

# 家庭樂

意外會隨時發生,無論在家居、學校、工作地點或在外地旅遊期 間,都可能發生在您或家人身上。「家庭樂」為您紓解因意外導 致死亡、受傷及傷殘事故所帶來的經濟負擔,並特設全面的全球 保障,為您和家人提供可靠的財務支持,令您安心無憂。

#### 產品特點推介

- 意外死亡及永久傷殘賠償高達港幣2,000,000元
- 住院現金保障高達每日港幣600元
- 意外醫療費用包括跌打及針炙治療費
- 特設昏迷、毀容及面部傷疤、教育基金保障
- 全球保障包括恐怖襲擊及外遊戰爭
- 免息月供計劃,每月供款低至港幣64元

# 靈活周全的家庭保障

「家庭樂」為全年保險計劃,只需一份保單,您就能夠將周全的意外保 障同時帶給配偶和子女。

### 人身意外雙倍賠償

若在所乘搭的公共交通工具上遇到意外,或因遭遇持械行劫,導致意外死 亡或永久傷殘,賠償額將會雙倍支付,最高可達港幣2,000,000元。

## 劃一保費方便預算

「家庭樂」劃一所有受保職業的保費,方便您按所需的保障程度作財務預 算,享有同樣全面的保障。

# 投保冷靜期

我們尊重客人的消費權益,若您認為所投保的計劃未能切合需要,可於 保單生效日起計的首15日內終止保單,如無任何索償紀錄,我們會退還 全數保費。



<sup>\*</sup>子女享有的賠償額為上述金額的25%

#### 備註

- 1. 年齡限制: 成人 18 至65歳
  - 子女 6 個月至17歲或至21歲的未婚全職學生
- 2. 投保冷靜期: 15日
- 3. 職業
  - a) 受保職業: 文書職務,或涉及輕度室內/戶外體力勞動的職業 (例如秘書、醫生、信差、推銷員、電器技師、工廠工人)
  - b) 不受保職業: 演員或藝人、空中工作、航空機組人員或機師、 武裝人員、博彩業工作、於超過50尺或15米高度從事維修或修理 工作的人士或承建商、地盤工作、建築拆卸承辦商、潛水員、 爆破工作、漁夫、消防員、氣體或抽油裝置工人、騎師、 海洋打撈、礦工或地底工作、警察、鋸木、搭棚、廢鐵買賣、 船員、職業運動員、高空作業、貨船裝卸工人、結構鋼工、特技人
- 4. 不受保項目: 主要危險運動如水肺潛水、攀山、疾病、懷孕/分娩、 HIV/愛滋病、戰爭
- 5. 若投保人於一年內在港居留少於180天,將受額外條款限制

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# 保費表

保費(港幣/元)		
受保人 計劃 計劃 計劃	計劃  計劃	
年繳 月供 年繳 月供		
個人 760 64 1,480 124		
個人及子女 1,080 90 2,060 172		
個人及配偶 1,320 110 2,480 207		
家庭 1,600 134 3,060 255		

- 備註: 一 如有受保子女,在同一保單內的受保子女人數不限。
  - 一 月供保費只接受信用卡付款。首次付款數額為首三個月 保費(不設退回),由第四個月起保費將每月從信用卡戶口扣除。

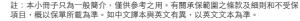
註:本小冊子只為一般簡介,僅供參考之用。有關承保範圍之條款及細則和不受保



# **FAMILYGUARD** 家庭樂

PERSONAL ACCIDENT **INSURANCE** 







# **FAMILYGUARD**

Accidents are a part of life. You never know when an accident happens whether you and your family members are at home, school, work or travelling. With FamilyGuard, you are protected from the financial consequences of accidents in the event of death, injuries and disablement. It is tailored to provide comprehensive and worldwide cover, ensuring the financial security and peace of mind for not only you, but also your family.

