

**PERSONAL PROTECTOR 3.0**  
平安寶 3.0

# Protection, when and where you need it

## 全面個人意外保障



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Thank you for considering Sun Flower to be one of your selected intermediaries.  
We are pleased to get in touch should you have any enquiry regarding the captioned insurance.



Insurance  
that sees  
the heart  
in everything

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 100% of your actual 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



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## 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份額之金額。

#### 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，每週獲得定額賠償，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。

## Schedule of Benefits

Benefits	% of Sum Insured
<b>Accidental Death</b>	100%
<b>Permanent Disablement</b>	
1. Total and permanent disablement from engaging in or attending to employment or occupation of any and every kind	100%
2. Total and permanent loss of all sight in one or both eyes.	100%
3. Total loss by physical severance or total and permanent loss of use of:	100%
a) one or two limbs	
b) one or two hands	
c) arm above the elbow	
d) arm at or below the elbow	
e) leg above the knee	
f) leg at or below the knee	
4. Permanent total insanity	100%
5. Permanent total paralysis of all limbs	100%
6. Total loss by physical severance or total and permanent loss of use of:	
a) thumb and four fingers of one hand	70%
b) four fingers of one hand	45%
c) thumb (two phalanges)	25%
d) thumb (one phalanx)	10%
e) index finger (three phalanges)	15%
f) index finger (two phalanges)	8%
g) index finger (one phalanx)	4%
h) each other finger (three phalanges)	10%
i) each other finger (two phalanges)	4%
j) each other finger (one phalanx)	2%
k) all toes of one foot	17%
l) great toe (two phalanges)	5%
m) great toe (one phalanx)	2%
n) any other toe	3%
7. Total and permanent loss of:	
a) hearing in two ears	75%
b) hearing in one ear	25%
c) speech	60%

**Temporary Disablement** from engaging in or attending to usual employment or occupation.  
The weekly benefit for a period not exceeding 104 weeks.

### Medical Expenses

Medical, surgical, hospital, nursing home and nursing fees or charges necessarily incurred within twelve consecutive months of the happening of the Bodily Injury, provided that all such fees or charges are necessarily and reasonably incurred for professional services from a fully qualified and registered medical practitioner, physician, surgeon or nurse and/or at a hospital prescribed by such medical practitioner, physician or surgeon.

## Premium Table<sup>^</sup>

	HK\$			
	Class I	Class II	Class III	Class IV
Accidental Death & Permanent Disablement (per HK\$10,000)	9.4	10.4	18	30
Temporary Disablement (per HK\$100 per week)	18	22	31	50
Medical Expenses (per HK\$100 per injury)	2.2	2.8	4.2	6

## Example of Occupation Classes:

### Class I

Professional, administrative and clerical duties without manual work, e.g. accountants, dentists, office workers.

### Class II

Other non-manual occupations, e.g. sales representatives, messengers, shop salespersons.

### Class III

Professionals and occupations involving slight manual work, e.g. chauffeurs.

### Class IV\*

Occupations involving manual work, e.g. garment workers, butchers, motor mechanics, interior decorator.

**\* For customer who belong to Occupation Class - Class IV, please contact MSIG or your Insurance Representative.**

## Major Exclusions

War; suicide; self injury; professional sports; employment in police, army, fire services or security guard service; non-scheduled air flights; sickness or disease; childbirth or pregnancy; nuclear weapons; radioactive contamination.



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**<sup>^</sup>Important Note: Collection of Levy on Insurance Premium - The 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 product brochure are subject to levy.**

## 賠償百分率一覽表

保障範圍	保障賠償百分率	
意外死亡	100%	
永久傷殘		
1. 完全及永久傷殘，不能從事任何工作	100%	
2. 完全及永久喪失一目或雙目之視力	100%	
3. 喪失右列肢體或完全及永久喪失其功能：	(a) 身體任何一肢或兩肢 (b) 一手或兩手 (c) 肘部以上之手臂 (d) 肘部或以下之手臂 (e) 膝蓋以上之大腿 (f) 膝蓋或以下之小腿	100%
4. 完全及永久精神失常	100%	
5. 所有肢體完全及永久癱瘓	100%	
6. 喪失右列肢體或完全及永久喪失其功能：	(a) 單手之拇指及四指 (b) 單手之四指 (c) 拇指(兩節) (d) 拇指(一節) (e) 食指(三節) (f) 食指(兩節) (g) 食指(一節) (h) 其他每隻手指(三節) (i) 其他每隻手指(兩節) (j) 其他每隻手指(一節) (k) 單足所有腳趾 (l) 大腳趾(兩節) (m) 大腳趾(一節) (n) 任何其他腳趾	70% 45% 25% 10% 15% 8% 4% 10% 4% 2% 17% 5% 2% 3%
7. 完全及永久喪失：	(a) 雙耳聽覺能力 (b) 單耳聽覺能力 (c) 說話能力	75% 25% 60%
暫時傷殘		
若因意外導致暫時不能工作，於該期間內將可獲得每周定額賠償，最長可達104週。		
醫療費用		
包括由身體受傷當日起計連續12個月內，任何醫療、手術、住院、療養院及護理所引致的必須性費用或開支，而該費用或開支必須由合資格的註冊醫護人員、全科醫生、外科醫生或護士所提供的專業服務及/或因依據該醫護人員、全科醫生或外科醫生吩咐而住院所引致的。		

## 保費表<sup>^</sup>

	港幣 / 元			
	第一類	第二類	第三類	第四類
意外死亡及永久傷殘 (每港幣10,000元)	9.4	10.4	18	30
暫時傷殘(每週每港幣100元)	18	22	31	50
醫療費用 (每次意外每港幣100元)	2.2	2.8	4.2	6

## 職業類別的例子：

### 類別一

從事專業、行政及其他非體力勞動的辦公室工作，例如：會計師、牙醫、寫字樓文員。

### 類別二

其他非體力勞動的職業，例如：推銷員、信差、售貨員。

### 類別三

職業上輕微涉及體力勞動的職業，例如：私家車司機。

### 類別四\*

職業上輕微涉及體力勞動工作人士，例如：製衣工人、屠房工人、汽車修理技工、室內裝修技工。

\* 職業類別屬於第四類之客戶，請與三井住友保險或您的保險代理 / 經紀聯絡。

## 主要不保項目

戰爭、自殺、自戕、從事職業運動、任職警隊、軍隊、消防隊或保安服務人士、乘搭非定期班次航機、疾病、分娩或懷孕、核子武器、放射性污染。



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### <sup>^</sup>重要事項: 收取保費徵費之新規定 -

保險業監管局(保監局)已於《保險業條例》中公佈有關收取保費徵費的新規定,並於2018年1月1日正式生效。因此,本產品小冊子上所列明的保費金額將附加保費徵費。