

BODYGUARD 平安樂

PERSONAL ACCIDENT
INSURANCE

個人意外保險



® Sun Flower Insurance Brokers Limited

Placing through Sun Flower Insurance Agency Limited

Room 1105-08, Hing Yip Commercial Centre, 282 Des Voeux Road Central, Hong Kong

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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.

BODYGUARD

BodyGuard is a comprehensive insurance plan providing maximum protection to you and your family. Apart from attractive benefits such as Hospitalisation Allowance and Bonesetters' Fees, enhanced features of Major Burns and Double Indemnity in Medical Expenses reflect the uniqueness of this product. With the choice of annual and monthly premium plans, you can enjoy both financial flexibility and carefree living.

DISTINCTIVE FEATURES

- Terrorism and War Whilst Overseas Travelling Cover
- High limit of Medical Expenses up to HK\$250,000
- Extended coverages for Food Poisoning, Drowning and Gassing
- Free benefits as Double Indemnity and Third Degree Burns
- No Claim Bonus at 10% in compound per year, for a maximum of 5 years (not applicable in the event of terror attack)
- FREE cover for spouse as Accidental Death and Permanent Disablement HK\$100,000 (for sum insured at HK\$1,000,000 or above)
- Simple application procedure (for HK\$5,000,000 sum insured or below)

DOUBLE INDEMNITY RELIEVES SUDDEN CRISIS

If permanent injuries or death incurred as a result of any accident in any public common carriers or shark attack, the compensation will be up to 200% of the sum insured on Accidental Death & Permanent Disablement or Medical Expenses. If a fatal accident happened to you while your spouse has passed away, leaving your dependent children all aged at 18 or below, Accidental Death Benefits will then be payable in double.

EXTRA BENEFIT WITH MAJOR BURNS

To provide you with a comprehensive protection in case of any mishap, our Permanent Disablement benefit is tailored with extra benefit covering Major Burns of third degree.

LOYALTY BONUS FOR DESIRABLE LIFE

If you did not make any claim in the preceding year, the benefit limit of your Accidental Death & Permanent Disablement will be automatically increased by 10% in compound for a maximum of 5 years, meaning your chosen sum insured increases by more than 160% absolutely FREE. We believe this can keep pace with your progressing living standard, and serves as our distinctive benefits for loyal customers.

EXTENSIVE COVER MAKES A DIFFERENCE

To provide you and your family the best care, our Personal Accident Insurance extends to cover features such as Terrorism, War whilst Overseas Travelling and Food Poisoning. We also provide free cover for spouse, medical expense limit up to HK\$250,000.

Cover	Accidental Death & Permanent Disablement/ADPD (Compulsory)	Temporary Total Disablement/TTD (Optional)	Medical Expenses (Optional)
Basic Benefit	Limit of Benefit Chosen by you	Up to 75% of average weekly income subject to a max. of HK\$5,000/week for 104 weeks	Up to 10% of ADPD benefit subject to a max. of HK\$250,000
Free Benefits	Double Indemnity Double the limit of ADPD if: a) accident happens in common carrier b) due to shark attack c) insured and his/her spouse passed away with children aged under 18 (Not applicable in the event of terror attack)	N/A	Double Indemnity Double the limit of Medical Expenses incurred by Accidental Permanent Total Disablement if: a) accident happens in common carrier or b) due to shark attack (Not applicable in the event of terror attack)
	Free Cover for Spouse If ADPD is insured at HK\$1,000,000 or above: - HK\$100,000 FREE cover for spouse	N/A	Hospitalisation Allowance If Medical Expenses is insured at HK\$10,000 or above: - HK\$200 per day - Max. : HK\$2,000 per year (Subject to hospitalisation for more than 3 consecutive days)
	Major Burns - 3rd Degree 25% of ADPD Limit	N/A	Bonesetters' Fees If Medical expenses is insured at HK\$10,000 or above: - HK\$150 per consultation (Excess: HK\$50) - Max. : HK\$1,500 per year (Diagnosed by a registered medical practitioner)
24-hour Assistance Hotline Provide Advisory Service in case of emergency abroad following accident, illness or serious loss.			

