



七天特快賠償承諾

若所需文件齊備，蘇黎世可在七個工作天內辦妥賠償事宜。而申報賠償只需以下簡單步驟：

- 事發後盡快以電話、傳真或郵遞通知蘇黎世有關情況；及
- 填妥賠償申請表格連同一切所需文件寄回蘇黎世。

注意事項

- 於保單續保時，倘受保人已年滿24歲，其保障計劃將會自動由幼青保障(任何計劃級別)轉換至成年保障計劃。計劃級別轉換將假設受保人屬於第一類職業並給予於成年保障下意外死亡及永久傷殘及意外醫療費用之最低保額，之後會按受保人的要求對其職業或保障範圍作出更改，屆時保費也會作適當調整。如受保人未能通知本公司其所屬職業(第一類除外)，本公司恕不就受保人從事其職業時發生或引起之任何損傷作出賠償。倘於保單續保時，受保人已年滿71歲，則其保障計劃會自動由成年保障轉換至長者保障計劃A。當保障自動轉換時，保費亦會隨之作相應調整。受保人如需更改計劃級別，請與蘇黎世聯絡以作安排。
- 不論個人或家庭投保，每位受保人均獲簽發獨立保單。
- 於保單生效日年齡介乎六個月至17歲的受保人，保單持有人必須為受保人的父母或法定監護人，然而，當受保人年滿18歲時，受保人於續保時將自動成為保單持有人。
- 若成年保障之受保人同時受保於多份蘇黎世保險有限公司及/或關連機構之保險計劃，其可獲得的意外死亡及永久傷殘賠償，總累積額不可多於10,000,000港元。
- 每張保單每年最低保費為500港元(幼青保障-計劃A除外)。
- 若選擇每月繳交保費，每年保費最低為700港元，並且須以信用卡或自動轉賬繳付。如以自動轉賬繳付保費，則須以支票繳付首三個月保費

備註：

1. 保證承保只適用於任職由蘇黎世定義之第一類至第五類職業之受保人，蘇黎世並保留最終批核及決定權。
2. 額外意外死亡及永久傷殘保障只適用於投保或續保時年齡介乎71至80歲之受保人，此保障是終身續保。
3. 永久傷殘保障的賠償額將根據保單上賠償所列的賠償保額之百分比作出賠償。

主要不承保事項：

- 出任為任何空中乘載工具的機務人員或操作員、戰爭、核子輻射、任何性質之疾病、自殺、懷孕、分娩，從事任何職業體育活動或持械工作。

本宣傳資料只供參考之用，並不構成保險合約的一部份，有關此項保障計劃的內容細則及不承保事項將詳列於保單之內，如有任何差異，均以保單內之條款細則為準，蘇黎世保險有限公司保留最終批核及決定權。

(如中文譯本與英文有異，概以英文本為準。)

關於蘇黎世

蘇黎世保險(香港)是蘇黎世保險集團轄下之機構，竭誠為個人及企業客戶提供全面又靈活的一般及人壽保險服務。照顧他們在保險、保障及投資上的需要。集團在香港的業務始於1961年，至今已成為本港五大一般保險公司之一。

蘇黎世保險集團是一家全球領先的多險種保險供應商，其全球網絡的分支機構和辦事處遍及歐洲、北美洲、拉丁美洲、亞太和中東等地區。集團成立於1872年，總部設於瑞士的蘇黎世，集團有逾55,000名員工在170多個國家為客戶提供服務。我們矢志成為我們的股東、客戶和員工眼中全球最佳的保險公司。


