

Accident Insurance
意外保險

Protection so you and your
loved ones can flourish

守護您與摯愛邁向豐盛人生



PROTECTING
GOALS
POWERING
FUTURES

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

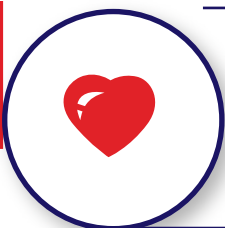
生命在於創造自己的康莊大道，當您專注於事業、組織家庭或追尋夢想時，您會憧憬未來充實的生活。在人生旅程中，必不可少的是一份既能提供充分保障，又滿足所需的保險，在無法預測的未來為自己及摯愛護航。

MSIG保險明白每趟生命旅程都是獨一無二的，因此我們推出的意外保險能夠讓您因應個人需要選擇四個保障等級，例如保障年幼子女或家庭年長的成員。

無論您正在計劃下一個人生階段，或者選擇隨遇而安的生活，MSIG保險都會時刻關心您的意外保險需要。

1. 計劃特點

1



專為小童、成人及長者
度身而設的保障

2



因應人生階段靈活轉換
保險計劃，由小童到
成人；及由成人到長者

3



涵蓋危險運動，讓您盡情冒險，包括冬季運動、騎馬、滑水及水肺潛水。
您可獲得100%個人意外及醫療費用保障的最高賠償額

4



小童計劃的受保年齡
提高至23歲的全日制
學生

5



最高投保年齡為70歲，
可續保至75歲

2. 主要保障範圍



意外死亡及永久傷殘

- 為您及家庭成員提供高達港幣1,000,000元的保障



暫時傷殘

- 視乎您的成人計劃，每星期可獲高達港幣1,000元的賠償，長達52星期



醫療費用

- 每宗意外最高可獲港幣20,000元的醫療費用保障
- 醫療費用延伸保障至物理治療、脊醫、跌打及針灸治療，每年賠償額高達港幣2,500元



額外保障

- 衣服及個人物品損毀保障，包括流動電話*，最高賠償額為港幣2,000元
- 如投保一年內沒有任何索償，可免費獲得無索償優惠，意外死亡及永久傷殘保障額將按年自動增加10%，最多連續累積五年
- 住院現金保障的賠償額高達每日港幣200元及長達182日
- 24小時全球支援服務

* 流動電話保障不適用於18歲以下受保人

3. 為不同年齡的受保人提供額外保障



為小童而設的額外保障

父母最希望能夠守護孩子，讓他們茁壯成長。子女受傷時，我們的意外保險提供適切的保障，減輕經濟負擔。

- ☒ 如於學校活動時發生意外，意外死亡或永久傷殘保障的賠償額將會額外增加港幣100,000元
- ☒ 家長如需請假照顧住院的受保小童，可獲最多連續十日，每日港幣200元的家長假期補償
- ☒ 涵蓋復康器材費用，如拐杖或輪椅，最高賠償額為港幣 10,000元



為成人而設的額外保障

繁忙的都市人總希望在工作與生活之間取得完美平衡，因此許多香港人喜歡透過運動舒壓。我們的意外保險時刻支持您所追求的生活方式，並提供額外保障涵蓋於周末或假期發生的意外，甚至賠償意外整容手術費用。

- ☒ 提供兩種不同等級的計劃，切合您的需要
- ☒ 意外死亡雙倍賠償適用於：
 - 乘坐公共交通工具或私家車時所發生的事故
 - 在劫案中或在您所居住的大廈發生火警或爆炸成為受害者
- ☒ 如意外發生在星期五、星期六、星期日或公眾假期前夕，可額外獲賠償港幣 50,000元（成人B計劃）
- ☒ 因意外導致的任何醫學上必要的整容手術，賠償額高達港幣 40,000元



為長者而設的額外保障

隨著父母或祖父母年紀漸長，他們更加需要您的悉心照顧。我們的意外保險提供額外的長者保障，讓您更加放心。若長者意外骨折或需要安裝義肢，我們會替您分擔費用。

- ☒ 高達港幣100,000元骨折賠償
- ☒ 因意外受傷而導致完全喪失任何肢體或其功能，可獲高達每年港幣 10,000元的義肢費用保障

說明例子

背景簡介

陳先生任職店鋪經理，與母親、妻子和兒子同住，是家中的經濟支柱。他擔憂一旦意外受傷會導致收入減少，甚至零收入，無法支撐家庭開支及生活費用。因此他決定投保意外保險，為整個家庭得到全面保障。

