

# 學生人身平安保險



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意外雖難以預計，但應未雨綢繆，早作打算。若不幸發生意外，往往會帶來額外的財政負擔，令生活大失預算。「學生人身平安保險」以低廉之保費給予您的孩子在何時何地都能獲得全面的保障。

### 保險計劃特色

- 保障意外身故、傷殘、意外醫療費用及住院現金津貼
- 提供二十四小時全球保障，不論何時何地，身處學校或家裏、出外遊玩、上學及回家途中，均在受保障之列
- 全部保障項目均無自負金額
- 增設嚴重燒傷保障
- 保障因緊急治療所需，由意外發生地點前往附近診所或醫院之緊急交通費用
- 意外醫療費用保障包括跌打費用及整脊或物理治療費用

### 保障項目表

保障範圍	學能保計劃	智能保計劃
	每年最高賠償金額(HK\$)	每年最高賠償金額(HK\$)
<b>1. 人身平安險 (意外身故或傷殘)</b>	200,000	500,000
(1) 身故		100%
(2) 喪失兩肢或雙目失明		100%
(3) 喪失一肢或一目失明		50%
(4) 永久完全失聰		
雙耳		75%
單耳		15%
(5) 永久喪失說話能力		50%
<b>2. 意外醫療費用</b> 被保險人因意外受傷導致的住院、門診的醫療費用、治療及外科手術費用。該醫療費用包括跌打醫療費用每次意外最高賠償 HK\$500 (惟每天最高限額 HK\$150)；整脊或物理治療費用每次意外最高賠償 HK\$1,000 (惟每天最高限額 HK\$200)。	5,000	10,000
<b>3. 住院現金津貼</b> 被保險人因意外受傷，需留院接受緊急治療，連續入住醫院第四天起，每日可獲得現金津貼，最高可達10日。	每日100 最高1,000	每日300 最高3,000
<b>4. 嚴重燒傷 (三級程度燒傷)</b> 被保險人遭受三級程度燒傷且燒傷部分達身體表面面積5%或以上，均可按保單受傷程度表列內容獲得賠償。	20,000	50,000

## 收費表

全年保費 (HK\$)	
學能保計劃	智能保計劃
300	680

## 被保險人資格

年齡由3至19歲未婚之全讀學生。

## 一般除外責任

本保險不負責以下引致的人身傷亡及費用：

- 戰爭、類似戰爭的行動、恐怖主義活動、內戰、叛變、罷工、暴動，或由於核子武器離輻射、核子燃料或其燃燒後產生的廢料所致輻射能的污染（包括自發的核子分裂在內）。
- 任何非法行為或活動。
- 從事專業性質的運動或比賽，或可使被保險人從而獲得收入或酬勞之運動。
- 參與各類危險活動或運動，包括但不限於打獵、使用繩索或在嚮導帶領下登山或攀山、滑雪、潛水、潛水、冬季運動、懸掛滑翔、跳降傘、賽車或其他競跑以外的比賽（惟出席或參與學校的活動則除外）。
- 被保險人自願招惹不必要之危機（為企圖拯救別人之生命則除外）或在神志正常或精神失常的情況下自殺、自毀、蓄意自殘或做出任何企圖威脅自身安全的行為。
- 懷孕、分娩、難產、墮胎或流產。
- 投保前已存在之傷病。
- 因履行僱傭合約或非僱傭性質的合約（惟出席或參與學校的活動則除外）。

