

INTERNATIONAL SOS

Intl.SOS will provide medical referrals and arrange hospital admittance guarantee if the Insured encounters problems in PRC.

24 hours hotline services include:

- Telephone medical advice and evaluation
- Referral to doctors, specialists and hospitals
- Referral to legal service
- Emergency Travel Service



GENERALI

Assicurazioni Generali S.p.A.

忠利保險有限公司

商界展關懷
caringcompany
Awarded by The Hong Kong Council of Social Service
香港社會服務界協會



® Sun Flower Insurance Brokers Limited
Room 1105-08, Hing Yip Commercial Centre,
282 Des Voeux Road Central, Hong Kong
Tel: (852) 2521-1881 Fax: (852) 2521-1919
Web: www.sunflowerVIP.com www.sunflowerMPF.com

MAIN EXCLUSIONS APPLY TO ALL BENEFITS:

1. Any Pre-existing, congenital or heredity condition.
2. Stationing in PRC for the purpose of medical treatment or services.
3. Suicide, attempted suicide or intentional self-infliction of bodily injury; abortion, miscarriage, normal pregnancy or resulting childbirth; mental or nervous disorders, insanity, AIDS, HIV sero-positive or related disease, sexually transmitted diseases.
4. War or warlike actions, civil war, revolution, riot and strike, performing armed forces duties, police, volunteer engaged in war or crime suppression.
5. Any kind of sport in a Professional capacity.
6. Prohibition or regulation by any government, unlawful, wilful, malicious acts of the Insured.
7. As pilot or aircrew for the purpose of any trade or technical operation in or on the aircraft.
8. Committing crime, taking part in unlawful act or illegal activities.
9. Nuclear weapons, radiation, radioactivity.
10. Engaging in hazardous work, including but not limited to construction work, offshore drilling, mineral extraction, handling of explosives and aerial photography.

This is not a complete list of exclusions. Please read your policy carefully for a full list of exclusions. If you have any questions, please check with your insurance consultant.

This leaflet is descriptive only and does not constitute any part of the contract. The precise coverage afforded is subject to the terms, conditions and exclusions of the policy as issued.

中國醫療保證咭 CHINA MEDICAL GUARANTEE CARD



SPECIAL FEATURES

- Comprehensive hospital network in PRC, no admittance deposit needed
- All recognised hospitals have been undergone medical facilities evaluation
- Cover medical expenses in hospital for both accident and sickness
- 24 hours hotline services inclusive
- Comprehensive cover applicable anytime, anywhere in PRC
- Unlimited number of trips, each trip cover maximum up to 180 days

In case of necessary hospital admission:

- Check the hospital list attached to the guarantee card, or call to the 24 hours hotline service
- Proceed to the nearest designated hospital
- Present your guarantee card together with your travel document
- The hospital will verify your identity and relevant coverage
- Admission without paying hospital admittance deposit

Remarks: If the accident/sickness or relevant expenses are not covered under the insurance, the Insured shall be fully responsible for all relevant expenses on his/her behalf.

COMPREHENSIVE COVERAGE

A comprehensive coverage of Medical and Personal Accident insurance will be in force to backup your guarantee card in a broader way.

A. Medical Expenses (Inpatient) HK \$ 350,000

Medical Expenses incurred during hospital confinement in PRC due to accident or sickness.

Further confinement for follow-up treatment after returning to Hong Kong within 90 days, up to 100% of unused portion of sum insured if treatment for injury due to accident, and up to 30% of unused portion for sickness treatment. (Not cover outpatient medical expenses)

B. Personal Accident HK\$ 300,000

Compensation for accidental death or permanent total disablement sustained in PRC during the period of insurance.

C. Emergency Medical Evacuation Unlimited

Necessary evacuation to Hong Kong or nearest place for appropriate medical treatment.

D. Return of Mortal Remains Unlimited

Necessary arrangement to return the Insured's mortal remains back to Hong Kong.

E. Burns Benefit HK\$ 100,000

Compensation for Second or Third Degree Burn of body surface arising from accident in PRC.

F. Hospital Allowance HK\$ 21,000

HK\$300 cash per calendar day if the Insured is confined in a hospital due to serious injury or sickness in PRC, and within 90 days after returning to Hong Kong.

G. Care Visit HK\$ 21,000

En-route airfares and accommodation expenses of a family member for the purpose of visiting the Insured if he/she is confined in a hospital in PRC for more than 24 hours due to serious injury or sickness.

