

計劃特點 Product Highlights

- 簡易行政方法
Easy & simple administration– UNNAMED basis
- 保障食物及氣體中毒
Covering Food/Drink and Gas Poisoning
- 所有保障不設自負金額
No excess on all benefits
- 免費燒傷保障(只適用於指定計劃)
Free for Burns Benefit (For designated plan only)

保障範圍 Coverage

計劃 Plan	保障範圍及每人最高賠償額 Coverage & Maximum Benefits Per Person		
	個人意外 Personal Accident	意外醫療費用 (不包括中醫跌打) Accidental Medical Expenses (Excluding Chinese Bonesetter and Acupuncturist)	2 級及3 級燒傷 2nd and 3rd degree Burns
1	HK\$100,000	不提供 Nil	不提供 Nil
2	HK\$200,000	不提供 Nil	不提供 Nil
3	HK\$300,000	不提供 Nil	不提供 Nil
4	HK\$100,000	HK\$1,000	HK\$10,000
5	HK\$200,000	HK\$2,000	HK\$10,000
6	HK\$300,000	HK\$3,000	HK\$10,000

保費表 Premium Table

計劃 Plan	香港本地遊 Hong Kong Local Tour		每張保單每宗意外最高賠償額 Aggregate Limit Per Policy Per Accident
	每人每日保費 (最長不多於3 天) Premium Per Person Per Day (Not exceeding 3 days)	每張保單最低保費 Minimum Premium Per Policy	
1	HK\$5	HK\$500	HK\$5,000,000
2	HK\$10		HK\$10,000,000
3	HK\$15		HK\$15,000,000
4	HK\$7		HK\$5,000,000
5	HK\$13		HK\$10,000,000
6	HK\$19		HK\$15,000,000

備註：

1. 適用範圍：
 - 香港本地/團體遊
 - 短期活動 (不涉及勞動及/或危險活動)
 - 不適用於任何類別的演藝人員
2. 每張保單之最低保費為HK\$500。
3. 年齡限制: 1-70
4. 受益人：遺產承辦人
5. 保障範圍：
 - 本報價/保單保障受保人參與「保單持有人/投保人」籌備/舉辦/安排之活動期間發生意外。
 - 保障由受保人以參與活動為目的而到達指定集合地點開始；並以受保人離開活動，或活動解散後結束，以較早者為準。
6. 此保險不保障以下活動：
 - 任何體育活動；
 - 任何危險活動 (包括但不限於乘坐私人航空、乘坐熱氣球、攀岩、登山、洞穴探險、水肺潛水、跳傘、懸掛滑翔機、賽車、遊艇比賽、滑雪、極限運動)；
 - 徒步旅行及/或需要使用繩索之登山活動；
 - 任何高度超過3公尺之活動；
 - 特技及/或任何吊鋼絲繩的活動；
 - 任何水上活動；
 - 接觸或處理爆炸品、涉及電力的活動、操作機械；
 - 乘駕電單車；
 - 騎馬。
7. 如因以下事件引致傷害及/或損失，本報價/保單概不負責：
 - 謀殺、襲擊；
 - 受酒精、毒品影響；
 - 受保人參與任何爭吵；
 - 暴動、騷亂。
8. 受保人必須遵守場地/活動組織者制定的準則和安全措施。
9. 如果發生索償個案，我司保留檢查投保人記錄的權利。
10. 所有索償必須經保單持有人核實。
11. 我司將保留接受投保與否或更改保單條款之權利。

Remarks:

1. Eligible activities:
 - Hong Kong Local/Group Tour
 - Short term event without manual/hazardous activities
 - Not applicable to artist/performer
2. Minimum premium per policy is HK\$500.
3. Age limit: 1-70
4. Beneficiary: Legal Estate
5. Scope of Coverage:
 - Against any accidental loss sustained while the Insured Person is participating in &/or attending the Designated Activities organized/supervised/arranged by the Policyholder in Hong Kong.
 - Coverage shall commence when the Insured Person arrives at the appointed meeting point for the purpose of participating in the Designated Activities, and cease when he/she leaves the appointed dismissal point upon completion of the Designated Activities or disperses from the group, whichever is earlier.
6. This Policy excludes to cover the followings:-
 - any sports activities;
 - dangerous Activities (including but not limited to private aviation, hot air ballooning; rock climbing, mountaineering, caving, spelunking; scuba diving; sky diving/parachuting; hang gliding; auto racing, motorsports; yacht racing; skiing; extreme sports, etc);
 - trekking &/or rock climbing necessitating the use of ropes;
 - activities exceeding 3 meters at height;
 - stunt &/or wiring activities;
 - water activities;
 - handling of fire or explosive or machine or electricity;
 - motorcycle riding;
 - horse riding.
7. This policy shall not apply to any event which is consequent on:
 - murder or assault;
 - the influence of alcohol or narcotics;
 - the Insured Person's participation in any brawl;
 - riot and civil commotion.
8. Insured Person must comply with the guideline and safety measures set by the Venue/Event Organizer(s).
9. The Company reserves the right to check the record book of the policyholder if in case loss occurs.
10. All claims must be verified by the policyholder.
11. The Company reserves our right to accept application or to amend terms.