

Group Personal Protector 3.0

團體平安寶 3.0

Protect your people against the unexpected at work

為您的員工提供周全保障，
應對工作中的突發意外



PROTECTING
GOALS
POWERING
FUTURES

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

When an accident occurs at work, it's usually unexpected but almost always has consequences. For the victim, the physical consequences can be life-changing. In addition, the long-term medical expenses and the financial burden of being unable to continue working can bring added stress to the family. That's why we have developed our **Group Personal Protector Policy 3.0**.

The plan is designed to protect your people against the unforeseen, so that if they do have an accident during the course of their employment they will be well looked after, helping you fulfil your obligations as a caring employer.

Plan highlights



Double indemnity

Specified accidental death benefit of up to HK\$1,000,000



Permanent disablement

Coverage of up to 100% of the sum insured



Hospital confinement allowance

HK\$500 per week for up to 52 weeks



Treatment expenses

Coverage for visits to a bonesetter and acupuncturist



Automatic cover for new staff

New employees will be enrolled automatically



Illustrative example

Example 1 – Occupation class III

Mr Kwok is a technical support officer at a multi-national company. His employer has taken out a Group Personal Protector 3.0 policy to provide additional protection benefits to all employees.

One day, Mr Kwok is setting up computer equipment for a new employee. Unfortunately, one of the cables is old and faulty, giving Mr Kwok an electric shock. He immediately suffers cardiac arrest and is taken to hospital for treatment, where he remains for a week.

How does Group Personal Protector 3.0 policy 3.0 cover Mr Kwok?



Sum insured: HK\$1,000,000



Medical expenses: HK\$20,000



Hospital confinement allowance (1 week): HK\$500

Total compensation: HK\$20,500



Example 2 – Occupation class III

Mr Mui is a chauffeur working for a limousine company. His employer has taken out a Group Personal Protector 3.0 policy to provide additional protection benefits to all employees.

Mr Mui is unfortunately in a very serious car crash while carrying out his duties. After being taken to hospital where he remains for 2 weeks, it is ascertained that he has lost the use of all toes on his left foot.

How does Group Personal Protector 3.0 policy 3.0 cover Mr Mui?



Sum insured: HK\$1,000,000



Medical expenses: HK\$100,000



Permanent loss of all toes on one foot:
 $\text{HK\$1,000,000} \times 17\% = \text{HK\$170,000}$



Hospital confinement allowance (2 weeks):
 $\text{HK\$500} \times 2 = \text{HK\$1,000}$



Clothing and personal effects damage compensation:
HK\$2,000

Total compensation: HK\$273,000



Benefits at a glance

 Benefits coverage	% 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: • One or two limbs • One or two hands • Arm above the elbow • Arm at or below the elbow • Leg above the knee • Leg at or below the knee	100%
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:	
• Thumb and four fingers of one hand	70%
• Four fingers of one hand	45%
• Thumb (two phalanges)	25%
• Thumb (one phalanx)	10%
• Index finger (three phalanges)	15%
• Index finger (two phalanges)	8%
• Index finger (one phalanx)	4%
• Each other finger (three phalanges)	10%
• Each other finger (two phalanges)	4%
• Each other finger (one phalanx)	2%
• All toes of one foot	17%
• Great toe (two phalanges)	5%
• Great toe (one phalanx)	2%
• Any other toe	3%
7. Total and permanent loss of:	
• Hearing in two ears	75%
• Hearing in one ear	25%
• Speech	60%
Medical expenses	Sum insured
• Medical, surgical, hospital, nursing home and nursing fees or charges necessarily incurred within 12 consecutive months of the bodily injury happening	Sum insured
Temporary disablement	
• Weekly limit per injury • Maximum no. of week	Covered 104

Benefits at a glance

 Extra benefits	Maximum benefits payable per year (HK\$)
1. Double indemnity for accidental death	Doubled or increased by 1,000,000 whichever is the lower
2. Medical expenses • Double Indemnity for bodily injury due to robbery	300,000
3. Hospital confinement allowance • Limit per week • Maximum no. of week	500 52
4. Bonesetter and acupuncturist treatment expenses[#] • Limit per visit	1,500 150
5. Clothing and personal effects damage compensation • Per accident	2,000
6. Automatic cover for new staff	Covered
7. 24-hour worldwide assistance services	Covered