H. Child Escort HK\$ 21,000

Additional expenses for returning the accompanying child(ren) who is (are) aged below 17 to Hong Kong if the Insured dies or sustains serious injury or sickness in PRC.

I. Personal Liability HK\$ 2,000,000

Compensation for legal liability of the Insured to third party's injury and property caused by the Insured's negligence. The Company shall take over for any settlement that is being made.

PREMIUM TABLE

Job Classification	Annual Premium (per person)
Class 1	HK\$ 580
Class 2	HK\$ 720

Age Limit: 17-72 years old

Class 1 : Professions & Occupations involve mainly indoor work, outdoor work and non-hazardous nature such as : accountants, architects, clerks, indoor salesmen, outdoor salesmen, executives, teachers, students, housewives, frequent travellers, hairdressers, waiters.

Class 2 : Professions & Occupations requiring light or occasional manual work but not using heavy or hazardous machinery such as : factory foremen, cooks, drivers, cross-border drivers, electronics factory workers, doctors, nurses, .

* The Job Classification depends on actual duties, the Company shall in its absolute discretion determine the exact class and final approval of application.

忠利集團

始於1831年，保障承諾不變

忠利集團擁有183年保險經營經驗，是世界最大的保險集團之一。2013年總保費收入達660億歐羅，7萬7千名員工遍佈全球超過60個國家，為6千5百萬客戶提供優質專業服務。集團在西歐市場佔有領先地位，在亞洲和中東歐表現突出。

忠利集團竭誠為客戶設計全面的保險解決方案，提供周全的人壽保障及一般保險。作為保險專才，我們致力讓客戶安心無憂。

如有任何查詢，請與閣下的保險顧問或本公司的代表聯絡。

GENERALI GROUP INSURANCE COMMITMENT SINCE 1831

With 183 years of experience the Generali Group is one of the largest global insurance providers with 2013 total premium income of €66 billion. With 77,000 employees worldwide serving 65 million clients in more than 60 countries, the Group occupies a leadership position on West European markets and an increasingly important place in Central Eastern Europe and Asia.

With our unique services and complete insurance solutions we offer outstanding protection for Life & General Insurance. As insurance professionals our aim is to provide peace of mind.

For details, please contact your insurance advisers or our Company Representatives.



GENERALI
Assicurazioni Generali S.p.A.

忠利保險有限公司

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IT EXCEEDS YOUR EXPECTATION

GENERALI'S CHINA MEDICAL GUARANTEE CARD

Being a frequent business or leisure traveller to Mainland China, you need comprehensive protection during your trip for unforeseen circumstances. If you can have emergency assistance and hospital admittance deposit, it will give you peace of mind to enjoy journey in Mainland China.

Generali's China Medical Guarantee Card best suits your need. You can get immediate assistance in the event of accident or sickness, without pre-paying any expensive admittance deposit in emergency cases.

Bringing along this card, together with 24 hours hotline services, you can find a reliable hospital in over 20 provinces, and once your identity is proven, no admittance deposit will be needed.

一咭在手，全國通用 忠利中國醫療保證咭

在國內公幹、旅行或探親，每每有突發的意外，如您擁有二十四小時的緊急支援和入住醫院的現金保證，可使您更安心的穿梭中港兩地。

忠利保險深明此需要，誠意推出「中國醫療保證咭」。

假使您在國內遇上意外或疾病，即時便可獲得援助，讓您在危急時毋須擔心繳付高昂的入院保證金。

只要一咭傍身，加上24小時熱線電話服務，您即可在國內超過20多個省份，找到可信賴的醫療機構。身份一經確認，便毋須繳付入院保證金。

保險計劃特點

- 全面之國內認可醫院網絡，毋須繳付入院保證金
- 全部認可醫院均通過實地考察
- 保障因意外或疾病住院之醫療費用
- 另設24小時緊急援助熱線
- 全國、全年通用
- 不限旅程次數及旅程逗留期限長達180日

住院須知

- 翻查隨保證咭一併發出之醫院名單，或致電緊急援助中心之24小時熱線
- 前往就近之指定醫院
- 出示保證咭及回鄉證或護照
- 醫院方面將確認持咭人身份及有關保障
- 免付入院保證金

註：若有關疾病或意外不屬保障範圍，本公司有權向受保人追討全部有關費用。

國內全年通用

忠利保險之『中國醫療保證咭』一經簽發，隨附之醫療及意外保險亦同時生效，而且保障全面。

A. 醫療費用 HK\$ 350,000

受保人在國內因意外或疾病入住醫院所支付的醫療費用及回港後90日內繼續住院治療的費用。因意外受傷最高賠償至保障餘額的100%，而因疾病住院最高則為保障餘額的30%。（不包括門診醫療費用）

