

My Accident Guard

CHUBB®



Accidents can happen when you least expect them to, from minor everyday mishaps to unexpected injuries. When they do, it's important to have a comprehensive personal accident insurance plan on your side.

My Accident Guard is designed to provide financial support for you and your family in the event of an accident, giving you peace of mind as you focus on recovery

Why sign up for My Accident Guard?

Specially designed to protect you and your family member's daily life

- death and disability covered up to HKD2,500,000
- double indemnity in case of death and disability in a public common carrier
- accident medical expenses up to HKD25,000. TCM up to HKD5,000 per policy year.
- fractures bones up to HKD30,000
- burns benefits up to HKD300,000
- coverage up to the age of 75
- medical expenses due to infectious disease & hospital cash benefit due to infectious disease
- cover non-racing or non-competition sports

Eligibility

The insured must be resident in Hong Kong with a residential address provided; and be the holder of valid Hong Kong Identity Card during the period of insurance.

The insured must be (i) between the ages of 18 and 75 years old on the policy commencement date; or (ii) for a child, he/she must be between the ages of 1 and 17 years old or under 26 years old if he/she is a full time student on the policy commencement date or renewal.

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My Accident Guard – Schedule of Benefit

Benefit Schedule		Max Limit Per Policy Year 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

Premium Table*

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 **white collar with indoor work**, such as: accountant, office manager, clerical employee, indoor salesmen, executives, teachers.
- Class 2:** Professions & Occupations involving **white collar with outdoor work or very light manual work (excluding those with machinery)**, such as: frequent travellers, chauffeurs, hairdressers, outdoor salesmen, doctors and nurses.
- Class 3:** Professions & Occupations involving **skilled workers involving light manual works (including those work machinery)** such as: petrol station attendants, cooks, drivers, electricians, waiters, light manual works not using heavy or hazardous machinery.
- Class 4:** Professions & Occupations of **hazardous nature (not included Special Risk Industries[^])**, 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.

Important Information

Key Exclusions

- suicide, attempted suicide or deliberate self-inflicted injury by the insured regardless of the state of his/her mental health
- any criminal or illegal act committed or attempted by the insured
- insured engaging or participate in any kind of test drive, racing or competition; any consequences of war, invasion or civil war, any act of terrorism, taking part in a riot, or civil commotion
- pregnancy, childbirth, miscarriage, abortion or complications arising
- pre-existing medical condition
- insured is engaging in following occupations / industries: emergency services and active armed forces; oil and gas rigs; sportspersons; diving and related occupations; ship's crew; pilots and aircrew; forestry; logging and saw mills; mining and extraction; fishing/aquaculture; construction workers; railway workers; gondola or scaffolder workers; stunt person; explosives; couriers; two wheeler delivery

Please refer to the policy wording for the full list of exclusions that are applicable.

Renewal

This Policy will continue to be in force until the end of the Period of Insurance. This Policy may be renewed for consecutive periods by the payment of the agreed premium prior to the expiry of the Period of Insurance. We reserve the right to decline the renewal, or amend premium rates, benefits, terms and conditions of this Policy at the end of any Period of Insurance.

About Chubb in Hong Kong SAR

Chubb is the world's largest publicly traded property and casualty insurer. With both general and life insurance operations, Chubb has been present in Hong Kong SAR for more than 90 years via acquisitions by its predecessor companies. Its general insurance operation in Hong Kong SAR (Chubb Insurance Hong Kong Limited) is a niche and specialist general insurer. The company's product offerings include property, casualty, marine, financial lines and consumer lines designed for large corporates, midsized commercial & small business enterprises as well as retail customers. Over the years, it has established strong client relationships by being consistent and responsive, by offering marketing leading claims services and innovative products, and providing market leadership built on financial strength.

More information can be found at www.chubb.com/hk.

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The information in this factsheet provides a brief summary of the benefits for quick and easy reference only. Please refer to the policy contract for the full details of benefits, terms and exclusions that are applicable. Chubb reserves the final right to approve any application.

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