# 個人意外保險產品摘要 (20260430)
# Personal Accident Insurance Product Summary (20260430)

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## A. AIA 個人意外保險產品發展歷程 AIA Personal Accident Insurance Product Development History

### I. 1990 或之前：保障簡單直接

- 保障簡單，直接易明；保額偏低，保障項目非常有限
- 以附加契約（Rider）為主，補充壽險保障
- 隨着產品演進，暫時殘廢賠償及 自選 RCC （暴動及民事騷亂保障）已於現行在售產品中逐步淡出。
- 例子包括:

| | | |
|---|---|---|
| **意外死亡賠償附加契約 (ADB)** | **意外死亡及斷肢附加契約(ADD)/ 簡易意外死亡及斷肢附加契約 (SADD)** | **「全意保」綜合意外保險附加契約 (AI Rider)** |

### II. 1990 年代: 基本結構成型

意外死亡賠償 + 意外醫療賠償

- 意外醫療賠償（AMR）漸趨普及，以實報實銷形式保障由意外引起的醫療費用。
- 建基於 Lifestyle 的產品設計，隨後於短期內推出兩款以計劃級別指定保額的產品（利是及倍安心）。其後亦持續沿用相同產品結構，並透過提升保額進行產品升級，發展成特級倍安保、加倍安保等產品。
- 例子包括:

| | | |
|---|---|---|
| **人身意外保險 (PAC)** | **個人意外保險 (Lifestyle)** | **利是 (Laisee)** |

### III. 97 年及之後:為各個市場推出針對性產品

**長者市場**，例子包括:

| | | |
|---|---|---|
| **長者樂 (Senior Guard)** | **黃金歲月保障計劃 (Golden Shield)** | **「特級黃金歲月」保障計劃 (Golden Shield Plus)** |

**小童市場**，例子包括:

| | | |
|---|---|---|
| **校園樂 (School Days)** | **成長樂 (Happy Days)** | **寶保樂 (Excel School Days)** |

其他例子包括:

| | | |
|---|---|---|
| **家庭樂 (Happy Family)** 連自選家居保 | **「妥全保」 (Cover-it-all)** 針對運動型、旅行人士 | **貴族行 (LifeStyle VIP)** 針對高淨值人士 |

## IV. 00 年後至 10 年代後期：保費回贈意外保險產品

- 加入「保費回贈」元素，滿足想要「有保障又能回本*」的客戶
- 個人意外保險與理財概念開始結合
- 例子包括:

| | | |
|---|---|---|
| **保費回贈 - 意外住院入息保障 (Premium Refund - Accidental HI)** | **105 保費回贈 - 意外醫療保障 (105 ROPAMR)** | **「常伴您」保費退還意外升級保障 (Here For You ROP PA Plus)** |

*回本是指在保單期滿時所支付的期滿利益金額大於或等於已繳付的保費總和

## V. 00 年後至 10 年代後期：限期繳費+終身保障意外保險產品

- 只需繳交保費至指定年期，便能獲得終身保障
- 個人意外保障成為長線保障組合的一部分
- 例子包括:

| | | |
|---|---|---|
| **「終身保」意外保障計劃 (Protection For Life Accident)** | **意安心 (Secure First)** | **「意安心升級保障」 (Secure First Plus)** |

## VI. 2010 年代後期：更豐富、更高保障額

- 例子包括:

| | | |
|---|---|---|
| **自選人身意外保險 2 (PAC Select 2)** | **意家保系列 (Super Shield Series)** | **「豐逸行」 (Grand VIP)** |

## VII. 2020 年後:定位簡單清晰，回應理賠經驗

- 設計回應實際理賠經驗的轉變:
  隨着各類型的門診（針灸、跌打、脊椎治療及物理治療）愈受歡迎，意外醫療費用賠償中亦加入分項賠償，以確保產品的持續性。

- 例子包括:

| | | |
|---|---|---|
| **「添意保」 (Xtra Protect)** | **「銀意保」 (Silvery Protect)** | **自選人身意外保險 3 (PAC Select 3)** |

## B. 產品特點 Product features

**Important Information of Internal Product Analysis:**

Important Information
The nature and/or features of the plans may vary across different levels, and variations in age and/or premium amounts may lead to different expected outcomes. Furthermore, details regarding product features, terms and conditions, exclusions, and key product risks may differ. The comparison information is based on specified scenarios. All information is subject to change without prior notice. For comprehensive details on the relevant product information (including but not limited to product features, terms and conditions, exclusions, and key product risks), please refer to the product brochure and policy contract.

