

GROUP PERSONAL PROTECTOR 3.0

Protect your staff against all unfortunate possibilities



MSIG

Insurance
that sees
the heart
in everything

A Member of MS&AD INSURANCE GROUP

For Agent
& Direct
Use Only

Group Personal Protector 3.0

Your staff need protection

Accidents may happen. At work. At home. At play. As a caring and responsible employer, there are benefits that you can provide to your staff should accidents happen. Your staff can rest assured that in the event of bodily injury, their interests will be taken care of. Group Personal Protector Policy 3.0 is designed to protect your staff against all unfortunate possibilities.

Comprehensive cover for your staff

Our Group Personal Protector Policy 3.0 protects your staff against bodily injury suffered from an accident anywhere in the world, 24 hours a day.

Generous extra benefits

Here are some benefits that make our Group Personal Protector Policy 3.0 really attractive.

Double Indemnity

Accidental Death benefit will be doubled up to a maximum amount of HK\$1,000,000 in the event that the accident occurs while your staff is:

- i) travelling as a fare-paying passenger on board public conveyance;
- ii) an innocent victim in a robbery, or
- iii) an innocent victim in a fire or an explosion within his/her residential building.

24-hour Emergency Services

It offers immediate help whenever your staff encounters any difficulties during his/her overseas trips.

Bonesetter and Acupuncturist Treatment*

We also extend our coverage to treatments that involve bonesetter and acupuncturist. Your staff can claim up to HK\$150 per visit and up to a maximum amount of HK\$1,500 per year.

Hospital Confinement Allowance

If your staff has to be hospitalised for an injury, we'll pay HK\$500 a week, up to a maximum period of 52 weeks.

Clothing and Personal Effects Damage Compensation

If the clothing and personal effects of your staff are damaged in an accident, he/she can claim up to HK\$2,000 as compensation.

Automatic Cover for New Staff

New staff who replace the existing staff will automatically be covered.

Medical Expenses - Double Indemnity

Cover will automatically double up to HK\$300,000 in the event of bodily injury sustained due to a robbery.

* This facility is available to those whose medical expenses cover exceeds HK\$10,000.

Standard Benefits

Accidental Death

Up to the sum insured.

Permanent Disablement

Up to the sum insured, with a range of benefits expressed as a percentage of the sum insured, depending upon the severity of the disablement.

Temporary Disablement

Insure up to 100% of your staff's actual weekly earnings to be paid as weekly benefit when an accident prevents them from engaging in their usual occupation for up to 104 weeks (2 years).

Medical Expenses

Medical Expenses incurred as a result of an accident.

Schedule of Benefits

Benefits	% of Sum Insured
Accidental Death	100%
Permanent Disablement	
1. Total and permanent disablement from engaging in or attending to employment or occupation of any and every kind	100%
2. Total and permanent loss of all sight in one or both eyes.	100%
3. Total loss by physical severance or total and permanent loss of use of:	100%
a) one or two limbs	
b) one or two hands	
c) arm above the elbow	
d) arm at or below the elbow	
e) leg above the knee	
f) leg at or below the knee	
4. Permanent total insanity	100%
5. Permanent total paralysis of all limbs	100%
6. Total loss by physical severance or total and permanent loss of use of:	
a) thumb and four fingers of one hand	70%
b) four fingers of one hand	45%
c) thumb (two phalanges)	25%
d) thumb (one phalanx)	10%
e) index finger (three phalanges)	15%
f) index finger (two phalanges)	8%
g) index finger (one phalanx)	4%
h) each other finger (three phalanges)	10%
i) each other finger (two phalanges)	4%
j) each other finger (one phalanx)	2%
k) all toes of one foot	17%
l) great toe (two phalanges)	5%
m) great toe (one phalanx)	2%
n) any other toe	3%
7. Total and permanent loss of:	
a) hearing in two ears	75%
b) hearing in one ear	25%
c) speech	60%

Temporary Disablement from engaging in or attending to usual employment or occupation.

The weekly benefit for a period not exceeding 104 weeks.

Medical Expenses

Medical, surgical, hospital, nursing home and nursing fees or charges necessarily incurred within twelve consecutive months of the happening of the Bodily Injury, provided that all such fees or charges are necessarily and reasonably incurred for professional services from a fully qualified and registered medical practitioner, physician, surgeon or nurse and/or at a hospital prescribed by such medical practitioner or surgeon.

