

親愛的保險經紀：

有關：保誠精選「倍安寶」及保誠精選「安健寶」人身意外保障計劃保障修定 2017

9月香港深水埗發生一宗巴士意外，釀成3死20多人傷，至今一幕幕畫面依然觸目驚心，亦有感生命無常。意外往往突如其來地發生，萬一遭遇不幸，一份意外保險可以為客戶解決意外後的財政負擔。有見及此，GIEB修訂了產品內容以提供最適切的保障；而最近GIEB亦修訂了保誠精選「倍安寶」及保誠精選「安健寶」人身意外保障計劃，有關修訂適用於2017年11月21日及以後新簽發的保單，及在2018年1月2日及以後的續保保單。

主要修訂：

保誠精選「倍安寶」人身意外保障計劃	
受保年齡	<ul style="list-style-type: none"> 新簽發保單投保年齡擴闊至15日至70歲。 續保年齡上限提升至75歲。
新增「青苗計劃」	<ul style="list-style-type: none"> 除原有為成人而設的計劃A及計劃B外，現為年齡為15日至17歲未婚及全日制學生新增「青苗計劃」。 「青苗計劃」提供以下專屬保障： <ul style="list-style-type: none"> 「學生額外利益賠償」 - 如在參與學校活動時發生意外，將可獲額外50%的意外死亡及永久性傷殘保障的賠償。 「綁架保障」 - 若不幸遭受綁架而導致意外死亡，將支付恩恤現金。 「學費保障」 - 若因意外導致身體損傷而住院接受治療，將賠償不能退回的學費、學生服務車輛及課外活動費用。 年齡為18歲以下的現有客戶，在來年續保時保障會自動更新至「青苗計劃」。
意外死亡及永久性傷殘	<ul style="list-style-type: none"> 計劃A的最高保障額提升至港幣\$600,000，計劃B的最高保障額提升至港幣\$1,200,000。 新增「指定運動額外利益賠償」，為單車、登山或馬拉松運動愛嗜者提供額外50%的意外死亡及永久性傷殘保障的賠償。 新增「家居康復服務及醫療器材資助」。 「殮葬費用」保障額提升至港幣\$30,000。
意外醫療費用	<ul style="list-style-type: none"> 新增「海外指定運動雙倍意外醫療費用」，為單車、登山或馬拉松運動愛嗜者在海外進行有關活動時，提供雙倍的意外醫療費用保障額。 新增「住院現金」保障，為因意外而需住院接受治療的受保人提供住院現金。 新增「住院陪床」保障，為18歲以下或65歲或以上的受保人支付因意外而需住院接受治療的住院陪床費用。

保誠精選「安健寶」人身意外保障計劃	
受保年齡	<ul style="list-style-type: none"> • 新簽發保單投保年齡擴闊至15日至70歲。 • 續保年齡上限提升至75歲。
意外死亡及永久性傷殘	<ul style="list-style-type: none"> • 新簽發保單的最低投保額提升至港幣\$780,000。 • 現有保單的最低投保額提升至港幣\$500,000。(若續保客戶現時「意外死亡及永久性傷殘」投保額低於港幣\$500,000，將於下一續保保單年度自動提升至港幣\$500,000。) • 「家居康復服務及醫療器材資助」伸延涵蓋購買醫療器材的費用。 • 「殮葬費用」保障額提升至港幣\$30,000。
意外醫療費用	<ul style="list-style-type: none"> • 中醫治療包括中草藥、跌打及針灸的每日保障額上限提高至港幣\$250，全年保障額不變。 • 新增「住院陪床」保障，為 18 歲以下或 65 歲或以上的受保人支付因意外而需住院接受治療的住院陪床費用。

保費亦因應醫療通漲及以上各項修改而調整；有關保障及保費詳情，請參閱隨附的產品小冊子。

最後，我們感謝您們一直支持，如有任何查詢，請致電 3656 8203 與 Vivian Pong 或 3656 8208 與 Michael Ho 聯絡。

祝 生意興隆!

