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Memo

Attn.: All EDD & Honorable Advisors / EDDs / PSDDs / SDDs / DDs / MICs / Agency Leaders / Financial Planners (Hong Kong only)

From: Felix Fung

Dept.: Product Strategy and Management

Copy: Mr Peter Crewe / Ms Bonnie Tse / Mr Jim Jan Zen/ Ms. Manda Chan / Mr Bill Chao / Mr. Pedro Lei / Mr. Chris Lau / All Department Heads / Heads of Agency Division / DOAs / Team Heads / BDEs / Call Centre

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Total pages: 39

Subject: **(A200501)** **新推出「添意保」個人意外保障計劃**
Launch of a new personal accident insurance "Xtra Protect"

意外無處不在，保障讓您安心自在。友邦保險將於 **5 月 8 日**推出全新個人意外保險產品**「添意保」**，我們致力提供貼心保障，讓客戶倍添安心。**「添意保」**保費相宜，提供意外保障至 76 歲，包括賠償治療、藥物及相關服務的開支，更就斷肢、傷殘甚至身故提供額外支援。

「添意保」具備以下優點：

均衡保障 保費相宜

- 可獲高達 100 萬港元的個人意外保障
- 每次意外可獲高達 2 萬港元的意外醫療賠償
- 保障涵蓋必須的治療及醫療服務包括但不限於住院、手術、跌打、針灸、物理治療及脊椎治療。

不同年齡 劃一保費

- 不同年齡均劃一保費，無懼因年齡增長而遞增續保保費。

環球緊急支援服務

- 提供服務包括: 24 小時全球電話諮詢服務、緊急醫療運送及遺體運返，讓客戶身處海外時能夠倍加安心。

投保簡易

- 投保流程電子化: 除填寫申請表格外，客戶可經由 iPoS 電子平台進行。
- 客戶只需回答 1 條有關個人身體狀況之核保問題。

及早精明規劃，保障自己及摯愛，便可無憂前行。

請立即投保！

「我們」、「AIA」、「友邦」或「友邦香港」是指友邦保險（國際）有限公司（於百慕達註冊成立之有限公司）。
"We", "AIA" or "AIA Hong Kong" herein refers to AIA International Limited (Incorporated in Bermuda with limited liability).

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Memo

Accidents can be anywhere. And to protect you, we're here! AIA will be launching a new personal accident insurance product — ***Xtra Protect*** on May 8th. We're committed to provide protection for our customers with attentive care, such that they can be rest assured with extra peace of mind. **Xtra Protect** is an affordable plan that offers accident protection up to age 76, including reimbursement for treatment, medicine and related services, as well as extra support in the unfortunate event of accidental dismemberment, total and permanent disability and even death.

Xtra Protect provides the following benefits:

Balanced accident protection with modest premium	• Personal accident protection up to HK$ 1,000,000 • Accident medical expenses reimbursement up to HK$ 20,000 per accident. • A range of medically necessary treatments and services are covered, including but not limited to hospitalisation, surgery, bone-setting, acupuncture, physiotherapy and chiropractic treatment.
Same premium for all ages	• Unified premium rate across ages. Same premium at renewal regardless of ages.
Worldwide emergence assistance services	• Provide services including: 24-hour worldwide telephone enquiry services, emergency medical evacuation and repatriation of remains. Customers are put at ease if the worse should happen overseas.
Simple and easy enrolment	• Besides paper application, we accept e-applications through digital platforms via iPoS. • Customers are only required to answer 1 underwriting question on their physical conditions.

Stay confident by making smart preparations in advance for the sake of yourself and your loved ones.

Apply now!

Best regards,



Felix Fung
Head of Product Strategy and Management
AIA Hong Kong

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附件: 產品推出時的各項安排
Enclosure: Launch arrangement

產品資料冊 Launch Pack	財務策劃顧問可於 2020 年 5 月 7 日起登入 Agency Corner 下載中英文電子版本產品資料冊 The Chinese and English electronic version will be ready for download by financial planners in Agency Corner on 7 May 2020 印刷版本將於 2020 年 5 月 13 日起開始送抵香港各營業辦事處 Printed version will be delivered to Agency offices in Hong Kong starting from 13 May 2020
產品簡介 Product Brochure	財務策劃顧問可於 2020 年 5 月 7 日起登入 Agency Corner 下載中英文電子版本的產品簡介 The Chinese and English electronic version will be ready for download by financial planner in Agency Corner on 7 May 2020. 印刷版本將於 2020 年 5 月 13 日起開始送抵香港各營業辦事處產品簡介編號 Printed version will be delivered to agency offices in Hong Kong starting from 13 May 2020 - 英文 English： PTA999947 - 繁體中文 Traditional Chinese： PTA999948
保單契約 Policy Contract	可於 2020 年 5 月 7 日登入 Contract Library 下載 Available at Contract Library on 7 May 2020
產品銷售資格 Product Sales Qualification	財務策劃顧問必需完成下列線上學習及內部牌照評測，才可銷售「添意保」及提供保戶服務： • 「添意保」線上學習 • 「添意保」內部牌照評測 位置: i 學院 (iAcademy) > 網上學習課程 > 內部牌照 > 「添意保」線上學習及內部牌照評測 Financial planner must complete below online training and product internal license test before selling “Xtra Protect” and provide policyowner services: • Xtra Protect Online Training • Xtra Protect Product Internal License Test Location: iAcademy > E-Learning Training > Internal License > Xtra Protect Online Training and Product Internal License Test

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引言 Introduction



「**添意保**」是一份為大眾市場特設、保障均衡並保費相宜的個人意外保障計劃。此計劃可每年續保，保障期至受保人 76 歲。

保障計劃特設有：

- 意外死亡及斷肢賠償 (ADD)
- 永久完全殘廢賠償 (PTD)
- 意外醫療費用賠償 (AMR)
- 身故體恤津貼
- 環球緊急支援服務

Xtra Protect is a personal accident insurance plan with well-balanced coverage under a modest premium. This plan can be yearly renewed, and the benefit term is up to the age of 76 of the insured.

This insurance plan offers:

- Accidental Death & Dismemberment Benefit (ADD)
- Permanent Total Disability Benefit (PTD)
- Accidental Medical Expenses Reimbursement Benefit (AMR)
- Compassionate Death Benefit
- Worldwide Emergency Assistance Services

銷售優勢 Selling Edges



對我們的財務策劃顧問而言 What's it for our financial planners?

「添意保」是特設為您開拓客戶群組的好幫手，並具有以下銷售優勢：

Xtra Protect is especially designed for you as a handful tool to expand your customer base, and it possesses the following selling edges:

均衡保障 保費相宜 Balanced protection with modest premium	• 適合普羅大眾尤其是職場新貴。 Suitable for general public, particularly for career starters.
每年續保 靈活自主 Yearly renewal to provide financial flexibility	• 適合一些暫時未願意參與較長年期保障計劃之人士。 Suitable for those who are not ready to be enrolled for a long-term protection plan at the moment.
成為您的「開門磚」 Becomes a door-opener of yours	• 在滿足客戶的保障需要同時，締造向上銷售及交叉銷售的機會。 Potential for up-selling and cross-selling while meeting customer needs.

對我們的客戶而言 What's it for our customers?

「添意保」具備以下優點：

Xtra Protect provides the following benefits:

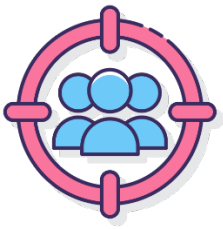
均衡保障 保費相宜 Balanced accident protection with modest premium	• 可獲高達 100 萬港元的個人意外保障 Personal accident protection up to HK$ 1,000,000 • 每次意外可獲高達 2 萬港元的意外醫療賠償 (AMR) Accident medical expenses reimbursement up to HK$ 20,000 per accident. • 保障涵蓋必須的治療及醫療服務包括但不限於住院、手術、跌打、針灸、物理治療及脊椎治療。 A range of medically necessary treatments and services are covered, including but not limited to hospitalisation, surgery, bone-setting, acupuncture, physiotherapy and chiropractic treatment.
不同年齡劃一保費 Same premium for all ages	• 不同年齡均劃一保費，無懼因年齡增長而遞增續保保費。 Unified premium rate across ages. Same premium at renewal regardless of ages.

除此之外，還有更多：

But wait, there's more:

環球緊急支援服務 Worldwide emergence assistance services	• 提供服務包括: 24 小時全球電話諮詢服務、緊急醫療運送及遺體運返，讓客戶身處海外時能夠倍加安心。 Provide services including: 24-hour worldwide telephone enquiry services, emergency medical evacuation and repatriation of remains. Customers are put at ease if the worse should happen overseas.
投保簡易 Simple and easy enrolment	• 客戶只需回答 1 條有關個人身體狀況之核保問題。 Customers are only required to answer 1 underwriting question on their physical conditions.

目標客戶群組 Target Customer Segments



本保險產品適合 18 至 65 歲人士投保

Customers who are at the age 18 to 65 are eligible to apply for this insurance product



職場新貴
Career starters

以相宜保費獲取均衡保障
Obtain balanced protection with modest premium



運動、舞蹈或戶外活動愛好者
Sports, dance or outdoors enthusiasts

在努力維持健康生活方式同時確保獲得適切保障
Ensure adequate protection while striving for a healthy lifestyle



暫時未願意參與較長年期保障計劃之人士
Individuals who may not want to commit to long-term protection plans

每年續保更能靈活理財
Provide financial flexibility as it is yearly renewable

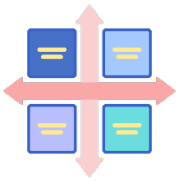


期望獲取額外保障之人士
Individuals who wish to have extra protection

擴闊或提升現有的保障
Expand or top up existing coverage

此產品在我們現有的意外保障產品中定位如何？

How is this product positioned among our existing accident protection products on shelf?

