



閩信(香港)

人身意外

綜合保險計劃

Min Xin (Hong Kong)
Personal Accident Comprehensive
Insurance Plan



閩信保險有限公司
MIN XIN INSURANCE COMPANY LIMITED

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計劃特點 Plan Highlights

閩信 (香港) 人身意外綜合保險計劃 Min Xin (Hong Kong) Personal Accident Comprehensive Insurance Plan

計劃特點

- ◆ 全球二十四小時保障
- ◆ 自由選擇投保額及額外附加保障
- ◆ 夫婦同時投保可享有九折優惠；其子女更可獲免費保障
- ◆ 投保前毋須驗身
- ◆ 保障項目廣泛：包括人身意外、意外醫療費用 (包括跌打及針灸，並且不設自負金額)、骨折、暫時完全傷殘等
- ◆ 保障全面：包括氣體及食物中毒、暴動及民亂、劫機、失蹤、恐怖活動、天然災難 (例如：地震、海嘯) 等
- ◆ 保障一切業餘及消閒運動
- ◆ **免費** 提供家居意外、山泥傾瀉、水災、爆炸、火災或遇持械行劫引致死亡之額外賠償
- ◆ **免費** 提供緊急醫療運送 / 遺體運返費用賠償
- ◆ **免費** 提供昏迷保障
- ◆ **免費** 保單續保時，保額自動增值
- ◆ **免費** 提供二級或三級燒傷保障
- ◆ **免費** 提供二十四小時閩信國際支援服務熱線

Plan highlights

- ◆ 24 hours Worldwide Coverage
- ◆ Choose Benefit Items & Amount to Suit Your Own Needs
- ◆ 10% Discount for Insured and Spouse Apply Together, While Children Will Entitle to Free Cover
- ◆ No Medical Examination Required
- ◆ Comprehensive Coverage: including Personal Accident, Accidental Medical Expenses (Including Chinese Bonesetter and Acupuncturist Without Excess), Broken Bones, Weekly Indemnity Benefit, etc.
- ◆ Broader Coverage, including Gas and Food Poisoning, Riot and Civil Commotion, Hijacking, Disappearance, Terrorist Activities, Natural Disasters (e.g. Earthquake, Tsunami, etc.)
- ◆ Cover for all Amateur Sports
- ◆ **Free** Additional Indemnity in Home Accident, Landslide, Flood, Explosion, Fire or Armed Robbery that resulting in Death
- ◆ **Free** Emergency Medical Evacuation and Repatriation of Remains
- ◆ **Free** Coma Benefit
- ◆ **Free** Renewal Bonus
- ◆ **Free** 2nd or 3rd Degree Burns Benefit
- ◆ **Free** 24-hour MIN XIN Worldwide Assistance Service Hotline

個人綜合計劃 Individual Package Plan

個人綜合計劃 Individual Package Plan

	保障項目 Benefit Items	投保額 (港幣) Sum Insured (HK\$)		
		計劃一 Plan 1	計劃二 Plan 2	計劃三 Plan 3
A1)	意外死亡及永久完全或部份傷殘 Accidental Death & Permanent Total or Partial Disablement	500,000	750,000	1,000,000
A2)	意外醫療費用 Accidental Medical Expenses	5,000	10,000	20,000
		(每宗意外 Max. per accident)		
	包括跌打及針灸 Includes Bonesetter & Acupuncturist	每日每次 150，每宗意外最高賠償至 1,500 及每年 2,000 150 per visit per day, max. 1,500 per Accident and 2,000 per policy year		

免費額外保障

A3)	家居意外、山泥傾瀉、水災、爆炸、火災或遇持械行劫引致死亡之額外賠償 Additional Indemnity in Home Accident, Landslide, Flood, Explosion, Fire or Armed Robbery that resulting in Death	250,000	375,000	500,000
A4)	緊急醫療運送及遺體運返 (只限意外) Emergency Medical Evacuation & Repatriation of Remains (For Accident only)	不設上限 Unlimited		
A5)	昏迷保障 (只限意外) Coma Benefit (For Accident only)	每週賠償 500。首兩星期不作賠償，最高為五十週，以 25,000 為限 500 for each full week of continuous unconsciousness subject to fourteen (14) days waiting period and up to a maximum of fifty (50) weeks for any one Accident, subject to max. 25,000		
A6)	續保紅利 Renewal Bonus	首五年每年可獲保障項目 A1 原本保額之 10% 增益，直至最高 50% 並以 500,000 為限 10% increase per policy year on the initial amount of benefit A1, up to 50% and subject to max. 500,000		
A7)	燒傷保障 (二級或三級) Burns Benefit (2nd or 3rd Degree)	75,000		
A8)	殮葬費用 (只限意外身故) Funeral Expenses (For accidental death only)	7,500		

