

人身意外保障計劃 GENERALI PERSONAL ACCIDENT INSURANCE PLAN



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Generali Personal Accident Insurance Plan



關於我們 ABOUT US



香港忠意保險

忠意保險有限公司於1981年在香港註冊為認可的保險公司，並於2016年透過忠意人壽（香港）有限公司將業務拓展至人壽保險領域。我們結合本地豐富經驗及忠意集團的環球智慧，持續研發獨特創新的人壽保險、一般保險、專業保險及僱員福利保險，滿足客戶的不同需求。

忠意集團

創於1831年，忠意集團是全球最大的保險及資產管理企業之一，業務遍佈全球超過50個國家。於2022年，集團的保費總收入超過815億歐元。忠意集團擁有超過82,000位員工，為6,800萬位客戶提供優質專業服務。集團在歐洲市場佔有領先地位，業務更擴展至亞洲及拉丁美洲等地。透過提供創新及個人化的方案、優越的客戶體驗及全球數碼化分銷網絡服務，致力成為客戶的終身夥伴。集團亦已將可持續發展的理念全面融入業務策略，旨在為持份者創造價值，同時建立更公平、更高適應力的社會。

Generali Hong Kong

In 1981, Assicurazioni Generali S.p.A. was first registered as an authorised insurer in Hong Kong, with the business extending into the life insurance sector in 2016 with Generali Life (Hong Kong) Limited. With a combination of local knowledge and Generali Group's global expertise, we develop unique and innovative life insurance, general insurance, specialty insurance, and employee benefits solutions to meet the needs of our customers.

Generali Group

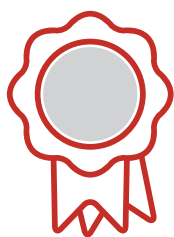
Generali is one of the largest global insurance and asset management providers. Established in 1831, it is present in 50 countries in the world, with a total premium income of €81.5 billion in 2022. With around 82,000 employees serving 68 million customers, the Group has a leading position in Europe and a growing presence in Asia and Latin America. At the heart of Generali's strategy is its Lifetime Partner commitment to customers, achieved through innovative and personalised solutions, best-in-class customer experience and its digitalised global distribution capabilities. The Group has fully embedded sustainability into all strategic choices, with the aim to create value for all stakeholders while building a fairer and more resilient society.

忠意集團 — 全球領先的保險公司

香港忠意保險的母公司

Generali Group – A Leading Global Insurer

Parent Company of Generali Hong Kong



A.M. Best 財務實力評級

A (截至2023年12月)

A.M. Best
Financial Strength Rating

A (as of Dec 2023)



Fitch財務實力評級

A+ (截至2023年12月)

Fitch
Financial Strength Rating

A+ (as of Dec 2023)



2022年保費收入達

815億 歐元

(截至2022年12月)

81.5 billion Euro

in premiums
(as of Dec 2022)



Moody's 財務實力評級

A3 (截至2023年12月)

Moody's
Financial Strength Rating

A3 (as of Dec 2023)



在《財富》雜誌世界
500強中長期穩居

前100強

(截至2022年12月)

Consistently listed in the

Top 100

Fortune Global 500 Companies
(as of Dec 2022)



全球50多個國家，擁有

82,000名員工

(截至2022年12月)

82,000 employees

in more than 50 countries
(as of Dec 2022)



管理資產規模達

6,180億 歐元

(截至2022年12月)

618 billion Euro

of assets under management
(as of Dec 2022)



保障重點 Plan Features



全球二十四小時保障

24-hour Worldwide Emergency Assistance Services



無自付額或免賠額

No excess or deductible



緊急醫療運送及送返

Emergency Medical Evacuation & Repatriation



保障意外造成的死亡
和永久傷殘

Coverage against death and permanent disability arising from an accident



醫療開支的保障範圍
廣泛，包括跌打及針灸

Extensive coverage of medical expenses, including Bonesetter and Acupuncturist



家庭保障計劃包括10%的
父母折扣和子女免費保障

Family package includes 10% parental discount and free coverage for children



伸延保障，包括氣體和食物中毒、暴動及民亂、劫機、失蹤、
恐怖襲擊，及天然災難

Extended coverage includes gas and food poisoning, riot and civil Commotion, hijacking, disappearance, terrorist activities, and natural disasters

人身意外保障計劃

Generali Personal Accident Insurance Plan

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保障重點 Plan Features

- 提供緊急醫療運送/遺體運返費用賠償
Emergency Medical Evacuation and Repatriation Cover
- 提供二級或三級燒傷保障
2nd or 3rd Degree Burns Benefit
- 提供額外家居意外保障
Cover for Extra Home Accident Indemnity
- 提供二十四小時全球熱線支援服務
24-hours Worldwide Hotline Assistance Service
- 保障一切業餘及消閒運動
Cover for All Amateur Sports