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「樂在人生+」個人意外保險計劃

保證承保 終身續保
特為您全家而設的保險計劃



PAM/TJ001/AGT7TC05/2014

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「樂在人生+」個人意外保險計劃

您難以預知未來會有甚麼事故發生在您及您的家人上，我們明白愛護家人的您，定會為自己及摯愛的家人安排足夠的保障。

「樂在人生+」個人意外保險計劃針對人生不同階段的需要，在意外發生時，為您提供保障。作為您的終身保險夥伴，本計劃提供終身續保，確保您的人生能享有足夠的保障。

計劃特點

- 為幼童及青少年、成人及長者度身訂制保障內容。**保證承保**¹任何年齡介乎六個月至80歲合資格人士，本計劃更是**終身續保**。
- 保障範圍包括業餘危險運動，如冬季運動、水肺潛水、滑水、攀石、騎馬等。
- 食物飲料中毒及氣體中毒亦獲保障。
- 連恐怖活動亦在保障範圍內。
- 各種保費折扣，例如高達15%的無索償折扣及10%的家庭投保折扣，助您節省預算。
- 全球性個人意外保障。
- 長者計劃提供額外個人意外保障² – 靈活的額外意外死亡及永久傷殘保障可滿足不同的需要。

保費折扣

高達15%無索償折扣

如於保險期內並無任何索償紀錄，您的續保保費便可享有5%的無索償折扣，無索償折扣最高累積可至15%。

家庭投保折扣

若您與至少另外一名家庭成員（您的配偶、子女、父母或配偶父母）同時投保。您們均可享有10%保費折扣。

基本保障

意外死亡及永久傷殘³

- 倘因意外事故導致受保人於12個月內死亡或永久傷殘，可獲賠償。
- 保障包括二級或三級皮膚燒傷，殮葬費用及家庭看護津貼。

意外醫療費用

- 倘因意外事故導致身體受傷，提供周全的保障，包括門診及住院醫療費用，及其他治療費用如中醫跌打費。
 - 中醫跌打費、中醫針灸費、脊椎治療費及物理治療費高達每年2,000港元，個別限額如下：
 - (i) 中醫跌打費、中醫針灸費及/或脊椎治療費：最高150港元/次/日；最多5次/意外；
 - (ii) 物理治療費：最高500港元/次/日；最多4次/意外。
- 若獲得主診醫生或註冊物理治療師之建議，本計劃亦會賠償購買復康器材如輪椅、拐杖及頭頸固定裝置的費用。

額外保障

- 我們明白，受害人經歷不愉快的事件後，可能需要接受輔導。因此，我們會支付受保人的創傷輔導服務之費用。
- 我們會賠償受保人因永久完全傷殘而需改裝其主要居所之費用。
- 倘因意外事故導致骨折受傷，可獲得額外賠償。

- 如在海外遇上意外事故（旅遊離港不超過90天），**蘇黎世緊急支援**為您提供多種服務，包括：
 - 接載受傷者返港或前往最鄰近地點就醫、遺體運返或於當地殮葬，賠償不設上限；
 - 代付入院保證金，最高達39,000港元；
 - 醫療諮詢、法律及傳譯服務轉介，及查詢有關啟程前所需資料，如簽證事宜。

自選保障（只適用於成年保障計劃）

每週入息保障

若喪失工作能力，經濟上便會驟失預算。選擇每週入息保障，受保人可獲本保單提供之每週入息保障賠償因意外導致暫時完全傷殘的收入損失。當有意想不到的事情發生在您身上時，此保障能減輕您的憂慮。

注意事項：

- 首三個病假曆日不作賠償。賠償將由喪失工作能力後第四天起計，對之後每滿連續七天向受保人作出賠償。
- 保障不適用於無業或退休人士。
- 自僱人士可獲50%每週入息保障保費折扣優惠，但只會獲賠償住院期間的入息損失。



6 個月 - 17 歲、18 - 23 歲 未婚之全職學生

保障子女健康成長

幼兒及青少年需要充分的關懷及照顧，因此我們特別為您的子女提供一份全面的保障計劃照顧他們日常生活所需。

幼青保障

- **學校活動** – 倘於參加學校活動期間及往返居所與學校途中，因意外事故導致死亡或永久傷殘，可獲額外賠償最高達 100,000 港元。
- **額外醫療費用保障** – 最高達 20,000 港元之額外海外意外醫療費用保障。
- **父母休假津貼** – 如受保子女因意外事故住院，父母因而需要休假陪伴及照顧，我們會向受保子女的父母提供每天 200 港元，長達十天的父母休假津貼。
- **寵物襲擊或虐兒** – 若受保子女不幸因寵物襲擊或虐兒住院，可額外獲每天最高 300 港元，長達 31 天的住院現金津貼。

