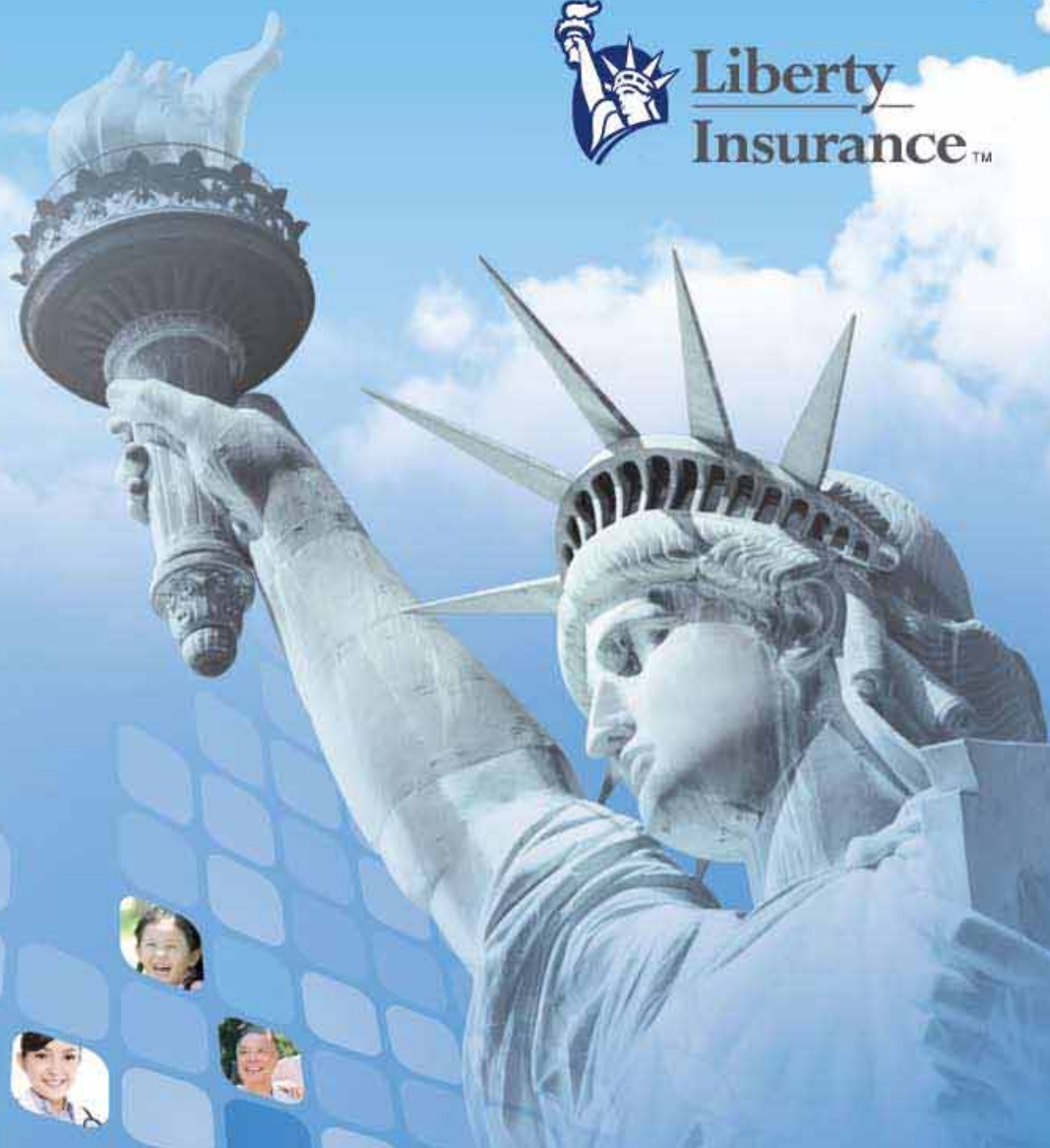




Liberty
Insurance™



**Help People Live Safer,
More Secure Lives**

NAVIGATOR
Insurance Brokers Ltd.

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Liberty's Principles and Creed 利寶的原則及信念

“

*We behave with integrity.
We treat people with dignity and respect.
We provide superior products and services at a fair price.*

公正誠信
常懷尊重，待人崇敬
以合理公平的價格提供優質的產品及服務

”

With our policyholders, we are engaged in a great mutual enterprise. It is great because

- it seeks to prevent crippling injuries and death by removing the causes of home, highway and work accidents.
- it deals in the relief of pain and sorrow and fear and loss.
- it works to preserve and protect the things people earn and build and own and cherish.

Its true greatness will be measured by our power to **help people live safer, more secure lives.**

我們與顧客一起致力於一個令我們自豪的事業，因為我們

- 減少事故的發生，防範傷亡於未然
- 減輕痛苦與悲傷，恐懼與損失
- 保障人們得之不易，努力建立並珍惜的財產

令我們自豪之處在於我們能幫助別人更加安心無憂地生活



Past and Present 過去與現在

Liberty Mutual Group (Parent Company)

- The Massachusetts Employees' Insurance Association (MEIA), the forerunner of today's Liberty Mutual, begins operation on July 1, 1912. As a mutual company, the MEIA is owned by its policyholders, not stockholders. It works on behalf of its policyholder customers — a tradition that continues to this day.
- In its first year, the fledgling company and its fifty employees had established the principals that would set the standard for future employees: dedication to service, hard work and a commitment to the true purpose of the company.
- In 2010, Liberty Mutual Group opened another new China branch in Zhejiang province on top of the existing business presence in Beijing, Chongqing and Guangdong.
- As of December 31, 2011, Liberty Mutual Group's ranking on the Fortune 500 list of America's largest companies is 84.
- Today, Liberty Mutual is a diversified international group of insurance company, employs 45,000 staff in more than 900 offices through out the world.

