

personal accident

# we share your life's uncertainties



**SmartCare Prime**  
gives you peace of mind

**SmartCare Prime** is designed to provide a wide range of cover to protect both you and your family in case of an accident happening anywhere in the world, 24 hours a day.

## Summary of Benefits and Premium Table

(effective from 19 September 2011 until further notice)

Benefits		Silver Plan	Gold Plan	Platinum Plan
		Maximum Limit (HK\$)		
<b>1</b>	<b>Accidental Death</b> Benefit is payable for death occurring within 12 months from the date of accident.	\$500,000	\$1,000,000	\$1,500,000
<b>2</b>	<b>Permanent Disablement</b> Benefit is payable according to the scale of the permanent disablement occurring within 12 months from the date of accident.	\$500,000	\$1,000,000	\$1,500,000
<b>3</b>	<b>Accidental Medical Expenses</b>			
	<b>(i) Medical Expenses</b> The actual reimbursement of the medical expenses occurring within 12 months from the date of accident. Extension: Medical expenses for registered Chinese Herbalist, Bonesetter or Acupuncturist (\$150 per consultation once per day).	\$15,000	\$30,000	\$50,000
	<b>(ii) Double Medical Indemnity for Third Degree Burn</b> Double up the medical expenses is payable for third degree burn as a result of an accident.	\$1,000	\$2,000	\$3,000
<b>4</b>	<b>Daily Hospital Cash</b> A daily hospital cash is payable if Insured Person is confined to a hospital, subject to minimum hospital confinement of 5 consecutive days, as a result of an accident (max. 365 days).	\$27,375 (\$75/day)	\$54,750 (\$150/day)	\$164,250 (\$450/day)
<b>5</b>	<b>Free Additional Benefits</b>			
	<b>(i) Double Indemnity - for traffic accident whilst riding as a passenger or landslide, flood, explosion or fire</b> Double up the accidental death or permanent disablement is payable for Insured Person suffer death or permanent disablement (i) as a <u>passenger</u> in a traffic accident, whether it is a "MTR", railway train, tram car, taxi, public light bus, public bus, rental car, ferry or schedule airlines as well as private car; OR (ii) as a result of landslide, flood, explosion or fire.	\$1,000,000	\$2,000,000	\$3,000,000
	<b>(ii) Immediate Cash Relief</b> A cash relief benefit is payable for death due to an accident.	\$50,000	\$75,000	\$100,000
<b>(iii) 24-Hour AXA Assistance Hotline Service (Worldwide Service)</b> The Insured Person can contact AXA Assistance 24-Hour Hotline Service for emergency assistance on advisory or referral services. In the event of medical evacuation or repatriation due to an accident, expense incurred will be paid subject to the maximum limit provided under the accidental medical expenses.				
<b>Annual Premium for</b>				
	Insured Only	\$750	\$1,230	\$2,160
	Spouse	\$635	\$1,035	\$1,835
	Child	\$375	\$615	\$1,080

N.B.

- Free of charge for 1 child will be provided to each Insured Person.
- Child refers to Insured's unmarried child aged between 1 and 17 years old.
- Each Insured Child will receive 50% of the policy benefits.
- Minimum premium per policy is \$500.

redefining / standards



## plans to choose from Platinum, Gold or Silver Plan

We offer you a choice of three levels of coverage. Each Plan is packaged comprehensively in order to provide you a total peace of mind. In addition, you will enjoy saving of premiums should you choose to cover your spouse and your children.

### eligibility

- All Hong Kong residents aged between 18 and 65 can apply.
- Persons engaging in professional, administrative, and clerical duties generally; or in occupations of a superintending nature or which may involve occasional light manual work.

### main exclusions

Some of the exclusions under this Plan are:

- Suicide or intentional self injury
- Any kind of sickness or disease
- Unnecessary medical or surgical treatment
- Cosmetic surgery for purposes of beautification
- Venereal disease or insanity, AIDS
- Pregnancy or childbirth
- Acts committed under the influence of drugs or alcohol
- Duties as part of the police, fire services or military
- Strike, riot, civil commotion (except passive risks)
- Injury due to war, nuclear weapons, radioactivity
- Any acts violating the law
- Engaging or participating in a professional capacity or where you should or could earn income or remuneration from engaging or participating in such sport
- Engaging or participating in any kind of speed contest or racing (other than on foot)
- Flying other than as a fare-paying passenger

NB: Please refer to the policy for complete details. A specimen policy can be made available upon request.  
All amounts are in Hong Kong Dollars.

### AXA Group in 2010

- 91 billion euros in consolidated revenues
- 1,104 billion euros in assets under management
- 214,000 employees worldwide working to deliver the right solutions and top quality service to our customers
- 95 million customers across the globe have placed their trust in AXA to:
  - Insure their property (vehicles, homes, equipment)
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  - Manage their personal or corporate assets
- Standard & Poor's Rating: AA-

### AXA General Insurance Hong Kong Limited

- One of the top general insurers in Hong Kong, leading in motor insurance
- Over 170 years of local experience in Asia
- Over 220 professional, well-trained and caring staff
- Wide range of SMART products for individual and business needs

motor  
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To apply or for more details, please contact your agent or broker, or you can contact us on

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**[www.axa-insurance.com.hk](http://www.axa-insurance.com.hk)**

