

保障

「全意保」綜合意外保險附加契約
ACCIDENT INDEMNITY RIDER

我們為您和摯愛
提供周全保障



提供全球性之周全意外保障

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真生活 真夥伴
THE REAL LIFE COMPANY

保障

「全意保」綜合意外保險附加契約

周全的意外保障

意外是不能預測的。為應付意外帶來的衝擊，「全意保」綜合意外保險附加契約是一個不可缺少的保障。倘若因意外發生後 90 天內身體受傷而直接導致身故、斷肢、燒傷、殘廢、住院或進行手術，「全意保」可為您提供全面的經濟支援。

意外死亡及斷肢賠償

倘若您不幸因意外而身故或斷肢，「全意保」將提供相等於保額 2% 至 100% 的賠償。保障範圍亦包括因意外導致永久喪失視力、聽覺、說話能力、以至永久及不能痊癒的精神失常。

意外燒傷賠償¹

若因意外受到三級燒傷，可獲得相等於保額 50% 至 100% 的賠償，視乎燒傷範圍而定。

暫時殘廢賠償²

如因意外導致暫時殘廢，您可獲下列賠償：

- 於暫時完全殘廢期間 — 每週賠償為保額之 1%
- 於暫時局部殘廢期間 — 每週賠償為保額之 0.25%

永久完全殘廢賠償³

當已獲取暫時殘廢賠償滿 52 個星期後及不幸被確定為永久完全殘廢，您可連續 18 個月每月獲得相等於保額 1% 的賠償，其餘的 82% 將會於第 18 個月終結時一次過支付。

住院賠償

若因意外而需入院治療，您可獲相等於保額 0.1% 的每日賠償。若入住以下國家或地區的醫院，包括香港、澳門、馬來西亞、泰國、日本、南韓、台灣、新加坡、美國、加拿大、澳洲、紐西蘭及西歐，最長賠償期為 1,000 日；其他地區則為 365 日。

手術賠償

若因意外受傷而需要進行手術，您可獲相等於保額之 0.3% 至 5% 作為賠償費用⁴。

雙倍賠償

如您在以下情況意外受傷，將可獲雙倍的意外死亡及斷肢賠償、意外燒傷賠償、暫時殘廢賠償及永久完全殘廢賠償：

- 以乘客身分乘坐要付款而有固定路線的公共陸上交通工具；或
- 在一般載客用升降機廂內（礦場及任何營建工地之升降機除外）；或
- 在公共建築物內發生火警。公共建築物為戲院、公眾大禮堂、酒店、學校及醫院。

暴動及民事騷亂附加契約

為提供更周詳的保障，即使您在暴亂時受損害、遇襲或謀殺，此額外附加契約亦會作出賠償（需獲公司同意並繳交額外保費）。

請即聯絡您的財務策劃顧問或致電 AIA 客戶熱線瞭解詳情

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1. 倘因同一次意外而導致多於一項意外死亡及斷肢賠償或意外燒傷賠償，您/受益人只能獲得賠償金額最高的一項。
2. 若意外死亡及斷肢賠償或意外燒傷賠償已獲發給或殘廢期少於一星期，暫時殘廢賠償將不獲發給。暫時殘廢賠償最高不超過 52 個星期。
3. 當意外死亡及斷肢賠償、意外燒傷賠償或永久完全殘廢賠償其中一項獲發給後，此契約即會自動終止。
4. 若在同一項意外需進行超過一項手術，您只能獲得賠償金額最高的一項。

注意：此為每年續保計劃，直至保單保障期屆滿為止，續保保費將根據受保人續保時的職業類別及當時適用之保費表而定。該保費表並非固定不變，本公司保留隨時修訂該保費表之權利。本公司可隨時於 30 日前以書面通知而取消此附加契約。

不保事項

- 遇襲、謀殺、暴動及騷亂、罷工或恐怖活動（已購有暴動及民事騷亂附加契約除外）
- 自致的傷害、戰爭或革命、參與軍役服務、抵觸法律
- 參予打鬥或滋擾、參與賽馬、賽車或水肺潛水
- 受酒精或未經註冊醫生處方之藥物影響、受腐敗物質或細菌感染
- 乘搭任何航空裝置或空中運輸工具（除受保人身處由商業航空公司在規定的載客航線中行駛外）

此產品簡介只供參考，有關保單契約條款之定義、契約條款及保障條件之原文及完整敘述，請參閱保單契約。
「AIA」、「本公司」或「我們」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）。

Comprehensive Accidental Protection

Accidents - by their very nature - are unforeseeable. In order to protect you from the unexpected, an **Accident Indemnity Rider** should be an essential addition to your life plan. This rider offers extensive coverage against any financial burden in the event of death or dismemberment, burns, disability, hospitalisation and / or surgery that is directly as a result of an accident and that occurs within 90 days of the date of the accident.