Liberty International Insurance Limited (Wholly Owned Subsidiary)

- Liberty International Insurance Limited (Hong Kong) is a 100% owned subsidiary company of the Liberty Mutual Group. Liberty Hong Kong's predecessor, OTB Assurance Ltd, first set foot in Hong Kong in 1973. At that time, OTB Assurance Limited was equally owned by Overseas Trust Bank Ltd (OTB) and by a Singaporean investor.
- In Nov 1999, the Company further renamed as "Liberty International Insurance Limited" when Liberty Mutual acquired 70% shares from Citystate Holdings Plc. Three years later, Liberty Mutual took over the rest 30% shares of Citystate, and fully owns Liberty International Insurance Limited.
- Today, Liberty International's operations has more than 11,400 employees, offices in 27 countries and has had sustained compound annual growth rate of 16 percent since 1998.

2013



利寶互助集團 (母公司)

- 麻省僱員保險協會(MEIA)亦即今日的利寶互助集團於1912年7月1日正式開業。作為一間互助公司，MEIA為其保單持有人所擁有，而非股東。MEIA代表她的顧客、保單持有人的利益，這一個傳統延續至今
- 新生的公司和她的50名僱員於公司創始之初就制定了成為僱員未來標準的守則：竭誠服務，勤勉工作，顧客利益至上
- 利寶互助集團本已在中國的北京、重慶及廣東拓展業務，於2010年間再在浙江省建立新辦事處營銷保險業務
- 至2011年12月31日，利寶互助集團名列全美財富500強第84位
- 今天利寶互助集團已成為一家多元化的國際保險集團公司。全球聘用45,000位職員及在多個國家總共建立了900個辦事處

利寶國際保險有限公司 (分公司)

- 利寶國際保險有限公司(香港)為利寶互助集團全資擁有的附屬公司。利寶在香港的前身海外信託保險於1973年在香港紮根，當時海外信託保險由海外信託銀行及一位星加坡投資者共同持有
- 至1999年11月，利寶互助集團拓展業務，從國誠控股中收購了公司的70%股份，於此時，公司正式命名為利寶國際保險有限公司。三年後，利寶互助更從國誠中收購其剩餘的30%股權，正式全資擁有利寶國際保險有限公司
- 發展至今利寶國際全球聘用超過11,400位僱員，辦事處遍及27個國家，由1998年起至今，於業務上持續有16%的複式增長



• **U.S.A—Boston**
Founded in Boston 1912, World headquarter in Boston, Massachusetts, The 2nd largest US-based international property & casualty insurer
1912年於美國波士頓成立，集團總部設於麻省波士頓，全美第二大財產及意外險保險公司

• **Ireland—Cavan**
Global expansion continued in 2011 with the acquisition of an insurance company in Ireland.
2011年繼續延伸世界舞臺，在愛爾蘭成功展開收購保險公司的業務

• **UK**
Ireland
Spain
Portugal

• **Venezuela—Caracas**
Number 1 insurer in Venezuela every year since 2002
自2002年，歷年皆為委內瑞拉第一位的保險公司

• **Portugal—Lisbon**
One of the top 10 property and casualty companies in Portugal
於葡萄牙位列十大財產及意外險保險公司之一

• **Colombia —Bogota**
Number 2 property and casualty company in Colombia
哥倫比亞第二大財產及意外險保險公司

• **Ecuador—Quito**
Fifth largest Non-Life insurer in Ecuador
厄瓜多爾第五大非壽險保險公司

• **Argentina—Buenos Aires**
• **Chile—Santiago**
One of the top 10 property and casualty companies in Argentina and Chile
於亞根廷、智利位列十大財產及意外險保險公司之一

• **Brazil—São Paulo**
One of the major sponsors of the FIFA World Cup in 2014
巴西2014年世界盃主要贊助商之一



• Russia

In 2012, Liberty Mutual Insurance Group acquired Russian insurance company KIT Finance Insurance, a multi-line, multi-distribution channel company
在2012年，利寶互助集團在俄羅斯成功收購一間擁有多種產品和銷售渠道的保險公司

Russian Federation

• China—Chongqing, Beijing :

Five branches in China reach a market of 200 million consumers or 15% of the country's population
在中國的五間分支公司已滲透入二億人口市場中，佔全國人口的15%

China

• Hong Kong

One of the top 10 medical insurers in Hong Kong
位列於全港十大醫療保險機構之一

Hong Kong

Thailand

Vietnam

Singapore

- Thailand
- Singapore
- Vietnam

One of the top 10 property and casualty companies in Thailand, Singapore and Vietnam.

於泰國、星加坡及越南皆列十大財產及意外險保險公司之一

Global Operation of Liberty Mutual 利寶互助集團的環球業務發展

What Our Customers Can Expect From Us 我們竭誠為客戶提供的服務

Our business operates consistently in fundamental ways:

- First and foremost, operates in a manner consistent with our principles
- Values long term relationships
- Has a value proposition, based on customers' needs and expectations, that defines why a customer should do business with us rather than someone else.
- Provides products and services that benefit customers over the long term
- Does business with those who share our commitment to safety, security, and quality
- Protects and grows our capital



All around Insurance Solutions 周全的保障

Liberty distributes its products and services through professional agents who are registered with The Hong Kong Federation of Insurers, brokers who are either members of The Hong Kong Confederation of Insurance Brokers (CIB) or Professional Insurance Brokers Association Ltd (PIBA). We maintain strong business relationship with these business partners who are either major multi-national brokers or brokers who are knowledgeable with the local business environment and maintain a strong local network. We offer a wide range of insurance products and services, such as:

Life and Medical Insurance

Term Life and Critical Illness
proMedico
mediTop
Voluntary Employee Benefits
EasyCare
Group Medical
Group Life
Liberty Health Club

Property and Casualty Insurance

Personal Accident
Travel Insurance
Golfers Insurance
Office Plus Insurance
Home Protector Plus
Private Motor Insurance
Liberty Privilege Motor Insurance
Shop Protector



我們經營業務並持續遵守以下的法則:

- 首要是信守利寶百年來堅持的原則
- 重視恆久的關係
- 依據客戶的需要及冀盼，提供有實質價值的建議，建立與別不同之處，令顧客選擇我們的服務
- 提供優質產品及服務，持久地為客戶增值
- 與我們對品質、安全，保障持相同信念的顧客共同發展業務
- 保障及增大我們的資產