職業類別 Occupational Class	年繳保費 Annual Premium (港幣 HK\$)		
	計劃一 Plan 1	計劃二 Plan 2	計劃三 Plan 3
類別一 Class 1	505	797	1,170
類別二 Class 2	685	1,082	1,590
類別三 Class 3	1,125	1,775	2,600
類別四 Class 4	1,825	不適用 N/A	不適用 N/A

備註 Remarks:

- 計劃二及三不適用於從事類別四危險性工作人士
Plan 2 and Plan 3 are not applicable to Insured Person whose occupation is Class 4
- 職業類別之詳情請參閱小冊子內之第十七頁
Please refer to page 18 of this brochure for duties of Occupation Classification
- 如以上投保額或計劃不適合您的選擇，請參考小冊子第六頁之「個人自訂計劃」
Should above Sum Insured or Plan not suitable for your needs, please refer to page 6 of this brochure "Individual Tailor-made Plan"

個人自訂計劃 Individual Tailor-made Plan



個人自訂計劃 Individual Tailor-made Plan

以下保費率表提供自由選擇之保障及投保額以切合您的個人需要
Below stated rate table provides you the flexibility to choose your own suitable benefits & Sum Insured Amount

	個人自訂保障項目 Individual Tailor-made Benefit Items	投保額 (港幣) Sum Insured (HK\$)			
		職業類別 Occupation Classification			
		類別一 Class 1	類別二 Class 2	類別三 Class 3	類別四 Class 4
A1)	意外死亡及永久完全或部份傷殘 Accidental Death & Permanent Total or Partial Disablement	0.85%0	1.15%0	1.9%0	3.05%0
	最高為投保額 Maximum sum insured	4,000,000	4,000,000	1,500,000	500,000
A2)	意外醫療費用 Accidental Medical Expenses	16%0	22%0	35%0	60%0
	最高至保障項目 A1 之 10% 或最高為 Maximum 10% of Benefit A1 or up to (選較低者 whichever the less)	100,000	100,000	20,000	20,000
	包括跌打及針灸 Includes Bonesetter & Acupuncturist	每日每次 150, 每宗意外最高賠償至 1,500 及每年 2,000 150 per visit per day, max. 1,500 per accident and 2,000 per policy year			

免費額外保障

A3)	家居意外、山泥傾瀉、水災、爆炸、火災或遇持械行劫引致死亡之額外賠償 Additional Indemnity in Home Accident, Landslide, Flood, Explosion, Fire or Armed Robbery that resulting in Death	額外賠償額為保障項目 A1 之 50%，以不超過 500,000 為限 Extra 50% of benefit A1, subject to max. 500,000			
A4)	緊急醫療運送及遺體運返 (只限意外) Emergency Medical Evacuation & Repatriation of Remains (For Accident only)	不設上限 Unlimited			
A5)	昏迷保障 (只限意外) Coma Benefit (For Accident only)	每週賠償 500。首兩星期不作賠償，最高為五十週，以 25,000 為限 500 for each full week of continuous unconsciousness subject to fourteen (14) days waiting period and up to a maximum of fifty (50) weeks for any one Accident, subject to max. 25,000			
A6)	續保紅利 Renewal Bonus	首五年每年可獲保障項目 A1 原本保額之 10% 增益，直至最高 50% 並以 500,000 為限 10% increase per policy year on the initial amount of benefit A1, up to 50% and subject to max. 500,000			
A7)	燒傷保障 (二級或三級) Burns Benefit (2nd or 3rd Degree)	75,000			
A8)	殮葬費用 (只限意外身故) Funeral Expenses (For accidental death only)	7,500			

