個 人 意 外 保 險

東京海上火災保險（香港）有限公司
- 服務香港超過60年

東京海上火災保險(香港)有限公司乃Tokio Marine集團全資附屬公司，為全球最實力雄厚的保險集團其中之一。成立於1879年，日本東京海上日動火災保險株式會社為Tokio Marine集團旗下之旗艦公司並獲國際著名評級機構標準普爾 (Standard & Poor's) 評定公司財政評級為 "A+"* 。

本集團在全球近40個國家擁有卓越的國際網絡，僱用員工超過38,800名；強大的商業網絡更伸延至亞洲各地包括中國和香港。

東京海上火災保險(香港)有限公司的發展歷史可追溯至1953年。時至今日，我們已成為本港最大貨運保險公司之一，並獲標準普爾 (Standard & Poor's) 評級為 "A" * 。

* 截至2017年1月19日

保障範圍

意外死亡及永久性傷殘（基本保障）

投保人在遇到意外事故後12個月內不幸因傷逝世或永久性傷殘，本公司將按照保障範圍提供相應的賠償。

暫時性傷殘（可選投保項）

投保人因身體受傷害而暫時完全傷殘或無法工作，本公司將提供一定週數的損失賠償。最高賠償限期為104週。

醫療費用（可選投保項）（只適用於註冊西醫）

投保人因意外事故遭受傷害而需接受醫院或門診治療，該治療必須由註冊西醫提供，本公司將賠償實際需要的醫療費用。

免費額外保障

1. **煤氣中毒/窒息**
   因煤氣中毒或窒息而引起的傷亡。
2. **重度燒傷**
   身體燒傷達4.5%的三級燒傷或更嚴重的燒傷。
3. **加倍賠償**
   若投保人因下列原因引致的死亡賠償將加倍增加，最高可達HK$1,000,000:
   (a) 付費乘搭的計程車、公共汽車、渡輪、地鐵、鐵路、有軌電車或預定的航班遭遇交通事故；
   (b) 搶劫或意圖搶劫；
   (c) 於住宅區發生的火災中被燒傷或窒息。
4. **無索償額外保障**
   若投保人在前一年度沒有進行任何索償，其意外死亡或永久性傷殘的投保額將獲得10%的遞增，最高可達HK$500,000。
5. **配偶額外保障**
   若投保人之死亡和永久傷殘保障的投保額達到或超過HK$1,000,000，其配偶將獲得HK$100,000的免費意外死亡保障。
6. **未成年子女賠償**
   若投保人和配偶不幸地在同一次事件中身亡，其未成年子女將獲得每人HK$50,000的賠償，賠償額最高可達HK$200,000。本公司僅在閣下選擇的死亡和永久傷殘保障的投保額達到或超過HK$1,000,000時才能享有這項保障。
7. **跌打醫療費用**
   若投保人選擇的醫療費用保障達到或超過HK$10,000，本公司將會對必須的及合理的跌打醫療費用作出賠償，費用額每次為HK$150、每年總額為HK$1,500。
8. **住院現金津貼**
   若投保人因人身傷害而必須住院接受治療，住院期間本公司賠償每週HK$500的住院津貼，最長保障期為52星期。
9. **衣服和個人財物破壞賠償**
   若投保人遭遇到意外而引致的衣服和個人財物受到損壞，本公司將賠償每次HK$2,500的賠償，若投保人選擇了醫療費用保障。
10. **殮葬費**
   若投保人因意外死亡且在香港殮葬，本公司將賠償HK$25,000的殮葬費。
11. **24小時全球支援熱線**
   無論投保人於海外任何地方遭遇意外，二十四小時全球支援熱線將提供醫療諮詢及轉介服務。其中的服務包括緊急醫療運送或遣返服務、入院治療按金等。

主要不保範圍

疾病、蓄意自傷身體、懷孕或與生育有關之治療、跳傘 、 懸掛式滑翔運動、 馬匹越野障礙賽 、 滑雪 、 冰上曲棍球 、 洞穴探索 、 用供氧設備輔助呼吸之水中活動、爬山(需要合理地使用繩索或嚮導）、以職業身份參與體育運動、以支付票價乘客以外身份參與飛行活動、執行警察或消防或持械之工作 、戰爭、核能或輻射引致之死亡或損失 、 涉及生物或核武的恐怖主義活動或動亂引致之損失。