	 陳先生	 陳太太	 陳小文	 余瑪麗
與受保人關係	保單持有人	配偶	兒子	母親
年齡	45	38	15	68
職業	店鋪經理	文員	學生	退休人士
計劃	成人計劃 B	成人計劃 B	小童計劃	長者計劃
全年保費（港幣／元）	1,960	1,780	1,560	1,490
保費總額（港幣／元）	6,111 (陳先生可獲9折團體投保優惠，6,790 x 90%)			

例子一



陳先生與朋友打籃球時發生意外，右膝前交叉韌帶撕裂，因而需要留院 10 天。出院後，醫生建議他接受物理治療，手術後陳先生需停工 3 個月進行康復。在這個情況下，意外保險如何保障陳先生？

- 暫時傷殘 – 港幣12,000元 (港幣1,000元 x 12星期)
- 醫療費用 – 港幣20,000元
- 物理治療 – 港幣2,500元 (港幣500元 x 5次)
- 住院現金津貼 – 港幣2,000元 (港幣200元 x 10日)

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總賠償額：
港幣36,500元

例子二



小文在學校科學日前往香港科學館時發生嚴重交通意外，導致他的拇指折斷，需要住院 30 日。陳太太申請了14天無薪假照顧小文。事故發生後，小文時常產生焦慮感，確診創傷壓力後遺症。在這個情況下，意外保險如何保障小文？

- 永久傷殘 – 港幣75,000元 (拇指：25%)
- 於學校活動時發生意外的額外保障 – 港幣100,000元
- 醫療費用 – 港幣20,000元
- 創傷輔導服務費用 – 港幣 5,000元
- 物理治療 – 港幣2,500元
- 衣服及個人物品損壞賠償 – 港幣800元 (校服及書包)
- 住院現金津貼 – 港幣6,000元 (港幣200元 x 30日)
- 家長假期補償 – 港幣2,000元 (港幣200元 x 10日)

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總賠償額：
港幣211,300元

例子三



瑪麗起床時跌倒，導致骨盆骨折，並需住院 80 日。在這個情況下，意外保險將如何保障瑪麗？

- 醫療費用 – 港幣10,000元
- 物理治療 – 港幣2,500元
- 住院現金津貼 – 港幣16,000元 (港幣200元 x 80日)
- 骨折賠償 – 港幣100,000元

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總賠償額：
港幣128,500元

保障範圍一覽表

 個人意外	最高賠償額（港幣／元）			
	小童計劃	成人計劃 A	成人計劃 B	長者計劃
1. 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. 暫時傷殘 - 每星期最高限額 - 每宗意外最高賠償星期	不適用	500 52	1,000 52	不適用
4. 醫療費用 每宗意外最高限額	20,000	10,000	20,000	10,000

 額外保障 (適用於所有計劃)	最高賠償額（港幣／元）			
	小童計劃	成人計劃 A	成人計劃 B	長者計劃
1. 無索償優惠	「死亡保障」及「永久傷殘保障」將會按年以複式計算增加10%、累積上限為五年。			
2. 嚴重燒傷保障	150,000	250,000	500,000	150,000
3. 公眾假期額外保障	25,000	25,000	50,000	25,000
4. 殯殮及遺體火化費用	25,000	25,000	25,000	25,000
5. 創傷輔導服務費用	5,000	5,000	5,000	5,000
6. 喪親輔導服務費用	5,000	5,000	5,000	5,000
7. 物理治療、脊醫、跌打及針灸治療費用 - 每宗意外最高賠償次數 - 每日最高賠償次數 - 物理治療及脊醫治療 - 每次最高限額 - 跌打及針灸治療 - 每次最高限額	2,500 5 1 500 200	2,500 5 1 500 200	2,500 5 1 500 200	2,500 5 1 500 200
8. 衣服及個人物品損毀保障 - 每宗意外最高限額 - 流動電話保障* - 每年最高限額	2,000 2,000	2,000 2,000	5,000 2,000	2,000 2,000
9. 住院現金保障 - 每日最高限額 - 每宗意外最高賠償日數	200 182	200 182	200 182	200 182
10. 24小時全球支援服務	包括	包括	包括	包括

