

SUNFAMILY
PERSONAL ACCIDENT
INSURANCE

永明家安保
人身意外保障計劃



亞洲保險
ASIA INSURANCE
www.asiainsurance.hk



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永明家安保人身意外保障計劃

永明家安保人身意外保障計劃保障您及您的家人於日常生活中遇到意外時所引致的人身傷亡損失。您可因應您的家庭需要，選擇適合您們的保障項目，讓您及家人安心地共享天倫之樂。

保障

基本保障項目			
下述保費只適用於從事專業、行政、管理和其他非體力勞動的文書工作人仕 (包括家庭主婦)。			
保障範圍及投保額	計劃 A	計劃 B	計劃 C
1. 乘搭或駕駛私家車、或乘搭公共交通工具發生意外引致的死亡或永久傷殘	港幣 500,000元	港幣 1,000,000元	港幣 2,000,000元
2. 其他意外事故引致的死亡或永久傷殘	港幣 250,000元	港幣 500,000元	港幣 1,000,000元
3. 因意外受傷而需支付的醫療費用	港幣5,000元	港幣10,000元	港幣20,000元
4. 投保人及配偶 - 合共保費	港幣635元	港幣1,150元	港幣2,180元
5. 附加子女 - 每位保費	港幣75元	港幣150元	港幣300元

備註:

- 永久傷殘賠償比率請參照永久傷殘賠償表。
- 投保人配偶之保障及賠償額與投保人相等。
- 投保人子女的意外死亡及永久傷殘賠償為投保人投保額百分之二十，醫療費用賠償則與投保人相同。
- 附加子女指年齡由12個月至23歲，全職就學之未婚子女。
- 上述保障只適用於65歲或以下人仕。

附送免費保障

1. 無索償優惠 若於投保後一年內沒有任何索償，意外死亡及永久傷殘保障，續保金額將會在續保後自動增加百分之十，完全無須繳付額外保費。但此項優惠不能複式計算。
2. 個人衣物損毀保障 倘若受保人因意外受傷而獲醫療費用賠償，而此意外事故中亦同時損毀個人衣物，則可獲高達港幣5,000元之賠償。
3. 殮葬費用及遺體運返費用 支付受保人因意外死亡之殮葬費用及將遺體或骨灰由海外地區運返香港之費用，最高賠償額為每人港幣30,000元。

4. 跌打醫療費用

倘若受保人因意外受傷而需繳交之跌打醫療費用，亦可獲得賠償。

	計劃 A	計劃 B	計劃 C
	每位受保人之賠償限額		
每次診療	港幣100元	港幣100元	港幣150元
每年總數	港幣500元	港幣1,000元	港幣1,500元
每宗意外	最多賠償 5 次診療		
自負額	投保人須負責每次診療費用首港幣50元		

5. 物理治療費用

本公司只承認由合資格註冊醫生建議之物理治療。
賠償限額：每日每次港幣150元/每宗意外港幣2,000元。

永久傷殘賠償表

永久傷殘程度	賠償比率
1. 完全喪失雙目視力或完全喪失兩肢	100%
2. 完全喪失單目視力及完全喪失一肢	100%
3. 受保人因完全癱瘓或受傷而永久臥床	100%
4. 永久喪失工作能力而不能獲取任何工資	100%
5. 完全喪失單目視力或完全喪失一肢	50%
6. 永久完全喪失語言能力	50%
7. 喪失一隻手的拇指及四隻手指	50%
8. 喪失一隻手的四隻手指	40%
9. 喪失拇指 (a) 兩節指骨 (b) 一節指骨	25% 10%
10. 喪失食指 (a) 三節指骨 (b) 兩節指骨 (c) 一節指骨	10% 8% 4%
11. 喪失其他每一隻手指 (a) 三節指骨 (b) 兩節指骨 (c) 一節指骨	5% 3% 2%
12. 喪失腳趾 (a) 一隻腳掌之全部腳趾 (b) 大腳趾之兩節趾骨 (c) 大腳趾之一節趾骨 (d) 大腳趾以外之其他每一隻腳趾	15% 5% 2% 1%
13. 喪失聽覺能力 (a) 兩隻耳朵 (b) 一隻耳朵	50% 15%