18 - 70 歲

充份保障享受人生

我們相信，能同時兼顧工作與享樂，人生定會更豐盛。我們為您提供充分的保障，讓您可以更無憂無慮地享受人生。



成年保障

- **高達 5,000,000 港元意外保障** – 若需要更大保障額，詳情請與蘇黎世聯絡。
- **額外意外死亡及永久傷殘保障** – 倘若受保人於乘搭公共交通工具途中、遭遇搶劫或天災、或於星期六、日或香港公眾假期期間遇上意外死亡或永久傷殘。
- **配偶休假津貼** – 倘受保人因意外事故住院，需要配偶休假陪伴及照顧，配偶可獲每天 200 港元，最長達十天的配偶休假津貼。

長者保障

- **海外意外** – 額外海外意外醫療費用保障，最高達 20,000 港元。
- **額外個人意外保障²** – 靈活的額外意外死亡及永久傷殘保障選項，切合您的需要。
- **骨折及復康器材**
- **家庭看護津貼保障** – 每天 200 港元，保障期最長達 182 天。

71 歲 - 80 歲 終身續保

黃金階段周全的醫療保障
享有周全的意外醫療保障，長者便可安享晚年。



職業分類

第一類

於室內執行非體力勞動及非危險性職務	律師、會計師、行政人員、文員、室內售貨員、教師、家庭主婦、學生、醫生
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第二類

須經常外出或須輕度體力勞動或間歇操作輕度機械之非危險性職務	家傭、外勤員、電子工人、製衣工人、營業代表、護士
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第三類

技術性或半技術性職務，並須操作輕型機械之技術	電工、廚師、侍應、快餐店餐飲工人、廚房工人、印刷技工、麵包師傅、水喉匠(家居/室內)、小販、私家車司機
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第四類

須操作重型機械，高度體力勞動或於危險環境工作之技術性職務	搬運工人、室內裝修工人、機械製造/機器維修員、修路工人、油站職工、巴士/小巴/的士/輕型貨車/貨車/貨櫃車司機(香港境內)
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第五類

極具危險性的工作	地盤工人(涉及高空、搭棚之工作除外)、安裝電梯及修理員
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備註：此職業分類只作參考用途。若投保人未能確定所屬職業類別，請向蘇黎世查詢。

投保額一覽表 (只適用於成年保障)

投保項目	職業類別		
	第一類及第二類	第三類	第四類及第五類
意外死亡及永久傷殘¹ (AD&PD)			
最高投保額 (港元)	5,000,000	2,000,000	1,000,000
最低投保額 (港元)	500,000	350,000	250,000
意外醫療費用 (AME)			
最高投保額 (港元)	意外死亡及永久傷殘投保總額的10% 或 最高至500,000 (以較低者為準)	意外死亡及永久傷殘投保總額的10% 或 最高至100,000 (以較低者為準)	意外死亡及永久傷殘投保總額的10% 或 最高至50,000 (以較低者為準)
最低投保額 (港元)	10,000	10,000	10,000
每週入息保障 (WI)			
最高投保額	每週實際薪金之75% (職業類別第一類及第二類上限不超過20,000; 職業類別第三類至第五類上限不超過10,000港元)		

備註：若需要提高投保額，詳情請與蘇黎世聯絡。

保障表

保障項目

每名受保人每年最高保障額 (港元)