保誠財險有限公司
副總經理
黃益雄先生

見附件

Dear Brokers,

Re: PRU*choice* Personal Accident Plus & PRU*choice* Personal Accident Insurance Revamp 2017

In Last September, a fatal traffic accident happened in Sham Shui Po, causing 3 death and over 20 injured. With this deadly accident scene in mind, we all know accident always happens unexpectedly. An accident insurance can help our clients to relieve the financial burden post-accident. In this relation, GIEB keeps updating the products, aiming at providing what our clients need. GIEB has enhanced both PRU*choice* Personal Accident Insurance Plus and PRU*choice* Personal Accident Insurance. Enhancements will be applicable for new policies issued on or after 21 November 2017, and renewal policies with the effective date on or after 2 January 2018.

Key enhancements:

PRU <i>choice</i> Personal Accident Plus Insurance	
Insurable Age	<ul style="list-style-type: none"> • Extends to the age of days 15 to aged 70 for new business. • Extends the renewal age up to age 75.
New “Junior Plan”	<ul style="list-style-type: none"> • New “Junior Plan” tailored for days 15 to aged 17 unmarried full-time students in addition to the existing Plan A and Plan B designated for adults. • Junior Plan provides exclusive benefits including: <ul style="list-style-type: none"> ○ “Extra Indemnity Benefit for Student” to provide extra 50% benefit of AD&D if an accident occurs during school activity. ○ “Kidnapping Benefit” to provide compassionate death benefit if accidental death arising from being kidnapped. ○ “Educational Expenses” to reimburse any irrecoverable school fee, student service vehicle and extracurricular activities expenses if hospitalization caused by an accident. • Coverage of existing clients who aged below 18 will be converted to Junior Plan upon renewal.
Accidental Death and Permanent Disablement Benefit (AD&D)	<ul style="list-style-type: none"> • Maximum Sum Insured of Plan A and Plan B increases to HK\$600,000 and HK\$1,200,000 respectively. • New benefit of “Extra Indemnity for Designated Sports” tailored for cycling, hiking and marathon players to provide extra 50% benefit of AD&D. • New benefit of “Home Assistance, Rehabilitation Services and Medical Appliance Subsidy”. • Increases benefit limit of “Burial Expenses” to HK\$30,000.
Accidental Medical Expenses Benefit	<ul style="list-style-type: none"> • New benefit of “Double Accidental Medical Expenses for Overseas Designated Sports” tailored for cycling, hiking and marathon players to provide double Sum Insured if an accident occurs in such participation overseas. • New benefit of “Hospital Cash” provides daily cash benefit if hospitalization caused by an accident. • New benefit of “Companion Bed” covers the cost of companion bed of the insured person who is aged below 18 or aged 65 or above if hospitalization caused by an accident.

PRUchoice Personal Accident Insurance	
Insurable Age	<ul style="list-style-type: none"> • Extends to the age of days 15 to aged 70 for new business. • Extends the renewal age up to age 75.
Accidental Death and Permanent Disablement Benefit (AD&D)	<ul style="list-style-type: none"> • Minimum Sum Insured increases to HK\$780,000 for new business. • Minimum Sum Insured increases to HK\$500,000 for existing policies. (If the existing clients whose sum insured of AD&D is below HK\$500,000, the Sum Insured will be increased to HK\$500,000 upon renewal automatically.) • “Home Assistance, Rehabilitation Service and Medical Appliance Subsidy” extends to cover the purchase cost of medical appliance. • Increases benefit limit of “Burial Expenses” to HK\$30,000.
Accidental Medical Expenses Benefit	<ul style="list-style-type: none"> • Maximum benefit limit of Chinese medication and treatment expenses including Chinese herbal medicine, bonesetting and acupuncture increases to HK\$250 per day. While yearly limit remains unchanged. • New benefit of “Companion Bed” covers the cost of companion bed of the insured person who is aged below 18 or aged 65 or above if hospitalization caused by an accident.

Premium rates are adjusted to cater for medical inflation and the above enhancements. For the details of coverage and premium, you may refer to the product brochures enclosed.

Thank you for your continued support and should you have any enquiries, please contact Vivian Pong at 3656 8203 or Michael Ho at 3656 8208 for more details.

Happy Selling!

Lawrence Wong
Deputy General Manager
Prudential General Insurance Hong Kong Limited

Encl.