

意外身故及永久傷殘賠償表
Table of Accidental Death and Permanent Disablement Benefit

保障項目 Benefit Items	最高賠償額 百分比 Percentage of Max. Limit
2.16 喪失或永久完全喪失腳趾功能 Loss of or permanent total loss of use of toes a) 全部腳趾 (一隻腳掌) all toes (one foot) b) 大腳趾 (兩個趾骨) great toe (both joints) c) 大腳趾 (一個趾骨) great toe (one joint) d) 其他腳趾 other toe	15% 5% 3% 2%
2.17 折斷腿部或膝蓋而無法縫合 Fractured leg or patella with established non-union	10%
2.18 腿部縮短至少 5 厘米 Shortening of leg by at least 5 cm	7.5%

每年保費

Annual Premium (HK\$)

	計劃 A Plan A	計劃 B Plan B	計劃 C Plan C
基本保障 Basic Protection	300	400	600
基本保障 + 附加保障 Basic Protection + Optional Benefit	400	500	700

註：歡迎與本公司聯絡查詢有關在海外就讀的學生申請詳情。
Note: Please contact us for details of overseas students application.

主要不保事項

因自殺、蓄意自我毀傷、懷孕或生育、戰爭、從事紀律部隊工作、在任何飛機上擔任值勤工作，或以專業人士性質參與任何體育活動而引致受傷或死亡。

Major Exclusions

Injury or death resulting from suicide, intentional self-inflicted injury, pregnancy or childbirth, war, service in the armed forces, flying as a pilot or crew member in any aircraft and engaging in any sports in a professional capacity.

注意：

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Note:

- This leaflet is for reference only. Should there be any discrepancy between the English and the Chinese versions of this leaflet, the English version shall apply and prevail. Please refer to the policy for the exact terms and conditions and the full list of policy exclusions. For more information or a copy of the policy terms and conditions, please call Blue Cross Customer Service Hotline at 3608 2988.
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Blue Cross 藍十字

Member of BEA Group 東亞銀行集團成員

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- ◆ 商界展關懷公司 (2005-06 及 2008-17)
- ◆ 香港傑出企業公民獎 - 「企業組別」及「義工隊組別」嘉許標誌 (2017)
- ◆ 積金好僱主 (2017)
- ◆ 推動積金管理獎 (2017)
- ◆ 《Focus Media》Your Choice @ Focus 香港白領最喜愛「旅遊及一般保險」品牌大獎 (2017)
- ◆ 《新城電台》香港傑出數碼品牌大獎 - 傑出網上旅遊保險服務 (2017)
- ◆ 《新假期》最受歡迎旅遊保險公司大獎 (2005-2016)
- ◆ 《Flyagain.la 又飛啦!》我最喜愛旅遊品牌大獎 - 我最喜愛旅遊保險 (2015)
- ◆ 《社區投資共享基金》社會資本企業義工大賞 - 最具溫情獎 (2015)
- ◆ 《資本雜誌》資本傑出企業成就獎 - 傑出醫療及一般保險 (2012-2015)
- ◆ 《新城財經台及新城數碼財經台》香港企業領袖品牌 - 卓越旅遊保險品牌 (2015)

藍十字在 2017 年獲得金融服務業國際信用評級機構 A.M. Best Company 評定財務實力評級及發行人信用評級分別為 A (優秀) 及「a」級別。有關最新評級，請瀏覽 www.ambest.com。

Blue Cross (Asia-Pacific) Insurance Limited ("Blue Cross") is a member of The Bank of East Asia Group. With over 45 years of operational experience in the insurance industry, Blue Cross provides a comprehensive range of products and services including medical, travel and general insurance, which cater to the needs of both individual and corporate customers. Blue Cross' success in insurance products and services is reaffirmed by numerous awards and accolades:

- ◆ Caring Company (2005-06 & 2008-17)
- ◆ The Corporate Citizenship Logo in the Enterprise and Volunteer Categories of The Hong Kong Corporate Citizenship Awards (2017)
- ◆ Good MPF Employer Award (2017)
- ◆ Support for MPF Management Award (2017)
- ◆ Focus Media Your Choice @ Focus - Hong Kong White Collar's Most Favourite "Travel & General Insurance" Brand Award (2017)
- ◆ Metro Radio Hong Kong Digital Brand Awards - Outstanding Online Travel Insurance Services (2017)
- ◆ Weekend Weekly The Most Favorite Travel Insurance Company Award (2005-2016)
- ◆ Flyagain.la My Favourite Travel Brand Awards - The Most Favourite Travel Insurance (2015)
- ◆ Community Investment and Inclusion Fund Social Capital Corporate Volunteer Challenge - Most Caring Award (2015)
- ◆ Capital Magazine Capital Outstanding Enterprise Awards - Medical and General Insurance (2012-2015)
- ◆ Metro Finance & Metro Finance Digital Radio Hong Kong Leaders' Choice - Excellent Brand of Travel Insurance (2015)

In 2017, Blue Cross is assigned a financial strength rating of A (Excellent) and an issuer credit rating of "a" by A.M. Best Company, a global full-service credit rating firm specialising in the financial service industry. For the latest rating, please access www.ambest.com.



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學生意外保障計劃
Student Personal Accident
Protection Plan



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Thank you for considering Sun Flower to be one of your selected intermediaries.

We are pleased to get in touch should you have any enquiry regarding the captioned insurance.