B. 人身意外 HK\$ 300,000

受保人在國內因意外導致身故或永久完全傷殘，將可獲得賠償。

C. 緊急醫療運送 不設上限

因應醫療所需而運送嚴重受傷或患病之受保人至香港或就近地區進行治療。

D. 遺體運返 不設上限

安排運送於國內身亡的受保人遺體返回香港。

E. 燒傷保障 HK\$ 100,000

受保人在國內因意外導致身體達二級或三級程度的燒傷，將可獲得保障。

F. 住院現金 HK\$ 21,000

受保人在國內因嚴重受傷或疾病住院及回港後90日內須繼續住院治療，住院期間每日可獲HK\$300補償。

G. 親屬探望 HK\$ 21,000

受保人在國內因嚴重受傷或疾病住院超過24小時，可獲安排一名家庭成員前往當地探望，保障包括來回交通及住宿費用。

H. 子女護送 HK\$ 21,000

受保人在國內因身故、嚴重受傷或疾病而入住醫院，無人照顧的同行子女可獲護送返港。

I. 個人責任 HK\$ 2,000,000

因疏忽導致他人受傷或財物損毀的法律責任，將可獲得保障，唯有關之責任必須由本公司代為處理。

保費表

職業類別分類	每年個人保費
類別 1	HK\$ 580
類別 2	HK\$ 720

年齡限制：17-72歲

類別 1：主要從事室內、室外及非危險性的工作，例如：會計師、建築師、文員、室內營業員、外勤營業員、行政人員、教師、學生、家庭主婦、經常出門人仕、髮型師、侍應。

類別 2：主要從事輕量體力勞動但不需要使用重型或危險性機械的工作，例如工廠管工、廚師、司機、中港司機、電子廠工人、醫生、護士。

* 職業類別視乎實際職務而定，本公司保留最終決定及批核權。如 閣下職業不包括在以上列明類別，詳情請聯絡忠利保險有限公司。

國際(SOS)救援中心

Intl.SOS提供醫療轉介及入院保證予身處國內的受保人以及24小時免費熱線服務包括：

- 電話醫療諮詢
- 醫生及醫院轉介
- 法律轉介
- 緊急旅遊服務

主要不承保事項

1. 任何已存在的「傷患」或「疾病」、遺傳或先天性狀況。
2. 以醫療為目的在國內逗留。
3. 自殺、企圖自殺或自我傷害，懷孕或分娩，小產，流產，精神失常或神經錯亂，愛滋病(AIDS)或於HIV抗體測試中呈陽性反應、性病。
4. 任何戰爭行動、內戰、革命運動、暴動、受保人參與任何持械工作或紀律部隊、軍事服務或執法行動。
5. 參與任何職業性運動。
6. 違反海關、政府或有關當局所頒佈的禁令或規條、受保人的違法行為，故意或惡意的破壞行為。
7. 以非乘客身份乘搭航機。
8. 受保人干犯嚴重罪行期間或被捕期間。
9. 任何電子或核子燃料或廢料之污染或輻射。
10. 從事任何危險、建築工程、離岸採礦、處理爆炸品或高空攝影之工作。

