

BODYGUARD

BodyGuard is a comprehensive insurance plan providing maximum protection to you and your family. Apart from attractive benefits such as Hospitalisation Allowance and Bonesetters' Fees, enhanced features of Major Burns and Double Indemnity in Medical Expenses reflect the uniqueness of this product. With the choice of annual and monthly premium plans, you can enjoy both financial flexibility and carefree living.

DISTINCTIVE FEATURES

- Terrorism and War Whilst Overseas Travelling Cover
- High limit of Medical Expenses up to HK\$250,000
- Extended coverages for Food Poisoning, Drowning and Gassing
- Free benefits as Double Indemnity and Third Degree Burns
- No Claim Bonus at 10% in compound per year, for a maximum of 5 years (not applicable in the event of terror attack)
- FREE cover for spouse as Accidental Death and Permanent Disablement HK\$100.000 (for sum insured at HK\$1.000.000 or above)
- Simple application procedure (for HK\$5,000,000 sum insured or below)

DOUBLE INDEMNITY RELIEVES SUDDEN CRISIS

If permanent injuries or death incurred as a result of any accident in any public common carriers or shark attack, the compensation will be up to 200% of the sum insured on Accidental Death & Permanent Disablement or Medical Expenses. If a fatal accident happened to you while your spouse has passed away, leaving your dependent children all aged at 18 or below, Accidental Death Benefits will then be payable in double.

EXTRA BENEFIT WITH MAJOR BURNS

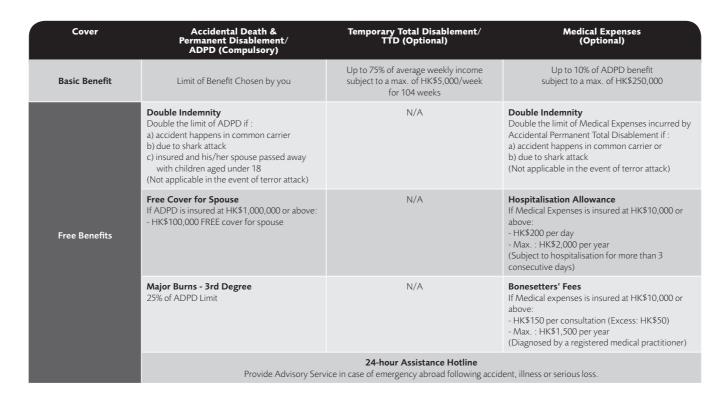
To provide you with a comprehensive protection in case of any mishap, our Permanent Disablement benefit is tailored with extra benefit covering Major Burns of third degree.

LOYALTY BONUS FOR DESIRABLE LIFE

If you did not make any claim in the preceding year, the benefit limit of your Accidental Death & Permanent Disablement will be automatically increased by 10% in compound for a maximum of 5 years, meaning your chosen sum insured increases by more than 160% absolutely FREE. We believe this can keep pace with your progressing living standard, and serves as our distinctive benefits for loyal customers.

EXTENSIVE COVER MAKES A DIFFERENCE

To provide you and your family the best care, our Personal Accident Insurance extends to cover features such as Terrorism, War whilst Overseas Travelling and Food Poisoning. We also provide free cover for spouse, medical expense limit up to HK\$250.000.



HOW TO CALCULATE THE PREMIUM

- Step 1: Ascertain your occupational classification as follows:
 - Class 1 Professional, administrative, clerical duties and indoor staff e.g. secretary, lawyer, doctor
 - Class 2 Non-manual work with frequent outdoor duties, overseas travel for > 2 times a month or for > 7 days per trip e.g. messenger, chauffeur, salesman
 - Class 3 Occupation involving light manual work e.g. electrician, factory worker, indoor cleaner
- Step 2: Decide the limit and sections required according to:
 - ADPD in multiples of HK\$10.000
 - TTD (weekly benefits) in multiples of HK\$100
 - Medical Expenses in multiples of HK\$100
- Step 3: Calculate the premium according to the rating table.



