

穿梭兩地 成就機遇

# 人身平安保險



## 人身平安保險

意外事故，隨時隨地可能發生。「人身平安保險」，保費低廉，保障優厚，投保後，如遇意外事故導致身故及身體傷殘，本人（或其受益人）可獲得賠償。

### 保障的責任範圍

由於外來明顯的意外事故引致身體、四肢、雙目受到傷殘，或遭致身故、耳聾、斷骨等，均可按保單列明的受傷殘程度獲得全部保險金額或一部份保險金額的賠償。

### 免費享有24小時全球緊急支援服務

只要您成為「人身平安保險」的受保人，中國太平保險(香港)有限公司免費為您於外地旅遊或公幹時，安排緊急支援中心提供二十四小時全球熱線及醫療支援服務：

24小時全球緊急支援服務	最高賠償額
緊急醫療撤離或送返	無限額
送返遺體或骨灰	無限額
安排親友探望 (傷/病者必須住院超過七天以上)	一張來回機票 (經濟客位)
安排未成年子女返港 (年齡為十八歲以下)	一張單程機票 (經濟客位)
代墊入院按金擔保	US\$6,500.00

### 地區範圍

世界各地。

### 投保年齡

自18歲起至64歲止。

### 職業類別

甲類：從事室內工作的文職人員。

乙類：不從事體力勞動的外勤人員。

## 附加保險(自選)

### 意外醫療費用賠償：

如附加上述保險，遇發生意外事故導致身體受到傷害，在52週內對因治療該項傷害所需的合理費用，經註冊醫生或醫院證明，可獲得賠償。但不論屬一次事故或多次事故的累積，以不超過所投保的醫藥賠償的保險金額為限。

跌打、物理及整脊治療費用每次意外最高賠償金額

- 跌打治療費用：HK\$500
- 整脊治療費用及物理治療費用：HK\$1,000

## 保費：(按一年計算)

職業類別	* 意外身故及肢體傷殘 每1,000元保額	** 意外醫藥費賠償 每100元保額
甲類	\$ 1.20	\$ 1.20
乙類	\$ 1.60	\$ 1.50

最低收費：HK\$300.00

附註：

\* 意外身故及肢體傷殘保額：由HK\$100,000起

\*\* 意外醫藥賠償保額：不超過意外身故及肢體傷殘保額的十分之一為限，由HK\$5,000起至HK\$50,000止。

## 除外責任

本保險不承保由以下直接或間接原因所致的損失：

1. 戰爭、類似戰爭的行動、恐怖活動及有關的一切風險、內戰、叛變、罷工、暴動、或由於核子武器、核子游離輻射、核子燃料或其燃燒後產生的廢料所致輻射能的沾染（包括自發的核子分裂在內）。
2. 疾病、傳染病或非因意外事故而進行內外科治療手術而致的體殘、身故。
3. 被保險人自願招惹不必要之危險（為企圖拯救別人之生命則除外）、或因被保險人的挑釁或故意行為而導致的打鬥、被襲擊、自殺、自加傷害、毆鬥或因觸犯刑章的不法行為，或因酒醉、服用藥物、神經錯亂。
4. 遭遇謀害。
5. 打獵、攀山（指需要利用繩索或誘導繩為輔助工具者）、滑雪、滑水、冬季運動、潛水、參加各種競賽。
6. 從事軍警工作，當執行職務時所致的。
7. 由於懷孕、分娩、難產或因此而引致的。
8. 被保險人因本身存在的缺陷或病症而遭受之身故或體殘，而此缺陷或病症未有事先填報或得本公司同意承保的。
9. 被保險人從事空中飛行工作(以旅客身份乘搭由航空公司或註冊商業公司擁有和控制的註冊航班機除外)。

## 賠償金額表

項目	傷害程度	賠償的利益
1.	身故（失蹤不能作為意外身故，但因乘坐飛機或船隻失事而致完全滅失的不在此限）	保額的100%
2.	全身癱殘（必須終身臥床或永久喪失工作能力）	保額的100%
3.	喪失兩肢（指自手腕或足踝關節以上之分離喪失）或雙目失明、或喪失一肢及一目失明	保額的100%
4.	喪失一肢或一目失明	保額的50%
5.	喪失手指或足趾（每手、腳的）： (1) 喪失四指 (2) 喪失拇指全部 (3) 喪失拇指一節或食指全部 (4) 喪失食指一節或二節或中指全部 (5) 喪失中指一節或二節，或無名指、小指全部 (6) 喪失無名指、小指一節或二節 (7) 喪失足趾全部 (8) 喪失大趾全部 (9) 喪失大趾一節或其他任何一趾的全部 (10) 喪失大趾以外任何一趾的一節	保額的40% 保額的25% 保額的10% 保額的6% 保額的3% 保額的1% 保額的15% 保額的5% 保額的2% 保額的1%
6.	耳聾、斷骨	照註冊醫生鑑定的百分率

