

Benefit Schedule		Max Limit Per Event for Adult Insured Person (HK\$)			
Benefit		Plan 1	Plan 2	Plan 3	Plan 4
A(a.)	Accidental Death	300,000	500,000	1,500,000	2,500,000
A(b.)	Permanent Disablement	300,000	500,000	1,500,000	2,500,000
A(c.)	Additional Indemnity in Public Common Carrier	300,000	500,000	1,500,000	2,500,000
B.	Accidental Medical Expenses	3,000	5,000	15,000	25,000
	Chinese Bonesetter or Acupuncturist sublimit	250/visit/day 1,500/accident 3,000/policy year	250/visit/day 2,500/accident 5,000/policy year	250/visit/day 2,500/accident 5,000/policy year	250/visit/day 2,500/accident 5,000/policy year
C.	Medical Expenses due to Infectious Disease	1,500	2,500	7,500	12,500
D.	Burns	100,000	150,000	200,000	300,000
E.	Fracture Bones	15,000	20,000	25,000	30,000
F.	Accidental Hospital Cash	200/day Max 14 days	250/day Max 14 days	300/day Max 14 days	500/day Max 14 days
G.	Hospital Cash Benefit due to Infectious Disease	100/day Max 7 days	150/day Max 7 days	250/day Max 7 days	500/day Max 7 days
H.	Scarring of Face	7,500	10,000	15,000	20,000
I.	Funeral Expenses	15,000	20,000	25,000	30,000
J.	Modification / Mobility	3,000	5,000	7,500	15,000
K.	Loss of Teeth	300/teeth Max 1,000	500/teeth Max 1,500	750/teeth Max 2,000	1,000/teeth Max 2,000
L.	Loss of or Damage to Personal Belongings due to Assault	3,000	5,000	7,500	15,000
M.	Coma Benefits	500/week Up to 50 weeks	500/week Up to 50 weeks	500/week Up to 50 weeks	500/week Up to 50 weeks
Optional Top Up Benefits					
N.	Temporary Disablement	1,000/week# Up to 104 weeks	1,500/week# Up to 104 weeks	2,000/week# Up to 104 weeks	2,500/week# Up to 104 weeks

The benefit limits for Child(ren) shall be limited to 50% of the benefit limit of an Adult Insured Person (as stated in the Policy Schedule). Optional Top Up Benefit N shall not be eligible for Child(ren).

# Or 75% of the Insured Person's average weekly salary, whichever is lower.

Basic Annual Premium (HKD)	Plan 1			Plan 2		
	Individual	Individual + Child(ren)	Family	Individual	Individual + Child(ren)	Family
Occupation Class 1	735	1,095	1,815	1,185	1,785	2,970
Occupation Class 2	870	1,290	2,160	1,410	2,115	3,525
Occupation Class 3	996	1,500	2,475	1,635	2,445	4,080
Occupation Class 4	1,230	1,845	3,075	N/A	N/A	N/A

Basic Annual Premium (HKD)	Plan 3			Plan 4		
	Individual	Individual + Child(ren)	Family	Individual	Individual + Child(ren)	Family
Occupation Class 1	2,175	3,255	5,415	3,165	4,755	7,905
Occupation Class 2	2,580	3,855	6,420	3,765	5,640	9,390
Occupation Class 3	2,985	4,470	7,440	N/A	N/A	N/A
Occupation Class 4	N/A	N/A	N/A	N/A	N/A	N/A

Optional Top Up Cover - Temporary Disablement (Per Insured Person) (HKD)	Plan 1	Plan 2	Plan 3	Plan 4
Occupation Class 1	465	705	930	1,170
Occupation Class 2	570	840	1,125	1,395
Occupation Class 3	660	975	1,305	N/A
Occupation Class 4	810	N/A	N/A	N/A

\*Premiums stated above are in Hong Kong Dollars and not inclusive of levy.  
 Levy collected by the Insurance Authority will be imposed on relevant policy at the applicable rate. The payment received for such levy will be remitted to the Insurance Authority under the prescribed arrangement. For further information, please visit <http://www.ia.org.hk/en/levy> or contact +852 3191 6222.

Occupation Classification	
Class 1:	Professions & Occupations involving <b>white collar with indoor work</b> , such as: accountant, office manager, clerical employee, indoor salesmen, executives, teachers.
Class 2:	Professions & Occupations involving <b>white collar with outdoor work or very light manual work (excluding those with machinery)</b> , such as: frequent travellers, chauffeurs, hairdressers, outdoor salesmen, doctors and nurses.
Class 3:	Professions & Occupations involving <b>skilled workers involving light manual works (including those work machinery)</b> such as: petrol station attendants, cooks, drivers, electricians, waiters, light manual works not using heavy or hazardous machinery.
Class 4:	Professions & Occupations of <b>hazardous nature (not included Special Risk Industries^)</b> , such as cross-border drivers, control of heavy machinery, lift & elevator technicians, interior decoration worker
^Special Risk Industries	Involving high hazardous occupations, note this list is not exhaustive. Construction site worker, scaffolders, aircrew, disciplinary forces, armed forces, asbestos exposure, atomic/nuclear, casinos, cement/stone workers, diver, dock workers, entertainers, explosives, fishing, jockeys, mining, oil & gas, professional sports, road construction and maintenance, ship crews, tunnelling.