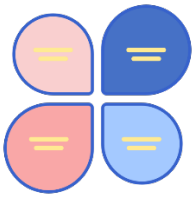


「豐逸行」 **Grand VIP**	對象為高端市場中的獨立人士，並提供高保額的意外保障。 Targeted for individuals in affluent market, offering accident protection with high sum assured.
「意安心」系列 **Secure First series**	對象為大眾市場中的獨立人士。**12** 年保費繳付期，終身的意外保障。 Targeted for individuals in mass market, offering whole-life accident protection with 12-year premium payment term.
「常伴您」保費退還系列 **Here For You Refundable series**	對象為家庭，並提供包括住院現金及住院手術現金的意外保障。 Targeted for families, offering accident protection along with hospital cash and surgical cash.
「**105** 保費回贈」系列 **105 Premium refundable series**	對象為獨立人士，在特定的保障中提供較高保額，從而提供較聚焦的意外保障。 Targeted for all individuals, offering focused accident protection with high sum assured in particular scope of coverage.
「意家保」系列 **Super Shield series**	對象為大眾市場中的獨立人士及家庭，並在人生旅途的不同階段提供多元化的意外保障。 Targeted for individuals and families in mass market, offering comprehensive accident protection at different stages in life.
「添意保」 **Xtra Protect**	對象為大眾市場中的獨立人士，特別是初次投保者及職場新貴。 保費相宜，提供均衡的意外保障 。 Targeted for individuals in mass market, particularly first-time applicants, and career starters, offering balanced accident protection at modest premium.

我們的個人意外保險計劃各具特色，以適切回應客戶需要。而「添意保」由於保費相宜並且具均衡的意外保障，正好成為開拓新客戶群組的保險產品。在滿足客戶的保障需要同時，締造向上銷售及交叉銷售的機會。

Our personal accident protection plans possess distinctive characteristics that suit our customer needs. With modest premium and balanced accident protection, Xtra Protect helps you expand your customer base and provide you the opportunity for up-selling and cross-selling while meeting customer needs.

保障概覽 Cover at a glance



保障項目 Benefit item	保額 Sum Assured (HK$)	
	計劃 Plan 1	計劃 Plan 2
意外死亡及斷肢賠償 **Accidental Death & Dismemberment Benefit (ADD)**	**500,000**	**1,000,000**
永久完全殘廢賠償 **Permanent Total Disability Benefit (PTD)**	**500,000**	**1,000,000**
意外醫療費用賠償 **Accidental Medical Expenses Reimbursement Benefit (AMR)**	**10,000** **(每次意外 per accident)**	**20,000** **(每次意外 per accident)**
就意外醫療費用賠償而言，針灸/跌打/脊椎治療/物理治療有以下的限制： For AMR, acupuncture / bone-setting / chiropractic treatment / physiotherapy, the following limitations shall apply:		
• 針灸及跌打 **Acupuncture and bone-setting**	**1,000** **(每次意外 per accident)** 每日最多 1 次診症 subject to 1 visit per day	**1,000** **(每次意外 per accident)** 每日最多 1 次診症 subject to 1 visit per day
• 脊椎治療及物理治療 **Chiropractic treatment and physiotherapy**	**500** **(每次診症 per visit)** 每日最多 1 次診症 subject to 1 visit per day	**700** **(每次診症 per visit)** 每日最多 1 次診症 subject to 1 visit per day
身故體恤津貼 **Compassionate Death Benefit**	**5,000**	**10,000**
其他 **Other**		
環球緊急支援服務 **Worldwide Emergency Assistance Services**		
• 緊急醫療運送及遺體運返 **Emergency medical evacuation and repatriation of remains**	**5,000,000**	**5,000,000**
• 24 小時全球電話諮詢服務 **24-hour worldwide telephone enquiry services**	適用 **Applicable**	適用 **Applicable**

保障全攻略 Benefits Guide

本部分旨在重點介紹此產品之保障項目。 請參閱保單有關條款之實際詳情。保單將列明有關保障範圍之詳細信息、保障限制、不保事項及終止條款。 如以下信息與保單之間存在衝突，則以保單為準。
This section is intended to provide a highlight of each benefit item for this product. Please refer to the policy for exact terms and conditions. The policy contains full details of covers, limitations, exclusions and termination provisions. If there are conflicts between the following information and the policy, the policy will govern in all cases.

意外死亡及斷肢賠償
Accidental Death & Dismemberment Benefit (ADD)

一旦意外發生，各種繁瑣費用、家庭開銷、樓宇按揭等支出將紛湧而至，令您無法專注康復。如受保人（即保單內受保障的人士）不幸遇上意外並於意外發生日起計連續 180 日內出現「意外死亡及斷肢利益一覽表」所列之創傷，我們會根據保障一覽表向您支付一筆過的「意外死亡及斷肢賠償」，減輕您與家人的財務負擔。

When an accident happens, you do not want to be worrying about mounting bills, household expenses and mortgage payments. If the insured, who is the person protected under the policy, sustains any of the injuries listed in the Schedule of Benefits for Accidental Death and Dismemberment occurs within 180 consecutive days from the date of the accident, we will pay a lump sum benefit according to the Schedule of Benefits for Accidental Death and Dismemberment to help manage expenses.

保額 Sum Assured (HK$)

計劃 Plan 1	計劃 Plan 2
500,000	1,000,000

重要須知 Important notes

- 如在同一意外發生一系列於意外死亡及斷肢利益一覽表所載的損失，我們將不會賠償多於一項損失。我們將根據受保人在此賠償中可獲最高賠償金額的一項損失作出賠償。
  In the event that a series of losses as stated in the Schedule of Benefits for Accidental Death and Dismemberment shall arise out of the same accident, no indemnity shall be paid for more than one of the losses, for which the amount of indemnity payable shall be the greatest amount of indemnity as determined by us under this benefit.

永久完全殘廢賠償
Permanent Total Disability Benefit (PTD)

如受保人不幸遇上意外，並於 180 日內導致永久完全殘廢連續達 6 個月，「添意保」向您支付「永久完全殘廢賠償」，在困難時刻為您與家人提供適切的財政支援。

當該殘廢自確診後持續 6 個月，您在第 7 個月開始將可每月獲得相當於保額 1%的賠償，最長可達 100 個月（當該殘廢仍持續）。

If an accident leaves the insured, totally and permanently disabled within 180 days from the date of an accident, and the insured remains totally and permanently disabled for 6 consecutive months, Xtra Protect will pay a Permanent Total Disability Benefit, giving much-needed financial support.

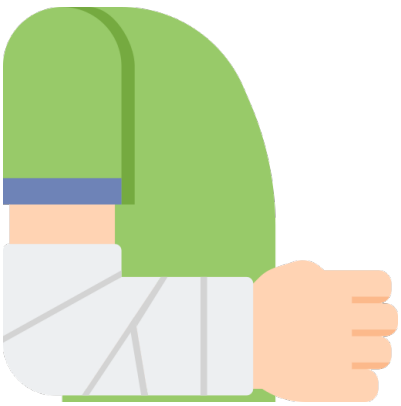
When such diagnosed disability has continued for 6 months consecutively, the insured will receive a monthly payment equal to 1% of the sum assured beginning from the 7th month and continuing up to 100 months (while disability continues).

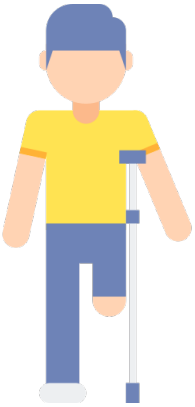
保額 Sum Assured (HK$)

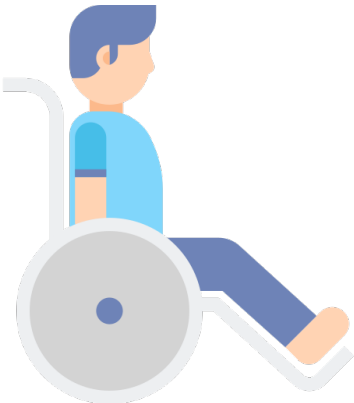
計劃 Plan 1	計劃 Plan 2
500,000	1,000,000

重要須知 Important notes

- 如本公司已就受保受傷引致的任何殘廢根據保單所載之意外死亡及斷肢賠償向受保人作出賠款，本公司將不會再就同一宗受保受傷引致的任何殘廢提供永久完全殘廢賠償。
  The Permanent Total Disability Benefit is not payable in respect of any disability arising from a covered injury for which the Accidental Death and Dismemberment Benefit under the policy is payable.







意外醫療費用賠償
Accidental Medical Expenses Reimbursement Benefit (AMR)

如受保人因意外受傷，我們會向您賠償意外發生日後 52 個星期內產生的一系列合理及慣常的醫療費用，包括多項必須的治療及醫療服務，直至每宗意外的個人賠償額上限為止。一系列必須的治療及醫療服務包括但不限於住院、手術、跌打、針灸、物理治療及脊椎治療。

If the insured is injured in an accident, we will reimburse the reasonable and customary medical expenses incurred within 52 weeks from the date of an accident, up to the maximum limit per accident for the insured. A range of medically necessary treatments and services are covered, including but not limited to hospitalisation, surgery, bonesetting, acupuncture, physiotherapy and chiropractic treatment.

保額 Sum Assured (HK$)	
計劃 Plan 1	計劃 Plan 2
10,000	20,000

重要須知 Important notes

- 有關「意外醫療費用賠償」中，針灸/跌打/脊椎治療/物理治療之限制，詳情可參閱利益一覽表。
  Please refer to the schedule of benefit for limitations applied on acupuncture / bone-setting / chiropractic treatment / physiotherapy under the benefit of AMR.

適用於「意外死亡及斷肢賠償」、「永久完全殘廢賠償」及「意外醫療費用賠償」的賠償限制
Limitations of Benefit applicable to ADD, PTD and AMR

(a) 不管受保人發生意外和受保損失的次數，本公司根據保單中「意外死亡及斷肢賠償」及「永久完全殘廢賠償」之最高應負責任賠償額，將不超過保額之100%。
Regardless of the number of accidents and covered losses sustained by the insured, the total maximum liability of the Company under ADD and PTD shall not exceed 100% of the sum assured under the policy.

(b) 「意外死亡及斷肢賠償」及「永久完全殘廢賠償」的保額，全部或部分適用於釐定「意外死亡及斷肢賠償」及/或「永久完全殘廢賠償」的賠償金額，將會因支付的賠償額而減少。因此，「意外醫療費用賠償」的保額亦會根據「意外死亡及斷肢賠償」及/或「永久完全殘廢賠償」的現行保額所佔原有保額的比例而減少。屆時，無論是採用任何一種的保費繳付方式，保費將會在該賠償後的下一個保單月份時減少，並以「意外死亡及斷肢賠償」及/或「永久完全殘廢賠償」的現行的保額計算。
The sum assured of ADD and PTD, which is, in whole or in part, applicable to the determination of benefit amount(s) payable under ADD and/or PTD, will be reduced by any benefit amount(s) paid thereunder. Consequently, the sum assured of AMR will also be reduced according to the ratio of the current sum assured of ADD and/or PTD bears to the original sum assured. At such time, and regardless of the mode of payment of premiums, the premium shall be reduced correspondingly from the next policy month following the date of payment of benefits, and calculated based on the current sum assured of ADD and/ or PTD of this policy.

