



## 意外保障計劃 Accident Benefit

許多人以為意外不會發生在自己身上。事實上，每年近60,000人<sup>1</sup>因意外而導致傷亡。為將來著想，你需要一份能真正切合個人保障需要的意外保險。

### 全面的意外保障

美國萬通亞洲悉心為你提供四款**意外保障計劃**：全面意外傷亡保障計劃、綜合意外傷亡保障計劃、意外傷亡保障計劃及意外身亡保障計劃，各有特點，配合不同客戶需要。一旦不幸遭遇意外，讓你獲得全面財務保障。

### 雙重保障

作為美國萬通亞洲的尊貴客戶，你可享有雙重保障優惠——倘若於繳費乘搭陸上固定路線的公共交通工具時發生意外，計劃之賠償將以雙倍計算<sup>2</sup>。

### 24小時全球保障

無論身處世界任何角落，四款意外保障計劃均為你提供全年365日，每日24小時的周全保障，令你倍感安心。



保障類別	保障額百分比	全面意外 傷亡 保障計劃	綜合意外 傷亡 保障計劃	意外傷亡 保障計劃	意外身亡 保障計劃
身故	100	✓	✓	✓	✓
完全及永久傷殘	100				
喪失單眼/雙眼視力	100				
喪失視力但仍能感光	50				
喪失*一肢或以上	100				
嚴重燒傷（身體受到百分之二十或以上的三級程度燒傷）	100				
喪失聽覺					
- 雙耳	80				
- 單耳	20				
喪失說話能力	50				
喪失*一隻手的拇指及四隻手指	75				
喪失*四隻手指	40	✓	✓	✓	
喪失*一隻拇指					
- 兩節	30				
- 一節	15				
喪失*手指：					
食指/中指/無名指/小指					
- 三節	10/7/5/4				
- 兩節	8/6/4/3				
- 一節	5/3/2/2				
喪失*腳趾：					
單足所有腳趾	15				
大趾- 兩節	5				
大趾- 一節	2				
其他腳趾（每隻）	2				
每星期住院津貼 （每症最長52星期）	1	✓	✓		
醫療費用 <sup>3</sup>	按實際支出 （最高達2%）	✓	✓		
每星期入息津貼 （每症最長52星期）		✓			
- 暫時完全傷殘	0.7				
- 暫時部份傷殘	0.35				

\* 永久性完全喪失功能亦當作喪失肢體



Most people, like you and me, probably think accidents can never happen to them. But did you know that each year, some 60,000<sup>1</sup> deaths and injuries are caused by accidents? Why not take out an accident insurance plan that is specially tailored to your needs?

### ***Comprehensive Coverage***

MassMutual Asia introduces four types of **Accident Benefits**, namely, Comprehensive Accident Benefit, Integrated Accident Benefit, Accidental Death & Disablement Benefit and Accidental Death Benefit, for individuals with different needs. These benefits offer you and your family financial security in case an accident happens to you, resulting in serious or fatal injury.

### ***Double Indemnity***

As our valued customer, the amount of insurance paid will be doubled<sup>2</sup> if you are injured in an accident while riding, as a fare-paying passenger, on a public conveyance over an established land route.

### ***24-Hour Worldwide Coverage***

Wherever in the world you happen to be, it is comforting to know that all four accident benefits protect you 24 hours a day, 365 days a year.



Type of Benefits	% of the Sum Insured	Comprehensive Accident Benefit	Integrated Accident Benefit	Accidental Death & Disablement Benefit	Accidental Death Benefit
Death	100	✓	✓	✓	✓
Total & permanent disability	100	✓	✓	✓	
Loss of sight in one or both eyes	100				
Loss of sight except perception of light	50				
Loss* of one or more limbs	100				
Major burns (third degree burns covering at least 20% of body surface)	100				
Loss of hearing - both ears - one ear	80 20				
Loss of speech	50				
Loss* of four fingers and thumb of one hand	75				
Loss* of four fingers	40				
Loss* of one thumb - both joints - one joint	30 15				
Loss* of fingers : Index/middle/ring/little - three joints - two joints - one joint	10/7/5/4 8/6/4/3 5/3/2/2				
Loss* of toes : all - one foot great - both joints great - one joint other than great (additional)	15 5 2 2				
Weekly hospitalization allowance (max. 52 weeks per disability)	1	✓	✓		
Medical expenses <sup>3</sup>	Full refund (max. 2%)	✓	✓		
Weekly income replacement (max. 52 weeks per disability) - temporary total disability - temporary partial disability	0.7 0.35	✓			

