

Personal Protector 3.0

平安寶3.0

Insurance protects you
when accidents happen

全面個人意外保障



MSIG

Insurance
that sees
the heart
in everything

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

Let's face it, accidents can happen. If they do happen, it is reassuring to know that you have insurance to protect you from any financial burdens. In the event of bodily injury to you or your loved ones, there are still bills to be paid. That's why Personal Protector 3.0 is designed to protect you against all unfortunate possibilities.

Plan highlights

Comprehensive coverage

Double Indemnity:

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

Permanent Disablement:

cover up to 100% of sum insured

No Claim Bonus:

extra 10% cover will be added to the Accidental Death and Permanent Disablement Benefit for maximum 5 consecutive years at no charge

Extended Spouse Cover:

Free Accidental Death and Permanent Disablement cover for your spouse if your sum insured is not less than HK\$1,000,000

Hospital Confinement Allowance:

HK\$500 per week, up to 52 weeks in aggregate

Treatment Expenses:

cover Bonesetter and Acupuncturist



Illustrative example



Mr. Li, a dentist working at a public health centre, lives with his wife and three children. 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.

For this reason, Mr. Li decides to take out Personal Protector 3.0 for him and Mrs. Li to protect them against any unfortunate possibilities.

	Mr. Li	Mrs. Li
Occupation	Dentist	Primary school teacher
Age	40	38
Sum insured (HK\$)		
Accidental Death and Permanent Disablement	1,000,000	
Temporary Disablement (Limit per week)	1,000	
Medical Expenses (Limit per accident)	20,000	
Annual Premium (HK\$)	940 (Accidental Death and Permanent Disablement) + 180 (Temporary Disablement) + 440 (Medical Expenses) = 1,560 each	



Scenario 1

Mr. Li travels to work by motorcycle every day. Unfortunately, one morning he found himself in a tragic motorcycle accident. This results in Mr. Li losing his hearing in one ear and breaking his right leg. He rushed to the hospital and must have emergency surgery on his right leg. Mr. Li's phone also broke in the accident. After the surgery, Mr. Li was told he had severely fractured his femur bone and must remain in crutches for 6 weeks.

How does Personal Protector 3.0 cover Mr. Li?



Permanent loss of hearing in 1 ear:
HK\$250,000 (25% of sum insured)



Mobile phone: HK\$1,000



Hospital confinement allowance:
HK\$1,000 (HK\$500 x 2 weeks)



Temporary disablement for 6 weeks:
HK\$6,000 (HK\$1,000 x 6 weeks)



Medical expenses: HK\$20,000

Total compensation: HK\$278,000



Scenario 2

Mrs. Li is a primary school teacher and was coming home after work when she was faced with an armed robbery. The robber knocked her out unconscious and stole her handbag. Mrs. Li had severely bruised ribs and had to spend one week in the hospital recovering from her physical injuries.

How does Personal Protector 3.0 cover Mrs. Li?



Double indemnity for medical expenses:
HK\$40,000 (HK\$20,000 x 2)




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




Temporary disablement for 1 week:
HK\$1,000 (HK\$1,000 x 1 week)


Total compensation: HK\$41,500

Benefits at a glance

 Standard 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: <ul style="list-style-type: none"> • 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:	
<ul style="list-style-type: none"> • Thumb and four fingers of one hand 	70%
<ul style="list-style-type: none"> • Four fingers of one hand 	45%
<ul style="list-style-type: none"> • Thumb (two phalanges) 	25%
<ul style="list-style-type: none"> • Thumb (one phalanx) 	10%
<ul style="list-style-type: none"> • Index finger (three phalanges) 	15%
<ul style="list-style-type: none"> • Index finger (two phalanges) 	8%
<ul style="list-style-type: none"> • Index finger (one phalanx) 	4%
<ul style="list-style-type: none"> • Each other finger (three phalanges) 	10%
<ul style="list-style-type: none"> • Each other finger (two phalanges) 	4%
<ul style="list-style-type: none"> • Each other finger (one phalanx) 	2%
<ul style="list-style-type: none"> • All toes of one foot 	17%
<ul style="list-style-type: none"> • Great toe (two phalanges) 	5%
<ul style="list-style-type: none"> • Great toe (one phalanx) 	2%
<ul style="list-style-type: none"> • Any other toe 	3%
7. Total and permanent loss of:	
<ul style="list-style-type: none"> • Hearing in two ears 	75%
<ul style="list-style-type: none"> • Hearing in one ear 	25%
<ul style="list-style-type: none"> • Speech 	60%

Benefits at a glance

 Extra Benefits	Maximum Benefits Limits Per Year (HK\$)
1. Double Indemnity for Accidental Death	1,000,000
2. No Claim Bonus	10% increase in Accidental Death and Permanent Disablement Benefit Amount compounding each year over a 5-year period
3. Transfer of No Claim Bonus from another insurer	Covered
4. Extended Spouse Cover if Accidental Death and Permanent Disablement is insured for HK\$1,000,000 or above	100,000
5. Hospital Confinement Allowance <ul style="list-style-type: none"> • Limit per week • Maximum no. of week 	500 52
6. Funeral and Cremation Expenses	25,000
7. Clothing and Personal Effects Damage Compensation <ul style="list-style-type: none"> • Per accident 	2,000
8. 24-hour Worldwide Assistance Services	Covered

 Optional Cover	Maximum Benefits Limits Per Year (HK\$)
Medical Expenses	Sum insured
1. Medical, surgical, hospital, nursing home and nursing fees or charges necessarily incurred within 12 consecutive months of the bodily injury happening	Sum insured
2. Double Indemnity for bodily injury due to robbery	300,000
3. Bonesetter and Acupuncturist Treatment Expenses <ul style="list-style-type: none"> • Limit per visit 	1,500 150
Temporary Disablement <ul style="list-style-type: none"> • Weekly limit per injury • Maximum no. of week 	80% of average weekly earnings 104

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

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

Exclusions:

War; suicide; self-injury; professional sports; employment in police, army, fire services or security guard service; 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](tel:+85228940660) (Mon – Fri, 09:00 – 17:30, except public holidays).