(c) 若因意外導致受保受傷而只獲得「意外醫療費用賠償」之賠償，「意外死亡及斷肢賠償」及/或「永久完全殘廢賠償」的保額將不會改變。因此在下一次意外，「意外醫療費用賠償」的現行保額將等於保單「意外醫療費用賠償」的現行保額。
In the case of a covered injury which results in a loss payable under AMR only, the sum assured of ADD and/or PTD does not change. Hence, the current sum assured under AMR for any subsequent accident will be equal to the current sum assured under AMR of the policy.

(d) 當保額因為「意外死亡及斷肢賠償」及/或「永久完全殘廢賠償」的賠償減至零時，保單將會終止。
Where the sum assured is decreased to zero as a result of benefit(s) paid under ADD and/or PTD, the policy shall terminate.





身故體恤津貼
Compassionate Death Benefit

萬一受保人不幸身故，我們將向受益人一筆過支付「身故體恤津貼」。

If the worst should happen and the insured passes away, we will pay the beneficiary the Compassionate Death Benefit in lump sum.

保額 Sum Assured (HK$)	
計劃 Plan 1	計劃 Plan 2
5,000	10,000

重要須知 Important notes

- 就同一受保人而言，此身故體恤津貼將不會影響由本公司及/或友邦保險有限公司所簽發的其他保單及附加契約中任何已支付及/或應支付身故體恤津貼性質之賠償。
  This Compassionate Death Benefit will not affect any payments in the nature of a compassionate death benefit paid and / or payable under other policies and supplementary contracts issued by the Company and/or AIA Company Limited in respect of the same Insured.

環球緊急支援服務
Worldwide Emergency Assistance Services

如受保人為香港永久居民，本計劃為受保人提供環球緊急支援服務，包括：

- 緊急醫療運送及遺體運返，其個人賠償總額為 5,000,000 港元（包括由我們為保障同一受保人而簽發的所有保單）
- 24 小時全球電話諮詢服務

If the insured is a permanent resident of Hong Kong, we offer emergency assistance services to the insured anywhere in the world, including:

- emergency medical evacuation and repatriation of remains, with per life limit up to HK$5,000,000 (under all policies held with us and AIA Company Limited covering the same insured)
- 24-hour worldwide telephone enquiry services

保額 Sum Assured (HK$)	
計劃 Plan 1	計劃 Plan 2
5,000,000	5,000,000

重要須知 Important notes

- 緊急支援服務必須獲我們的服務供應商認可及安排。
  Emergency assistance services must be approved and arranged by our service provider.

支援熱線 Hotline
(852) 2200 6622
國際長途電話免費專線 Toll-free number
國際接駁碼（IAC）* + 800 + 6000 2525



不保事項 Exclusions

除身故體恤津貼外，此保單不承保任何直接或間接、全部或部分由下列原因造成之事故：

Except for the Compassionate Death Benefit, this policy shall not apply to any event or loss caused directly or indirectly, wholly or partly by any of the following:

1. 宣戰或不宣戰之戰爭，或革命；
   war, declared or undeclared, or revolution;
2. 在宣戰或不宣戰之戰爭期間、任何軍事行動期間或鎮壓叛亂時，受保人服役執行任務；
   served in the armed forces in time of declared or undeclared war or while under orders for warlike operations or restoration of public order;
3. 抵觸或企圖抵觸法律的行為，或拒捕；
   violation or attempted violation of the law or resistance to arrest;
4. 由受保人自殺、企圖自殺或故意自我傷害，或蓄意置身於異常危險情況(試圖拯救他人性命除外)所致，或在受保人精神失常的狀態下所致；
   suicide or attempted suicide or self-inflicted Injury or deliberate exposure to exceptional danger (except in an attempt to save human life), or is sustained whilst the Insured is in a state of insanity;
5. 腐敗物質或細菌感染(但因意外受傷以致傷口膿腫者除外)；
   ptomaines or bacterial infection (except pyogenic infection which shall occur with and through an accidental cut or wound);
6. 受保人受酒精或非醫生處方藥物影響而遭受或導致意外；
   accident occurring while or because the Insured is under the influence of alcohol or any non-prescribed drug;
7. 就女性而言，源自懷孕、流產、分娩或任何有關的併發症，無論事故是否由受傷引發或因受傷而加劇；
   in the case of a woman, pregnancy, miscarriage, childbirth, or any complications concerning therewith notwithstanding that such event may have been accelerated or induced by Injury;
8. 受保人凡出入、身處、駕駛、服務或上落於任何飛行機，航空裝置或空中運輸工具，如受保人以需付費之乘客身份(非機師，控制員或空勤人員)乘搭領有合格牌照的私人飛機及/或商業客機則除外；
   the Insured entering, exiting, operating, servicing, or being transported by any aircraft, aerial device or conveyance , except as a fare-paying passenger (not as a pilot / operator or a member of the aircrew) in any properly licensed private aircraft and / or Commercial Aircraft;
9. 受保人以專業運動員身份參與運動或透過該運動賺取收入或報酬；
   the Insured engaging in a sport in a professional capacity or where the Insured would or could earn income or remuneration from engaging in such sport;
10. 受保人在事故發生時正以職業司機身份在香港及澳門以外地區進入、駕駛、操作、維修、乘搭或離開車輛或任何陸上運輸工具；
    the Insured, while on duty as a professional driver, entering, driving, operating, servicing, riding in or exiting any land vehicle or conveyance outside the territorial limits of Hong Kong and Macau;
11. 被襲擊、被謀殺、暴動、民事騷亂、罷工或進行逮捕，而事發時受保人是全職或兼職警務人員或受訓學員，或是懲教署官員或成員；
    assault, murder, riot, civil commotion, strikes or making an arrest while the Insured is employed as a full or part-time police officer, or cadet officer or is an officer or member of the Correctional Services Department;
12. 暴動、民事騷亂或罷工，而事發時受保人任職消防員或以消防員身份當值並在發生火警時參與滅火或救人及保護財產活動；
    riot, civil commotion or strikes while the Insured is employed as a fireman or is on duty as a fireman in the course of extinguishing fires or protecting life and property in case of fire;
13. 任何非醫療所需或不符合良好的醫療慣例及標準的治療或檢驗；
    any treatment or investigation which is not Medically Necessary or consistent in accordance with standards of good medical practice;
14. 任何種類的疾病；
    any kind of disease and illness;
15. 罹患愛滋病(AIDS)或受人體免疫力缺乏病毒(HIV)感染；
    Acquired Immunodeficiency Syndrome (AIDS) or any complications associated with infection by any Human Immunodeficiency Virus (HIV);
16. 任何在受保人十七(17)歲生日前已出現徵狀或症狀、已斷診的先天性疾病或天生畸形；
    any congenital defect or anomaly which has manifested or was diagnosed before the Insured attains seventeen (17) years of age;
17. 例行健康檢查、任何與入院診斷、疾病或受傷無直接關係的檢驗；或任何非醫療所需之治療或檢驗、療養、特別護理或靜養；
    routine health checks, any investigation(s) not directly related to admission, diagnosis, illness or Injury, or any treatment or investigation which is not Medically Necessary, or convalescence, custodian or rest care;
18. 美容、整形手術或任何非必要的手術；或
    cosmetic or plastic surgery or any elective surgery; or
19. 牙齒護理或手術，但因受保意外受傷而須接受的治療不在此限(托牙〔假牙〕及有關費用不包括在內)。
    treatment for dental care or surgery, unless necessitated by Injury caused by an Accident to sound natural teeth (excluding denture and related expenses).

如何投保 How To Apply



客戶只需在投保過程中回答 1 條有關個人身體狀況之核保問題：
Customers are only required to answer 1 underwriting question on their physical conditions at the time of application:

您是否有任何身體損傷、殘疾、殘廢、缺陷及/或其他狀況而影響行動、視覺、說話能力及/或聽覺? Do you have any physical defects, disability, impairments, deformities and/or conditions affecting mobility, sight, speech and/or hearing?

投保方法

投保方法簡單! 客戶只需經財務策劃顧問透過 iPoS 申請。同時，亦可透過填寫投保申請書申請。
Hassle-free application! Customers can apply through financial planner to apply via iPoS. In addition, we also accept application via filling out paper application forms.

<table>
<tr><td>方法 1
Method 1</td><td colspan="2">經財務策劃顧問透過 iPoS 申請
through financial planner to apply via iPoS</td></tr>
<tr><td>方法 2
Method 2</td><td>透過填寫以下投保申請書申請
apply via filling out paper application forms</td><td>
<table>
<tr><td>香港
Hong Kong</td><td>壽險及人身意外保險投保申請書
Life and Personal Accident Insurance Application Form</td><td>OPUAIF00</td></tr>
</table>
• 受保人無須填寫以上投保申請書之「雜項」及「健康狀況」部分
Insureds are not required to fill out the 'Miscellaneous' and 'Medical Information' Section of the application form above.
+
<table>
<tr><td>投保申請修正書
Amendment To Application For Policy</td><td>OPUAIF09(Xtra)</td></tr>
</table>
• 受保人只需於特定之投保申請修正書(OPIAIF09(Xtra))回答一題健康問題
Insureds are only required to answer 1 health question on the specific Amendment To Application For Policy (OPUAIF09(Xtra))
</td></tr>
</table>

產品知識知多少 Product Q&A



以下資料只供參考之用，並不構成保險合約的一部份，有關此項保障計劃的內容細則及不承保事項將詳列於保單之內，如有任何差異，均以保單內之條款細則為準。

The following information is for reference only and does not constitute any part of the insurance contract. For full terms and conditions and exclusions, please refer to the policy document itself which shall prevail in case of inconsistency.

1 以下哪項**不是**「添意保」的保障之一？

Which of the following is **NOT** one of the benefits of Xtra Protect?