規約：本表內賠款按下列規辦辦理：

1. 除經特別同意外，若被保險人之年齡小於十八歲(以出生日期為定)或超過六十四歲(以出生日期為定)者，本保險單則會拒絕被保險人之索償。
2. 在本保險有效期內，不論發生一次或多次賠償，保險公司最高賠償責任，以不超過保險金額為限。
3. 表列第一項身故必須在意外事故發生之日起12個月內造成者。
4. 保戶不得因遭受一次意外，而獲得表列一項以上的賠款金額，只表列第五項內的可同時兼得，但該項最高賠款不得超過保額的百分之五十。（損失必須在意外事故發生之日起180天內造成者）

注：此單張上所載的內容由中國太平保險(香港)有限公司全權負責，僅供參考之用。

人身平安保險由中國太平保險(香港)有限公司承保保險，並依據保單之條款及細則，承擔所有保障及賠償事宜。

中國工商銀行(亞洲)有限公司為中國太平保險(香港)有限公司之授權保險代理商。



承保公司：

**中國太平保險(香港)有限公司**  
China Taiping Insurance (HK) Company Limited

如果您選擇不收取有關工銀亞洲的宣傳郵件，請以書面通知本行，地址及收件人為「香港中環花園道3號中國工商銀行大廈33樓，資料保護主任收」。

查詢詳情，歡迎親臨本行各分行，  
我們的客戶服務主任隨時樂意為您提供更多資料。

您亦可致電客戶服務熱線

**218 95588** 或

瀏覽我們的網站

[www.icbcasia.com](http://www.icbcasia.com)

# Personal Accident Insurance



## Personal Accident Insurance

Accident can happen at anytime. Personal Accident Insurance provides a plentiful protection at a low-priced premium. If you are insured, you or your beneficiary will be compensated in the event of accidental event causing death and permanent disablement.

### Coverage

To pay to the Insured the whole principal sum or partial benefit according to the degree of disablement specified in the policy if the Insured sustains any bodily injury caused by accident resulting in disablement to body, limb, eye or death, deafness and fracture of bones, etc.

### Free 24 hours Worldwide Emergency Assistance Services

Once you become a Personal Accident Insurance Insured, China Taiping Insurance (HK) Company Limited will arrange a free 24 hours Worldwide Emergency Assistance Services whilst you are travelling overseas for leisure or business.

24 hours Worldwide Emergency Assistance Services	Maximum Benefit
Emergency Medical Evacuation or Repatriation	Unlimited
Repatriation of Mortal Remains/Ashes	Unlimited
Compassionate Visit (Insured sustained injury or sickness & hospitalized for more than 7 days)	One Return Economy Class Air Ticket
Return of Unattended Dependent Child(ren) under the age of 18	One Way Economy Class Air Ticket
Deposit of Guaranteeing of Hospital Admission	US\$6,500.00

### Geographical Limit

Worldwide

### Age Limit

18 – 64

### Occupation

Class 1 : indoor clerical duties without manual work  
Class 2 : non-manual work but involving outdoor duties

## Additional Coverage (Optional)

### Accidental Medical Expenses:

If the Insured has insured for Accidental Medical Expenses, he/she will receive reimbursement of reasonable medical expenses incurred loss in the event of accidental event causing bodily injury and receive reasonable necessitated medical treatment within 52 weeks and certified by Registered Medical Practitioner or hospital provided that the maximum amount payable in aggregate will not exceed the proposed limit of Medical Expenses for any one event or events.

