

Starr International Insurance (Asia) Limited 是 Starr International Company, Inc. (Starr International) 轄下一所私人持有的跨國保險公司。我們在市場上提供高質及個性化的財產保險產品，也為客人提供風險管理、理賠管理、行政及再保險服務。

我們的歷史可追溯到1919年12月，當創辦人Cornelius Vander Starr在中國上海成立保險代理公司。於上世紀20年代，分別在中國、香港、河內、胡志明市、雅加達、吉隆坡及菲律賓等地設立辦事處。我們在2009年9月獲發一般保險業務牌照，並且自2010年2月獲A.M. Best評級機構評為“A”級。

我們擁有一個在亞洲保險市場經驗豐富的管理團隊，專注於香港以至亞洲市場提供高質素的一般保險服務。

Starr International Insurance (Asia) Limited, a company of Starr International Company, Inc. (Starr International) is a privately held global insurance company. Starr International's insurance entities provide high-quality, customized property and casualty insurance products, with significant access to the excess and surplus marketplace. These entities also provide risk management, claims management, administrative, and reinsurance services to their policyholders.

The history of Starr Companies can be traced back to December 1919, when Cornelius Vander Starr founded an insurance agency in Shanghai, China. Throughout the 1920s, Starr established branches across China, and in Hong Kong, Hanoi, Saigon, Jakarta, Kuala Lumpur and the Philippines.

Starr International Insurance (Asia) Ltd was licensed as a general insurance company in Hong Kong in September 2009 and maintains an "A" rating by A.M. Best Company since February 2010. Managed by a team of experienced insurance executives in the Asian insurance market, Starr International Insurance (Asia) Ltd. focuses on providing quality general insurance services to the Hong Kong market and serves as the base for Starr International's expansion into the Greater Asia region.

# STARR

INSURANCE COMPANIES

Starr International Insurance (Asia) Limited  
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# STARR

INSURANCE COMPANIES



**STARR Group**  
**Business Solutions**

## Starr Group Business Solutions

offers packaged policies to provide optimal protection to both employers and employees with flexible choice of selection.

Two **pre-underwritten** programs are made available:

**1 / Travel Advantage** is a group business travel that covers employees while they are on job training, business travel with extension to also cover leisure trips.

**2 / PA Advantage** is a group personal accident that provides round the clock world-wide protection.

Employers could exercise great flexibility to either enroll on a standalone or package basis to enjoy maximum discount!

## Product Highlights



- Cover pre-existing conditions.
- No trip pattern required.
- Cover **all unnamed** employees while on business travel.
- Extend to cover standalone leisure trip for managerial grade or above.
- Follow-up treatment extends to cover treatment by Chinese medicine practitioner, Chinese bonesetter, acupuncturist, **physiotherapist** and **chiropractor**.



- Cover **all unnamed** employees on a 24-hour basis.
- Accidental Medical Expenses extends to cover Chinese bonesetter or acupuncturist treatment.
- Enjoy **discount** for group size of 15 and above, maximum up to **60%**.



## How to Get Extra Discount?

Enroll for **2 years' plan** to enjoy discount, or;  
Enroll for **both Travel Advantage and PA Advantage** to enjoy additional package discount.

