

## iSafe Accident Insurance

Providing comprehensive protection to you and your family against personal accident

### Key Features

- Worldwide Personal Accident Coverage for Accidental Death or Permanent Disablement up to HK\$1,000,000
- Extended medical expenses for treatments that involve physiotherapist, chiropractor, bonesetter or acupuncturist
- Hong Kong's first personal accident product offering triple indemnity on accidental death benefit if travelling on public transport in the event of accidents anywhere in the Greater Bay Area
- Provides up to HK\$1,000,000 Personal Liability Protection

### Plan Highlights

- Family plan cover up to 8 children from 6 months to 17 years old in same premium
- Hospital Confinement Allowance up to 52 weeks
- Extra indemnity for general holidays in Hong Kong

Benefits Table	Maximum Benefits Payable Per Policy Year (HK\$)			
	Adult Plan A	Adult Plan B	Family Plan A	
			Parent	Child(ren)
Plans				
Age Groups (Attained Age)	18 - 59	18 - 59	18 - 59	6 months - 17
<b>Personal Accident</b>				
<b>Accidental Death</b> Compensation is payable if the death takes place within 12 months after the accident.	500,000	1,000,000	500,000	Each Child 100,000 All Children 500,000
<b>Permanent Disablement</b> Compensation is payable if the disablement has continued for a period of 12 months from the date of accident and will in all probability continue for the remainder of the life.	500,000	1,000,000	500,000	Each Child 100,000 All Children 500,000
<b>Double Indemnity</b> 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.	1,000,000	2,000,000	1,000,000	Each Child 200,000 All Children 500,000
<b>Triple Indemnity</b> 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.	1,500,000	3,000,000	1,500,000	Each Child 300,000 All Children 500,000
<b>Medical Expenses (per accident)</b> Covers medical, surgical, hospital, nursing home and nursing fees or charges necessarily and reasonably incurred	10,000	20,000	10,000	Each Child 2,500 All Children 10,000
<b>Personal Liability</b>				
<b>Personal Liability</b> Covers any claim against you if you are legally liable to pay as compensation for accidents which happen within Hong Kong and result in third party bodily injury or property damage	500,000	1,000,000	500,000	All Children 500,000

Benefits Table	Maximum Benefits Payable Per Policy Year (HK\$)			
	Adult Plan A	Adult Plan B	Family Plan A	
			Parent	Child(ren)
Age Groups (Attained Age)	18 - 59	18 - 59	18 - 59	6 months - 17
<b>Extra Benefits</b>				
<b>Major Burns</b> Covers 3 <sup>rd</sup> degree burns	250,000	500,000	250,000	50,000
<b>Extra Indemnity for General Holiday</b> Extra indemnity if the bodily injury is suffered during general holiday in Hong Kong	25,000	50,000	25,000	25,000
<b>Funeral and Cremation Expenses</b> Covers the funeral and cremation cost incurred in Hong Kong, following the accidental death	25,000	25,000	25,000	25,000
<b>Trauma Counselling Expenses</b> Covers the medical fees if the insured person diagnosed to be suffering from post-traumatic stress disorder as a direct result of sustaining bodily injury	5,000	5,000	5,000	5,000
<b>Bereavement Counselling Expenses</b> Covers the medical fees if the insured person's immediate family members suffering from depression as a direct result of death of the insured person	5,000	5,000	5,000	5,000
<b>Personal Accident</b>				
<b>Physiotherapist, Chiropractor, Bonesetter &amp; Acupuncturist Treatment Expenses</b> Covers the necessary and reasonable expenses incurred in respect of physiotherapist, chiropractor, bonesetter, or acupuncturist treatments (Max. 1 visit per day and 5 visits per accident)	2,500	2,500	2,500	2,500
1. Physiotherapy & chiropractor treatment	500 per visit	500 per visit	500 per visit	500 per visit
2. Bonesetter & acupuncturist treatment	200 per visit	200 per visit	200 per visit	200 per visit
<b>Clothing and Personal Effects Damage</b> Covers clothing and personal effects which are damaged in the same accident	2,000 per accident	2,000 per accident	2,000 per accident	2,000 per accident
<b>Hospital Confinement Allowance</b> A weekly benefit will be provided for the insured person being confined in hospital for treatment of bodily injury	500 per week Max. 52 weeks	500 per week Max. 52 weeks	500 per week Max. 52 weeks	500 per week Max. 52 weeks
<b>Accidental Cosmetic Surgery Expenses</b> Covers any medically necessary accidental cosmetic surgery	20,000 per accident	20,000 per accident	20,000 per accident	Not Applicable

### Important Notes

- Any pre-existing conditions shall be excluded from the policy.
- 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 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 our own discretion.
- Family Plan is only applicable to a legally married couple and their child(ren) from 6 months to 17 years of age.
- If you are insured under a Family Plan, the maximum amount we will pay for all of Insured Persons below 18 years of age under Death Benefit, Permanent Disablement Benefit and Extra Benefits of Double Indemnity/Triple Indemnity is limited to HK\$500,000 for the Period of Insurance.
- If you are insured under a Family Plan, the maximum amount we will pay for all of Insured Persons below 18 years of age under Medical Expenses Benefit is limited to HK\$10,000 for the Period of Insurance.
- 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.
- The policy is applicable only to 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 works, such as 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, work either indoor or outdoor, such as indoor or outdoor sales representative, social worker, etc.)

8. 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 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.
9. 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 additional premium as a result of any such changes.
10. 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 from the date of such change of occupation.
11. 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.
12. Major Burns Benefit will be reimbursed in accordance with the percentage of maximum indemnity under the table of Major Burns Benefits stated in the policy.
13. In the event of the bodily injury results in death of the Insured Person, the benefits shall be paid to the estate of the Insured Person (default Beneficiary). For the designation of Beneficiary, please complete the Beneficiary Form, click [here](#) or download from [msig.com.hk](http://msig.com.hk), and submit it to the Company.
14. Collection of Levy on Insurance Premium: Insurance Authority (IA) has announced the collection of levy on insurance premium under the "Insurance Ordinance" with effect from 1<sup>st</sup> 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](http://www.ia.org.hk/en/levy).

**Premium Table<sup>#</sup>**

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

\* Remarks: Family Plan is only applicable to a legally married couple and their child(ren) from 6 months to 17 years of age.

# The premium amounts are subject to levy which is collected by the Insurance Authority.

## 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

**iSafe Accident Insurance** is only available for online purchase.

In the event of any discrepancy between the English and Chinese versions of any of the above details, the English version shall prevail.

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