Unit 8E Golden Sun Centre 223 Wing Lok St Sheung Wan HK Tel. (852) 2530 2530 Fax (852) 2530 2535 Email: crew@navigator-insurance.com www.navigator-insurance.com

Remarks

- 1. Minimum Annual Premium: HK\$500
- 2. Terrorism cover is subject to a maximum limit of HK\$1,000,000
- 3. Age Limit: 16 to 65
- The Policy is not applicable to any person residing outside Hong Kong for more than 180 days in a year
- Aggregate limit for ADPD (including Double Indemnity and No Claim Bonus) is HK\$5,000,000
- Exclusion: major dangerous sports such as scuba-diving or mountaineering, illness, pregnancy/child birth, HIV/AIDS and war

RATING TABLE (on sum insured)

Classification/ Benefits	ADPD	TTD	Medical Expenses
Class 1	0.08%	26.0%	2.6%
Class 2	0.10%	33.0%	3.0%
Class 3	0.19%	No Cover	No Cover

YOUR TRUSTWORTHY INSURANCE PARTNER 您至可信賴的保險夥伴

Allied World Assurance Company Holdings, AG, through its subsidiaries and brand known as Allied World, is a global provider of innovative property, casualty and specialty insurance and reinsurance solutions. Allied World offers superior client service through a global network of offices and branches.

With a wide range of customers in the Asia Pacific region and excellent financial ratings, Allied World offers a meaningful combination of global strength and local expertise for both individual and corporate clients.

All of Allied World's rated insurance and reinsurance subsidiaries are rated A (Excellent) by A.M. Best Company, A by Standard & Poor's, and A2 by Moody's.

Allied World Assurance Company Holdings, AG, 是一家通過其子公司及名為 Allied World 世聯的品牌,透過其全球網路的辦事處和分支公司,提供創新型財產、 傷亡及專業保險及再保險解決方案及優質的客戶服務。

Allied World 世聯的財務評級極佳,來自不同界別的客戶遍佈亞太地區。Allied World 世聯為個人和企業客戶提供全球性優勢和本地專業知識兼備的貼心保險服務。

Allied World 世聯所有被評級的保險及再保險子公司都持有下列的信貸評級:貝氏評級公司 (A.M. Best Company) 的「A」級 (Excellent)、標準普爾 (Standard & Poor's)的「A」級和穆迪 (Moody's) 的「A2」級。

ALLIED WORLD DISCLAIMER

This information is provided as a general overview for agents and brokers. Coverage will be underwritten by the Hong Kong branch office of Allied World Assurance Company, Ltd, which is regulated by the Hong Kong Office of the Commissioner of Insurance, the Singapore branch office of Allied World Assurance Company, Ltd, which is regulated by the Monetary Authority of Singapore, and/or the Australian branch office of Allied World Assurance Company, Ltd, as relevant. All of Allied World Assurance Company Holdings, AG's rated insurance subsidiaries are currently rated A by Standard & Poor's. Coverage is only offered subject to local regulatory requirements and through licensed agents and brokers. Actual coverage may vary and is subject to policy language as issued.

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Allied World Assurance Company, Ltd 世聯保險有限公司

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A member of the Insurance Claims Complaints Bureau



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平安樂

「平安樂」為您及家人提供最周全而貼身的保障。除一般住院 現金津貼及跌打費用等基本保障項目外,更特設嚴重燒傷及雙倍 醫療費用賠償等額外保障。您更可隨個人需要選擇月繳或年繳 計劃,讓您理财更靈活優悠,與家人生活無憂。

產品特點推介

- 恐怖襲擊及外遊期間的戰爭保障
- 特高醫療費用保障額,最高可投保港幣250,000元
- 食物中毒、遇溺及氣體中毒引致死亡及永久傷殘皆獲賠償
- 免費附加保障包括雙倍賠償及第三級燒傷
- 無索償優惠會按複式每年遞增意外死亡及永久傷殘保額10%,並可連續 累積5年(因恐怖襲擊導致者除外)
- 免費配偶保障港幣100,000元 (投保額達港幣1,000,000元或以上)
- 申請手續簡便 (適用於投保港幣5,000,000元或以下)

