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H653 (CP/03-21/03-21/OK)

GROUP PERSONAL PROTECTOR 3.0

Protect your staff against all unfortunate possibilities



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For Agent
& Direct
Use Only



Insurance
that sees
the heart
in everything

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

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%

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.