

Juvenile Accident Protector

CHUBB®

Chubb Life

Juvenile Accident Protector



Available to all children aged between 15 days - 15 years, providing coverage until the insured child reaches age 18

Worldwide Coverage

- Benefits provide 24-hour worldwide coverage
- Worldwide Emergency Assistance Services[#] is available to the insured child. Simply call the 24-hour Assistance Hotline to gain free travel information, emergency medical assistance and other referral services while traveling outside Hong Kong or Country of Residence

These services are arranged through a third-party service provider and are not part of the policy or benefit item under the policy provisions of Juvenile Accident Protector. Both the Company and the third-party service provider reserve the right to terminate or vary the services in their sole discretion without further notice. We shall not be responsible for any act or failure to act on the part of the third-party service provider.

Comprehensive Protection

Coverage includes Accidental Death & Dismemberment and consequences due to accidents. This unique feature ensures you will have the financial resources to meet the medical expenses should such mishap occur on your child

Double Indemnity

For extra care of your child, double Accidental Death & Dismemberment benefits are payable for injuries in school bus, public transport or fire accidents, and exposure to corrosive solvents in school

Added Flexibility

- This rider can be attached to most basic insurance plans to enhance the coverage for your loved child
- Option to attach this rider to your own insurance plan, adding value to your policy and extending the protection to your child

“Chubb Life”, the “Company”, “we”, or “our” herein refers to Chubb Life Insurance Company Ltd. (Incorporated in Bermuda with Limited Liability).

Accidental Death & Dismemberment (Basic Coverage)

- In the event of death or dismemberment resulting from accidental injury before age 18, an additional amount of money will be paid to the policyowner or the beneficiary
- Death or dismemberment of the insured child should occur within 12 months from the date of accidental injury and the accidental injury is the direct and independent cause of death or dismemberment
- Double indemnity is payable if injury is due to accidents in the following conditions
 - while the insured child is a passenger of a regular scheduled school bus over an established land route; or
 - while the insured child is a fare-paying passenger on any public transport over an established land or sea route; or
 - while the insured child is a fare-paying passenger in an airline scheduled flight; or
 - while the insured child is in an elevator car; or
 - in consequence of the burning of any school, theatre, hotel or other public building and the insured child arrived there before the commencement of the fire; or
 - in consequence of the exposure to corrosive solvents at school

Consequences Due to Accidents (Basic Coverage)

Benefits are also payable on the following consequences due to accidents should the consequences occur within 12 months from the date of accidental injury and the accidental injury is the direct and independent cause of such consequences, to assist to pay the medical or other needed expenses

- Accidental fractures
- Coma
- Spinal injury
- Major burns
- Brain damage
- Intellectual impairment
- AIDS due to blood transfusion
- Inhalation of poisonous gas at school

Medical Benefit (Optional Coverage)

- The actual medical expenses will be paid for treatment of injuries incurred within 12 months from date of accidental injury, provided such treatment is received from a fully qualified and registered medical practitioner subject to the sum assured of Medical Benefit
- Benefits also include treatment by a bonesetter up to HK\$1,500 per policy year, with the maximum limit per accident as follows:
 - Injury without fractures: HK\$500
 - Injury with fractures: HK\$1,000

