

**OND-DAY SAFE 1.0**  
**壹日寶 1.0**

# Local Travel Accident Insurance

## 本地旅遊意外保險



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**MSIG**

Insurance  
that sees  
the heart  
in everything

A Member of **MS&AD** INSURANCE GROUP

## One-day Safe 1.0 Local Travel Accident Insurance

We all know that insurance is important for a traveller and the potential perils in a journey are very real. So if an overseas trip requires protection, why isn't it so for a trip at home?

As an organiser of local trips and events, you often have a large number of participants to take care of. If you aim for a well-planned event, do not overlook the need to protect your participants against accidents. Do not leave it to chance.

One-day Safe 1.0 Local Travel Accident Insurance provides protection for participants in all kinds of events held in Hong Kong such as picnics, hiking, sightseeing, tram tours, dolphin watching, cultural festivals, parade & fiesta, harbour cruise... and many more. You can rest assured that you have given the best protection to your event participants.

### Standard Benefits

#### Standard Benefits

Accidental Death Up to the sum insured.

#### Permanent Disablement

Up to the sum insured, with a range of benefits expressed as a percentage of the sum insured, depending upon the severity of the disablement.

#### Medical Expenses

Incurred as a result of an accident.

## Schedule Of Benefits

Benefits	% of Sum Insured
<b>Accidental Death</b>	<b>100%</b>
<b>Permanent Disablement</b>	
1. Total and permanent disablement from engaging in or attending to employment or occupations of any and every kind	100%
2. Total and permanent loss of all sight in one or both eyes	100%
3. Total loss by physical severance or total and permanent loss of use of: a) one or two limbs                      b) one or two hands                      c) arm above the elbow d) arm at or below the elbow      e) leg above the knee                      f) leg at or below the knee	100%
4. Permanent total insanity	100%
5. Permanent total paralysis of all limbs	100%
6. Total loss by physical severance or total and permanent loss of use of: a) thumb and four fingers of one hand	70%
b) four fingers of one hand	45%
c) thumb (two phalanges)	25%
d) thumb (one phalanx)	10%
e) index finger (three phalanges)	15%
f) index finger (two phalanges)	8%
g) index finger (one phalanx)	4%
h) each other finger (three phalanges)	10%
i) each other finger (two phalanges)	4%
j) each other finger (one phalanx)	2%
k) all toes of one foot	17%
l) great toe (two phalanges)	5%
m) great toe (one phalanx)	2%
n) any other toe	3%
7. Total and permanent loss of: a) hearing in two ears	75%
b) hearing in one ear	25%
c) speech	60%

### Medical Expenses

Medical, surgical, hospital, nursing home and nursing fees or charges necessarily incurred within three consecutive months of the happening of the Bodily Injury, provided that all such fees or charges are necessarily and reasonably incurred for professional services from a fully qualified and registered medical practitioner, physician, surgeon or nurse and/or at a hospital prescribed by such medical practitioner, physician or surgeon.

### Premium Table<sup>^</sup>

Plan	Premium Per Day Per Insured Person (HK\$)	Benefits (HK\$)		
		Accidental Death	Permanent Disablement	Medical Expenses
A	20.0	200,000	200,000	5,000
B	16.5	200,000	200,000	2,000
C	9.0	100,000	100,000	2,000
D	5.5	50,000	50,000	2,000
E	7.5	100,000	100,000	Not Available
F	4.0	50,000	50,000	Not Available

### Important Notes

- **The One-day Safe Insurance Plan does not offer coverage to inbound visitors.**
- **Geographic Area: Hong Kong.**
- **Age Limit: 6 weeks old up to 75 years of age.**
- **The maximum indemnity under Death and Permanent Disablement sections for Insured Person aged under 17 or between 71 to 75 will be limited to only 25% of the Sum Insured.**
- **Cover does not begin until the proposal form has been accepted and the premium paid, except as provided in writing by MSIG Insurance (Hong Kong) Limited.**
- **No refund of premium will be allowed once the Policy is issued unless the trip is cancelled due to Adverse Weather Condition subject to the minimum premium.**
- **The minimum premium of the policy is HK\$ 300.**
- **No Excess.**

<sup>^</sup>Important Note: Collection of Levy on Insurance Premium - The Insurance Authority (IA) has announced the collection of levy on insurance premium under the "Insurance Ordinance" with effect from 1<sup>st</sup> January 2018. As a result, all premium amounts shown in this product brochure are subject to levy.

### Major Exclusions

War; suicide; self injury; professional sports; hang gliding; parachuting; hot-air ballooning; scuba diving; water skiing; windsurfing; bungee jumping; horse riding; mountaineering; any kind of race; HIV or any HIV related illness; loss arising from circumstances due to adverse weather condition; air flights; sickness or disease; childbirth or pregnancy; nuclear weapons; radioactive contamination.