Notes
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**內部產品比較之重要事項**

重要事項
計劃的性質及 / 或特色可能因不同級別而有所差異，而年齡及 / 或保費金額的不同亦可能導致預期結果有所不同。此外，有關產品特點、條款及細則、不保事項及主要產品風險的詳情亦可能有所不同。比較資料乃基於指定情況。所有資料可能隨時更改，恕不另行通知。有關相關產品資料（包括但不限於產品特點、條款及細則、不保事項及主要產品風險）的詳情，請參閱相關產品之產品簡介及保單契約。

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## 1. 每年續保產品 Yearly Renewable Term Products

| | Product 產品 | Launch date 推出日期 | Shelve date 停售日期 | Basic/ Rider 基本計劃/ 附加契約 | Accidental Death & Dismemberment Benefit 意外死亡及斷肢賠償 | Broken Bone Cash 骨折賠償 | Permanent Total Disability 永久完全殘廢賠償 | Loss of Daily Living Activities 失去日常生活活動能力賠償 | Double Indemnity 雙倍利益賠償 | Accidental Medical Expenses Reimbursement 意外醫療費用賠償 | Medical Appliance Subsidy 醫療器材津貼 | Accidental Hospital Income 意外住院現金賠償 | ICU Cash Benefit 深切治療賠償 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 | PAC Select 3<br>自選人身意外保險 3 | 2024-01 | Currently available<br>現售 | Rider<br>附加契約 | ✓ | × | ✓ | × | ✓ | ✓*<br>Optional 自選<br>+ Accidental reconstructive surgery<br>意外重建手術 | ✓ | ✓<br>Optional<br>自選<br>Illness & injury<br>疾病及受傷 | ✓ |
| 2 | Silvery Protect<br>「銀意保」 | 2021-04 | Currently available<br>現售 | Basic<br>基本計劃 | ✓<br>Accidental Death Benefit only<br>僅意外死亡賠償 | ✓<br>Broken Bones and Major Injuries Benefit<br>骨折及嚴重受傷賠償 | × | ✓ | × | ✓* | ✓ | ✓ | ✓ |
| 3 | Xtra Protect<br>「添意保」 | 2020-05 | Currently available<br>現售 | Basic<br>基本計劃 | ✓ | × | ✓ | × | × | ✓* | × | × | × |
| 4 | Super Adults Shield<br>盛年意家保 | 2017-06 | Currently available<br>現售 | Basic<br>基本計劃 | ✓ | × | ✓ | × | ✓ | ✓* | × | ✓ | × |
| 5 | Super Kids Shield<br>童年意家保 | 2017-06 | Currently available<br>現售 | Basic<br>基本計劃 | ✓ | × | × | × | ✓ | ✓* | × | × | × |
| 6 | Super Seniors Shield<br>豐年意家保 | 2017-06 | Currently available<br>現售 | Basic<br>基本計劃 | ✓<br>Accidental Death Benefit only<br>僅意外死亡賠償 | ✓ | × | ✓ | × | × | ✓ | ✓ | ✓ |
| 7 | Grand VIP<br>「豐逸行」 | 2017-05 | 2026-01 | Basic<br>基本計劃 | ✓ | × | ✓ | × | ✓<br>+Overseas Double Indemnity<br>海外雙倍利益 | ✓<br>+Double AMR Benefit<br>雙倍 AMR 賠償 | × | × | × |
| 8 | PAC Select 2<br>自選人身意外保險 2 | 2016-09 | 2024-01 | Rider<br>附加契約 | ✓ | × | ✓ | × | ✓ | ✓<br>Optional 自選 | × | ✓<br>Optional<br>自選<br>Illness & injury<br>疾病及受傷 | × |

*Means itemized benefit limits are set for bonesetting, acupuncture, physiotherapy and chiropractic treatment. *指就跌打、針灸、物理治療及脊椎治療設分項賠償限額。

