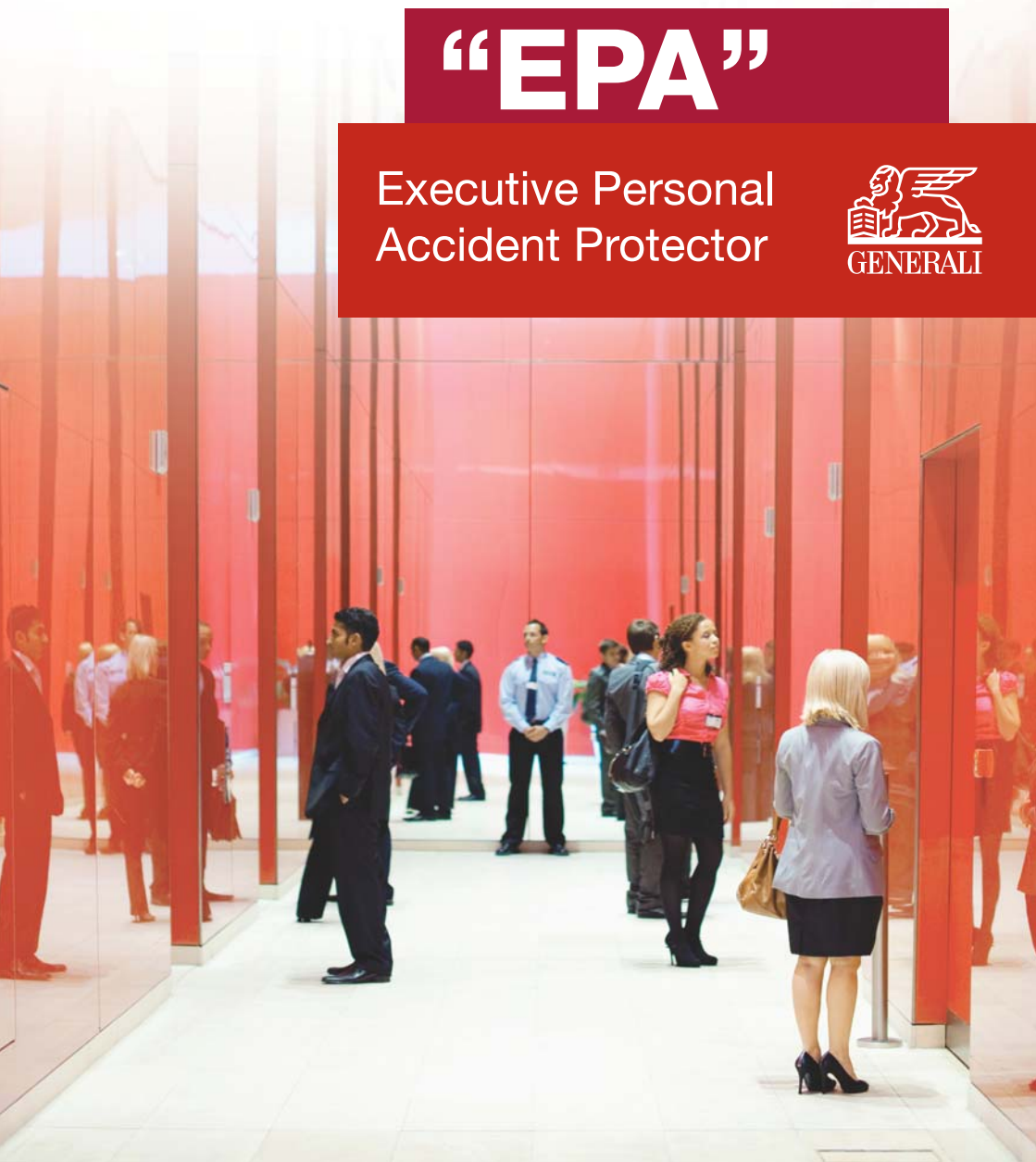


行政人員

人身意外保障

“EPA”

Executive Personal
Accident Protector



禮賓服務

Concierge Service



"EPA" 特設禮賓服務，為專注工作同時著重生活享受的您，提供二十四小時貼心私人服務專線讓您輕鬆處理生活日常事務。

Our "EPA" offers you and your family a unique concierge service, provide 24 hours private service delegated hotline allows you to enjoy life.