A	意外死亡及斷肢賠償 Accidental Death & Dismemberment Benefit	D	身故體恤津貼 Compassionate Death Benefit
B	永久完全殘廢賠償 Permanent Total Disability Benefit	E	環球緊急支援服務 Worldwide Emergency Assistance Services
C	意外醫療費用賠償 Accidental Medical Expenses Reimbursement Benefit	F	意外住院償金 Accidental Hospital Income Benefit

2 如在同一意外發生一系列於意外死亡及斷肢利益一覽表所載的損失，我們將不會賠償多於_____損失。我們將根據受保人在此賠償中可獲最高賠償金額的_____損失作出賠償。

In the event that a series of losses as stated in the Schedule of Benefits for Accidental Death and Dismemberment shall arise out of the same accident, no indemnity shall be paid for more than _____ of the losses, for which the amount of indemnity payable shall be the greatest amount of indemnity as determined by us under this benefit.

A	一項 One	C	三項 Three
B	兩項 Two	D	四項 Four

3 如本公司已就受保受傷引致的任何殘廢根據保單所載之意外死亡及斷肢賠償向受保人作出賠款，本公司將_____提供永久完全殘廢賠償。

The Permanent Total Disability Benefit _____ for which the Accidental Death and Dismemberment Benefit under the policy is payable.

A	會再就任何殘廢 is payable in respect of any disability	C	會再就同一宗受保受傷引致的任何殘廢 is payable in respect of any disability arising from a covered injury
B	不會再就任何殘廢 is not payable in respect of any disability	D	不會再就同一宗受保受傷引致的任何殘廢 is not payable in respect of any disability arising from a covered injury

4 有關「意外醫療費用賠償」中，針灸及跌打之限額是多少?

What is the sub-limit applied on acupuncture and bone-setting under the Accidental Medical Expenses Reimbursement benefit?

A	每日每次診症 1,000 港元 HK$ 1,000 per visit per day	C	每份保單 1,000 港元 HK$ 1,000 per policy
B	每次意外 1,000 港元 HK$ 1,000 per accident	D	無限制 No limit

5 當保額因為「意外死亡及斷肢賠償」及/或「永久完全殘廢賠償」的賠償減至零時，_____。

Where the sum assured is decreased to zero as a result of benefit(s) paid under ADD and/or PTD, _____.

A	保單將仍然生效 the policy shall remain effective	C	保單將會終止 the policy shall terminate
B	客戶仍可就意外醫療費用申請索償 customer may still claim for accidental medical expenses	D	客戶可投保多一份「添意保」保單 customer may apply for more than one Xtra Protect policy

6 以下哪項有關「添意保」的描述為正確?
Which of the following statement(s) regarding Xtra Protect is/are correct?

A	受保人投保時的年齡須介乎 18 至 65 歲 Insured's age at application should be between age 18 to 65	C	每人只限受保於一份「添意保」保單 One "Xtra Protect" policy per life
B	每年續保，保障期至受保人 76 歲 Yearly renewable, benefit term up to age 76 of the insured	D	以上皆是 All of the above

7 為了持續向客戶提供保障，我們會不時覆核客戶計劃下的保費。如有需要，我們會於保單年度終結時作出相應調整。如客戶想瞭解我們在覆核時考慮的因素，詳情可參閱產品簡介中的哪一部分？
In order to provide our customers with continuous protection, we will review the premiums of their plans from time to time and adjust them at the end of policy year if necessary. Which section in brochure may customers refer to, if they would like to know more about the factors which we may take into consideration for premium adjustment?

A	重要資料: 主要產品風險 Important Information: Key Product Risks	C	重要資料: 產品限制 Important Information: Product Limitations
B	重要資料: 主要不保事項 Important Information: Key Exclusions	D	重要資料: 保費調整 Important Information: Premium Adjustment

答案 Answers:

1: F　2: A　3: D　4: B　5: C　6: D　7: D

附錄一: 產品資料
Appendix 1: Product Details

A. 產品細節 Product Particulars

產品名稱 Product Name	「添意保」Xtra Protect		
產品類別 Product Type	個人意外保障計劃 Personal accident insurance		
銷售日期 Launch Date	2020 年 5 月 8 日 (以申請日期為準) 8 May, 2020 (By application date)		
銷售地點 Region	香港 Hong Kong		
產品銷售許可證 Product licensing code	P025		
基本計劃 / 附加契約 Basic / Rider	基本計劃 Basic Plan		
保障計劃級別 Plan Levels	計劃 1 Plan 1	計劃 2 Plan 2	
計劃名稱縮寫 Plan Shortnames	CPALS1N5	CPALS2N5	
投保年齡 Issue Age	Age 18 - 65 歲		
保障期 (年) Benefit Term (year)	至 76 歲 Up to age 76		
貨幣 Currency	香港 Hong Kong	港元 Hong Kong Dollar	
保單編號字首 Policy Number Prefix	B		
保單契約頁碼 Contract Laser Print Codes	基本計劃 Basic Contract	DCHD	
	利益一覽表 (計劃 1) Schedule of Benefits (Plan 1)	DEBS	
	利益一覽表 (計劃 2) Schedule of Benefits (Plan 2)	DEBT	
	環球緊急支援服務批註 Worldwide Emergency Assistance Services Endorsement	THMC	

附錄一: 產品資料
Appendix 1: Product Details

B. 保障利益 Benefits

保障項目 Cover Item	闡述 Description	支付形式 Payout Method
意外死亡及斷肢賠償 Accidental Death & Dismemberment Benefit (ADD)	如受保人（即保單內受保障的人士）不幸遇上意外並於意外發生日起計連續 180 日內出現「意外死亡及斷肢利益一覽表」所列之創傷，我們會根據保障一覽表向您支付一筆過的「意外死亡及斷肢賠償」，減輕您與家人的財務負擔。 If the insured, who is the person protected under the policy, sustains any of the injuries listed in the Schedule of Benefits for Accidental Death and Dismemberment occurs within 180 consecutive days from the date of the accident, we will pay a lump sum benefit according to the Schedule of Benefits for Accidental Death and Dismemberment Benefit to help manage expenses.	現金惠益 Cash benefit
永久完全殘廢賠償 Permanent Total Disability Benefit (PTD)	如受保人不幸遇上意外，並於 180 日內導致永久完全殘廢連續達 6 個月，「添意保」向您支付「永久完全殘廢賠償」，在困難時刻為您與家人提供適切的財政支援。 當該殘廢自確診後持續 6 個月，您在第 7 個月開始將可每月獲得相當於保額 1%的賠償，最長可達 100 個月（當該殘廢仍持續）。 If an accident leaves the insured, totally and permanently disabled within 180 days from the date of an accident, and the insured remains totally and permanently disabled for 6 consecutive months, Xtra Protect will pay a Permanent Total Disability Benefit, giving much-needed financial support. When such diagnosed disability has continued for 6 months consecutively, the insured will receive a monthly payment equal to 1% of the sum assured beginning from the 7th month and continuing up to 100 months (while disability continues).	現金惠益 Cash benefit
意外醫療費用賠償 Accidental Medical Expenses Reimbursement Benefit (AMR)	如受保人因意外受傷，我們會向您賠償意外發生日後 52 個星期內產生的一系列合理及慣常的醫療費用，包括多項必須的治療及醫療服務，直至每宗意外的個人賠償額上限為止。一系列必須的治療及醫療服務包括但不限於住院、手術、跌打、針灸、物理治療及脊椎治療。 If the insured is injured in an accident, we will reimburse the reasonable and customary medical expenses incurred within 52 weeks from the date of an accident, up to the maximum limit per accident for the insured. A range of medically necessary treatments and services are covered, including but not limited to hospitalisation, surgery, bonesetting, acupuncture, physiotherapy and chiropractic treatment.	實報實銷 Reimbursement
身故體恤津貼 Compassionate Death Benefit	萬一受保人不幸身故，我們將向受益人一筆過支付「身故體恤津貼」。 If the worst should happen and the insured passes away, we will pay the beneficiary the Compassionate Death Benefit in lump sum.	現金惠益 Cash benefit
環球緊急支援服務 Worldwide Emergency Assistance Services	如受保人為香港永久居民，本計劃為受保人提供環球緊急支援服務，包括： • 緊急醫療運送及遺體運返，其個人賠償總額為 5,000,000 港元（包括由我們或友邦保險有限公司為保障同一受保人而簽發的所有保單） • 24 小時全球電話諮詢服務 If the insured is a permanent resident of Hong Kong, we offer emergency assistance services to the insured anywhere in the world, including: • emergency medical evacuation and repatriation of remains, with per life limit up to HK$5,000,000 (under all policies held with us and AIA Company Limited covering the same insured) • 24-hour worldwide telephone enquiry services	直接由我們支付 Directly paid by us

附錄一: 產品資料
Appendix 1: Product Details

C. 保費 Premium

保費架構 Premium Structure	不論男 / 女、吸煙 / 非吸煙及各受保年齡均給予相同保費率 Unified rate for male / female, smoker / non-smoker, and all insurable ages
續保保費 Renewal Premium	每年續保（非保證）直至保障期完結 Yearly renewable (Non-guaranteed) until the end of benefit term
保費表 Premium Table	

	保費 Premium (HK$)	
	年繳 Annual	月繳 Monthly
計劃 Plan 1	1,528	135
計劃 Plan 2	2,588	229

保費繳付模式 Premium Payment Mode	年繳 / 半年繳 / 季繳 / 月繳 Annual / Semi-annual / Quarterly / Monthly
健康生活折扣 Life Style Discount	不適用 N.A.
大額折扣 Size Discount	不適用 N.A.

D. 核保規則 Underwriting Guidelines

體檢要求
Medical Requirements

客戶需回答 1 條有關個人身體狀況之核保問題：
Customers are required to answer 1 underwriting question on their physical conditions:

您是否有任何身體損傷、殘疾、殘廢、缺陷及/或其他狀況而影響行動、視覺、說話能力及/或聽覺?
Do you have any physical defects, disability, impairments, deformities and/or conditions affecting mobility, sight, speech and/or hearing?

財務核保要求
Financial Requirements

每名受保人只限受保於 1 份保單（即「添意保」保單）
One policy (i.e. Xtra Protect) per life only

	成人(18 – 65) 在職人士 Adult (18 – 65) Gainfully Employed
ADD	最高限額取決於每年收入倍數: Subject to Income Multiplier:

年齡 Age	倍數 Multiple
0 – 50	15
51 – 65	10

對於個人投保超過美元1,000,000 / 7,500,000 港元或以上*，投保人必須提交入息證明及財政問卷予營運部主管以作批核。
Financial Questionnaire is required if the SA is US$1,000,000/ HK$7,500,000 or above*

*包括此保單、其他意外保單及附加契約（意外死亡及斷肢賠償 ADD、意外死亡賠償ADB及簡化意外死亡及斷肢賠償SADD）的賠償總額。
* Total aggregate amount of coverage under this policy, other accident policies and accident riders (Accidental Death and Dismemberment "ADD", Accidental Death Benefit "ADB" and Simplified Accidental Death and Dismemberment "SADD")

最高投保額度受限於申請人的職業（在職人士及非受薪人士）。
The maximum Sum Assured limit is subject to the occupation of the applicant (Gainfully Employed and Non-income group).