利寶國際的產品及服務，主要由在香港保險業聯會HKFI登記的保險代理人 and 香港保險顧問聯會CIB及香港專業保險經紀協會PIBA的註冊經紀人負責分銷。與我們建立緊密商業關係的分銷商大多數為國際性級別的保險經紀或是對本地市場有深厚認識和廣泛網絡的中介人。我們在市場上提供廣泛全面的保險產品及服務，如：

人壽及醫療保險

人壽及危疾保障
proMedico
利加保
僱員自選福利
易僱保
團體醫療保障
團體人壽保障
寶康會

財產及傷亡保險

個人意外保險
個人旅遊保險
高爾夫球保險
辦公室綜合保險星級版
家居綜合保險加強版
私家車保險
利寶尊貴汽車保險
店鋪綜合保險



Liberty
Insurance™

Personal Accident Insurance

Introduction

Liberty's Personal Accident Insurance protects you and your loved ones against additional financial burdens when you get into an accident. We provide you with 24-hour worldwide protection and the peace of mind that comes with it.

* Benefit and Coverage

Basic Cover

- Accidental Death and Permanent Disability
- Second and Third Degree Burns
- Hijacking cover
- Double Indemnity
- No Claim Bonus
- Disappearance & exposure
- Free Worldwide Emergency Assistance Services
- * Sport cover (e.g. skiing, scuba diving, bungee-jumping)

* Optional Cover

- Temporary total disability (HK\$250 per week – HK\$5,000 per week for a maximum period of 104 weeks)
- Accidental medical expenses (HK\$5,000 – HK\$200,000) within 12 months from the date of accident



* Special Product Feature

- Family purchase discount

Appetite

- Age 16 to 65, with renewal up to 70



* Conditions & exclusions may apply. Please refer to policy for details.

個人意外保險

簡介

利寶國際個人意外保險減輕您與家人於意外發生後的財政負擔，我們還提供二十四小時全球支援服務。

* 保障範圍及利益

基本保障

- 意外死亡及永久性傷殘
- 二度和三度燒傷
- 劫持保障
- 雙倍賠款
- 無索償獎勵
- 失蹤及發生意外
- 免費24小時全球援助服務
- * 運動保障 (包括滑雪、徒手潛水及笨豬跳等運動)

* 自選保障

- 暫時完全傷殘 (每周HK\$250 - 每周HK\$5,000，可長達104週之賠償)
- 意外醫療費用 (HK\$5,000 - HK\$200,000，為發生事故之十二個月內)



* 產品特點推介

- 家庭折扣

主要市場

- 16 - 65歲，續保可保障至70歲

* 詳細概況，請細閱保單條文內的不保項目及相關條款。

Travel Insurance

Introduction

Individual Travel Insurance provides you with the comprehensive coverage of 24-hour worldwide assistance and financial protection to minimize the agony of a bad trip.

* Benefit and Coverage

- Accidental Death and Permanent Disability
- Emergency medical expenses
- Emergency medical evacuation
- Repatriation of mortal remains
- Compassionate visit
- Return of minor children
- Baggage and Personal Effects
- Personal money
- Travel documents
- Baggage delay
- Personal Liability
- Deposit and cancellation charges
- Curtailment expenses
- Travel delay
- Theft or damage to golf equipment

Special Benefits

- No Excess
- Personal Safety Assistance Services
- Trip extension
- Second and Third Degree Burns
- Hijacking cover
- Double Indemnity
- Disappearance and exposure
- Free Worldwide Emergency Assistance Services
- Sports cover (e.g. skiing, scuba diving, bungee-jumping)

* Special Product Features

- Your choice of Worldwide and Asia Plans
- Family Plan covers spouse and dependant children aged between 6 months and 16 years inclusive and who are not married
- Single journey – maximum 180 days
- Provide annual cover, unlimited number of journey – maximum 90 days for each journey

Appetite

- Businessmen who need frequent travel protection
- Family holiday for leisure purpose

* Conditions & exclusions may apply. Please refer to policy for details.



簡介

透過利寶為閣下精選的旅遊保險計劃，閣下可於旅程中享有24小時全球支援服務及財務保障，減少旅途上因意外所帶來的煩惱，讓閣下能盡情享受旅遊樂趣。

保障範圍及利益

- 意外死亡，永久傷殘
- 緊急醫療費用
- 緊急醫療運送
- 遺體運返
- 親友支援
- 送返同行子女
- 行李及個人物品
- 個人錢財
- 旅遊證件
- 行李延誤
- 人身責任
- 訂金及旅程取消賠償
- 旅程意外縮短
- 旅程意外延誤
- 高爾夫球裝備損毀或盜竊

賠償/保額

- 無自付金額
- 人身安全支援服務
- 保期延續
- 二度和三度燒傷
- 劫持保障
- 雙倍賠款
- 失蹤及發生意外
- 免費全球支援服務
- 運動保障（包括滑雪、徒手潛水及笨豬跳等運動）



產品特點推介

- 全球及亞洲旅遊保障選擇
- 家庭計劃包括配偶及年齡介於6個月至16歲並接受撫養的未婚子女
- 單一旅程 — 最長為180天
- 全年保障 — 無限次提供保障（不限旅行次數 — 每次最長為90天）

主要市場

- 商務旅客
- 家庭休閒度假

* 詳細概況，請細閱保單條文內的不保項目及相關條款。

Home Protector Plus

Introduction

Home Protector is a comprehensive insurance plan that insures you against major accidents such as fire, theft, explosion, bursting of water pipe and other accidents. The total coverage can be up to HK\$1,500,000 per claim and in aggregate.



* Benefit and Coverage

Basic Cover

- Accidental loss or damage to household contents
- Valuable items
- Brittle items

Additional Cover

- Alternative accommodation
- Relocation
- Loss of money due to burglary or theft at home
- Worldwide Personal Liability
- Home Assistance

Optional Cover

- Employees' Compensation
- Hospitalization

* Special Product Feature

- A 24-hour Home Assistance Hotline Service to assist you in case of an emergency including locksmith, plumber, electrician and emergency medical assistance, etc.