No.	Coverage	Sum Insured/person (HK\$)		
		Plan A	Plan B	Plan C
1.	<b>Accidental Death and Disablement (Scale 2)</b> Compensation is payable in the event of death or permanent disablement arising within 12 months of an accident during the trip.	2,000,000	1,500,000	500,000
2.	<b>Medical Expenses</b> Reimburse for the actual expenses for treatment of injury and sickness. <ul style="list-style-type: none"> <li>■ Extends to cover pre-existing conditions subject to HK\$1,000/policy year and HK\$3,000/life time.</li> <li>■ Follow-up treatment within 12 months after returning to stationed location. Extends to cover treatment by Chinese medicine practitioner, Chinese bonesetter, acupuncturist, physiotherapist and chiropractor subject to HK\$250/visit/day and HK\$5,000/policy year.</li> </ul>	1,500,000	1,000,000	500,000
3.	<b>Starr Global Emergency Assistance Services</b>			
	a) <b>Round-the-clock Hotline Service</b> 24-hour hotline for travel assistance, business concierge and medical assistance.		Included	
	b) <b>Emergency Medical Evacuation and Repatriation</b> Provide emergency medical evacuation and repatriation due to serious injury or sickness.		Actual Cost	
	c) <b>Repatriation of Mortal Remains</b> Arrange for the return of remains or ashes.		Actual Cost	
	d) <b>Hospital Admission Guarantee</b> Guarantee payment of hospital admittance fees.		40,000	
	e) <b>Compassionate Visit</b>			
	i. Hospitalization of Insured Person			
	■ Travel Fare		Actual Cost	
	■ Accommodation (HK\$1,000/night)		7,000	
	ii. Death of Insured Person			
	■ Travel Fare		Actual Cost	
	■ Accommodation (HK\$1,000/night)		5,000	
	iii. Death of Immediate Family Member			
	■ Travel Fare		Actual Cost	
	f) <b>Return of Child(ren)</b> Pay the travel fare for sending back an unattended child during the hospitalization of the insured person.		Actual Cost	
4.	<b>Personal Baggage</b> Reimburse loss of or damage to baggage subject to HK\$5,000 per item/set/pair; HK\$10,000 for lap-top computers.	30,000	25,000	20,000
5.	<b>Baggage Delay</b> Emergency purchase of essential replacement after 6 hours of checked-in baggage being delayed by common carrier operator.	2,000	1,500	1,000
6.	<b>Personal Money (Cash Limit: HK\$2,000)</b> Loss of cash, signed traveler's cheque or money order resulting from theft, robbery or burglary.	5,000	4,000	3,000
7.	<b>Document Loss</b> Replacement cost of HKID, passport, entry visa or other travel documents including additional travel and accommodation expenses.	30,000	25,000	20,000

No.	Coverage	Sum Insured/person (HK\$)		
		Plan A	Plan B	Plan C
8.	<b>Travel Delay and Re-route</b> a) Travel Delay: Cash benefit of HK\$500 per 6-hour delay of common carrier due to sudden outbreak of strike or industrial action, riot, civil commotion, hijack, adverse weather, natural disaster or mechanical fault up to HK\$2,000. b) Re-route: Additional travel fare or accommodation expenses due to cancellation or delay over 48 hours of said delayed common carrier.	20,000	15,000	10,000
9.	<b>Trip Cancellation</b> Loss of travel fare and accommodation expenses in the event of trip cancellation due to: death, serious injury, serious sickness of insured person/immediate family member/travel companion/partner; witness summons, compulsory quarantine, jury service of insured person; sudden outbreak of strike, riot, civil commotion, natural disaster, adverse weather conditions or infectious disease at the planned destination; serious damage to the insured person's residence; black alert at the planned destination.	40,000	30,000	20,000
10.	<b>Trip Curtailment</b> Loss of or additional travel fare and accommodation expenses in the event of trip curtailment due to: death, serious injury, serious sickness of insured person/immediate family member/travel companion/partner; sudden outbreak of strike, riot, civil commotion, natural disaster, adverse weather or infectious disease; black alert at the planned destination.	40,000	30,000	20,000
11.	<b>Staff Replacement</b> Reimburse the travel fare and accommodation expenses for sending a substitute person to replace the serious injured or sickness staff.	20,000	15,000	10,000
12.	<b>Personal Liability</b> Indemnify legal liability due to bodily injury or property damage to a third party.	2,000,000	1,500,000	500,000
13.	<b>Hospital Cash</b> Cash Benefit of HK\$500 for each day of hospital confinement.	12,000	8,000	4,000
14.	<b>Burns Benefit</b> Cover second and third degree burn.	200,000	150,000	100,000
15.	<b>Transport Hazards</b> Accidental death and disablement while in common carrier.	2,000,000	1,500,000	500,000
16.	<b>Credit Card Protection</b> Reimburse the credit card outstanding balance due to accidental death of insured person.	20,000	15,000	10,000
17.	<b>Home Contents</b> Loss of or damage to household contents in the insured person's place of residence resulting from burglary subject to HK\$5,000 per item.	20,000	15,000	10,000
18.	<b>Funeral Expenses</b> Cost of any necessary funeral formalities due to accidental death of insured person.	20,000	15,000	10,000
19.	<b>Assault Extension</b> Accidental death of insured person due to assault.	25,000	25,000	25,000
20.	<b>Windstorm Extension</b> Accidental death of insured person due to windstorm.	25,000	25,000	25,000
21.	<b>Road Accident Extension</b> Accidental death resulting from an insured person being a pedestrian struck by a motor vehicle or common carrier.	25,000	25,000	25,000
22.	<b>Adaptive Home Benefit</b> Cost of alterations of principal residence due to permanent total disablement.	10,000	10,000	10,000
23.	<b>Car Alteration Benefit</b> Cost of renovation of private car due to permanent disablement.	10,000	10,000	10,000