Maximum claim limit of each loss for Chinese bonesetter, physiotherapy or chiropractic treatment :

- Chinese bonesetter treatment : HK\$500
- physiotherapy or chiropractic treatment : Hk\$1,000

### Premium : (annual premium basic)

Occupation class	* Accidental Death and Permanent Disablement per \$1,000 of proposed benefit	** Accidental Medical Expenses per \$100 proposed benefit
Class 1	\$ 1.20	\$ 1.20
Class 2	\$ 1.60	\$ 1.50

Minimum Premium : HK\$300.00

Remarks:

- \* Sum Insured for Accidental Death and Permanent Disablement: HK\$100,000 (minimum)
- \*\* Sum Insured for Accidental Medical Expenses : HK\$5,000 – HK\$50,000 with maximum not exceeding a tenth of Sum Insured of Accidental Medical Expenses

## Exceptions

This insurance does not cover loss directly or indirectly resulting from the following causes:

1. War, hostilities or warlike operations, loss or damage from Act of Terrorism, civil war, rebellion, strikes, riots or caused by or contributed to by or arising from ionizing radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purpose of this exception combustion shall include any self-sustaining process of nuclear fission.
2. Illness, infectious disease or by medical or surgical treatment (other than treatment required on account of an accident covered by this policy).
3. The Insured wilfully exposing himself to needless peril (except in an attempt to save human life), fighting, attack resulting from provocation or deliberate act of Insured or the Insured committing or attempting to commit suicide or self-injury or fighting or any criminal or felonious act, or caused whilst the Insured is by intoxication, drugs or insanity.
4. The Insured suffering injury by encountering murder.
5. The Insured engaging in hunting, mountaineering necessitating ropes or guides, skating, water ski-ing, diving, winter sports, racing of any kind or professional sport.
6. In case of the Insured engaging service in the force or police.
7. Pregnancy, childbirth, dystocia or the result or consequence thereof.
8. The Insured suffering from any Pre-Existing physical defect or infirmity which had not been declared to and accepted by the Company.
9. The Insured engaging in air travel, except as a passenger in a properly licensed multi-engined aircraft being operated by a licensed commercial air carrier or owned and operated by a commercial concern.

## The Schedule of Benefits

ITEM	INJURY	BENEFITS
1.	Death (Accidental Death shall not in any way be presumed by reason of disappearance of the Insured except in the event of the total loss by wreck of the ship or aircraft on which the Insured was travelling.)	100% of the principal sum
2.	Total paralysis (resulting in being permanently bedridden or permanent disablement from engaging in or giving attention to profession or occupation)	100% of the principal sum
3.	Loss of two limbs (Actual physical severance through or above wrist or ankle joints), or total and irrecoverable loss of sight of both eyes, or loss of one limb and total and irrecoverable loss of sight of one eye.	100% of the principal sum
4.	Loss of either one limb or sight of either one eye	50% of the principal sum
5.	Loss of Fingers or Toes (on each hand or foot) : (1) Loss of four fingers (2) Loss of thumb (both phalanges) (3) Loss of thumb (1 phalanx) or index finger (3 phalanges) (4) Loss of index finger (1 or 2 phalanges), or middle finger (3 phalanges) (5) Loss of middle finger (1 or 2 phalanges), or ring finger (3 phalanges), or little finger (3 phalanges) (6) Loss of ring finger (1 or 2 phalanges), or little finger (1 or 2 phalanges) (7) Loss of all toes (8) Loss of toe - great (both phalanges) (9) Loss of toe - great (one phalanx) or any other toes (two phalanges) (10) Loss of toe - any other than great (one phalanx)	40% of the principal sum 25% of the principal sum 10% of the principal sum 6% of the principal sum 3% of the principal sum 1% of the principal sum 15% of the principal sum 5% of the principal sum 2% of the principal sum 1% of the principal sum
6.	Deafness, fracture of bones	Such proportion to be assessed by registered doctor

### PROVISOES

1. No Claim will be paid if the Insured is under 18th or over 64th birthdays, unless specially agreed.
2. The total liability of the Company in respect of any claim or claims accumulated shall not exceed the total amount insured.
3. Under Item 1, Death must occur within 12 calendar months from the date of accident.
4. The Insured shall not be entitled to compensation under more than one of the Items in the Schedule in respect of any one accident. The maximum payment of compensation under Item 5 shall not exceed 50% of the Principal Sum. (Losses must occur within 180 days from the date of Accident.)

- \* China Taiping Insurance (HK) Company Limited assumes full responsibility for the contents of this leaflet.