Appetite

- Flat in high-rise building with good property management
- Small to medium size (500 to 1,000 square feet) flats
- Residential buildings age less than 30 years old
- High-end customers looking for a comprehensive product

簡介

利寶的家居綜合保險提供全面的家居財物保障。範圍包括火災、盜竊、爆炸、爆水管等。保障額每次及每年可高達HK\$1,500,000。



* 保障範圍及利益

基本保障

- 保障家居財物因意外而導致的損毀
- 貴重物品
- 易碎物品

額外保障

- 臨時住所
- 搬遷保障
- 因家居被劫或盜竊而損失的現金
- 全球個人法律責任保障
- 家居緊急支援

自選保障

- 勞工保障
- 住院保障

* 產品特點推介

- 若遇上家居緊急事故，我們的24小時家居支援熱線，可免費為您提供鎖匠、水喉匠、電器技工、緊急醫務援助等諮詢服務

主要市場

- 具良好物業管理的住所
- 中小型住宅（500-1,000平方尺）
- 居住樓宇樓齡不超過30年
- 尋求全面保障的高端客戶

Liberty Golfers Insurance

Introduction

Liberty's Golfers Insurance protects golfers from Third Party Liability risk. If you opt for the Deluxe Plan, you will be further protected against Personal Accident, Loss or damage to golfing equipment & Personal Effects. In addition, for Deluxe Plan policyholders, you may be entitled to a cash payment award if you achieve a verified Hole-In-One!

* Benefit and Coverage

	Basic Plan	Deluxe Plan
	Limits (HK\$)	
Public Liability	\$5,000,000	\$10,000,000
Personal Accident (age at or below 75)	Not covered	\$500,000
Loss or damage to		
* Golfing equipment	Not covered	\$25,000
* Personal Effects	Not covered	\$5,000
Cash Awards for Hole-In-One	Not covered	\$5,000



* Special Product Features

- Covers the Insured's legal liability to third party up to HK\$10,000,000 whilst playing or practicing golf
- Protects against accidental loss of or damage to Personal Effect up to HK\$5,000
- * Award cash payment for each Hole-In-One achieved with limit HK\$5,000

Appetite

- Golf amateurs who are looking for comprehensive protections with a reasonable premium.

簡介

高爾夫球保險保障球手可能涉及的第三者責任。如果閣下選擇尊貴計劃，可額外獲得個人意外保障、高爾夫球裝備損壞及個人財物損失保障。此外，閣下若投保尊貴計劃，更可享受「一杆進洞」獎賞。

* 保障範圍及利益

	基本計劃	尊貴計劃
	限額 (HK\$)	
公眾責任	\$5,000,000	\$10,000,000
個人意外 (75歲或以下)	不保障	\$500,000
損失及損壞		
▪ 高爾夫球裝備	不保障	\$25,000
▪ 個人財物損失	不保障	\$5,000
「一杆進洞」獎賞	不保障	\$5,000



* 產品特點推介

- 進行高爾夫球運動而招致的第三者責任保障額為 HK\$10,000,000
- 個人錢財意外損失之保障額最高為 HK\$5,000
- * 「一杆進洞」獎賞最高為 HK\$5,000

主要市場

- 尋求綜合保障且保費合理的高爾夫球手

Private Motor Car Policy

Introduction

Liberty is one of Hong Kong's leading insurers with significant market share in providing motor insurance for private vehicles.

* Benefit and Coverage

	Third Party cover	Comprehensive cover
Loss or damage to motor vehicle		✓
Third Party Liability (HK only)	✓	✓
Medical expense of insured drivers		✓
No Claim Discount (NCD)	✓	✓
Extra benefits (applicable for sum insured over HK\$50,000)		
No Claim Discount Protection		✓
Free Windscreen Benefit		✓
24-Hour Emergency Towing / Roadside Service – HKSAR Only		✓
Temporary Substitute Vehicle Benefit		✓
Driver's Life Protection		✓
New for Old Replacement Vehicle Benefit (for brand new car)		✓

* Special Product Features

- Good claim service
- Fast policy issuance
- Strong e-platform

Appetite

- Mature drivers (age 25 or above)
- Experienced drivers (≥ 2 years of driving experience)

* Submission Requirement

- Driver details: Age, Occupation & Industry, Driving experience
- Vehicle details: Make & Model, Year of Manufacture
- NCD that is entitled
- Claims history within past 3 years
- Traffic offence records within past 2 years
- Record of driving license's suspension or disqualification within past 5 years



* Conditions & exclusions may apply. Please refer to policy for details.



簡介

利寶國際是香港領先的汽車保險承保人，於車保市場中據有重要的佔有率。

* 保障範圍及利益

	第三者責任保險	綜合保險
汽車自身損害		✓
第三者責任 (香港)	✓	✓
受保司機之醫療費用		✓
無索償折扣	✓	✓
額外保障 (適用於投保額大於HK\$50,000)		
無索償折扣保障		✓
擋風玻璃保障		✓
24小時路邊緊急維修或支援服務 (香港)		✓
臨時汽車替代服務		✓
交通意外人壽保障		✓
新換舊保障 (限全新汽車)		✓

* 產品特點推介

- 優越賠償方案
- 快速出單服務
- 強大電子平台支援

主要市場

- 二十五歲或以上之司機
- 擁有兩年或以上之駕駛經驗

* 所需文件及資料

- 司機資料：年齡, 工作行業及職業, 駕駛經驗
- 車輛資料：汽車型號, 出產年份
- 無索償折扣
- 三年內索償記錄
- 兩年內違例駕駛被扣分或記分記錄
- 五年內被取消駕駛執照記錄



* 詳細概況，請細閱保單條文內的不保項目及相關條款。

Privilege Motor Insurance



Introduction

The high performance policy for your high performance car.