有關詳情，請參閱保單內容。

*保費率一覽表

職業類別	第1類	第2類	第3類
意外死亡及永久傷殘（基本保障）	0.075%	0.1%	0.18%
暫時傷殘（可選投保項）	另行報價		
醫療費用（可選投保項）（只適用於註冊西醫）			

*保費 = 保費率 x 投保額

職業類別

第1類	從事行政、管理、辦公室工作或專業非危險性工作的職業 如：辦公室工作人員、會計、律師、醫生、護士（門診）、教師
第2類	其他戶外非體力勞動的職業 如：商店售貨員、商務旅行人員、銷售代表、護士（醫院）、信差、學生、家庭主婦
第3類	輕微涉及體力勞動及非危險性涉及或機器運作的職業 如：侍應生、髮型師、服裝工人、工廠領班、公司司機(私家車)

特別註明

1. 每份保單最低保費為HK$500；
2. 暫時傷殘保障中每週保額不得超過投保人平均每週收入的75%；
3. 醫療費用保障投保額不得超過意外死亡及永久傷殘保障投保額的10%或不高於HK$30,000，以何者為少；
4. 受保人年齡需為18至69歲。

保險徵費通知

由2018年1月1日起，投保人須根據 "保險業條例" (第41章) 第134條支付保險徵費。本公司將根據以下之徵費率代表保險業監管局收取該徵費。詳情請瀏覽 www.tokiomarine.com.hk/ialevy 或聯絡我們 (852) 2529 4401 或您的保險中介機構（如有）。

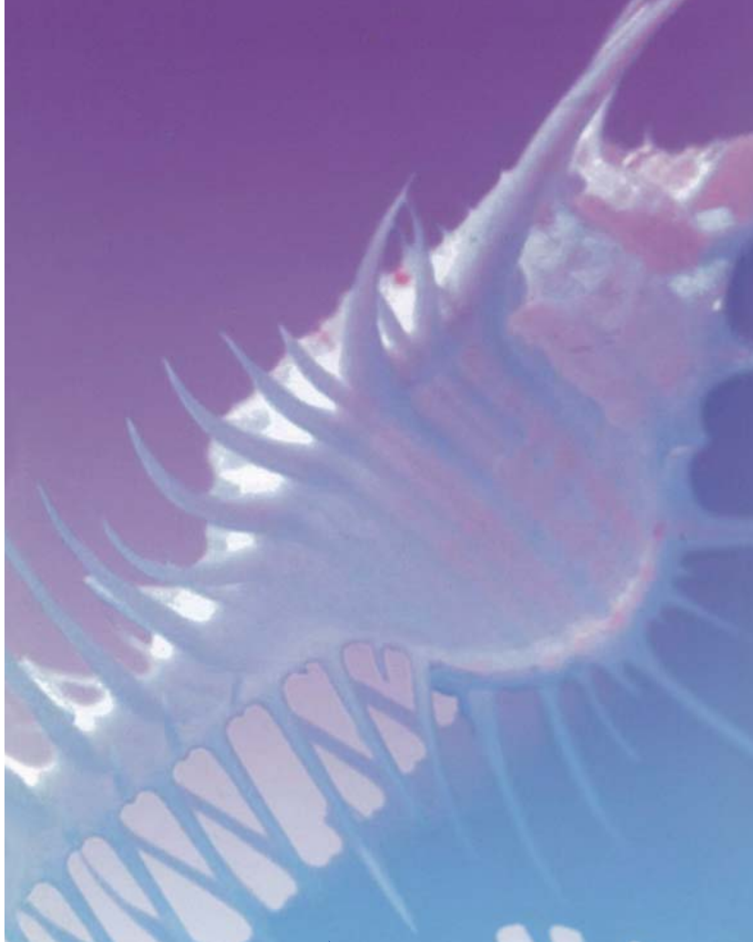
保單生效日期(包括首末兩日)	徵費率(於保費)	徵費上限(港幣)
1.1.2018 - 31.3.2019	0.04%	2,000
1.4.2019 - 31.3.2020	0.06%	3,000
1.4.2020 - 31.3.2021	0.085%	4,250
1.4.2021 - 或以後	0.1%	5,000