Schedule of Benefits

- Accidental Death & Dismemberment

Coverage		Percentage (%) of Sum Assured of Basic Coverage	Coverage		Percentage (%) of Sum Assured of Basic Coverage	
Loss of Life		100%	Fingers		Right*	Left
Limbs	• Loss of or Loss of Use of two or more limbs	100%	• Loss of or Loss of Use of four fingers	40%	25%	
	• Loss of or Loss of Use of one limb	50%	• One thumb			
Eyes	Total and irremediable		- Two phalanges	15%	10%	
	• Blindness in both eyes	100%	- One phalanx	15%	10%	
	• Blindness in one eye	50%	• Loss of or Loss of Use of index finger			
Ear	• Loss of sight of both eyes, except perception of Light	50%	- All phalanges	10%	6%	
	Permanent total loss of hearing power		- Two phalanges	8%	4%	
	• In both ears	75%	- One phalanx	4%	2%	
Speech	• In one ear	15%	• Loss of or Loss of Use of middle finger			
	• Permanent loss of function of speech	50%	- All phalanges	6%	5%	
			- Two phalanges	4%	4%	
Face			- One phalanx	2%	2%	
	• Disfigurement of outward appearance (permanent scars of an area of 2 square centimeters or of 3 centimeters in length on face.)	3%	• Loss of or Loss of Use of ring finger			
			- All phalanges	5%	4%	
Jaw			- Two phalanges	4%	3%	
	• Removal of the lower jaw by surgical operation	30%	- One phalanx	2%	2%	
			• Loss of or Loss of Use of little finger			
Toe	Loss of or Loss of Use of toe		- All phalanges	4%	3%	
	• All	15%	- Two phalanges	3%	2%	
	• Great, both phalanges	5%	- One phalanx	2%	2%	
	• Great, one phalanx	2%	• Loss of or Loss of Use of metacarpals			
		- First or second (additional)	3%	3%		
		- Third, fourth or fifth (additional)	2%	2%		

* To be reversed if the insured is left-handed.

- Consequences Due to Accidents

Coverage	Percentage (%) of Sum Assured of Basic Coverage	Coverage	Percentage (%) of Sum Assured of Basic Coverage
AIDS due to blood transfusion	100%	Major burns	100%
Brain damage	100%	Spinal injury	100%
Coma	100%	Accidental fractures	10%
Intellectual impairment	100%	Inhalation of poisonous gas at school	10%

More about Juvenile Accident Protector

Basic Information	
Product Type	Rider
Benefit Term and Premium Payment Term	Up to age 18 of the insured
Issue Age of the Insured	Age 0 (15 days) - 15
Premium Payment Mode	Following that of the basic plan to which Juvenile Accident Protector is attached.
Premium Structure	Premium rates for Juvenile Accident Protector are not guaranteed but age increase of the insured will not lead to increase in premium rates. Please refer to the “Key Product Risks - Premium Adjustment” under the “Important Information” section in this product brochure for premium rate adjustment factors. The Company reserves the right to review and adjust the premium rates from time to time upon prior written notice to policyowners.
Currency	HK Dollar / US Dollar, following that of the basic plan to which Juvenile Accident Protector is attached.
Sum Assured	<p>The amounts listed below are valid as at the date of this product brochure.</p> <p>Basic Coverage - Accidental Death & Dismemberment and Consequences Due to Accidents</p> <ul style="list-style-type: none"> • Minimum amount: The lower of HK\$78,000 / US\$10,000 and the sum assured of the basic plan to which Juvenile Accident Protector is attached. • Maximum amount: A ratio of the sum assured of the basic plan to which Juvenile Accident Protector is attached, subject to a maximum limit. Both the ratio and the maximum limit are determined by the Company. <p>Optional Coverage - Medical Benefit</p> <ul style="list-style-type: none"> • Minimum amount per accident: HK\$5,000 / US\$625 • Maximum amount per accident: A ratio of the sum assured of the Basic Coverage under Juvenile Accident Benefit, subject to a maximum limit. Both the ratio and the maximum limit are determined by the Company.

Important Information

This product brochure is for general reference only and is not part of the policy. It provides an overview of the key features of this product and should be read along with other materials which cover additional information about this product. Such materials include, but not limited to, policy provisions that contain exact terms and conditions, benefit illustrations (if any) and other policy documents and other relevant marketing materials, which are all available upon request. You might also consider seeking independent professional advice if needed.

Juvenile Accident Protector is designed for individuals looking for long-term financial planning to meet their needs for financial protection against adversities.

Key Product Risks

The following information helps you better understand the key product risks associated with this product that you may need to pay attention before application.

- **Premium Payment Term**
You should only apply for this product if you intend to pay the premium for the whole of the premium payment term. Should you cease paying premiums early, you may lose your insurance coverage and the premiums paid under this product.