Accidental Death & Dismemberment

If, because of an accident, you suffer from dismemberment or a limb disability - or you pass away - you or your loved ones will receive between 2% to 100% of the insured amount. Such accident coverage also includes any permanent total loss of sight, speech or hearing or permanent and incurable insanity.

Accidental Burns¹

In the case of accidental third-degree burns, 50% to 100% of the insured amount will be paid according to the burnt area.

Temporary Disability Benefit²

If there is a period of temporary disability following an accident, you are entitled to the following:

- 1% of the insured amount on a weekly basis if resulting in temporary total disability
- 0.25% of the insured amount on a weekly basis if resulting in temporary partial disability

Permanent Total Disability Benefit³

In the event that you are totally and permanently disabled after your temporary disability benefit has been paid for 52 weeks, you will receive a monthly benefit of 1% of the insured amount for a further 18 months. Following this period, the remaining 82% of the insured amount will be paid to you in the form of a single lump sum.

Hospital Benefit

If you are hospitalised as a result of an accident, you will receive a daily benefit equal to 0.1% of the insured amount for up to 1,000 days in the following 13 locations or countries - Hong Kong, Macau, Malaysia, Thailand, Japan, South Korea, Taiwan, Singapore, the United States, Canada, Australia, New Zealand and Western Europe or for 365 days in other locations.

Surgical Benefit

If you undergo surgery due to an accidental injury, benefits range from 0.3% to 5.0% of the insured amount will be payable⁴.

Double Indemnity

The total amount of benefits provided - in the case of accidental death and dismemberment; accidental burns; temporary disability and permanent total disability benefit - will be doubled if the accident occurs when:

- You are riding as a fare-paying passenger on public land transportation over an established route; or
- You are in a duly certified passenger lift (lifts in mines and on construction site are excluded); or
- As a direct result of the burning of a public building - namely a theatre, public auditorium, hotel, school or hospital.

Riot and Civil Commotion (RCC) Coverage

To provide you with greater personal security and peace of mind, the above benefits are also payable for losses incurred during a riot and civil commotion, assault and murder. This coverage requires extra premium and is subject to the company's approval.

Please contact your financial planner or call AIA Customer Hotline for details

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1. Only the loss with the largest benefit will be payable if more than one loss under Accidental Death & Dismemberment or Accidental Burns results from the same accident.
2. Temporary Disability Benefit will not be payable if benefit of Accidental Death & Dismemberment or Accidental Burns has been paid, or if the disability period is less than one week. Maximum payment of Temporary Disability Benefits does not exceed 52 weeks.
3. The contract will terminate immediately upon payment of the claim for Accidental Death & Dismemberment, Accidental Burns or Permanent Total Disability Benefit.
4. If more than one surgical operation is performed for an accident, only the operation with the largest surgical benefit is payable.

Remark: This rider will be renewed annually up to the expiry age as stated in the policy contract. The renewal premium will be based on the occupational class of the Insured and the applicable premium table upon renewal. Such premium table is not fixed and the Company reserves the right to revise it from time to time. By giving a 30-day prior written notice, the Company reserves the right to cancel the policy.

Exclusions

The following cases are exempted:

- In the event of: assault, murder, riot and civil commotion, industrial action or terrorist activity (except when covered within the RCC coverage).
- Self-destruction, war or revolution, service in the armed force, violation or attempted violation of the law.
- Participation in fights or affrays, racing on wheels or horses, undertaking scuba diving.
- Involving in an accident / event while under the influence of alcohol or under the influence of non-prescribed drugs, ptomaine's or bacterial infection.
- Undertaking aviation activities - except if travelling on a commercial passenger airline on a regular scheduled trip over an established passenger route.