## Premium Table

Total no. of EMPLOYEES	Annual Flat Premium (HK\$)			Aggregate Limit per Accident (HK\$)		
	Plan A	Plan B	Plan C	Plan A	Plan B	Plan C
2 to 25	7,400	6,200	4,700	6,000,000	4,500,000	1,500,000
26 to 50	9,900	8,100	6,200	10,000,000	7,500,000	2,500,000
51 to 75	14,100	11,700	8,900	16,000,000	12,000,000	4,000,000
76 to 100	18,800	15,500	11,800	20,000,000	15,000,000	5,000,000
101 to 150	22,000	18,100	13,800	26,000,000	19,500,000	6,500,000
151 to 200	26,000	21,700	18,400	32,000,000	24,000,000	8,000,000
201 to 250	31,800	27,600	23,300	36,000,000	27,000,000	9,000,000
251 to 300	38,600	33,400	28,200	42,000,000	31,500,000	10,500,000

### Special Discount

Special discount is applicable to:	Discount
2 years' policy period	10%
Travel Advantage + PA Advantage (1 year's policy period)	10%
Travel Advantage + PA Advantage (2 years' policy period)	15%

### Scope of Coverage

To cover insured persons against any loss as defined in accordance with the schedule of benefits on a 24-hour basis in the course of a trip outside the stationed location. The maximum trip duration is 180 days including any personal deviation during and/or immediately before/after the business trip.

### Enrollment Guidelines

1.	<b>Minimum group size</b>	2 employees
2.	<b>Plan Type</b>	One plan type across the board
3.	<b>Stationed Location</b>	Hong Kong (Other stationed locations to be provided if not only Hong Kong and this extension is subject to 20% loading on annual flat premium).
4.	<b>Eligible Person</b>	All unnamed full time employees of the Insured who are: <ul style="list-style-type: none"> <li>▪ not manual, construction site or construction related worker; and</li> <li>▪ under Hong Kong employment contract.</li> </ul> ⓘ Please contact STARR if not fully fulfilling the above eligibility.
5.	<b>Age Limit</b>	18 - 80 years old
6.	<b>Eligible Period</b>	First day of employment
7.	<b>Beneficiary</b>	Insured person's estate

### Administration Method

- A master policy will be issued upon confirmation of cover. An annual flat premium is payable by the policyholder upon issuance of master policy.
- No premium adjustment is needed during the period of insurance.
- The policyholder is required to declare to the insurer regarding the total number of employees for the next policy year upon expiry for the calculation of the next year renewal premium.

### Terms and Conditions

- For insured person of age over 75, the sum insured of "Accidental Death and Disablement" and "Medical Expenses" will be reduced by 50%. In addition, the benefit of "Transport Hazards" will be deleted.
- The maximum no. of employees who travel on a same trip must not be more than fifty (50), or thirty percent (30%) of the total no. of employees as at policy's effective date, whichever is lesser. This is not applicable to the total no. of employees below eleven (11).
- With respect to two (2) years' enrollment, we reserve the right to modify the rate, terms and conditions from the second (2<sup>nd</sup>) policy year in view of the claim history.
- The minimum annual premium is HK\$4,700 per policy (before discount, if any).
- All premiums and claims settlement must be transacted in Hong Kong.
- All claims must be verified by the policyholder.
- Other terms and conditions are subject to our Travel Advantage Insurance Policy.