HOW TO CALCULATE THE PREMIUM

- Step 1: Ascertain your occupational classification as follows:
- Class 1 - Professional, administrative, clerical duties and indoor staff
e.g. secretary, lawyer, doctor
 - Class 2 - Non-manual work with frequent outdoor duties, overseas travel for > 2 times a month or for > 7 days per trip e.g. messenger, chauffeur, salesman
 - Class 3 - Occupation involving light manual work e.g. electrician, factory worker, indoor cleaner
- Step 2: Decide the limit and sections required according to:
- ADPD in multiples of HK\$10,000
 - TTD (weekly benefits) in multiples of HK\$100
 - Medical Expenses in multiples of HK\$100
- Step 3: *Calculate the premium according to the rating table.

*Please note the above premium rates have not included the levy imposed by the Insurance Authority. For further information on the levy, please visit <https://donline.alliedworldgroup.com.hk/file/IALeVy.pdf> or contact: (852) 2968 1636.



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Remarks

1. Minimum Annual Premium: HK\$500
2. Terrorism cover is subject to a maximum limit of HK\$1,000,000
3. Age Limit: 16 to 65
4. The Policy is not applicable to any person residing outside Hong Kong for more than 180 days in a year
5. Aggregate limit for ADPD (including Double Indemnity and No Claim Bonus) is HK\$5,000,000
6. Exclusion: major dangerous sports such as scuba-diving or mountaineering, illness, pregnancy/child birth, HIV/AIDS and war

RATING TABLE (on sum insured)

Classification/Benefits	ADPD	TTD	Medical Expenses
Class 1	0.08%	26.0%	2.6%
Class 2	0.10%	33.0%	3.0%
Class 3	0.19%	No Cover	No Cover

平安樂

「平安樂」為您及家人提供最周全而貼身的保障。除一般住院現金津貼及跌打費用等基本保障項目外，更特設嚴重燒傷及雙倍醫療費用賠償等額外保障。您更可隨個人需要選擇月繳或年繳計劃，讓您理財更靈活優悠，與家人生活無憂。

產品特點推介

- 恐怖襲擊及外遊期間的戰爭保障
- 特高醫療費用保障額，最高可投保港幣250,000元
- 食物中毒、遇溺及氣體中毒引致死亡及永久傷殘皆獲賠償
- 免費附加保障包括雙倍賠償及第三級燒傷
- 無索償優惠會按複式每年遞增意外死亡及永久傷殘保額10%，並可連續累積5年（因恐怖襲擊導致者除外）
- 免費配偶保障港幣100,000元（投保額達港幣1,000,000元以上）
- 申請手續簡便（適用於投保港幣5,000,000元以下）

雙倍賠償紓財困

乘搭公共交通工具期間發生意外或被鯊魚襲擊引致永久傷殘或身故，本計劃中的意外死亡、永久傷殘及醫療費用項目將作出雙倍賠償，以紓解您或您的家人突如其來的財政壓力。如您在子女未滿十八歲時意外身亡而您的配偶亦已身故，意外賠償額當以雙倍計算。

嚴重燒傷有保障

除一般人身意外保障外，我們特別納入第三級嚴重燒傷於承保範圍內，讓您及您的摯愛家人無論發生任何意外，都可獲得更完善的意外保障。

無索償優惠顯優勢

假如您在投保此計劃一年內，沒有提出任何索償，閣下於翌年續保時的意外死亡及永久傷殘賠償額便會自動地以複式遞增10%，並可連續累積五年，讓您的保障可免費增加至自選投保額的160%以上。切合您不斷進步的生活需要之餘，更作為鼓勵您繼續選用由「平安樂」提供的周全保障。