服務包括：

- 餐廳推介及預訂協助；
- 策劃及籌備旅程協助；
- 機場豪華轎車接送安排；
- 家居支援服務；等等

Service including：

- Dining referral and reservation assistance；
- Trip planning and assistance；
- Airport limousine service；
- Home assistance; etc.



保障全面且保費相宜的意外保障

A Comprehensive and Affordable Accident Protector

計劃特點

- 提供大額保障
- 低自負額以節省更多保費
- 一份保障涵蓋個人意外、醫療費用及住院現金
- 更實惠的家庭計劃
- 一站式禮賓服務專線

投保資格

- 1) 只適用於行政人員及文職人員
- 2) 成人年齡：18 至 65 歲。(可續保至 70 歲)
- 3) 子女年齡：1 至 17 歲之未婚及未就業子女(全日制學生至 25 歲)
- 4) 受保人需持有有效之香港身份證及居住於香港

本公司保留接受或拒絕投保申請之權利

Plan Highlights

- High Benefit Limits
- Low Excess Vs Highest Premium Saving
- All in one package with Personal Accident, Medical Expenses, and Hospital Cash benefits
- Competitive Family Plan
- One-stop Generali Concierge Dedicate Hotline

Eligibility

- 1) Only applicable to Executives and Clerical Work
- 2) Adult age limit: 18 to 65 years old (renewable up to 70 years)
- 3) Children age limit: 1 to 17 years old if unmarried and unemployed (or up to age 25 if full time student)
- 4) With valid HKID card and resident in Hong Kong

Assicurazioni Generali S.p.A. reserves the right to accept or decline any application.



保障內容

意外死亡及永久傷殘

倘若受保人因意外受傷而在十二個月內導致身故或永久傷殘，均可獲得現金賠償。

意外醫療費用

倘若受保人因意外受傷，所引致的醫療費用包括門診、住院費用及手術費用均可獲得賠償。

意外住院現金

倘若受保人因意外受傷引致需要住院，可獲每周住院現金賠償。

自負額

意外醫療費用及 / 意外住院現金，每宗意外自負額為港幣 20,000。

緊急醫療運送及遺體運返

倘若受保人在離港後不幸遇上意外導致嚴重受傷，我們將因應緊急醫療所需而運送受保人至就近地區或送返香港接受治療。倘若受保人在離港後不幸嚴重受傷身故，我們會安排遺體或骨灰運返香港。

24 小時全球緊急支援熱線

服務包括：

- 電話醫療諮詢
- 醫生及醫院轉介
- 醫療運送及運返
- 法律服務轉介

Details of Coverage

Accidental Death and Permanent Disablement

If the Insured Person sustains injury due to accident which result accidental death or permanent disablement within 12 months, we will pay the cash benefit.

Accidental Medical Expenses

If the Insured Person sustains injury due to accident, we will reimburse the medical expenses incurred, including outpatient, inpatient and surgical treatment.

Accidental Hospital Cash

If the Insured Person sustains injury due to accident which result a hospital confinement, we will pay the weekly cash benefit.

Excess

Benefit payable to Accidental Medical Expenses &/or Accidental Hospital Cash shall subject to HK\$20,000 excess amount per accident.

Emergency Medical Evacuation and Repatriation of Remains

If the Insured Person sustains serious injury while is traveling outside Hong Kong, we will make the necessary arrangement/evacuation to Hong Kong or nearest place for appropriate medical treatment. In the event of death due to serious injury while the Insured Person is traveling outside Hong Kong, We will make the necessary arrangements to return deceased Insured Person's mortal remains to Hong Kong.