\* Permanent total loss of use of limb shall be treated as a loss of limb



- 1 資料來源：香港警務處2015年交通報告(2016年6月出版)  
勞工處職業安全及健康統計(2016年8月出版)
- 2 雙重保障不適用於意外身亡保障計劃、每星期住院津貼及醫療費用。
- 3 若受保人從其他保險計劃已獲得意外醫療費用賠償，只可獲其他計劃未賠償的醫療費用餘額。
- 4 同一受保人於本公司投保的所有意外身亡保障計劃/意外傷亡保障計劃、綜合意外傷亡保障計劃、全面意外傷亡保障計劃、至全面意外傷亡保障計劃、醒目仔意外保障計劃、原銀奉還意外保障計劃，以及意外保百分百保費回贈計劃的總保障額最高為1,000,000美元或8,000,000港元/澳門元。
- 5 同一受保人於本公司投保的所有意外身亡保障計劃/意外傷亡保障計劃、綜合意外傷亡保障計劃、全面意外傷亡保障計劃、至全面意外傷亡保障計劃，以及醒目仔意外保障計劃的總保障額最高為基本計劃及附加之定期保障計劃之保障額的5倍。
- 6 就全面意外傷亡保障計劃及綜合意外傷亡保障計劃而言，同一受保人於本公司投保的所有綜合意外傷亡保障計劃、全面意外傷亡保障計劃、至全面意外傷亡保障計劃、醒目仔意外保障計劃的總保障額最高為150,000美元或1,200,000港元/澳門元；而所有綜合意外傷亡保障計劃、全面意外傷亡保障計劃、至全面意外傷亡保障計劃、醒目仔意外保障計劃及意外保百分百保費回贈計劃的總保障額最高為300,000美元或2,400,000港元/澳門元。
- 1 Source: Traffic Annual Report 2015, Hong Kong Police Force  
(Published in Jun 2016)  
Labour Department Occupational Safety and Health  
Statistics (Published in Aug 2016)
- 2 Double indemnity does not apply to Accidental Death Benefit, weekly hospitalization allowance and medical expenses.
- 3 If the Insured is entitled to a reimbursement of accident medical expenses from any other insurance plans, the Insured will only be reimbursed with any excess of the actual expense over the reimbursement amount from other plans.
- 4 The maximum aggregate Sum Insured of all Accidental Death Benefit/Accidental Death & Disablement Benefit, Integrated Accident Benefit, Comprehensive Accident Benefit, Comprehensive Accident Benefit Plus, Smart Kids Accident Protector, Money-Back Accident Protector, and Refundable Accident Protector under the same Insured with the Company is US\$1,000,000/HK\$/MOP8,000,000.
- 5 The maximum aggregate Sum Insured of all Accidental Death Benefit/Accidental Death & Disablement Benefit, Integrated Accident Benefit, Comprehensive Accident Benefit, Comprehensive Accident Benefit Plus, and Smart Kids Accident Protector under the same Insured with the Company is 5 times of the Sum Insured of the Basic Plan and Supplementary Term Plan.
- 6 For the Comprehensive Accident Benefit and Integrated Accident Benefit, the maximum aggregate Sum Insured of all Integrated Accident Benefit, Comprehensive Accident Benefit, Comprehensive Accident Benefit Plus, and Smart Kids Accident Protector under the same Insured with the Company is US\$150,000/HK\$/MOP1,200,000; the maximum aggregate Sum Insured of all Integrated Accident Benefit, Comprehensive Accident Benefit, Comprehensive Accident Benefit Plus, Smart Kids Accident Protector and Refundable Accident Protector under the same Insured with the Company is US\$300,000/HK\$/MOP2,400,000.