# 為你分憂 照顧你不時之需



「卓越」全意保  
令你倍感安心

「卓越」全意保 是特定為你及你的家庭而設的個人意外保險計劃，無論你身在世界各地，本計劃都會提供24小時至周全的保障，令你及你的家人安枕無憂。

## 承保範圍及保費表

(此保費由2011年9月19日生效，直至另行通知為止。)

保障範圍		銀計劃	金計劃	白金計劃
		最高限額 (港幣)		
1	<b>意外死亡</b> 因意外受傷並於12個月內死亡，可獲意外死亡賠償。	\$500,000	\$1,000,000	\$1,500,000
2	<b>永久傷殘</b> 因意外受傷並於12個月內被註冊醫生診斷為永久傷殘，可根據意外傷殘的受傷程度而獲得賠償。	\$500,000	\$1,000,000	\$1,500,000
3	<b>意外醫療費用</b>			
	(i) <b>醫療費用</b> 於意外發生後的12個月內，賠償有關醫療費用。 附加保障： 於註冊中醫、跌打醫師或針灸醫師的診療費用 (每日每次最高賠償總額為\$150)。	\$15,000	\$30,000	\$50,000
	(ii) <b>三級程度燒傷可獲雙倍醫療賠償</b> 因意外導致身體達三級程度燒傷，本計劃將提供雙倍醫療賠償。	\$1,000	\$2,000	\$3,000
		\$30,000	\$60,000	\$100,000
4	<b>每日住院現金津貼</b> 因意外而需住院連續超過5日，可獲每日住院現金津貼 (最長可達365日)。	\$27,375 (\$75/日)	\$54,750 (\$150/日)	\$164,250 (\$450/日)
5	<b>免費額外保障</b>			
	(i) <b>雙倍賠償保障 - 乘搭交通工具途中遇到交通意外或因山泥傾瀉、水災、爆炸、火災</b> (i) 若受保人乘搭地下鐵路、火車、電車、的士、小巴、巴士、出租汽車、渡輪、飛機或私家車時遇到交通意外；或 (ii) 因山泥傾瀉、水災、爆炸或火災 而導致死亡或永久傷殘，受保人可獲得雙倍賠償。	\$1,000,000	\$2,000,000	\$3,000,000
	(ii) <b>意外死亡撫恤金</b> 因意外而導致死亡，可獲得意外死亡撫恤金。	\$50,000	\$75,000	\$100,000
	(iii) <b>安盛24小時支援熱線 (全球服務)</b> 受保人可享用安盛24小時全球支援熱線所提供的諮詢或轉介服務。若遇緊急醫療運送或遣返，本計劃可提供在「意外醫療費用」內的保障額。			
<b>每年保費</b>				
投保人本人		\$750	\$1,230	\$2,160
配偶		\$635	\$1,035	\$1,835
子女		\$375	\$615	\$1,080

備註：

- 免費子女保障：每名投保人最多可享一名子女保費豁免。
- 子女必須為未婚人士及年齡介乎1歲至17歲。
- 每名合資格子女可獲賠償保單保障額的一半。
- 每份保單最低保費為\$500。

### 可選擇計劃

#### 「白金計劃」、「金計劃」及「銀計劃」

三項不同級別的保障計劃供你選擇。每項計劃皆能為你提供最適切的保障，令你無後顧之憂。此外，若你同時為你的配偶及子女投保，可享保費優惠。

### 投保條件

- 凡18至65歲居港人士均可投保
- 從事專業、行政及文職工作的人士；或從事督導性質的人士或職責涉及輕微體力勞動工作者

### 主要不保事項

此計劃主要不受保事項包括：

- 自殺或蓄意自殘
- 任何疾病
- 不必要的醫療及手術治療
- 美容及整容手術
- 性病或神智失常、愛滋病
- 懷孕或分娩
- 受藥物或酒精影響
- 從事警務、消防或軍事工作
- 直接參與罷工、暴動、騷亂
- 戰爭、核武、輻射導致的傷亡
- 參與非法活動
- 以職業身份參與體育運動
- 從事或參與任何種類的速度競賽或賽車（賽跑除外）
- 除購買機票成為乘客以外的一切航空活動

註：一切條款以保單為準，如有需要，可向本公司索取保單樣本以作參考。  
所有金額均以港元計算。  
本中文簡譯，概以英文原文為準

### 安盛集團（2010年）

- 全年總收入達910億歐元
- 管理資產總值達11,040億歐元
- 全球聘用214,000名僱員，竭誠為客戶提供所需的方案及最優質的服務
- 獲全球逾95,000,000位客戶信賴
  - 保障他們的財物（汽車、家居、器材）
  - 為他們的家人或僱員提供醫療及個人保險
  - 為他們管理個人或企業的財產
- 標準普爾評級：AA-

### 安盛保險有限公司

- 全港最大一般保險公司之一，尤以車險具領先地位
- 擁有逾170年亞洲經營經驗
- 聘用超過220名專業及訓練有素的僱員，竭誠為客戶提供所需的方案及最優質的服務
- 「卓越」保險系列專為個人及中小企業提供周全的保障

汽車系列

財物系列

消閒及旅遊系列

醫療系列

個人意外系列

綜合商業系列

責任系列

貨物水險系列

有意投保人士或欲進一步了解本保險計劃的內容，歡迎致電貴保險代理、經紀或致電向本公司查詢。

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