<table>
<tr><td></td><td>
<table>
<tr><td>AMR</td><td>個人最高繕發限額
per life max issue limit</td><td>US$50,000 /
HK$375,000</td></tr>
</table>
<table>
<tr><td></td><td>非受薪人士（家庭主婦、學生、退休人士及非在職人士）
Non-Income Group (Housewives, Students, Retirees and Unemployed)</td></tr>
<tr><td>ADD</td><td>US$300,000/ HK$2,250,000</td></tr>
<tr><td>AMR</td><td>US$30,000/ HK$225,000</td></tr>
</table>
</td></tr>
<tr><td>體檢評級
Medical Rating</td><td>不適用
N.A.</td></tr>
<tr><td>國籍評級/居住地評級
Nationality / Residency Rating</td><td>
• 只接受香港 / 澳門身份證持有人申請及參閱公司內聯網的「Nationality/ Residence Rating Table 」中香港 / 澳門身份證持有人的「PAC」/ 「IPA」
• 不提供予抵港抵澳內地人士

• Offer to HK / Macau ID cardholder only and refer to the column of “PAC / IPA” under the “Nationality and Residence Rating Table” for Hong Kong / Macau ID card holder
• Not offer to MCV
</td></tr>
<tr><td>職業評級
Occupational Rating</td><td>
• 跟隨 IPA 的職業評級(參考 iOCS 的連結：https://www3.aia.com.hk/application/iocs/internalLogin.do?UserID=hpsrpfb&Domain=AIA)
• 職業等級 1 – 4 劃一保費
• 如果職業類別不屬於職業等級 1 - 4 級，投保將不會被接受

• Follow occupation rate of IPA (refer to the link of iOCS https://www3.aia.com.hk/application/iocs/internalLogin.do?UserID=hpsrpfb&Domain=AIA)
• One premium for occupation class 1 – 4
• The case will be declined if the occupation class does not fall into class 1 – 4
</td></tr>
<tr><td>保單日期
Policy Date</td><td>
<table>
<tr><td>提前保單日期
Date Back</td><td>不可以
Not allowed</td></tr>
<tr><td>延遲保單日期
Date Forward</td><td>不可以
Not allowed</td></tr>
</table>
</td></tr>
<tr><td>投保申請書及其他有關表格
Application Form & Other Forms Required</td><td>
接受 iPoS 之電子申請。同時，可透過遞交以下投保申請書提出申請。
Accept electronic application via iPos. In addition, we also accept applying via the following application form:

<table>
<tr><td>香港
Hong Kong</td><td>壽險及人身意外保險投保申請書
Life and Personal Accident Insurance Application Form</td><td>OPUAIF00</td></tr>
</table>
• 受保人無須填寫以上投保申請書之「雜項」及「健康狀況」部分
Insureds are not required to fill out the ‘Miscellaneous’ and ‘Medical Information’ Section of the application form above.
+
<table>
<tr><td>投保申請修正書
Amendment To Application For Policy</td><td>OPUAIF09(Xtra)</td></tr>
</table>
• 受保人只需於特定之投保申請修正書(OPIAIF09(Xtra))回答一題健康問題
Insureds are only required to answer 1 health question on the specific Amendment To Application For Policy (OPUAIF09(Xtra))
</td></tr>
<tr><td>VIP Club</td><td>不適用
N.A.</td></tr>
<tr><td>非標準保費折扣優惠
Substandard Premium Discount</td><td>不適用
N.A.</td></tr>
<tr><td>要員保險 / 替代
Key Man Insurance / Replacement</td><td>不適用
N.A.</td></tr>
<tr><td>共同匯報標準
Common Reporting Standard (CRS)</td><td>不適用
N.A.</td></tr>
<tr><td>外國賬戶稅務合規申報
FATCA Declaration</td><td>不適用
N.A.</td></tr>
</table>

E. 保戶服務行政指引 POS Guidelines

更改保額 Change of Sum Assured	不適用 N.A.
復效 Reinstatement	120 日內 Within 120 days
申請減價 Appeal Loading	不適用 N.A.
更改繳付保費方法 Change of Payment Mode	可轉換為年繳 / 半年繳 / 季繳 / 月繳 Allowed between annual / semi-annual / quarterly / monthly
更改計劃 Change Plan	• 可於兩個計劃級別中轉換 • 客戶只須填寫以表格下更改計劃級別: 健康證明書 **OPPOSF07** (a) 提升計劃級別：須回答表格第 18 條有關個人身體狀況之核保問題 您及 / 或受保配偶；及/ 或任何受保成員是否有任何身體損傷、殘疾、殘廢、缺陷及/ 或其他狀況而影響行動、視覺、說話能力及/ 或聽覺? 倘“是”，請提供詳細資料。 (b) 降低計劃級別：則無須回答有關個人身體狀況之核保問題 註: 在保單生效時，如因意外死亡及斷肢賠償 / 永久完全殘廢賠償而令保額或保費減少，則不可更改計劃。 • Allow plan change among 2 plan levels • Customers are only required to fill out the following form for change of plan level: Health Certificate **OPPOSF07** (a) Upgrade plan level: required to answer the underwriting question #18 on physical conditions of the insured. Do you and / or your Insured's spouse, and / or any of the covered members have any physical defects, disability, impairment,deformities and / or condition affecting mobility, sight, speech and / or hearing? If the answer is 'YES', please provide details. (b) Downgrade plan level: no need to answer the underwriting question on physical conditions of the insured. Remark: No plan change is allowed if the sum assured and premium is reduced as there is a loss of ADD/PTD and the policy is still in-force
自定期保險轉入 Term Conversion	不適用 N.A.

F. 佣金 Agency Compensation

佣金 Commission	第 1 年 Year 1	40.5%
	第 2 年至第 6 年 Year 2-6	18%
	第 7 年或以上 Year 7+	20%
首年佣金調整 First Year Commission (FYC) Adjustment	適用 Applicable	
高投保年齡之首年佣金調整 High Issue Age FYC Adjustment	不適用 N.A.	
個人續保佣金花紅 Persistency Bonus & Career Benefit	適用 Applicable	
Extra 10%	適用 Applicable	
公積金 Provident Fund (P Fund)	不適用 N.A.	
獲配首年保費入賬 First Year Premium (FYP) Credit	100%	
保單數目 Case Count	1 張保單 1 Case Count	

G. 其他 Others

保單建議書系統
Proposal Generation System (PGS)

	網上版 Web version	視窗離線版 Window offline version	iPad 離線版 iPad offline version
版本編號 Version no.	19.2	19.2	19.2
推出日期 Lanuch date	2020 年 5 月 8 日 00:00 8 May 2020 00:00		

有關 19.2 版本的詳細安排，將會由產品策劃部另函通知 (通告：A200507)
Detailed arrangements regarding the release of version 19.2 will be sent out in a separate memo issued by Product Strategy and Management Department (memo reference number: A200507)

產品簡介編號
Brochure PTA No.

繁體中文 Traditional Chinese	英文 English
PTA999948	PTA999947

附錄二: 利益一覽表
Appendix 2: Schedule of Benefits

保障項目 Benefit item	保額 Sum Assured (HK$)	
	計劃 Plan 1	計劃 Plan 2
意外死亡及斷肢賠償 **Accidental Death & Dismemberment Benefit (ADD)**	**500,000**	**1,000,000**
永久完全殘廢賠償 **Permanent Total Disability Benefit (PTD)**	**500,000**	**1,000,000**
意外醫療費用賠償 **Accidental Medical Expenses Reimbursement Benefit (AMR)**	**10,000** **(每次意外 per accident)**	**20,000** **(每次意外 per accident)**
就意外醫療費用賠償而言，針灸/跌打/脊椎治療/物理治療有以下的限制： For AMR, acupuncture / bone-setting / chiropractic treatment / physiotherapy, the following limitations shall apply:		
• 針灸及跌打 **Acupuncture and bone-setting**	**1,000** **(每次意外 per accident)** 每日最多 1 次診症 subject to 1 visit per day	**1,000** **(每次意外 per accident)** 每日最多 1 次診症 subject to 1 visit per day
• 脊椎治療及物理治療 **Chiropractic treatment and physiotherapy**	**500** **(每次診症 per visit)** 每日最多 1 次診症 subject to 1 visit per day	**700** **(每次診症 per visit)** 每日最多 1 次診症 subject to 1 visit per day
身故體恤津貼 **Compassionate Death Benefit**	**5,000**	**10,000**
其他 **Other**		
環球緊急支援服務 **Worldwide Emergency Assistance Services**		
• 緊急醫療運送及遺體運返 **Emergency medical evacuation and repatriation of remains**	**5,000,000**	**5,000,000**
• **24** 小時全球電話諮詢服務 **24-hour worldwide telephone enquiry services**	適用 **Applicable**	適用 **Applicable**

意外死亡及斷肢利益一覽表

		保額 之百分率
1.1	喪失生命	100%
1.2	永久完全喪失視力 (雙眼 / 單眼)	100%
1.3	喪失肢體或永久完全喪失其功能 （兩肢 / 一肢）	100%
1.4	喪失說話能力及失聰	100%
1.5	永久及不能痊癒的精神失常	100%
1.6	永久完全失聰	
	(a) 雙耳	75%
	(b) 單耳	25%
1.7	喪失說話能力	50%
1.8	永久完全喪失一眼球之晶體	50%
1.9	喪失任何一手四指及拇指或永久完全喪失其功能	
	(a) 右手	70%
	(b) 左手	50%
1.10	喪失任何一手四指或永久完全喪失其功能	
	(a) 右手	40%
	(b) 左手	30%
1.11	喪失任何一手拇指或永久完全喪失其功能	
	(a) 右手兩節關節 / 右手一節關節	30% /15%
	(b) 左手兩節關節 / 左手一節關節	20% / 10%
1.12	喪失任何一手手指或永久完全喪失其功能	
	(a) 右手三節關節 / 右手兩節關節 / 右手一節關節	10% /7.5% /5%
	(b) 左手三節關節 / 左手兩節關節 / 左手一節關節	7.5% /5% /2%
1.13	喪失任何一腳腳趾或永久完全喪失其功能	
	(a) 一腳所有腳趾	15%
	(b) 拇趾兩節關節	5%
	(c) 拇趾一節關節	3%
1.14	腿骨或膝蓋骨折裂而不能復原	10%
1.15	任何一腿畸短五 (5) 厘米或以上	7.5%
1.16	三級燒傷	
	身體部位　燒傷部分佔全身皮膚面積百分率	
	(a) 頭　等於或多於 8%	100%
	等於或多於 5%但少於 8%	75%
	等於或多於 2%但少於 5%	50%
	(b) 身體　等於或多於 20%	100%
	等於或多於 15%但少於 20%	75%
	等於或多於 10%但少於 15%	50%