## 重要資料

### 繳付保費年期及保障年期

#### - 如本保單屬基本計劃

繳付保費年期及保障年期最長可至受保人80歲\*。如在保費到期日起計31天寬限期屆滿前仍未繳付保費，保單的所有保障將會終止。

#### - 如本保單屬萬用壽險計劃的附加保障

繳付保費年期及保障年期最長可至(1)受保人80歲\*，或(2)本附加保障所屬之基本計劃的繳付保費年期完結時，以較早者為準。如所屬之基本計劃的現金價值不足以支付每月費用(包括附加保障的成本)，而在保費到期日起計31天寬限期屆滿前仍未繳付保費，保單及其所有保障將會終止。

#### - 如本保單屬非萬用壽險計劃的附加保障

繳付保費年期及保障年期最長可至(1)受保人80歲\*，或(2)本附加保障所屬之基本計劃的繳付保費年期完結時，以較早者為準。

[如所屬之基本計劃提供自動保費貸款：]

如在保費到期日起計31天寬限期屆滿前仍未繳付保費，自動保費貸款將會生效。如逾期未繳付的保費加上任何尚未償還的保單債項超過附加保障所屬之基本計劃當時的最高貸款額，保單及其所有保障將會終止。

[如所屬之基本計劃沒有提供自動保費貸款：]

如在保費到期日起計31天寬限期屆滿前仍未繳付保費，保單及其所有保障將會終止。

- \* 全面意外傷亡保障計劃的繳付保費年期及保障年期最長可至受保人65歲。綜合意外傷亡保障計劃的繳付保費年期及保障年期最長可至受保人75歲。

### 終止

在下列任何情況下，保單/附加保障將會終止：

- 於保障到期日當日
- 保單持有人呈交書面要求終止本保單/附加保障
- 在意外發生後，受保人因意外而獲支付意外身故及傷殘賠償時(不適用於意外身亡保障計劃)
- 在意外發生而導致需要作出賠償時(只適用於意外身亡保障計劃)
- 受保人身故
- 如本保單屬基本計劃，在下列情況下，保單亦將會終止：
  - 寬限期屆滿(除非自動保費貸款適用)
  - 除意外身故及傷殘賠償外，計劃於每年續期時，我們於保單週年日的30天前以書面通知保單持有人該等保障不獲續保(只適用於全面意外傷亡保障計劃及綜合意外傷亡保障計劃)
- 如本保單屬附加保障，在下列任何情況下，保單亦將會終止：
  - 本附加保障所屬之基本計劃已終止或已繳付所有保費或已轉變為減額付清保障或延期的定期保障
  - 計劃於每年續期時，我們於保單週年日的30天前以書面通知保單持有人附加保障不獲續保(只適用於全面意外傷亡保障計劃及綜合意外傷亡保障計劃)

### 保費調整(不適用於意外身亡保障計劃及意外傷亡保障計劃的附加保障)

如獲獲所需保費，保單/附加保障會於每個保單週年獲續期一年。在每次續期時，美國萬通保險亞洲有限公司(「美國萬通亞洲」)保留隨時更改保費之權利。保費會因應某些因素而作出調整，這些因素包括但不限於美國萬通亞洲過去的索償紀錄、開支及預期未來的醫療通脹。

### 通脹風險

當實際通脹率較預期為高，即使美國萬通亞洲按保單條款履行合約義務，保單持有人獲得的金額的實質價值可能較少。

### 信貸風險

本計劃由美國萬通亞洲承保及負責，保單持有人的保單權益會受其信貸風險所影響。

### 主要不保事項

因以下一種或多種情況而直接或間接引致的索償，將不獲賠償：

- 自殺或在神智不清醒的狀況下受傷；自傷身體；酒精或藥物中毒(由醫生處方除外)；吸入氣體(因工作需要而引致則除外)；
- 因戰爭或民間騷動引致；犯法、企圖犯法或拒捕；
- 參與任何駕駛或騎術賽事；專業運動；需使用呼吸用具之潛水活動；乘搭或駕駛任何飛機(除非為民航機的持票乘客)；
- 生育或懷孕、小產、墮胎及因上述情況而引致的傷殘(不適用於意外身亡保障計劃)

### 保單冷靜期

如保單未能滿足你的要求，而你並未根據本保單提出任何索償，你可以書面方式要求取消保單，連同保單退回本公司(香港：香港灣仔駱克道33號美國萬通大廈)

27樓/澳門：澳門南灣大馬路517號南通商業大廈16樓E2座)，並確保本公司的辦事處於交付保單的21天內，或向你/你的代表人發出《通知書》(說明已經可以領取保單和冷靜期屆滿日)後起計的21天內(以較早者為準)收到書面要求。於收妥書面要求後，保單將被取消，你將可獲退回已繳保費金額，但不包括任何利息。

## Important Information

### Premium Payment Term and Benefit Term

#### - If this policy is a Basic Plan

The premium payment term and the benefit term are up to age 80 of the Insured\*. If the premium is not paid before the end of the 31-day Grace Period from such premium due date, all coverage under the policy will be terminated.

