iSafe Accident Insurance
iSafe 意外保險

Protecting you and your loved ones, every step of the way

守護您及摯愛，陪伴每一步

MSIG

PROTECTING GOALS
POWERING FUTURES

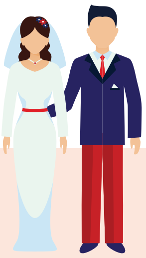
A Member of MS&AD INSURANCE GROUP

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 is important to know that you have adequate insurance to protect you and your loved ones from the unforeseen.

At MSIG, we know that no two life journeys are the same. That's why we have created **iSafe Accident Insurance**. You can easily tailor your coverage by choosing three levels of care to perfectly match your personal circumstances.

Plan highlights

Tailored plan options:
Choose from Adult Plan A or B, or the Family Plan, to meet your financial needs



Plan conversion:
Easily transition from child to adult as your family's needs change over time

Medical expenses:
Up to HK$20,000 per accident, including extended coverage for physiotherapist, chiropractor, bonesetter and acupuncturist treatments of up to HK$2,500 per year

Accidental death & permanent disablement:
Up to HK$1,000,000

Hospital confinement allowance:
Receive up to HK$500 per week for up to 52 weeks due to bodily injury

Extra indemnity for general holidays in Hong Kong:
Accidental bodily injury resulting in death or permanent disability is eligible for additional compensation of up to HK$50,000

Clothing and personal effects damage compensation:
Up to HK$2,000 per accident

Illustrative example

Mr. Chan is a shop manager who lives with his wife and primary school–aged son and is the family's primary earner. He is concerned that a serious injury could cause partial or total income loss and jeopardise the family's day-to-day finances. To protect them, he takes out Family Plan A of iSafe Accident Insurance to provide comprehensive cover for his household.

Scenario 1

While playing basketball with friends after work, Mr. Chan fractures of the right tibia and fibula along with associated complications. He is hospitalised for 2 weeks. After discharge, his doctor recommends a course of physiotherapy.

How does iSafe Accident Insurance cover Mr. Chan?

Medical expenses: HK$10,000

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

Physiotherapy treatment (5 visits):
HK$500 x 5 visits = HK$2,500

Total compensation: HK13,500

Scenario 2:

Mrs. Chan is involved in a traffic accident while travelling home from work. She sustains multiple injuries, including fractures to her leg and forearm, as well as back muscle strain, and requires physiotherapy, she is hospitalised for 1 week. The doctor certifies that following the accident, she develops anxiety and is diagnosed with post-traumatic stress disorder (PTSD).

How does iSafe Accident Insurance cover Mrs. Chan?

Medical expenses: HK$5,000

Hospital confinement allowance (1 week):
HK$500

Physiotherapy treatment (5 visits):
HK$500 x 5 visits = HK$2,500

Trauma counselling expenses: HK$5,000

Clothing and personal effects damage compensation:
HK$1,500 (clothes and backpack)

Total compensation: HK$14,500

Disclaimer: The above is an illustrative example. Actual payable expenses may vary based on individual circumstances.

Benefits at a glance

Benefits	Maximum benefits payable per year (HK$)			
	Adult Plan A	Adult Plan B	Family Plan A[1]	
			Parent	Child
Age groups	**18 - 59 years**	**18 - 59 years**	**18 - 59 years**	**6 months – 17 years**
Section 1 – Personal accident				
1. Accidental death	500,000	1,000,000	500,000	100,000
2. Permanent disablement	500,000	1,000,000	500,000	100,000
3. Medical expenses • Limit per accident	10,000	20,000	10,000	2,500
Extra benefits				
1. Double indemnity[2]	500,000	1,000,000	500,000	100,000
2. Triple indemnity[3]	1,000,000	2,000,000	1,000,000	200,000
3. Major burns	250,000	500,000	250,000	50,000
4. Extra indemnity for general holiday	25,000	50,000	25,000	25,000
5. Funeral and cremation expenses	25,000	25,000	25,000	25,000
6. Trauma counselling expenses	5,000	5,000	5,000	5,000
7. Bereavement counselling expenses	5,000	5,000	5,000	5,000
8. Physiotherapist, chiropractor, bonesetter & acupuncturist treatment expenses • Limit of visit per day • Limit of visit per accident • Physiotherapy & chiropractor treatment ∘ Limit per visit • Bonesetter & acupuncturist treatment ∘ Limit per visit	2,500 1 5 500 200	2,500 1 5 500 200	2,500 1 5 500 200	2,500 1 5 500 200
9. Clothing and personal effects damage compensation • Limit per accident	2,000	2,000	2,000	2,000
10. Hospital confinement allowance • Limit per week • Maximum no. of weeks	500 52	500 52	500 52	500 52
11. Accidental cosmetic surgery expenses • Limit per accident	20,000	20,000	20,000	Not applicable

