization Claim Form) that issued at the ward.
4. Please keep a copy of receipts and medical reports for your own record.

住院賠償

1. 受保成員需先行繳付相關住院費用，並請向醫院取回住院單據及收據之正本，以及由主診醫生及/或醫院負責人簽署並具有詳細病症資料之賬單。
2. 請將受保成員及其主診註冊醫生填寫完成的住院賠償申請表格，以及上述文件之正本，於出院後 90 天内一併遞交給忠意保險 - 團體醫療賠償部。
3. 有關香港公立醫院的住院賠償，請在索償時遞交由醫院發出的出院紙 (出院紙可用作取代住院賠償申請表格的乙部)。
4. 請緊記保留收據和醫療報告的副本，以便日後作參考用。

Outpatient Claim

1. Please settle the bills first and obtain original receipts from the clinic. The following items must be shown clearly on the receipt:
 - Name of patient
 - Breakdown of medical charges
 - Date of consultation
 - Doctor's / Dentist's signature and stamp
 - Name of diagnosis
 - Name of operation performed (if applicable)
 - Referral letter (if applicable)
2. Please complete and forward the outpatient claim form with the original receipts to Generali Insurance – EB Claims Department directly within 90 days from the date of consultation.
3. Please keep a copy of receipts and referral letter for your own record.

門診賠償

1. 受保成員需要先行支付相關診症的費用，並向診所索取正本付款收據需同時附上正本處方。收據上須寫上以下資料：
 - 病人姓名
 - 詳細列明各項診症的費用
 - 診症日期
 - 醫生 / 牙醫簽署及蓋印
 - 病症
 - 所施行的手術名稱 (如適用)
 - 主診醫生轉介信 (如適用)
2. 請於診症日期起計 90 天內，將已填妥的門診賠償申請表，連同以上 (i) 項所述的收據，一併交回忠意保險 - 團體醫療賠償部。
3. 請緊記保留收據和醫生轉介信的副本，以便日後作參考用。

Special notes for Group Medical Claims

1. Generali will recover the medical cost from Insured Members through the policyholder in the event of improper use of any excluded services or any medical treatments received by the Insured Member which are exceeding the benefit limits stipulated in the group medical insurance benefit plan.

2. If you are going to seek the second claims from another insurance company, please indicate on the first page of claim form, so that Generali can return all original receipts to you after completion the claim.

有關團體醫療保障賠償之特別備註

1. 如受保成員不當地使用有關醫療服務、治療並不在醫療保單的保障範圍內，忠意保險將保留權利經保單持有人向受保成員追討有關費用。
2. 若閣下擬向另一間保險公司申請第二次索償，請於賠償申請表上清楚列明，以便忠意保險完成賠償後交回所有正本單據予閣下。

(D) GENBRAVO ONLINE SERVICES (WEBSITE & MOBILE APP)

(J) GENBRAVO 網上服務 (網頁及手機程式)

If the Insured Member provided his/her email address to Generali, he/she could access Generali's online platform – *GenBRAVO*, which enables member to download claim forms & benefit schedule and view claim history and submit claims electronically (E-Claim Submission, if applicable).

User Guide (*GenBRAVO* Web and *GenBRAVO* App) is available in our *GenBRAVO* web link. *GenBRAVO* web link can be access through <https://genbravo.generali.com.hk/>.

如受保成員已向忠意保險提供電郵地址，則可使用忠意保險的線上平台 – **GenBRAVO** 下載索償表格、福利賠償表、查閱理賠記錄及遞交電子索償(如適用)。

受保成員可透過忠意保險的線上平台下載相關的用戶指南作參考。如欲了解各項網上服務的詳情，請下載忠意保險的手機程式 “**Generali GenBRAVO**” 或登入 <https://genbravo.generali.com.hk/> 瀏覽。

Android



Apple



(E) GENERAL EXCLUSIONS

(戊) 主要不承保事項

Group Medical Insurance 團體醫療保障

No benefit shall be payable for the following services, products or conditions:

以下服務、產品或情況，將不會獲得賠償：

1. Where the loss, costs or expenses is recoverable under any law, medical program, or other insurance policy provided by any government, company, other insurers or any other third party.