保障計劃 Protection Plan

保障項目 Benefit Items		投保額（港幣）Sum Insured (HK\$)		
		計劃一 Plan 1	計劃二 Plan 2	計劃三 Plan 3
A1	意外死亡及永久完全或部份傷殘 Accidental Death & Permanent Total or Partial Disablement	500,000	750,000	1,000,000
A2	意外醫療費用 Accidental Medical Expenses	5,000	10,000	20,000
	包括跌打及針灸 Includes Bonesetter & Acupuncturist	(每宗意外 Max. per accident)		
	包括物理治療及脊椎治療 Includes Physiotherapy & Chiropractor	每日每次 150，每宗意外最高賠償至 1,500 及 每年2,000 150 per visit per day, max. 1,500 per accident and 2,000 per policy year		
A3	緊急醫療運送及遺體運返（只限意外） Emergency Medical Evacuation & Repatriation of Remains (For Accident only)	不設上限 Unlimited		
A4	家居意外保障 Home Accident Indemnity	250,000	375,000	500,000
A5	燒傷保障（二級或三級） Burns Benefit (2 nd or 3 rd Degree)	50,000		
A6	殮葬費用 Funeral Expenses	5,000		
A7	意外住院每週入息保障 Accidental Weekly Hospital Income Benefit	2,000 (每週 per week)	2,500 (每週 per week)	3,000 (每週 per week)
職業類別 Occupational Class		年繳保費（港幣）Annual Premium (HK\$)		
成人 Adult - 類別一 Class 1		765	1,133	1,585
成人 Adult - 類別二 Class 2		1,090	1,605	2,235
成人 Adult - 類別三 Class 3		1,675	2,475	3,450
子女 Child		765	1,133	1,585

備註 Remarks:

職業類別之詳情請參閱小冊子內之第8頁

Please refer to page 8 of this brochure for duties of Occupation Classifications

保障範圍 Table of Coverage

意外死亡及永久完全或部份傷殘 Accidental Death & Permanent Total or Partial Disablement

倘若受保人在世界任何地方，任何時間，不幸遭遇意外，而在十二個月內導致身故或永久傷殘，均可獲得現金賠償。

Covers the Insured Person injured by accident anywhere in the world 24-hours a day, solely and independently of any other causes which shall within twelve (12) consecutive months result in accidental death or permanent disablement.

意外醫療費用 Accidental Medical Expenses

賠償因意外受傷引致的醫療費用，包括門診及住院費用、手術費用、跌打及針灸治療等，毋須自負金額。跌打及針灸治療費用，每日每次港幣150，最高賠償為每次意外港幣1,500及每保單年度港幣2,000。物理治療及脊椎治療費用，每日每次港幣500，每保單年度最高港幣2,000。

Reimburse for medical expenses resulting from injury due to accident, including in-patient or out-patient, surgical treatment, Chinese bonesetters and acupuncturists. No excess applies. The maximum reimbursement of Chinese bonesetters and acupuncturists is HK\$150 per visit per day, up to HK\$1,500 per disability and HK\$2,000 per policy year. The maximum reimbursement of Physiotherapy & Chiropractor is HK\$500 per visit per day, up to HK\$2,000 per policy year.

緊急醫療運送 Emergency Medical Evacuation

倘若受保人在離港後不幸遇上意外導致嚴重受傷，我們將因應緊急醫療所需而運送受保人至就近地區或送返香港接受治療。

If the Insured Person sustains serious injury while is traveling outside Hong Kong, We will make the necessary arrangement/evacuation to Hong Kong or nearest place for appropriate medical treatment.

遺體運返 Repatriation of Remains

倘若受保人在離港後不幸嚴重受傷身故，我們會安排遺體或骨灰運返香港。

In the event of death due to serious injury while the Insured Person is traveling outside Hong Kong, We will make the necessary arrangements to return deceased Insured Person's mortal remains to Hong Kong.

家居意外保障 Home Accident Indemnity

倘若受保人在家中不幸發生意外而導致死亡，受保人將會額外獲得50%之意外死亡及永久完全或部份傷殘保障作賠償。

If the Insured Person gets injured and causes death at home due to accident, extra 50% of compensation of Accidental Death & Permanent Total or Partial Disablement will be entitled.

燒傷保障（二級或三級） Burns Benefit (2nd or 3rd Degree)

倘若受保人不幸因意外導致二級或三級程度以上之燒傷，將可按受傷程度予以賠償。

A cash benefit will be payable in accordance with the respective injury in case of the Insured Person suffer second or third degree burns as a result of accident.

殮葬費用 Funeral Expenses

因意外身故可獲現金津貼支付殮葬費用。

Cash benefit payable for funeral arrangement due to accidental death.

意外住院每週入息保障 Accidental Weekly Hospital Income Benefit

倘若受保人因意外受傷而需要住院接受治療，可獲每週入息現金保障，最長賠償期為26週。

If the insured person confined to a hospital as a result of accidental injury, a weekly income benefit will be payable, up to maximum 26 weeks per accident.