Benefits at a glance

Benefits	Maximum benefits payable per year (HK$)			
	Adult Plan A	Adult Plan B	Family Plan A[1]	
			Parent	Child
Age groups	18 - 59 years	18 - 59 years	18 - 59 years	6 months – 17 years
Section 2 – Personal liability				
1. Personal liability	500,000	1,000,000	500,000	500,000

[1] Family Plan is only applicable to a legally married couple and their child(ren) from 6 months to 17 years of age.
[2] Accidental Death Benefit will be doubled if the accident happened whilst travelling on a public transport conveyance as a fare-paying passenger anywhere other than in the Greater Bay Area.
[3] Accidental Death Benefit will be tripled if the accident happened whilst travelling on a public transport conveyance as a fare-paying passenger anywhere in the Greater Bay Area.

Premium table^

Plan	Annual Premium (HK$)
Adult Plan A	1,185
Adult Plan B	2,310
Family Plan A	3,440

^ The premium amounts are subject to levy which is collected by the Insurance Authority ("IA"). 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 factsheet are subject to levy. For further information, please visit www.ia.org.hk/en/levy.

Important notes:

1. Any pre-existing conditions shall be excluded from the policy.
2. Insured Person(s) must be between 18 and 59 years of age (both inclusive) as parents and between 6 months and 17 years of age (both inclusive) as child(ren) under the Family Plan; between 18 and 59 years of age (both inclusive) under Adult Plan A or B. The policy may be renewed from year to year by mutual agreement between you and MSIG Insurance (Hong Kong) Limited ("the Company") but in any case shall terminate at the end of the period of insurance during which the Insured Person attains the age of 60. Thereafter, the Company may accept further renewal of the policy at its own discretion.
3. If you are insured under a Family Plan, the maximum amount we will pay for all Insured Persons below 18 years of age under the Death Benefit, Permanent Disablement Benefit and Extra Benefits of Double Indemnity/Triple Indemnity is limited to HK$500,000 for the Period of Insurance.
4. If you are insured under a Family Plan, the maximum amount we will pay for all Insured Persons below 18 years of age under the Medical Expenses Benefit is limited to HK$10,000 for the Period of Insurance.
5. The Guangdong-Hong Kong-Macao Greater Bay Area (Greater Bay Area) comprises the two Special Administrative Regions of Hong Kong and Macao, and the nine municipalities of Guangzhou, Shenzhen, Zhuhai, Foshan, Huizhou, Dongguan, Zhongshan, Jiangmen and Zhaoqing in Guangdong Province.
6. The policy is applicable only to an Insured Person whose occupation falls under Class I/Clerical occupation (i.e. professional, administrative and clerical duties of an indoor nature and without the involvement of any manual work, such as a lawyer, accountant, teacher, doctor, nurse, etc.) or Class II/Non-manual work occupation (i.e. involving non-manual work other than those included in Class I/Clerical occupation, working either indoor or outdoor, such as an indoor or outdoor sales representative, social worker, etc.)
7. The policy does not cover the Insured Person at any time during the existence of the policy engaging in Occupation Class III / Slight-Manual Work occupation (unless not involving the use of machinery or an engine), Occupation Class IV / Manual Work occupation or any of the listed occupations under General Exceptions in the policy. For details, please refer to the policy wording.

