

CARE

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Attentive Care Accident Protection Plan

(PMH047AE1308)

INSURANCE

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Attentive Care Accident Protection Plan

Solace from a devoted helping hand

We take precautions in life to ensure the safety of our family and ourselves, however, accidents could still happen without warning and beyond our control.

Accident will not only cause pain and suffering, but often impose a heavy financial strain on you and your family. We are here to help you anticipate all possibilities, even the most unexpected events, by providing an all-round solution to help you and your family overcome the most unfortunate adversities.

The Attentive Care Accident Protection Plan provides comprehensive protection in the event of death or dismemberment, disability and hospitalisation, as well as other value-added features. It is available as a standalone plan or as a rider to your other plans.

Accidental Death and Dismemberment Benefit

In the unfortunate circumstances of dismemberment, major burns or even death caused by an accident, Attentive Care Accident Protection Plan ("Attentive Care") will provide a lump sum payment in accordance with the Benefit Schedule from 2% to 100% of the Sum Insured to help ease the financial strain your family may face.

Permanent Total Disability Benefit¹

In the unfortunate event of becoming permanently disabled due to a severe accident, you may lose the ability to participate in gainful employment and the loss of income may impose a detrimental financial burden on your family. With Attentive Care, you will receive 1% of the Sum Insured per month during the continuance of such disability starting from the 13th month after the injury for 18 months. If the permanent total disability persists after this period, the remaining 82% of the Sum Insured will be paid in a single lump sum.

Accidental Medical Expenses Benefit²

Whether the accident is minor or severe, you will need medical care, which invariably leads to amassing bills. To ease your financial burden, we will reimburse the actual medical expenses incurred up to a maximum of 5% of the Sum Insured per accident, including outpatient, hospital, surgical, nursing or Chinese bonesetter expenses³.

Daily Hospital Income Benefit

If you are confined to a hospital due to an accident or Hand, Foot, Mouth Disease⁴ in Specified Countries⁵, you will receive a daily benefit of 0.1% of the Sum Insured up to 90 days per accident or disease. Non-Specified Countries will still be covered with relatively reduced benefit⁶.

No Claim Bonus⁷

If no claim arises in the 12 months prior to each policy anniversary, the Accidental Death and Dismemberment Benefit and Permanent Total Disability Benefit will be increased by 5% of the Sum Insured on each of the first five policy anniversary, accumulated up to 25% of the Sum Insured.

Double Indemnity Benefit

To enhance your protection, the Accidental Death and Dismemberment Benefit and Permanent Total Disability Benefit (including any No Claim Bonus) will be doubled if the accident occurs under the following circumstances:

- While you are a fare-paying passenger on any public conveyance licensed to carry passengers; or
- While you are in an elevator (excluding elevators installed in mines or construction sites); or
- Fire in a public building, referring to theatre, public auditorium, hotel, school, hospital, restaurant and shopping mall, in which you are in at the commencement of the fire.

Compassionate Death Benefit

In the unfortunate event of death, your beneficiary will receive 1% of the Sum Insured, up to HK\$10,000 / US\$1,250.

24-hour Worldwide Assistance Service⁸

Accidents that occur overseas especially in unfamiliar surroundings can cause extreme anxiety and distress. To ensure you can receive immediate assistance around the clock, Attentive Care provides 24-hour Worldwide Assistance Service, including telephone medical advice, emergency medical evacuation and repatriation of mortal remains.

The total amount payable in respect of Accidental Death and Dismemberment Benefit and Permanent Total Disability Benefit under this Policy shall not exceed 100% of the Sum Insured.