以上不承保事項僅屬簡概，詳情請參閱您的保單之不承保事項原文。如有疑问請向 閣下的保險顧問查詢。

本宣傳單張只作參考之用，並不構成保險合約的一部份，保障細則以簽發保單所列之內容、條款及不承保事項為準。

Personal Information Collection Statement

- (a) From time to time, it is necessary for you to supply Assicurazioni Generali S.p.A., Hong Kong Branch (the "Company") with data about yourself(ves), policyowner(s), life insured(s), beneficiary(ies), claimant(s), and/or other relevant individuals (the "Personal Data") in connection with the provision of insurance and/or related products and services to you, the processing of claims under insurance policies issued and/or arranged by the Company, and/or the processing of any or all other requests, enquiries and complaints from you.
- (b) Provision of the Personal Data to the Company by you is voluntary. However, failure to supply the Personal Data may result in the Company being unable to provide insurance and/or related products and services to you, process claims under insurance policies issued and/or arranged by the Company, and/or process any or all other requests, enquiries, or complaints from you.
- (c) The purposes for which the Personal Data may be used are as follows:
- (i) processing (including, without limitation, underwriting) and/or approving applications for insurance and/or related products and services, and any addition, alteration, variation, cancellation, renewal and/or reinstatement of such products and services;
 - (ii) administering insurance policies issued and/or arranged by the Company;
 - (iii) processing (including, but not limited to, investigating, analyzing, assessing and adjudicating) and/or settlement of claims under insurance policies issued and/or arranged by the Company;
 - (iv) exercising rights of subrogation, if applicable;
 - (v) collection of amounts outstanding (if any) from customers;
 - (vi) arranging coinsurance and/or reinsurance in respect of the insurance policies issued and/or arranged by the Company;
 - (vii) communicating with customers via telephone, mail, e-mail, facsimile and other communication means;
 - (viii) customer services (including, but not limited to, processing enquiries and complaints), marketing (including, but not limited to, direct marketing), and other related activities;
 - (ix) conducting data matching procedures;
 - (x) designing insurance and/or related products and services for customers' use;
 - (xi) marketing insurance and/or other related products and services of the Company, its affiliated companies (which includes, but are not limited to, its group companies, parent company, trust companies of the Company's parent company (hereinafter such affiliated companies are collectively referred to as the "Affiliated Companies")) and/or third parties selected by the Company;
 - (xii) statistical or actuarial research of the Company, its Affiliated Companies, relevant insurance industry associations or federations, supervisory authority, government department and/or other competent authority;
 - (xiii) complying with the requirements under any laws, rules, regulations, codes, guidelines, court orders, compliance policies and procedures, and any other relevant requirements which the Company and/or its Affiliated Companies are expected to comply with, including, without limitation, making disclosures of the relevant information; and
 - (xiv) any purposes relating thereto.
- (d) The Personal Data held by the Company shall be kept confidential, but the Company may provide the Personal Data to the following parties (whether within or outside the Hong Kong Special Administrative Region) for the purposes set out in paragraph (c) above, without prior notification to you and/or any other relevant individuals to whom the Personal Data is related:
- (i) agents, intermediaries, claims investigation companies, coinsurance companies, reinsurance companies, third party service providers, banks and credit-card companies, health and medical organizations, professional advisers, contractors, business partners, and/or any other relevant parties, as appropriate, who provide administrative, telecommunication, computer, payment, marketing, investigation, advisory and/or other services to the Company in connection with the operation of its business;
 - (ii) relevant insurance industry associations or federations, and/or members of such industry associations or federations;
 - (iii) overseas locations or branches, as appropriate, of the Company, its Affiliated Companies and/or third parties selected by the Company;
 - (iv) persons to whom the Company and/or its Affiliated Companies are under an obligation to make disclosure under the requirements of any laws, rules, regulations, codes, guidelines, court orders, compliance policies and procedures, and any other relevant requirements which the Company and/or its Affiliated Companies are expected to comply with;
 - (v) any court, supervisory authority, government department or other competent authority (including, without limitation, tax authority) under any laws binding on the Company and/or its Affiliated Companies;
 - (vi) lawful successors or assigns of the Company; and
 - (vii) persons who owe a duty of confidentiality to the Company and/or its Affiliated Companies.
- (e) The Company may verify any or all of the Personal Data by using information collected and released or transferred by relevant insurance industry associations or federations, and/or members of such industry associations or federations.
- (f) In accordance with the Personal Data (Privacy) Ordinance:
- (i) any individual has the right to:
 - (A) check whether the Company holds data about him/her and, if so, obtain a copy of such data;
 - (B) require the Company to correct any data relating to him/her that is inaccurate; and
 - (C) ascertain the Company's policies and practices in relation to data and to be informed of the kind of data held by the Company;
 - and
 - (ii) the Company has the right to charge a reasonable fee for the processing of any data access request.
- (g) The person to whom requests for access to data and/or correction of data and/or for information regarding policies and practices and kinds of data held are to be addressed as follows:

Personal Data Protection Officer
Assicurazioni Generali S.p.A., Hong Kong Branch
5/F, Generali Tower, 8 Queen's Road East, Hong Kong.

Note: In case of discrepancies between the English and Chinese versions of this Personal Information Collection Statement, the English version shall prevail.

