

**FAMILY PERSONAL PROTECTOR**  
家庭個人意外保障計劃

**Comprehensive protection  
for you and your family**  
為您及家人提供  
最全面保障



Insurance  
that sees  
the heart  
in everything

A Member of **MS&AD** INSURANCE GROUP

## 家庭個人意外保障計劃 為您及家人提供最全面保障

在日常生活中，我們永遠無法估計下一分鐘將會發生什麼事情 — 所以您需要家庭個人意外保險來保障一切意料之外的事。此度身訂造的保單可保護您及家人免因意外導致突如其來的財政負擔。

一般個人意外保險提供因意外而死亡或永久傷殘的保障，而家庭個人意外保險照顧不同階段人士的需要，例如為小童的家長提供假期補償，為成人提供一般假期的額外賠償，及為長者骨折提供額外賠償。

家庭個人意外保險為您及家人提供度身訂造之各種額外保障，使您無論做什麼都可以陪感愜意。

### 計劃特點

- 專為小童，成人以及長者面對的獨有風險而設的保障
- 全球個人意外保障可由小童保障切換至成人保障及由成人保障切換至長者保障
- 提供危險運動保障包括冬季運動、騎馬、滑水及水肺潛計劃特點水。同時，您亦享有 100% 個人意外及醫療保障的最高賠償額
- 接受由小至 6 個月至 70 歲的受保人申請

### 主要保障範圍

#### 意外死亡及永久傷殘

- 提供由意外發生起 12 個月內導致的意外死亡賠償
- 提供高達港幣 25,000 元的殯儀及殮葬費用
- 為您及家人提供高達港幣 1,000,000 元的意外死亡或永久傷殘保障
- 伸延保障至第三級燒傷

#### 意外醫療費用

- 保障每宗意外高達港幣 20,000 元的醫療費用
- 為任何醫療、手術、住院、療養院及護理所引致的必須費用或開支提供周全保障
- 伸延保障至物理治療、脊椎治療、跌打及針灸治療。跌打及針灸治療費用的最高賠償額為每次港幣 150 元或脊椎治療及物理治療費用每次最高賠償額為港幣 500 元，惟每天只可接受一次診治

#### 個人責任

- 為您或家人因疏忽導致第三者受傷或財物受損所必須承擔的法律責任提供高達港幣 1,000,000 元的保障

#### 額外保障

- 如您在投保後一年內沒有任何索償，您的意外死亡及永久傷殘保障額將自動增加 10%（最多連續累積增加 5 年）的無索償優惠
- 於一般假期發生意外可享額外保障
- 創傷輔導賠償每年高達港幣 5,000 元
- 喪親輔導賠償每年高達港幣 5,000 元

### 額外保障表

#### 為小童提供的額外保障

- 因參與學校活動時發生意外引致死亡或永久傷殘，受保小童可享高達港幣 100,000 元的額外賠償
- 如其中一位家長需要請假照顧住院的受保小童，則可獲最多連續 10 日，每日港幣 200 元的家長假期補償
- 提供每宗意外港幣 20,000 元的醫療費用，並賠償高達港幣 10,000 元的復康器材，如拐杖及輪椅費用

#### 為成人提供的額外保障

- 設有兩種分別為港幣 500,000 元及港幣 1,000,000 元的意外死亡及永久傷殘保障，切合每位成人的需要
- 在以下的情況，您的意外死亡保障可獲雙倍賠償：
  - 在乘坐公共交通工具或私家車時發生意外，或
  - 在劫案中成為受害者，或
  - 在您所屬的住宅大廈的火警或爆炸中成為受害者
- 若意外發生在星期五、星期六、星期日或一般假期前夕，將可獲額外賠償高達港幣 25,000 元（成人計劃 A）或港幣 50,000 元（成人計劃 B）
- 為任何醫學上必需的意外整容手術提供每宗意外高達港幣 20,000 元的賠償

#### 為長者提供的額外保障

- 為長者骨折（骨頭完全斷裂）提供高達港幣 100,000 元的保障
- 為受保長者因肢體完全斷離身體或完全及永久失去任何肢體提供高達每年港幣 10,000 元的義肢費用保障



由 6 個月起  
至 17 歲  
(包括首尾  
尾年)



18 歲至  
54 歲  
(包括首尾  
兩年)



55 歲至  
70 歲  
(包括首尾  
兩年)