Important notes:

8. You must advise the Company in writing as soon as you are aware of any change in the employment, occupation, duties or pursuits of any insured person, or any other change which may increase the possibility of a claim under this Policy. You may be required to pay an additional premium as a result of any such changes.
9. If the Insured Person's revised occupation falls within the excluded occupations listed under General Exceptions of the policy, then the cover for that Insured Person shall be cancelled as of the date of such change of occupation.
10. The Permanent Disablement Benefit will be reimbursed in accordance with the percentage of maximum indemnity under the table of Permanent Disablement Benefit stated in the policy.
11. The Major Burns Benefit will be reimbursed in accordance with the percentage of maximum indemnity under the table of Major Burns Benefit stated in the policy.
12. In the event that a bodily injury results in the death of the Insured Person, the benefits shall be paid to the estate of the Insured Person (default Beneficiary). To designate a beneficiary, please click here to download and complete the Beneficiary Form, then submit it to the Company.

Examples of occupation classes:

Class I / Clerical occupation:
Professional, administrative and clerical duties of an indoor nature and without the involvement of any manual work, such as a lawyer, accountant, teacher, doctor, nurse, etc.

Class II / Non-manual work occupation:
Involving non-manual work other than those included in Class I/Clerical occupation, work either indoor or outdoor, such as indoor or outdoor sales representative, social worker, etc.

Class III / Slight-manual work occupation:
Involving slight manual work, working either indoor or outdoor such as chauffeur, waiter/waitress, cook, etc.

Class IV / Manual work occupation:
Involving manual work, working either indoor or outdoor, whether skilled/semi-skilled/unskilled, with or without the use of machinery or an engine.

Major exclusions

War and terrorism; suicide; intentional self-inflicted injury; professional sports; employment in police force, army, fire service or security guard service; non-scheduled air flights; sickness or disease (e.g. infectious diseases); childbirth or pregnancy; nuclear weapons; radioactive contamination; occupations listed under General Exceptions of the Policy.

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.

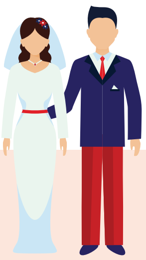
In the event of any discrepancy between the English and Chinese versions of any of the above details, the English version shall prevail. For details of coverage, terms, conditions, and exclusions, please refer to the policy wording.

人生，就是一場不斷開創屬於自己道路的旅程。無論您正專注事業發展、建立美滿家庭，還是全心追逐個人夢想，您都必定憧憬未來的每一個豐盛時刻。在這趟探索人生的旅途中，一份周全且貼心的保障至關重要，能在充滿未知的未來，為您與摯愛築起堅實的後盾。

MSIG深明每段人生歷程皆是獨一無二。因此，我們推出**iSafe意外保險**，讓您可按個人需要，靈活選擇三個級別的保障方案，策劃最切合您所需的專屬防護網。

計劃特點

度身訂造計劃選擇：
可選擇成人計劃A或B，或家庭計劃，
以配合不同財務需要



轉換計劃：
可按人生階段需要，
由兒童計劃轉換至成人計劃

醫療費用保障：
每次意外最高賠償額為港幣20,000元。另設延伸保障，
包括物理治療師、脊醫、跌打及中醫針灸治療，
每年高達港幣2,500元

意外身故及永久傷殘保障：
保障額高達港幣1,000,000元

住院現金保障：
如因身體受傷而需要住院，每週賠償額
高達港幣**500**元及長達**52**星期

香港公眾假期額外賠償：
因意外受傷引致死亡或
永久傷殘的額外賠償
高達港幣50,000元

衣物及個人物品損毀保障：
每次意外最高賠償為港幣2,000元

說明例子

陳先生任職店舖經理，與妻子和正就讀小學的兒子同住，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iSafe意外保險家庭計劃A，為整個家庭提供更全面保障。