倘損失、成本或費用可根據任何法例、醫療計劃或其他保單，向任何政府、公司、其他保險公司或任何其他第三者提出索償。

2. Treatment or tests which is not Medically Necessary; or purchase of drugs which are not prescribed by a Registered Medical Practitioner.

進行的治療或測試並非屬醫療必需，或並非經註冊醫生處方購買的藥物。

3. Confinement solely for the purpose of general checkup.

純粹因接受一般身體檢查而住院。

4. Treatment related to Congenital Conditions (except Hernias, Strabismus and Phimosis) or Developmental Conditions or disease of similar kind.

任何先天性疾患(疝氣、斜視及包莖除外)或成長障礙狀況或類近疾病的治療。

5. Expenses directly or indirectly arising from Human Immunodeficiency Virus (HIV) and its related Disability, including Acquired Immunization Deficiency Syndrome (AIDS) and/or any mutations, derivation or variations thereof, consequential upon an HIV infection occurring before the effective date of coverage applicable to such Insured. For the purposes of this exclusion, an HIV related disability emerging within 5 years after the Policy Effective Date will be conclusively presumed to proceed from an HIV infection occurring prior to the effective date of coverage of the Insured.

直接或間接因後天免疫力缺乏症病毒及其有關的傷病而引致的費用，包括愛滋病及／或因愛滋病而引發的任何突變、衍生或變異，並因適用於受保人的保障生效日期前感染後天免疫力缺乏症病毒而病發。就本不保事項而言，於保單生效日期後五年內出現與後天免疫力缺乏症病毒有關的傷病，將推定為受保人於保障生效日期前已因受後天免疫力缺乏症病毒感染而病發。

6. Treatment or disability directly or indirectly arising from or consequent upon: the abuse of drugs or alcohol, self-inflicted injuries or attempted suicide, illegal activity, or driving whilst exceeding the prescribed alcohol limit, or venereal and sexually transmitted disease or its sequelae.

直接或間接由於或因為以下事項所引致的治療或傷病：濫用藥物或酒精、自我毀傷或企圖自殺、不法活動、飲用超過規定水平的酒精後駕駛，或經由性接觸傳染的疾病或其後遺症。

7. Any charges in respect of services for beautification purposes; cosmetic surgery; including related and associated medical conditions arising therefrom, hearing tests, routine blood tests, general check-ups, vaccinations or inoculations, Hair Mineral Analysis (HMA), bird's nest, lingzhi, ginseng and other specialised Chinese tonic medicine, health supplements (unless approved by the Company), eye refraction including routine eye tests, fitting of spectacles or lens and any operational procedures and related services for the purpose of correcting visual acuity or refractive errors.

以美容為目的的任何服務費用；整形外科—包括因此而引致的有關及相關醫療狀況；聽力測試；例行血液測試；一般身體檢查；接種疫苗或防疫注射；頭髮重金屬元素分析；服食燕窩、靈芝、人蔘及其他中醫專用補藥；健康補充品（除非獲本公司批准）；眼折射測試包括例行視力測試、驗配眼鏡或鏡片，以及任何為矯正視力準確度或折射不正而進行的任何手術程序及相關服務。

8. Dental treatment and oral surgery except for emergency treatment arising from an accident received during confinement. Follow up treatment from such hospital confinement relating to dental treatment or oral surgery shall not be covered.

牙科治療及口腔外科手術，因意外而需在醫院接受的緊急治療除外。保障不包括因住院期間接受有關牙科治療及口腔外科手術後的覆診治療。

9. All investigation, treatment, surgical procedure and counselling services relating to maternity and its complications, including diagnostic tests for pregnancy or resulting childbirth, abortion or miscarriage; birth control or reversal of birth control; sterilisation or sex reassignment of either sex; infertility including in-vitro fertilisation or any other artificial method of inducing pregnancy; sexual dysfunction including but not limited to impotence, erectile dysfunction, pre-mature ejaculation regardless of cause.