其他不列在上表之身體傷殘，本公司將按受保人之職業及參考以上賠償表，以釐定永久傷殘程度，作相應賠償。

主要不保事項

下列為永明家安保人身意外保障計劃不承保事項的部份概略，請參閱保單內所列明的詳細內容：

- 戰爭；恐怖襲擊；
- 自殺、自戕；
- 疾病；
- 分娩或懷孕；
- 酗酒或服用非經醫生指定之麻醉品或藥物；
- 在保單生效前已存在之身體傷殘、精神病或智力不健全；
- 職業體育運動或參與危險活動包括：水肺潛水、拳擊賽、笨豬跳、需使用導桿或繩索之爬山或攀岩、滑翔飛行、狩獵、越野賽馬、冰上曲棍球、賽車、駕駛或乘坐電單車、跳傘、馬球、地洞探險、任何競賽（非徒步）、騎術比賽、花式跳傘、滑水花式或表演、激流活動、冬季運動；
- 從事警界/消防或任何持械紀律性工作；
- 傳染病包括其任何突變或變異。

重要事項：

本小冊子概述的保障資料只供參考之用，並不構成保險合約的一部份，有關此項保障計劃的詳細內容、條款和細則及不承保範圍，請參閱正式保單。如有任何差異，均以保單內的條款細則為準，本公司保留最終批核和決定權。(本小冊子的中文內容力求符合英文原意，若有任何爭議，概以英文版本為準。)

此保險計劃由錦豐保險管理有限公司 (牌照號碼: FA2147)
代理，亞洲保險有限公司為承保公司。如有任何查詢，
歡迎致電錦豐客戶服務熱線 (852) 3658 8833。

SUNFAMILY PERSONAL ACCIDENT INSURANCE PROPOSAL FORM 永明家安保人身意外保障計劃投保書

Please complete the form in BLOCK CAPITALS and tick the appropriate boxes.
請以英文正楷填寫，並在適當的空格內填上 號。



亞洲保險
ASIA INSURANCE

7/F & 8/F, 118 Connaught Road West, Sheung Wan, Hong Kong
香港干諾道西118號7樓及8樓
Tel: (852) 3606 9933 | Fax: (852) 2810 0218 | Email: mailbox@afh.hk
asiainsurance.hk

Details of Applicant/Proposer 申請人資料

Name of the Applicant/Proposer 申請人姓名 (Surname 姓) (Given Name 名)		<input type="checkbox"/> Mr 先生 <input type="checkbox"/> Ms 女士	Date of Birth 出生日期 (D日/M月/Y年)			
Correspondence Address 通訊地址		Contact Tel. 聯絡電話				
Proposed Effective Date 建議保險生效日期	From 由	D 日	M 月	Y 年	for 1 year 開始投保一年	Email Address 電郵地址
Insurance Plan 擬投保之保險計劃	<input type="checkbox"/> Plan A 計劃 A <input type="checkbox"/> Plan B 計劃 B <input type="checkbox"/> Plan C 計劃 C					

Details of Insured Person 受保人資料

	Insured Person 受保人 1	Insured Person 受保人 2	Insured Person 受保人 3	Insured Person 受保人 4
Full Name of Insured Person: 受保人姓名	Applicant/Proposer 申請人			
Relationship with Applicant/ Proposer 與申請人關係	Spouse 配偶		<input type="checkbox"/> Son 子 <input type="checkbox"/> Daughter 女	<input type="checkbox"/> Son 子 <input type="checkbox"/> Daughter 女
Sex 性別	As above 同上			
Date of Birth (D/M/Y) 出生日期 (日/月/年)	As above 同上			
Business/Position/Job Nature 服務行業/職位/工作性質				
Full-time students 全職學生			<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否	<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否
			Total Premium 保費總額	

Details of Beneficiary 受益人資料

Name of the Beneficiary 受益人姓名 (Surname 姓) (Given Name 名)	<input type="checkbox"/> Mr 先生 <input type="checkbox"/> Ms 女士
Beneficiary's Address 受益人地址	
Relationship with Applicant/Proposer 與申請人關係	