Example on the plan options for Benefits, Coverage and Premium(HKD)

	Plan 1	Plan 2	Plan 3			
Sum Insured	400,000	800,000	1,200,000			
Benefits	Maximum Coverage					
Accidental Death and Dismemberment Benefit	400,000	800,000	1,200,000			
Permanent Total Disability Benefit ¹	400,000	800,000	1,200,000			
Accidental Medical Expense Benefit (per accident) ^{2,3}	20,000	40,000	60,000			
Daily Hospital Income Benefit (up to 90 days per accident or disease, varies by countries) ^{4,5,6}	400 / Day	800 / Day	1,200 / Day			
No Claim Bonus (per accident) ⁷	100,000	200,000	300,000			
Double Indemnity Benefit	500,000	1,000,000	1,500,000			
Compassionate Death Benefit	4,000	8,000	10,000			
24-hour Worldwide Assistance Service ⁸	✓	✓	✓			
Occupation Class ⁹	Premiums for basic plan					
	Plan 1		Plan 2		Plan 3	
	Annual	Monthly	Annual	Monthly	Annual	Monthly
1	2,048	185	3,848	347	5,652	509
2	2,568	232	4,888	440	7,212	650
3	2,988	269	5,728	516	8,472	763
4	4,144	373	8,040	724	11,940	1,075
Occupation Class ⁹	Premiums for rider					
	Plan 1		Plan 2		Plan 3	
	Annual	Monthly	Annual	Monthly	Annual	Monthly
1	1,800	162	3,600	324	5,400	486
2	2,316	209	4,632	417	6,948	626
3	2,736	247	5,472	493	8,208	739
4	3,892	351	7,784	701	11,676	1,051

Note: Sum Insured ranges from HK\$400,000 to HK\$2,000,000¹⁰ is available. For policies in USD, the exchange rate is fixed at 1:8 (USD:HKD).
The above figures are rounded up to nearest dollar (if applicable).

Attentive Care Accident Protection Plan

Plan Type	Basic Plan / Rider
Issue Age (Age Next Birthday)	1 (15 days) – 60
Policy Term	Non-guaranteed yearly renewable to age 65
Premium Payment Period	To age 65
Premium Structure	<ul style="list-style-type: none"> · Based on four occupation classes · Non-guaranteed and yearly renewable (The Company reserves the right to revise the premium rate from time to time.)
Currency	HKD / USD
Premium Payment Mode	Monthly / Semi-annually / Annually
Minimum Sum Insured	HK\$400,000 / US\$50,000
Maximum Sum Insured ¹⁰	HK\$2,000,000 / US\$250,000

Benefit Schedule of Accidental Death and Dismemberment

Injury	% of the Sum Insured	Injury	% of the Sum Insured
Loss of Life	100%	Loss of or Permanent Total Loss of Use of Finger	
Permanent & Incurable Paralysis of all Limbs	100%	- Three phalanges – right hand / left hand	10% / 7.5%
Loss of or Permanent Total Loss of Use of Two Limbs	100%	- Two phalanges – right hand / left hand	7.5% / 5%
Loss of or Permanent Total Loss of Use of One Limb	100%	- One phalanx – right hand/ left hand	5% / 2%
Permanent Total Loss of Sight of Both Eyes	100%	Loss of or Permanent Total Loss of Use of All Toes on One Foot	15%
Permanent Total Loss of Sight of One Eye	100%	Loss of or Permanent Total Loss of Use of Great Toe	
Permanent Total Loss of Speech and Hearing	100%	- Two phalanges	5%
Permanent Total Loss of Hearing in		- One phalanx	3%
- Both ears	75%	Loss of or Permanent Total Loss of Use of Other Toe	2%
- One ear	15%	Fractured Leg or Patella with Established Non-union	10%
Permanent Total Loss of Speech	50%	Shortening of Leg by at Least 5 cm	7.5%
Permanent Total Loss of the Lens of One Eye	50%	Third Degree Burns (x = % of total body surface area)	
Removal of Lower Jaw by Surgical Operation	30%	- Head	
Loss of or Permanent Total Loss of Use of Thumb and Four Fingers of		x >= 8%	100%
- Right hand	70%	8% > x >= 6%	75%
- Left hand	50%	6% > x >= 4%	50%
Loss of or Permanent Total Loss of Use of Four Fingers of		4% > x >= 2%	25%
- Right hand	40%	- Body	
- Left hand	30%	x >= 20%	100%
Loss of or Permanent Total Loss of Use of Thumb		20% > x >= 15%	75%
- Both phalanges – right hand / left hand	30% / 20%	15% > x >= 13%	50%
- One phalanx – right hand / left hand	15% / 10%	13% > x >= 10%	25%

Note: Left hand users can have the percentage of Sum Insured of left and right hand reversed.