與婦產及其併發症有關的所有檢查、治療、手術及諮詢服務，包括驗孕或其後的分娩、墮胎或流產；節育或恢復生育；兩性結紮；不育治療；性別轉換手術，包括體外受孕或以任何其他人工方法導致懷孕；性機能失調，包括但不限於任何原因導致的陽萎、不舉、早泄。

10. Purchase of artificial limbs, body organs and prosthetic devices including those prosthetic devices that are surgically implanted, and purchase or rental of durable medical equipment or appliances including but not limited to wheelchairs, beds and furniture, airway pressure machines and masks, portable oxygen and oxygen therapy devices, dialysis machines, exercise equipment, spectacles, hearing aids, special braces, walking aids, over-the-counter drugs, air purifiers or conditioners and heat appliances for home use.

購買義肢、移植器官及矯型裝置，包括經由手術植入體內的矯型裝置；及購買或租借耐用的醫療設備及儀器，包括但不限於輪椅、病床/傢俱、呼吸正壓機及面罩、氧氣及供氧機、洗腎機、運動設備、眼鏡、助聽器、特別支架、助行器、非處方藥物、空氣清新機或空調、暖爐或於受保人家居進行的改動。

11. Treatment directly or indirectly arising from any psychotic, psychological, or psychiatric condition of any and all kinds, and any physiological or psychosomatic manifestations thereof.

直接或間接由任何精神或心理狀況，以及其生理及心理表現而引致的治療。

12. Alternative treatment including but not limited to acupressure, Tui Nai, hypnotism, qigong, massage therapy and aroma therapy and such alike.

另類療法，包括但不限於指壓、推拿、催眠、氣功、按摩治療、香薰治療及類似的治療方式。

13. Experimental, unproven and/or new medical technology or procedure not yet approved by the Company with reference to the common standard in the locality where the treatment is received.

在該地區一般醫學界的情況下，未獲本公司批准的試驗性及／或新醫療技術或程序。

14. Non-medical services, including but not limited to guest meals, radio or TV rentals, telephone charges, photocopy charges, medical report charges, taxes and the like.

非醫療服務，包括但不限於訪客膳食、租用收音機或電視、電話費、影印費、醫療報告費、稅項及其他。

15. Treatment or disability directly or indirectly arising from war (declared or undeclared), civil war, invasion, acts of foreign enemies, hostilities, rebellion, revolution, insurrection or military or usurped power; resulting from taking part in military, air force, naval and other disciplinary services.

直接或間接因戰爭（不論宣戰與否）、內戰、侵略、外敵行動、敵對行動、叛亂、革命、起義或軍事政變或奪權而及因參與陸軍、空軍、海軍及其他紀律性服務而引致的治療或傷病。

(F) **Sanction Clause**

(己) **制裁條款**

The Scheme does not provide any cover or service directly or indirectly in relation to any Sanction Country. Please contact Generali's Medical Claims Customer Service Team, or visit <https://www.app-generalali.com/s/f/sanction.pdf> for a simplified version of the Clause.

本計劃不提供任何承保或服務予受制裁國家。請向忠意保險賠償服務熱線查詢詳情，或到 <https://www.app-generalali.com/s/f/sanction.pdf> 瀏覽條款之簡易版本。



SCHEDULE OF BENEFITS 福利表

Hospital And Surgical 住院及外科手術

100% up to Maximum Amount (HK\$) 最高賠償金額(港元)