## PA Advantage – Benefit Table

No.	Coverage	Sum Insured/person (HK\$)		
		Plan A	Plan B	Plan C
1.	<b>Accidental Death and Disablement (Scale 2)</b> Compensation is payable in the event of death or permanent disablement arising within 12 months of an accident.	1,000,000	750,000	500,000
2.	<b>Accidental Medical Expenses</b> Reimburse for the actual expenses for treatment of injury. ▪ Extends to cover Chinese bonesetter or acupuncturist treatment subject to HK\$250/visit/day, HK\$1,500/accident and HK\$3,000/policy year.	15,000	10,000	5,000
3.	<b>Hospital Cash</b> Daily cash benefit for each day of hospital confinement due to injury.	500/day (max.30,000)	400/day (max.24,000)	300/day (max.18,000)
4.	<b>Burns Benefit</b> Cover second and third degree burn.	200,000	150,000	100,000
5.	<b>Assault Extension</b> Accidental death of insured person due to assault.	25,000	25,000	25,000
6.	<b>Windstorm Extension</b> Accidental death of insured person due to windstorm.	25,000	25,000	25,000
7.	<b>Road Accident Extension</b> Accidental death resulting from an insured person being a pedestrian struck by a motor vehicle or common carrier.	25,000	25,000	25,000
8.	<b>Adaptive Home Benefit</b> Cost of alterations of principal residence due to permanent total disablement.	10,000	10,000	10,000
9.	<b>Car Alternation Benefit</b> Cost of renovation of private car due to permanent disablement.	10,000	10,000	10,000

## Premium Table

Annual Premium per Person (HK\$)	Plan A	Plan B	Plan C
	650	450	250

### Group Discount

Group discount is applicable to:

No. of Employees	Discount
15 to 30	10%
31 to 50	25%
51 to 100	40%
101 or above	60%

### Special Discount

Special discount is applicable to:	Discount
2 years' policy period	10%
Travel Advantage + PA Advantage (1 year's policy period)	10%
Travel Advantage + PA Advantage (2 years' policy period)	15%

## Scope of Coverage

To cover an insured person against any injury or loss as defined in accordance with the schedule of benefits on a 24-hour worldwide basis.

## Enrollment Guidelines

1.	<b>Minimum group size</b>	2 employees
2.	<b>Plan Type</b>	One plan type across the board
3.	<b>Eligible Person</b>	All unnamed full time employees of the Insured who are: ▪ stationed in Hong Kong; ▪ not construction site or construction related worker; and ▪ under Hong Kong employment contract.  Ⓢ Please contact STARR if not fully fulfilling the above eligibility. (If there is any staff stationed overseas, 20% loading will be imposed on the annual premium of the policy.)
4.	<b>Age Limit</b>	18 - 80 years old
5.	<b>Occupational Class</b>	Open to occupational class 1 and 2, i.e. clerical nature, non-manual work employees. Extend to cover 10 employees or 5% of the total no. of employees in higher occupational class, e.g. tea lady, office assistant, driver, whichever is lesser.
6.	<b>Eligible Period</b>	First day after probation period
7.	<b>Beneficiary</b>	Insured person's estate

## Aggregate Limit Per Accident

- If the total ADD sum insured as at policy's effective date is HK\$5,000,000 or below, full aggregate limit will be applied;
- If the total ADD sum Insured as at policy's effective date is over HK\$5,000,000, 50% of total ADD sum insured will be applied subject to a maximum of HK\$30,000,000.

## Administration Method

- It is understood and agreed that unnamed basis is adopted in this policy.
- No declaration of insured person's movement is required during the period of insurance, unless there is any change in underwriting information which must be subject to prior approval from the Insurer.
- The policyholder shall provide the total number of employees as at the policy's expiry date for premium adjustment in accordance with the following simplified administration method:

$$\text{Premium Adjustment} = (B - A) / 2$$

A: Annual premium charged at policy's effective date

B: Actual premium charged at policy's expiry date

## Terms and Conditions

- With respect to two (2) years' enrollment, we reserve the right to modify the rate, terms and conditions from the second (2<sup>nd</sup>) policy year in view of the claim history.
- The minimum annual premium is HK\$1,300 per policy (before discount, if any).
- All premiums and claims settlement must be transacted in Hong Kong.
- All claims must be verified by the policyholder.
- Other terms and conditions are subject to our PA Advantage insurance policy.

