

Starr International Insurance (Asia) Limited 是 STARR INTERNATIONAL COMPANY, INC. (STARR INTERNATIONAL) 轄下一所私人持有的跨國保險公司。我們在市場上提供高質及個性化的財產保險產品，也為客人提供風險管理、理賠管理、行政及再保險服務。

我們的歷史可追溯到1919年12月，當創辦人Cornelius Vander Starr在中國上海成立保險代理公司。於上世紀20年代，分別在中國、香港、河內、胡志明市、雅加達、吉隆坡及菲律賓等地設立辦事處。我們在2009年9月獲發一般保險業務牌照，並且自2010年2月獲A.M. Best評級機構評為“A”級。

我們擁有一個在亞洲保險市場經驗豐富的管理團隊，專注於香港以至亞洲市場提供高質素的一般保險服務。

Starr International Insurance (Asia) Limited, a company of STARR INTERNATIONAL COMPANY, INC. (STARR INTERNATIONAL) is a privately held global insurance company. Starr International's insurance entities provide high-quality, customized property and casualty insurance products, with significant access to the excess and surplus marketplace. These entities also provide risk management, claims management, administrative, and reinsurance services to their policyholders.

The history of Starr Companies can be traced back to December 1919, when Cornelius Vander Starr founded an insurance agency in Shanghai, China. Throughout the 1920s, Starr established branches across China, and in Hong Kong, Hanoi, Saigon, Jakarta, Kuala Lumpur and the Philippines.

Starr International Insurance (Asia) Ltd was licensed as a general insurance company in Hong Kong in September 2009 and received an "A" rating by A.M. Best Company since February 2010. Managed by a team of experienced insurance executives in the Asian insurance market, Starr International Insurance (Asia) Ltd. focuses on providing quality general insurance services to the Hong Kong market and serves as the base for Starr International's expansion into the Greater Asia region.



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GLOBAL INSURANCE & INVESTMENTS

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Deluxe PA Insurance 富康保個人意外保險



或許你可能已擁有一個豐裕的生活，並繼續好好計劃你的每一天。不過，你曾否預料一個意外將會花費你的財富，退休基金甚至子女的教育基金？**Starr富康保**為你提供24小時全面保障，以迎接你生命中的挑戰。我們會助你輕鬆處理意外導致的醫療費用，令你及家人保持現有的生活水平。**Starr富康保**是你的安心選擇，不要讓意外影響你的精彩人生！

計劃特點：

1. 24小時全球保障
2. 意外死亡及永久傷殘高達港幣8,000,000元
3. 每次的跌打及針灸費用高達港幣800元及全年最高港幣6,000元
4. 每日意外住院現金高達港幣1,500元
5. 24小時熱線及緊急支援服務
6. 業餘危險運動如冬季運動、水肺潛水、滑水、攀石、騎馬等均受保障
7. 毋須自負額或墊底費

年齡限制

投保年齡為18至60歲人士，並可續保至65歲。

職業類別限制

從事非危險或非勞動工作的人士：如辦公室行政或文職人員、會計師、審計員、銀行職員、律師、教師及商人等。

備註：此職業分類只作參考用途。若未能確定所屬職業類別，請向我們查詢。

You may have acquired a lavish life and continue to ensure every day is well-planned out. However, have you ever predicted an accident would cost you real fortune, retirement fund or children education fund? **Starr Deluxe PA** offers you a 24-hour comprehensive protection to meet your challenges in life. It could save your pocket to deal with accidental medical expenses and also maintain the current living standard, for you and your family. **Starr Deluxe PA** gives you peace of mind, don't let accidents change your life!

Special Features:

1. 24-hour worldwide coverage
2. Accidental death and disablement up to HK\$8,000,000
3. Bonesetter and acupuncturist treatment up to HK\$800 per visit & HK\$6,000 per year
4. Accidental hospital cash up to HK\$1,500 per day
5. 24-hour hotline and emergency assistance service
6. Amateur hazardous sports like winter sports, scuba diving, water skiing, rock climbing, horse-riding are all covered
7. No co-payment or deductible

Age Limit

Enrolment is accepted from age as low as 18 years up to 60 years, and renewable up to age 65.