#### - If this policy is a Supplementary Benefit attached to a Universal Life Plan

The premium payment term and the benefit term are up to (1) age 80 of the Insured\*, or (2) the end of the premium payment term for the Basic Plan to which the Supplementary Benefit is attached, whichever is earlier. If the Cash Value of the Basic Plan is not sufficient to cover the monthly charges (including the cost of Supplementary Benefits) and no premiums are paid before the end of the 31-day Grace Period from such premium due date, the policy will lapse and all coverage under the policy will be terminated.

#### - If this policy is a Supplementary Benefit attached to a Non-Universal Life Plan

The premium payment term and the benefit term are up to (1) age 80 of the Insured\*, or (2) the end of the premium payment term for the Basic Plan to which the Supplementary Benefit is attached, whichever is earlier.

[If an Automatic Premium Loan is available under the Basic Plan:]  
If the premium is not paid before the end of the 31-day Grace Period from such premium due date, the Automatic Premium Loan will be triggered. If the overdue premium plus any existing loan balance exceeds the Maximum Loan Limit of the Basic Plan to which the Supplementary Benefit is attached, the policy will lapse and all coverage under the policy will be terminated.

[If an Automatic Premium Loan is NOT available under the Basic Plan:]

If the premium is not paid before the end of the 31-day Grace Period from such premium due date, the policy will lapse and all coverage under the policy will be terminated.

\* The premium payment term and the benefit term of Comprehensive Accident Benefit are up to age 65 of the Insured. The premium payment term and the benefit term of Integrated Accident Benefit are up to age 75 of the Insured.

### Termination

The policy/supplementary benefit will be terminated when one of the following events occurs:

- On the Benefit Expiry Date
- The policy owner submits a written request to terminate this policy/supplementary benefit
- The happening of an accident giving rise to payment for accidental benefit for accidental bodily injury causing death and disablement (not applicable to Accidental Death Benefit)
- The happening of an accident giving rise to payment (applicable to Accidental Death Benefit only)
- The Insured dies
- **If this policy is a Basic Plan, it will also be terminated when following event occurs:**
  - The Grace Period ends (unless the Automatic Premium Loan applies)
  - For benefits other than accidental benefit for accidental bodily injury causing death and disablement, at annual renewal, we give the policy owner a 30-day written notice prior to the policy anniversary regarding non-renewal of the benefits (applicable to Comprehensive Accident Benefit and Integrated Accident Benefit only)



**- If this policy is a Supplementary Benefit, it will also be terminated when one of the following events occurs:**

- The Basic Plan to which this Supplementary Benefit is attached terminates or becomes paid-up or converts to Reduced Paid-Up/Extended Term Insurance
- At annual renewal, we give the policy owner a 30-day written notice prior to the policy anniversary regarding non-renewal of the Supplementary Benefit (applicable to Comprehensive Accident Benefit and Integrated Accident Benefit only)

**Premium Adjustment (not applicable to Accidental Death Benefit and the supplement benefit of the Accidental Death & Disablement Benefit)**

The policy/supplementary benefit will be renewed at each policy anniversary for another one year upon receipt of the payment of the required premium. MassMutual Asia Ltd. reserves the right to change the premium on each renewal at any time. The major factors to consider for premium adjustment include, but not limited to, the claim experience of MassMutual Asia Ltd., expenses and the future medical inflation.

**Inflation Risk**

Where the actual rate of inflation is higher than expected, the policy owner might receive less in real terms even if MassMutual Asia Ltd. meets all of its contractual obligations.

**Credit Risk**

This plan is underwritten by MassMutual Asia Ltd. The insurance benefits are held solely responsible by the company and subject to its credit risk.