例子一

陳先生於下班後與朋友打籃球期間發生意外，不幸導致右腳脛骨骨折，並出現相關併發症。他需要住院治療兩星期。出院後，醫生建議他接受物理治療。

在這個情況下，iSafe意外保險如何保障陳先生？

醫療費用：港幣10,000元

住院津貼（2星期）：
港幣500元 x 2星期＝港幣1,000元

物理治療（5次）：
港幣500元 x 5次＝港幣2,500元

總賠償額：港幣13,500元

例子二

陳太於下班回家途中不幸遇上交通意外，導致多處受傷，包括腿部及前臂骨折，以及背部肌肉拉傷，並需要接受物理治療。她因此住院一星期。醫生診斷她在意外後出現焦慮症狀，並確診為創傷後壓力症候群（PTSD）。

在這個情況下，iSafe意外保險如何保障陳太？

醫療費用：港幣5,000元

住院現金保障（1星期）：港幣500元

物理治療（5次）：
港幣500元 x 5次＝港幣2,500元

創傷輔導服務費用：港幣5,000元

衣服及個人物品損毀保障：
港幣1,500元（衣物及背包）

總賠償額：港幣14,500元

免責聲明：以上例子僅供參考，實際賠償金額將根據個別情況而有所調整。

保障概覽

保障範圍	每年最高賠償額（港幣/元）			
	成人計劃 A	成人計劃 B	家庭計劃 A[1]	
			父母	子女
年齡組別	18 - 59歲	18 - 59歲	18 - 59歲	6個月 - 17歲
第一部分 — 個人意外				
1. 意外死亡	500,000	1,000,000	500,000	100,000
2. 永久傷殘	500,000	1,000,000	500,000	100,000
3. 醫療費用 • 每次意外最高限額	 10,000	 20,000	 10,000	 2,500
額外保障				
1. 雙倍賠償[2]	500,000	1,000,000	500,000	100,000
2. 三倍賠償[3]	1,000,000	2,000,000	1,000,000	200,000
3. 嚴重燒傷	250,000	500,000	250,000	50,000
4. 公眾假期額外保障	25,000	50,000	25,000	25,000
5. 舉殯及遺體火化費用	25,000	25,000	25,000	25,000
6. 創傷輔導服務費用	5,000	5,000	5,000	5,000
7. 喪親輔導服務費用	5,000	5,000	5,000	5,000
8. 物理治療/脊醫/跌打/針灸治療費用 • 每日最多賠償次數 • 每次意外最多賠償次數 • 物理治療及脊醫治療 ◦ 每次最高賠償限額 • 跌打及針灸治療 ◦ 每次最高賠償限額	2,500 1 5 500 200	2,500 1 5 500 200	2,500 1 5 500 200	2,500 1 5 500 200
9. 衣服及個人物品損毀保障 • 每宗意外	 2,000	 2,000	 2,000	 2,000
10. 住院現金保障 • 每星期最高限額 • 每宗意外最高賠償週數	 500 52	 500 52	 500 52	 500 52
11. 意外整容手術費用 • 每宗意外最高限額	 20,000	 20,000	 20,000	 不適用

保障概覽

保障範圍	每年最高賠償額（港幣/元）			
	成人計劃 A	成人計劃 B	家庭計劃 A[1]	
			父母	子女
年齡組別	18 - 59歲	18 - 59歲	18 - 59歲	6個月 - 17歲
第二部分 — 個人責任				
1. 個人責任	500,000	1,000,000	500,000	500,000

[1] 家庭計劃包括合法夫婦及其年齡為6個月至17歲之子女。
[2] 於粵港澳大灣區以外以付費乘客身份乘坐公共交通工具時發生意外，死亡保障將增加一倍。
[3] 於粵港澳大灣區內以付費乘客身份乘坐公共交通工具時發生意外，死亡保障將增加兩倍。