保障項目	幼青保障 (6個月 – 17歲、18 – 23歲未婚之全職學生)		成年保障 (18 – 70歲)	長者保障 (71 – 80歲、終身續保)	
	計劃 A	計劃 B		計劃 A	計劃 B
意外死亡及永久傷殘¹ (AD&PD)	150,000	300,000	按受保人要求而訂	250,000	500,000
燒傷	75,000	150,000	50% 投保額或500,000， 以較低者為準	150,000	200,000
殮葬費用	30,000	30,000	30,000	30,000	30,000
家庭看護津貼	200/日 (每次意外最長為31日)	200/日 (每次意外最長為31日)	200/日 (每次意外最長為31日)	200/日 (每次意外最長為31日)	200/日 (每次意外最長為31日)
額外賠償： 參加學校活動期間發生意外	100,000	100,000	—	—	—
乘搭公共交通工具、遇劫或遭遇天災或於星期六、日或香港公眾假期期間遇上意外	—	—	200% 投保額或 100% 投保額 + 1,000,000 以較低者為準	—	—
額外意外死亡及永久傷殘 ²	—	—	—	按受保人要求而訂 每500,000為一單位 (職業類別第一類及第二類：最 高至2,000,000港元； 職業類別第三類至第五類：最高 至500,000港元)	按受保人要求而訂 每500,000為一單位 (職業類別第一類及第二類：最 高至2,000,000港元； 職業類別第三類至第五類：最高 至500,000港元)
意外醫療費用 (AME)			按受保人要求而訂		
住院及門診醫療費用	10,000/ 意外	20,000/ 意外	按受保人要求而訂	5,000/ 意外 (< 81 歲：最高20,000/年) (≥ 81 歲：最高10,000/年)	10,000/ 意外 (< 81 歲：最高40,000/年) (≥ 81 歲：最高20,000/年)
包括： 中醫跌打費、中醫針灸費、脊椎治療費及物理治療費	2,000/ 年	2,000/ 年	2,000/ 年	< 81 歲：最高2,000/年 ≥ 81 歲：最高1,000/年	< 81 歲：最高2,000/年 ≥ 81 歲：最高1,000/年
額外賠償： 海外意外醫療費用	10,000/ 意外	20,000/ 意外	—	5,000/ 意外 (最高10,000/年)	10,000/ 意外 (最高20,000/年)
復康器材	10,000	10,000	15,000	20,000	20,000
每週入息保障 (WI)	—	—	按受保人要求而訂	—	—
額外保障					
骨折	10,000	10,000	50,000	< 81 歲：100,000 ≥ 81 歲：50,000	< 81 歲：100,000 ≥ 81 歲：50,000
家居裝置費用	25,000	25,000	25,000	25,000	25,000
創傷輔導服務保障	5,000 (每次1,000)	5,000 (每次1,000)	5,000 (每次1,000)	5,000 (每次1,000)	5,000 (每次1,000)
衣服及個人物品損毀賠償	3,000	3,000	3,000	3,000	3,000
父母/配偶休假津貼	200/日 (每次意外最長為10日)	200/日 (每次意外最長為10日)	200/日 (每次意外最長為10日)	—	—
住院現金	100/日 (每次意外最長為31日)	200/日 (每次意外最長為31日)	200/日 (每次意外最長為31日)	—	—
公立醫院住院現金	—	—	—	200/日 (每次意外最長為31日)	200/日 (每次意外最長為31日)
寵物襲擊/虐兒住院現金	200/日 (每次意外最長為31日)	300/日 (每次意外最長為31日)	—	—	—
蘇黎世緊急支援	適用				
無索償折扣優惠	每年續訂保單，將可享有5%無索償折扣優惠，最高可享有15%無索償折扣優惠				

保費表

繳費方式

每名受保人保費 (港元)

	幼青保障		成年保障					長者保障			
	計劃 A	計劃 B	第一類	第二類	第三類	第四類	第五類	第一類及第二類 計劃 A	第一類及第二類 計劃 B	第三類至第五類 計劃 A	第三類至第五類 計劃 B
			投保額之百分比								
每年	516	936	AD&PD 0.09%	0.11%	0.18%	0.28%	0.42%	71 - 80歲 1,656	2,616	2,484	3,924
			AME 2.7%	3.0%	4.9%	6.8%	10.2%	投保額之百分比			
			WI 25%	30%	50%	80%	120%	額外AD&PD 0.4%	0.4%	0.6%	0.6%
								81歲至終身(只限續保) 2,496	3,996	3,744	5,994
								投保額之百分比			
每月	43	78						額外AD&PD 0.5%	0.5%	0.7%	0.7%
			年度保費 ÷ 12					年度保費 ÷ 12			



7-day claims processing guaranteed

Zurich aims to settle your claims within seven working days after we have received all the required documents. Simply follow this simple claims procedure:

- Inform Zurich of the incident by phone, fax or mail as soon as possible; and
- Complete and send the claim form together with all necessary documents to Zurich.