This brochure is designed to provide you a summary of the plan and is not a contract of insurance. All benefits and exclusions are only briefly outlined here. For complete details, please refer to the policy for terms and conditions.

# “STARR 團體商務方案”

是最理想保險計劃的組合，給予僱主和僱員靈活的選擇。

兩項 **預先批核** 的產品組合為：

- 1 / 商務優遊保** 是一個團體商務旅遊保險，保障員工在職培訓、商務旅遊，並延伸保障至休閒旅行。
- 2 / 人身意外保** 是一個提供24小時全球保障的團體人身意外保險。

僱主可以靈活地以獨立或組合方式購買，盡享最高的折扣優惠！

## 產品特色



### 商務優遊保

- 保障受保前已存在之狀況
- 無需提供旅程模式
- 保障所有僱員的商務旅遊 (無需提供僱員名字)
- 保障經理級別或以上之僱員的個人休閒旅遊
- 醫療覆診費用包括中醫、跌打、針灸、物理治療師及脊醫提供的治療



### 人身意外保

- 24小時保障僱員 (無需提供僱員名字)
- 意外醫療費用伸延至跌打和針灸治療
- 團體人數15位或以上享有折扣優惠，最高可達60%



## 如何獲得額外折扣？

投保**兩年計劃**或；  
同時投保**商務優遊保**及**人身意外保**可享額外的組合折扣優惠

項目	保障項目	個人保額 (港幣)		
		計劃 A	計劃 B	計劃 C
1.	<b>意外死亡及永久傷殘 (Scale 2)</b> 於旅程期間因意外導致 12 個月內死亡或永久傷殘可獲賠償。	2,000,000	1,500,000	500,000
2.	<b>醫療費用</b> 賠償於旅程期間受傷或患病而須支付的醫療費用。 <ul style="list-style-type: none"> <li>保障受保前已存在之狀況，上限為每保單年度港幣 1,000 元，及終身港幣 3,000 元。</li> <li>返回長駐地區後 12 個月內的醫療覆診費用也可獲賠償。                             <ul style="list-style-type: none"> <li>保障包括中醫、跌打、針灸、物理治療師及脊醫提供的治療，上限為每日一症，每症最高港幣 250 元及每保單年度港幣 5,000 元。</li> </ul> </li> </ul>	1,500,000	1,000,000	500,000
3.	<b>Starr 全球緊急支援服務</b>			
	a) <b>24 小時熱線服務</b> 24 小時旅遊援助，商務禮賓及醫療協助服務。		包括	
	b) <b>緊急醫療運送</b> 為受保人提供在海外因意外受傷或患病而需要醫療撤離及運送服務。		實際費用	
	c) <b>遺體運返</b> 安排運送遺體或骨灰回港。		實際費用	
	d) <b>入院保證金</b> 為受保人提供入院所需的按金。		40,000	
	e) <b>緊急啟程</b>			
	i. <b>受保人住院</b>			
	▪ 交通費用		實際費用	
	▪ 住宿費用 (每晚港幣 1,000 元)		7,000	
	ii. <b>受保人身故</b>			
	▪ 交通費用		實際費用	
	▪ 住宿費用 (每晚港幣 1,000 元)		5,000	
	iii. <b>直系親屬身故</b>			
	▪ 交通費用		實際費用	
	f) <b>子女運送</b> 賠償受保人在海外住院期間，安排其同行及乏人照顧之小童的回程交通費用。		實際費用	
4.	<b>個人行李</b> 賠償行李及個人財物之遺失或損毀，每件、每對或每套物品之賠償限額最高港幣 5,000 元。手提電腦之賠償限額最高港幣 10,000 元。	30,000	25,000	20,000
5.	<b>行李延誤</b> 乘搭公共交通工具運托的行李延誤達 6 小時而需緊急購買之必須品。	2,000	1,500	1,000
6.	<b>個人錢財 (現金限額：港幣 2,000 元)</b> 因遭盜竊、搶劫或爆竊而導致現金、旅遊支票或匯票的損失。	5,000	4,000	3,000
7.	<b>證件遺失</b> 遺失香港身份證、護照、入境簽證或其他旅遊證件之有關補領費用及額外合理的交通及住宿費用。	30,000	25,000	20,000