雙倍賠償紓財困

乘搭公共交通工具期間發生意外或被鯊魚襲擊引致永久傷殘或身故,本計劃中的意外死亡、永久傷殘及醫療費用項目將作出雙倍賠償,以紓解您或您的家人突如其來的財政壓力。如您在子女未滿十八歲時意外身亡而您的配偶亦已身故,意外賠償額當以雙倍計算。

嚴重燒傷有保障

除一般人身意外保障外,我們特別納入第三級嚴重燒傷於承保範圍內,讓 您及您的摯愛家人無論發生任何意外,都可獲得更完善的意外保障。

無索償優惠顯優勢

假如您在投保此計劃一年內,沒有提出任何索償,閣下於翌年續保時的意外死亡及永久傷殘賠償額便會自動地以複式遞增10%,並可連續累積五年,讓您的保障可免費增加至自選投保額的160%以上。切合您不断進步的生活需要之餘,更作為鼓勵您繼續選用由「平安樂」提供的周全保障。

保障全面見高低

此計劃的保障範圍全面,不單把全面恐怖襲擊,外遊期間的戰爭及食物中 毒等高危險種納入保障範圍,更可為配偶提供免費保障;計劃所提供的醫 療費用保障額可高達港幣25萬元。



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如何計算保費

第一步: 確定您的職業類別

第一類 - 專業、行政、文書職務而在室內工作的職業如: 秘書、律師、醫生等

第二類 - 非體力勞動職業而需往室外工作、往外地公幹 毎月兩次以上或每次公幹多於七日的職業如: 信差、私家車司機、推銷員等

第三類 - 涉及輕度體力勞動的職業如:電器技師、工廠工人、 室內清潔工人等

第二步: 決定您要投保的項目及其限額

- 意外死亡及永久傷殘 (以每港幣10,000元為單位)
- 短期完全失去活動能力(賠償額以每週計算,以每港幣100元 為單位)
- 醫療費用保障(以每港幣100元為單位)

第三步: 按保費表計算保費

註:本小冊子只為一般簡介,僅供參考之用。有關承保範圍之條款及細則和不受保 項目,無以保單所載為準。如中文譯本與英文有異,以英文文本為準。

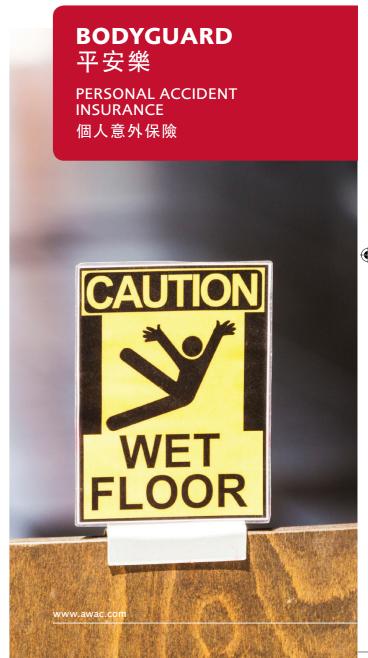
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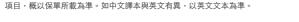
- 1. 最低每年保費為港幣500元
- 2. 恐怖襲擊最高賠償額為港幣1,000,000元
- 3. 年齡限制: 16至65歲
- 4. 本保單不適用於一年內在香港居住不足180日之人士
- 5. 包括雙倍賠償及無索償優惠之意外死亡及永久傷殘保障的總賠償額為 最高港幣5,000,000元
- 不受保項目:主要危險運動如潛水或攀山、疾病、懷孕/分娩、HIV/ 愛滋病及戰爭。

保費率 (按投保額計算)

保障項目/ 職業類別	意外死亡及 永久傷殘	短期完全失去 活動能力	醫療費用保障
第一類	0.08%	26.0%	2.6%
第二類	0.10%	33.0%	3.0%
第三類	0.19%	不設是項保障	不設是項保障







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