

# Fubon Personal Accident Insurance Plan

Enrolment hotline: 2903 9470



Imagine a natural disaster, a falling window frame or a car accident. Accidents can strike at any time. If you lose your ability to work or unfortunately pass away, you and your family may face financial difficulties. With the Fubon Personal Accident Insurance Plan, you can receive a good protection for you and your family wherever in the world at a very attractive premium cost.

Coverage	Maximum Benefit Per Insured Person (HK\$)	
	Plan 1	Plan 2
<b>Section 1</b> - Death and Permanent Total Disablement Cover - Accident on public common carrier	300,000 600,000	600,000 1,200,000
<b>Section 2</b> Accidental Medical Expenses Cover - Bone-setting and/or Physiotherapy Expenses per year (Inclusive of the payment in Accidental Medical cover)	10,000 2,000 per year (200 per visit per day)	10,000 3,000 per year (200 per visit per day)
<b>Section 3</b> Accidental Daily Hospital Cash Cover	10,000 (250 per day)	20,000 (500 per day)
<b>Section 4</b> Global Emergency Assistance Cover - Hospital Admission Guarantee - Emergency Evacuation or Repatriation Service - Repatriation of Mortal Remains - Compassionate Visit - Other Free Advisory Services	39,000 Unlimited Unlimited One economy class return airfare	

## Exclusive privileges for Fubon customers

- Guaranteed acceptance from 1-79 years (policyholder must be aged 18 years or above ), renewal up to aged 85 years
- \$50 cash coupon would be entitled from now on up to 31st Dec 2008
- Extra 10% discount would be entitled for annual payment mode
- 14-day policy examination period
- 7-day claims payment guarantee

## Extra benefits

1. Double indemnity: The amounts payable for death and permanent total disablement will be doubled if the accident occurs while the Insured Person rides solely as a passenger in or on a public common carrier licensed to carry passengers for hire.
2. 24-hour global emergency assistance : In the event of accidental injury or illness while the Insured Person travels abroad not exceeding 90 days, the Insured Person can call Zurich 24-hour emergency assistance hotline for the following services:
  - Emergency medical evacuation and repatriation of the Insured Person back to Hong Kong or to the nearest place
  - Repatriation of mortal remains or local burial
  - Quick hospitalization arrangement and pre-payment of hospitalization deposit of up to HK\$39,000. The Insured Person shall reimburse to Zurich Insurance Company Limited for any amount which is otherwise not covered under Benefit Items 9 and 10.
  - Free companion ticket for a friend/relative if the Insured Person is travelling alone and is hospitalized for more than 3 consecutive days overseas.
3. 24-hour telephone hotline information and referral services including:
  - Pre-trip Information Assistance : We will provide an insured person with information concerning visa and inoculation requirements for foreign countries according to the most current edition of World Health Organisation Publication "Vaccination Certificate Requirements and Health Advice for International Travel" (for inoculation) and the "ABC Guide to International Travel Information" (for visas).
  - Embassy Referral: We will provide an insured person with the address, telephone number and opening hours of the nearest appropriate consulate and embassy worldwide.
  - Medical Service Provider Referral: We will provide an insured person with the names, addresses and telephone numbers of physicians, hospitals, clinics, dentists, and dental clinics.
  - Overseas Telephone Medical Advice: We will arrange to provide free medical advice to an insured person over the phone while travelling outside Hong Kong.
  - Monitoring Medical Condition during Hospitalization: Our doctors will, at our expense, monitor an insured person's medical condition during hospitalization by liaising with an insured person and the treating physician or medical practitioner of an insured person to obtain medical assessment and reports if authorized by an insured person to obtain such medical assessment and reports.

## Major exclusions

This Policy does not apply to death, injury, loss or disablement directly or indirectly caused by:

1. war and the like or direct participation in strike, riot or civil commotion;
2. engaging in duty as any policeman, fireman, armed force of any country or international authority stevedore, person loading or unloading of objects on ships, acrobat, aircrew, ship crew, aerial worker, racing driver, truck driver, demolition worker, stuntman, entertainer, jockey, underground and underwater worker, explosive worker, construction worker, worker at height including but not limited to scaffolding worker, circus trainer, detective, newspaper-war correspondent or wild animal trainer;
3. engaging in a sport in a professional capacity or where an Insured Person could earn income;
4. pre-existing physical conditions; suicide, intentional self-injury, insanity, sickness or disease, influence of alcohol or drugs, participation in criminal acts; childbirth, pregnancy or miscarriage; any venereal disease or HIV-related sickness;
5. any air travel except as a passenger in a properly licensed private and/or commercial aircraft; and
6. ionizing radiation or contamination by radioactivity from nuclear material.

Remarks: This leaflet is only a summary and does not constitute any part of the contract. For full terms and conditions, please refer to the policy document itself. Zurich Insurance Company Limited reserves the right of final approval.

**Zurich Insurance Company Limited (a company incorporated in Switzerland)**

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