24小時全球緊急支援熱線服務包括：

24-hour worldwide Emergency Assistance Hotline Service includes:

- 電話醫療諮詢
Phone medical advice and evaluation
- 醫生及醫院轉介
Referrals to doctors and hospitals
- 醫療運送及遺體運返
Medical evacuation and repatriation of remains
- 法律服務轉介
Referrals to legal service
- 緊急旅遊服務
Emergency travel service

職業類別 Occupation Classification

類別一 Class 1	文職/ 室內工作人士 (不涉及體力勞動工作) 待業人士 本地學生 退休人士 宗教人員 家庭主婦 教師	Clerical / Indoor work (without manual work) Unemployed Local student Retiree Religious Staff Housewife Teacher
類別二 Class 2	醫生/牙醫/護士 速遞員 (不涉及駕駛車輛) 非持械保安人員 / 看更 美容人員 私人司機 教練 (游泳/羽毛球/網球) 髮型師 外勤工作 (不涉及體力勞動工作)	Doctor / Dentist / Nurse Courier (Not involve driving activities) Unarmed Security Guard Beauty & Cosmetic Staff Local Chauffeurs Coaches (Swimming/Badminton/Tennis) Hairdresser Outdoor Work (without manual work)
類別三 Class 3	教練 (足球/籃球) 廚師 司機 (的士/小巴/巴士) 中港車私人司機 電工 侍應 速遞員 (需駕駛電單車以外的車輛) 室內/外勤工作 (涉及輕量體力勞動工作)	Coaches (Football / Basketball) Cooks Local Driver (Taxi / Van / Bus) Cross border Chauffeurs Electrician Waiter / Waitress Courier (Involving driving except motorcycle) Indoor / Outdoor Work (with light manual work)

*個別職業未能盡錄，詳情請聯絡忠意保險有限公司

*For occupations not listed above, please contact Assicurazioni Generali S.p.A.

備註 Remarks:

- 投保年齡18至65歲（可續保至70歲）。子女受保年齡：1 - 17歲之未婚及未就業子女。
Eligible age limit: 18 to 65 years old (renewable up to 70 years of age subject to the Company's discretion).
Children age limit: 1 to 17 years old if unmarried and unemployed.
- 投保人之保費將按照閣下「職業類別」中之職業釐訂。
Premium charged will be based on the Insured's occupation categorized by the Occupation Classification Table.
- A7 保障不適用於子女（年齡: 1 - 17 歲）。
Benefit A7 is not applicable for children (Age: 1 to 17 years old).
- 如夫婦同時投保，每名子女均可獲贈投保人保障項目A1、A2、A4 百分之二十之保障額及A3、A5、A6全額保障。A7 保障項目除外。
If a couple applies together, each child will be entitled to receive 20% of sum insured for Benefit A1, A2, A4 and 100% of sum insured for A3, A5 & A6. No cover for Benefit A7.
- 夫婦同時投保可享有總保費總和10%的折扣優惠。夫婦投保計劃必須相同。
10% discount will be offered if a couple applies together. Spouse's benefit selection must be same as the Principle Insured.
- 此保障不適用於海外留學生。
This cover does not cover those student stationed outside Hong Kong.
- 本公司保留接受或拒絕投保申請之權利。
Assicurazioni Generali S.p.A. reserves the right to accept or decline any application.
- 此單張僅屬簡概，一切保障細則之內容、條款及不保事項以保單條文為準。
This leaflet is descriptive only. The precise coverage afforded is subject to the terms, conditions and exclusions of the policy as issued.

主要不承保事項 Main Exclusions

受保前已存在之損傷或疾病、自我毀傷、任何戰爭引致疾病或受傷、直接參與暴動、內亂、服兵役或服務於紀律部隊、參與職業運動及任何涉及獎金或現金之比賽、一切違法行為引致之受傷、懷孕或節育、精神病或智力不健全、因酒精或服食藥物引致之傷害、牙科護理、整容、先天性缺陷或疾病、愛滋病、性病、定期健康檢查或休養、非以乘客身份乘搭飛機所引致的傷害、任何電子或核子燃料或廢料之污染或輻射。

Pre-existing conditions, self-inflicted injury, acts of war, direct participation in strike, riot, civil commotion, service in military, disciplinary forces, professional sports or where the Insured Person would or could earn any income or remuneration from engaging in such kind or sport, illegal acts, pregnancy or treatment pertaining to infertility, mental disorders, conditions caused by chronic, alcoholism or drug addiction, surgical or treatment of dental or cosmetic purpose, congenital anomalies or sickness, AIDS, sexually transmitted diseases, periodic check-up or rest cures, traveling except as fare-paying passenger, ionizing, radiation or contamination by radioactivity from any nuclear fuel, nuclear waste or nuclear weapons material.

中文譯本只供修考之用，如有異議，均以英文原本說明為準。

Should any inconsistency occur within this document, the English version shall prevail.

忠意保險有限公司

Assicurazioni Generali S.p.A.

香港太古城英皇道1111號21樓

21/F, 1111 King's Road, Taikoo Shing, Hong Kong

電話 Tel: +852 2521 0707 傳真 Fax: +852 2521 8018

電郵 Email: A&H@generali.com.hk

網址 Website: generali.com.hk



Generali Hong Kong