* 流動電話保障不適用於18歲以下之受保人

保障範圍一覽表

  額外保障 (適用於小童計劃)	最高賠償額 (港幣/元)			
	小童計劃	成人計劃 A	成人計劃 B	長者計劃
1. 於學校活動時發生意外的額外保障	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 - 每日最高限額 - 每宗意外最高賠償日數	200 10	不適用	不適用	不適用

  額外保障 (適用於成人計劃 A 及 B)	最高賠償額 (港幣/元)			
	小童計劃	成人計劃 A	成人計劃 B	長者計劃
1. 雙倍賠償	不適用	上限 500,000	上限 1,000,000	不適用
2. 星期五、星期六、星期日及公眾假期前夕額外賠償	不適用	25,000	50,000	不適用
3. 意外整容手術費用 每宗意外最高限額	不適用	20,000	40,000	不適用

  額外保障 (適用於長者計劃)	最高賠償額 (港幣/元)			
	小童計劃	成人計劃 A	成人計劃 B	長者計劃
1. 骨折賠償	不適用	不適用	不適用	100,000
2. 義肢安裝費用	不適用	不適用	不適用	10,000

全年保費表[^] (港幣/元)

年齡	 小童計劃	 成人計劃 A	 成人計劃 B	 長者計劃
6個月 - 17	1,560	不適用		
18 - 23 (只適用於全日制學生)	1,300			
18 - 40	不適用	900	1,780	不適用
41 - 60		955	1,960	
61 - 70	不適用			1,490
71 - 75 (只適用於續保)				1,520

[^] 收取保費徵費之新規定 - 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，本產品投保書上所列明的保費金額將附加保費徵費。



團體投保折扣

2 – 4 位成員

9折

5 – 10 位成員

85折

11 位成員或以上

8折

受保職業的例子：



類別一／文職職業

- 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。



類別二／非體力勞動職業

- 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、從事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 24 歲之全日制學生）或 61 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（「MSIG」）其職業及在 MSIG 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。MSIG 將按保障收取相關之保費。
- 受保年齡由 6 個月起至 75 歲。
- 永久傷殘保障會按保單內保障表所列的保障百份比作出賠償。
- 暫時傷殘保障只會於受保人提交由公司發出的請假證明後而作出賠償。此補償不適用於如受保人是主婦、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。
- 家長假期補償只會於受保人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。
- 嚴重燒傷保障將會按保單內主要燒傷賠償表所列的百份比作出賠償。
- 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百份比作出賠償。

Life is about creating your own path. And as you focus on your career, start a family or embrace your passions, you look forward to all the fulfilling experiences yet to come. But as your adventure continues, it's important to know that you have adequate insurance to protect you and your loved ones from the unforeseen – at a level that meets your needs and personal circumstances.

At MSIG, we know that no two life's journeys are the same. That's why we have created our Accident Insurance. You can tailor your coverage to suit you by choosing four levels of care depending on your circumstances, such as having young children or elderly family members to look after.

So whether you are planning your next stage of life or letting nature take its course, it's good to know that MSIG has your interests at heart with our Accident Insurance.

1. Plan highlights

1  Coverage tailored for children, adults and the elderly

2  Switch your coverage easily from Child to Adult and from Adult to Elderly

3  Embrace adventures with dangerous sports coverage, including winter sports, horse riding, water skiing and scuba diving. You are also entitled to 100% of maximum indemnity under the Personal Accident and Medical Expenses sections

4  Extend the age limit to 23 under the Child Plan if the insured person is a full-time student

5  Enrol up to age 70, renew until age 75

2. Core benefits



Accidental Death and Permanent Disablement

- Up to HK\$1,000,000 coverage for you or your family members



Temporary Disablement

- Depending on your Adult Plan, receive up to H\$1,000 per week for 52 weeks



Medical Expenses

- Covers medical expenses up to HK\$20,000 per accident
- Extends to cover the cost of physiotherapist, chiropractor, bonesetter and acupuncturist treatment up to HK\$2,500 per year



Extra Benefits

- Damage of Clothing & Personal effects, including Mobile Phone Protection*, up to HK\$2,000
- Get a 10% No Claims Bonus per year on the sum insured of Accidental Death and Permanent Disablement benefit for a maximum of five consecutive years, for free
- Hospital Confinement Allowance for up to HK\$200 per day and 182 days
- 24-hour Worldwide Assistance Services

* Mobile phone protection is not applicable to Insured Person who is aged below 18

3. Extra benefits for every age of the insureds



Extra benefits for children

Protecting your little ones so they can thrive is always at the forefront of your mind. Therefore, it's good to know our Accident Insurance has an option that will ease any financial burden arising from illness or injury to your child.