**Key Exclusions**

This plan does not cover any benefit claims caused directly or indirectly, by or resulting from one or more of the following:

- Suicide or injuries due to insanity; self-infliction; intoxication by alcohol or drugs not prescribed by a Doctor; inhaling gas (except from hazard incidental to occupation);
- Any act due to war or civil commotion; violation or attempted violation of the law or resistance to arrest;
- Engaging in or taking part in driving or riding in any kind of race; professional sports; underwater activities involving the use of breathing apparatus; travel in any aircraft, except as a fare-paying passenger in a commercial aircraft;
- Childbirth or pregnancy, miscarriage, abortion and all complications connected therewith (not applicable to Accidental Death Benefit)

**Cooling-off Period**

If you are not satisfied with the policy and have not made any claim under this policy, you may return it under a signed covering letter to us (Hong Kong: 27/F, MassMutual Tower, 33 Lockhart Road, Wanchai, Hong Kong / Macau: Avenida Praia Grande No. 517, Edifício Comercial Nam Tung 16-E2, Macau) within 21 days after the delivery of the policy or issue of the Notice (which states that the policy is available for collection and the expiry date of the cooling-off period) to you or your representative, whichever is earlier. We will cancel the policy upon receipt of your written request and refund all premiums paid, without any interest.

本冊子只提供計劃的一般資料，僅供參考之用，並非保單的一部份。有關保障範圍、詳情及條款，請參閱保單文件。如有垂詢，歡迎與本公司之顧問、特許分銷商或保險經紀聯絡，請致電客戶服務熱線：香港(852) 2533 5555，澳門(853) 2832 2622。

This brochure contains general information, is for reference only and does not form part of the policy. Please refer to the policy document for benefit coverage and exact terms and conditions. For enquiries, please contact our consultants, franchised agents or brokers, or call our Customer Service Hotline: Hong Kong (852) 2533 5555, Macau (853) 2832 2622.

# 「意外保障計劃」一覽表

## Accident Benefit – At a Glance

保單資料 Policy Information				
保單類別 Plan Type	全面意外傷亡保障計劃 Comprehensive Accident Benefit	綜合意外傷亡保障計劃 Integrated Accident Benefit	意外傷亡保障計劃 Accidental Death & Disablement Benefit	意外身亡保障計劃 Accidental Death Benefit
	基本計劃或附加保障 Basic Plan OR Supplementary Benefit			附加保障 Supplementary Benefit
保單貨幣單位 Currency	香港保單 Policy Issued in Hong Kong: 美元/港元 US\$/HK\$ 澳門保單 Policy Issued in Macau: 美元/澳門元/港元 US\$/MOP/HK\$			
繳費方式 Payment Mode	每年/每半年/每季/每月繳付 Annual / Semi-annual / Quarterly / Monthly Payment			
最低保障額 Minimum Sum Insured	基本計劃 Basic Plan 保障額Sum Insured：US\$10,000美元/ HK\$/MOP80,000港元/澳門元 或OR 每年保費Annual Premium: US\$100美元/ HK\$/MOP800港元/澳門元 (兩者取其較高者whichever is higher) 附加保障 Supplementary Benefit 保障額Sum Insured：US\$10,000美元/ HK\$/MOP80,000港元/澳門元			保障額 Sum Insured: US\$10,000美元/ HK\$/MOP80,000 港元/澳門元
最高保障額 <sup>6</sup> Maximum Sum Insured <sup>6</sup>	US\$1,000,000美元/HK\$/MOP8,000,000 <sup>4</sup> 或OR 基本計劃及附加之定期保障計劃之保障額的5倍 <sup>5</sup> The maximum Sum Insured is capped by 5 times <sup>5</sup> of Sum Insured on the Basic Plan and Term Supplementary Benefit (兩者取其較低者whichever is lower)			
投保資料 Basic Information				
投保年齡 (以上次生日年齡計算) Issue Age (At Last Birthday)	Age 18 - 60歲	Age 18 - 65歲	Age 18 - 70歲	
保障年期 Benefit Term	至65歲 To age 65	至75歲 To age 75	至80歲 To age 80	
繳付保費年期 Premium Payment Term	至65歲 To age 65	至75歲 To age 75	至80歲 To age 80	

美國萬通保險亞洲有限公司 MassMutual Asia Ltd.

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