個人附加保障項目 Individual Optional Benefit Items

保障項目 Benefit Items	職業類別 Occupation Classification			
	類別一 Class 1	類別二 Class 2	類別三 Class 3	類別四 Class 4
B) 暫時完全傷殘 Temporary Total Disablement	23%	30%	不適用 N/A	不適用 N/A
每週最高賠償額 (最長達 104 週) Max. per week (up to 104 weeks)	4,000	3,000	不適用 N/A	不適用 N/A
或每週入息之 75% 但以不超過保障項目 A1 投保額 1% 為限 (選較低者) or 75% of weekly salary subject to not exceeding 1% of benefit A1 (whichever the less)	<ul style="list-style-type: none"> 首五天不作賠償 1st fifth day deductible 不適用於自僱人士 Not applicable for self-employed 			
C) 雙倍賠償 Double Indemnity	0.25%0			
保障項目 A1 之 100%，以不超過 1,000,000 為限 100% on benefit A1, subject to max. 1,000,000				
保障項目 Benefit Items	投保額 (港幣) Sum Insured (HK\$)		年繳保費 (港幣) Annual Premium (HK\$)	
D) 骨折及燒傷 (二級或三級) 保障 Broken Bones and Burns (2nd or 3rd Degree) Benefit	100,000		225	

備註 Remarks:

- 職業類別之詳情請參閱小冊子內之第十七頁
Please refer to page 18 of this brochure for duties of Occupation Classification
- 如須投保更高金額，請聯絡本公司以作個別申請
For higher Sum Insured, please contact us for separate quotation



保障內容 Details of Coverage





保障內容 Details of Coverage

基本保障內容 Basic Benefits of Coverage

A1. 意外死亡及永久完全或部份傷殘

Accidental Death & Permanent Total or Partial Disablement

倘若受保人在世界任何地方，任何時間，不幸遭遇意外，而在十二個月內導致身故或永久傷殘，均可獲得現金賠償。

Covers the Insured Person injured by accident anywhere in the world 24-hour a day, solely and independently of any other causes which shall within twelve (12) consecutive months result in accidental death or permanent disablement.

A2. 意外醫療費用 Accidental Medical Expenses

賠償因意外受傷引致的醫療費用，包括門診及住院費用、手術費用、跌打及針灸治療等，毋須自負金額。跌打及針灸治療費用，每日每次港幣 150，最高賠償為每次意外港幣 1,500 及每保單年度港幣 2,000。

Reimburse for medical expenses resulting from injury due to accident, including in-patient or out-patient, surgical treatment, Chinese bonesetters and acupuncturists. No excess applies. The maximum reimbursement of Chinese bonesetters and acupuncturists is HK\$150 per visit per day, up to HK\$1,500 per disability and HK\$2,000 per policy year.

A3. # 家居意外、山泥傾瀉、水災、爆炸、火災或遇持械行劫引致死亡之額外賠償

Additional Indemnity in Home Accident, Landslide, Flood, Explosion, Fire or Armed Robbery that resulting in Death

倘若受保人不幸遇到家居意外、山泥傾瀉、水災、爆炸、火災或遇持械行劫發生意外而導致死亡，受保人將會額外獲得 50% 之 (A1) 意外死亡保障作賠償，最高賠償為港幣 500,000。

If the Insured Person gets injured and causes death at Home Accident, Landslide, Flood, Explosion, Fire or Armed Robbery, extra 50% of compensation of (A1) Accidental Death will be entitled, subject to maximum HK\$500,000.

A4. 緊急醫療運送 Emergency Medical Evacuation

倘若受保人在離港後不幸遇上意外導致嚴重受傷，我們將因應緊急醫療所需而運送受保人至就近地區或送返香港接受治療。

If the Insured Person sustains serious injury while he/she is traveling outside Hong Kong, we will make the necessary arrangement/evacuation to Hong Kong or nearest place for appropriate medical treatment.

及 &

遺體運返 Repatriation of Mortal Remains

倘若受保人在離港後不幸嚴重受傷身故，我們會安排遺體或骨灰運返香港。

In the event of death due to serious injury while the Insured Person is traveling outside Hong Kong, we will make the necessary arrangements to return deceased Insured Person's mortal remains to Hong Kong.

A5. 昏迷保障 Coma Benefit

若受保人因意外導至連續昏迷十四天以上，並由醫生診治，首兩星期不作賠償，之後每週昏迷期間，本公司將賠償每週港幣 500，最長至五十週。

The Insured sustains Bodily Injury which directly causes or results in a continuous unconscious state and under the regular care and attendance of a Physician, the Company shall pay HK\$500 for each full week of continuous unconsciousness subject to fourteen (14) days waiting period and up to a maximum of fifty (50) weeks for any one Accident.