## 保障範圍一覽表

	最高賠償額 (港幣/元)			
	小童計劃 (由 6 個月起至 17 歲)	成人計劃 A (由 18 歲至 54 歲)	成人計劃 B (由 18 歲至 54 歲)	長者計劃 (由 55 歲至 70 歲)
<b>個人意外</b>				
1 意外死亡	300,000	500,000	1,000,000	500,000
2 永久傷殘	300,000	500,000	1,000,000	500,000
3 醫療費用 (每宗意外)	20,000	10,000	20,000	10,000
<b>個人責任</b>	<b>300,000</b>	<b>500,000</b>	<b>1,000,000</b>	<b>500,000</b>
<b>額外保障 (適用於所有計劃)</b>				
1 無索償優惠	死亡及永久傷殘保障可獲每年 10% 增長 (最多可累積 5 年)			
2 主要燒傷	150,000	250,000	500,000	150,000
3 一般假期額外賠償	25,000	25,000	50,000	25,000
4 殯儀及殮葬費用	25,000	25,000	25,000	25,000
5 創傷輔導費用	5,000	5,000	5,000	5,000
6 喪親輔導費用	5,000	5,000	5,000	5,000
7 物理治療、脊椎治療、跌打及針灸費用	2,500	2,500	2,500	2,500
8 衣服及個人財物損毀保障 (每宗意外)	2,000	2,000	2,000	2,000
9 住院津貼 (每星期, 最多 52 星期)	500	500	500	500
<b>額外保障 (小童計劃)</b>				
1 於學校活動時發生意外的額外賠償	100,000	不適用	不適用	不適用
2 復康器材費用	10,000	不適用	不適用	不適用
3 家長假期補償 (每日, 最長 10 日)	200	不適用	不適用	不適用
<b>額外保障 (成人計劃 A 及 B)</b>				
1 雙倍賠償	不適用	500,000	1,000,000	不適用
2 星期五、星期六、星期日及一般假期前夕額外賠償	不適用	25,000	50,000	不適用
3 意外整容手術費用 (每宗意外)	不適用	20,000	20,000	不適用
<b>額外保障 (長者計劃)</b>				
1 骨折 (骨頭完全斷裂)	不適用	不適用	不適用	100,000
2 義肢費用	不適用	不適用	不適用	10,000

## 保費表<sup>^</sup>

	每位受保人保費 (港幣/元)			
	小童計劃	成人計劃 A	成人計劃 B	長者計劃
全年保費	1,560	955	1,895	1,710

## 受保職業的例子：

- 從事專業、行政及其他非體力勞動的辦公室工作，例如：會計師、牙醫、寫字樓文員。
- 其他非體力勞動的職業，例如：推銷員、信差、售貨員。

## 主要不承保項目

戰爭、自殺、自戕、從事職業運動、任職警察、軍隊、空勤人員、消防隊或保安服務人士、乘搭非定期班次航機、疾病、分娩或懷孕、核子武器、放射性污染、涉及任何體力勞動的職業。

### 重要事項

- 當受保人於保單續保時年滿 18 歲或 55 歲，此保障會在受保人通知三井住友海上火災保險(香港)有限公司(「三井住友保險」)其職業及在三井住友保險同意承保的情況下分別由小童計劃轉換至成人計劃 A 或 B，或由成人計劃 A 或 B 轉換至長者計劃。三井住友保險將按保障收取相關之保費。
- 受保年齡由 6 個月起至 70 歲，其後三井住友保險保留接受受保人續保的權利。
- 永久傷殘保障會按保單內保障表所列的保障百分比作出賠償。
- 家長假期補償只會於受保人其中一名家長提交由公司發出的請假證明後以及受保人須因意外住院而作出賠償。此補償不適用於受保人住院的首兩天，或假如受保人的家長是主婦、退休人仕、失業人仕、自僱人仕或於意外時並不受僱傭合約約束。家長假期補償只適用於小童計劃。
- 受保單條款約束，主要燒傷保障將會按保單內主要燒傷賠償表所列的最高賠償額百分比作出賠償。
- 受保單條款約束，骨折保障(適用於長者計劃)將會按保單內骨折賠償表所列的最高賠償額百分比作出賠償。

<sup>^</sup>重要事項：收取保費徵費之新規定 - 保險業監管局(保監局)已於《保險業條例》中公佈有關收取保費徵費的新規定，並於2018年1月1日正式生效。因此，本產品小冊子上所列明的保費金額將附加保費徵費。

## Family Personal Protector

### Comprehensive protection for you and your family

In our normal day-to-day lives, we never know exactly what could happen next - that's why it's important to protect yourself against the unforeseen with Family Personal Accident Insurance. With a custom-fit policy, you can protect yourself and your family against sudden financial burdens arising from accidents.

Family Personal Accident Insurance takes care the needs of people at different stages, for example we offer Parent's Leave Compensation for Child, Extra Indemnity for General Holidays for Adult and Broken Bone Benefits for the Elderly.

Family Personal Accident Insurance policy offers you and your family with additional protection no matter what you are doing.

