

## About Allied World 關於Allied World世聯

Allied World Assurance Company Holdings, Ltd, through its subsidiaries, is a global provider of insurance and reinsurance solutions. We operate under the brand Allied World and have supported clients, cedents and trading partners with thoughtful service and meaningful coverages since 2001. We are a subsidiary of Fairfax Financial Holdings Limited, and we benefit from a worldwide network of affiliated entities that allow us to think and respond in non-traditional ways. Our capital base is strong, our solutions anticipate rather than react to changing trends, and our teams are focused on establishing long-term relationships that are mutually beneficial.

透過其遍布全世界的子公司，Allied World Assurance Company Holdings, Ltd在世界各地為客戶提供保險及再保險產品和服務。自2001年，我們透過Allied World世聯的品牌，致力為客戶、分保人及貿易夥伴提供考慮周詳的服務及有效的保障。我們是Fairfax Financial Holdings Limited的子公司。因此，憑藉集團廣闊的國際網絡，我們能在思考上擺脫傳統的框架並提出新穎的想法。我們擁有穩健的資本基礎，而我們的解決方案均能與時並進。我們的團隊則致力建立互惠互利的長遠關係。



Allied World Assurance Company, Ltd  
世聯保險有限公司

(incorporated in Bermuda with limited liability)

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Allied World Assurance Company, Ltd is incorporated in Bermuda with limited liability. Coverage will be underwritten by the Hong Kong branch office of Allied World Assurance Company, Ltd, which is regulated by the Insurance Authority. Coverage is only offered subject to local regulatory requirements. Actual coverage is subject to the terms, conditions and exclusions of the actual policy issued. © 2025 Allied World Assurance Company Holdings, Ltd. All rights reserved.

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Personal Accident Insurance  
個人意外保險

BODYGUARD  
平安樂



® Sun Flower Insurance Brokers Limited  
Placing through Sun Flower Insurance Agency Limited

Room 1105-08, Hing Yip Commercial Centre, 282 Des Voeux Road Central, Hong Kong  
Tel: 2521 1881 Fax: 2521 1919 Email: vip@sunflowergroup.com.hk [www.sunflowerVIP.com](http://www.sunflowerVIP.com)

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.

[alliedworldinsurance.com](http://alliedworldinsurance.com)

# 平安樂

「平安樂」為您及家人提供最周全而貼身的保障。除一般住院現金津貼及跌打費用等基本保障項目外，更特設嚴重燒傷及雙倍醫療費用賠償等額外保障。



# BodyGuard

BodyGuard is a comprehensive insurance plan providing maximum protection to you and your family. Apart from attractive benefits such as Hospitalisation Allowance and Bonesetters' Fees, enhanced features of Major Burns and Double Indemnity in Medical Expenses reflect the uniqueness of this product.



## 特點推介

- ✓ 恐怖襲擊及外遊期間的戰爭保障
- ✓ 特高醫療費用保障額，最高可投保港幣250,000元
- ✓ 食物中毒、遇溺及氣體中毒引致死亡及永久傷殘皆獲賠償
- ✓ 免費附加保障包括雙倍賠償及第三級燒傷
- ✓ 無索償優惠會按複式每年遞增意外死亡及永久傷殘保額10%，並可連續累積5年（因恐怖襲擊導致者除外）
- ✓ 免費配偶保障港幣100,000元（投保額達港幣1,000,000元或以上）
- ✓ 申請手續簡便（適用於投保港幣5,000,000元或以下）



## DISTINCTIVE FEATURES

- ✓ Terrorism and War Whilst Overseas Travelling Cover
- ✓ High limit of Medical Expenses up to HK\$250,000
- ✓ Extended coverages for Food Poisoning, Drowning and Gassing
- ✓ Free benefits as Double Indemnity and Third Degree Burns
- ✓ No Claim Bonus at 10% in compound per year, for a maximum of 5 years (not applicable in the event of terror attack)
- ✓ FREE cover for spouse as Accidental Death and Permanent Disablement HK\$100,000 (for sum insured at HK\$1,000,000 or above)
- ✓ Simple application procedure (for HK\$5,000,000 sum insured or below)