A6. 續保紅利 Renewal bonus

本計劃免費送您續保紅利，當保單週年續保時，意外死亡及永久完全或部份傷殘之原本投保額將自動遞增 10%，直至連續續保五年至 50% 為止，以港幣 500,000 為限。

Upon each anniversary date of this policy, a renewal bonus equal to 10% of the initial Sum Insured will be added to the Principle Sum Benefit payable under Accidental Death & Permanent Total or Partial Disablement up to maximum of 50% for five consecutive years, subject to maximum HK\$500,000.

A7. 燒傷保障 (二級或三級) Burns Benefit (2nd or 3rd Degree)

倘若受保人不幸因意外導致二級或三級程度以上之燒傷，將可按受傷程度予以賠償。

A cash benefit will be payable in accordance with the respective injury in case of the Insured Person suffers second or third degree burns as a result of accident.

A8. 殮葬費用 Funeral Expenses

因意外身故可獲現金津貼支付殮葬費用。

Cash benefit payable for funeral arrangement due to accidental death.

備註 # Remarks:

子女不適用於保障項目 A3 家居意外、山泥傾瀉、水災、爆炸、火災或遇持械行劫引致死亡之額外賠償。

Child(ren) is/are not applicable to Benefit A3 Additional Indemnity in Home Accident, Landslide, Flood, Explosion, Fire or Armed Robbery that resulting in Death.





個人附加保障內容 Individual Optional Benefit of Coverage

- B. **# 暫時完全傷殘保障 # Temporary Total Disablement**
因意外導致暫時傷殘而完全不能參與日常工作，可獲每週賠償，直至受保人康復或可恢復工作為止，最長可達 104 週。
Weekly compensation for entire prevention of the Insured Person from attending his/her daily business due to temporary disablement resulting from accident, subject to maximum 104 weeks payment. Compensation is payable until the Insured Person is recovered or can return to his/her duty.
- C. **# 雙倍賠償 # Double Indemnity**
倘若受保人在乘坐付費之公共交通工具上不幸遇上意外、或警匪槍戰時受傷，導致意外死亡及永久完全或部份傷殘保障將作雙倍賠償，以不超過每名受保人為港幣 **1,000,000** 為限。
If the Insured Person suffers from accidental injury while traveling as a fare-paying passenger in a Public Common Carrier, or gun battle between the police and the criminal, compensation for A1) Accidental Death & Permanent Total or Partial Disablement will be doubled, subject to maximum of HK\$**1,000,000** per Insured Person.
- D. **# 骨折及燒傷 (二級或三級) 保障 # Broken Bones and Burns (2nd or 3rd Degree) Benefit**
因意外導致骨折、二級或三級程度之燒傷。
Covering Broken Bones, a Second or Third Degree Burn caused by accident.

備註 # Remarks:

子女不適用於保障項目 B 暫時完全傷殘、保障項目 C 雙倍賠償和保障項目 D 骨折及燒傷 (二級或三級)。

Child(ren) is/are not applicable to Benefit B Temporary Total Disablement, Benefit C Double Indemnity and Benefit D Broken Bones and Burns (2nd or 3rd Degree).

24 小時閩信國際支援服務熱綫
24-hour MIN XIN Worldwide Assistance Service

☎ Hotline (852) 2862 0191

- ◆ 電話醫療諮詢
- ◆ 醫療機構轉介
- ◆ 醫療運送及運返
- ◆ 法律轉介
- ◆ 緊急旅遊服務

Telephone Medical Advice
Medical Referral
Medical Evacuation & Repatriation
Legal Service Referral
Emergency Travel Service