* Benefit and Coverage

Basic Cover

- Own Damage
- Third Party Legal Liability (HK only)
- NCD Protection
- Free Windscreen & Sunroof Cover
- Temporary Substitute Vehicle (HK only)
- Loss of Personal Effects (HK only)
- 24-hour Emergency Roadside & Towing Service (HK only)
- 24-hour Accident Notification Service
- Claims Recovery Service
- Driver's Life Protection

* Special Product Features

Liberty Privilege is a high-end motor policy with better product features than a standard motor policy:

- Designed for high-end vehicles like Ferrari, Lamborghini, and Rolls-Royce
- Higher Third Party Liability Limit
- Better Replacement Car Service
- Higher limits for Windscreen
- Dedicated motor concierge

Appetite

- Aston Martin
- Audi (some models)
- Bentley
- BMW (some models)
- Ferrari
- Lamborghini
- Lotus (some models)
- Maserati
- Mercedes Benz (some models)
- Porsche (some models)
- Rolls Royce
- Other models considered case by case

* Submission Requirement

- Driver Details: Age, Occupation & Industry, Driving experience
- Vehicle Details: Make & Model, Year of manufacture
- NCD that is entitled
- Claims history within past 3 years
- Traffic offence records within past 2 years
- Record of driving license's suspension or disqualification within past 5 years



* Conditions & exclusions may apply. Please refer to policy for details.

利寶尊貴汽車保障計劃

簡介

為您的尊貴汽車全新定制高端及全面的保障計劃。



保障範圍及利益

基本保障

- ✦ 汽車自身損害
- ✦ 第三者責任 (香港)
- ✦ 無索償折扣
- ✦ 擋風玻璃及天窗保障
- ✦ 臨時汽車替代服務 (香港)
- ✦ 個人物品損失 (香港)
- ✦ 24小時拖車服務 (香港)
- ✦ 24小時事故通知服務
- ✦ 追討服務
- ✦ 交通意外人壽保障

產品特色

利寶國際尊貴汽車保險計劃是一款優於其它標準汽車保險的高端計劃

- ✦ 專為高端汽車如法拉利、林保堅尼、勞斯萊斯等設計
- ✦ 更高的第三者責任限額
- ✦ 更好的汽車更換服務
- ✦ 更高的擋風玻璃保障
- ✦ 尊貴汽車禮賓服務

主要市場

- ✦ 阿斯頓·馬丁
- ✦ 奧迪 (某些型號)
- ✦ 賓利
- ✦ 寶馬 (某些型號)
- ✦ 法拉利
- ✦ 林保堅利
- ✦ 蓮花 (某些型號)
- ✦ 瑪莎拉蒂
- ✦ 平治 (某些型號)
- ✦ 保時捷 (某些型號)
- ✦ 勞斯萊斯
- ✦ 其它個別型號可作考慮

所需文件及資料

- ✦ 司機資料：年齡，工作行業及職業，駕駛經驗
- ✦ 車輛資料：汽車型號，出產年份
- ✦ 無索償折扣
- ✦ 三年內索償記錄
- ✦ 兩年內交通違規記錄
- ✦ 五年內被取消駕駛執照記錄

* 詳細概況，請細閱保單條文內的不保項目及相關條款。

Office Plus Insurance

Introduction

This product offers "All Risks" protection to the office contents of your business, including landlord's fixtures and fittings for which you are responsible, tenant's improvement, trade samples and stock, furniture, office equipment, employees' personal effects, etc.

* Benefit and Coverage

Basic cover

- Machinery and equipment
- Portable office equipment outside your premises
- Trade sample/stock
- Personal effects of employees
- Contents temporarily removed from premises
- Cost of extinguishing fire
- Stock and contents held in trust
- Loss of or damage to stock and document in transit
- Alterations and Additions
- Increased cost of working (Accountants' Fee, Denial of Access or Failure of Public Utilities)
- Money and assault
- Public Liability

Optional cover

- Employees' Compensation
- Hospital Benefit Insurance Cover

* Special Product / Service Feature

- Liberty Office Plus is a simple all-in-one insurance solution which offers protection for your office contents, increased cost of working, money and personal assault, Public Liability. In addition, you can also get Employees' Compensation insurance and Hospital Benefit Insurance Cover for your staff as an optional coverage.



Appetite

- Small and medium size companies
- Employees without manual work
- High-end customers looking for a comprehensive product

Submission Requirement

- Completed application form
- Copy of Business Registration

簡介

利寶為閣下辦公室財物提供全面保險及全新更換保障（包括需負責之業主裝置及設備、租客自置裝修、貨版與存貨、傢俬、辦公設備、僱員之私人物品），惟投保人以上述財物之全新更換價值投保。

* 保障範圍及利益

基本保障

- 器材與機器
- 用於辦公室以外的手提式公司器材(香港境內)
- 貨版與存貨
- 僱員之私人物品
- 暫時存放於其它地方之辦公室財物
- 撲滅火災之費用
- 受人託管之存貨及財物
- 運送途中受損的貨品及文件
- 建造物改變條款
- 運作成本增加（會計師費用、因鄰近建築物損毀以致投保人未能進入店舖所招致的額外運作成本、水電氣體燃料供應中斷而產生的額外運作成本）
- 金錢及個人意外
- 公眾責任

自選保障

- 勞工保險
- 住院醫療費用保障

* 產品特點推介

- 利寶的「辦公室綜合保險星級版」保障範圍廣泛，包括承保辦公室財物、運作成本增加、金錢及個人意外、公眾責任。如有需要，閣下更可選擇購買勞工保險及住院醫療費用保障的附加保障



主要市場

- 中小企業
- 不涉及體力勞動的僱員
- 尋求全面保障的高端客戶

所需文件及資料

- 辦公室綜合保險星級版申請表
- 商業登記副本

* 詳細概況，請細閱保單條文內的不保項目及相關條款。

Shop Protector Insurance

Introduction

Liberty's Shop Protector is a simple all-in-one insurance solution exclusively designed to meet the needs of Hong Kong's dynamic small business.

* Benefit and Coverage

Basic cover

- Property All Risks
- Seasonal increase
- Temporary removal
- Damage to advertising signs
- Accidental breakage to fixed glass doors or windows
- Damage to shop premises caused by theft or attempted theft
- Damage to stock in a conveying vehicle
- Increased Cost of Working (Accountants' Fee, Denial of Access or Failure of Public Utilities)
- Money & Assault
- Public Liability

Additional Cover

- Employees' Compensation



* Special Product Features

- Offering seasonal increase for the months of November, December, January and February
- Providing various extensions under all the sections
- Reasonable premium and deductibles

Appetite

- Small and medium size shops
- Employees without manual work
- High-end customers looking for a comprehensive product

* Submission Requirement

- Completed application form
- Copy of Business Registration



* Conditions & exclusions may apply. Please refer to policy for details.