## 無索償優惠

假如您在投保此計劃一年內，沒有提出任何索償，閣下於翌年續保時的意外死亡及永久傷殘賠償額便會自動地以複式遞增10%，並可連續累積五年，讓您的保障可免費增加至自選投保額的160%以上。切合您不斷進步的生活需要之餘，更作為鼓勵您繼續選用由「平安樂」提供的周全保障。



## LOYALTY BONUS

If you did not make any claim in the preceding year, the benefit limit of your Accidental Death & Permanent Disablement will be automatically increased by 10% in compound for a maximum of 5 years, meaning your chosen sum insured increases by more than 160% absolutely FREE. We believe this can keep pace with your progressing living standard, and serves as our distinctive benefits for loyal customers.



## BENEFITS TABLE 承保範圍

Accidental Death & Permanent Disablement (ADPD) 意外死亡及永久傷殘		Temporary Total Disablement (TTD) 短期完全失去活動能力	Medical Expenses 醫療費用保障
Compulsory 必選項目		Optional 自選項目	Optional 自選項目
<b>Basic Benefit 基本保障</b>	Limit of Benefit Chosen by you 自選投保額	Up to 75% of average weekly income subject to a max. of HK\$5,000/ week for 104 weeks 最高投保額為每週港幣5,000元,但以不超過平均週薪的75%為限,最長賠款期為104週	Up to 10% of ADPD benefit subject to a max. of HK\$250,000 最高投保額為意外死亡及永久傷殘保障的10%或港幣250,000元,為較低者為準
<b>Free Benefits 免費保障</b>	<b>Double Indemnity</b> Double the limit of ADPD if: a) accident happens in common carrier b) due to shark attack c) insured and his/her spouse passed away with children aged under 18 (Not applicable in the event of terror attack) <b>雙倍賠償額</b> 因下列情況而導致死亡及永久完全傷殘可獲雙倍賠償(恐怖襲擊除外): a) 在公共交通工具上發生意外 b) 被鯊魚襲擊 c) 意外死亡,而配偶亦不在人世,並遺下子女全在18歲以下	N/A 不適用	<b>Double Indemnity</b> Double the limit of Medical Expenses incurred by Accidental Permanent Total Disablement if: a) accident happens in common carrier or b) due to shark attack (Not applicable in the event of terror attack) <b>雙倍賠償額</b> 因下列意外而引致永久完全傷殘可獲雙倍賠償(恐怖襲擊除外): a) 在公共交通工具上發生意外 b) 被鯊魚襲擊
	<b>Free Cover for Spouse</b> If ADPD is insured at HK\$1,000,000 or above: - HK\$100,000 FREE cover for spouse <b>配偶獲免費保障</b> 投保額港幣1,000,000元或以上,配偶可自動獲得港幣100,000元意外死亡及永久傷殘保障	N/A 不適用	<b>Hospitalisation Allowance</b> If Medical Expenses is insured at HK\$10,000 or above: - HK\$200 per day - Max. : HK\$2,000 per year (Subject to hospitalisation for more than 3 consecutive days) <b>住院現金津貼</b> 若醫療費用保障投保額在港幣10,000元或以上: - 每日津貼港幣200元 - 每年最高津貼港幣2,000元(須入院超過連續3日)
	<b>Major Burns - 3rd Degree</b> 25% of ADPD Limit <b>第三級嚴重燒傷</b> 賠償限額為永久傷殘項目的25%	N/A 不適用	<b>Bonesetters' Fees</b> If Medical expenses is insured at HK\$10,000 or above: - HK\$150 per consultation (Excess: HK\$50) - Max. : HK\$1,500 per year (Diagnosed by a registered medical practitioner) <b>跌打費用</b> 若醫療費用保障投保額在港幣10,000元或以上: - 每次診治最高賠償港幣150元(自負額港幣50元) - 每年最高賠償港幣1,500元(必須備有註冊西醫的診斷書)
<b>24-hour Assistance Hotline</b> Provide Advisory Service in case of emergency abroad following accident, illness or serious loss <b>24小時全球支援熱線</b> 在海外遇上意外、緊急或嚴重事故時提供諮詢服務			