損傷事項表 Compensation Table



損傷事項表

適用於保障項目 A1 事項	「投保額賠償」百分比
1. 意外死亡	100%
2. 永久完全殘廢	100%
3. 四肢永久癱瘓及無法痊癒	100%
4. 永久完全喪失雙眼視力	100%
5. 永久完全喪失一眼視力	100%
6. 喪失任何雙肢或任何雙肢完全失去功能	100%
7. 喪失任何一肢或任何一肢完全失去功能	
- 右手	100%
- 左手	100%
- 一足	100%
8. 雙耳完全失聰及完全喪失言語能力	100%
9. 永久及無法痊癒之精神錯亂	100%
10. 永久完全失聰	
- 雙耳	75%
- 單耳	15%
11. 完全喪失言語能力	50%
12. 永久完全喪失一眼晶狀體	50%
13. 喪失或永久完全喪失四隻手指及拇指功能	
- 右手	70%
- 左手	50%
14. 喪失或永久完全喪失四隻手指功能	
- 右手	40%
- 左手	30%
15. 喪失或永久完全喪失一隻拇指功能	
- 兩個右關節	30%
- 一個右關節	15%
- 兩個左關節	20%
- 一個左關節	10%
16. 喪失或永久完全喪失手指功能	
- 三個右關節	15%
- 兩個右關節	10%
- 一個右關節	7.5%
- 三個左關節	10%
- 兩個左關節	7.5%
- 一個左關節	5%
17. 喪失或永久完全喪失腳趾功能	
- 所有腳趾 - 一隻腳	20%
- 腳拇趾 - 兩個關節	7.5%
- 腳拇趾 - 一個關節	5%
18. 折斷腿部或膝蓋而無法聯合	15%
19. 腿部因意外而做手術後導致縮短五厘米或以上	10%
20. 一切在上述第 10 至 19 項損害事項以外的永久殘缺，聞信保險有限公司有絕對判斷權利決定該永久殘缺的保額百分率，但不會與以上第 10 至 19 項之百分率不一致。	

Compensation Table

Applicable to Benefit A1 Events	Percentage of Sum Insured
1. Loss of Life	100%
2. Permanent Total Disablement	100%
3. Permanent and Incurable Paralysis of all Limbs	100%
4. Permanent Total Loss of Sight of both Eyes	100%
5. Permanent Total Loss of Sight of one Eye	100%
6. Loss of or the Permanent Total Loss of use of two Limbs	100%
7. Loss of or the Permanent Total Loss of use of one Limb	
- Right Hand	100%
- Left Hand	100%
- One Foot	100%
8. Loss of Speech and Hearing	100%
9. Permanent and incurable Insanity	100%
10. Permanent Total Loss of Hearing in	
- Both Ears	75%
- One Ear	15%
11. Loss of Speech	50%
12. Permanent Total Loss of the Lens of one Eye	50%
13. Loss of or the Permanent Total Loss of use of four Fingers and Thumb of	
- Right Hand	70%
- Left Hand	50%
14. Loss of or the Permanent Total Loss of use of four Fingers of	
- Right Hand	40%
- Left Hand	30%
15. Loss of or the Permanent Total Loss of use of one Thumb	
- Both Right Joints	30%
- One Right Joint	15%
- Both Left Joints	20%
- One Left Joint	10%
16. Loss of or the Permanent Total Loss of use of Fingers	
- Three Right Joints	15%
- Two Right Joints	10%
- One Right Joint	7.5%
- Three Left Joints	10%
- Two Left Joints	7.5%
- One Left Joint	5%
17. Loss of or the Permanent Total Loss of use of Toes	
- All toes - One Foot	20%
- Great - Both Joints	7.5%
- Great - One Joint	5%
18. Fractured Leg or Patella with established non-union	15%
19. Shortening of Leg by at least 5cm	10%
20. Permanent Disablement not otherwise provided for under Events 10 to 19 inclusive. Such Percentage of Sum Insured as the Company shall in its absolute discretion determine and being in its opinion not inconsistent with the Compensation provided under Events 10 to 19 inclusive.	

損傷事項表 Compensation Table

適用於基本保障 A7 及附加保障 D
Applicable to Basic Benefit A7 & Optional Benefit D

事項 Events	「投保額賠償」百分比 Percentage of Sum Insured
燒傷 (二級或三級) Burns (Second or Third Degree)	
達身體表面面積 45% 或以上 On 45% or more of body surface	100%
達身體表面面積 27% 或以上 On 27% or more of body surface	60%
達身體表面面積 18% 或以上 On 18% or more of body surface	50%
達身體表面面積 9% 或以上 On 9% or more of body surface	30%
達身體表面面積 4.5% 或以上 On 4.5% or more of body surface	20%

適用於附加保障 D
Applicable to Optional Benefit D

事項 Events	「投保額賠償」百分比 Percentage of Sum Insured
骨折 Fracture of Bones	
髖部或盆骨 Hip or Pelvis	100%
大腿或跟骨 Thigh or Heel	50%
頭顱骨、鎖骨、脛 / 腓骨、踝、臂、肘、腕 Skull, Collarbone, Lower Leg, Ankle, Arm, Elbow, Wrist	40%
下顎 Lower Jaw	30%
脊骨、肩、膝蓋、胸骨、手 / 腳掌骨 Vertebrae, Shoulder Blade, Knee Cap, Sternum, Hand, Foot	20%
上顎、頰骨、鼻骨、肋骨、尾骨、趾骨、手趾骨 Upper Jaw, Cheek Bones, Nose, Ribs, Coccyx, Toes, Fingers	15%