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|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 9 | Essential Protector 意選保 | 2012-05 | 2017-06 | Basic 基本計劃 | ✓ | × | ✓ | × | ✓ +Overseas Double Indemnity 海外雙倍利益 | ✓* | × | × | × |
| 10 | EE Care Pro 「關僱」保障計劃 | 2011-07 | 2012-06 | Basic 基本計劃 | ✓ | × | × | × | × | ✓ | × | ✓ Optional 自選 | ✓ Optional 自選 |
| 11 | Protection Advantage Rider 卓易保附加契約 | 2009-10 | 2016-01 | Rider 附加契約 | ✓ | × | ✓ | × | × | × | × | × | × |
| 12 | EE Care 「僱員保」 | 2009-09 | 2011-07 | Basic 基本計劃 | ✓ | × | × | × | × | ✓ | × | ✓ Optional 自選 | ✓ Optional 自選 |
| 13 | Protection Accumulator Rider 富易保附加契約 | 2008-04 | 2016-01 | Rider 附加契約 | ✓ | × | ✓ | × | × | × | × | × | × |
| 16 | Excel School Days 寶保樂 | 2005-11 | 2017-06 | Basic 基本計劃 | ✓ | × | × | × | ✓ | ✓ | × | × | × |
| 17 | LifeStyle VIP Plan 貴族行 | 2005-07 | 2017-06 | Basic 基本計劃 | ✓ | × | ✓ | × | Overseas Double Indemnity only 僅海外雙倍利益 | ✓ | × | × | × |
| 18 | Family Protector 家全之保 | 2005-03 | 2017-06 | Basic 基本計劃 | ✓ | × | ✓ | × | ✓ | ✓ | × | ✓ | × |
| 19 | Cash Guaranteed Plan for Employees 僱員自選福利「現金保證計劃」 | 2004-07 | 2016-01 | Basic 基本計劃 | ✓ | × | ✓ +Extra Monthly Benefit 額外每月生活償金 | × | × | ✓ | × | ✓ +Post Injury Care Cash 療養償金 | × |

*Means itemized benefit limits are set for bonesetting, acupuncture, physiotherapy and chiropractic treatment. *指就跌打、針灸、物理治療及脊椎治療設分項賠償限額。

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|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 20 | Golden Shield Plus<br>「特級黃金歲月」保障計劃 | 2004-04 | 2017-06 | Basic<br>基本計劃 | ✓<br>Accidental Death Benefit only<br>僅意外死亡賠償 | ✓ | × | ✓ | × | × | × | ✓ | ✓ |
| 21 | Super Choice Accident Protection<br>「智安心」意外保障回贈計劃 | 2004-02 | 2017-06 | Basic<br>基本計劃 | ✓ | × | ✓ | × | ✓ | × | × | × | × |
| 22 | Happy Days<br>成長樂 | 2003-09 | 2016-01 | Basic<br>基本計劃 | ✓ | × | × | × | ✓ | ✓ | × | ✓<br>Illness & injury<br>疾病及受傷 | × |
| 23 | Golden Shield<br>黃金歲月保障計劃 | 2003-08 | 2004-05 | Basic<br>基本計劃 | ✓<br>Accidental Death Benefit only<br>僅意外死亡賠償 | ✓ | × | × | × | × | × | ✓<br>+Post Injury Care Cash<br>療養償金 | ✓ |
| 24 | Salary Assurance For Employees<br>僱員自購計劃 -「保薪樂」 | 2003-03 | 2005-01 | Basic<br>基本計劃 | ✓ | × | ✓<br>+Extra Monthly Benefit<br>額外每月生活償金 | × | × | ✓ | × | ✓<br>+Post Injury Care Cash<br>療養償金 | × |
| 25 | PAC Select<br>自選人身意外保險 | 2003-03 | 2016-09 | Rider<br>附加契約 | ✓ | × | ✓ | × | × | ✓<br>Optional<br>自選 | × | ✓<br>Optional<br>自選<br>Illness & injury<br>疾病及受傷 | × |
| 26 | My First Choice<br>「我的首選」保障計劃 | 2002-12 | 2004-08 | Basic<br>基本計劃 | ✓ | × | × | × | ✓ | × | × | × | × |
| 27 | Cover-It-All<br>「妥全保」意外保障計劃 | 2002-10 | 2005-08 | Basic<br>基本計劃 | ✓<br>Accidental Death Benefit only<br>僅意外死亡賠償 | ✓ | × | × | × | ✓ | × | ✓<br>+Post Injury Care Cash<br>療養償金 | × |
| 28 | PA Care Plus Select<br>「精選倍關心」個人意外保險 | 2002-10 | 2017-06 | Basic<br>基本計劃 | ✓ | × | ✓ | × | × | ✓ | × | × | × |