Please answer the following questions 請回答以下問題

- Does any Insured Person suffer from any physical or mental disability or chronic illness? 上述任何一位受保人是否有任何身體部分之殘缺或神智不正常或其他慢性疾病?
 Yes 是 No 否
- Is there any other Life, Income Benefit, Personal Accident or Medical Insurance presently in force in respect of any Insured Person? 上述任何一位受保人是否已購有人壽、入息保障、人身意外或醫療保險?
 Yes 是 No 否
- In respect of any Insured Person, has any insurer ever declined application for Life, Personal Accident, Income Benefit or Medical insurance or refused renewal or terminated such insurance or applied special terms? 上述任何一位受保人是否曾被保險公司拒絕接受有關人壽、人身意外、入息保障或醫療保險之申請，或拒絕續保，或取消未到期之保險，或附加特別之強制條款?
 Yes 是 No 否
- During the past 5 years, has any Insured Person ever incurred accidents resulting in accidental bodily injury or disease lasting more than 7 days or made a claim against insurers in respect of accidental bodily injury? 上述任何一位受保人在最近 5 年內有否因意外而導致超過 7 天之身體損傷或疾病，或曾因意外受傷向保險公司要求賠償?
 Yes 是 No 否
- Is any Insured Person receiving or contemplating any medical attention or surgical treatment or taking physiotherapy treatment or prolonged drug treatment? 上述任何一位受保人是否正接受醫藥治療、手術護理、物理治療、或需要長期服用藥物?
 Yes 是 No 否
- Does any Insured Person frequently require to travel or work outside Hong Kong? 上述任何一位受保人是否經常在香港以外地方工作或逗留?
 Yes 是 No 否
- Does any Insured Person operate machinery (except hand tools) or engage in manual or hazardous activities? 上述任何一位受保人是否需要操作機器（手動工具除外）或從事體力勞動或危險性工作?
 Yes 是 No 否

If the answer to any of the above questions 1 to 7 is "Yes", please give details.
以上第1至第7項問題中，若答案為「是」，請詳加說明。

Declaration 聲明

1. I/We hereby apply to Asia Insurance Co., Ltd. ("the Company") for insurance on the terms as set out in the Company's **SunFamily Personal Accident Insurance** policy. I/We warrant that the particulars and statements I/we supply in this Proposal are complete and correct and further agree that this Proposal shall be the basis of the contract between me/us and the Company. 本人/吾等現依據**永明家安保人身意外保障計劃**保單內之條款及條件投保該項保險。謹此聲明在本投保書內填報的資料均屬正確無誤，本人/吾等同意以本投保書作為本人/吾等與亞洲保險有限公司（「亞洲保險」）保險合約之根據。
2. I/We confirm having read and understood all terms & conditions and the Company's Personal Information Collection Statement as accompanied with this Proposal. 本人/吾等確認已閱讀及明白隨本投保書附上有關亞洲保險的條款細則及收集個人資料聲明。
3. I/We understand and agree that ******** is a licensed insurance agent who will introduce business to the Company whilst SCF Insurance Management Limited ("SCF"), also a licensed insurance agent, will be responsible for providing relevant insurance administrative services, including but not limited to client enquiry, quotation document preparation, policy administration services to the Company. 本人/吾等明白及同意 ******** 為持牌保險代理人及為亞洲保險介紹業務，而錦豐保險管理有限公司（「錦豐保險」）亦為持牌保險代理人，將負責為亞洲保險向客戶提供相關保險行政服務，包括但不限於客戶查詢，安排報價文件及保單管理服務。

Signature of Applicant/Proposer 申請人簽署

Date 日期: _____

Important Notes to Applicant/Proposer 申請人注意事項

1. The insurance will not be effective unless this Proposal has been officially accepted by the Company. 投保須經批核，方可生效。
2. Accidental Death & Permanent Disablement are compulsory benefits. 意外死亡及永久傷殘是必須投保項目。
3. Minimum policy premium is HK\$400. 最低保費為港幣400元。
4. The Insured Person's age limit is 16 to 65. 受保人年齡限制：16歲至65歲。
5. Incomplete Proposal Form will delay your application. 未經填妥之投保書會延誤閣下之申請。
6. This leaflet is not a policy of insurance. Please refer to the policy document for full details of terms, conditions and exceptions. 此小冊子並非保單，詳情請參閱保單之條款細則及不承保範圍。
7. Any facts known to you which are likely to affect acceptance or assessment of this insurance cover must be disclosed. If you have any doubt about what you should disclose, do not hesitate to check with the Company or your insurance intermediary. Failure to disclose such information may mean that your policy will not provide you with the cover you require and may even invalidate the policy altogether. 閣下必須盡己所知提供所有可能影響亞洲保險於接納或釐定此保單條款的資料，對資料應否透露若有任何疑問，請即向亞洲保險或閣下的保險中介人查詢。閣下應如實呈報有關資料，否則此保單將無法提供閣下所需的保障，甚至可能導致此保單無效。
8. Premium Levy collected by the Insurance Authority has been imposed on relevant policy at the applicable rate and would be remitted in accordance with the prescribed arrangements. For further information, please visit www.asiainsurance.hk or contact: (852) 3606 9933. 保監局將透過保險公司向保單持有人根據訂明的徵費率按保單保費收取保費徵費。如要進一步資料，請瀏覽亞洲保險網頁 www.asiainsurance.hk 或致電 (852) 3606 9933。
9. The Applicant/Proposer understands, acknowledges and agrees that where the Applicant/Proposer is a body corporate, the authorised person who signs on behalf of the Applicant/Proposer further confirms to the Company that he or she is authorised to do so. The Applicant/Proposer further understands that the above agreement is necessary for the Company to proceed with the application. 申請人明白、確知及同意假如申請人為法人團體，代表申請人簽署的獲授權人員須向亞洲保險確認他/她已獲該法人團體授權。申請人亦明白亞洲保險必須取得申請人以上的同意，才可處理其保險申請。
10. If there is any conflict or inconsistency between the English & Chinese versions of this document, the English version shall prevail. 此本文件的中文內容力求符合英文原意，如有任何歧異，概以英文版本為準。