## HOW TO CALCULATE THE PREMIUM? 如何計算保費?

- Step 1: 第一步** **Ascertain your occupational classification as follows: 確定您的職業類別:**
  - Class 1 第一類** Professional, administrative, clerical duties and indoor staff e.g. secretary, lawyer, doctor  
專業、行政、文書職務而在室內工作的職業如:秘書、律師、醫生等
  - Class 2 第二類** Non-manual work with frequent outdoor duties, overseas travel for > 2 times a month or for > 7 days per trip e.g. messenger, chauffeur, salesman  
非體力勞動職業而需往室外工作、往外地公幹每月兩次以上或每次公幹多於七日的職業如:信差、私家車司機、推銷員等
  - Class 3 第三類** Occupation involving light manual work e.g. electrician, factory worker, indoor cleaner  
涉及輕度體力勞動的職業如:電器技師、工廠工人、室內清潔工人等
- Step 2: 第二步** **Decide the limit and sections required according to: 決定您要投保的項目及其限額:**
  - ADPD in multiples of HK\$10,000  
意外死亡及永久傷殘(以每港幣10,000元為單位)
  - TTD (weekly benefits) in multiples of HK\$100  
短期完全失去活動能力(賠償額以每週計算,以每港幣100元為單位)
  - Medical Expenses in multiples of HK\$100  
醫療費用保障(以每港幣100元為單位)
- Step 3: 第三步** **\*Calculate the premium according to the rating table \*按保費表計算保費**

## REMARKS 備註

- Minimum Annual Premium: HK\$500.  
最低每年保費為港幣500元。
- Terrorism cover is subject to a maximum limit of HK\$1,000,000.  
恐怖襲擊最高賠償額為港幣1,000,000元。
- Age Limit: 16 to 65.  
年齡限制: 16至65歲。
- The Policy is not applicable to any person residing outside Hong Kong for more than 180 days in a year.  
本保單不適用於一年內在香居住不足180日之人士。
- Aggregate limit for ADPD (including Double Indemnity and No Claim Bonus) is HK\$5,000,000.  
包括雙倍賠償及無索償優惠之意外死亡及永久傷殘保障的總賠償額為最高港幣5,000,000元。
- Exclusion: major dangerous sports such as scuba-diving or mountaineering, illness, pregnancy/child birth, HIV/AIDS and war.  
不受保項目: 主要危險運動如潛水或攀山、疾病、懷孕/分娩、HIV/愛滋病及戰爭。

## RATING TABLE 保費率

(on sum insured 按投保額計算)

Classification/Benefits 保障項目/職業類別	ADPD 意外死亡及永久傷殘	TTD 短期完全失去活動能力	Medical Expenses 醫療費用保障
Class 1 第一類	0.08%	26.0%	2.6%
Class 2 第二類	0.10%	33.0%	3.0%
Class 3 第三類	0.19%	No Cover 不設保障	No Cover 不設保障

\* Please note the above premium rates have not included the levy imposed by the Insurance Authority. For further information on the levy, please visit <https://donline.alliedworldgroup.com.hk/file/IALeVy.pdf> or contact: (852) 2968 3333.

\* 請注意以上保單保費未計算由保險業監管局收取的保費徵費在內。如欲了解更多保費徵費詳情,請登入<https://donline.alliedworldgroup.com.hk/file/IALeVy.pdf>或致電我們:(852) 2968 3333。

Note 註:

This document is for reference only and does not constitute any part of the policy itself. Actual coverage is subject to the terms and conditions of the actual policy issued. Please refer to the Policy Wording for full terms and conditions of the policy. If there is any inconsistency or ambiguity between the English version and the Chinese version, the English version shall prevail.

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