Room & Board	住院及膳食費	
Max no. of days per disability	每項疾病最高賠償天數	90
Limit per day	每天賠償限額	\$750
Hospital Service	醫院雜費	
Limit per disability	每項疾病最高賠償限額	\$14,000
Hospital Physician Services	住院醫生巡房費	
Max no. of days per disability	每項疾病最高賠償天數	90
Limit per day	每天賠償限額	\$750
Surgeon's Fee	外科手術費	
(max limit per disability)	(每項疾病最高賠償限額)	
Complex	極嚴重	\$44,000
Major	嚴重	\$22,000
Intermediate	普通	\$11,000
Minor	簡單	\$4,400
Anesthetist's Fee	麻醉師費	
(max limit per disability)	(每項疾病最高賠償限額)	
Complex	極嚴重	\$13,200
Major	嚴重	\$6,600
Intermediate	普通	\$3,300
Minor	簡單	\$1,320
Operation Theatre Fee	手術室費	
(max limit per disability)	(每項疾病最高賠償限額)	
Complex	極嚴重	\$13,200
Major	嚴重	\$6,600
Intermediate	普通	\$3,300
Minor	簡單	\$1,320
Post Operation for outpatient visit	出院後門診費用	
Limit per disability	每項疾病最高賠償限額	\$1,000
In-Hospital Specialist's Service	住院醫生專科醫生費用	
Limit per disability	每項疾病最高賠償限額	\$4,000
Day Confinement	單日住院保障	
Limit per disability	每項疾病最高賠償限額	\$4,400



Intensive Care	深切治療費用	
Limit per day	每天賠償限額	\$3,000
Limit day per disability (subject to max. no. of days of Room & Board Charges inclusively)	每項疾病最高賠償天數 (已包括於住院及膳食費之最多可住天數內)	7
Outpatient Surgery Cash Allowance *	門診手術現金津貼*	\$750
Limit per surgical procedure	每外科手術	

* A cash allowance will be paid in case where the Insured receives any of the following Day Case Procedure: Gastroscopy (including Esophagogastroduodenoscopy), Colonoscopy, Cystoscopy, Arthroscopy, Colposcopy, Bronchoscopy, Detached Retina Repair and Hysteroscopy. 門診手術現金津貼只適用於以下日症手術：胃鏡（包括食道胃十二指腸鏡）檢查、腸鏡檢查、膀胱鏡、關節鏡、陰道鏡檢查、支氣管鏡檢查、視網膜脫落修補及子宮鏡檢查。

Accidental Dental Treatment	意外牙科治療	\$1,000
Limit per accident	每宗意外最高賠償額	
Death Benefits**	身故保障**	\$10,000

** No benefit will be payable if the death of the insured member results directly or indirectly from suicide.

VOLUNTARY TOP-UP PLAN 自選額外福利

Out-Patient Benefit 門診醫療計劃		
100% up to Maximum Amount (HK\$)		最高賠償金額(港元)
Specialist's Consultation with Medicines (including Physiotherapy / Chiropractor Treatment)*		
專科醫生費用及藥物(包括物理治療/ 脊椎治療)#		
Max visits per year	每年最高賠償天數	10
Limit per day per visit	每日每次最高賠償額	\$600
Diagnostic X-rays & Laboratory Test#	各項化驗及檢查費#	
Limit per disability	每項疾病最高賠償額	\$2,000
Vaccination	疫苗注射	
Max visits per year	每年最高賠償天數	1
Limit per day per visit	每日每次最高賠償額	\$200

Chemotherapy / Radiotherapy / Renal Dialysis Treatment	化療/放射治療/腎透析治療	
Limit per disability	每項疾病最高賠償額	\$15,000

Written referral from the attending physician is required. 需要由主診西醫書面推薦。
 - Validity of referral letter is 6 months from date of issuance. 轉介信只在六個月內有效。
 - Full year benefits irrespective of join or termination date of students. 無論學生何時加入均享有全年福利。

OVERSEAS EMERGENCY ASSISTANCE 海外緊急援助
 Evacuation / Repatriation Service 撤離 / 運送服務 Fully Covered 全數賠償

NOTES 附註:

Expense related to clinical / day surgery and the associated histopathology can be covered under Hospitalization Benefit (only covered under Hospital Special Services (Hospital Expenses) / Surgical Benefit / Anaesthetist's Fee / Operation Theatre, if the benefit is applicable) where admission is not necessary. 日間簡單手術或在診所進行的簡單手術及相關的病理化驗，無需入院進行均可獲得住院福利賠償 (只包括醫院雜項費 / 手術費 / 麻醉師費 / 手術室費，如有相關福利)。

Diagnostic Advanced Imaging (CT, MRI & PET scan) will be covered under Hospital Special Services (Hospital Expenses) and admission is not necessary. Preferential rate and credit service is available at network laboratory and imaging centre for Advanced Diagnostic Imaging (e.g. MRI, CT and PET scans) with Generali approval. Please call Generali service hotline for details. 先進診斷掃描 (如磁力共振、電腦掃描及正電子掃描) 於日間化驗及診斷中心進行亦可獲得醫院雜項費賠償 (無需入院進行)，會員並可於指定網絡化驗及診斷中心以優惠價錢及掛賬服務接受先進診斷掃描，但需忠意保險預先批核。有關詳情可致電忠意服務熱線查詢。

Successive hospital confinement due to the same cause, or confinement within a three-month period arising from closely inter-related cause(s) shall be considered as one disability. 如在三個月內，受保成員因同樣疾病或直接因該病而引發的其他疾病，而導致需要入院治療超過一次者，一切費用將按照上述每病症之規定計算，而各次之入院治療將當作同一病症處理。

本單張僅作參考，任何條款及各項福利之闡釋或應用，均摘錄於受保成員的僱主與忠意保險有限公司(香港分行)所簽訂的保單內，並以忠意保險有限公司(香港分行)的最後決定為準。

This leaflet is designed for reference only as everything contained herein has been extracted from the Insurance Master Policy issued to insured member's employer and nothing in this leaflet can over-ride the terms and conditions of the policy. The final interpretation of any specific provision or its applicability is subject to the Master Policy and the final decision of Assicurazioni Generali S.p.A. – Hong Kong Branch.



Arranged by Insurance Broker:



團體意外保險計劃

Group Personal Accident Insurance Plan

Specifically designed for
non-local students of
City University of Hong Kong
特為香港城市大學非本地學生而設

Group Personal Accident Insurance Plan 團體意外保險計劃

(Specifically designed for non-local students of City University of Hong Kong 特為香港城市大學非本地學生而設)

Policy No.: GPP2001025

If bodily injury to the insured person results within 365 days of the accident in any one of the losses specified below, we will pay the percentage of the sum insured shown.
如受保人自意外發生日起 365 天內遭遇身體傷害，而該意外引致以下保障權益表所指定的任何喪失，則我們會按相應的保額百分率賠償。