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## 壹日寶 1.0 本地旅遊意外保險

幾乎每位旅遊人士都會同意，當置身異地時可能會隨時因意外而陷入險境，因此購買旅遊保險至為重要。但若我們的旅程並非在外地，而是在本港，是否就沒有同樣的危險，亦不需要同類的保障？

作為本地旅遊或戶外活動的策劃人，您需要照顧數以十計，以至千計的參加者。若您的目標是籌劃一個各方面都安排完善的活動，就不要忘記為您的活動的參加者安排意外保障。即使我們身處自己居住的地方，意外亦一樣有可能發生，千萬不要掉以輕心。

壹日寶月1.0本地旅遊意外保險能為各種本地活動的參加者提供周全的意外保障。活動種類包括野餐、遠足、觀光、電車遊、出海觀賞海豚、文娛藝術節、巡遊及嘉年華、遊覽維港等，您儘可安心專注於其他籌劃工作。

### 基本保障

#### 意外死亡賠償

最高可獲您所投保金額全數的賠償。

#### 永久傷殘賠償

最高可獲投保金額全數的賠償，並可因應受傷的嚴重程度而獲得相對的賠償百分率之金額。

#### 醫療費用賠償

可獲得因意外受傷而所需支付的醫療費用保障。

## 賠償百份率一覽表

保障範圍	保障賠償百份率
<b>意外死亡</b>	100%
<b>永久傷殘</b>	
1. 完全及永久傷殘，不能從事任何工作	100%
2. 完全及永久喪失一目或雙目視力	100%
3. 喪失以下肢體或完全及永久喪失其功能：	100%
a) 身體任何一肢或兩肢	
b) 一手或兩手	
c) 肘部以上之手臂	
d) 肘部或以下之手臂	
e) 膝蓋以上之大腿	
f) 膝蓋或以下之小腿	
4. 完全及永久精神失常	100%
5. 所有肢體完全及永久癱瘓	100%
6. 喪失以下肢體或完全及永久喪失其功能：	
a) 單手之姆指及四指	70%
b) 單手之四指	45%
c) 姆指（兩節）	25%
d) 姆指（一節）	10%
e) 食指（三節）	15%
f) 食指（兩節）	8%
g) 食指（一節）	4%
h) 其他每隻手指（三節）	10%
i) 其他每隻手指（兩節）	4%
j) 其他每隻手指（一節）	2%
k) 單足所有腳趾	17%
l) 大腳趾（兩節）	5%
m) 大腳趾（一節）	2%
n) 任何其他腳趾	3%
7. 完全及永久喪失：	
a) 雙耳聽覺能力	75%
b) 單耳聽覺能力	25%
c) 說話能力	60%
<b>醫療費用</b>	
包括由身體受傷當日起計連續3個月內，任何醫療、手術、住院、療養院及護理所引致的必須性費用或開支，而該費用或開支必須由合資格的註冊醫護人員、全科醫生、外科醫生或護士所提供的專業服務及/或因依據該醫護人員、全科醫生或外科醫生吩咐而住院所引致的。	

## 保費一覽表<sup>^</sup>

計劃	每人每日保費（港幣 / 元）	保障項目（港幣 / 元）		
		意外死亡	永久傷殘	醫療費用
A	20.0	200,000	200,000	5,000
B	16.5	200,000	200,000	2,000
C	9.0	100,000	100,000	2,000
D	5.5	50,000	50,000	2,000
E	7.5	100,000	100,000	不適用
F	4.0	50,000	50,000	不適用

### 重要事項

- 本保障計劃不接受來港旅客投保。
- 保障地區：香港。
- 年齡限制：出生6星期以上至75歲以下人士。
- 受保人年齡若介乎71至75歲之間或17歲以下，「意外死亡」及「永久傷殘」保障之最高賠償額將為投保額的25%。
- 保障於投保書獲接納及繳付保費後始生效，惟三井住友海上火災保險（香港）有限公司以書面批准除外。
- 除非行程因惡劣天氣取消，否則保險證書一經發出，保費概不退還，以最低保費為限。
- 本保單的最低保費為港幣300元。
- 無自負金額。

<sup>^</sup>重要事項：收取保費徵費之新規定 - 保險業監管局 (保監局) 已於《保險業條例》中公佈有關收取保費徵費的新規定，並於2018年1月1日正式生效。因此，本產品小冊子上所列明的保費金額將附加保費徵費。

## 主要不保項目

戰爭、自殺、自戕、從事職業運動、懸掛滑翔、跳傘、熱氣球、水肺潛水、滑水、滑浪風帆、吊索跳、騎馬活動、爬山、任何類型的比賽、由HIV（人類免疫力缺乏症病毒）引起或與HIV有關的疾病、因惡劣天氣造成的損失、乘搭航機、疾病、分娩或懷孕、核子武器、放射性污染。