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|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 29 | AIA Accidental HI<br>友邦意外住院入息保障計劃 | 2002-09 | 2003-01 | Basic<br>基本計劃 | ✓ | × | × | × | × | × | × | ✓ | ✓ |
| 30 | MPF Protector Plus<br>積全保-卓越計劃 | 2002-07 | 2004-08 | Basic<br>基本計劃 | ✓<br>Accidental Death Benefit only<br>僅意外死亡賠償 | × | ✓ | × | × | × | × | × | × |
| 31 | Excel Personal Protection<br>全面倍安心 | 2002-06 | 2002-08 | Basic<br>基本計劃 | ✓ | × | ✓ | × | Overseas Double Indemnity only<br>僅海外雙倍利益 | ✓ | × | × | × |
| 32 | MPF Protector<br>積全保 | 2001-10 | 2004-01 | Basic<br>基本計劃 | × | × | ✓ | × | × | × | × | × | × |
| 33 | MediGuard Hospital Income<br>住院惠益保障計劃 | 2001 or before | 2003-05 | Basic<br>基本計劃 | × | × | × | × | × | ✓<br>Optional Surgical Expenses only<br>僅自選手術費用 | × | ✓ | ✓ |
| 34 | Happy Family<br>家庭樂<br>Include optional home insurance<br>連自選家居保險 | 2000-05 | 2000-08 | Basic<br>基本計劃 | ✓ | × | × | × | ✓ | × | × | × | × |
| 35 | Health Protector<br>保康寶 | 2000 or before | 2000 or before | Basic<br>基本計劃 | ✓<br>Accidental Death Benefit only<br>僅意外死亡賠償 | × | ✓ | × | × | ✓<br>Illness & injury<br>疾病及受傷 | × | × | × |

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| | Product 產品 | Launch date 推出日期 | Shelve date 停售日期 | Basic/ Rider 基本計劃 / 附加契約 | Accidental Death & Dismemberment Benefit 意外死亡及斷肢賠償 | Broken Bone Cash 骨折賠償 | Permanent Total Disability 永久完全殘廢賠償 | Loss of Daily Living Activities 失去日常生活活動能力賠償 | Double Indemnity 雙倍利益賠償 | Accidental Medical Expenses Reimbursement 意外醫療費用賠償 | Medical Appliance Subsidy 醫療器材津貼 | Accidental Hospital Income 意外住院現金賠償 | ICU Cash Benefit 深切治療賠償 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 36 | LifeStyle<br>個人意外保險<br>(包括<br>Laisee 利是<br>Double Prosperity 倍安心<br>Double Prosperity Plus 加倍安心) | 2000 or before | 2012-03 | Basic<br>基本計劃 | ✓ | × | ✓<br>+ Optional Weekly indemnity for temporary disability<br>自選暫時殘廢每週賠償 | × | × | ✓<br>Optional<br>自選 | × | × | × |
| 37 | School Days<br>校園樂 | 2000 or before | 2017-06 | Basic<br>基本計劃 | ✓ | × | × | × | ✓ | × | × | × | × |
| 38 | Senior Guard<br>長者樂 | 1997-09 | 2003-09 | Basic<br>基本計劃 | ✓<br>+Medical support cash benefit<br>醫療支援償金 | × | × | × | × | × | × | ✓ | ✓ |
| 39 | Family Care<br>萬家保 | 1993-09 | 2003-05 | Basic<br>基本計劃 | ✓ | × | × | × | ✓ | ✓ | × | × | × |
| 40 | Accidental Death Benefit Rider<br>意外死亡賠償附加契約 | 1990 或之前 | Currently available<br>現售 | Rider<br>附加契約 | ✓<br>Accidental Death Benefit only<br>僅意外死亡賠償<br>+Optional 自選 RCC | × | × | × | × | × | × | × | × |
| 41 | Accidental Death and Dismemberment Rider<br>意外死亡及斷肢附加契約 | 1990 或之前 | Currently available<br>現售 | Rider<br>附加契約 | ✓<br>+Optional 自選 RCC | × | × | × | ✓ | × | × | × | × |
| 42 | Simplified Accidental Death and Dismemberment Rider<br>簡易意外死亡及斷肢附加契約 | 1990 或之前 | Currently available<br>現售 | Rider<br>附加契約 | ✓<br>+Optional 自選 RCC | × | × | × | ✓ | × | × | × | × |
| 43 | Accident Indemnity Rider<br>「全意保」綜合意外保險附加契約 | 1990 或之前 | 2024-01 | Rider<br>附加契約 | ✓<br>+Optional 自選 RCC | × | ✓<br>+ Temporary disability<br>暫時殘廢 | × | ✓ | × | × | × | × |
| 44 | PAC<br>人身意外保險 | 1992-12 | 2005-11 | Rider<br>附加契約 | ✓ | × | × | × | × | ✓<br>Optional<br>自選 | × | ✓<br>Optional<br>自選<br>Illness & injury<br>疾病及受傷 | × |