Remarks

- When the insured person reaches the age of 24 years upon policy renewal, the cover will be automatically converted from Junior Cover (any plan levels) to Adult Cover, regardless of the insured person being an unmarried full-time student. The conversion is made on the assumption that the insured person is in Occupation Class 1 and the Adult Cover will be effective with the minimum sum insured for accidental death and permanent disablement³, and accidental medical expenses covers. We will endorse any changes in the occupation and benefits cover upon request from the insured person thereafter, and the premium rate will thereby be adjusted accordingly. If the insured person does not declare his/her actual occupation (if other than class 1), then no claim shall be payable in respect of any injury arising out of or in the course of attending such occupation. When the insured person reaches the age of 71 years upon policy renewal, the cover will be automatically converted from Adult Cover to Plan A of Elderly Cover. Following the automatic conversion of cover, the applicable premium rate will be changed accordingly. If the insured person prefers to select another plan level, he/she can contact Zurich for arrangement.
- Individual policy will be issued to each insured person regardless of whether the enrollment is made individually or as a family.
- For insured person aged between six months and 17 years old at the policy effective date, the policyholder of this plan must be his/her parent or legal guardian. However, when the insured person attains the age of 18, he/she will automatically become the policyholder upon renewal.
- Subject to the insurance cover of respective policies, any individual insured person under Adult Cover can enjoy up to a maximum limit of HKD10,000,000 for accidental death and permanent disablement benefit per life in aggregate of all policies issued by Zurich Insurance Company Ltd and/or its related companies.
- Minimum annual premium per policy is HKD500 (except for Junior Cover - Plan A).
- If paid monthly, the annual premium must be HKD700 or above and paid by credit card or autopay. For autopay arrangement, the premiums for the first three months have to be paid by cheque.

PAM(T)001/AGT/ENG/05/2014

Notes:

1. Guaranteed acceptance offer is applicable to Occupation Classes 1 – 5 as defined by Zurich, and Zurich reserves the right of final approval and decision.
2. Top-up accidental death and permanent disablement benefit is only applicable to the insured person aged between 71 and 80 years at the time of enrollment or renewal, and is lifetime renewable.
3. Permanent disablement benefit will be payable according to the scale of benefit as stated in the compensation table of the policy.

Major exclusions of this policy:

- Being a crew member or an operator of any air carrier, war, nuclear radiation, any kind of sickness or disease, suicide, pregnancy, childbirth, engaging in any kind of professional sport, or any armed force.

This leaflet is only an illustration and does not constitute any part of the insurance contract. For full terms and conditions and exclusions, please refer to the policy document itself which shall prevail in case of inconsistency. Zurich Insurance Company Ltd reserves the right of final approval and decision. (The English version shall prevail in case of inconsistency between the English and Chinese versions)

About Zurich

Being part of Zurich Insurance Group, Zurich Insurance (Hong Kong) offers a full range of flexible general insurance and life insurance products for individuals as well as corporate customers, catering to their insurance, protection and investment needs. Our presence in Hong Kong dates back to 1961. We are one of the top five general insurers in Hong Kong.

Zurich Insurance Group is a leading multi-line insurance provider with a global network of subsidiary and offices in Europe, North America, Latin America, Asia-Pacific and the Middle East as well as other markets. Founded in 1872, the Group is headquartered in Zurich, Switzerland. With more than 55,000 employees serving customers in more than 170 countries, we aspire to become the best global insurer as measured by our shareholders, customers and employers.

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PAMultiple⁺ Personal Accident Insurance Plan

Guaranteed Acceptance Lifetime Renewable
 An insurance plan for your whole family



PAMultiple+ Personal Accident Insurance Plan

You cannot tell when an accident will happen to you and your family. We understand a caring person like you would like to provide an adequate protection for yourself and your loved ones.

PAMultiple+ Personal Accident Insurance Plan is tailored for any person for all stages of life, in taking care of the unexpected expenses when an accident hits. As your lifelong insurance partner, we design this plan to be lifetime renewable to ensure you can enjoy adequate protection along the way.