ASIA INSURANCE COMPANY LIMITED – PERSONAL INFORMATION COLLECTION STATEMENT ("PICS")

1. Your personal information and particulars may be required by Asia Insurance Company Limited (the "Company") in connection with our services and products. Failure to provide the necessary information and particulars may result in the Company being unable to provide or continue to provide these services and products to you.
2. The Company may also generate and compile additional personal data using the information and particulars provided by you. All personal data collected, generated and compiled by the Company about you from time to time is collectively referred to in this PICS as "Your Personal Data".
3. "Your Personal Data" will also include personal data relating to your beneficiaries, dependents, authorised representatives and other individuals in relation to which you have provided information. If you provide personal data on behalf of any person you confirm that you are either their parent or guardian or you confirm that you have obtained that person's consent to provide that personal data for use by the Company for the purposes set out in this PICS.
4. As detailed in this PICS, Your Personal Data may also be processed by the Company's subsidiaries, holding companies, associated or affiliated companies and companies controlled by or under common control with the Company (collectively, "the Group").
5. The Company may use the personal data the Company collect about you for the following purposes:
 - (a) processing and assessing of applications or requests for any insurance products and daily operation of the related services;
 - (b) administering your insurance policy and providing services in relation to your insurance policy;
 - (c) investigating, analyzing, processing and paying claims made under your insurance policy;
 - (d) exercising any right under the insurance policy including right of subrogation, if applicable;
 - (e) detecting and preventing fraud (whether or not relating to the policy issued in respect of this application);
 - (f) developing insurance and other financial services and products;
 - (g) developing and maintaining credit and risk related models;
 - (h) carrying out and/or verifying any eligibility, credit, physical, medical, security, underwriting and/or identity checks in connection with our services and products;
 - (i) for statistical or actuarial research undertaken by the Company or any member of the Group;
 - (j) complying with the requirements under any law and regulation, industry codes, guidelines, requests from regulators, industry bodies, government agencies and court order;
 - (k) contacting you for any of the above purposes;
 - (l) other ancillary purposes which are directly related to the above purposes.
6. Your Personal Data may be transferred or disclosed to the following parties in Hong Kong or overseas for the purposes set out in the above paragraph:
 - (a) any insurance adjusters, agents and brokers, employers, healthcare professionals, hospitals, advisors, contractors or third party service providers who provide administrative, telecommunications, computer, payment, debt collection, security, data processing or storage or related services or any other company carrying on insurance or reinsurance related business, or an intermediary, or a claim or investigation or other service provider providing services relevant to insurance business, for any of the above or related purposes;
 - (b) organisations that consolidate claims and underwriting information for the insurance industry;
 - (c) fraud prevention organisations;
 - (d) other insurance companies (whether directly or through fraud prevention organisation or other persons named in this paragraph), the police and databases or registers (and their operators) used by the insurance industry to analyse and check information provided against existing information;
 - (e) any association, federation or similar organisation of insurance companies ("Federation") that exists or is formed from time to time for any of the above or related purposes or to enable the Federation to carry out its regulatory functions or other functions that may be assigned to the Federation from time to time and are reasonably required in the interest of the insurance industry or any member(s) of the Federation;
 - (f) any members of the Federation by the Federation for any of the above or related purposes;
 - (g) regulators;
 - (h) lawyers;
 - (i) accountants, financial advisors, auditors;
 - (j) other members of the Group;
 - (k) any assignee, transferee, participant or sub-participant of all or any

7. substantial part of the Company's business; The Company undertakes to keep the information confidential and solely for the purposes set out in the above paragraph.
7. If you do not agree to the use of Your Personal Data for above purposes, it would not be possible for the Company to process your policy and/or claim application and render the services.
8. You have the right to ascertain the Company policies and practices in relation to personal data, obtain access to and to request correction of any personal information concerning yourself held by the Company and the Company has the right to charge you a reasonable fee for processing your data access request. Requests for such access or correction can be made in writing to the Personal Data Protection Officer, Asia Insurance Company Limited, 8/F, 118 Connaught Road West, Sheung Wan, Hong Kong SAR.
9. In case of any discrepancies between the English and Chinese versions of this PICS, the English version shall apply and prevail.
10. The Company reserves the right, at any time effective upon notice to you, to add to, change, update or modify this PICS.

