

PERSONAL PROTECTOR 3.0
平安寶 3.0

Protection, when and where you need it

全面個人意外保障



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

Personal Protector 3.0

Protection, When And Where You Need It

Let's face it, accidents can happen. At home. At work. At play. And when they do, it's reassuring to know that you've got one of Asia's largest insurance companies there to protect you. Life must go on. And in the event of bodily injury to you or your loved ones, there are still bills to be paid. Personal Protector 3.0 is designed to protect you against all unfortunate possibilities.

Personal Cover For Personal Needs

Our Personal Protector 3.0 covers you against bodily injury suffered from an accident anywhere in the world, 24 hours a day.

Generous Extra Benefits

Here are some benefits that make our Personal Protector 3.0 really attractive.

Double Indemnity

Your Accidental Death benefit will be doubled up to a maximum amount of HK\$1,000,000 in the event that the accident occurs while

- travelling as a fare-paying passenger on board a public conveyance;
- being an innocent victim in a robbery, or
- being an innocent victim in a fire or an explosion within your residential building.

No Claim Bonus

If you do not make a claim over the preceding year, you'll get a no claim bonus of 10% added to your Accidental Death & Permanent Disablement benefits for maximum 5 consecutive years at no charge.

Transfer of No Claim Bonus

If you currently enjoy a no claim bonus with another insurer, you can still be entitled to the same amount of benefits. You can present us the renewal notice issued by your original insurer which shows no claim bonus figure. The amount of no claim bonus and the number of no-claim year will be the same as that shown on the renewal notice, subject to a maximum of 5 years.

Extended Spouse Cover

Free HK\$100,000 Accidental Death and Permanent Disablement Cover for your spouse if your sum insured is not less than HK\$1,000,000.

24-hour Emergency Services

It offers immediate help whenever you encounter any difficulty during your overseas trip.

Bonesetter and Acupuncturist Treatment*

We also extend our coverage to treatments that involve bonesetter and acupuncturist. You can claim up to HK\$150 per visit. But your total medical expenses must not exceed HK\$1,500 a year.

Hospital Confinement Allowance

If you have to be hospitalised for bodily injury treatment, we'll pay you HK\$500 a week, up to a maximum period of 52 weeks.

Clothing and Personal Effects Damage Compensation

If your clothing and personal effects are damaged in an accident, you can claim up to HK\$2,000 as compensation.

Funeral and Cremation Expenses

It covers the funeral and cremation cost up to HK\$25,000.

Medical Expenses - Double indemnity

Your cover will automatically double in the event of bodily injury sustained due to a robbery, up to HK\$300,000.

* This facility is available to those whose medical cover exceeds HK\$10,000.

Standard Benefits

Accidental Death

Your sum insured.

Permanent Disablement

Up to the sum insured, with a range of benefits expressed as a percentage of the sum insured, depending upon the severity of the disablement.

Temporary Disablement

You can insure up to 80% of your average weekly earnings to be paid as weekly benefit when an accident prevents you from engaging in your usual occupation for up to 104 weeks (2 years).

Medical Expenses

Incurred as a result of an accident.

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msig.com.hk



平安寶 3.0

全面個人意外保障

無論您身處家中、辦公室內，或於其他悠閒時間，意外也會隨時發生。故此，全亞洲區最大及最具規模的保險公司之一——三井住友海上火災保險(香港)有限公司(以下簡稱「三井住友保險」)——專誠為您提供平安寶3.0個人意外保障計劃，當您和您的摯愛及家人不幸發生意外時，也可得到全面的保障，加倍安心。

切合個人需要的意外保障

不論何時何地，平安寶3.0保障計劃均能為您提供一應俱全的意外保障，讓您隨時獲得所需的經濟補助。

額外保障

平安寶3.0保障計劃更為您提供下列多種額外保障：

雙倍賠償

於下列任何一種情況，您的受益人均可獲雙倍的意外死亡賠償，高達港幣1,000,000元：

- 作為付款乘客於公共交通工具上意外身亡；
- 於劫案中無辜身亡，或
- 於住所大廈內發生的火警或爆炸中無辜身亡。

無索償優惠

若您於投保後一年內沒有任何索償，意外死亡及永久傷殘的保障金額將會自動增加10%，最多可連續累積增加5年而毋須繳付任何費用。

轉移無索償優惠

若您原於另一保險公司投保的個人意外保險中享有無索償優惠。當轉至本公司，只需出示您原來保險公司所發的續保通知書，我們將根據續保通知書上所示的無索償優惠金額及年期，讓您繼續享有該額外保障，惟優惠年期最多為5年。

免費配偶保障

若您的投保金額不少於港幣1,000,000元，您的配偶可免費獲享港幣100,000元的意外死亡及永久傷殘保障。

24小時緊急支援服務

若於海外遇上任何緊急事故，可為您提供緊急支援服務。

跌打及針灸醫療費用保障*

您亦可獲享跌打及針灸醫療費用保障，每次診療的最高賠償額為港幣150元，而全年最多為港幣1,500元。

住院津貼

若您因身體受傷而入院，每週可獲得港幣500元之入院津貼，最長可達52週。

衣服及個人物件損毀保障

若您的衣物及個人物件因意外遭受損毀，可獲得高達港幣2,000元的賠償。

殯儀及殮葬費用保障

提供有關殯儀及殮葬費用保障，高達港幣25,000元。

醫療費用保障 - 雙倍賠償

若因搶劫而身體受傷，您可獲得雙倍醫療費用保障額，最高可達港幣300,000元。

* 您須投保港幣10,000元的醫療費用保障，方可享用此項免費保障。

基本保障

意外死亡賠償

可獲投保金額全數的賠償。

永久傷殘賠償

最高可獲投保金額全數的賠償，並可因應受傷的嚴重程度而獲得相應的賠償百分比之金額

暫時傷殘賠償

若因意外導致暫時不能工作，在該期間內將可根據每週的薪金(最高投保額為每週平均收入的80%)獲得定額賠償，最長可獲104週(即兩年)。

醫療費用賠償

可獲得因意外受傷而所需支付的醫療費用保障。