保費一覽表^

計劃	全年保費（港幣/元）
成人計劃 A	1,185
成人計劃 B	2,310
家庭計劃 A	3,440

^ 保費金額將附加保費徵費，並由保險業監管局（「保監局」）徵收。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，因此，本產品投保書上所列的保費金額將附加保費徵費。詳情請瀏覽 www.ia.org.hk/tc/levy。

重要事項

1. 本保單不承保任何投保前已存在之傷病。
2. 家庭計劃中作為父母之受保人的年齡需介乎18歲至59歲（連首尾在內）及作為子女之受保人的年齡需介乎6個月至17歲（連首尾在內）；成人計劃A或B之受保人的年齡需介乎18歲至59歲（連首尾在內）。本保單可在三井住友海上火災保險（香港）有限公司（「本公司」）及閣下雙方同意下每年續保，惟當保險期完結時，受保人之年齡達60歲時，保單便告終止。本公司可決定是否接受隨後的保單續保。
3. 如您受保於家庭計劃下，在保險期內的死亡保障、永久傷殘保障及額外保障之雙倍賠償/ 三倍賠償將就所有年齡為18歲以下的受保人作出的最高賠償額限於港幣500,000元。
4. 如您受保於家庭計劃下，在保險期的醫療費用保障將就所有年齡18歲以下的受保人作出的最高賠償額限於港幣10,000元。
5. 粵港澳大灣區（大灣區）包括香港、澳門兩個特別行政區，和廣東省廣州、深圳、珠海、佛山、惠州、東莞、中山、江門、肇慶九個城市。
6. 本保單僅適用於受保人從事之職業屬於類別一/ 文職職業（即在室內及非涉及體力勞動之專業、行政及文書工作，例如：律師、會計師、教師、醫生、護士等）或類別二/ 非體力勞動職業（即涉及其他在室內或室外之非體力勞動的職業，類別一/ 文職職業除外，例如：需要在室內或室外工作的銷售代表、社工等）。
7. 本保單不承保受保人在保單生效期間的任何時間，從事職業類別三/ 輕微體力勞動職業（不需要操作機械之工作除外）、職業類別四/ 體力勞動職業、或於保單中一般不承保事項列出的任何一種職業。詳請可參閱保單條款。
8. 當您獲悉任何受保人的就業、職業、職責或職務有變，或獲悉其他可能提高本保單索償風險的事態變化，您必須立即以書面通知本公司。本公司或會要求您就上述變化繳付額外保費。
9. 如受保人轉換的職業屬本保單於一般不承保事項所列的不承保職業，此受保人的保險保障將於轉職當日取消。
10. 永久傷殘保障將會按保單內其保障表所列的百份比作出賠償。
11. 嚴重燒傷保障將會按保單內其保障表所列的百份比作出賠償。
12. 如受保人因身體受傷導致身亡，賠償將撥作受保人的遺產（預設受益人）。如需指定受益人，請填寫受益人表格（點擊此處下載）並遞交予本公司。

職業類別：

第一類／ 文員職業：
從事室內專業、行政和文書工作，不涉及任何體力勞動，例如律師、會計師、教師、醫生、護士等。

第二類／ 非體力勞動職業：
從事除第一類／ 文員職業以外的非體力勞動，工作地點可以是室內或室外，例如室內或室外銷售代表、社工等。

第三類／ 輕體力勞動職業：
從事輕體力勞動，工作地點可以是室內或室外，例如司機、服務生、廚師等。

第四類／ 體力勞動職業：
從事體力勞動，工作地點可以是室內或室外，包括熟練、半熟練和非熟練勞動，無論是否使用機械或引擎。

主要不承保項目

戰爭和恐怖主義、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、本保單一般例外情況中列出的職業。

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（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。

本小冊子僅為保單摘要，有關的條文細節及不承保項目，請參閱正式保單。如果本小冊子的中、英文版本有任何衝突或者不符，應以英文版本為準。

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

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9樓
電話 +852 2894 0555   傳真 +852 2890 5741

For more information,
please call us at +852 3122 6922
or contact your Insurance Representative at:

詳情請致電 +852 3122 6922
或聯絡您的保險代理 / 經紀：