如受保人習慣使用左手，本公司會以上表有關右手、左手之各項損害互換其百分率，以計算賠償金額。

Schedule of Benefits for Accidental Death and Dismemberment

			Percentage of Sum Assured
1.1	Loss of life		100%
1.2	Permanent total Loss of Sight (both eyes / one eye)		100%
1.3	Loss of Limb or permanent total Loss of Use of limb(s) (both limbs / one limb)		100%
1.4	Loss of Speech and Hearing		100%
1.5	Permanent and incurable insanity		100%
1.6	Permanent total Loss of Hearing of		
	(a) both ears		75%
	(b) one ear		25%
1.7	Loss of Speech		50%
1.8	Permanent total loss of the lens of one eye		50%
1.9	Loss of or the permanent total Loss of Use of four fingers and thumb of		
	(a) right hand		70%
	(b) left hand		50%
1.10	Loss of or the permanent total Loss of Use of four fingers of		
	(a) right hand		40%
	(b) left hand		30%
1.11	Loss of or the permanent total Loss of Use of one thumb		
	(a) both right joints / one right joint		30% / 15%
	(b) both left joints / one left joint		20% / 10%
1.12	Loss of or the permanent total Loss of Use of fingers		
	(a) three right joints / two right joints / one right joint		10% /7.5% /5%
	(b) three left joints / two left joints / one left joint		7.5% /5% /2%
1.13	Loss of or the permanent total Loss of Use of toes		
	(a) all-one foot		15%
	(b) great-both joints		5%
	(c) great-one joint		3%
1.14	Fractured leg or patella with established non-union		10%
1.15	Shortening of leg by at least five (5) cm		7.5%
1.16	Third Degree Burns		
	<u>Area</u>	<u>Damage as a percentage of total body surface area</u>	
	(a) head	equals to or greater than 8%	100%
		equals to or greater than 5% but less than 8%	75%
		equals to or greater than 2% but less than 5%	50%
	(b) body	equals to or greater than 20%	100%
		equals to or greater than 15% but less than 20%	75%
		equals to or greater than 10% but less than 15%	50%

If the Insured is left-handed, the percentage for the dismemberments of right hand and left hand listed in the above Schedule will be transposed.

附錄三: 市場資訊

與「添意保」計劃 1 比較

市場比較 – 個人意外保障產品（每年續保計劃）

以下比較包括市場上同類的個人意外保障產品基本計劃。 任何附加保障將不在此比較範圍內：

	友邦	**保記（一般保險）**
產品	「添意保」	保記精選「倍 X 寶」
計劃級別	計劃 1	計劃 A
繕發年齡	18-65 歲	18-70 歲
續保	至 75 歲 (非保證)	至 75 歲 (非保證)
保費 - 每月保費 - 每年保費	每月 HK$ 135 每年 HK$ 1,528	每月 HK$ 150 每年 HK$ 1,680
保障 - 主要组成部分		
意外死亡及斷肢賠償 (ADD)	500,000	600,000
永久完全殘廢賠償 (PTD)	500,000	600,000
意外醫療費用賠償 (AMR) 分項限額: - A = 針灸 - B = 跌打 - C = 脊椎治療 - P = 物理治療	每次意外 10,000 A, B: 每次意外 1,000 C, P: 每次診症 500	每次意外 10,000 A, B: 每次意外 500[1] C, P: 沒有分項限額
保障 - 其他組成部分		
住院現金	---	每次意外 9,000 (每日 300)
身故體恤津貼	5,000	---
環球緊急支援服務	適用	適用
無索償獎金 / 折扣	---	3年後可獲3個保單年度的已繳付總保費之 20%
續保獎金	---	---
復康器材津貼	---	60,000
葬禮費用津貼	---	30,000
保費豁免保障	---	---
心理輔導保障	---	---
配偶年假補償	---	---
服裝及個人物品損毀補償	---	---
額外賠償	---	如意外是在公共交通工具上發生，可獲雙倍 ADD 及 PTD 賠償。 如意外是在海外進行指定運動時發生，可獲雙倍 AMR 賠償。

[1]除了針灸及跌打外，分項限額同時適用於中藥治療。

<table>
<tr><th></th><th>宏記</th><th>蘇記</th></tr>
<tr><td>產品</td><td>「萬無 X 失」2</td><td>「樂在 X 生」</td></tr>
<tr><td>計劃級別</td><td>組別 1</td><td>成人 – 計劃 A</td></tr>
<tr><td>繕發年齡</td><td>16-65 歲</td><td>18-70 歲</td></tr>
<tr><td>續保</td><td>至 75 歲 (非保證)</td><td>終身 (保證)</td></tr>
<tr><td>保費
- 每月保費
- 每年保費</td><td>每月 HK$ 121-160[2]
每年 HK$ 1,455-1,917[3](因職業類別而異)</td><td>每月 HK$ 83
每年 HK$ 996</td></tr>
<tr><td colspan="3">保障 - 主要組成部分</td></tr>
<tr><td>意外死亡及斷肢賠償 (ADD)</td><td>250,000 – 350,000</td><td>500,000</td></tr>
<tr><td>永久完全殘廢賠償 (PTD)</td><td>250,000 – 350,000</td><td>500,000</td></tr>
<tr><td>意外醫療費用賠償 (AMR)

分項限額:
- A = 針灸
- B = 跌打
- C = 脊椎治療
- P = 物理治療</td><td>每次意外 15,000 – 21,000[4]

<table><tr><td>A</td><td>每次意外 200</td></tr><tr><td>B</td><td>每保單年度 2,000</td></tr><tr><td>C</td><td>每次意外 400</td></tr><tr><td>P</td><td>每保單年度 4,000</td></tr></table></td><td>每次意外 15,000

<table><tr><td>A
B
C</td><td>每次診症 150
每次意外最多
5 次診症</td><td rowspan="2">每保單年度
2,000</td></tr><tr><td>P</td><td>每次診症 500
每次意外最多
4 次診症</td></tr></table></td></tr>
<tr><td colspan="3">保障 - 其他組成部分</td></tr>
<tr><td>住院現金</td><td>---</td><td>每次意外最多 31 日 (每日 200)</td></tr>
<tr><td>身故體恤津貼</td><td>2,500 – 3,500[5]
(只適用於非意外導致死亡)</td><td>---</td></tr>
<tr><td>環球緊急支援服務</td><td>適用</td><td>適用</td></tr>
<tr><td>無索償獎金 / 折扣</td><td>---</td><td>每年續保可獲無索償保費折扣 5%
(最高達已付保費總額的 15%)</td></tr>
<tr><td>續保獎金</td><td>每次續保可獲額外 ADD 及/或 PTD 賠償的 5%(最高達保障金額的 25%)</td><td>---</td></tr>
<tr><td>復康器材津貼</td><td>---</td><td>15,000</td></tr>
<tr><td>葬禮費用津貼</td><td>---</td><td>---</td></tr>
<tr><td>保費豁免保障</td><td>在獲得 PTD 賠償期間生效</td><td>---</td></tr>
<tr><td>心理輔導保障</td><td>---</td><td>5,000 (每次診症 1,000)</td></tr>
<tr><td>配偶年假補償</td><td>---</td><td>每次意外最多 10 日 (每日 200)</td></tr>
<tr><td>服裝及個人物品損毀補償</td><td>---</td><td>3,000</td></tr>
<tr><td>額外賠償</td><td>如受保人及受保人的父母、子女或其合法已婚配偶之其中一人在同一意外中不幸身故，可獲額外 100%保額之賠償。</td><td>---</td></tr>
</table>

[2] 每月保費按職業組別第 1 類計算，金額包括每年保單行政費用 HK$300，並除以十二個月。
[3] 每年保費金額按職業組別第 1 類計算，金額並包括每年保單行政費用 HK$300。
[4] 保障額相等於所選計劃的最高保額之 6%。
[5] 保障額相等於所選計劃的最高保額之 1%。

附錄三: 市場資訊

與「添意保」計劃 2 比較

	友邦	保記 (一般保險)
產品	「添意保」	保記精選「倍 X 寶」
計劃級別	計劃 2	計劃 B
繕發年齡	18-65 歲	18-70 歲
續保	至 75 歲 (非保證)	至 75 歲 (非保證)
保費 - 每月保費 - 每年保費	每月 HK$ 229 每年 HK$ 2,588	每月 HK$ 300 每年 HK$ 3,360
保障 - 主要組成部分		
意外死亡及斷肢賠償 (ADD)	1,000,000	1,200,000
永久完全殘廢賠償 (PTD)	1,000,000	1,200,000
意外醫療費用賠償 (AMR) 分項限額: - A = 針灸 - B = 跌打 - C = 脊椎治療 - P = 物理治療	每次意外 20,000 A, B: 每次意外 1,000 C, P: 每次診症 700	每次意外 20,000 A, B: 每次意外 500[6] C, P: 沒有分項限額
保障 - 其他組成部分		
住院現金	---	每次意外 18,000 (每日 600)
身故體恤津貼	10,000	---
環球緊急支援服務	適用	適用
無索償獎金 / 折扣	---	3年後可獲3個保單年度的已繳付總保費之 20%
續保獎金	---	---
復康器材津貼	---	120,000
葬禮費用津貼	---	30,000
保費豁免保障	---	---
心理輔導保障	---	---
配偶年假補償	---	---
服裝及個人物品損毀補償	---	---
額外賠償	---	如意外是在公共交通工具上發生，可獲雙倍 ADD 及 PTD 賠償。 如意外是在海外進行指定運動時發生，可獲雙倍 AMR 賠償。

