



至全面意外傷亡保障計劃
Comprehensive
Accident Benefit Plus

世事難料，既然我們無法預知未來，最佳的辦法就是未雨綢繆。

Life is full of uncertainties. We can never know what the future may bring. So the best solution is to be well prepared for the rainy days.

意外難以避免：於過去5年間，在香港因意外導致傷亡的人次每年平均逾6.1萬。

意外可蠶食積蓄：無論衣、食、住、行，甚至子女的教育，全都依靠你的收入去支付。即使遇上輕微意外，亦可能需入院治療數天，但若不幸因嚴重意外而引致傷殘，高昂的醫療以及復康費用會不斷蠶食你的積蓄，而頓失工作能力更會令家人生活即時陷入困境。

Accidents Can Happen: Over the past 5 years, the annual number of deaths and injuries due to accidents in Hong Kong has averaged over 61,000.

Accidents Eat Up Savings: Your home, car, food, clothing, children's education — all depend on your regular income. But even just a minor accident may lead to hospitalization for several days. What if you were injured in an accident and became incapacitated? Your hard-earned dollars could easily be eroded by ever-increasing medical and convalescence expenses. And the loss of income resulting from your inability to work due to injury in an accident could also cause serious financial hardship to your family.

資料來源：香港統計年刊2011-2015

Source: Hong Kong Annual Digest of Statistics 2011-2015

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，請參閱保單條文。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，或致電客戶服務熱線：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.

美國萬通亞洲至全面意外傷亡保障計劃，為你提供周全的24小時全球意外保障，減輕因意外受傷所帶來的經濟負擔，讓你可安心接受治療和休養。

意外醫療費用津貼

如受保人因意外受傷，可獲賠償實際的醫療開支¹，每宗意外的賠償最高可達保障額的6%，索償宗數不限，而保障範圍包括由醫生、註冊物理治療師²、註冊脊醫²所提供的各項診療、手術、治療、X光檢查、護理、物理治療、門診治療及中醫師提供的跌打³治療。

意外住院津貼

為你倍感安心，若受保人因意外受傷而需要住院達8小時或以上，每週可獲1.5%保障額的意外住院津貼，每宗意外最長可獲發津貼達52星期，讓你自由運用。

意外入息津貼

若受保人因意外導致暫時性傷殘達一星期或以上，便可獲發放意外入息津貼⁴，每宗意外最長可獲發津貼達52星期。

暫時完全傷殘	每週0.70%保障額
暫時部份傷殘	每週0.35%保障額

意外傷殘保障、意外完全及永久傷殘保障

若受保人因意外受傷而導致傷殘，最高可獲發放一筆過100%保障額的現金賠償^{4,5}。



意外身故保障

若受保人遇上嚴重意外而導致身故，受益人將獲發放100%保障額的現金賠償^{4,5}。

雙重保障

若受保人於下列地方/情況下意外受傷，則各項保障項目的賠償金額均會以雙倍計算⁶，惟意外醫療費用津貼除外：

- 固定路線陸上公共交通工具的繳費乘客；或
- 劇院、酒店、體育場、購物商場或醫院內發生火警，而受保人在起火時已經身處該地；或
- 升降機內（建築地盤及礦場的升降機除外）

另外，如受保人因意外受傷，在醫生建議下於醫院深切治療部留醫達8小時或以上，意外住院津貼亦會以雙倍計算⁶。

¹ 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。

² 接受註冊物理治療師及註冊脊醫治療前必先由醫生建議。

³ 同一受保人每個日曆年內於本公司可獲跌打服務津貼最多5次（不包括由中醫師處方的口服藥物之費用），每次最高賠償金額為15美元/120港元/澳門元。本公司保留要求受保人在接受相關治療前獲醫生確定遭遇意外受傷及於每次續保時修訂或終止向同一風險級別的受保人提供跌打服務津貼的權利。

⁴ 每宗意外的意外入息津貼、意外傷殘保障、意外完全及永久傷殘保障及意外身故保障的最高賠償總額為保障額的100%；若符合雙重保障的情況下，則最高賠償總額為保障額的200%。

⁵ 在意外傷殘保障、意外完全及永久傷殘保障或意外身故保障作出任何賠償後，本計劃便會自動終止。

⁶ 即使在同一次意外符合兩項或以上情況，賠償金額亦只可獲雙倍計算一次。



MassMutual Asia is proud to present its **Comprehensive Accident Benefit Plus**. The plan offers a comprehensive array of 24-hour worldwide accident protections. It relieves you of any unforeseen financial burden during the period of treatment and convalescence, and gives you greater peace of mind.

Accidental Medical Expense Allowance

If the Insured sustains a bodily injury as a result of an accident, **Comprehensive Accident Benefit Plus** will reimburse the actual medical expenses¹ with up to 6% of the Sum Insured, per accident. There is no limitation on the number of accidents for which Accidental Medical Expense Allowance is payable. The plan provides a wide range of coverage, including medical, surgical, therapeutic, X-ray, nursing, physiotherapy, and outpatient treatment performed by a doctor, registered physiotherapist², registered chiropractor² or bone-setting³ services performed by a Chinese medicine practitioner.

Accidental Hospitalization Allowance

For extra peace of mind, if the Insured is confined to a hospital for 8 hours or more due to accidental bodily injury, an Accidental Hospitalization Allowance of 1.5% of Sum Insured per week will be paid, for up to 52 weeks per accident. And you can spend the cash at your total discretion.