備註：本單張之標準保費並不包括此保險徵費在內。

如本單張內之中文內容與英文有異，一切內容將以英文為準。
本保險之保障詳情，請參閱保單內之條款。

10 years+ 商界展關懷 caringcompany
Awarded by The Hong Kong Council of Social Service 香港社會服務聯會頒發

Personal Accident Insurance
個人意外保險



NAVIGATOR Insurance Brokers Ltd.
Tel (852) 2530 2530
Fax (852) 2530 2535
crew@navigator-insurance.com
www.navigator-insurance.com
Unit 8E Golden Sun Centre
59-67 Bonham Strand West
Sheung Wan, Hong Kong

TOKIO MARINE
東京海上火災保險(香港)有限公司
The Tokio Marine and Fire Insurance Co.(HK) Ltd.
27A, United Centre, 95 Queensway, Hong Kong 香港金鐘道九十五號統一中心27A
Tel:電話: (852) 2529 4401 Fax:傳真: (852) 3405 9837 http://www.tokiomarine.com.hk

Personal Accident Insurance

Tokio Marine Hong Kong
- serving Hong Kong for more than 60 years

The Tokio Marine and Fire Insurance Co. (HK) Ltd. ("the Company") is a wholly-owned subsidiary of Tokio Marine Group, one of the largest international insurance groups in the world. The flagship company of Tokio Marine Group is Tokio Marine & Nichido Fire Insurance Co. Ltd. founded in 1879 with credit rating of "A+" (S&P)*. The Group has more than 38,800 employees all over the world and a prominent global network in near 40 countries and also a strong network in Asia including China and Hong Kong.

Tokio Marine's history in Hong Kong can be dated back to 1953. The business has been growing together with the economy of Hong Kong since then. The Company is now one of the top Marine Cargo Insurance Companies in Hong Kong with credit rating of "A" (S&P)*.

*: as of 19 Jan 2017

Standard Benefits

Accidental Death and Permanent Disablement (Basic Cover)

If you suffer bodily injury resulting in death or permanent disablement within 12 months from the date of accident, we will pay cash benefits according to the scale of benefits.

Temporary Disablement (Optional Cover)

If you are totally disabled and unable to engage in or attend to your occupation or business as a result of bodily injury, we will pay a specified weekly benefit for such period of temporary disablement. The maximum period for this benefit is 104 weeks.

Medical Expenses (Optional Cover)
Registered Medical Practitioner only

If you require medical treatment from a hospital or clinic for injury resulting from an accident, we will pay the actual necessary and reasonable medical expenses incurred provided such treatment is received from a legally qualified and registered medical practitioner.

Free Additional Benefits

1. Gas Poisoning / Suffocation Cover

Death or Injury as result of gas poisoning or suffocation is deemed as an Accident and covered by the Policy.

2. Major Burns Benefits

Cover for Third Degree Burn of 4.5% or more of total body surface area.

3. Double Indemnity

Your Death benefit will be doubled up to a maximum amount of HK$1,000,000 if the accident is a result of

(a) traffic accident occurs while traveling as a fare-paying passenger in a taxi, public bus, ferry, underground railway, railway train, tram car or scheduled airlines

(b) robbery or attempted robbery

(c) fire or suffocation as a result of fire at residential building

4. No Claim Bonus

If you do not make any claim during the preceding year, the sum insured for Death and Permanent Disablement will be increased by 10% compounding each year subject to a maximum bonus of HK$500,000 in aggregate.

5. Extended Spouse Coveer

Free Accidental Death Cover for your spouse up to HK$100,000 if you have taken out Death and Permanent Disablement cover for HK$1,000,000 or more.