### Plan highlights

- Tailored coverage for Children, Adults and the Elderly to meet their specific risk exposure
- Worldwide Personal Accident coverage with plan switching available from Child to Adult and from Adult to Elderly
- Dangerous sports coverage including winter Plan highlights sports, horse riding, water skiing, scuba diving and you are entitled to 100% of maximum indemnity under the Personal Accident and Medical Expenses sections
- Enrolment is accepted from age as low as 6 months up to 70 years old

### Core benefits

#### Accidental Death and Permanent Disablement

- Compensation is payable in the event of death caused within 12 months of an accident
- Provides Funeral and Cremation benefits of up to HK\$25,000
- Covers up to HK\$1,000,000 in case of Accidental Death or Permanent Disablement of you or your family members
- Benefit is extended to cover third degree burns

#### Accidental medical expenses

- Covers Medical Expenses of up to HK\$20,000 per accident
- Provides a comprehensive range of coverage including medical, surgical, hospital, nursing home and nursing fees or charges
- Extended coverage to treatments that involve Physiotherapist, Chiropractor, Bonesetter and Acupuncturist. You can claim up to HK\$150 per consultation on Bonesetter and Acupuncturist Expenses or HK\$500 per consultation on Physiotherapy and Chiropractor Expenses given the number of consultations cannot be more than one per day

#### Personal Liability

- Provides up to HK\$1,000,000 cover on any claims against you or your family members which you are legally liable to pay in the event of your negligence causing third party injury or property damage

#### Extra Benefits

- Offers a No Claim Bonus of 10% (up to a maximum of 5 consecutive years) added to your Accidental Death and Permanent Disablement benefit at no charge if you have not made a claim over the preceding year
- Extra indemnity for General Holidays
- Trauma counselling expenses of up to HK\$5,000 per year
- Bereavement counselling expenses of up to HK\$5,000 per year

### Extra benefits table

#### Extra benefits for Child

- An extra indemnity of HK\$100,000 will be provided if accidents happened during any school activities, that cause Death or Permanent Disablement for the insured child
- A Parent's Leave Compensation of HK\$200 per day, up to consecutive 10 days will be provided if the insured child is confined to hospital and one of the parents have taken leave to take care of the insured child
- Offers Medical Expenses protection of HK\$20,000 per accident, along with maximum HK\$10,000 expenses reimbursement on Recovery Equipment Expenses such as crutches or wheelchairs

Aged 6 months up to 17 years of age (both inclusive)



#### Extra benefits for Adult

- Two different plan levels are available with Accidental Death and Permanent Disablement benefit of up to HK\$500,000 and HK\$1,000,000 respectively to best suit any Adult's needs
- Your Accidental Death benefit will be doubled if you are:
  - travelling on public transport or in a private car in the event of accidents, or
  - a victim in a robbery, or
  - a victim in a fire or explosion within your residential building
- An extra indemnity of HK\$25,000 (for Adult Plan A) or HK\$50,000 (for Adult Plan B) will be made available if the accident happens on a Friday, Saturday, Sunday, or on the eve of a general holiday
- Up to HK\$20,000 per accident will be paid to the insured adult for any medically necessary accidental cosmetic surgery

Aged 18 to 54 years of age (both inclusive)



#### Extra benefits for the Elderly

- Significant Broken Bones Benefit of up to HK\$100,000 in case of bone fracture (complete breaking of a bone)
- Covers prosthesis expenses of up to HK\$10,000 per year for the insured elderly in the event of total loss of physical severance or total and permanent loss of any limbs

Aged 55 to 70 years of age (both inclusive)