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## 2. 包含保費回贈之產品 Products with Refund of Premiums

| | Product 產品 | Launch date 推出日期 | Shelve date 停售日期 | Premium payment term 保費繳付期 | Coverage period 保障期 | Accidental Death Benefit 意外身故賠償 | Accidental Death & Dismemberment Benefit 意外死亡及斷肢賠償 | Permanent Total Disability 永久完全殘廢賠償 | Double Indemnity 雙倍利益賠償 | Accidental Medical Reimbursement Benefit 意外醫療賠償 | Accidental Hospital Income Benefit 意外住院入息 | Maturity Benefit 期滿利益 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 | Here For You ROP PA Plus 「常伴您」保費退還意外升級保障 | 2016-04 | Currently available 現售 | 8Y | 16Y | ✓ | × | ✓ Lump sum cash benefit 一筆過賠償 | × | ✓ | ✓ | 100% of TPP 已付保費總和之 100% |
| 2 | Here For You ROP PA 「常伴您」保費退還意外保障 | 2015-04 | 2020-04 | 8Y | 15Y | ✓ | × | ✓ Lump sum cash benefit 一筆過賠償 | × | ✓ | ✓ | 100% of TPP 已付保費總和之 100% |
| 3 | 105 Premium Refund – AMR 105 保費回贈 - 意外醫療保障 | 2008-10 | 2026-01 | 8Y | 12Y | × | ✓ | × | ✓ | ✓ | × | 105% of TPP 已付保費總和之 105% |
| 4 | 105 Premium Refund – ADIP 105 保費回贈 - 意外傷殘入息保障 | 2006-04 | 2016-01 | 7Y | 10Y | ✓ | × | ✓ Lump sum cash benefit + Monthly income benefit 一筆過賠償+每月入息利益 | × | × | × | 105% of TPP 已付保費總和之 105% |
| 5 | 105 Premium Refund – ADD 105 保費回贈 - 意外死亡及斷肢保障 | 2005-07 | 2020-04 | 7Y | 10Y | × | ✓ | × | × | × | × | 105% of TPP 已付保費總和之 105% |
| 6 | Premium Refund – ADD 保費回贈 – 意外死亡及斷肢保障 | 2002-08 | 2005 or before | 10Y | 10Y | × | ✓ | × | ✓ | × | × | 100% of TPP 已付保費總和之 100% |
| 7 | Premium Refund – Accidental HI 保費回贈 - 意外住院入息保障 | 2002-08 | Currently available 現售 | 10Y | 10Y | ✓ | × | × | × | × | ✓ | 100% of TPP 已付保費總和之 100% |

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## 3. 指定保費繳付期、終身保障產品 Products with Limited Premium Payment Term and Whole Life Protection

| | Product 產品 | Launch date 推出日期 | Shelve date 停售日期 | Premium payment term 保費繳付期 | Accidental Death Benefit 意外身故賠償 | Accidental Dismemberment Benefit 意外斷肢賠償 | Permanent Total Disability 永久完全殘廢賠償 | Double Indemnity 雙倍利益賠償 | Well Being Program 健康檢查計劃 | Non-accidental Death Benefit 非意外身故惠益 |
|---|---|---|---|---|---|---|---|---|---|---|
| 1 | Secure First Plus<br>意安心升級保障 | 2017-05 | Currently available<br>現售 | 12Y | ✓ | ✓ | ✓<br>Monthly payment at 2% of ADB sum assured<br>每月 ADB 保額之 2% | ✓ | Once every year during premium payment term<br>保費繳費期內每年 1 次 | Up to 100% of TPP<br>最高為已付保費總和之 100% |
| 2 | Secure First<br>意安心 | 2013-05 | Currently available<br>現售 | 12Y | ✓ | ✓ | ✓<br>Monthly payment at 1% of ADB sum assured<br>每月 ADB 保額之 1% | ✓ | Once every year during premium payment term<br>保費繳費期內每年 1 次 | Up to 60% of TPP<br>最高為已付保費總和之 60% |
| 3 | Protection For Life Accident Insurance Plan<br>「終身保」意外保障計劃 | 2003-10 | 2016-01 | 12Y | ✓ | × | × | ✓ | Once every year during premium payment term<br>保費繳費期內每年 1 次 | Up to 50% of TPP<br>最高為已付保費總和之 50% |