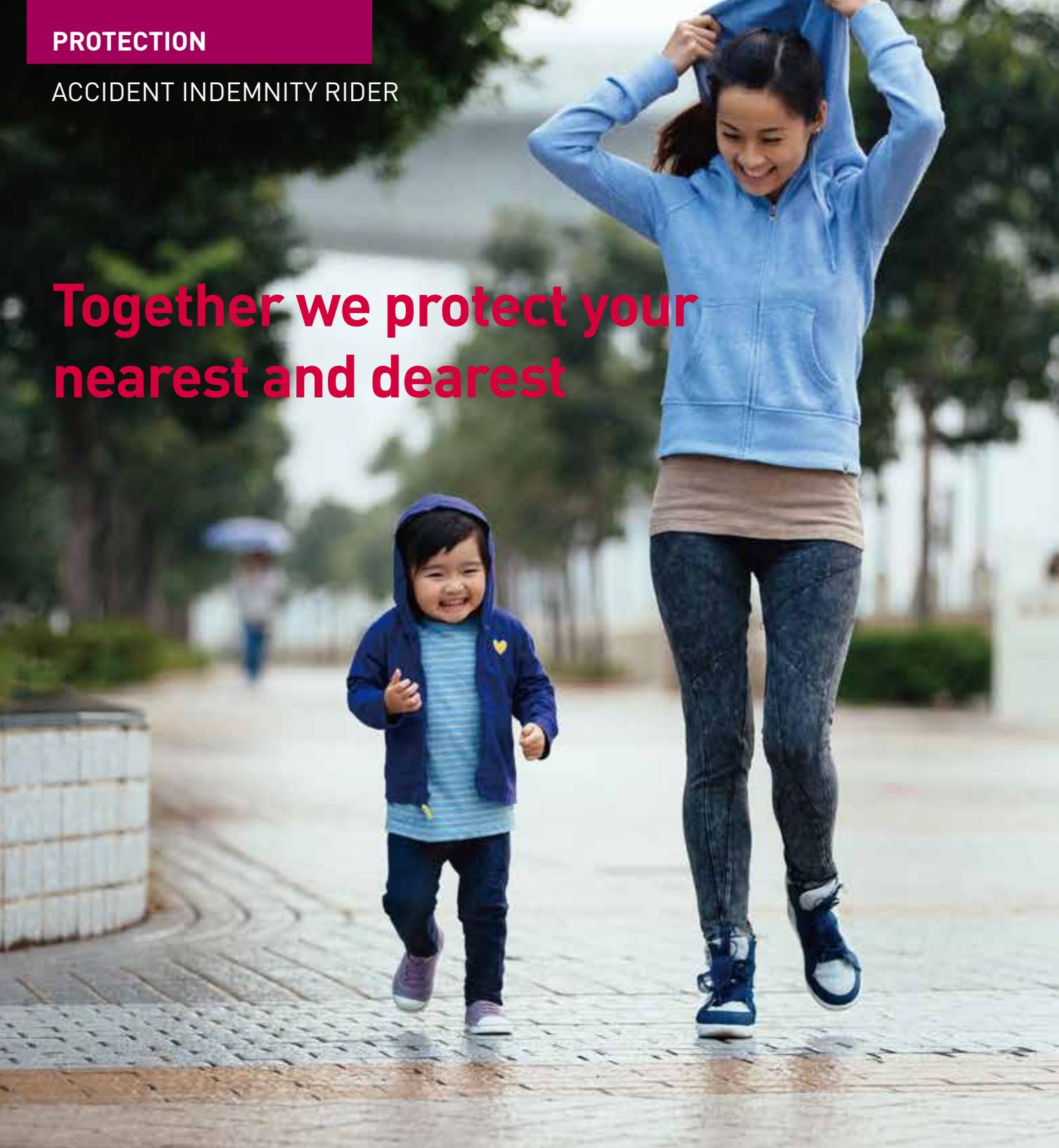
This brochure is for reference only. Please refer to the Policy contract for the definitions of capitalised terms, and the exact and complete terms and conditions of coverage.

"AIA", "the Company", "We", "us" or "our" herein refers to AIA International Limited (Incorporated in Bermuda with limited liability).

PROTECTION

ACCIDENT INDEMNITY RIDER

**Together we protect your
nearest and dearest**



Enjoy comprehensive coverage accidental protection around the world

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COMPANY