

i) 意外死亡及永久傷殘保障 Accidental Death & Permanent Disablement (AD&PD)

ii) 意外死亡及永久傷殘保障附加意外醫療費用保障

Accidental Death & Permanent Disablement + Accidental Medical Expenses (AD&PD + AME)

保障範圍 Coverage:

計劃 Plan	保障範圍及每人最高賠償額 Coverage, Maximum Benefits & Excess Per Person		
	意外死亡及永久傷殘保障 (AD&PD)	意外醫療費用 (AME)	意外醫療費用自負額(每人每次意外) AME Excess (Per Person Per Accident)
1	HKD 100,000	無 / NIL	無 / NIL
2	HKD 200,000	無 / NIL	無 / NIL
3	HKD 500,000	無 / NIL	無 / NIL
4	HKD 100,000	HKD 1,000	HKD 150
5	HKD 200,000	HKD 2,000	HKD 150
6	HKD 500,000	HKD 3,000	HKD 150

Item Covered Event	Percentage of Indemnity	Item Covered Event	Percentage of Indemnity
1. Death	100%	16. Loss of or the Permanent Total Loss of Use of one Thumb	
2. Permanent Total Disablement	100%	(a) both Right Joints	30%
3. Permanent and Incurable Paralysis of all limbs	100%	(b) one Right Joint	15%
4. Permanent Total Loss of Sight of both Eyes	100%	(c) both Left Joints	20%
5. Loss of or the Permanent Total Loss of Use of two Limbs	100%	(d) one Left Joint	10%
6. Loss of Speech and Hearing	100%	17. Loss of or the Permanent Total Loss of Use of Fingers	
7. Permanent and Incurable Insanity	100%	(a) three Right Joints	10%
8. Permanent Total Loss of Sight of one Eye	50%	(b) two Right Joints	7.5%
9. Loss of or the Permanent Total Loss of Use of one Limb	50%	(c) one Right Joint	5%
10. Permanent Total Loss of Hearing in Both Ears	75%	(b) three Left Joints	7.5%
11. Permanent Total Loss of Hearing in One Ear	15%	(a) two Left Joints	5%
12. Loss of Speech	50%	(f) one Left Joint	2%
13. Permanent Total Loss of the Lens of One Eye	50%	18. Loss of or the Permanent Total Loss of Use of Toes	
14. Loss of or the Permanent Total Loss of Use of Four Fingers and Thumb of		(a) all-one Foot	15%
(a) Right Hand	70%	(b) great-both Joints	5%
(b) Left Hand	50%	(c) great-Joint	3%
15. Loss of or the Permanent Total Loss of Use of four fingers of		19. Fractured Leg Patella with established non-union	10%
(a) Right Hand	40%	20. Shortening of Leg by at least 5 cm	7.5%
(b) Left Hand	30%		