項目	保障項目	個人保額 (港幣)		
		計劃 A	計劃 B	計劃 C
8.	<b>旅程延誤及更改行程</b> a) 旅程延誤: 因罷工、工業行動、暴動、民亂、騎劫、惡劣天氣、自然災害或機件故障而導致所乘搭之公共交通工具延誤超過 6 小時, 可獲每 6 小時港幣 500 元的現金賠償, 最高為港幣 2,000 元。 b) 更改行程: 若因上述原因, 公共交通工具被取消或延誤超過 48 小時, 可獲因更改行程而引致之額外交通或住宿費用。	20,000	15,000	10,000
9.	<b>取消旅程</b> 因下列原因取消旅程而不能退回之交通及住宿費用: 受保人 / 其直系親屬 / 旅遊或商業夥伴身故、嚴重受傷或嚴重疾病; 受保人須出庭作證、強制隔離或當陪審員; 目的地突然爆發罷工、暴動、民亂、惡劣天氣或傳染病; 受保人住所被嚴重損毀; 目的地突然被列入黑色外遊警示地區。	40,000	30,000	20,000
10.	<b>提早結束旅程</b> 因下列原因提早結束旅程而引致額外的交通及住宿的費用: 受保人 / 直系親屬 / 旅遊或商業夥伴身故、嚴重受傷或嚴重疾病; 目的地突然爆發罷工、暴動、民亂、惡劣天氣或傳染病; 目的地突然被列入黑色外遊警示地區。	40,000	30,000	20,000
11.	<b>僱員替補</b> 如僱員嚴重受傷或患病而需要派遣另一位僱員前往接替的交通及住宿費用。	20,000	15,000	10,000
12.	<b>個人責任</b> 因疏忽導致第三者身體意外受傷或財物損失而需負上的法律賠償責任。	2,000,000	1,500,000	500,000
13.	<b>住院現金津貼</b> 於海外入院治療, 每日可獲現金津貼港幣 500 元。	12,000	8,000	4,000
14.	<b>燒傷保障</b> 保障二級及三級程度燒傷。	200,000	150,000	100,000
15.	<b>交通意外保障</b> 因乘搭公共交通工具時發生意外導致死亡或永久傷殘。	2,000,000	1,500,000	500,000
16.	<b>信用卡保障</b> 賠償因意外死亡的受保人其未償還的信用卡債項。	20,000	15,000	10,000
17.	<b>家居財物保障</b> 受保人住所被爆竊導致家居財物遺失或損壞, 每件物品賠償限額為港幣 5,000 元。	20,000	15,000	10,000
18.	<b>殯儀費用</b> 受保人因意外死亡而衍生的葬禮費用。	20,000	15,000	10,000
19.	<b>受襲保障</b> 受保人因受襲導致意外死亡。	25,000	25,000	25,000
20.	<b>風暴保障</b> 受保人因風暴導致意外死亡。	25,000	25,000	25,000
21.	<b>道路意外保障</b> 受保人以行人身份使用道路期間被車輛或公共交通工具撞致身亡。	25,000	25,000	25,000
22.	<b>家居改建保障</b> 因永久完全傷殘而需改裝家居設備所衍生的費用。	10,000	10,000	10,000
23.	<b>汽車改裝保障</b> 因永久傷殘而需改裝私家車設備所衍生的費用。	10,000	10,000	10,000

## 保費表

僱員總人數	全年保費 (港幣)			每宗意外最高賠償限額 (港幣)		
	計劃 A	計劃 B	計劃 C	計劃 A	計劃 B	計劃 C
2 至 25	7,400	6,200	4,700	6,000,000	4,500,000	1,500,000
26 至 50	9,900	8,100	6,200	10,000,000	7,500,000	2,500,000
51 至 75	14,100	11,700	8,900	16,000,000	12,000,000	4,000,000
76 至 100	18,800	15,500	11,800	20,000,000	15,000,000	5,000,000
101 至 150	22,000	18,100	13,800	26,000,000	19,500,000	6,500,000
151 至 200	26,000	21,700	18,400	32,000,000	24,000,000	8,000,000
201 至 250	31,800	27,600	23,300	36,000,000	27,000,000	9,000,000
251 至 300	38,600	33,400	28,200	42,000,000	31,500,000	10,500,000

