

we share your life's uncertainties



SmartCare Shield
covers your needs

SmartCare Shield is designed to give you total flexibility in the choice of cover and level of protection, all at an affordable price. Should you suffer an accident, you can rest assured that you are covered – anywhere, anytime.

Summary of Benefits and Premium Table

(effective from 19 September 2011 until further notice)

Benefits		Annual Premium	
		Occupation	
Compulsory Cover		Class 1	Class 2
Accidental Death Benefit is payable for death occurring within 12 months from the date of accident.		\$4.0 (per \$10,000)	\$5.0 (per \$10,000)
Optional Cover			
1	Permanent Disablement* Benefit is payable according to the scale of the permanent disablement occurring within 12 months from the date of accident.	\$4.0 (per \$10,000)	\$5.0 (per \$10,000)
2	Temporary Total Disablement# Weekly amount is payable when Insured Person sustain injury caused by an accident and is prevented from attending to or carrying out any duty pertaining to his/her usual occupation or business; and Insured Person is under the regular care and attendance of a qualified and licensed/registered medical practitioner.	\$20.0 (per \$100/week)	\$26.5 (per \$100/week)
3	Accidental Medical Expenses** 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 (\$100 per consultation once per day and maximum \$1,500 in aggregate during the period of insurance).	\$1.1 (per \$100)	\$1.35 (per \$100)
Free Additional Benefits			
1	Additional Indemnity – for traffic accident whilst riding as a passenger or landslide, flood, explosion or fire Doubled up or increased subject to a maximum of \$1,000,000 whichever is the lower the accidental death or permanent disablement 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		
2	No Claims Bonus The annual renewal of the policy that the benefits under accidental death and permanent disablement will be increased by 10% of the initial sum insured up to a maximum of 50% (subject to a maximum increase of \$1,500,000) if the Insured Person does not make any claim during the preceding year.		
3	Daily Hospital Cash A daily hospital cash \$200 is payable if Insured Person is confined to a hospital, subject to minimum hospital confinement of 7 consecutive days, as a result of an accident (max. 30 days).		
4	24-Hour AXA Assistance Hotline Service (Worldwide Service) 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.		

N.B.

* The sum insured of permanent disablement can be up to 200% of accidental death benefit.

The weekly benefit for temporary total disablement cannot exceed 80% of Insured Person's average weekly income. No payment will be paid if the temporary total disablement is less than 7 consecutive days. If temporary total disablement is 7 days or more, then it will be paid as from the first day the Insured Person is certified as temporary total disablement.

** The sum insured of accidental medical expenses can be up to 10% of accidental death benefit.
Minimum premium per policy is \$500.

classification of occupation

▪ Class 1 - Non-Hazardous Occupations

Occupations within office (including minor travel duties) such as executives, accountants, lawyers, surgeons, dentists, teachers, etc.

▪ Class 2 - Semi-Hazardous Occupations

Occupations with supervisory duties or simple manual work such as salesmen, plant supervisors, engineers, inspectors, etc.

eligibility

All Hong Kong residents aged between 16 and 65 can apply.

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.

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- Wide range of SMART products for individual and business needs

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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		全年保費	
		職業	
基本保障		第一類	第二類
意外死亡 因意外受傷並於12個月內死亡，可獲意外死亡賠償。		\$4.0 (每萬元計)	\$5.0 (每萬元計)
附加保障			
1	永久傷殘* 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。	\$4.0 (每萬元計)	\$5.0 (每萬元計)
2	暫時完全傷殘# 因意外受傷導致受保人暫時無法於現職或商業營運中實行任何職務；及於合資格及持牌或註冊醫生接受定期治療，可獲得賠償(以每星期計)。	\$20.0 (每週百元計)	\$26.5 (每週百元計)
3	意外醫療費用** 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\$100，受保年內最高賠償額可達\$1,500)。	\$1.1 (每百元計)	\$1.35 (每百元計)
免費額外保障			
1	額外賠償保障 - 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 (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，受保人可獲得雙倍或最高\$1,000,000的賠償額，以較低者為準。		
2	自動增值 若受保年內未有任何索償，「意外死亡」或「永久傷殘*」的保障額於保單屆滿續保時，可按原來的保障額每年增值10%，最多可累積增值至50% (最高增值額可達\$1,500,000)。		
3	每日住院現金津貼 因意外而需住院連續超過7日，可獲每日住院現金津貼\$200 (最長可達30日)。		
4	安盛24小時支援熱線 (全球服務) 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。		

備註：

* 永久傷殘投保總額最高為意外死亡投保額的一倍。

暫時完全傷殘的每週投保額，不可超過受保人每週平均收入的80%。若暫時完全傷殘少於連續7日將不獲賠償。若暫時完全傷殘多於7日，將以受保人確診當日作第1日計算。

** 意外醫療費用最高投保總額為意外死亡投保額的10%。

每份保單最低保費為\$500。

職業分類

- 第一類：非危險性行業
文職（包括外出公幹）如行政人員、會計、律師、醫生、牙醫、教師。
- 第二類：半危險性行業
涉及輕微體力勞動工作如推銷員、工場監管、工程師、檢查員。

投保條件及辦法

凡16至65歲居港人士均可投保。

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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