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## c. 個人意外賠償事宜 Personal Accident Claims Matter

### 意外賠償所需文件 Documents required for accident claims

| | |
|---|---|
| 意外死亡<br>Accidental Death | 索償人的文件 Claimant's documents<br>1) 死亡賠償申請表（申請人書）APPLICATION FORM FOR DEATH CLAIM (CLAIMANT'S STATEMENT)<br>2) 身份證副本 ID card copy<br>死者的文件(須經被授權人員確認原始文件) Deceased's documents (original documents to be certified by an authorized person)<br>1) 身份證 ID card<br>2) 身份證/戶籍注銷證明 Proof of deregistration of ID card / residence<br>3) 政府機構發出的死亡證明書 Death certificate issued by authority<br>4) 死因證明 Proof of cause of death |
| 斷肢<br>Dismemberment | 基本所需文件 Basic documents required<br>1) 斷肢賠償申請表 DISMEMBERMENT CLAIM FORM |
| 永久完全殘廢<br>Total & Permanent Disability | 基本所需文件 Basic documents required<br>1) 完全及永久喪失工作能力賠償申請表 TOTAL & PERMANENT DISABILITY CLAIM FORM<br>2) 其他傷殘證明 Other proof of disability 例如 e.g.:<br>- 醫生跟進評估記錄、物理治療 / 脊醫 / 職業治療進度報告 Progress report from doctor / physiotherapist / chiropractor or occupational therapist |
| 意外醫療費用/住院入息<br>Accidental Medical Expense/ Hospital income | 基本所需文件 Basic documents required<br>1) **申請電子索償** Application through eClaim<br>2) 收據 Receipt<br>3) 轉介信 Referral letter<br>4) 出院證明 Discharge proof<br>5) (個別情況)意外賠償申請表第二部份 (On case based scenario) Accident Claim Form Part II |
| 暫時殘廢<br>Temporary Disability | 基本所需文件 Basic documents required<br>1) **申請電子索償** application through eClaim<br>2) 意外賠償申請表第二部份 Accident Claim Form Part II<br>3) 其他傷殘證明 Other proof of disability |

****我們或會就個別情況索取其他文件。We may ask for other documents on a case by case basis.****

## 意外醫療賠償監控措施 Accident Medical Reimbursement (AMR) Control

| | |
|---|---|
| 投保初期索償<br>Early Claim | 保障生效日起 6 個月內的意外索償申請 Claims within 6 months from AMR coverage issue date<br>a) 我們或要求提供意外賠償申請表第二部份以進一步確立意外事故 We may require the submission of Part II of the Accident Claim Form to further substantiate the accidental event.<br>b) 監控該保單的意外頻率 Monitor frequency of accident occurrence |
| 高索償頻率<br>High Claim Frequency | 保障生效日超過 6 個月的意外索償申請 For AMR coverage with duration over 6 months<br>以下情況將被列入監察範圍 The following circumstances will be included under monitoring<br><br>a) 於 6 個月內累計 3 宗索償 3 claims within 6 months subsequently<br>b) 過去 12 個月內，就同一宗意外接受超過 10 次物理治療或脊椎治療 Over 10 visits of physiotherapy or chiropractic treatment relating to one accidental injuries within the past 12 months<br>c) 於過去 24 個月內，就兩宗獨立的意外分別進行超過 5 次物理治療或脊醫治療 Over 5 visits of physiotherapy or chiropractic treatment relating to two separate accidental injuries within the past 24 month<br>d) 接受超過 5 次物理治療或脊椎治療，而每次治療費用超過港幣 700 元 Over 5 visits of physiotherapy or chiropractic treatment with more than HK$700 for each visit<br>e) 同一受傷部位重複發生意外：於 6 個月內發生兩宗意外，或於前一次意外的最後治療日期起計 3 個月內發生新的意外 Repeated accidental injuries at the same injured area: two accidental injuries within 6 months, or a new accidental injury within 3 months from the last treatment date of the prior accident |
| 取消保單/意外醫療費用附加契約<br>Policy/ AMR rider cancellation | 當保障被監察期間，我們會向財務策劃顧問就該保單之高索償頻率發出提示信函(只限內部參閱) During the benefit monitoring period, we will issue an alert letter to the Financial Planner regarding the high claim frequency of the policy (for internal reference only).<br><br>若索償狀況未見改善，我們將按照保單取消條款作出取消保單建議。於任何時間向客戶發出不少於 30 天之事先書面通知，以終止該計劃。If the claim situation does not show improvement, we will make a recommendation to cancel the policy in accordance with the policy cancellation clause. The plan may be terminated at any time by giving the customer no less than 30 days' prior written notice. |
| 暫停財務策劃顧問銷售資格<br>Suspension of Selling for Financial Planner | 除了個別保單的賠償記錄，我們亦會監察財務策劃顧問的 AMR 賠償比率。In addition to monitoring the claims experience of individual policies, we also monitor the AMR claims ratio of financial planners.<br><br>現行就財務策劃顧問所施行的 AMR 監控機制每半年進行一次。如財務策劃顧問之 AMR 賠償記錄符合相關訂立的準則，其銷售所有包含 AMR 保障的產品（包括基本計劃及附加契約）的資格將被暫停。Under the current AMR monitoring mechanism for financial planners, reviews are conducted once every six months. If a financial planner's AMR claims record meets the relevant established criteria, their authority to sell all products that include AMR coverage (including basic plans and riders) will be suspended. |