### 特別優惠

特別優惠適用於:

	折扣
兩年期保單	10%
商務優遊保 + 人身意外保 (一年期保單)	10%
商務優遊保 + 人身意外保 (兩年期保單)	15%

### 承保範圍

當受保人離開長駐地區前往外地公幹, 我們會根據保障表所載, 提供旅程期間 24 小時的保障。每次旅程日數的上限為 180 天, 商務旅遊期間的個人旅遊也包括在內。

### 投保指引

1.	<b>最低團體人數</b>	2 名僱員
2.	<b>計劃種類</b>	每張保單覆蓋一個計劃
3.	<b>長駐地區</b>	香港 (如不只是香港, 請提供其他長駐地區, 而此延伸保障會增加 20% 的保單年費)
4.	<b>符合投保資格人士</b>	保單持有人所有的全職僱員, 他們: ▪ 並非體力勞動者, 建築地盤或與建築有關的工人; 及 ▪ 簽署香港僱傭合約 ① 若未能完全符合以上資格, 請與 STARR 聯絡
5.	<b>年齡限制</b>	18 - 80 歲
6.	<b>符合資格的時期</b>	受僱的首日
7.	<b>受益人</b>	受保人的遺產承繼人

### 保單管理方式

1. 確認承保後, 保單便會簽發, 而保單持有人便應支付保費。
2. 保障期間, 保費無需調整。
3. 保單持有人必須於保單到期前向保險公司申報下一保單年度的僱員總數, 以便計算續期的保費。

### 條款及細則

1. 超過 75 歲的受保人, 其“意外死亡及永久傷殘”和“醫療費用”之保額均會減少 50%, 此外, “交通意外”的保障會被刪除。
2. 每次一同前往外地公幹的僱員人數最多不得超過 50 人, 或於保單生效日僱員總人數的 30%, 以較低者為準。此項條款不適用於僱員總人數 11 人以下。
3. 對於投保兩年期的保單, 我們會保留根據索賠記錄從第 2 個保單年度起修改保費, 條款和條件的權利。
4. 每張保單最低年費為港幣 4,700 元 (折扣前, 如適用)。
5. 所有保費和理賠必須在香港辦理。
6. 所有索賠必須由保單持有人核實。
7. 其他條款則參照“商務優遊保”的保單。



## 人身意外保 - 保障表

項目	保障項目	個人保額 (港幣)		
		計劃 A	計劃 B	計劃 C
1.	<b>意外死亡及永久傷殘 (Scale 2)</b> 因意外導致 12 個月內死亡或永久傷殘可獲賠償。	1,000,000	750,000	500,000
2.	<b>意外醫療費用</b> 賠償因受傷而須支付的醫療費用。 ▪ 保障包括跌打或針灸治療，上限為每日一症，每症最高港幣 250 元，每宗意外港幣 1,500 元及每保單年度港幣 3,000 元。	15,000	10,000	5,000
3.	<b>住院現金津貼</b> 因受傷而需入院治療，每日可獲現金津貼。	每日 500 (最高 30,000)	每日 400 (最高 24,000)	每日 300 (最高 18,000)
4.	<b>燒傷保障</b> 保障二級及三級程度燒傷。	200,000	150,000	100,000
5.	<b>受襲保障</b> 受保人因受襲而導致意外死亡。	25,000	25,000	25,000
6.	<b>風暴保障</b> 受保人因風暴而導致意外死亡。	25,000	25,000	25,000
7.	<b>道路意外保障</b> 受保人以行人身份使用道路期間被車輛或公共交通工具撞致身亡。	25,000	25,000	25,000
8.	<b>家居改建保障</b> 因永久完全傷殘而需改裝家居設備所衍生的費用。	10,000	10,000	10,000
9.	<b>汽車改裝保障</b> 因永久傷殘而需改裝私家車設備所衍生的費用。	10,000	10,000	10,000