Table of Benefit 保障權益表

Section A: Personal Accident 人身意外 Sum Insured per person 個人保額: HK\$300,000		The percentage of the Sum Insured 保額的百分率
1	Accidental death 意外死亡	100%
2	Permanent total disablement 永久完全傷殘	150%
3	Paraplegia 截癱	160%
4	Quadriplegia 四肢癱瘓	175%
5	Loss of two or more limbs 喪失雙肢或以上	150%
6	Loss of one limb 喪失一肢	125%
7	Loss of sight of both eyes 喪失雙眼視力	150%
8	Loss of sight of one eye 喪失一眼視力	100%
9	Loss of the lens of one eye 喪失一眼晶狀體	50%
10	Loss of hearing 失聰	
	a) both ears 雙耳 b) one ear 單耳	100% 30%
11	Loss of speech 喪失言語能力	75%
12	Lower jaw by surgical treatment 因手術喪失下顎	40%
13	Loss of one thumb 喪失一隻拇指	
	a) both joints 兩個關節 b) one joint 一個關節	40% 25%
14	Loss of each finger 喪失每隻手指	
	a) three joints 三個關節 b) two joints 二個關節 c) one joints 一個關節	20% 15% 10%
	Loss of each toe 喪失每隻腳趾	
15	a) all-one foot 所有腳趾一一隻腳	25%
	b) big toe - one or both joints 腳拇指一一個或兩個關節	10%
	c) other than big toe, each toe 除腳拇指外的一隻腳趾	2%
16	Loss of kidney 喪失腎臟	25%
17	Loss of spleen 喪失脾臟	20%
18	Fractured leg or patella with established non-union 折斷腿部或膝蓋而無法聯合	20%
19	Shortening of leg by at least 5 cm 腿部縮短 5 厘米或以上	10%
20	Permanent facial scarring longer than 10 cm 10 厘米以上臉部永久疤痕	10%
21	Permanent facial scarring longer than 5 cm 5 厘米以上臉部永久疤痕	5%
22	Severe Burns to 嚴重燒傷:	
	a) 8% or more of the head 頭部面積 8%或以上	100%
	b) 5% or more but less than 8% of the head 頭部面積 5% 或以上但少於 8%	75%
	c) 2% or more but less than 5% of the head 頭部 2% 或以上但少於 5%	50%
	d) 20% or more of the body than the head 除頭部外身體面積 20% 或以上	100%
	e) 15% or more but less than 20% of the body other than the head 除頭部外身體面積 15% 或以上但少於 20%	75%
f) 10% or more but less than 15% of the body other than the head 除頭部外身體面積 10% 或以上但少於 15%	50%	
23	Permanent disability which is not provided for under the above items 上述項目外的永久傷殘 *	Up to 100%

* Any benefit paid under item 23 will be assessed by considering the severity of the disablement in conjunction with the stated percentages for the specific types of disablement mentioned above. The insured person's occupation will not be a relevant factor.
The total amount payable in respect of any permanent disabilities due to the same bodily injury is arrived at by adding together the various percentages but shall not exceed 150% of the sum insured and there shall be no further liability under the policy in respect of the same insured person for bodily injury sustained thereafter, other than for items 3 and 4 on the Table of Benefits.

If a claim is payable for loss of, or loss of use, of a whole part of the body, a claim for any component of that part cannot also be made.

* 第 23 項下的任何賠付將透過考慮傷殘程度，以及以上保障權益表特定傷殘類別所述的百分率計算。我們可全權決定應支付的保障權益額。受保人的職業並非相關因素。就因相同身體傷害造成的任何永久傷殘，其應賠付總額為各百分率相加之和但不超過保額的 150%，且本保單不承擔同一受保人有關日後身體傷害的更多責任。保障權益表的第 3 及 4 項除外，保額百分率會按保障權益表所列賠償。如我們已付上保單列明之全部保額，則本保單將於該付款後自動終止。如就身體某一部分因喪失或喪失用途的索償獲賠付，則該部位的任何組成部份將不能同時申請索償。

Table of Benefit 保障權益表

Fractured Bones 骨折

Insured Person sustains bodily injury during the operative time, which within 365 days solely and independently of any other cause, results a fracture or fractures
受保人在手術期間遭受身體傷害，在 365 天內單獨且獨立於任何其他原因導致骨折或骨折

a)	vertebral column (other than the coccyx) 脊柱 (尾骨除外)	HK\$20,000
b)	pelvis or hip 骨盆或臀部	HK\$16,000
c)	skull (other than the nose and teeth), breast bone, ankle or one or more bones of the leg (femur, patella, tibia and fibula) 頭骨 (鼻子和牙齒除外、胸骨、腳踝或腿的一根或多根骨頭 (股骨、髌骨、脛骨和腓骨))	HK\$6,000
d)	collar bone, elbow, wrist or one or more bones of the arm (humerus, radius and ulna) 鎖骨、肘部、手腕或手臂的一根或多根骨頭 (肱骨、橈骨和尺骨) "	HK\$3,000
e)	rib or coccyx 肋骨或尾骨	HK\$2,000
f)	one or more bones of the hand, fingers, foot, thumbs, toes, the nose or any bone not specifically covered in a, b, c, d or e above 手、手指、腳、拇指、腳趾、鼻子的一根或多根骨頭，或上述 a、b、c、d 或 e 中未明確覆蓋的任何骨頭	HK\$600