店舖保障保險

簡介

店舖保障保險為企業於多變的營商環境提供全面保障

* 保障範圍及利益

基本保障

- 財物全險
- 投保額季節性增加
- 財物暫時存放於其他地點所遭受的損失
- 廣告標誌損壞
- 固定玻璃門及窗戶之意外損毀
- 因盜竊而導致店舖損壞
- 貨物於貨車運送期間損毀
- 運作成本增加（會計師費用、因鄰近建築物損毀以致投保人未能進入店舖所招致的額外運作成本、水電氣體燃料供應中斷而產生的額外運作成本）
- 金錢及個人意外
- 公眾責任

* 產品特點推介

- 投保額於11月 — 2月自動提高50%
- 多項額外保障條款
- 相宜的保險費用及自付額

自選保障

- 勞工保險



主要市場

- 中小企業
- 不涉及體力勞動的僱員
- 尋求全面店舖保險的企業

* 所需文件及資料

- 店舖保險投保書
- 商業登記副本

Personal Life Insurance and Critical Illness Insurance

Introduction

Prolife Series – Term Life Insurance and Critical Illness Insurance provide you suitable pure insurance protection with international coverage. The savings that you gain from our “below-budget” annual premium will give you greater flexibility to plan ahead.

* Benefit and Coverage

Choices of Yearly Renewable, 5 Years Renewable, 10 Years Renewable and 20 Years Renewable Plans (20 Years Renewable Plan is not available for the Critical Illness Insurance cover)

- Entry age: 18-65 (age on last birthday)
- Maximum insurable age: 99 (Term Life) / 79 (Critical Illness)
- Minimum protection amount: HK\$1,000,000 (Term Life) / HK\$250,000 (Critical Illness)



* Special Product Features

- Competitive premium with high sum assured
- Easy application
- Unique Total and Permanent Disablement Benefit Rider
- Guaranteed renewable
- Pre-underwriting service available

Appetite

- More preferable premium rate for age between 25 – 49 inclusively
- Customers family protection
- Customers property protection
- Key man protection for company
- Financial protection for disablement

* Conditions & exclusions may apply. Please refer to policy for details.

定期人壽及危疾保障

簡介

無論你身處世界任何地方,利安人壽系列 — 定期人壽及危疾保障都能給予你最適合的保障。低廉的保費令你免除支付長期保險的負擔,使你節省更多,更靈活地安排未來。

* 保障範圍及利益

設有每年續保,每5年續保,每10年續保及每20年續保計劃供選擇 (20年續保計劃不適用於危疾保障)

- 投保年齡：18 – 65 (以足歲計算)
- 最高受保年齡：99歲 (定期人壽)/ 79歲 (危疾)
- 最低投保金額：港幣\$1,000,000 (定期人壽)/ 港幣\$250,000 (危疾)



* 產品特點推介

- 具競爭性的保費，可得到更大的保障
- 簡易的申請手續
- 獨特的完全及永久傷殘附加保障
- 保證續保
- 提供初步評估服務

主要市場

- 25 – 49歲人士可享更優惠保費
- 需要提供家庭保障的人士
- 需要提供資產保障的人士
- 為公司提供要員保障
- 當不幸遇上傷殘，可提供財務上的保障

Introduction

proMedico is a good choice for clients who demand a comprehensive coverage against expensive medical costs. If clients suffer illness or accidentally being injured anywhere around the world, proMedico's coverage allows the clients to have peace of mind even after receiving the expensive medical bill. (Restrictions applied to residents of North America)

* Benefit and Coverage

- A choice of 4 levels of coverage to match for individual's / family's needs
- Optional riders: out-patient, dental and maternity care
- Worldwide coverage



* Special Product Features

- No surgical sub-limits
- Pre-authorized credit facility
- Greater China Assistance Card
- 24-hours Worldwide Emergency Assistance Service

Appetite

- Expatriates working in Asia
- Middle income class
- Clients who demand high quality of medical service
- Companies providing comprehensive medical coverage to their key-persons.

* Conditions & exclusions may apply. Please refer to policy for details.



簡介

proMedico計劃提供完善醫療保障，免卻沉重醫療開支帶來的經濟負擔。客人若一旦因病或意外受傷，不論身在何處，proMedico的保障會悉心照顧閣下的主要醫療開支。(北美有所限制)

* 保障範圍及利益

- 4項個人或家庭計劃,可供選擇
- 提供門診、牙齒護理及分娩護理附加保障
- 全球保障



* 產品特點推介

- 不設手術費細表
- 預先批核代繳醫療費用
- 中國入院支援咭
- 廿四小時全球性緊急求援服務

主要市場

- 移居亞洲區的海外僱員
- 中產人士
- 要求優質醫療服務的客戶
- 為重要員工提供全面醫療保障的公司

* 詳細概況，請細閱保單條文內的不保項目及相關條款。



Introduction

mediTop is an individual top up hospitalization plan to supplement employer's group medical plan or individual plan at affordable cost. It well protects a person and his/her loved ones from the ever rising medical expenses on chronic or critical illness.

* Benefit and Coverage

- High lump sum hospitalization benefit without sub-limit restriction
- Full refund for all reasonable hospital expenses after deductible

* Special Product / Service Features

- Guaranteed renewal
- Renewable up to age 100
- Blended experience pricing
- Extended to cover outpatient oncology treatment
- Choice of deductibles that complement your existing cover
- Post operation treatment benefit covered
- Post accident reconstructive surgery
- No waiting period
- No concurrent cover is required
- Electronic application and delivery of policy
- Co-branded e-mediTop for insurance consultancy firm

Appetite

- Working class with group/individual medical cover
- * Conditions & exclusions may apply. Please refer to policy for details.