## 保費表

個人全年保費 (港幣)	計劃 A	計劃 B	計劃 C
		650	450

### 團體折扣

團體折扣適用於：

僱員人數	折扣
15 至 30	10%
31 至 50	25%
51 至 100	40%
101 或以上	60%

### 特別優惠

特別優惠適用於：

特別優惠適用於：	折扣
兩年期保單	10%
商務優遊保 + 人身意外保 (一年期保單)	10%
商務優遊保 + 人身意外保 (兩年期保單)	15%

**承保範圍** | 我們會根據保障表所載，提供受保人全球24小時的保障。

## 投保指引

1.	<b>最低團體人數</b>	2 名僱員
2.	<b>計劃種類</b>	每張保單覆蓋一個計劃
3.	<b>符合投保資格人士</b>	保單持有人所有的全職僱員，他們： ▪ 長駐香港； ▪ 並非建築地盤或與建築有關的工人；及 ▪ 簽署香港僱傭合約。 ① 若未能完全符合以上資格，請與 STARR 聯絡 (如有長駐海外僱員，整張保單之年費會增加 20%)。
4.	<b>年齡限制</b>	18 - 80 歲
5.	<b>職業工種類別</b>	本計劃接受職業工種屬於類別1和2的僱員，即文職、非勞動性工作員工。但會伸延保障至公司內職業工種屬於較高類別的僱員，例如茶水部職員、辦公室助理、司機等，以不超過10位或總僱員人數的5%為上限，以較小者為準。
6.	<b>符合資格的時期</b>	試用期之後的第一天
7.	<b>受益人</b>	受保人的遺產承繼人

## 每宗意外的賠償總限額

1.	於保單生效日，如“意外死亡及永久傷殘”的總保額為港幣 5,000,000 元或以下，賠償總限額會跟隨“意外死亡及永久傷殘”的總保額；
2.	於保單生效日，如“意外死亡及永久傷殘”的總保額超過港幣 5,000,000 元，賠償總限額則設定為“意外死亡及永久傷殘”總保額的 50%，以最高港幣 30,000,000 元為上限。

## 保單管理方式

- 保單採用不記名的方式。
- 於保單生效期間，無需申報受保人的變動，除非承保資料有任何變更，便需預先得到保險公司的許可。
- 保單持有人必須提供於保單到期日僱員的總人數，以便按照以下簡化程序方式作出保費調整：

$$\text{保費調整} = (B - A) / 2$$

A：在保單生效日期收取的年度保費

B：在保單到期日收取的實際保費

## 條款及細則

- 對於投保兩年期的保單，我們會保留根據索賠記錄從第2個保單年度起修改保費，條款和條件的權利。
- 每張保單最低年費為港幣1,300元 (折扣前，如適用)。
- 所有保費和理賠必須在香港辦理。
- 所有索賠必須由保單持有人核實。
- 其他條款則參照“人身意外保”的保單。

本單張只提供計劃概要作參考之用，並不構成保險合約一部分，所有保障及不保事項只作簡單描述，有關詳細資料，請參閱保單內之條款。

## 【STARR Group Business Solutions】

### **EXTENSION on COVID-19 HOSPITAL CASH BENEFIT**

#### 【Travel Advantage】

If an insured person is first diagnosed to be suffering from COVID-19 within 3 days after returning to the stationed location upon completion of a trip, which results in a hospital confinement, we shall pay **a daily cash benefit of HK\$300 up to a maximum of 14 days.**

#### 【PA Advantage】

If an Insured Person is first diagnosed to be suffering from COVID-19 which results in a hospital confinement, we shall pay **a daily cash benefit of HK\$300 up to a maximum of 14 days.**

*Please note: For complete details, please refer to the policy for terms and conditions.*

## 【STARR 團體商務方案】

### **2019 冠狀病毒病 住院現金伸延保障**

#### 【商務優遊保】

如受保人在旅程結束後返回長駐地區 3 天內首次確診感染 2019 冠狀病毒病而需要住院，我們會給予受保人**每日港幣 300 元的現金津貼，最長不超過 14 天。**

#### 【人身意外保】

如受保人首次確診感染 2019 冠狀病毒病而需要住院，我們會給予受保人**每日港幣 300 元的現金津貼，最長不超過 14 天。**

註：有關詳細資料，請參閱保單內之條款及細則。