職業類別 Occupation Classification



職業類別

類別一	主要從事室內及非危險性的工作，例如：會計師、建築師、文員、室內營業員、行政人員、教師、學生、家庭主婦等。
類別二	主要從事室外、間歇性體力勞動或使用輕型工具或機械及非危險性的工作，例如：經常出門人士、髮型師、外勤營業員、電子廠工人、工廠管工等、醫生、護士。
類別三	主要從事輕量體力勞動的工作，例如：電工、廚師、侍應、快餐店/餐飲工人、廚房工人、印刷技工、麵包師傅、水喉匠(家居/室內)、小販、私家車司機、輕量體力勞動但不須使用重型或危險性機械的工作。
類別四	主要從事危險性的工作，例如：操作重型機械者、電梯、升降機技工、搬運工人、室內裝修工人、機械製造/機器維修員、修路工人、油站職工、中港司機、巴士/小巴/的士/輕型貨車/貨車/貨櫃車司機(香港境內)等(不適合航空服務員、海員、沉箱工人、地盤工人、搭棚工人、爆炸處理、空中工作、特技人、演藝人等，紀律部隊則須作個別批核)。

個別職業未能盡錄，詳情請聯絡閩信保險有限公司

Occupation Classification

Class 1	Professions & Occupations involve mainly indoor work and non-hazardous nature, such as: accountants, architects, clerks, indoor salesmen, executives, teachers, students, housewives, etc.
Class 2	Professions & Occupations requiring outdoor work, occasional manual work or use of light tools or machines of non-hazardous nature, such as: frequent travelers, hairdressers, outdoor salesmen, electronics factory workers, factory foremen, doctors, nurses, etc.
Class 3	Professions & Occupations of light manual works, such as: Electrician, Cook, Waiter/Waitress, Fast Food Restaurant/Catering Worker, Kitchen Worker, Printer, Baker, Plumber (household/indoor duties only), Hawker, Private Car Driver, light manual works not using heavy or hazardous machinery.
Class 4	Professions & Occupations of extra-hazardous nature, such as: control of heavy machinery, lift & elevator technicians, Delivery Worker, Interior Decorator, Machine/Engine Repairer, Transportation Contractor, Fuel Station Worker, Cross-Border Drivers, Bus/Light Bus/Taxi/Light Goods/Vehicle/Truck/Tractor Driver (within HK territory only) etc. (excluding crew, site workers, scaffolding, blasting, aerial work, stunt works, performers, etc. disciplinary forces will be subject to separate approval)

For occupations not listed above, please contact Min Xin Insurance Company Limited

重要提示 Important Notes

- 1) 投保年齡：18 至 65 歲。(可續保至 70 歲)
子女受保年齡：1 至 17 歲之未婚及未就業子女 (全日制學生至 25 歲)
- 2) 投保人必須先投保基本保障方可投保附加計劃。
- 3) 每張保單最低保費為港幣 500。
- 4) 投保人之保費將按照閣下「職業類別」中之職業釐訂。
- 5) - 如夫婦同時投保，每名子女均可獲贈投保人保障項目 A1 及 A2 百分之二十之保障額及保障項目 A4、A5、A6、A7 及 A8 全額保障；
- 每名子女之保障項目 A1 意外死亡及永久完全或部份傷殘受保額最高為港幣 200,000 及保障項目 A2 意外醫療費用受保額最高為港幣 4,000；
- 而子女則不適用於保障項目 A3 家居意外、山泥傾瀉、水災、爆炸、火災或遇持械行劫引致死亡之額外賠償；
- 而子女亦不適用於個人附加保障項目之 B 暫時完全傷殘、保障項目 C 雙倍賠償和保障項目 D 骨折及燒傷 (二級或三級)。
- 6) 夫婦同時投保可享有保費總和 10% 的折扣優惠。夫婦投保計劃必須相同。
- 7) 本公司保留接受或拒絕投保申請之權利。
- 8) 此單張僅屬簡概，一切保障細則之內容、條款及不保事項以英文保單條文為準。
- 9) 此保險只限持有香港居民身份證或持外國護照的人士購買，但中國公民不適用。