- ☒ An extra death and permanent disablement indemnity of HK\$100,000 if accidents happened during any school activities
- ☒ Parent's Leave Compensation benefit of HK\$200 per day for up to 10 consecutive days if a parent has to take leave from work to care for the insured child who is confined to hospital
- ☒ Cover for Recovery Equipment Expenses, such as crutches or wheelchairs, up to HK\$10,000



Extra benefits for adults

As a hard-working person, we understand your desire to find the perfect balance between your career and your personal life. And for many in Hong Kong, taking part in sports is a great way to achieve a great work-life balance. Our Accident Insurance can support you in whatever lifestyle you choose, including with extra benefits for accidents that happen during weekends or holidays, and can even provide cover for accidental cosmetic surgery expenses.

- ☒ Two different plan levels are available to best suit your needs
- ☒ Accidental Death benefit will be doubled if you are:
 - travelling on public transport or in a private car when an accident occurs
 - the victim of a robbery, in a fire or explosion within your residential building
- ☒ An extra indemnity of HK\$50,000 (for Adult Plan B) if the accident happens on a Friday, Saturday, Sunday, or on the eve of a general holiday
- ☒ Up to HK\$40,000 protection for any medically necessary cosmetic surgery as a result of an accident



Extra benefits for elderly

At MSIG, we recognise that you may have to look after your parents or grandparents as they get older. So you can rest easy knowing that our Accident Insurance gives you the option of adding extra benefits to help you look after them if they break a bone or need a prosthetic limb.

- ☒ Significant Broken Bones Benefit for up to HK\$100,000
- ☒ Covers prosthesis expenses up to HK\$10,000 per year in the event of total loss by physical severance or of any limbs

Illustrative example

Background

Mr. Chan is a shop manager, living with his mother, his wife and son. He is the breadwinner of his family. He worries about sustaining a serious injury, which could result in partial or total loss of income and would seriously impact his ability to pay for living and everyday expenses for himself and his family. Therefore, he decides to take out Accident Insurance to get comprehensive protection for his whole family.

				
	Mr. Chan	Mrs. Chan	Simon Chan	Mary Yu
Relationship to policy owner	Policy owner	Spouse	Child	Mother
Age	45	38	15	68
Occupation	Shop manager	Clerk	Student	Retired
Type of Plan	Adult Plan B	Adult Plan B	Child Plan	Elderly Plan
Annual premium (HK\$)	1,960	1,780	1,560	1,490
Total premium (HK\$)	6,111 (Mr. Chan can enjoy 10% group discount 6,790 x 90%)			

Scenario 1



Mr. Chan tears the anterior cruciate ligament in his right knee while playing basketball with his friends. He has been in the hospital for 10 days. After being discharged from hospital, his doctor recommends physiotherapy. Also, Mr. Chan stops working for 3 months to recover after surgery. How will Accident Insurance cover Mr. Chan?

- Temporary Disablement – HK\$12,000 (HK\$1,000 x 12 weeks)
- Medical Expenses – HK\$20,000
- Physiotherapy – HK\$2,500 (HK\$500 x 5 visits)
- Hospital Confinement Allowance – HK\$2,000 (HK\$200 x 10 days)

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Total:
HK\$36,500

Scenario 2



Simon is in a serious traffic accident while on the way to the Hong Kong Science Museum on School Science Day. His thumb was severed from his hand and he has been in the hospital for 30 days. Mrs. Chan applies for 14 days of no-paid leave to take care of Simon. Furthermore, Simon is anxious and is diagnosed post-traumatic stress disorder after being injured in the accident. How will Accident Insurance cover Simon?

- Permanent Disablement – HK\$75,000 (thumb: 25%)
- Extra Indemnity for Accidents During School Activities: HK\$100,000
- Medical Expenses – HK\$20,000
- Trauma Counselling Expenses – HK\$5,000
- Physiotherapy – HK\$2,500
- Clothing and Personal Effects Damage Compensation – HK\$800 (uniform & school bag)
- Hospital Confinement Allowance – HK\$6,000 (HK\$200 x 30 days)
- Parent's Leave Compensation – HK\$2,000 (HK\$200 x 10 days)

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Total:
HK\$211,300

Scenario 3



Mary falls while getting out of bed, resulting in a broken pelvis bone. She has been in hospital for 80 days. How will Accident Insurance cover Mary?