亞洲保險有限公司 – 收集個人資料聲明

1. 亞洲保險有限公司（「本公司」）可能會要求閣下就本公司提供的服務及產品提供個人資料及詳情。如未能提供所需資料及詳情，可能會導致本公司無法向閣下提供或繼續提供有關服務及產品。
2. 本公司亦可以利用閣下提供的資料及詳情製作及匯編額外的個人資料。本公司不時收集、製作及匯編的所有個人資料，以下統稱為「閣下的個人資料」。
3. 「閣下的個人資料」亦包括由閣下提供有關閣下的受益人、受養人、獲授權代表及其他人士的資料。如閣下代表他人提供個人資料，代表閣下確認閣下乃是該等人士之父母或監護人或閣下確認已取得該等人士同意提供其之個人資料予本公司作本聲明之用途。如本聲明所述，閣下的個人資料亦可能被本公司的附屬公司、控股公司、聯營或聯屬公司或本公司控制的公司或與本公司受共同控制的公司（統稱「本集團」）處理。
5. 本公司將所收集閣下的個人資料，可能用作下列的用途：
 - (a) 處理及評估任何保險產品之申請或要求，及有關服務之日常運作；
 - (b) 管理閣下的保單及為閣下的保單提供相關服務；
 - (c) 閣下保單索償的調查、分析、處理及賠償；
 - (d) 行使有關保險單賦予的任何權利包括代位權，如適用；
 - (e) 偵測和防止欺詐行為（無論是否與就此申請而發出的保單有關）所需的目的；
 - (f) 發展保險及其他金融服務及產品；
 - (g) 發展及維持本公司信貸及風險之相關模型；
 - (h) 就本公司之服務及產品作出資格、信貸、身體、醫療、擔保、承保及/或身份核証；
 - (i) 作本公司或本集團的任何成員的統計或精算研究；
 - (j) 遵守及符合任何法例及條例規定的要求、行業手則、指引、監管機構、相關行業認可機構、政府機構及法庭頒令的要求；
 - (k) 為上述任何用途與閣下聯絡；
 - (l) 與上述用途直接有關之其他附帶的目的。
6. 閣下的個人資料可能會轉移或披露予下列各方在香港或海外單位作前段所述的用途：
 - (a) 任何保險理算人、代理和經紀、僱主、醫護專業人士、醫院、顧問、諮詢人、承辦商或提供行政、電訊、電腦、付賬、債務追討、保安、數據處理或儲存或有關服務的第三者服務供應商或任何其他從事與保險或再保險業務有關的公司，或中介人，或索償或調查或其他提供與保險業務有關的服務供應商，以達到任何上述或有關的用途；
 - (b) 整合保險業申索和承保資料的組織；
 - (c) 防欺詐組織；
 - (d) 其他保險公司（無論是直接地，或是通過防欺詐組織或本段中指名的其他人士）；警察；和保險業就現有資料而對所提供的資料作出分析和檢查的數據庫或登記冊（及其運營者）；
 - (e) 現存或不時成立的任何保險公司協會或聯會或類同組織（聯會），以達到任何上述或有關的用途，或以便聯會執行其監管職能，或其他基於保險業或任何聯會會員的利益而不時在合理要求下賦予聯會的職能；
 - (f) 或透過聯會提供予任何聯會的會員，以達到任何上述或有關的用途；
 - (g) 監管機構；
 - (h) 執業律師；
 - (i) 會計師、財務顧問、認可核數師；
 - (j) 本集團的其他成員；
 - (k) 任何承讓人、受讓人、本公司業務的任何實質部分的參與人或次參與人；
7. 本公司承諾將資料保密並純粹用作上述的用途。如果閣下不同意本公司使用閣下的個人資料於上述用途上，本公司可能不能處理閣下的保單及/或索償申請及為閣下提供服務。
8. 閣下有權查明本公司就個人資料的政策和實務，並有權要求查閱及更正由本公司持有有關閣下的個人資料，及本公司有權就處理閣下的查閱資料要求而收取合理費用。有關查閱或更正的要求，可致函香港上環干諾道西一百一十八號八樓亞洲保險有限公司的個人資料保護主任提出。
9. 中英文版本如有差異，將以英文版本為準。
10. 本公司保留隨時增補、更改、更新及修訂本聲明之權利，任何更改將於發出通知時起生效。