- 1) Eligibility Age Limit : 18 to 65 years old
(renewable up to 70 years of age subject to the Company's discretion)
Children Age Limit : 1 to 17 years old if unmarried and unemployed
(or up to age 25 if full time student)
- 2) All optional benefits will only be offered with Basic Benefits of Coverage.
- 3) Minimum annual premium per policy is HK\$500.
- 4) Premium charged will be based on the Insured's occupation categorized by the Occupation Classification Table.
- 5) - If a couple applies together, each child will be entitled to receive 20% of sum insured of Benefits A1 & A2 and A4, A5, A6, A7 & A8 will be 100% of the Sum Insured;
- Benefit A1 Accidental Death and Permanent Total or Partial Disablement will be maximum up to HK\$200,000 and Benefit A2 Accidental Medical Expenses will be maximum up to HK\$4,000 for each child;
- Child(ren) is/are not applicable to Benefit A3 Additional Indemnity in Home Accident, Landslide, Flood, Explosion, Fire or Armed Robbery that resulting in Death;
- Child(ren) is/are not applicable to Benefit B Temporary Total Disablement, Benefit C Double Indemnity and Benefit D Broken Bones and Burns (2nd or 3rd Degree) of Individual Optional Benefit Items.
- 6) 10% discount will be offered if a couple applies together. (Spouse's benefit selection must be same as the Sum Insured)
- 7) Min Xin Insurance Company Limited reserves the right to accept or decline any application.
- 8) This leaflet is descriptive only. The precise coverage afforded is subject to the terms, conditions and exclusions of the English policy as issued.
- 9) This insurance only applicable for Hong Kong Identity Card holders or Foreign Passport holders, and PRC citizen are not applicable.

主要不承保事項 Major Exclusions

受保前已存在之損傷或疾病、自我毀傷、任何戰爭引致疾病或受傷、直接參與暴動、內亂、服兵役或服務於紀律部隊、參與職業運動及任何涉及獎金或現金之比賽、一切違法行為引致之受傷、懷孕或節育、精神病或智力不健全、因酒精或服食藥物引致之傷害、牙科護理、整容、先天性缺陷或疾病、愛滋病、性病、定期健康檢查或休養、非以乘客身份乘搭飛機所引致的傷害、任何電子或核子燃料或廢料之污染或輻射。

Pre-existing conditions, self-inflicted injury, acts of war, direct participation in strike, riot, civil commotion, service in military, disciplinary forces, professional sports or where the Insured Person would or could earn any income or remuneration from engaging in such kind or sport, illegal acts, pregnancy or treatment pertaining to infertility, mental disorders, conditions caused by chronic, alcoholism or drug addiction, surgical or treatment of dental or cosmetic purpose, congenital anomalies or sickness, AIDS, sexually transmitted diseases, periodic check-up or rest cures, traveling except as fare-paying passenger, ionizing, radiation or contamination by radioactivity from any nuclear fuel, nuclear waste or nuclear weapons material.

中文譯本只供參考之用，如有異議，均以英文原本說明為準。

Should any inconsistency occur within this document, the English version shall prevail.



關於閩信保險有限公司

About Min Xin Insurance Company Limited

成立於 1974 年，閩信保險有限公司（以下簡稱閩信）為閩信集團有限公司的成員之一，為福建省投資開發集團有限責任公司控股的香港聯交所上市紅籌公司。閩信保險扎根保險業超過 40 年，為港、澳地區的廣大工商及個人客戶提供全面的保險產品及服務，包括財產險、意外險以及個人意外險。

如需更多相關資訊，請瀏覽閩信保險網站 www.mxhc.com.hk。

如有任何查詢，請與閣下的保險顧問、經紀、代理或本公司的代表聯絡。

Established in 1974, Min Xin Insurance Company Limited ("Min Xin") is a member of Min Xin Holdings Limited, a listed group controlled by Fujian Investment & Development Group Co., Ltd. With over 40 years of operational experience in the insurance industry, Min Xin offers a comprehensive range of insurance products and services in Hong Kong and Macau, including Property, Casualty as well as Accident & Health programs for both commercial and individual customers.

More information can be found at www.mxhc.com.hk.

For details, please contact your Insurance Brokers, Agents or our Company Representatives.

閩信保險有限公司 - 香港總行

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