學生意外保障計劃

為給您的子女全面保障，「學生意外保障計劃」特設意外身故及永久傷殘、意外醫療費用、每天住院現金津貼及24小時全球保障等項目。

Student Personal Accident Protection Plan

Student Personal Accident Protection Plan provides a comprehensive protection for your children including coverage for accidental death and permanent disablement, accidental medical expenses, daily hospital cash allowance and 24-hour worldwide protection.

計劃特點

意外身故及永久傷殘

如因意外發生後12個月內導致身故或永久傷殘，可獲賠償。

意外醫療費用

於意外受傷後12個月內，可獲賠償受保人因接受註冊西醫替其進行治療而所須支付的合理醫療費用，以所選計劃賠償額為限。

每天住院現金津貼

如受保人在受保期內因意外受傷而入院留醫最少連續24小時，於住院期間可獲每天現金津貼。

跌打及針灸治療（附加保障）

可獲賠償因接受跌打及針灸治療而所須支付的醫療費用，以所選計劃賠償額為限。

受保資格

年齡由2至23歲的全職學生。



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Plan Highlights

Accidental Death and Permanent Disablement

Benefit is payable in the event of death or permanent disablement caused within 12 months of accident.

Accidental Medical Expenses

The reasonable medical expenses necessarily incurred by the insured person for medical treatment performed by a registered medical practitioner within 12 months of accidental injury will be reimbursed up to the maximum limit of the plan selected.

Daily Hospital Cash Allowance

Daily cash allowance is payable in the event where the insured person is confined to hospital during the period of insurance for treatment of bodily injury for a minimum continuous period of 24 hours.

Chinese Bonesetter and Acupuncturist Treatment (Optional Benefit)

Medical expenses for treatment that involve Chinese bonesetter and acupuncturist will be reimbursed up to the maximum limit of the plan selected.

Eligibility

All full-time students aged between 2 to 23.

保障項目 Schedule of Benefits

保障範圍 Benefit Items	計劃級別 Plan Level	最高賠償額 Maximum Limit (HK\$)		
		計劃 A Plan A	計劃 B Plan B	計劃 C Plan C
基本保障 Basic Protection				
意外身故及永久傷殘 Accidental Death and Permanent Disablement		150,000	300,000	500,000
意外醫療費用 Accidental Medical Expenses		10,000	12,000	15,000
- 每年限額 Limit per year				
- 門診限額 (每天1次) Limit for outpatient (1 visit per day)		100	150	200
每天住院現金津貼 (最多365天) Daily Hospital Cash Allowance (Max. 365 days)		100	200	300
- 每天限額 Limit per day				
附加保障 Optional Benefit				
跌打及針灸治療 Chinese Bonesetter and Acupuncturist Treatment		2,000	2,000	2,000
- 每年限額 Limit per year				
- 每次治療限額 (每天1次) Limit per treatment (1 treatment per day)		200	200	200

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保障項目 Benefit Items		最高賠償額 百分比 Percentage of Max. Limit
1 意外身故 Accidental death		100%
2 永久傷殘 (2.1 至 2.18) Permanent disablement (2.1 to 2.18)		
2.1 永久完全傷殘 Permanent total disablement		100%
2.2 永久及無法治癒的四肢癱瘓 Permanent and incurable paralysis of all limbs		100%
2.3 永久完全喪失雙目視力 Permanent total loss of sight of both eyes		100%
2.4 永久完全喪失單目視力 Permanent total loss of sight of one eye		50%
2.5 喪失或永久完全喪失兩肢功能 Loss of or permanent total loss of use of two limbs		100%
2.6 喪失或永久完全喪失一肢功能 Loss of or permanent total loss of use of one limb		50%
2.7 永久完全喪失語言及聽覺能力 Permanent total loss of speech and hearing		100%
2.8 永久完全喪失聽覺能力 Permanent total loss of hearing in		
a) 兩隻耳朵 both ears		75%
b) 一隻耳朵 one ear		15%
2.9 永久完全喪失語言能力 Permanent total loss of speech		50%
2.10 永久完全喪失單目的晶狀體 Permanent total loss of the lens of one eye		30%
2.11 通過外科手術切除下顎 Removal of the lower jaw by surgical operation		30%
2.12 喪失或永久完全喪失拇指及四隻手指功能 * Loss of or permanent total loss of use of thumb and four fingers of *		
a) 右手 right hand		70%
b) 左手 left hand		50%
2.13 喪失或永久完全喪失四隻手指功能 * Loss of or permanent total loss of use of four fingers of *		
a) 右手 right hand		40%
b) 左手 left hand		30%
2.14 喪失或永久完全喪失一隻拇指功能 * Loss of or permanent total loss of use of one thumb *		
a) 兩個右指骨 both right joints		30%
b) 一個右指骨 one right joint		15%
c) 兩個左指骨 both left joints		20%
d) 一個左指骨 one left joint		10%
2.15 喪失或永久完全喪失手指功能 * Loss of or permanent total loss of use of fingers *		
a) 三個右指骨 three right joints		10%
b) 兩個右指骨 two right joints		7.5%
c) 一個右指骨 one right joint		5%
d) 三個左指骨 three left joints		7.5%
e) 兩個左指骨 two left joints		5%
f) 一個左指骨 one left joint		2%

* 倘受保人為左撇子，於 2.12 至 2.15 列為適用於左右手之百分比將對調。

* In the event that the insured person is left-handed, the applicable percentages for left and right hands as shown in 2.12 to 2.15 shall be reversed.