收集個人資料聲明

- (a) 閣下須要不時向忠利保險有限公司香港分公司（「本公司」）提供關於閣下自己、保單持有人、受保人、受益人、索償人及／或其他有關人士的資料（「個人資料」），以讓本公司為閣下提供保險及／或相關產品與服務，處理經由本公司發出及／或安排的保單之下的索償事宜，及／或處理閣下提出的任何或所有其他要求、查詢和投訴。
- (b) 閣下是自願向本公司提供個人資料的。然而，若閣下未能提供個人資料，可能導致本公司不能夠為閣下提供保險及／或相關產品與服務，處理經由本公司發出及／或安排的保單之下的索償事宜，及／或處理閣下提出的任何或所有其他要求、查詢和投訴。
- (c) 個人資料可被用於以下用途：
- (i) 處理（包括但不限於承保）及／或審批保險及／或相關產品與服務的申請，以及該等產品與服務的任何附加、更改、變更、取消、續期及／或復效；
 - (ii) 管理經由本公司發出及／或安排的保單；
 - (iii) 處理（包括但不限於調查、分析、評估和裁定）及／或理賠經由本公司發出及／或安排的保單之下的索償事宜；
 - (iv) 如適用的話，行使代位權；
 - (v) 向客戶追收高欠金額（如有）；
 - (vi) 經由本公司發出及／或安排的保單之下籌劃共同保險及／或再保險；
 - (vii) 透過電話、郵件、電郵、傳真及其他通訊方式與客戶通訊；
 - (viii) 客戶服務（包括但不限於處理查詢和投訴）、推銷（包括但不限於直銷），以及其他相關活動；
 - (ix) 進行資料核對程序；
 - (x) 設計保險及／或相關產品與服務供客戶使用；
 - (xi) 推銷本公司、本公司的關聯公司（包括但不限於本集團的公司、母公司、本母公司的信託公司（該等關聯公司在下文合稱為「關聯公司」））及／或本公司所選定的第三方的保險及／或其他相關產品與服務；
 - (xii) 本公司、關聯公司、相關的保險業協會或聯會、監管當局、政府部門及／或其他法定監管機構的統計或精算研究；
 - (xiii) 遵從任何法律、規則、規例、守則、指引、法院命令、合規政策和程序的規定，以及本公司及／或關聯公司應要遵守的任何其他有關規定，包括但不限於披露有關資料；及
 - (xiv) 與之有關的任何用途。
- (d) 由本公司持有的個人資料將受到保密，但本公司可依據以上(c)段所列的用途向以下各方（不論在香港特別行政區境內還是境外）提供個人資料，事前無須知會閣下及／或該等個人資料所涉及的任何其他有關人士：
- (i) 就本公司的業務營運向本公司提供行政、電訊、電腦、付款、推銷、調查、諮詢及／或其他服務的代理人、中介人、索償調查公司、共同保險公司、再保險公司、第三方服務提供商、銀行及信用卡公司、健康及醫療機構、專業顧問、承包商、業務夥伴及／或任何其他有關各方，以適用者為準；
 - (ii) 相關的保險業協會或聯會，及／或該等協會或聯會的成員；
 - (iii) 本公司、關聯公司及／或本公司所選定的第三方的海外辦事處或分行，以適用者為準；
 - (iv) 根據任何法律、規則、規例、守則、指引、法院命令、合規政策和程序的規定，以及應要遵守的任何其他有關規定之下，本公司及／或關聯公司負有義務須向其作出披露的人士；
 - (v) 根據對本公司及／或關聯公司有約束力的任何法律之下，本公司及／或關聯公司須向其提供資料的任何法院、監管當局、政府部門或其他法定監管機構（包括但不限於稅務局）；
 - (vi) 本公司的合法繼承人或受讓人；及
 - (vii) 對本公司及／或關聯公司負有保密責任的人士。
- (e) 本公司可使用由相關的保險業協會或聯會及／或該等協會或聯會的成員所收集及發放或轉移的資料，來核實任何或所有個人資料。
- (f) 根據《個人資料（私隱）條例》：
- (i) 任何人士均有權：
 - (A) 查詢本公司有沒有持有其資料，如有的話，可取得一份該等資料；
 - (B) 要求本公司改正其任何不正確的個人資料；及
 - (C) 查明關於本公司的個人資料政策和處事常規，並可獲通知有關本公司所持個人資料的種類；
 - 及
 - (ii) 本公司有權就處理任何查閱個人資料的要求之下收取合理的費用。
- (g) 如欲查閱及／或改正個人資料及／或查詢關於本公司的政策和處事常規及所持個人資料的種類，請向以下人員提出要求：

個人資料保護主任
忠利保險有限公司香港分公司
香港皇后大道東8號忠利集團大廈5樓