## Benefits at a glance

		Maximum Benefits Payable (HK\$)			
		Child Plan (Aged 6 months to 17 years)	Adult Plan A (Aged 18 to 54 years)	Adult Plan B (Aged 18 to 54 years)	Elderly Plan (Aged 55 to 70 years)
<b>Personal Accident</b>					
1	Accidental Death	300,000	500,000	1,000,000	500,000
2	Permanent Disablement	300,000	500,000	1,000,000	500,000
3	Medical Expenses (per accident)	20,000	10,000	20,000	10,000
<b>Personal Liability</b>		300,000	500,000	1,000,000	500,000
<b>Extra Benefits (for all plans)</b>					
1	No Claim Bonus	10% increment per year on Death Benefit Amount and Permanent Disablement Benefit Amount (up to a maximum of 5 consecutive years)			
2	Major Burns	150,000	250,000	500,000	150,000
3	Extra Indemnity for General Holiday	25,000	25,000	50,000	25,000
4	Funeral and Cremation Expenses	25,000	25,000	25,000	25,000
5	Trauma Counselling Expenses	5,000	5,000	5,000	5,000
6	Bereavement Counselling Expenses	5,000	5,000	5,000	5,000
7	Physiotherapist, Chiropractor, Bonesetter & Acupuncturist Treatment Expenses	2,500	2,500	2,500	2,500
8	Clothing and Personal Effects Damage Compensation (per accident)	2,000	2,000	2,000	2,000
9	Hospital Confinement Allowance (per week, max 52 weeks)	500	500	500	500
<b>Extra Benefits (for Child Plan)</b>					
1	Extra Indemnity for Accidents During School Activities	100,000	Not Applicable	Not Applicable	Not Applicable
2	Recovery Equipment Expenses	10,000	Not Applicable	Not Applicable	Not Applicable
3	Parent's Leave Compensation (per day, max 10 days)	200	Not Applicable	Not Applicable	Not Applicable
<b>Extra Benefits (for Adult Plan A and Adult Plan B)</b>					
1	Double Indemnity	Not Applicable	500,000	1,000,000	Not Applicable
2	Extra Indemnity for Friday, Saturday, Sunday or Eve of General Holiday	Not Applicable	25,000	50,000	Not Applicable
3	Accidental Cosmetic Surgery Expenses (per accident)	Not Applicable	20,000	20,000	Not Applicable
<b>Extra Benefits (for Elderly Plan)</b>					
1	Broken Bones (complete breaking of a bone)	Not Applicable	Not Applicable	Not Applicable	100,000
2	Prosthesis Expenses	Not Applicable	Not Applicable	Not Applicable	10,000

## Premium Table<sup>^</sup>

	Premium per Insured Person (HK\$)			
	Child Plan	Adult Plan A	Adult Plan B	Elderly Plan
Annual Premium	1,560	955	1,895	1,710

## Example of Insurable Occupation

- Professional, administrative and clerical duties without manual work, e.g. accountants, dentist, office workers
- Other non-manual occupations, e.g. sales representatives, messengers, shop salespersons

## Major Exclusions

War; suicide; self injury; professional sports; employment in police, army, air crew, fire services or security guard service; non-scheduled air flights; sickness or disease; childbirth or pregnancy; nuclear weapons; radioactive contamination; occupation involved any manual work

### Important notes

- When the Insured Person attains the age of 18 years or 55 years upon policy renewal, the coverage will be transferred from Child Plan to Adult Plan A or Plan B or from Adult Plan A or Adult Plan B to Elderly Plan respectively provided the insured person has advised MSIG Insurance (Hong Kong) Limited ("MSIG") the occupation and MSIG has agreed to provide cover. The coverage and applicable premium will be changed accordingly.
- Age limit for insuring is 6 months up to 70 years old and thereafter MSIG may accept further renewal of the Policy at our own discretion.
- Permanent Disablement benefit will be reimbursed according to the percentage of benefit as stated in the Benefit Schedule of the policy.
- Parent's Leave Compensation will be payable to compensate one of the Insured Person's parent subject to the presentation of original leave certificate issued by the Insured Person's parent's employer, and that the Insured Person must be confined to hospital resulting from an accident. No benefit will be payable for the first two days of hospital confinement, or if the Insured Person's parent who applies for the claim is a housewife, retired, unemployed, self-employed, or is not under a contract of employment at the time of the accident. Parent's Leave Compensation only applies to Child Plan.
- Major Burns Benefit will be reimbursed in accordance to the percentage of maximum indemnity under the Major Burns table of indemnity as stated in the policy subject to policy wordings.
- Broken Bones Benefit (for Elderly plan) will be reimbursed in accordance to the percentage of maximum indemnity under Broken Bones table of indemnity as stated in the policy subject to policy wordings.

<sup>^</sup>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 1<sup>st</sup> January 2018. As a result, all premium amounts shown in this product brochure are subject to levy.

MSIG Insurance (Hong Kong) Limited  
9/F Cityplaza One, 1111 King's Road,  
Taikoo Shing, Hong Kong  
Tel +852 2894 0555 Fax +852 2890 5741

Macau Branch  
Avenida Da Praia Grande No. 693,  
Edif Tai Wah 13 Andar A & B, Macau  
Tel +853 2892 3329 Fax +853 2892 3349

三井住友海上火災保險 (香港) 有限公司  
香港太古城英皇道1111號  
太古城中心第一期9樓  
電話 (852) 2894 0555 傳真 (852) 2890 5741

澳門分公司  
澳門南灣大馬路693號  
大華大廈13樓A-B座  
電話 (853) 2892 3329 傳真 (853) 2892 3349

For more information,  
please call us at  
+852 3122 6922 (Hong Kong) /  
+853 2892 3329 (Macau) or contact  
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:

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