



學生人身平安保險 Student Personal Accident Insurance



中國太平保險(香港)有限公司
China Taiping Insurance (HK) Company Limited

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學生人身平安保險

意外雖難以預計，但應未雨綢繆，早作打算。若不幸發生意外，往往會帶來額外的財政負擔，令生活大失預算。“學生人身平安保險”以低廉之保費給予您的孩子在何時何地都能獲得全面的保障。

保險計劃特色

- 保障意外身故、傷殘、意外醫療費用及住院現金津貼。
- 提供二十四小時全球保障，不論何時何地，身處學校或家裏、出外遊玩、上學回家途中，均在受保障之列。
- 全部保障項目均無自負金額。
- 增設嚴重燒傷保障。
- 保障因緊急治療所需，由意外發生地點前往附近診所或醫院之緊急交通費用。
- 意外醫療費用保障包括跌打費用及整脊或物理治療費用。

被保險人資格

年齡由 3 至 19 歲未婚之全讀學生。

保障項目表

保障範圍	每年最高賠償金額(HK\$)	
	學能保計劃	智能保計劃
1. 人身平安險 (意外身故或傷殘)	200,000	500,000
(1) 身故	100%	
(2) 喪失兩肢或雙目失明	100%	
(3) 喪失一肢或一目失明	50%	
(4) 永久完全失聰		
雙耳	75%	
單耳	15%	
(5) 永久喪失說話能力	50%	
2. 意外醫療費用 被保險人因意外受傷導致的住院、門診的醫療費用、治療及外科手術費用。該醫療費用包括跌打醫療費用每次意外最高賠償 HK\$500(惟每天最高限額 HK\$150)；整脊或物理治	5,000	10,000

療費用每次意外最高賠償 HK\$1,000(惟每天最高限額 HK\$200)。		
3. 住院現金津貼 被保險人因意外受傷，需留院接受緊急治療，連續入住醫院第四天起，每日可獲得現金津貼，最高可達 10 日。	每日 100 最高 1,000	每日 300 最高 3,000
4. 嚴重燒傷 (三級程度燒傷) 被保險人遭受三級程度燒傷且燒傷部分達身體表面面積 5%或以上，均可按保單受傷程度表列獲得賠償。	20,000	50,000

全年保費 (HK\$)

學能保計劃	智能保計劃
300	680

一般除外責任

本保險不負責以下引致的人身傷亡及費用：

- 戰爭、類似戰爭的行動，恐怖主義活動、內戰、叛變、罷工、暴動，或由於核子武器游離幅射，核子燃料或其燃燒後產生的廢料所致輻射能的沾染。上述核子燃燒包括自發的核子分裂在內。
- 任何非法行為或活動。
- 從事專業性質的運動或比賽，或可使被保險人從而獲得收入或酬勞之運動。
- 參與各類危險活動或運動，包括但不限於打獵、使用繩索或在嚮導帶領下登山或攀山、滑雪、滑水、潛水、冬季運動、懸掛滑翔、跳降傘、賽車或其他競跑以外的比賽(惟出席或參與學校的活動則除外)。
- 被保險人自願招惹不必要之危機(為企圖拯救別人之生命則除外)或在神志正常或精神失常的情況下自殺、自毀、蓄意自殘或做出任何企圖威脅自身安全的行為。
- 懷孕、分娩、難產、墮胎或流產。
- 因被保險人的挑釁或故意行為而導致的打鬥或被襲擊、神經失常、酗酒、吸毒或濫用藥物(該藥物非由註冊醫生處方者)、長期休養或療養和非因意外令身體受傷而須進行之牙齒護理治療。
- 投保前已存在之傷病。

- 因履行僱傭合約或非僱傭性質的合約(惟出席或參與學校的活動則除外)。

本單張只作一般性簡介，有關條文細節，應以保險單為準。

Student Personal Accident Insurance

You can't predict when accidents will happen, but you can prepare for them. When accidents occur, you may suffer an additional and unexpected financial burden. Student Personal Accident Insurance protects your child with comprehensive worldwide personal accident coverage at low premium.

Products Highlights

- Covers Accidental Death, Bodily Injury, Accidental Medical Expenses & Hospital Cash Allowance.
- 24 Hours Worldwide Protection. No matter where you are – at school, at home or while away, play or travelling. Any time, anywhere – you are protected.
- No deductible for all benefits.
- Major Burns Benefit.
- Covers expenses for emergency transportation from a place where an accident occurred to the nearest clinic or hospital for emergency treatment.
- Accidental Medical Expenses include Chinese Bonesetter and Chiropractic or Physiotherapy treatment expenses.

Age Limit of Insured

The Insured should be unmarried full-time student aged between 3 to 19.

Coverage

Coverage	Maximum Benefit per annum (HK\$)	
	Smart Plan	Brilliant Plan
1. Personal Accident (Accidental Death and Bodily Injury)	200,000	500,000
(1) Death	100%	
(2) Loss of two limbs or Loss of sight of both eyes	100%	
(3) Loss of either one limb or Loss of sight of one eye	50%	
(4) Permanent total loss of Hearing		

in both ears	75%	
in one ear	15%	
(5) Permanent total loss of Speech	50%	
2. Accidental Medical Expenses		
If the Insured suffers from bodily injury caused by an accident, the expenses will be reimbursed for medical, hospital and surgical treatment. It also includes Chinese bonesetter treatment expenses with a limit of HK\$500 per accident (HK\$150/day) and chiropractic or physiotherapy treatment expenses with a limit of HK\$1,000 per accident (HK\$200/day).	5,000	10,000
3. Hospital Cash Allowance		
If the Insured suffers from bodily injury caused by an accident and is confined in hospital for treatment, he/she is entitled to claim hospital cash allowance. The allowance will be paid from the 4th consecutive day of hospital confinement.	100/day 1,000	300/day 3,000
4. Major Burns (Third Degree Burns)		
Subject to Third Degree Burns with burnt areas equal to or greater than 5% of the insured's total body surface area, benefits will be payable according to the Policy.	20,000	50,000

Premium

Annual Premium (HK\$)	
Smart Plan	Brilliant Plan
300	680

General Exclusions

The Company will not be liable for death or injuries and expenses arising out of or in consequence of:

- war, hostilities or warlike operations, loss or damage from Act of Terrorism, civil war, rebellion, strikes, riots or caused by or contributed to by or arising from ionizing radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purpose of this exception combustion shall include any self-sustaining process of nuclear fission.
- taking part in any illegal act or activities.
- engaging in sports or games in a professional capacity or where an Insured would earn income or remuneration from engaging in sports.

- participating in dangerous activities or sports including but not limited to hunting, climbing or mountaineering necessitating the use of ropes or guides, skating, water skiing, diving, winter sports, hand-gliding, parachuting, racing other than on foot(except attending or participating in school activities).
- willfully exposing himself to needless peril (except in an attempt to save human life) or suicide, self-destruction, self-inflicted injury or any attempt threat whether sane or insane.
- pregnancy, childbirth, dystocia, abortion or miscarriage.
- fighting, attack resulting from provocation or deliberate act of Insured or insanity, intoxication or use of drugs(other than taken under a Medical Practitioner), rest cure or sanatorium care and dental treatment (except as necessitated by accidental injuries to sound natural teeth).
- pre-existing illness or bodily injury.
- working under a contract of employment or contract for service.(except attending or participating in school activities)

The leaflet is intended as a general summary. Please refer to the policy for exact terms and conditions.



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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.