簡介

利加保在輕鬆負擔的保費下提供周全的個人住院附加醫療保障，可配合現有的團體或個人醫療保障。本計劃讓受保人及其家屬得以應付日漸高昂的醫療費用。

* 保障範圍及利益

- 高住院保額並沒有賠償細表限制
- 扣除自付額後，所有應付住院開支全部賠償

* 產品 / 服務特點推介

- 保證續保
- 可續保至100歲
- 混合經驗續保費率調整
- 日間門診腫瘤治療保障
- 靈活配合現有的團體/個人醫療保障
- 手術後之治療費用保障
- 意外後之矯形手術保障
- 不設等候期
- 無需同時擁有其他醫療保單
- 網上投保及電子保單傳送
- 可與中介人聯合品牌，共同擁有網上投保平台

主要市場

- 在職人士並擁有團體/個人醫療保障

* 詳細概況，請細閱保單條文內的不保項目及相關條款。



Voluntary Employee Benefits

Introduction

Voluntary employee benefits aims at providing voluntary insurance products and services to employers' staff. Staff can choose additional insurance products according to their own needs on top of their existing level of employee benefits. With the implementation of the effective worksite marketing activities, employees and their dependents can make their own decision for the benefits offered.

* Benefit and Coverage

- **mediTop:** top-up medical insurance against inflation;
- **Critical illness:** advance compensation can be provided to cope with expensive medical treatments on critical illnesses;
- **Level Premium Term:** high amount of coverage with relative low amount of premium
- **Personal Accident:** accidental insurance with double indemnity on public transportation and also coverage extend to various dangerous sports;

Or we can together work out a product with a mixture of voluntary benefits that suits your needs.



* Special Product Features

We have a variety of products to offer, some of the product features are:

- HK \$1 million hospitalization benefit coverage
- A lump sum payment once the life insured is diagnosed to have suffered from one of the 40 Critical Illness covered by the policy.
- 50% of the Life insurance benefit will be prepaid in the event of Terminal Illness
- Double Indemnity for accident on public transportation.

Appetite

Companies which already have a basic employee benefits program and are willing to offer diversify optional coverage to employees.

僱員自選福利計劃

簡介

自願性僱員福利計劃的目的，是為僱主提供可自選的保險產品和服務給其員工，憑藉利寶多元化及貼心的服務，讓員工可自行選擇各種更符合自己需要的附加保險產品。透過有效的職場行銷，令員工及其家屬可自行選擇全面性的保障福利。

* 保障範圍及利益

- 利加保 抗衡通脹而加大保額的醫療保險；
- 危疾保障 能提早賠償，以應付昂貴的危疾治療費用的醫療保險；
- 定期壽險保障 以低廉保費購買大保障額的人壽保險；
- 人身意外保障 提供乘搭公共交通工具的雙重保障優惠，並涵蓋多種危險運動的意外保險；

又或可以與我們利寶國際協商後而為您獨立釐定的保障組合。



* 產品特點推介

利寶產品林立，皆可為僱員自選福利項目，某些產品特色如下：

- 保額高達百萬的住院保障
- 若被證實患上保單上列舉的40種危疾中的任何一種，即可獲一筆過的保額賠償
- 若被證實患上會致命的危疾，可獲預先支付50%壽險賠償
- 若在公共交通工具上遇上交通意外，可獲雙倍保額的賠償

主要市場

所有有興趣為僱員提供額外福利項目選擇的公司客戶



* 詳細概況，請細閱保單條文內的不保項目及相關條款。

EasyCare

(SME Medical & Life Package Plan)

Introduction

The flexibility of this plan offers multi-option to suit domestic SME's need as well as meeting budgets on employees' benefits.

* Benefit and Coverage

- * Various benefit options for both hospital and outpatient expenses cover plus dental and life cover with customary benefit levels



* Special Product Features

- * Minimum group size: 2 employees
- * Enjoy extra 5% discount for group size more than 10 employees
- * Flexible cross plan combination on Inpatient & Outpatient benefits
- * FREE extended Major Medical cover
- * Free choice of doctors and dentists
- * Outpatient network credit card facility provided
- * Optional life rider (with China Card)
- * 24-hour worldwide cover
- * Online proposal tool for consultants

Appetite

- * Small to medium enterprises (SMEs) without group medical insurance.

* Conditions & exclusions may apply. Please refer to policy for details.

易僱保

(中小企的僱員福利保障計劃)

簡介

易僱保提供多種醫療福利選擇予中小企，以切合他們的需要和預算。

* 保障範圍及利益

- * 除了提供住院和門診不同福利級別以外，亦有牙科和人壽福利的選擇。



* 產品特點推介

- * 僱員人數最少2名
- * 僱員人數達10名以上，首年保費可享5%折扣優惠
- * 住院及門診福利保障可靈活配搭
- * 免費附加醫療福利保障
- * 自由選擇醫生和牙醫
- * 提供免費門診醫療咭
- * 自選人壽保障（附送中國支援咭）
- * 24小時全球保障
- * 備有網上投保建議書

主要市場

- * 沒有團體醫療的中小企

* 詳細概況，請細閱保單條文內的不保項目及相關條款。

Tailor-made Group Medical Scheme

Introduction

Liberty provides tailor-made group medical schemes to employees or associates, assisting companies to retain quality employees or members.

In addition to the traditional Group Medical Scheme, we have developed various products in response to your special needs for staff benefits. Ranging from a simple basic hospital cover to a wide variety of benefits such as outpatient, network of panel doctors, maternity, dental, top-up, annual check-up or even voluntary dependent cover.

* Benefit and Coverage

Basic Plan

Group Hospital & Surgical Benefit

This scheme covers the hospital bills for room & board, various diagnostic laboratory tests, operating theatre and the surgeon's fees. Surgical fees incurred at doctor's clinic or emergency treatments in casualty ward are also covered.