Occupational Classification

Individuals engaged in non-hazardous or non-manual class 1 occupations such as administrative & clerical staff, accountants, auditors, bankers, lawyers, teachers and merchants, etc.

Note: The classification of occupation is for reference only. Please check with us if you cannot determine the occupational classification.

保障	個人保額（港幣）	
基本保障	精選	尊貴
第1項 - 意外死亡及永久傷殘		
意外導致12個月內死亡或永久傷殘。	6,000,000	8,000,000
自選保障		
第2項 - 燒傷(二級及三級程度燒傷)		
意外導致12個月內遭受二級或三級程度燒傷。	1,000,000	1,500,000
第3項 - 意外醫療費用		
意外發生後12個月內之醫療費用。	100,000	150,000
跌打 / 針灸治療費用	每保單年度 4,000 每宗意外 2,000 每日一症 500	每保單年度 6,000 每宗意外 3,000 每日一症 800
第4項 - 意外住院現金		
因意外受傷而須入院治療，於住院第4天開始可獲每天住院賠償。	每日1,000 最長30日	每日1,500 最長30日
第5項 - Starr 全球緊急支援服務		
(一) 24小時熱線服務 24小時旅遊援助，商務禮賓及醫療協助服務。	包括	包括
(二) 緊急醫療運送 提供因意外受傷而需要醫療撤離及運送的服務。	無限	無限
(三) 緊急啟程		
(i) 受保人於海外住院 提供親友之合理交通及住宿費用，每晚住房上限港幣1,000元及最長7晚。	100,000	200,000
(ii) 受保人於海外死亡 提供直系親屬之合理交通及住宿費用，每晚住房上限港幣1,000元及最長5晚。	100,000	200,000
(iii) 直系親屬死亡 賠償受保人回港之合理交通費用。	100,000	200,000
(四) 子女護送 賠償受保人在旅程住院期間，安排其同行及乏人照顧之小童的回程費用。	100,000	200,000
(五) 運返費用 安排運送遺體返回香港。	無限	無限
每年保費 (港幣)		
基本保障	7,800	13,600
基本 + 自選保障	11,800	18,500

主要不承保事項：
戰爭、自殺、懷孕、分娩、人類免疫力缺乏症病毒包括愛滋病、或從事任何職業運動、前往或途經阿富汗或伊拉克。

注意事項：
1. 本單張只提供計劃概要作參巧之用，並不構成保險合約的一部份，所有保障及不承保事項只作簡單描述。有關詳細資料，請參閱保單內之條款及細則。

Coverage	Sum Insured / Person (HK\$)	
Basic Benefits	Select	Grand
Section 1 - Accidental Death and Disablement		
Death or permanent disablement arising within 12 months of an accident.	6,000,000	8,000,000
Optional Benefits		
Section 2 - Burns Benefit (2nd and 3rd Degree Burns)		
Second or third degree burns arising within 12 months of an accident.	1,000,000	1,500,000
Section 3 - Accidental Medical Expenses		
Reimbursement of the actual expenses for treatment of injury.	100,000	150,000
Chinese bonesetter or acupuncturist treatment.	4,000 Per Policy Year 2,000 Per Accident 500 Per Day Per Visit	6,000 Per Policy Year 3,000 Per Accident 800 Per Day Per Visit
Section 4 - Accidental Hospital Cash		
A daily benefit is payable from the 4th day of hospital confinement due to injury.	1,000 Per Day Max 30 Days	1,500 Per Day Max 30 Days
Section 5 - Starr Global Emergency Assistance Services		
(a) Round-the-clock Hotline Service 24-hour hotline for travel assistance, business concierge and medical assistance.	Included	Included
(b) Emergency Medical Evacuation and Repatriation Provide emergency medical evacuation and repatriation due to serious injury.	Unlimited	Unlimited
(c) Compassionate Visit		
(i) Hospitalization of Insured Person Accommodation and travel expense for one relative or friend subject to HK\$1,000 per night up to 7 consecutive nights.	100,000	200,000
(ii) Death of Insured Person Accommodation and travel expense for one immediate family member subject to HK\$1,000 per night up to 5 nights.	100,000	200,000
(iii) Death of Immediate Family Member Travel expenses for insured person's returning to Hong Kong.	100,000	200,000
(d) Return for Dependent Child Pay the travel expense for sending back an unattended child during the hospitalization of the insured person.	100,000	200,000
(e) Repatriation of Remains Return of remains to Hong Kong.	Unlimited	Unlimited
Annual Premium (HK\$)		
Basic Benefits	7,800	13,600
Basic + Optional Benefits	11,800	18,500

Major Exclusions:
War, suicide, pregnancy, childbirth, HIV-related illness including AIDS, engaging in a sport in a professional capacity, and traveling in, to or through Afghanistan or Iraq.