24-hour Worldwide Emergency Assistance Hotline

Service includes:

- Phone medical advice and evaluation
- Referral to doctors & hospitals
- Medical evacuation & repatriation
- Referral to legal service

保障範圍 Benefit Table

個人計劃 Individual Plan	
保障項目 Benefit Items	保障額 (港幣) Sum Insured (HK\$)
A1 意外死亡及永久傷殘 Accidental Death and Permanent Disablement	\$10,000,000
A2 意外醫療費用 Accidental Medical Expenses	\$1,000,000
A3 意外住院現金 Accidental Hospital Cash	\$10,000 (每週 per week)
	最高 Max. \$1,000,000
A4 緊急醫療運送及遺體運返 (只限意外) Emergency Medical Evacuation & Repatriation of Remains (For Accident only)	不設上限 Unlimited

家庭計劃 (受保人 + 配偶 + 最多兩名子女) Family Plan (Insured + Spouse + Max. 2 Children)			
保障項目 Benefit Items	保障額 (港幣) Sum Insured (HK\$)		
	受保人 Insured	配偶 Spouse	每位子女 Per Child
A1 意外死亡及永久傷殘 Accidental Death and Permanent Disablement	\$10,000,000	\$5,000,000	\$1,000,000
A2 意外醫療費用 Accidental Medical Expenses	\$1,000,000	\$500,000	\$500,000
A3 意外住院現金 Accidental Hospital Cash	\$10,000 (每週 per week)	\$5,000 (每週 per week)	\$2,000 (每週 per week)
	最高 Max. \$1,000,000	最高 Max. \$500,000	最高 Max. \$200,000
A4 緊急醫療運送及遺體運返 (只限意外) Emergency Medical Evacuation & Repatriation of Remains (For Accident only)	不設上限 Unlimited		

所有保障計劃每人每宗意外之自負額為港幣 \$20,000 (只適用於保障項目 A2 及 / 或 A3)

All benefit plans subject to excess amount of HK\$20,000 per person per accident (Applicable to Benefit item A2 &/or A3 only)

保費表 Premium Table

計劃 Plan	個人計劃 Individual Plan	家庭計劃 Family Plan
年繳保費 (港幣) Annual Premium (HK\$)	\$4,800	\$8,200

賠償表 Compensation Table

損害事項 Events		賠償 (保額百分率) Percentage of Principal Sum
1	意外死亡 Loss of Life	100%
2	永久完全傷殘 Permanent Total Disablement	100%
3	四肢永久癱瘓及無法痊癒 Permanent and Incurable Paralysis of all Limbs	100%
4	永久完全喪失雙眼視力 Permanent Total Loss of Sight of both Eyes	100%
5	喪失任何雙肢或任何雙肢完全失去功能 Loss of or the Permanent Total Loss of use of two Limbs	100%
6	雙耳完全失聰及完全喪失言語能力 Loss of Speech and Hearing	75%
7	永久完全喪失一眼視力 Permanent Total Loss of Sight of one Eye	40%
8	喪失任何一肢或任何一肢完全失去功能 Loss of or the Permanent Total Loss of use of one limb	40%
9	喪失言語能力 Loss of Speech	40%
10	喪失或永久完全喪失四隻手指及拇指功能 Loss of or the Permanent Total Loss of use of four Fingers and Thumb of one Hand	40%
11	喪失或永久完全喪失腳趾功能 Loss of or the Permanent Total Loss of use of all Toes of one Foot	20%
12	單耳永久完全失聰 Permanent Total Loss of Hearing in one Ear	15%

「損害事項表」不會賠償多於一項因同一意外引致的索償。

如已賠償「損害事項」中之1-5項或6-12項之賠償額已達保障額之100%，受保人的人身意外保障將會終止。

Compensation shall not be payable for more than one of above Events in respect of the same Bodily Injury.

After the occurrence of any one of the Events 1 to 5 or the total compensation payable for the Events 6 to 12 equals to 100% whichever the first occur save for the liability already incurred hereunder, there shall be no further liability under this Policy in respect of the same Insured Person for Bodily Injury sustained thereafter.