Key exclusions:

Benefit will not be paid if death or injury occurs from (1) disease or infection (excluding Hand, Foot, Mouth disease covered under Daily Hospital Income Benefit and infections which occur through an accidental cut or wound); (2) pregnancy, childbirth, miscarriage or abortion; (3) suicide or self-inflicted injury (sane or insane/intoxicated or not); (4) drug (unless with lawful directions and prescription of a Physician); (5) influence of alcohol; (6) poison, gas or fumes (other than as a result of accident in relation to the Insured's occupation); (7) war, terrorism or terroristic activities (declared or undeclared); (8) flying other than fare-paying passenger; (9) riot, civil commotion or insurrection; (10) commitment of or attempt to commit a criminal act; (11) racing or participation in professional sports competition with reward and income other than on foot or swimming; (12) nuclear radiation or contamination or use of any nuclear weapons; (13) pre-existing conditions; (14) cosmetic, plastic or elective surgery for beautification and (15) child abuse or suspected child abuse. For details, please refer to the Policy Provisions.

Remarks:

- Permanent Total Disability Benefit is not applicable if the Insured is less than age 18 at the time of the accident.
- If the Insured is less than age 18 when the accident occurred, the actual medical expenses reimbursed will not exceed HK\$16,000 / US\$2,000.
- Chinese bonesetter expenses are covered up to 10% of Accidental Medical Expense Benefit, per annum, subject to HK\$200 / US\$25 per day and HK\$2,000 / US\$250 per policy year.
- Coverage is available only to Hand, Foot, Mouth Disease commencing more than 30 days after the Effective Date of the policy. This coverage is applicable to an Insured who is less than age 18 when he is diagnosed with Hand, Foot, Mouth Disease, which must be certified in writing by a Physician. For the definition of Hand, Foot, Mouth Disease, please refer to the Policy Provisions for details.
- Specified Countries including Hong Kong, Macau, Taiwan, Singapore, Malaysia, Thailand, Japan, South Korea, North America, Australia, New Zealand and Western Europe (Austria, Belgium, Denmark, Finland, France, Germany, Greece, Iceland, Ireland, Italy, Luxembourg, Monaco, Netherlands, Norway, Portugal, Spain, Sweden, Switzerland, United Kingdom and Vatican City).
- Daily Hospital Income Benefit for non-specified countries will be reduced by 50%, subject to a maximum aggregate limit of HK\$480 / US\$60 per day of confinement (including any other active hospital income benefits provided by the Company) in respect of the same Insured.
- No Claim Bonus shall remain constant in the remaining term after the 5th policy anniversary or when Permanent Total Disability Benefit is paid, whichever is earlier.
- The service is provided by International SOS. The Company shall not be responsible for any act or failure to act on the part of International SOS.
- Occupation classifications are for reference only and subject to underwriting decision.

Class 1 Persons engaged in indoor or professional, administrative, managerial, clerical and non-manual occupations.
e.g. Accountant, Lawyer, Doctor, Teacher

Class 2 Persons engaged in outdoor duties of non-manual works and/or work of a supervisory nature.
e.g. Engineer, Salesman, Domestic Helper, Postman

Class 3 Persons engaged in light manual work without using heavy machine.
e.g. Baker, Restaurant Waiter, Locksmith

Class 4 Persons engaged in manual works.
e.g. Electrician (indoor duties), Mechanic, Windsurfing Instructor

10 Maximum Sum Insured is subject to underwriting decision.

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Disclaimer:

The above information is for reference only and is indicative of the key features of the Plan. For a complete explanation of the terms and conditions, please refer to the Policy Provisions. In the event of any ambiguity or inconsistency between the terms of this leaflet and the Policy Provisions, the Policy Provisions in English shall prevail. In the event of any discrepancy between the English and Chinese version of this leaflet, the English version shall prevail.