- Medical Expenses – HK\$10,000
- Physiotherapy – HK\$2,500
- Hospital Confinement Allowance – HK\$16,000 (HK\$200 x 80 days)
- Broken Bones – HK\$100,000

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Total:
HK\$128,500

Benefits at a glance

 Personal Accident	Maximum Benefits Payable (HK\$)			
	Child Plan	Adult Plan A	Adult Plan B	Elderly Plan
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. Temporary Disablement - Limit per week - Maximum no. of weeks	N/A	500 52	1,000 52	N/A
4. Medical Expenses Limit per accident	20,000	10,000	20,000	10,000

 Extra Benefits (for all plans)	Maximum Benefits Payable (HK\$)			
	Child Plan	Adult Plan A	Adult Plan B	Elderly Plan
1. No Claim Bonus	10% increase in Death Benefit Amount and Permanent Disablement Benefit Amount compounding each year over a 5-year period			
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 - Limit of visit per accident - Limit of visit per day - Physiotherapist & Chiropractor Treatment - Limit per visit - Bonesetter & Acupuncturist Treatment - Limit per visit	2,500 5 1 500 200	2,500 5 1 500 200	2,500 5 1 500 200	2,500 5 1 500 200
 8. Clothing and Personal Effects Damage Compensation - Limit per accident - Mobile phone protection* - Limit per year	2,000 2,000	2,000 2,000	5,000 2,000	2,000 2,000
 9. Hospital Confinement Allowance - Limit per day - Maximum no. of days	200 182	200 182	200 182	200 182
 10. 24-hour Worldwide Assistance Services	Included	Included	Included	Included

* Mobile phone protection is not applicable to Insured Person who is aged below 18

Benefits at a glance



 Extra Benefits (for Child Plan)	Maximum Benefits Payable (HK\$)			
	Child Plan	Adult Plan A	Adult Plan B	Elderly Plan
1. Extra Indemnity for Accidents During School Activities	100,000	N/A	N/A	N/A
2. Recovery Equipment Expenses	10,000	N/A	N/A	N/A
3. Parent's Leave Compensation - Limit per day - Maximum no. of days	200 10	N/A	N/A	N/A



 Extra Benefits (for Adult Plan A and Adult Plan B)	Maximum Benefits Payable (HK\$)			
	Child Plan	Adult Plan A	Adult Plan B	Elderly Plan
1. Double Indemnity	N/A	Up to 500,000	Up to 1,000,000	N/A
2. Extra Indemnity for Friday, Saturday, Sunday or Eve of General Holiday	N/A	25,000	50,000	N/A
3. Accidental Cosmetic Surgery Expenses Limit per accident	N/A	20,000	40,000	N/A



 Extra Benefits (for Elderly Plan)	Maximum Benefits Payable (HK\$)			
	Child Plan	Adult Plan A	Adult Plan B	Elderly Plan
1. Broken Bones	N/A	N/A	N/A	100,000
2. Prosthesis Expenses	N/A	N/A	N/A	10,000

Annual Premium Table^ (HK\$)

Age	 Child Plan	 Adult Plan A	 Adult Plan B	 Elderly Plan
6 months - 17	1,560	Not Applicable		
18 - 23 (full-time student only)	1,300			
18 - 40	Not Applicable	900	1,780	Not Applicable
41 - 60		955	1,960	
61 - 70	Not Applicable			1,490
71 - 75 (for renewal only)				1,520

^ 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.



Group Enrollment Discount

2 – 4 members

10% off

5 – 10 members

15% off

11 members or more

20% off

Examples of Eligible Occupations



Class I / Clerical occupation

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



Class II / Non-manual occupation

- 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 24 years if being full time student) or 61 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 of the Insured Person is 6 months to 75 years old.
- Permanent Disablement benefit will be reimbursed according to the percentage of benefit as stated in the policy.
- Temporary Disablement benefit will be payable subject to the presentation of original leave certificate issued by the Insured Person's employer, and no benefit will be payable if the Insured Person is a housewife, retired, unemployed, self-employed, or not under contract of employment at the time of accident.
- Parent's Leave Compensation will be payable 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 according to the percentage of the Major Burns table of indemnity as stated in the policy.
- Broken Bones Benefit (for Elderly plan) will be reimbursed according to the percentage of the Broken Bones table of indemnity as stated in the policy.

The above product information is for reference only. For details of coverage, terms, conditions, and exclusions, please refer to the policy wording.

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