Premium Table ^

	Class I	Class II	Class III	Class IV
	HK\$			
Accidental Death & Permanent Disablement (per HK\$10,000)	9.4	10.4	18	30
Temporary Disablement (per HK\$100 per week)	18	22	31	50
Medical Expenses (per HK\$100 per injury)	2.2	2.8	4.2	6

Group Discount

No. of employees	Discount
5 to 20 employees	20%
21 to 100 employees	30%
Over 100 employees	40%

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your Insurance Representative at:
詳情請致電 (852) 3122 6922 (香港) /
(853) 2892 3329 (澳門) 或聯絡您的保險代理 / 經紀:

Example of Occupation Classes

Class I

Professional, administrative and clerical duties without manual work, e.g. accountants, dentists, office workers.

Class II

Other non-manual occupations, e.g. sales representatives, messengers, shop salespersons.

Class III

Professionals and occupations involving slight manual work, e.g. chauffeurs.

Class IV*

Occupations involving manual work, e.g. garment workers, butchers, motor mechanics, interior decorator.

*** For customers who belong to Occupation Class - Class IV, please contact MSIG or your insurance representative.**

Major Exclusions

War; suicide; self injury; professional sports; employment in police, army, fire services or security guard services; non-scheduled air flights; sickness or disease; childbirth or pregnancy; nuclear weapons; radioactive contamination.

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Group Personal Protector 3.0 Proposal Form

Details of Proposer (Please print in BLOCK LETTERS)

Name of Proposer: _____ Office Tel No: _____
 Email Address: _____ Mobile Phone No.: _____
 Proposer's Address: _____ HKID/Passport No.: _____ ()
 Nature of Business: _____ Period of Insurance: From _____ to _____
 (Please indicate products and services provided) (D/M/Y) (D/M/Y)

Benefits Required and Staff Details *

Name	Gender (M/F)	HKID/Passport No.	Date of Birth	Occupation	Mobile Phone No.	Sum Insured (HK\$)		
						Accidental Death & Permanent Disablement	Temporary Disablement	Medical Expenses

* Please provide details of beneficiary(ies) (if necessary) in a separate "Beneficiary Form"

Note

1. Accidental Death & Permanent Disablement is a compulsory benefit.
2. Minimum policy premium is HK\$500. This sum is not refundable even if the policy is subsequently cancelled.
3. The benefit for Temporary Disablement cannot exceed your staff's average weekly earnings.
4. For coverage of Temporary Disablement, only original sick leave certificate issued by registered medical practitioner will be recognized. A written confirmation from you is required on your staff's absence from work before any compensation is payable under this benefit.
5. The insurance is available to persons aged from 16 to 70.

General Questions

1. Does the amount of weekly compensation any of your staff requires exceed his/her average weekly earnings? Yes No
2. Has any of your staff's hearing or sight in anyway impaired, or does any of your staff have any physical defect or infirmity? Yes No
3. Is there anything hazardous about any of your staff's occupation or pursuits? Yes No

If you have answered "Yes" to any of the above, please give details.

Declaration

I declare that the information given above is true and correct to the best of my knowledge and believe that all material facts affecting the assessment of this application have been disclosed. I agree that this application, declaration and other information provided shall form the basis of the contract and agree to accept the terms, limitations, exclusions, conditions, clauses and warranties contained in the policy and/or as modified or extended by any endorsements thereon.

Important Note: Collection of Levy on Insurance Premium - The Insurance Authority (IA) has announced the collection of levy on insurance premium under the "Insurance Ordinance" with effect from 1st January 2018. As a result, all premium amounts shown in this product brochure are subject to levy.

IMPORTANT NOTE: This document is not a policy of insurance. Please refer to the Group Personal Protector 3.0 Policy (which will be issued to you upon acceptance of your proposal) for the applicable terms, conditions and exclusions.

Appendix: Notice to customers relating to the Personal Data (Privacy) Ordinance (“the Ordinance”)

MSIG Insurance (Hong Kong) Limited (“MSIG”, “we” or “us”) would ask that you take the time to read this privacy policy carefully. In case of discrepancies between the English and Chinese versions of this statement, the English version shall prevail.

PRIVACY POLICY

MSIG takes your privacy very seriously. To ensure your personal information is secure, we communicate and enforce our privacy and security guidelines according to the relevant laws and regulations. MSIG takes precautions to safeguard your personal information against loss, theft, and misuse, as well as against unauthorised access, disclosure, alteration, and destruction. Furthermore, we will not sell your personal information to anyone for any purposes. MSIG imposes very strict sanction control and only authorised staff on a need-to-know basis are given access to or will handle your personal data, and we provide regular training to our staff to keep them abreast of any new developments in privacy laws and regulations.