Plan highlights

- Tailored coverage for children and adolescents, adults and the elderly with **guaranteed acceptance**¹ for all eligible persons who are aged between six months and 80 years and the plan is **lifetime renewable**.
- Dangerous amateur sports like winter sports, scuba diving, water skiing, rock climbing, horse-riding etc. are all covered.
- Food and drink poisoning and gas poisoning are also covered.
- Even terrorist attack is covered.
- Various premium discounts: up to 15% no claim discount and 10% family discount, to save on your budget.
- Worldwide coverage for personal accident.
- Top-up personal accident coverage² for Elderly Plan - flexible top-up option for accidental death and permanent disablement coverage to suit your needs.

Premium discount

No claim discount up to 15%

If no claim has been made in the period of insurance, you are entitled to 5% no claim discount at annual renewal. The no claim discount can be accumulated up to 15%.

Family discount

Once you enroll with at least one family member (your spouse, child(ren), parents or parents-in-law) at the same time, an extra 10% discount will be offered to all of you.

Core benefits

Accidental death and permanent disablement³

- Compensation is payable in the event of death or permanent disablement caused within 12 months of an accident.
- Benefit covers second or third degree burns, burial / cremation cost and home nursing fee.

Accidental medical expenses

- Provide extensive protection including both outpatient and inpatient medical expenses and other treatments like Chinese medicine bone-setting expenses for bodily injury due to an accident.
 - Chinese medicine bone-setting expenses, Chinese medicine acupuncture expenses, chiropractic expenses and physiotherapy expenses up to HKD2,000/ year, subject to the sub-limits below:
 - (i) Chinese medicine bone-setting expenses, Chinese medicine acupuncture expenses, and/or chiropractic expenses: max. HKD150/ visit/ day; 5 visits/ accident;
 - (ii) Physiotherapy expenses: max. HKD500/ visit/ day; 4 visits/ accident.
- The plan also covers the expenses on the purchase of recovery equipment such as wheelchairs, crutches and neck support tools recommended by your attending doctor or physiotherapist.

Extra benefits

- We understand that victims may be required to have counseling session after experiencing an unpleasant event. Hence, we will reimburse the insured person for the cost of trauma counseling.
- We will reimburse the expenses incurred in renovating the principal home of the insured person for the purpose of coping with the permanent total disablement caused by an accident.
- Extra protection for broken bones due to accident.

- **Zurich Emergency Assistance** provides you with various services in the event of accident occurred outside Hong Kong for a travel period not exceeding 90 days:
 - Unlimited cover on transport for emergency medical evacuation of the insured person back to Hong Kong or to the nearest place for treatment, or to provide a repatriation of mortal remains;
 - Hospital admission guarantee up to HKD39,000;
 - Medical service referral, legal referral, interpreter referral and pre-trip information assistance such as visa requirements.

Optional benefits (applicable to Adult Cover only)

Weekly income benefit

If you lose your ability to work, you may encounter financial difficulties. By selecting weekly income benefit, the insured person can receive a weekly income benefit under the policy should there be an income loss due to injury which is caused by an accident and results in temporary total disablement. This benefit can ease your concerns even the unexpected befalls you.

Remarks:

- Cover is not available for the first three calendar days of the sick leave taken. Compensation shall be payable from the 4th day that the insured person is unable to work for each consecutive seven days period.
- Cover is not available for insured persons who are unemployed or retired.
- For insured persons who are self-employed, 50% discount on premium will be applied. This cover is only available for income loss while the insured person is in hospital.



**Aged 6 months - 17 years,
aged 18 - 23 years
unmarried full-time student**

Provide a desirable growing environment for children
Children do need extra care, and that's why we provide a very comprehensive insurance plan for their everyday life.