Remarks:
1. This brochure is designed to give you a summary of the plan and is not a contract of insurance. All benefits and exclusions are only briefly outlined here. For completed details, please refer to the policy terms and conditions.

「富康保」個人意外保險投保書 Deluxe PA Insurance Application

請在適當空格內加 (✓) Please tick the appropriate box (✓)

I. 投保人資料 Applicant Details

投保人名稱 Name of Applicant
(個人或公司 Individual or Corporate)

投保人之香港身份證/護照號碼 HK ID / Passport No of Applicant

聯絡電話 Contact Tel No

電郵地址 E-mail Address

聯絡地址 Correspondence Address

II. 選擇保險計劃 Selected Plan Information

計劃類別 Plan Type

☐ 尊貴 Grand (基本 Basic + 自選 Optional)
HK\$18,500

☐ 精選 Select (基本 Basic + 自選 Optional)
HK\$11,800

☐ 尊貴 Grand (基本 Basic)
HK\$13,600

☐ 精選 Select (基本 Basic)
HK\$7,800

保單生效日期 Policy Effective Date (dd日 / mm月 / yyyy 年)

/ /

III. 受保人資料 Insured Person Information

受保人姓名 Name of Insured Person (Mr.先生 / Ms女士)

出生日期 Date of Birth (dd日 / mm月 / yyyy年)

/ /

香港身份證/護照號碼 HK ID / Passport Number

與投保人之關係 Relationship to Applicant

☐ 本人 Self

☐ 其他 Other: _____

慣用左手 Left handed

☐ 是 Yes

職業 Occupation

- 受保人從事非危險或非勞動工作的人士：如辦公室行政或文職人員、會計師、審計員、銀行職員、律師、教師及商人等。
- 所選之意外死亡及永久傷殘保額不超過十年總收入。
- Insured person engages in non-hazardous or non-manual class 1 occupations such as administrative & clerical staff, accountants, auditors, bankers, lawyers, teachers and merchants, etc.
- The sum insured of accidental death and disablement in the selected plan type is less than 10 times of the insured person's annual salary.

☐ 是 Yes ☐ 否 No

「富康保」個人意外保險投保書 Deluxe PA Insurance Application

請在適當空格內加 (✓) Please tick the appropriate box (✓)