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。

學生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。

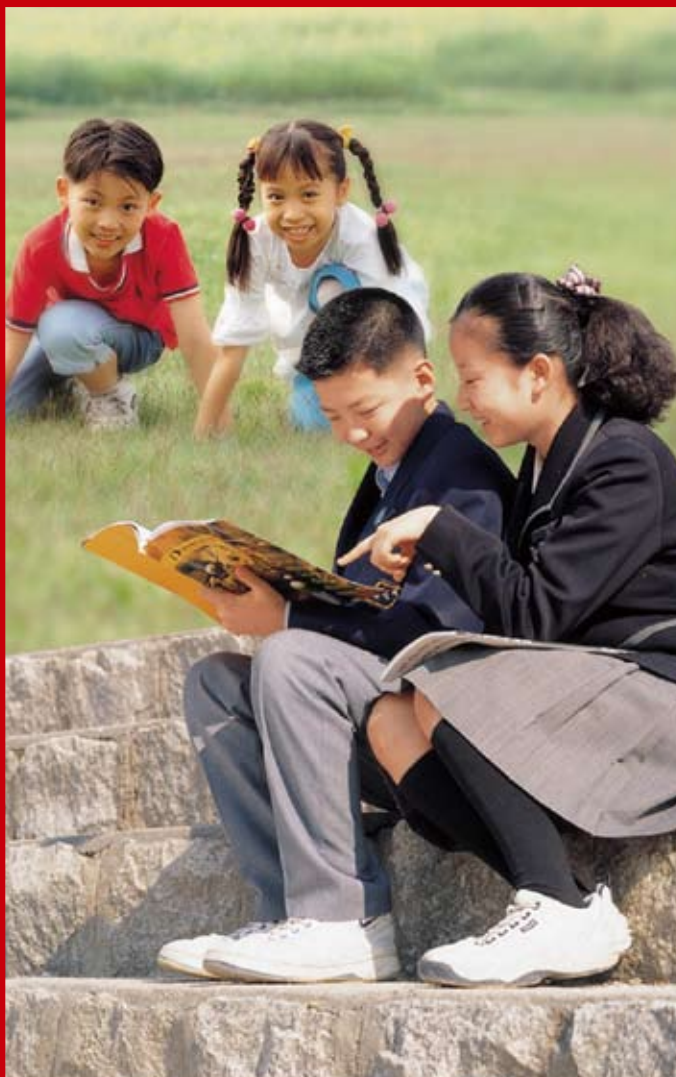
您亦可致電客戶服務熱線

**218 95588** 或

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# Student Personal Accident Insurance



## Student Personal Accident Insurance

You can't predict when accidents will happen, but you can prepare for them. When accidents occur, you may suffer an additional and unexpected financial burden. "Student Personal Accident Insurance" protects your child with comprehensive worldwide personal accident coverage at low premium.

### Product Highlights

- Covers accidental death, bodily injury, accidental medical expenses & hospital cash allowance
- 24 Hours Worldwide Protection. This Insurance plan covers you are at school, at home or while away, playing or travelling. Any time, anywhere wherever protected
- No deductible for all benefits
- Major burns benefit
- Covers expenses for emergency transportation from a place where an accident occurred to the nearest clinic or hospital for emergency treatment
- Accident Medical Expenses include Chinese bonesetter and chiropractic or physiotherapy treatment expenses

### Coverage

Coverage	Smart Plan	Brilliant Plan
	Maximum Benefit per annum (HK\$)	Maximum Benefit per annum (HK\$)
<b>1. Personal Accident (Accidental Death and Bodily Injury)</b> (1) Death (2) Loss of two limbs or Loss of sight of both eyes (3) Loss of either one limb or Loss of sight of one eye (4) Permanent total loss of Hearing in both ears in one ear (5) Permanent total loss of Speech	200,000	500,000
<b>2. Accidental Medical Expenses</b> If the Insured suffers from bodily injury caused by an accident, the expenses will be reimbursed for medical, hospital and surgical treatment. It also includes Chinese bonesetter treatment expenses with a limit of HK\$500 per accident (HK\$150/day) and Chiropractic or Physiotherapy treatment expenses with a limit of HK\$1,000 per accident (HK\$200/day).	5,000	10,000
<b>3. Hospital Cash Allowance</b> If the Insured suffers from bodily injury caused by an accident and is confined in hospital for treatment, he/she is entitled to claim hospital cash allowance. The allowance will be paid from the 4th consecutive day of hospital confinement up to 10 days.	100/day 1,000	300/day 3,000
<b>4. Major Burns (Third Degree Burns)</b> Subject to Third Degree Burns with burnt areas equal to or greater than 5% of the insured's total body surface area, benefits will be payable according to the Policy.	20,000	50,000

### Age Limit of Insured

Annual Premium (HK\$)	
Smart Plan	Brilliant Plan
300	680

### Age Limit of Insured

The Insured should be unmarried full-time student aged between 3 and 19.

### General Exclusions

The Company will not be liable for death or injuries and expenses arising out of or in consequence of:

- 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 (including any self-sustaining process of nuclear fission)
- taking part in any illegal act or activities.
- engaging in sports or games in a professional capacity or where an Insured Student would earn income or remuneration from engaging in sports.
- participating in dangerous activities or sports including but not limited to hunting, climbing or mountaineering necessitating the use of ropes or guides, skating, water ski-ing, diving, winter sports, hand-gliding, parachuting, racing other than on foot (except attending or participating in school activities).
- willfully exposing himself to needless peril (except in an attempt to save human life) or suicide, self-destruction, self-inflicted injury or any attempt threat whether sane or insane.
- pregnancy, childbirth, dystocia, abortion or miscarriage.
- pre-existing illness or bodily injury.
- working under a contract of employment or contract for service (except attending or participating in school activities)

\* 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 "Student 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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**218 95588** or  
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