Accidental Income Replacement

If the accidental bodily injury causes the Insured to suffer from temporary disability for one week or longer, an Accidental Income Replacement⁴ will be paid, for up to 52 weeks per accident.

Temporary Total Disability	0.70% of the Sum Insured per week
Temporary Partial Disability	0.35% of the Sum Insured per week

Accidental Disablement Benefit / Accidental Total & Permanent Disability Benefit

If the accidental bodily injury causes the Insured to suffer from disability, a lump-sum cash benefit of up to 100% of the Sum Insured^{4,5} will be provided.

Accidental Death Benefit

If the accidental bodily injury results in the death of the Insured, a lump-sum cash benefit of 100% Sum Insured^{4,5} will be payable to the beneficiary.

Double Benefit

If the Insured sustains accidental bodily injury in the following locations/conditions, the benefits payable will be doubled⁶, except for the Accidental Medical Expense Allowance:

- Riding as a fare-paying passenger on any public conveyance over an established land route; or
- Burning of any theatre, hotel, stadium, shopping mall or hospital in which the Insured is present at the commencement of the fire; or
- In an elevator (excluding elevators on construction sites and in mines)

Besides, if the Insured is confined in an intensive care unit of a hospital on the recommendation of a doctor due to accidental bodily injury for 8 hours or more, the Accidental Hospitalization Allowance will also be doubled⁶.

¹ If the Insured is entitled to a reimbursement of accidental 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.

² Treatment performed by a registered physiotherapist or registered chiropractor must be recommended by a doctor in advance.

³ Maximum benefit for bone-setting services is US\$15 / HK\$/MOP120 per visit and up to 5 visits in one calendar year under the same Insured with our Company, excluding any oral medicine prescribed by a Chinese medicine practitioner. We reserve the right to require proof by a doctor to confirm the Insured sustains accidental bodily injury prior to the relevant treatment is received and to revise or cease to provide the bone-setting benefit at each renewal for all persons insured in the same risk class.

⁴ The maximum aggregate benefit per accident for Accidental Income Replacement, Accidental Disablement Benefit, Accidental Total & Permanent Disability Benefit, and Accidental Death Benefit is 100% of the Sum Insured. If Double Benefit applies, the maximum aggregate benefit is 200% of the Sum Insured.

⁵ Upon any benefit under Accidental Disablement Benefit, Accidental Total & Permanent Disability Benefit or Accidental Death Benefit has been paid, the policy will terminate.

⁶ The Double Benefit shall be paid once only for each accident, even if two or more of the above conditions are met.

「至全面意外傷亡保障計劃」一覽表

Comprehensive Accident Benefit Plus — At a Glance

保障 Benefit																																																																						
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⁷ 永久性完全喪失功能亦當作喪失肢體

Permanent total loss of use of member shall be treated as loss of member

重要資料

繳付保費年期及保障年期

· 如本保障為基本計劃

繳付保費年期及保障年期最長可至受保人65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。

· 如本保障為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65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。

· 如本保障為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65歲，或(2)本附加保障所屬之基本計劃的保費供款年期完結時，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。

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，受保人因意外受傷而獲支付意外身故及傷殘賠償時
- 受保人身故

如本保障為基本計劃，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，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

如本保障為附加保障，在下列任何情況下，附加保障亦將會終止：

- 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
- 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

保費調整

如接獲所需保費，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漲脹。

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

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。於收受書面要求後，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 benefit is a Basic Plan

The premium payment term and the benefit term are up to age 65 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 benefit is a Supplementary Benefit attached to a Universal Life Plan

The premium payment term and the benefit term are up to (1) age 65 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 benefit is a Supplementary Benefit attached to a Non-Universal Life Plan

The premium payment term and the benefit term are up to (1) age 65 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.

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
- The Insured dies

If this benefit 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

If this benefit 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

Premium Adjustment

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 therewitha

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: Avenidat Praia Grande No. 517, Edificio 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.

保單資料 Policy Information

保單類別 Plan Type	基本 / 附加計劃 Basic / Supplementary Plan
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 基本計劃 - 美元 / 澳門元 Basic - US\$ / MOP 附加計劃 - 美元 / 澳門元 / 港元 Supplementary - US\$ / MOP / HK\$
繳費方式 Payment Mode	- 每年續保 Renewable yearly - 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	10,000美元 / 80,000港元/澳門元 (如為基本計劃, 每年最低保費為100美元 / 800港元/澳門元) US\$10,000 / HK\$/MOP80,000 (For basic plan, minimum yearly premium is US\$100 / HK\$/MOP800)
最高保障額 Maximum Sum Insured	150,000美元 / 1,200,000港元/澳門元 ⁸ US\$150,000 / HK\$/MOP1,200,000 ⁸

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
保障年期 Benefit Term	至65歲 To Age 65
繳付保費年期 Premium Payment Term	至65歲 To Age 65

⁸ 同一受保人於本公司投保的所有意外保障計劃的總保障額設有上限, 詳情請向本公司查詢。
There is a limit to the maximum aggregate Sum Insured of all accident plans of the same Insured with our Company. Please contact us for details.

美國萬通保險亞洲有限公司 MassMutual Asia Ltd.

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