For junior

- **School activities** – An extra cover up to HKD100,000 for accidents that happen during school activities or transportation between residence and school causing the death or permanent disablement of the insured junior.
- **Extra medical expenses protection** – An extra cover up to HKD20,000 for overseas accidental medical expenses.
- **Parent annual leave compensation** – If the insured junior is confined to hospital due to an accident and a parent takes annual leave from employer to take care of the insured junior, an annual leave compensation benefit of HKD200 per day, up to a maximum of ten days, will be provided to the parent.
- **Pet attack or child abuse protection** – Extra hospital cash benefit up to HKD300 per day, with a limit of 31 days, for the insured junior confined to hospital due to pet attack or child abuse.

Classification of occupation

Class 1
White collar non-hazardous occupations with office or management duties without manual work
Lawyer, Accountant, Executive, Office clerk, Indoor sales, Teacher, Housewife, Student, Doctor

Class 2
Frequent travelling or light manual work occasionally engaged in the use of light machinery or engines
Amah, Commercial traveller, Electronic worker, Garment worker, Outdoor sales, Nurse

Class 3
Skillful or semi-skillful nature, and engaged principally in the use of light machinery or engines
Electrician, Cook, Waiter/ Waitress, Fast food restaurant/ Catering worker, Kitchen worker, Printer, Baker, Plumber (household/ indoor duties only), Hawker, Private car driver

Class 4
Occupations involving the use of heavy machinery, requiring high degree of manual work or working in the hazardous working environment
Delivery worker, Interior decorator, Machine/ Engine repairer, Transportation contractor, Fuel station worker, Bus/ Light bus/ Taxi/ Light goods vehicle/ Truck/ Tractor driver (within HK territory only)

Class 5
Professions and occupations of an extra-hazardous nature
Construction site workers (excluding manual work at height, scaffolding), elevator installation & repairman

Note: The classification of occupation is for reference only. Please check with Zurich if the proposer cannot determine his own occupation class.

Aged 18 – 70 years

Shelter you to let you relish life
Work hard and play hard for life, so do we. With our special care for adults, you can achieve more with a free mind.



For adult

- **Accident protection up to HKD5,000,000.** For a larger protection, please contact Zurich for more information.
- **Extra cover for accidental death and permanent disablement** from accidents occurred when the insured person is a passenger of a public common carrier, or is a victim of robbery or as a result of natural disaster, or suffers injury during Saturday, Sunday or general holidays in Hong Kong resulting in the death or permanent disablement of the insured person.
- **Spouse annual leave compensation** – If the insured person is confined to hospital due to an accident and the spouse takes annual leave from employer to take care of the insured person, an annual leave compensation benefit of HKD200 per day, up to a maximum of ten days, will be provided to the spouse.

Aged 71 - 80 years Lifetime renewable



Extensive medical protection for your golden years
When you reach the harvest of your life, we are delighted to help you enjoy more.

For elderly

- **Overseas accident** – Extra protection up to HKD20,000 for overseas accidental medical expenses.
- **Top-up personal accident coverage²** – Flexible top-up accidental death and permanent disablement option to suit your needs.
- **Broken bones and recovery equipment**
- **Home nursing fee benefit** – HKD200 per day, up to 182 days.

Table of sum insured (applicable to Adult Cover only)

Coverage	Occupation class		
	Classes 1 & 2	Class 3	Classes 4 & 5
Accidental death and permanent disablement³ (AD&PD)			
Maximum sum insured (HKD)	5,000,000	2,000,000	1,000,000
Minimum sum insured (HKD)	500,000	350,000	250,000
Accidental medical expenses (AME)			
Maximum sum insured (HKD)	10% of the AD&PD sum insured or 500,000 (whichever is lower)	10% of the AD&PD sum insured or 100,000 (whichever is lower)	10% of the AD&PD sum insured or 50,000 (whichever is lower)
Minimum sum insured (HKD)	10,000	10,000	10,000
Weekly income benefit (WI)			
Maximum sum insured	75% of actual earned weekly salary, but not exceeding HKD20,000 for Classes 1 & 2 or HKD10,000 for Classes 3 – 5		

Note: If a larger sum insured is required, please contact Zurich for more information.

