



**醒目仔意外保障計劃**

**Smart Kids**

**Accident Protector**

活潑可愛的小朋友，總是天生好動；在俯低攀高、你追我逐的時候，難免隱藏發生意外的危機。在過去5年，近10,000名兒童因交通意外導致傷亡。

美國萬通亞洲「醒目仔」意外保障計劃助您應付突如其來的事故，補償因意外引致的額外開支及醫療費用，讓你安心照顧家中的小寶寶。

Kids are always active and full of energy. As a result, they are prone to accidents and injuries of all sorts, both at home and during outdoor activities. Over the past 5 years, 10,000 children were injured or killed in road traffic accidents.

MassMutual Asia's **Smart Kids Accident Protector** provides caring parents with the financial resources to deal with these emergencies. Best of all, this benefit gives you total peace of mind and prompt assistance at a minimal cost.

全面的意外保障

假如不幸發生意外事故，你的子女將獲得即時現金賠償。

保障額百分比		保障額百分比	
身故	100	喪失*四隻手指	40
喪失單眼/雙眼視力	100	喪失*一隻拇指	
喪失視力但仍能感光	50	— 兩節	30
喪失*一肢或以上	100	— 一節	15
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*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
喪失聽覺		喪失*腳趾：	
— 雙耳	80	單足所有腳趾	15
— 單耳	20	大趾 — 兩節	5
喪失說話能力	50	大趾 — 一節	2
喪失*一隻手的 拇指及四隻手指	75	其他腳趾(每隻)	2

雙重保障

為了給予你的子女最全面的保障，此計劃更設有額外雙重保障。倘若於繳費乘搭陸上固定路線公共交通工具時發生意外，上述的賠償將以雙倍計算。

額外醫療保障

這計劃另一項優點是提供額外的醫療保障，讓父母毋須為巨額的醫療費用而擔憂。

住院津貼# 每星期獲保障額的1%作為住院津貼(最長可達52星期)

醫療費用# 按實際支出賠償(最高可達保障額的2%)

全球性保障

無論你的子女身處世界任何角落，全年365日均能獲得每日24小時的保障，令你倍感安心。

Comprehensive Accident Coverage

This plan offers immediate cash benefit in case an accident happens to your children.

% of the Sum Insured		% of the Sum Insured	
Death	100	Loss* of four fingers	40
Loss of sight in one or both eyes	100	Loss* of one thumb	
		— both joints	30
Loss of sight (except perception of light)	50	— one joint	15
Loss* of one or more limbs	100	Loss* of fingers: index/middle/ring/little	
Major burns (third degree burns covering at least 20% of body surface)	100	— three joints	10/7/5/4
		— two joints	8/6/4/3
		— one joint	5/3/2/2
Loss of hearing		Loss* of toes:	
— both ears	80	all toes on one foot	15
— one ear	20	great toe — both joints	5
Loss of speech	50	great toe — one joint	2
Loss* of four fingers & thumb of one hand	75	other than great (additional)	2

Double Indemnity

To offer your children the most comprehensive coverage, the above benefits will be doubled if the Insured is injured in an accident while riding, as a fare-paying passenger, on a public conveyance over an established land route.

Enhanced Medical Cover

An added advantage, this plan provides extra coverage for medical and surgical expenses incurred.

Hospitalization allowance# 1% of the Sum Insured per week (max. 52 weeks)

Medical expenses# Actual expenses up to 2% of the Sum Insured

## Worldwide Coverage

Whenever in the world your children happen to be, it is comforting to know this benefit protects them 24 hours a day, 365 days a year.



\* 永久性完全喪失功能亦當作喪失肢體

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

# 每宗意外計算

Per injury

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，歡迎致電本公司之顧問、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 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 in Hong Kong on (852) 2533 5555, or in Macau on (853) 2832 2622.



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# 「醒目仔意外保障計劃」一覽表

## Smart Kids Accident Protector – At a Glance

保單資料 Policy Information		
保單類別 Plan Type	基本計劃或附加保障 Basic Plan OR 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	
最高保障額^ Maximum Sum Insured^	US\$50,000美元/ HK\$/MOP 400,000港元/澳門元	
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 0-17歲	
保障年期 Benefit Term	至25歲 To Age 25	
繳付保費年期 Premium Payment Term	至25歲 To Age 25	

^ 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；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，以及醒目仔意外保障計劃之總保障額最高為150,000美元或1,200,000港元/澳門元；而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以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。

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; 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\$/MOP 1,200,000; 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

#### ■ 如本計劃屬基本計劃

繳付保費年期及保障年期最長可至受保人25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。

#### ■ 如本計劃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25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。

#### ■ 如本計劃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25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。

### 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
- 寬限期屆滿，除非自動保費貸款適用(只適用於基本計劃)
- 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

#### ■ 如本計劃屬附加保障，在下列任何情況下，計劃亦將會終止：

- 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

### 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：

- 不論在在神智清醒與否的狀況下自殺或自傷身體；酒精或藥物中毒(由註冊醫生處方除外)；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 plan is a Basic Plan

The premium payment term and the benefit term are up to age 25 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 plan is a Supplementary Benefit attached to a Universal Life Plan

The premium payment term and the benefit term are up to (1) age 25 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 plan is a Supplementary Benefit attached to a Non-Universal Life Plan

The premium payment term and the benefit term are up to (1) age 25 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 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.

## 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 Grace Period ends unless the Automatic Premium Loan applies (applicable to basic plan only)
- 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 plan 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 attempted suicide or self-inflicted injuries while sane or insane; intoxication by alcohol or drugs not prescribed by a registered medical practitioner; 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

### **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.

**美國萬通保險亞洲有限公司 MassMutual Asia Ltd.**

香港灣仔駱克道33號美國萬通大廈27樓

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