We will only retain your personal data in our business records for as long as it is necessary for business and tax purposes as permitted by the laws. We will require our agent, contractor or third party who provides administrative or other services on our behalf to protect personal data they may receive in a manner consistent with this policy. We do not allow them to use such information for any other purposes. If you have any questions or inquiries regarding our privacy policy, please feel free to contact us.

We may amend this Privacy Policy at any time and for any reason. The updated version will be available by following the ‘Privacy Policy’ link on our website homepage at msig.com.hk. You should check the Privacy Policy regularly for changes.

Personal Information Collection Statement

Personal information is data that can be used to uniquely identify or contact a single person. As our customers, it is necessary from time to time for you to supply us with your personal data in relation to the general insurance services and products (“the Product”) that we provide to you and in order for us to deliver and improve the customer service. This includes but not limited to the personal data contained in the proposal form or in any documents in relation to the Product or any claim made under the Product.

Your personal data may be used for **obligatory purpose** or **voluntary purpose**. If personal data are to be used for an obligatory purpose, you MUST provide your personal data to MSIG if you want MSIG to provide the Product. Failure to supply such data for obligatory purpose may result in MSIG being unable to provide the Product.

The **obligatory purposes** for which your personal data may be used are as follows:-

- processing and evaluating your insurance application and any future insurance application you may make;
- our daily operation and administration of the services and facilities in relation to the Product provided to you;
- variation, cancellation or renewal of the Product;
- invoicing and collecting premiums and outstanding amounts from you;

- assessing and processing claims in relation to the Product and any subsequent legal proceedings;
- exercising any right of subrogation by us;
- contacting you for any of the above purposes;
- other ancillary purposes which are directly related to the above purposes;
- complying with applicable laws, regulations or any industry codes or guidelines; and
- detecting and preventing fraud (whether or not relating to the policy issued in respect of this application).

The **voluntary purposes** for which your personal data may be used are any sales, marketing, promotion of other general insurance services and products provided by MSIG. The personal data we intend to use for voluntary purposes are your name, your address, your phone number and email address.

If you do not wish MSIG to use your personal data for the voluntary purposes listed above, you should tick the box on the right and send us a copy of this Notice at the address listed below together with the required information which are necessary for us to process your opt-out request. You may also notify us by sending an email to ‘dpo@hk.msig-asia.com’.



In your notification, you must supply the same required information as listed below.

To enable us to process your opt-out request, please provide us below information and send to: The Data Protection Officer at 9/F, Cityplaza One, 1111 King’s Road, Taikoo Shing, Hong Kong.
Full Name:
Contact Number:
HKID Number: (for identification purpose)
Policy / Certificate / Acknowledgement Number (if you have one):
NOTE: This instruction will override all previous instructions relating to direct marketing that have been given to MSIG.

In connection with any of the above purposes, the personal data that we have collected might be transferred to:

- third party agents, contractors and advisors who provide administrative, communications, computer, payment, security or other services which assist us to carry out the above purposes (including medical service providers, emergency assistance service providers, telemarketers, mailing houses, IT service providers and data processors);
- in the event of a claim, loss adjudicators, claims investigators and medical advisors;
- reinsurers and reinsurance brokers;
- your insurance broker;
- our legal and professional advisors;

- our related companies as defined in the Companies Ordinance;
- the Hong Kong Federation of Insurers (or any similar association of insurance companies) and its members;
- the Insurance Complaints Bureau and similar industry bodies; and
- government agencies and authorities as required or permitted by law;
- fraud prevention organizations;
- other insurance companies (whether directly or through fraud prevention organization or other persons named in this paragraph);
- the police; and
- databases or registers (and their operators) used by the insurance industry to analyse and check information provided against existing information.

In order to confirm the accuracy of your personal data, you agree to provide us with authorisation to access to and to verify any of your personal data with the information collected by any federation of insurance companies from the insurance industry.

Under the relevant laws and regulations, you have the right to request access to and to request correction of your personal data held by us. If you wish to exercise these rights, please write to our Data Protection Officer at 9/F Cityplaza One, 1111 King’s Road, Taikoo Shing, Hong Kong.

If you have any enquiries or require assistance with this Personal Information Collection Statement, please call us at (852) 3122 6922.

Applicant’s Signature

Date _____ (D) _____ (M) _____ (Y)