Additional Medical Expenses 意外醫療費用

Bodily Injury resulting in Medical Expenses 人身意外醫療保障

Chinese Physician or Chiropractors Medical Expenses 中醫師或脊醫醫療費用 (Up to HK\$4,000)

HK\$10,000 within HK
HK\$35,000 outside HK

Additional Benefits 額外保障 (No additional premium shall be charged 不需額外保費)

1	AIG Travel Guard Services:	
	(a) Assistance Emergency Hotline Service 緊急援助熱線服務 +852 3516 8699 / +60 3 2772 5603	Covered
	(b) Emergency Medical Evacuation &/or Repatriation Services 緊急醫療運送和 / 或送返服務	Covered
	(c) Return of Mortal Remains 遺體運返	Covered
	(d) Compassionate Visit (on top of item 19) 緊急啟程	Covered
	(e) Hospital Guarantee Admission Service 住院醫療費用擔保	Covered
2	Double Indemnity in public common carriers 公共交通工具上之雙倍賠償	HK\$300,000
3	Accidental Hospital Cash 意外住院現金	HK\$150 per day (Up to 52 weeks)
4	Funeral Expenses 殯殮費用	HK\$20,000
5	Compassionate Death Benefits 身故恩恤金	HK\$10,000
6	Rehabilitation Expenses 復康費用	HK\$25,000 per year
7	Home Renovation Expenses 家居改建	HK\$25,000 per year
8	Critical Illness 嚴重疾病	HK\$20,000
9	Scarring of the face 臉上的疤痕	HK\$50,000
10	Trauma Counselling Benefits 創傷輔導	HK\$1,500 per day (HK\$15,000 per year)
11	Coma Benefit 昏迷保障	HK\$1,000 per full week (Up to 52 weeks)
12	Psychotherapy Expenses 心理治療保障	HK\$500 per visit (HK\$15,000 in aggregate)
13	Natural Disaster Evacuation 天然災害撤離	HK\$15,000
14	Drowning & Suffocating By Gas, Poisonous Fumes or Smoke 遇溺、氣體或煙霧中毒之保障	HK\$50,000
15	Loss of Teeth 牙齒脫落	HK\$1,000 per tooth (HK\$5,000 in aggregate)
16	Credit Card Indemnity 信用卡賠償	HK\$20,000
17	Cosmetic Damage 毀容保障	HK\$50,000
18	Travel Delay (for each full 6 hours) 旅程延誤	HK\$1,000 (Up to HK\$10,000)
19	Kidnap (each full 24 hours) 被綁架之保障	HK\$500 (Up to HK\$15,000)
20	Corporate Travellers' Family Assistance 商務旅遊期間之家庭保障	HK\$50,000

General Policy Exclusions: The following exclusions apply to all sections of this policy and are in addition to the specific exclusions under each individual section of cover. We will not be liable to provide any coverage or make any payment under any section of this policy for loss, injury, damage or liability suffered and/or, sustained by or arising directly or indirectly as a result of or in connection with any of the following:

- a) any act of war, acts of foreign enemies, hostilities, rebellion or warlike operations (whether war be declared or not); b) travel on board any military aircraft or flying as a pilot in any aircraft;
c) suicide or intentional injuries or any attempts thereof. d) if to do so would be in violation of any sanctions law or regulation which would expose us, our parent company or our ultimate controlling entity to any penalty under any sanctions law or regulation.

Age Limit: No Age Limit (The amount payable for a loss will be reduced if an insured person is age 80 or older on the date of the accident)

This is a summary of coverage. Please refer to the Policy for exact policy coverage, terms and conditions.