IV. 聲明 Declaration

- 本人/我們謹此聲明，根據本人/我們所知及所信，所有提供的資料均實屬無訛。I/We declare to the best of my/our knowledge and belief that the information given is true in every respect.
- 本人/我們同意此投保書和聲明將成為當事人與簽發保單給本人/我們的Starr International Insurance (Asia) Limited ("SIIA")的基本合約。本人/我們同意授權SIIA向註冊醫生提取本人/我們的病歷，本人/我們並同意提供額外與保單有關的資料及自行承擔所需費用。I/We agree that this application and declaration shall form the basis for the contract between the parties and the issuance of the insurance policy to me/us by Starr International Insurance (Asia) Limited ("SIIA"). I/We authorize SIIA to obtain medical information from my/our medical practitioner(s) and I/we agree to supply additional information relevant to the insurance policy at my/our own expense.
- 此保險申請獲得SIIA接納後便會生效。This insurance application will be effective after it has been accepted by SIIA.
- 本人/我們現聲明、同意及允許SIIA可保留、使用或透露任何SIIA所收集或持有之個人資料（無論在此投保書所載或從其他途徑獲取）予SIIA之母公司、子公司、相關公司、集團公司及/或與SIIA相關之個人/組織（統稱“Starr”）（在本港或海外）；以及這產品分銷商、承包商、其他金融服務供應商，或提供管理、營運、客戶服務、技術及/或電信支援予SIIA的有關人士或機構，及/或Starr或於SIIA私隱政策及個人資料（私隱）條例（香港法例第486章）內指定的任何人士或機構（被選定的第三方）（在本港或海外），以便處理本申請及/或提供與保險有關的售後服務，包括但不限於保單管理，及/或索償處理及/或資料核對。I/We hereby declare, agree and consent that any personal data collected or held by SIIA (whether contained in this application or otherwise obtained) is provided and may be held by, used by and disclosed by SIIA to SIIA's parent companies, subsidiaries, related companies, group companies and/or any individuals/organizations associated with SIIA (collectively the "Starr") (within or outside Hong Kong); and to such product distributors, contractors, other financial services providers or such persons or entities providing administrative, operational, customer, technical and/or telecommunications support to SIIA and/or Starr or any other persons or entities prescribed within SIIA's Privacy Policy and the Personal Data (Privacy) Ordinance (Cap. 486) ("Selected Third Parties") (within or outside Hong Kong), for the purposes of processing this application and/or providing subsequent insurance-related services, including but not limited to administering the insurance policy issued to you and/or processing any claim under the insurance policy issued to you and/or data matching.
- 本人/我們明白(i)倘若本人/我們未能提供本投保書所需的資料，SIIA將可能無法處理申請；及(ii)本人/我們有權要求停止接收任何直銷資料或來電，或向SIIA要求查閱及/或更正本人/我們的個人資料。有關的請求可致函香港灣仔港灣道18號中環廣場19樓1901室SIIA個人資料管理員辦理。I/We understand that (i) SIIA may be unable to process this application if I/we fail to provide any information requested in this application; and (ii) I/we have the right to request that I/we do not receive any direct marketing materials or calls, or to request access to and/or correction of any personal information held by SIIA concerning me/us. Such requests can be made to SIIA's Data Privacy Officer at Room 1901, 19/F Central Plaza, 18 Harbour Road, Wanchai, Hong Kong.
- 本人/我們明白、承認並同意當本人/我們繳付保費後，SIIA會於保單持續有效期間及/或續保之時，支付佣金予負責安排本保單的授權保險經紀。I/We understand, acknowledge and agree that, upon payment of the premium due under the insurance policy, SIIA may become liable to pay, during the continuance of the insurance policy and/or in respect of any renewal of the insurance policy, a commission to any authorized insurance broker responsible for arranging this policy.

本公司擬使用及/或提供閣下的姓名、地址、電話號碼及電郵地址予Starr及/或被選定的第三方作直銷和推廣其他保險/金融產品及服務之用途。如閣下不希望本公司使用及/或提供閣下之個人資料予Starr及/或被選定的第三方，請在簽署本聲明前於下列空格內加上 (✓)號。We intend to use and/or provide to the Starr and/or Selected Third Parties your name(s), address(es), telephone number(s) and email address(es) for direct marketing and the promotion of other insurance/financial products and services. If you do not wish us to use and/or provide such personal data to the Starr and/or Selected Third Parties, please indicate your objection before signing this Declaration by ticking the box below.

☐ 本人/我們反對SIIA使用及/或提供本人/我們的姓名、地址、電話號碼及電郵地址予Starr及/或被選定的第三方作直銷和推廣其他保險/金融產品及服務之用途。I/We object to my/our name(s), address(es), telephone number(s) and email address(es) being used by SIIA and/or provided by SIIA to the Starr and/or Selected Third Parties for direct marketing and the promotion of other insurance/financial products and services.

投保人簽署 Signature of Applicant

日期 Date

For Company Use Only 本公司專用欄:

代理人姓名及編號 Producer's Name & Code:

NAVIGATOR
Insurance Brokers Ltd.

Unit B2, Golden Sun Centre, 223 Wing Lok St, Sheung Wan, Hong Kong
Tel : +852 2530 2530 / Fax : +852 2530 2535
Email : crew@navigator-insurance.com | www.navigator-insurance.com

保單號碼 Policy Number:

生效日期 Effective Date :

總保費 Total Premium:

若本單張的英文和中文於意義上有所不同，一概以英文版本為準。In the event of any ambiguity or inconsistency between the English and Chinese versions of this brochure, the English version shall apply and prevail.