#### **DISTINCTIVE FEATURES**

- Accidental Death & Permanent Disablement up to HK\$2,000,000
- Hospital Cash up to HK\$600 per day
- Accidental Medical Expenses include Chinese bone-setting and acupuncture treatment
- Special cover for Coma, Disfigurement and Scarring of the Face and Education Fund
- Worldwide protection includes Terrorism and War Whilst Overseas Travelling
- Interest-free monthly payment with premium as low as HK\$64 per month

#### **FLEXIBLE AND COMPREHENSIVE FAMILY COVER**

FamilyGuard is an annual insurance that gives you the flexibility to include the cover for your spouse and your dependant children in one policy.

#### **DOUBLE INDEMNITY FOR ACCIDENTAL LOSS**

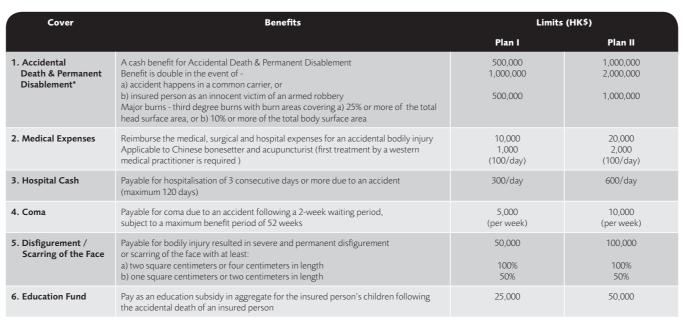
A double benefit amount up to the total of HK\$2,000,000 will be given out in the event of death or permanent disablement due to an accident in a public common carrier or an armed robbery.

#### SIMPLE FLAT RATES FOR ALL OCCUPATIONS

Unlike other accident insurance plans, FamilyGuard charges flat rates for all occupations accepted by us. It gives you the convenience in budgeting the premium required for your selected benefit level, yet enjoying the same extensive cover.

#### **COOLING-OFF PERIOD**

Our care for customer rights protection allows you to enjoy a cooling-off period of 15 days for free. If you have changed your decision of purchasing this insurance plan, you could choose to terminate your policy within the period and obtain a full refund provided that no claim is incurred.



<sup>\*</sup> Benefit amounts for insured child(ren) are 25% of the above-stated limits.

#### Remarks

- Age limits: Adults aged 18 to 65
   Children aged 6 months to 17, or up to 21 for unmarried
- 2. Cooling off Period: 15 days

full time students

- 3. Occupations
- a) Eligible: professions with clerical duties or in/outdoor light manual work (e.g. secretary, doctor, messenger, salesman, electrician, factory worker)
- b) Excluded: Actor/Artist, Aerial Worker, Air Crew/Pilot, Armed Force, Betting Shop Worker, Contractor/Maintenance or repair work at heights in excess of 50ft/15m, Construction Site Work, Demolition Contractor, Diver, Explosive User, Fireman, Fisherman, Gas/Oil Rig Worker, Jockey, Marine Salvager, Miner/Underground Worker, Policeman, Saw Miller, Scaffolder, Scrap Metal, Ship Crew, Sport Professionals, Steeplejack, Stevedore, Structural Steel Worker, Stuntman
- Exclusions: major dangerous sports such as scuba-diving, mountaineering, illness, pregnancy / child birth, HIV / AIDS and war
- Insured staying in Hong Kong less than 180 days in a year will be subject to special underwriting

# NAVIGATOR Insurance Brokers Ltd.

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# PREMIUM TABLE

Insured Person(s)	Premium HK\$				
	Plan I		Plan II		
	Annual	Monthly	Annual	Monthly	
Self	760	64	1,480	124	
Self & Child(ren)	1,080	90	2,060	172	
Self & Spouse	1,320	110	2,480	207	
Family	1,600	134	3,060	255	

Notes - The number of children insured under the same policy with children cover is unlimited.

Monthly instalment is available with credit card payment only.

A non-refundable payment of 3-month initial premium is required.

Subsequent monthly payments will be debited from the credit card from the 4th month onwards.

# 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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