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

Important notes:

1. Accidental Death & Permanent Disablement Cover is a compulsory benefit.
2. This insurance is available for persons aged from 16 to 70.
3. Bonesetter and Acupuncturist Treatment Cover is available for the insured person who has taken out Medical Expenses Cover of not less than HK\$10,000.
4. Minimum policy premium is HK\$500.
5. Self-employed individuals, housewives, and unemployed persons are not entitled to Temporary Disablement Cover.
6. For coverage of Temporary Disablement, only an original sick leave certificate issued by a registered medical practitioner will be recognised. The insured person is required to submit a written confirmation from his/her employer on his/her absence from work due to bodily injury before any compensation is payable under this benefit.

Premium table[^]

 Insured items/Occupation class	Annual premium (HK\$)			
	Class I	Class II	Class III	Class IV
Accidental death and 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

Premium table[^]

 Group discount	No. of employees	Discount
	5 – 20	20%
	21 – 100	30%
	Over 100	40%

[^] 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 premium table are subject to levy.

Examples 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 decorators

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

Exclusions:

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



Rest assured about our claims solution

We understand that you may feel worried when an incident is likely to happen. With our claims services hotline, you can now clear your uncertainties in an instant and receive one-on-one advice from our claims experts at +852 2894 0660 (Mon – Fri, 09:00 – 17:30, except public holidays).

Also, you can submit your claim through our **EASY Claims** online platform anytime, anywhere.

In the event of any discrepancy between the English and Chinese versions of any of the above details, the English version shall prevail. For details of coverage, terms, conditions, and exclusions, please refer to the policy wording.

在工作期間，意外事件往往出乎意料，卻可能造成深遠的影響。對受害者而言，身體上的傷害可能徹底改變他們的生活。除此之外，長期的醫療費用與無法繼續工作的經濟負擔，也會為家庭帶來額外的壓力。為此，我們推出「**團體平安寶3.0**」助您應對這些挑戰。