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

[^] 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.

在這個多變的世界，意外總是不請自來。平安寶3.0為您提供全面的個人意外保障，萬一不幸遇上意外，都能夠確保您及您的家人得到經濟上的安穩與支持。

計劃特點

全面保障

雙倍賠償：

指定意外身亡保障
高達港幣1,000,000元

永久傷殘：

保障高達
投保額之100%

無索償優惠：

意外死亡及永久傷殘
的保障金額增加10%，
最多可連續累積增加5年

免費配偶保障：

如您的投保金額不少於港幣
1,000,000元，您的配偶可免費
享有意外死亡及永久傷殘保障

住院津貼：

每週港幣500元，
最長達52週

治療費用：

涵蓋跌打及針灸



說明例子



李先生是一名在公共衛生中心工作的牙醫，與妻子及三個孩子同住。他擔心自己萬一遭遇意外嚴重受傷，會損失部分或全部的收入，嚴重影響他自己及家庭的生活日常開支。

出於這個原因，李先生決定為自己和李太購買平安寶3.0，以防範任何不幸的可能性。

	李先生	李太
職業	牙醫	小學教師
年齡	40	38
投保額（港幣/元）		
意外死亡及永久殘疾	1,000,000	
暫時傷殘（每週限額）	1,000	
醫療費用（每宗意外限額）	20,000	
全年保費（港幣/元）	940（意外死亡及永久殘疾） + 180（暫時傷殘）+ 440（醫療費用） = 每人1,560	



例子一

李先生每日駕駛電單車上班。不幸地，他在某個早上遭遇了一宗嚴重電單車交通意外。這場意外導致李先生一隻耳朵失聰並且右腿骨折。他被緊急送往醫院，並需對其右腿進行急救手術。同時，李先生的手提電話在事故中毀。手術後，李先生被診斷出股骨嚴重骨折，需使用拐杖六週。

平安寶3.0如何保障李先生？

-  完全及永久喪失單耳聽覺能力：港幣250,000元（投保額的25%）
-  手提電話：港幣1,000元
-  住院津貼：港幣1,000元（港幣500元 x 2週）
-  六週暫時傷殘：港幣6,000元（港幣1,000元 x 6週）
-  醫療費用：港幣20,000元




總賠償額：港幣278,000元



例子二


李太是一名小學教師，當她下班回家時不幸遇到持械搶劫。搶匪將她擊至昏迷並偷去了她的手袋。李太的肋骨受到嚴重損傷，需要住院一週接受治療。

那麼，平安寶3.0如何為李太提供保障呢？

-  雙倍醫療費用：港幣40,000元（港幣20,000元 x 2）
-  住院津貼：港幣500元（港幣500元 x 1週）
-  一週暫時傷殘：港幣1,000元（港幣1,000元 x 1週）

總賠償額：港幣41,500元

保障範圍一覽表

 保障範圍	保障賠償百分率
意外死亡	100%
永久殘疾	
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. 喪失右列肢體或完全及永久喪失其功能： <ul style="list-style-type: none"> • 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. 喪失右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	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%

保障範圍一覽表

 額外保障	每年最高賠償額（港幣/元）
1. 意外死亡雙倍賠償	1,000,000
2. 無索償優惠	意外死亡及永久傷殘的保障金額增加10%，最多可連續累積增加5年
3. 轉移無索償優惠	包括
4. 免費配偶保障，若意外死亡及永久傷殘保障投保金額不少於港幣1,000,000元	100,000
5. 住院津貼 <ul style="list-style-type: none"> • 每週最高限額 • 最多週數 	500 52
6. 殯儀及殮葬費用保障	25,000
7. 衣服及個人物件損毀保障 <ul style="list-style-type: none"> • 每宗意外 	2,000
8. 24小時緊急支援服務	包括

 自選保障	每年最高賠償額（港幣/元）
醫療費用	投保額
1. 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
2. 因搶劫而導致身體受傷的醫療費用雙倍賠償保障	300,000
3. 跌打及針灸醫療費用保障 <ul style="list-style-type: none"> • 每次最高限額 	1,500 150
暫時傷殘賠償 <ul style="list-style-type: none"> • 每次受傷之每週最高限額 • 最多週數 	每週平均收入的80% 104

重要事項：

1. 「意外身亡」及「永久傷殘」是必須投保項目。
2. 平安寶3.0保障計劃受保人年齡須介乎16至70歲。
3. 「跌打及針灸醫療費用」保障只適用於受保人於「醫療費用」保障的最高賠償額須不少於港幣10,000元。
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

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：職業上輕微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

主要不保項目：

戰爭；自殺；自我傷害；從事職業運動；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。



貼心的保障及理賠服務

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。

[^] 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。

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