[6] 除了針灸及跌打外，分項限額同時適用於中藥治療。

<table>
<tr><th></th><th>宏記</th><th>蘇記</th></tr>
<tr><td>產品</td><td>「萬無 X 失」2</td><td>「樂在 X 生」</td></tr>
<tr><td>計劃級別</td><td>組別 2</td><td>成人 – 計劃 B</td></tr>
<tr><td>繕發年齡</td><td>16-65 歲</td><td>18-70 歲</td></tr>
<tr><td>續保</td><td>至 75 歲 (非保證)</td><td>終身 (保證)</td></tr>
<tr><td>保費
- 每月保費
- 每年保費</td><td>每月 HK$ 167.5-210.25[7]
每年 HK$ 2,010-2,523[8](因職業類別而異)</td><td>每月 HK$ 158
每年 HK$ 1,896</td></tr>
<tr><td colspan="3">保障 - 主要組成部分</td></tr>
<tr><td>意外死亡及斷肢賠償 (ADD)</td><td>500,000 – 650,000</td><td>1,000,000</td></tr>
<tr><td>永久完全殘廢賠償 (PTD)</td><td>500,000 – 650,000</td><td>1,000,000</td></tr>
<tr><td>意外醫療費用賠償 (AMR)

分項限額:
- A = 針灸
- B = 跌打
- C = 脊椎治療
- P = 物理治療</td><td>每次意外 30,000 – 39,000[9]

A 每次意外 200
B 每保單年度 2,000
C 每次意外 400
P 每保單年度 4,000</td><td>每次意外 30,000

A 每次診症 150
B 每次意外最多 5 次診症
C
P 每次診症 500
每次意外最多 4 次診症
每保單年度 2,000</td></tr>
<tr><td colspan="3">保障 - 其他組成部分</td></tr>
<tr><td>住院現金</td><td>---</td><td>每次意外最多 31 日 (每日 200)</td></tr>
<tr><td>身故體恤津貼</td><td>5,000 – 6,500[10]
(只適用於非意外導致死亡)</td><td>---</td></tr>
<tr><td>環球緊急支援服務</td><td>適用</td><td>適用</td></tr>
<tr><td>無索償獎金 / 折扣</td><td>---</td><td>每年續保可獲無索償保費折扣 5%
(最高達已付保費總額的 15%)</td></tr>
<tr><td>續保獎金</td><td>每次續保可獲額外 ADD 及/或 PTD 賠償的 5%(最高達保障金額的 25%)</td><td>---</td></tr>
<tr><td>復康器材津貼</td><td>---</td><td>15,000</td></tr>
<tr><td>葬禮費用津貼</td><td>---</td><td>---</td></tr>
<tr><td>保費豁免保障</td><td>在獲得 PTD 賠償期間生效</td><td>---</td></tr>
<tr><td>心理輔導保障</td><td>---</td><td>5,000 (每次診症 1,000)</td></tr>
<tr><td>配偶年假補償</td><td>---</td><td>每次意外最多 10 日(每日 200)</td></tr>
<tr><td>服裝及個人物品損毀補償</td><td>---</td><td>3,000</td></tr>
<tr><td>額外賠償</td><td>如受保人及受保人的父母、子女或其合法已婚配偶之其中一人在同一意外中不幸身故，可獲額外 100%保額之賠償。</td><td>---</td></tr>
</table>

[7] 每月保費按職業組別第 1 類計算，金額包括每年保單行政費用 HK$300，並除以十二個月。
[8] 每年保費金額按職業組別第 1 類計算，金額並包括每年保單行政費用 HK$300。
[9] 保障額相等於所選計劃的最高保額之 6%。
[10] 保障額相等於所選計劃的最高保額之 1%。

Appendix 3: Market Intelligence

Comparing with Plan 1 of Xtra Protect

Market comparison – personal accident protection products (yearly renewable plans)
Following comparison comprise of standalone personal accident protection products of similar kind in the market. Any optional benefits would be out of scope of this comparison:

	AIA	**PrudentX GI**
Product	Xtra Protect (XP)	PruX Personal Accident Plus
Plan level	Plan 1	Plan A
Issue age	Age 18-65	Age 18-70
Renewal	Up to age 75 (non-guaranteed)	Up to age 75 (non-guaranteed)
Premium - Monthly premium - Annual premium	 HK$ 135 /month HK$ 1,528 /year	 HK$ 150 /month HK$ 1,680 /year
Coverage – major components		
Accidental death and dismemberment (ADD)	500,000	600,000
Permanent total disability (PTD)	500,000	600,000
Accidental medical expenses reimbursement (AMR) Sub-limits: - A = acupuncture - B = bone-setting - C = chiropractor - P = physiotherapy	10,000 per accident A, B: 1,000 per accident C, P: 500 per visit	10,000 per accident A, B: 500 per accident[11] C, P: No sub-limit
Coverage – other components		
Hospital cash	---	9,000 per accident (300 per day)
Compassionate death benefit	5,000	---
Worldwide emergency assistance service	Available	Available
No claim bonus / discount	---	20% of total premium paid during the 3 policy years after the end of the 3-year period
Renewal bonus	---	---
Reimbursement on recovery equipment	---	60,000
Reimbursement on burial expenses	---	30,000
Premium waiver benefit	---	---
Trauma counselling benefit	---	---
Spouse annual leave compensation	---	---
Clothing and personal effects damage compensation	---	---
Additional indemnity	---	ADD and PTD payable will be doubled if the accident occurs in a public common carrier AMR payable will be doubled if the accident occurs overseas while engaging in designated sports

[11] Apart from acupuncture and bone-setting treatment, the same sub-limit also applies to Chinese medicine.

	ManuX	**ZurX**
Product	Take X 2	PAMultiX Personal Accident
Plan level	Band 1	Adult – Plan A
Issue age	Age 16-65	Age 18-70
Renewal	Up to age 75 (non-guaranteed)	Lifetime (guaranteed)
Premium - Monthly premium - Annual premium	 HK$ 121-160 /month[12] HK$ 1,455-1,917 /year[13] (varied by occupation classes)	 HK$ 83 /month HK$ 996 /year
Coverage – major components		
Accidental death and dismemberment (ADD)	250,000 – 350,000	500,000
Permanent total disability (PTD)	250,000 – 350,000	500,000
Accidental medical expenses reimbursement (AMR) Sub-limits: - A = acupuncture - B = bone-setting - C = chiropractor - P = physiotherapy	15,000 – 21,000[14] per accident A: 200 per accident B: 2,000 per policy year C: 400 per accident P: 4,000 per policy year	15,000 per accident A: 150 per visit B: 5 visits per accident C: 500 per visit P: 4 visits per accident 2,000 per policy year
Coverage – other components		
Hospital cash	---	Up to 31 days per accident (200 per day)
Compassionate death benefit	2,500 – 3,500[15] (for non-accidental death only)	---
Worldwide emergency assistance service	Available	Available
No claim bonus / discount	---	5% no claim premium discount at annual renewal (up to 15% of total premiums paid)
Renewal bonus	Additional 5% of ADD and/or PTD payable for each renewal (up to 25% of the benefit amount)	---
Reimbursement on recovery equipment	---	15,000
Reimbursement on burial expenses	---	---
Premium waiver benefit	During the period while PTD is paid	---
Trauma counselling benefit	---	5,000 (1,000 per visit)
Spouse annual leave compensation	---	Up to 10 days per accident (200 per day)
Clothing and personal effects damage compensation	---	3,000
Additional indemnity	Additional 100% of max. sum assured is paid if both the insured and one of the insured's parents / children or legally married spouse pass away in the same accident.	---

[12] Monthly premium amount is based on occupation class 1, and the amount includes an annual policy fee of HK$300 divided by twelve months.
[13] Annual premium amount is based on occupation class 1, and the amount includes an annual policy fee of HK$300.
[14] Benefit amount equals to 6% of the maximum sum assured of the selected plan.
[15] Benefit amount is equals to 1% of the maximum sum assured of the selected plan.

Appendix 3: Market Intelligence

Comparing with Plan 2 of Xtra Protect

	AIA	PrudentX GI
Product	Xtra Protect (XP)	PruX Personal Accident Plus
Plan level	Plan 2	Plan B
Issue age	Age 18-65	Age 18-70
Renewal	Up to age 75 (non-guaranteed)	Up to age 75 (non-guaranteed)
Premium - Monthly premium - Annual premium	 HK$ 229 /month HK$ 2,588 /year	 HK$ 300 /month HK$ 3,360 /year
Coverage – major components		
Accidental death and dismemberment (ADD)	1,000,000	1,200,000
Permanent total disability (PTD)	1,000,000	1,200,000
Accidental medical expenses reimbursement (AMR) Sub-limits: - A = acupuncture - B = bone-setting - C = chiropractor - P = physiotherapy	20,000 per accident A, B: 1,000 per accident C, P: 700 per visit	20,000 per accident A, B: 500 per accident[16] C, P: No sub-limit
Coverage – other components		
Hospital cash	---	18,000 per accident (600 per day)
Compassionate death benefit	10,000	---
Worldwide emergency assistance service	Available	Available
No claim bonus / discount	---	20% of total premium paid during the 3 policy years after the end of the 3-year period
Renewal bonus	---	---
Reimbursement on recovery equipment	---	120,000
Reimbursement on burial expenses	---	30,000
Premium waiver benefit	---	---
Trauma counselling benefit	---	---
Spouse annual leave compensation	---	---
Clothing and personal effects damage compensation	---	---
Additional indemnity	---	ADD and PTD payable will be doubled if the accident occurs in a public common carrier AMR payable will be doubled if the accident occurs overseas while engaging in designated sports

[16] Apart from acupuncture and bone-setting treatment, the same sub-limit also applies to Chinese medicine.