一般保單不承保範圍: 以下不承保範圍適用於本保單的所有部分，並且是每個單獨承保部分下特定不承保範圍的補充。對於因以下任何事項直接或間接遭受和 / 或持續遭受或引起的損失，傷害，損害或責任，我們將不負責根據本政策的任何部分提供任何保障或支付任何款項：

- a) 任何戰爭行為、外敵行動、交戰、叛亂或類似戰爭的行動 (無論是否已宣戰)； b) 乘坐任何軍用飛機旅行或在任何飛機上擔任飛行員；
c) 自殺或故意傷害或任何企圖； d) 若我們就任何損失或索賠作出支付會違反任何制裁法律或規例，並由此導致我們、我們的母公司或我們的最終控制實體根據任何制裁法律或規例須繳納任何罰款

年齡上限: 沒有年齡上限。當受保人年滿 80 歲，其意外身亡及永久傷殘的保額將減少。

此為保障範圍概要。有關實際的保障範圍、條款及條件，請參閱保單。



American International Group, Inc. (AIG) is a leading global insurance organization. AIG member companies provide a wide range of property casualty insurance, life insurance, retirement solutions, and other financial services to customers in approximately 80 countries and jurisdictions. These diverse offerings include products and services that help businesses and individuals protect their assets, manage risks and provide for retirement security. AIG common stock is listed on the New York Stock Exchange.

Additional information about AIG can be found at www.aig.com | YouTube: www.youtube.com/aig | Twitter: [@AIGinsurance](https://twitter.com/AIGinsurance)
www.twitter.com/AIGinsurance | LinkedIn: www.linkedin.com/company/aig.

These references with additional information about AIG have been provided as a convenience, and the information contained on such websites is not incorporated by reference herein.

AIG is the marketing name for the worldwide property-casualty, life and retirement, and general insurance operations of American International Group, Inc. For additional information, please visit our website at www.aig.com. All products and services are written or provided by subsidiaries or affiliates of American International Group, Inc. Products or services may not be available in all countries and jurisdictions, and coverage is subject to underwriting requirements and actual policy language. Non-insurance products and services may be provided by independent third parties. Certain property-casualty coverages may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds, and insureds are therefore not protected by such funds.

美國國際集團 (AIG) 為全球保險業界之翹楚。建基於 100 年的經驗，時至今日 AIG 成員公司為 80 多個國家和地區的客户提供廣泛的財產保險、人壽保險、退休產品及其他金融服務。這些多樣的產品及服務幫助企業和個人保護其資產、管理風險和提供退休保障。AIG 的股票在紐約證券交易所上市。

美亞保險香港有限公司為美國國際集團 (AIG) 成員。

本公司相關資料，詳列於本公司網站 www.aig.com | YouTube: www.youtube.com/aig |

Twitter: [@AIGinsurance](https://twitter.com/AIGinsurance) www.twitter.com/AIGinsurance | LinkedIn: www.linkedin.com/company/aig

AIG 為美國國際集團之全球產物保險、壽險與退休險及保險營運之行銷品牌。更多有關資訊，請造訪集團網站 www.aig.com。美國國際集團的各項保險產品與服務是透過其子公司或關係企業提供，但並非於所有國家及地區皆有提供，且實際承保範圍應以保單條款為準。非保險之產品與服務可能由獨立第三方提供。特定財產傷害承保可能由其他保險公司提供，而該類公司一般不參與國家擔保資金，因此受保人不受該類資金保護。



美亞保險香港有限公司
香港港島東華蘭路 18 號港島東中心 7 樓
AIG Insurance Hong Kong Limited
7/F, One Island East,
18 Westlands Road, Island East, Hong Kong

電郵地址 Email Address: cs.hk@aig.com
客戶熱線 CS Hotline: (852)3666 7016
傳真號碼 Fax: (852)2838 4180

本單張僅提供保單摘要，有關保單條款及不承保事項請參看保單條款及細則。