- **Premium Adjustment**
The Company reserves the right to review and adjust the premium rates of this product based on our expectation and experience of a series of factors including but not limited to investment returns, claims, policy surrenders and expenses. The Company will give prior written notice of any adjustment in premium rates.

- **Credit Risk**
This product is issued and underwritten by the Company. Your policy is therefore subject to the credit risk of the Company. If the Company is unable to satisfy the financial obligation of the policy, you may lose your insurance coverage and the premiums paid.

- **Exchange Rate Risk**
For the policy denominated in currencies other than local currency, you are subject to exchange rate risk. The political and economic environment can affect the currency exchange rate significantly. Exchange rate fluctuates and is determined by the Company from time to time. Any transaction in foreign currencies involves risk. You should take exchange rate risk into consideration when deciding the policy currency.

- **Inflation Risk**
Please note that the cost of living in the future is likely to be higher than it is today due to inflation. Hence, the insurance coverage planned today may not be sufficient to meet your future needs.

Termination

Juvenile Accident Protector and its coverage will be terminated automatically on the occurrence of the earliest of the following:

- If the policy (to which Juvenile Accident Protector is attached) has been converted to a reduced paid-up insurance or extended term insurance due to non-payment of premium (if applicable), or surrendered, expired, lapsed, cancelled or terminated;
- The insured's death;
- On the anniversary of the policy (to which Juvenile Accident Protector is attached) on which the insured reaches the age of 18;
- Upon your written request for cancellation of Juvenile Accident Protector; or
- If 100% of the sum assured of the Basic Coverage has been paid out (excluding the additional amount payable under double indemnity).

Key Exclusions

No benefits will be paid if death or injury is a direct or indirect, voluntary or involuntary, consequence of any of the following:

- Any pre-existing conditions;
- Any congenital conditions which have manifested;
- Suicide or intentionally self-inflicted injury whether sane or insane;

- Being under the influence of drugs, alcohol or narcotics not prescribed by a registered medical practitioner;
- Poison or asphyxiation from inhaling of gas or fumes other than inhalation of poisonous gas or fumes at school;
- War, declared or undeclared, invasion, civil war, revolution or any warlike operations;
- Participation in a criminal act;
- Any physical defect or infirmity which existed prior to the injury;
- Pregnancy or childbirth, miscarriage or abortion notwithstanding that such event may have been accelerated or induced by injury;
- Ptomaine or any bacterial infection;
- Flying or attempting to fly in, or using or attempting to use, an aerial device of any description, other than being a fare-paying passenger (not as an operator or crew member) in or on, boarding or alighting from, a certified passenger aircraft operated by a regularly scheduled commercial airline;
- Participation in racing of any form other than athletics or swimming;
- Participation in motor cycling (as driver or passenger) or participating in or practicing for winter sports or ice hockey or polo or hunting or mountaineering or judo or parachuting or bungy-jumping or hang-gliding or scuba diving or underwater activities necessitating the use of breathing apparatus or window cleaning (other than domestic work) or working in construction site or engaging in climbing work or using explosive; or

- The radioactive, explosive or hazardous nature of nuclear fuel materials or property contaminated by nuclear fuel materials or accident arising from such nature.

The above is for reference only. For more details, please refer to the policy provisions of this product.

Product Limitation

- We may cancel Juvenile Accident Protector by giving a 31-day notice in writing to you, subject to the rights of the insured in respect of any injury which had occurred prior to the effective date of cancellation. On cancellation, you are entitled to a refund of any unearned portion of premium paid by you.
- **For Medical Benefit under Juvenile Accident Protector only** - When the insured is entitled to benefits payable under another medical insurance policy or reimbursed through any other means, the Medical Benefit under Juvenile Accident Protector shall be limited to the lesser of
 - (i) The balance of expenses not covered by benefits payable under another medical insurance policy or any other means;
 - (ii) The maximum benefit specified under the "Medical Benefit (Optional Coverage)" section in this product brochure.

Contact Us

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