## 理賠小貼士 Tips for Claims

| | |
|---|---|
| 職業變更<br>Change of Occupation | 客戶如轉職致比較危險行業，須於發生意外索償前通知我們更改職業並調整保費。If the customer changes to a higher-risk occupation, the customer must notify us of the change of occupation and arrange for premium adjustment before any accident claim arises.<br><br>倘客戶未告知職業變更而發生意外索償 If the customer fails to notify us of a change of occupation and an accident claim arises:<br>➢ 如新職業被界定為不可承保，我們將終止保障，並由職業變更日起按比例退還保費以及拒絕相關索償。If the new occupation is classified as non-insurable, we will terminate the coverage, refund the premium on a pro-rata basis from the date of the occupation change, and decline the related claims.<br>➢ 如新職業被界定為乃可承保，我們將調整保額以支付現行索償 Where the new occupation is deemed insurable, the sum assured will be adjusted for settlement of the current claim.<br><br>調整保額範例 Sum assured calculation example:<br><br>保額$20,000<br>Sum Assured = $20,000<br>由職業評級 1 轉往職業評級 4<br>Change from Class 1 to Class 4<br>職業評級 1 的保費為$100; 職業評級 4 的保費為$280<br>Class 1 premium = $100; Class 4 premium = $280<br>調整保額為 $20,000 x $100/$280 = $7142.86<br>Adjusted Sum Assured = $20,000 x $100/$280 = $7142.86 |

**跌打治療賠償安排**
**Bone-setting treatment claim arrangement**

我們的個人意外（PA）產品之 AMR 保障（包括跌打保障）並不設每名受保人賠償上限。
There is no per life limit for AMR Benefit (including bone-setting benefit ) for our PA products.

舊有的意外保險產品並未載明設有跌打保障；惟就該等保單而言，公司的一般處理是每宗意外可賠償港幣 500 元。
Ancient accident product does not mention bone-setting benefit, our practice will pay HK$500 per accident among those policies.

以客戶最大利益決定賠償次序例子：Example to determine payment sequence for maximised benefit:

自選人身意外保險：保單條款並未列明可賠償跌打治療（惟公司的一般處理為，就該等保單而言，每宗意外可賠償港幣 500 元）
盛年意家保（計劃一）：每次診症可賠償港幣 / 澳門幣 300 元；跌打及 / 或針灸治療於每個保單年度內上限為 2 次診症
「添意保」：跌打及 / 或針灸治療每宗意外的賠償上限為港幣 / 澳門幣 1,000 元

| | |
|---|---|
| PAC Select: | Does not mention to pay bone-setting treatment (but our general practice is to pay HK$500 per accident among policies) |
| Super Adults Shield (Plan 1): | HK$/MOP300 per visit, Bone-setting and/or acupuncture is capped by 2 visits per Policy Year |
| Xtra Protect: | Bone-setting and/or acupuncture is capped HK$/MOP 1,000 per accident |

| 治療日期 | 收據金額 (HKD) | 自選人身意外保險 **(**每宗意外可賠償港幣 500 元**)** | 盛年意家保（計劃一）每次診症可賠償港幣 300 元；每個保單年 2 次診症 | 「添意保」：每宗意外 1,000 元 | 總賠付金額 |
|---|---|---|---|---|---|
| 05/01/2026 | 800 | 500* | 300^* | 0 | 800 |
| 05/02/2026 | 800 | 0 | 300* | 500 | 800 |
| 05/03/2026 | 800 | 0 | 0 | 500* | 500 |
| | | | | | |
| 總額 | 2400 | 500* | 600* | 1000* | 2100 |