Benefit Riders

- Group Out-patient Benefit
- Group Supplementary Major Medical
- Group Maternity Benefit
- Group Dental Benefit

* Special Product Features

- Dependent cover
- Voluntary top up plan
- Full refund benefit
- Medical evacuation & repatriation service
- China Card service
- Liberty Health Club membership privilege

Appetite

- Small to medium enterprises with past claims history
- Medium to large enterprises with life scheme



簡介

利寶為僱主或團體機構度身訂造的醫保計劃，提供福利予其員工或會員，以便保留人才。除了提供傳統的團體醫保計劃，我們也提供不同的福利項目以滿足特別的需要。

* 保障範圍及利益

基本計劃

團體醫療保障

保障範圍：住房膳食費，各種診斷化驗費，手術室費及手術費。於門診診所做的手術或於急症室進行的緊急治療也包括其中。

附加保障

- 團體門診福利
- 團體附加醫療福利
- 團體分娩福利
- 團體牙科福利



* 產品特點推介

- 家屬保障
- 自願性附加醫療保障
- 全數賠償福利
- 緊急醫療支援服務
- 中國支援咭服務
- 寶康會會員福利

主要市場

- 擁有醫療福利的中小企，並有過往的索償紀錄
- 擁有團體人壽福利的中，大型公司



**Liberty
Insurance.**

Tailor-made Group Life Scheme

Introduction

Help your employees take care of their families by providing them with Liberty's group life insurance plan. To meet your employee's needs, different kind of rider benefits could be adhered to the basic life plan for more comprehensive protection.

Benefit and Coverage

Basic Plan

Group Term Life

To provide cash payment to the beneficiary of an insured employee in the event of him/her passing away during course of the covered period as a result of illness or accident.

Special Features

Group Total & Permanent Disablement (TPD)

To provide an accelerated benefit to the covered employee if qualifies under the definition of "Disability" due to illness or accident. The benefit will be payable in 5 equal annual installments or in lump sum payment which will be determined by the employer before implementation. Such payment shall reduce the Life sum assured.

Group Accidental Death & Disablement (AD&D)

To provide additional benefit to the covered employee if he/she suffers from loss of life or part of the body in accordance with the schedule in the AD&D Rider as a result of an accident.

Group Critical Illness (CI)

To provide financial protection to the covered employee if he/she suffers from one of the specified critical diseases. The benefit will be payable in one lump sum to support the covered employee to pay for the cost of treatment, funding to the new lifestyle and to replace the lost income, etc.

- (I) Additional CI – covers 35 critical illnesses, such payment shall be paid in addition to the Life sum assured.
- (II) Accelerated CI – covers 4 major life-threatening illnesses in HK, i.e. Cancer, Stroke, Renal Failure and Myocardial Infarction. The benefit will be paid in one lump sum and such payment will reduce the Life sum assured.



Special Product Features

- FREE Total Disability Extended Death Benefit
- Optional Terminal Illness, Dismemberment Benefit and Major Burn Benefit

Appetite

- SMEs with white collar profile
- Multi-national medium to large enterprises

* Conditions & exclusions may apply. Please refer to policy for details.

團體人壽保險

簡介

利寶團體壽險為您的僱員及其家庭提供穩妥的保障。我們備有多種附加福利選擇，可配合基本壽險保障，變化出廣泛而全面的壽險保障計劃。

保障範圍及利益

基本保障

團體人壽保障

如受保僱員因疾病或意外而身亡，其受益人可得到賠償

附加保障

團體完全及永久性傷殘保障

如受保人因疾病或意外導致被證實為永久性傷殘，便可得到相關的賠償，賠償金額可分5期支付或全數支付（視乎保單而定），人壽保額亦相應遞減

團體意外身故及傷殘保障

如受保人因意外導致傷亡，受保人或其受益人可獲賠償（金額根據賠償表釐定）

團體危疾保障

如受保僱員被證實患上危疾，可得到一筆應急現金作為醫療費用，或用作重新適應新的生活方式，和替代失去的部份收入等等

- (i) 額外危疾保障 — 涵蓋35種嚴重疾病。即使索償危疾保額後，人壽保額不會被遞減
- (ii) 預付危疾保障 — 涵蓋4種都市致命疾病。例如：癌症，中風，腎衰竭和心肌梗塞。此類危疾保障從人壽的部份保額中先給予賠償，人壽保額便會相應遞減

產品特點補充

- 免費附加完全傷殘延伸至死亡保障
- 自選末期疾病保障，失肢保障和嚴重燒傷保障

主要市場

- 從事文職為主的中小企
- 從事跨國業務的中大型機構



* 詳細概況，請細閱保單條文內的不保項目及相關條款。

Liberty Health Club

Liberty International Insurance Limited is always dedicated to develop customer oriented initiatives and to promote healthy lifestyle for our members.

Our medical insured members will be invited via our email to activate the free life-long Liberty Health Club service to enjoy the value-added service from the company once they become our insured members.

All Liberty Health Club registered members will receive our quarterly e-newsletter which enables customers to gain instant access to health related information and their individual medical claims details. Here are the highlights of services:



Membership e-Service

- Personalized Medical Claim Form for members and their covered family dependents
- e-Claim Advice : Upon claims settlement, members will receive claim payment advice via the member's email
- e-Claim Enquiry : Members can check their claims visits and claim status online
- Pre-assess claim eligibility and coverage extent of planned hospitalization at member's choice

Privileged Offers

- Healthcare Services Discount for Health Check Up, Vision Check Up and Physiotherapy treatment
- Various types of discounts in renowned healthcare retail chains
- Lifestyle merchant offers

Liberty Health Club e-Newsletter

- Quarterly e-Newsletter with a variety of health information and tips such as nutritional diet, BMI and calories calculator, health-related magazines subscription etc.



利寶國際一直致力提供以客為本的產品及推廣健康生活。

只要成為利寶國際醫療保單之受保成員，並透過我們的邀請電郵啟動寶康會之終生免會籍費用服務，便可享用所有的增值服務。

寶康會會員可透過我們的電子季刊，得到最新的健康資訊及查詢個人醫療索償記錄。以下是寶康會服務之重點推介：



會員電子服務

- 給閣下及受保家屬專用的個人醫療索償表格，令索償更簡便
- 電子理賠索償通知：以電郵接收理賠索償通知，既方便又快捷
- 理賠查詢：隨時隨地於網上登入團體醫療電子服務，使用理賠查詢
- 預計入院前可自行提出預先評估保障範疇及可索償金額

尊貴優惠

- 以特惠價享用保健服務：身體健康檢查、眼科保健及視光檢查、物理治療
- 享用城中多種熱門連鎖保健商戶優惠
- 優閒生活商戶優惠

寶康會電子季刊

- 電子季刊載有最新健康資訊及保健貼士如營養餐、身高體重指數、卡路里計算器及有關健康雜誌訂閱等





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