Table of Benefits

Coverage	Maximum benefits per insured person per year (HKD)			
	Junior Cover (Aged 6 months - 17 years; aged 18 - 23 years unmarried full-time student)		Adult Cover (Aged 18 - 70 years)	Elderly Cover (Aged 71 - 80 years; Lifetime renewable)
	Plan A	Plan B	Plan A	Plan B
Accidental death and permanent disablement³ (AD&PD)	150,000	300,000	As requested by insured person	250,000
Burns	75,000	150,000	50% sum insured or 500,000, whichever is lower	150,000
Burial/cremation cost	30,000	30,000	30,000	30,000
Home nursing fee	200/ day (Max. 31 days per accident)	200/ day (Max. 31 days per accident)	200/ day (Max. 31 days per accident)	200/ day (Age < 81 years: Max. 182 days per accident) (Age ≥ 81 years: Max. 31 days per accident)
Extra indemnity: Accidents during school activities Accidents where the insured person is a passenger of a public common carrier, or is a victim of robbery or as a result of natural disaster, or suffers injury during Saturday, Sunday or general holidays in Hong Kong	100,000	100,000	—	—
Top-up accidental death and permanent disablement ²	—	—	—	As requested by insured person 500,000 per unit (Occupation Classes 1 & 2 : Max at HKD2,000,000 ; Occupation Classes 3 - 5 : Max at HKD500,000
Accidental medical expenses (AME)				
In-patient and out-patient medical treatment expenses	10,000/ accident	20,000/ accident	As requested by insured person	5,000/ accident (Age < 81 years: Max. 20,000/ year) (Age ≥ 81 years: Max. 10,000/ year)
Inclusive of: Chinese medicine bone-setting expenses, Chinese medicine acupuncture expenses, or chiropractic expenses and physiotherapy expenses	2,000/ year	2,000/ year	2,000/ year	Age < 81 years: 2,000/ year Age ≥ 81 years: 1,000/ year
Overseas accidental medical expenses	10,000/ accident	20,000/ accident	—	5,000/ accident (Max. 10,000/ year)
Recovery equipment	10,000	10,000	15,000	20,000
Weekly income benefit (WI)	—	—	As requested by insured person	—
Extra benefits				
Broken bones	10,000	10,000	50,000	Age < 81 years: 100,000 Age ≥ 81 years: 50,000
Home renovation expenses	25,000	25,000	25,000	25,000
Trauma counseling benefit	5,000 (1,000 per visit)	5,000 (1,000 per visit)	5,000 (1,000 per visit)	5,000 (1,000 per visit)
Clothing and personal effects damage compensation	3,000	3,000	3,000	3,000
Parent/ Spouse annual leave compensation	200/ day (Max. 10 days per accident)	200/ day (Max. 10 days per accident)	200/ day (Max. 10 days per accident)	—
Hospital cash benefit	100/ day (Max. 31 days per accident)	200/ day (Max. 31 days per accident)	200/ day (Max. 31 days per accident)	—
Public hospital cash benefit	—	—	—	200/ day (Max. 31 days per accident)
Hospital cash for pet attack / child abuse	200/ day (Max. 31 days per accident)	300/ day (Max. 31 days per accident)	—	—
Zurich emergency assistance	Available			
No claim discount	5% (+ / -) of no claim premium discount at annual renewal and it is subject to max. 15%			

Premium Table

Premium payment mode

Premium per insured person (HKD)

	Junior Cover		Adult Cover					Elderly Cover					
	Plan A	Plan B	Class 1	Class 2	Class 3	Class 4	Class 5	Classes 1 & 2		Classes 3 – 5			
								Plan A	Plan B	Plan A	Plan B		
Annual			% of sum insured					Aged 71 - 80					
	516	936	AD&PD	0.09%	0.11%	0.18%	0.28%	0.42%	1,656	2,616	2,484	3,924	
			AME	2.7%	3.0%	4.9%	6.8%	10.2%	% of sum insured				
			WI	25%	30%	50%	80%	120%	0.4%	0.4%	0.6%	0.6%	
								Aged 81 - Lifetime (for renewal only)					
Monthly			Annual premium ÷ 12					2,496					
	43	78						3,996		3,744		5,994	
								% of sum insured					
							0.5%		0.5%		0.7%		
		Annual premium ÷ 12											