*已達上限 ^支付餘額

| Date of treatment | Billed amount (HKD) | PAC Select (per accident $500) | Super Adults Shield Plan 1 ($300 per visit, max. 2 visits per Policy Year) | Xtra Protect (per accident $1000) | Total amount paid |
|---|---|---|---|---|---|
| 05/01/2026 | 800 | 500* | 300^* | 0 | 800 |
| 05/02/2026 | 800 | 0 | 300* | 500 | 800 |
| 05/03/2026 | 800 | 0 | 0 | 500* | 500 |
| | | | | | |
| Total | 2400 | 500* | 600* | 1000* | 2100 |

*reached maximum limit ^pay balance

| 解讀賠償結果通知書 Understanding the Claim Settlement Advice | 隨著產品發展，意外醫療費用賠償涵蓋更多治療項目，以下為賠償結果通知書上的不同醫療費項目的詳細資料。<br>As product development progresses, accidental medical expense benefits now cover a wider range of treatments. Below are the detailed particulars of the different medical expense items shown in the Claim Settlement Advice. |
|---|---|

| 項目 Description | Covered Treatments |
|---|---|
| Medical Reimbursement 1<br>意外事故醫療費 | Registered Medical Practitioner (plan limit per accident)<br>註冊醫生（每次意外之計劃賠償上限） |
| Medical Reimbursement 2<br>非注冊西醫醫療費 | Bone-setting treatment ($500 per accident per life)<br>跌打 / 正骨治療（每人每次意外上限港幣 500 元） |
| Medical Reimbursement 3<br>非注冊西醫醫療費(骨折受傷) | Bone-setting treatment (fracture case) ($1000 per accident per life)<br>跌打 / 正骨治療（骨折個案）（每人每次意外上限港幣 1,000 元） |
| Medical Reimbursement 4<br>意外醫療物理或脊椎治療 | Chiropractor or Physiotherapist (per accident per rider, per visit and 1 visit per day)<br>脊醫或物理治療師（每宗意外、每項附加保障、每次就診計算；每日限一次就診） |
| Medical Reimbursement 5<br>意外醫療家居護理服 | Home Nursing Services (per accident & confinement within 31 days from discharge, 1 visit per day) 家居護理服務（每宗意外；須於出院日起 31 日內接受護理；每日限一次探訪） |
| Medical Reimbursement 6<br>意外跌打賠償 | Bone-setting treatment (subject to max visit per Policy Year)<br>跌打 / 正骨治療（每個保單年度設有最高就診次數限制） |
| Medical Reimbursement 7<br>保單年度累積賠償(骨折) | Bone-setting / Acupuncture / Chiropractic / Physiotherapy (Fracture case)<br>(subject to max. visit per Policy Year) 跌打 / 針灸 / 脊醫 / 物理治療（骨折個案）（須受每個保單年度最高就診次數所限） |
| Medical Reimbursement 8<br>保單年度累積賠償(非骨折) | Chiropractic / Physiotherapy (Non-Fracture case) (subject to max. visit per Policy Year) 脊醫或物理治療（非骨折個案）（每保單年度設最高就診次數限制） |
| Medical Reimbursement 9<br>保單年度累積賠償(非骨折) | Bone-setting and/or acupuncture (Non-Fracture case) (subject max visit per Policy Year)<br>跌打及 / 或針灸（非骨折個案）（須受每個保單年度最高就診次數所限） |
| Medical Reimbursement 10<br>意外醫療脊椎治療或物理治療 | Chiropractor or Physiotherapist (Plan 1 $500/ Plan 2 $700 per visit per day, max limit shared with MR1 & MR11) 脊醫 / 物理治療（計劃一：$500；計劃二：$700；按每日每次就診計算，並與 MR1 及 MR11 共用最高限額） |
| Medical Reimbursement 11<br>意外跌打賠償或針灸 | Bone-setting and/or acupuncture ($1000 per accident per life, max limit shared with MR1 & MR11) 跌打 / 針灸（按每宗意外每人計算，上限$1,000；與 MR1 及 MR11 共用最高限額） |