	ManuX	**ZurX**
Product	Take X 2	PAMultiX Personal Accident
Plan level	Band 2	Adult – Plan B
Issue age	Age 16-65	Age 18-70
Renewal	Up to age 75 (non-guaranteed)	Lifetime (guaranteed)
Premium - Monthly premium - Annual premium	 HK$ 167.5-210.25 /month[17] HK$ 2,010-2,523 /year[18] (varied by occupation classes)	 HK$ 158 /month HK$ 1,896 /year
Coverage – major components		
Accidental death and dismemberment (ADD)	500,000 – 650,000	1,000,000
Permanent total disability (PTD)	500,000 – 650,000	1,000,000
Accidental medical expenses reimbursement (AMR) Sub-limits: - A = acupuncture - B = bone-setting - C = chiropractor - P = physiotherapy	30,000 – 39,000[19] per accident A: 200 per accident B: 2,000 per policy year C: 400 per accident P: 4,000 per policy year	30,000 per accident A: 150 per visit B: 5 visits per accident C: 500 per visit P: 4 visits per accident 2,000 per policy year
Coverage – other components		
Hospital cash	---	Up to 31 days per accident (200 per day)
Compassionate death benefit	5,000 – 6,500[20] (for non-accidental death only)	---
Worldwide emergency assistance service	Available	Available
No claim bonus / discount	---	5% no claim premium discount at annual renewal (up to 15% of total premiums paid)
Renewal bonus	Additional 5% of ADD and/or PTD payable for each renewal (up to 25% of the benefit amount)	---
Reimbursement on recovery equipment	---	15,000
Reimbursement on burial expenses	---	---
Premium waiver benefit	During the period while PTD is paid	---
Trauma counselling benefit	---	5,000 (1,000 per visit)
Spouse annual leave compensation	---	Up to 10 days per accident (200 per day)
Clothing and personal effects damage compensation	---	3,000
Additional indemnity	Additional 100% of max. sum assured is paid if both the insured and one of the insured's parents / children or legally married spouse pass away in the same accident.	---

[17] Monthly premium amount is based on occupation class 1, and the amount includes an annual policy fee of HK$300 divided by twelve months.
[18] Annual premium amount is based on occupation class 1, and the amount includes an annual policy fee of HK$300.
[19] Benefit amount equals to 6% of the maximum sum assured of the selected plan.
[20] Benefit amount is equals to 1% of the maximum sum assured of the selected plan.

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附錄四：意外賠償申請所需遞交之索償文件
Appendix 4: Documents to be submitted for Accident Claims Application

為使能儘速辦理您的索償申請，請遞交意外賠償申請書及提供下列所需之基本文件。請注意，其他附加文件將有助審理您的索償個案。倘若我們需要額外資料以審批您的索償申請，將儘早另函通知。

In order to help us to process your claim as quickly as possible, please fill in the Accident Claim form and submit the mandatory documentary evidence specified below to us. Meanwhile, your optional documentary evidence submitted will further speed up our claim processing. Should any extra information be required for your claim processing; we will notify you promptly.

死亡有關之索償 Death related claims

文件類別 Document Type	自然死亡 Natural Death	意外死亡 Accidental Death
死亡賠償申請表 (OPCLMF04) Application Form for Death Claim (Claimant's Statement) (OPCLMF04)	O	O
死亡賠償申請書(醫生報告）(OPCLMF05) Application Form for Death Claim (Physician's Statement) (OPCLMF05)	O 1	O 1
死亡證/公証書/法院命令假定死亡證之正本或核證副本* Original or Certified True Copy of Death / Notarial Certificate / Court Order for Presumptive Death	O 2	O 2
死者的身份證正本或核證副本* Original or Certified True Copy of the Deceased's ID card	O	O
死者的旅行證件正本或核證副本* Original or Certified True Copy of the Deceased's Travel Document	O 3	O 3
受益人的身份證副本 Copy of the Beneficiary's ID card	O	O
未成年受益人的出生證明書副本 Copy of Birth Cert. of the Minor's Beneficiary	O	O
遺產或遺囑執行書* Letters of Administration / Grant of Probate	H	H
遺產執行人或遺囑管理人的身份證副本 Copy of the Administrator's ID card	H	H
未成年受益人的法定監護人證明書 Legal Guardianship Paper for Minor's Beneficiary	H	H
轉讓證明書 （如保單權益已轉讓給第三者） Assignment Deeds in case of assignees	H	H
警察報告/道路交通事故責任認定書 Police Report / Traffic Accident Report	N/A	O 4
剖屍/法醫學屍體檢驗鑒定書或死因裁判報告 Post Mortem or Coroner's report	H	O
剪報 Newspaper clipping	N/A	H
喪禮/火葬證明書 Cremation Permit	H	H
遺體入境準許證 Permit to Import Human Remains	O 3, 4	O 3, 4
註銷戶藉/居留證明* De-registration of Residence Certificate	O 4	O 4
於居住國家或地區辦理死亡登記* Registration of Death at Home Country	O 4	O 4
由入境事務處發出的「身份證註銷證明」(如死者是香港永久居民)* Proof of deregistration of HKID card issued by the Immigration Department if the deceased is a permanent resident of Hong Kong	O 3	O 3

O：基本文件 Mandatory documentary　　H：視乎情況所需 May be required　　N/A： 不適用 Not applicable

*以上文件的核證副本可於我們的客戶服務中心或營運部辦理
*Documents can be certified at our Customer Service Centres, Operations Service Centre or Operations Department.

此清單僅供參考。公司可能要求提供額外相關索償文件以作證明。
This checklist is for reference only. Our company may request for additional documents for verification.

附註 Remark :

1	適用於由保單繕發日/生效日(以較遲者為準)起計二年內發生的身故個案；保證繕發(GIO)產品除外。 Applicable to Death claim incurred within the first 2 policy years from issue date / commencement date, whichever is later. Guaranteed Issue Offer (GIO) products are exempted.
2	如受保人（死者）於海外身故，其死亡證副本需由當地方政府或海外 AIA 辦事處核證. In case of death incurred in overseas, original death certificate must be certified by provincial or state government or our AIA overseas office.
3	只適用受保人（死者）於海外身故 Applicable to death incurred in overseas only
4	只適用於受保人（死者）於香港及澳門以外區域擁有居住權 Applicable to the deceased where the Home Country is other than Hong Kong & Macau

斷肢有關之索償 Dismemberment related claims

文件類別 Document Type	斷肢 Dismemberment
保單持有人身分證副本 Copy of Owner's ID Card(s)	O
意外賠償申請書 – 第一部份 (OPCLMF02) Accident Claim Form – Part 1 (OPCLMF02)	O
意外賠償申請書 – 第二部份 (OPCLMF02) Accident Claim Form – Part 2 (OPCLMF02)	O
病假證明書 Sick Leave Certificates	H
醫院、醫療收據正本 Original Medical / Hospital Treatment Receipts	H
專科醫生或特別治療之轉介信 Referral letter for special medical service/therapeutic treatment issued by a registered medical practitioner	H
於公司醫療部作驗傷/身體檢查 Medical Examination by Company Doctor	H
退回正本文件表格(OPUAIF28) Request for Return of Original Document(s) Form (OPUAIF28)	H
壽險及團體賠償安排表格 (OPCLMF61) Individual Life & Group Claims Arrangement Form (OPCLMF61)	H
勞工賠償評估證明書(如表格 5 或表格 7)(適用於工業意外) Employee Compensation Assessment Certificate (for industrial accident only)	H
僱主確認受保人之病假證明書 Official Employer's Confirmation on the Insured's Sick Leave Record	H
警察報告/交通意外報告 Police Report / Traffic Accident Report	H
X-光及化驗報告 X-ray & Laboratory Reports	H
物理治療/職業治療報告 Physiotherapy / Occupational Report	H
其他保險公司/機構之賠償細算表 Compensation Breakdown from other Insurer / Party	H
剪報 Newspaper clipping	H

O : 基本文件 Mandatory documentary　　H : 視乎情況所需 May be required

此清單僅供參考。公司可能要求提供額外相關索償文件以作證明。
This checklist is for reference only. Our company may request for additional documents for verification.

永久完全殘廢有關之索償 Permanent total disability related claims

文件類別 Document Type	永久完全殘廢 Permanent Total Disability
保單持有人身分證副本 Copy of Owner's ID Card(s)	O
完全及永久喪失工作能力賠償申請表 - 第一部及第二部 (OPCLMF06) Total & Permanent Disability Claim Form - Part I & II (OPCLMF06)	O
物理治療/職業治療報告 Physiotherapy / Occupational Therapy Report(s)	O
化驗、超聲波、X-光、電腦掃描、磁力共震及病理檢驗報告 Laboratory, X-Ray, MRI, CT Scan, Histopathological Report(s)	O
列有診斷証明之病假証明書 Sick Leave Certificate(s)	O
治療詳情 Consultation Proof	O
於公司醫療部作驗傷/身體檢查 Medical Examination by Company Doctor	H
勞工賠償評估証明書（如表格 5 或表格 7）（適用於工業意外） Employee's Compensation Assessment Certificate (Form 5 / Form 7) for Industrial Accident	H
警察報告或交通意外報告 Police Report / Traffic Accident Report	H
僱主確認受保人病假証明書 Official Employer's Confirmation on the Insured's Sick Leave Record	H

O : 基本文件 Mandatory documentary　　H : 視乎情況所需 May be required

此清單僅供參考。公司可能要求提供額外相關索償文件以作證明。
This checklist is for reference only. Our company may request for additional documents for verification.

意外醫療費用有關之索償 Accidental medical expenses reimbursement related claims

文件類別 Document Type	意外醫療費用 Accidental Medical Reimbursement
保單持有人身分證副本 Copy of Owner's ID Card(s)	O
意外賠償申請書 – 第一部份 (OPCLMF02) Accident Claim Form – Part 1 (OPCLMF02)	O
意外賠償申請書 – 第二部份 (OPCLMF02) Accident Claim Form – Part 2 (OPCLMF02)	H
病假證明書 Sick Leave Certificates	H
醫院、醫療收據正本 Original Medical / Hospital Treatment Receipts	O
專科醫生或特別治療之轉介信 Referral letter for special medical service/therapeutic treatment issued by a registered medical practitioner	O
於公司醫療部作驗傷/身體檢查 Medical Examination by Company Doctor	H
退回正本文件表格(OPUAIF28) Request for Return of Original Document(s) Form (OPUAIF28)	H
壽險及團體賠償安排表格 (OPCLMF61) Individual Life & Group Claims Arrangement Form (OPCLMF61)	H
勞工賠償評估證明書(如表格 5 或表格 7)(適用於工業意外) Employee Compensation Assessment Certificate (for industrial accident only)	H
僱主確認受保人之病假證明書 Official Employer's Confirmation on the Insured's Sick Leave Record	H
警察報告/交通意外報告 Police Report / Traffic Accident Report	H
X-光及化驗報告 X-ray & Laboratory Reports	H
物理治療/職業治療報告 Physiotherapy / Occupational Report	H
其他保險公司/機構之賠償細算表 Compensation Breakdown from other Insurer / Party	O
剪報 Newspaper clipping	H

O : 基本文件 Mandatory documentary　　H : 視乎情況所需 May be required

此清單僅供參考。公司可能要求提供額外相關索償文件以作證明。
This checklist is for reference only. Our company may request for additional documents for verification.