The information of this leaflet is for reference only. China Taiping Insurance (HK) Company Limited is the insurance underwriter of "Personal Accident Insurance" and is solely responsible for all coverage and compensation subject to the terms and conditions of the Policy.

Industrial and Commercial Bank of China (Asia) Limited is an authorized insurance agent of China Taiping Insurance (HK) Company Limited.



Underwritten by:

**中國太平保險(香港)有限公司**  
China Taiping Insurance (HK) Company Limited

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**For details, please visit any of our branches and our Customer Service Officers will be pleased to provide you with more information.**

**You may also call our Customer Service Hotline on**

**218 95588** or  
**browse our website**  
**www.icbcasia.com**

**中國太平保險(香港)有限公司**  
China Taiping Insurance (HK) Company Limited

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**人身平安保險投保書**

**重要提示：** 您與本公司之合約將以此投保書所填報之事實為根據，所以您必須填報一切事實，否則所簽發之保單將告無效。如您不清楚某一事項是否重要，也請將此事項在此投保申請書上說明。  
請用正楷填寫本表各欄，並提供詳盡完整的答覆及在適當的空格內填上(✓)

投保人資料			
姓名	中文	英文	與被保險人關係
通訊地址			
聯絡電話		電郵地址	傳真
被保險人資料			
姓名	中文	英文	性別
出生日期(日/月/年)		香港身分證號碼	聯絡電話
通訊地址			
在職公司名稱			職位
工作性質		電郵地址	
受益人資料			
姓名	中文	英文	性別
通訊地址			聯絡電話
投保利益			
利益項目		保險金額(港幣)	保險費(港幣)
1.	意外身故		
2.	意外身故及肢體傷殘		
3.	完全喪失工作能力之每週賠償(如投保每週賠償，請申報年薪： )		
4.	意外醫療費		
			總年保費：
保險期限	由_____至_____ (日/月/年) (首尾兩日包括在內)		
被保險人健康狀況及其他資料詳情			
(一) 請閣下將過往已投保或現正申請投保之人壽、人身意外及醫療賠償保險，列明如下：			
保險公司名稱	保險單種類	保險金額	保險單到期日
_____	_____	_____	_____
(二) 閣下曾否投保人壽保險、醫療賠償保險或其他人身意外保險而被拒保、延擱或撤銷？或曾持有該種保險之保單或證書，而於事後曾被修正、增加保費、取銷、或被拒絕續保？			
<input type="checkbox"/> 是 <input type="checkbox"/> 否 若“有”，請說明：			
(三) 在最近5年內曾否因疾病或遭受意外傷害而接受治療或接受外科手術？			
<input type="checkbox"/> 是 <input type="checkbox"/> 否 若“是”，請說明病症或傷害治療日期及結果：			
(四) 閣下現在身體功能包括四肢、視覺、聽覺或身體其他部份及健康狀況是否健全及良好？			
<input type="checkbox"/> 是 <input type="checkbox"/> 否 若“否”，請說明：			
(五) 閣下之工作是否自僱性質 <input type="checkbox"/> 是 <input type="checkbox"/> 否			
收集個人資料聲明			
閣下提供的資料，為本公司提供保險業務所需，並可能使用於下列目的：			
- 任何與保險或財務有關的產品或服務，或該等產品或服務的任何更改、變更、取消或續期；			
- 任何索償或索償分析；及可能轉移予：現存或不時成立的任何有關的公司，或任何其他從事與保險或再保險有關的公司，或與保險業務有關的中介人或索償或調查或其他服務提供者，或任何保險公司的協會或聯會。			
閣下有權查閱及要求更正本公司持有有關閣下的個人資料。如有任何要求或查詢，請來函或聯絡本公司總經理辦公室經理。			
聲明及簽署			
本人謹此聲明本投保書所列全部資料乃就本人所知一切據實填報。本人明白本投保書及聲明將構成本人與中國太平保險(香港)有限公司之間的合約依據。本人同意有關保險須在該公司接受本投保書後才生效。			
投保人簽署：_____		日期：_____	

For Office Use Only			
Proposer Code :		Client Code :	
Agent Code :			
M 201: _____ %	202: _____ %	203: _____ %	204: _____ %
213: _____ %		AT No:	
S 201: _____ %	202: _____ %	203: _____ %	204: _____ %
213: _____ %		Salesman Code :	
O R: _____ %	U/W System : <input type="checkbox"/> KEA <input type="checkbox"/> NEW		Policy No. :