

boltech

Insurance



® Sun Flower Insurance Brokers Limited

Placing through Sun Flower Insurance Agency Limited

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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.

Student Accident Care Insurance

學生綜合 意外保險



THE POWER OF CONNECTION

boltechinsurance.hk

Student AccidentCare Insurance 學生綜合意外保險

Product Highlights 保障特點	
<ul style="list-style-type: none"> Covers accidental death & permanent total disablement, hospital cash allowance and accidental medical expenses 保障意外死亡及永久傷殘、住院現金津貼及意外醫療費用 	✓
<ul style="list-style-type: none"> 24 hours worldwide protection 24小時全球保障 	✓

Benefits

- Accidental Death & Permanent Total Disablement**
A sum equal to the percentage of Capital Sum specified in the Policy is payable.
- Daily Hospital Cash Allowance**
In the event the Insured Person suffers bodily injury and is confined in hospital for treatment, a daily benefit is payable for the period of confinement subject to a maximum period not exceeding 365 days.
- Accidental Medical Expenses**
Reimbursement of the incurred fees for medical and surgical treatment for bodily injury to the Insured Person in respect of any one accident, not exceeding the amount of Sum Insured.

Optional Extra Benefits

- Chinese Bonesetter Treatment Expenses**
Chinese acupuncture or bonesetter expenses incurred up to HK\$100 per visit per day subject to a maximum of HK\$1,000 per accident and HK\$3,000 per Policy year.

Eligibility

All full-time unmarried students studying in Hong Kong aged 2 years and 8 months to 23 years.

基本保障

- 意外死亡及永久傷殘**
依照賠償表所列投保金額之百分率計算賠償。
- 每天住院現金津貼**
受保人如受傷入院留醫，於住院期間可獲每天住院現金津貼，惟以365天為限。
- 意外醫療費用**
賠償醫療費用，惟數額必須為合理的慣常收費，每次意外以不超過投保額為限。

自選保障

- 中醫跌打治療費用**
賠償針灸或跌打醫師之費用，每次以港幣\$100為限(每天祇限一次)，每次意外保額最高為港幣\$1,000，而每年賠償限額為港幣\$3,000。

投保資格

年齡由2歲8個月至23歲在本港就讀的未婚全職學生。

Schedule of Benefits

保障項目

Benefits 保障利益	Plan 1 計劃一 (HK\$港幣)	Plan 2 計劃二 (HK\$港幣)	Plan 3 計劃三 (HK\$港幣)
1. Accidental death or permanent total disablement 意外死亡或永久傷殘	150,000	300,000	500,000
2. Daily hospital cash allowance (maximum 365 days) 每天住院現金津貼(最多365天)	150	300	500
3. Accidental medical expenses (maximum per accident / year) 意外醫療費 (每次意外/每年最高賠償額)	8,000	10,000	12,000
4. Optional benefits-Chinese Bonesetter Treatment Expenses (maximum per year) (HK\$100 per visit per day, maximum HK\$1,000 per accident) 附加保障 - 中醫跌打治療費用 (每年最高賠償額) (每次港幣\$100為限，每天祇限一次，每次意外保障額為港幣\$1,000)	3,000	3,000	3,000

Major Exclusions

The following is only a summary of the major exclusions. Please refer to the Policy for details.

War; Invasion or Civil War; Act of Terrorism; Active Military Service; Professional Sports, Sickness and Disease, Suicide and Self-inflicted Injury; Pregnancy or Childbirth; Flight or Ship Crew; Racing other than on foot or swimming; Diving to a sea-depth greater than 30 meters; Climbing or Mountaineering requiring use of ropes; Hang Gliding and Parachuting.

主要不保事項

以下為不保事項之概略，詳細內容請參閱保單。

因戰爭、恐怖活動、從事或參與任何持械紀律部隊、職業運動、疾病、自殺、自我傷害行為、懷孕或生育、機艙工作人員或海員、速度競賽(徒步、游泳除外)、潛水深逾30米、須使用繩索的登山或攀山活動、滑翔及跳傘所引致的損傷。

Notes

This brochure gives only an outline of the terms and conditions of the insurance cover and any information given herein is subject to the precise terms and conditions in our Policy, a specimen copy of which will be furnished to you on request.

注意

本小冊子乃保障條款及規定之摘要，僅供參考之用。有關保障條款及規定一概以保單內容為準。如閣下需要保單樣本，請向本公司索取。

Summary of Benefits For Major Injuries and Compensation Scale

保障利益賠償表(摘要)

Benefits 保障利益	Compensation Payable 保額賠償百分率
1. Accidental death 意外死亡	100%
2. Permanent total disablement 永久完全殘廢	100%
3. Permanent and incurable paralysis of all limbs 四肢永久癱瘓及無法痊癒	100%
4. Loss of or permanent total loss of use of two limbs 喪失雙肢或雙肢完全失去功能	100%
5. Loss of or permanent total loss of use of one limb 喪失任何一肢或任何一肢完全失去功能	50%
6. Permanent total loss of sight of both eyes 永久完全喪失雙眼視力	100%
7. Permanent total loss of sight of one eye 永久完全喪失一眼視力	50%
8. Permanent total loss of the lens of one eye 永久喪失一晶狀體	50%
9. Permanent total loss of speech and hearing 永久完全不能言語及失聰	100%
10. Permanent total loss of hearing in 永久完全失聰 a) both ears 雙耳 b) one ear 單耳	75% 15%
11. Permanent total loss of speech 永久完全喪失言語能力	50%
12. Loss of or permanent total loss of use of thumb and four fingers of one hand 喪失或永久完全失去四隻手指及拇指功能	70%
13. Loss of or permanent total loss of use of four fingers of one hand 喪失或永久完全喪失四隻手指功能	40%
14. Loss of or permanent total loss of use of one thumb 喪失或永久完全喪失一隻拇指功能 a) both joints 兩個拇指關節 b) one joint 一個拇指關節	30% 15%
15. Loss of or permanent total loss of use of fingers 喪失或永久完全喪失手指功能 a) three joints 三個手指關節 b) two joints 兩個手指關節 c) one joint 一個手指關節	10% 7.5% 5%
16. Loss of or permanent total loss of use of toes 喪失或永久完全喪失腳趾功能 a) all - one foot 一隻腳所有腳趾 b) great - both joints 大腳趾 - 兩關節 c) great - joint 大腳趾 - 一關節 d) other toe 其他腳趾	15% 5% 3% 2%
17. Shortening of leg by at least 5 cm 腳部縮短5厘米	7.5%
18. Any permanent disablement not specified above 任何未列於上表的永久完全殘廢	Refer to policy 請參閱保單