保障全面見高低

此計劃的保障範圍全面，不單把全面恐怖襲擊，外遊期間的戰爭及食物中毒等高危險種納入保障範圍，更可為配偶提供免費保障；計劃所提供的醫療費用保障額可高達港幣25萬元。

承保範圍	意外死亡及永久傷殘 (必選項目)	短期完全失去活動能力 (自選項目)	醫療費用保障 (自選項目)
基本保障	自選投保額	最高投保額為每週港幣5,000元， 但以不超過平均週薪的75%為限， 最長賠款期為104週	最高投保額為意外死亡及永久傷殘 保障的10%或港幣250,000元， 為較低者為準。
免費保障	雙倍賠償額 因下列情況而導致死亡及永久完全傷殘可獲 雙倍賠償(恐怖襲擊除外)： a) 在公共交通工具上發生意外 b) 被鯊魚襲擊 c) 意外死亡，而配偶亦不在人世，並遺 下子女全在18歲以下	不適用	雙倍賠償額 因下列意外而引致永久完全傷殘可獲雙倍 賠償(恐怖襲擊除外)： a) 在公共交通工具上發生意外 b) 被鯊魚襲擊
	配偶獲免費保障 投保額港幣1,000,000元以上，配偶可自 動獲得港幣100,000元意外死亡及永久傷 殘保障	不適用	住院現金津貼 若醫療費用保障投保額在港幣10,000元或 以上： - 每日津貼港幣200元 - 每年最高津貼港幣2,000元 (須入院超過連續3日)
	第三級嚴重燒傷 賠償限額為永久傷殘項目的25%	不適用	跌打費用 若醫療費用保障投保額在港幣10,000元或 以上： - 每次診治最高賠償港幣150元 (自負額港幣50元) - 每年最高賠償港幣1,500元 (必須備有註冊西醫的診斷書)
24小時全球支援熱線 在海外遇上意外，或緊急及嚴重事故時提供諮詢服務			

如何計算保費

第一步：確定您的職業類別

- 第一類 - 專業、行政、文書職務而在室內工作的職業如：
秘書、律師、醫生等
- 第二類 - 非體力勞動職業而需往室外工作、往外地公幹
每月兩次以上或每次公幹多於七日的職業如：
信差、私家車司機、推銷員等
- 第三類 - 涉及輕度體力勞動的職業如：電器技師、工廠工人、
室內清潔工人等

第二步：決定您要投保的項目及其限額

- 意外死亡及永久傷殘（以每港幣10,000元為單位）
- 短期完全失去活動能力（賠償額以每週計算，以每港幣100元為單位）
- 醫療費用保障（以每港幣100元為單位）

第三步：*按保費表計算保費

*請注意以上保單保費未計算由保險業監管局收取的保費徵費在內。如欲了解更多保費徵費詳情，請登入<https://donline.alliedworldgroup.com.hk/file/IALevy.pdf> 或致電我們：(852) 2968 1636。

備註

1. 最低每年保費為港幣500元
2. 恐怖襲擊最高賠償額為港幣1,000,000元
3. 年齡限制：16至65歲
4. 本保單不適用於一年內在港居住不足180日之人士
5. 包括雙倍賠償及無索償優惠之意外死亡及永久傷殘保障的總賠償額為最高港幣5,000,000元
6. 不受保項目：主要危險運動如潛水或攀山、疾病、懷孕/分娩、HIV/愛滋病及戰爭。

保費率（按投保額計算）

保障項目/ 職業類別	意外死亡及 永久傷殘	短期完全失去 活動能力	醫療費用保障
第一類	0.08%	26.0%	2.6%
第二類	0.10%	33.0%	3.0%
第三類	0.19%	不設是項保障	不設是項保障

註：本小冊子只為一般簡介，僅供參考之用。有關承保範圍之條款及細則和不受保項目，概以保單所載為準。如中文譯本與英文有異，以英文文本為準。



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YOUR TRUSTWORTHY INSURANCE PARTNER 您至可信賴的保險夥伴

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歡迎透過下列途徑，了解我們可如何助您管理風險：

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