本計劃旨在為您的員工提供全面保障，確保他們在工作期間遭遇意外時能獲得妥善照顧，同時協助您履行對員工的關懷責任。

計劃特點



雙倍賠償

意外身故保障高達港幣100萬元



永久傷殘

最高可獲100%保額賠償



住院津貼

每週港幣500元，最長52週



治療費用

涵蓋跌打及針灸治療



新員工自動受保

新入職員工將自動納入受保範圍



說明例子

例子1 — 職業類別III

郭先生是一家跨國公司的技術支援主任，其僱主為所有員工投保了「團體平安寶3.0」，為員工提供周全保障。

有一天，郭先生為新同事安裝電腦設備時，因電線殘舊漏電而觸電，導致心臟驟停，需住院治療一週。

 保額：港幣1,000,000元

 醫療費用：港幣20,000元

 住院津貼（1週）：港幣500元

總賠償金額：港幣20,500元



例子2 — 職業類別III

梅先生是一名豪華轎車司機，其僱主為所有員工投保了「團體平安寶3.0」，為員工提供周全保障。

他在執行職務時遭遇嚴重車禍，住院兩週後被診斷左腳全部腳趾永久喪失功能。

 保額：港幣1,000,000元

 醫療費用：港幣100,000元

 左腳全部腳趾永久傷殘：
港幣1,000,000元 × 17% = 港幣170,000元

 住院津貼（2週）：
港幣500元 × 2 = 港幣1,000元

 衣物及個人物品損壞賠償：港幣2,000元

總賠償金額：港幣273,000元



保障一覽表

 保障範圍	投保額比例
意外死亡	100%
永久傷殘	
1. 完全及永久傷殘，不能從事任何工作	100%
2. 完全及永久喪失一目或雙目之視力	100%
3. 喪失下列肢體或完全及永久喪失其功能： • 身體任何一肢或兩肢 • 一手或兩手 • 肘部以上之手臂 • 肘部或以下之手臂 • 膝蓋以上之大腿 • 膝蓋或以下之小腿	100%
4. 完全及永久精神失常	100%
5. 所有肢體完全及永久癱瘓	100%
6. 喪失下列肢體或完全及永久喪失其功能：	
• 單手之拇指及四指	70%
• 單手之四指	45%
• 拇指（兩節）	25%
• 拇指（一節）	10%
• 食指（三節）	15%
• 食指（兩節）	8%
• 食指（一節）	4%
• 其他每隻手指（三節）	10%
• 其他每隻手指（兩節）	4%
• 其他每隻手指（一節）	2%
• 單足所有腳趾	17%
• 大腳趾（兩節）	5%
• 大腳趾（一節）	2%
• 任何其他腳趾	3%
7. 完全及永久喪失：	
• 雙耳聽覺能力	75%
• 單耳聽覺能力	25%
• 說話能力	60%
醫療費用	投保額
• 包括由身體受傷當日起計連續12個月內，任何醫療、手術、住院、療養院及護理所引致的必須性費用或開支	投保額
暫時傷殘賠償	
• 每次受傷之每週最高限額 • 最多週數	受保 104

保障一覽表

額外保障	每年最高賠償額（港幣 / 元）
1. 意外死亡雙倍賠償	投保額的雙倍或投保額增加至港幣1,000,000元，以較低者為準
2. 醫療費用 • 因搶劫而導致身體受傷的醫療費用雙倍賠償保障	300,000
3. 住院津貼 • 每週最高限額 • 最多週數	500 52
4. 跌打及針灸醫療費用保障# • 每次最高限額	1,500 150
5. 衣服及個人物件損毀保障 • 每宗意外	2,000
6. 新員工自動受保	受保
7. 24小時緊急支援服務	受保

只適用於「醫療費用」保障的最高賠償額不少於港幣10,000元的受保人。

重要事項:

1. 意外死亡及永久傷殘是必須投保項目。

2. 本計劃受保人年齡須介乎16至70歲。

3. 跌打及針灸醫療費用保障只適用於醫療費用保障的最高賠償額不少於港幣10,000元的投保人。

4. 每張保單的最低保費為港幣500元。

5. 暫時傷殘保障不適用於自僱人士、家庭主婦及失業人士。

6. 只有持有由註冊醫生簽發的病假證明書正本，方可申請暫時傷殘賠償。而受保人必須遞交經由僱主簽署的病假通知書，證明受保人因身體受傷而申請病假，方可獲得賠償。

保費表^

投保項目/職業類別	全年保費（港幣 / 元）			
	第一類	第二類	第三類	第四類
意外死亡及永久傷殘 (每港幣10,000元)	9.4	10.4	18	30
暫時傷殘 (每週每港幣100元)	18	22	31	50
醫療費用 (每次受傷每港幣100元)	2.2	2.8	4.2	6

保費表[^]

 團體折扣	僱員人數	折扣
	5 – 20	20%
	21 – 100	30%
	超過 100	40%

[^] 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》中公布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，本投保書上所列 明的保費金額將附加保費徵費。

職業類別的例子：

第一類：

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、寫字樓文員等

第二類：

其他非體力勞動的職業，例如：推銷員、信差、售貨員等

第三類：

職業上輕微涉及體力勞動的職業，例如：司機

第四類*：

職業上涉及體力勞動的工作人員，例如：製衣工人、屠房工人、汽車修理技工、室內裝修技工等

* 如您屬於職業類別第四類之客戶，請聯絡MSIG或您的保險顧問。

主要不受保項目：

戰爭；自殺；自我傷害；從事職業運動；空勤人員；任職警隊、軍隊、消防隊或保安服務；乘搭非定期班次航機；疾病或病症；分娩或懷孕；核子武器；放射性污染。



貼心的保障及賠償服務

我們明白意料之外的事情往往令人憂慮不安，因此特設「賠償服務熱線」，由理賠專員即時為您解答各項查詢，提供最適切的保障及賠償建議，解除您所面對的徬徨和焦慮。賠償服務熱線：[+852 2894 0660](tel:+85228940660)（星期一至五，上午9時至下午5時30分，公眾假期除外）

您亦可隨時隨地，透過 **EASY網上索償系統** 申請索償。

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