6. Compassionate Compensation for Dependent Children

If both of you and your spouse died in the same accident, HK$50,000 will be payable to each of your dependent children under 18 years old up to a maximum of HK$200,000 in total. This benefit applies if you have taken out Death & Permanent Disablement cover for HK$1,000,000 or more.

7. Bonesetter Treatment Expenses

We will pay the bonesetter treatment expenses necessarily and reasonably incurred up to HK$150 per visit and HK$1,500 per year if you have taken out Medical Expenses cover for HK$10,000 or more.

8. Hospital Confinement Allowance

If you have to be confined in hospital for treatment of bodily injury, we will pay a weekly benefit of HK$500 for such period of confinement up to a maximum period of 52 weeks.

9. Clothing and Personal Effects Damage Compensation

If you suffer bodily injury and your clothing as well as personal effects are also damaged at the same accident, we will pay compensation up to HK$2,500 in respect of any one event provided that you are entitled to compensation under Medical Expenses.

10. Funeral Cremation Expenses

We will pay the expenses of funeral and cremation incurred within Hong Kong up to HK$25,000 in the event of your death resulting from accidental bodily injury.

11. 24-hours Worldwide Emergency Assistance Services

Dedicated emergency assistance hotline provides immediate assistance whenever you encounter any accident during your overseas trip. Services include Medical Evacuation, Repatriation, Deposit Guaranteeing of Hospital Admission, etc.

Major Exclusion

Sickness, self-inflicted injuries, pregnancy or childbirth, engaging in parachuting, hang gliding, steeplechasing, ski-jumping, ice hockey, potholing, underwater activities requiring the use of compressed air or gas, mountaineering or rock climbing requiring the use of guides or ropes, professional sports, aviation except as a fare-paying passengers, engaging in service or duty with the Police or Fire Service or armed force, war, nuclear fission or fusion and radioactive contamination, terrorist attacks by chemical and/or biological substances.

For details, please refer to the Policy.

**Premium Rate Table*

Occupation Class	Class 1	Class 2	Class 3
Accidental Death and Permanent Disablement (Basic Cover)	0.075%	0.1%	0.18%
Temporary Total Disablement (Optional Cover)	Refer Underwriter		
Medical Expenses (Optional Cover) Registered Medical Practitioner only			

*Premium = Premium Rate x Sum Insured

Occupation Class

Class 1	Administrative, Managerial, Clerical or Professional duties of non-hazardous nature e.g. Office Worker, Accountant, Lawyer, Doctor, Nurse (Clinic), Teacher
Class 2	Other non-manual occupations or occupations requiring outdoor duties e.g.Shop Salesperson, Commercial Traveller, Sales Representative, Nurse (Hospital), Messenger, Student, Housewife
Class 3	Occupations involving slight manual work or use of light tools or machines of non-hazardous nature e.g. Waiter, Hairdresser, Garment Worker, Factory Foreman, Chauffeur

Special Notes

1. Minimum premium per policy is HK$500
2. The amount insured for Temporary Total Disablement shall not exceed 75% of insured person's average weekly income
3. The amount insured for Medical Expenses shall not exceed 10% of the sum insured for Death and Permanent Disablement or maximum HK$30,000 whichever is the less
4. Age limits: 18 ~ 69

PREMIUM LEVY NOTICE

With effect from 1st January 2018, Levy will be payable by Policyholders under Section 134 of the Insurance Ordinance (Cap.41). Insurance Company will collect the Premium Levy on behalf of Insurance Authority according to below Levy Table. For further information, please visit www.tokiomarine.com.hk/ialevy or contact us at (852) 2529 4401 or your intermediary, if any.

Policy Inception Date (both dates inclusive)	Levy Rate (of Premium)	Maximum Levy (HK$)
1.1.2018 - 31.3.2019	0.04%	2,000
1.4.2019 - 31.3.2020	0.06%	3,000
1.4.2020 - 31.3.2021	0.085%	4,250
1.4.2021 – onwards	0.1%	5,000

Remark: The standard Premium shown in this Brochure does not include the Premium Levy charge.

Should there be any discrepancies between the Chinese & English versions, English version shall prevail. Please refer to the policy for complete details. A specimen policy can be made available on request.