主要不承保事項

- a) 受保前已存在之損傷或疾病；
- b) 任何戰爭引致疾病或受傷、直接參與暴動、內亂；
- c) 一切違法行為引致之受傷；
- d) 受保人參與以下活動：
 - 接觸或處理爆炸品
 - 飛行活動 (以乘客身份乘搭有認可執照之客機除外)
 - 騎馬
 - 乘駕電單車
 - 在海拔 5,000 米以上進行高山遠足，或在 20 米水深以下潛水
 - 熱氣球
 - 洞穴探察
 - 需要繩索協助之攀岩活動
 - 特技活動
 - 任何高於 10 米之活動 (包括但不限於低空跳傘、高空吊索、峽谷運動、懸掛式滑翔運動、高空彈跳 (笨豬跳) 及跳傘)

此單張僅屬簡概，一切保障細則之內容、條款及不保事項之保單條文為準。
中文譯本只供參考之用，如有異議，均以英文原本說明為準。

Main Exclusions

- a) pre-existing conditions;
- b) acts of war, direct participation in strike, riot, civil commotion;
- c) illegal acts;
- d) Insured Person participapnt in the following activities:
 - handling of fire or explosive
 - aviation (except when traveling as a passenger in a licensed aircraft)
 - horse riding
 - motorcycle riding
 - trekking at an altitude greater than 5,000 meters above sea level or diving to a depth greater than 20 meters below sea level
 - ballooning
 - caving
 - rock climbing necessitating the use of ropes
 - stunt
 - activities exceeding 10 meter at height (including but not limited to BASE Jumping, canyoning, canyoning, hang gliding, bungee jumping & parachuting)

This leaflet is descriptive only. The precise coverage afforded is subject to the terms, conditions and exclusions of the policy as issued.

Should any inconsistency occur within this document, the English version shall prevail.

有關忠意集團 ABOUT GENERALI

自1970年代起，忠意集團旗下的公司在香港一直為個人及企業提供全面的保險及投資保障服務。多年以來，我們了解到客戶不同的個別需求，並不斷隨時代改進去迎合客戶的真正所需。

忠意是世界最大的保險集團之一，並擁有超過185年歷史。2016年，集團總保費收入超過700億歐羅，成功並列《財富》世界50強。現有超過7萬4千員工遍佈全球超過60多個國家，為7千2百萬客戶提供優質專業服務。集團在西歐市場佔有領先地位，業務更擴展至中東歐及亞洲等地。

忠意集團獲A.M. Best授予財務實力評級「A」^。憑著集團雄厚的財政實力，屢獲獨立評級公司的高度評價。

2015年，忠意集團榮登《麻省理工學院科技評論雜誌》全球最聰明公司50強，而且是榜上唯一的保險公司。

公司資料截至2017年4月

^A.M. Best確認評級截至2016年11月

Our Generali entities in Hong Kong have been providing comprehensive insurance and investment protection to individuals and organizations since the 1970s. Over the years, we have come to understand the individual requirements of our clients, and are continuously adapting and innovating to meet their changing needs.

The Generali Group is one of the largest global insurance providers. We pride ourselves for our history of over 185 years and we are listed amongst the Fortune Global Top 50 companies with 2016 total premium income of more than € 70 billion. With above 74,000 employees worldwide serving 72 million insured persons in more than 60 countries, the Group occupies a leadership position in Western European markets and an increasingly important place in Asia and Central and Eastern Europe.

Generali and its core subsidiaries have been affirmed "A" ^ Best Financial Strength Rating by A.M. Best. For our Group's financial strength, we have consistently received high ratings by independent agencies.

Generali is also ranked among the world's 50 smartest companies in 2015 according to the MIT Technology Review and we are the only insurer on the list.

Company information as at April 2017

^Rating affirmed by A.M. Best as at November 2016

忠意保險有限公司

Assicurazioni Generali S.p.A., Hong Kong Branch

香港英皇道1111號太古城中心一期21樓

21/F, Cityplaza One, 1111 King's Road Taikoo Shing, Hong Kong

電話 Tel: (852) 3187 6829 傳真 Fax: (852) 2521 8018

香港分行電郵：A&H@generali.com.hk

Hong Kong Branch Email: A&H@generali.com.hk

香港分行網址：www.generali.com.hk

Hong Kong Branch Website: www.generali.com.hk

