



AcciCare Protection Plan

CHUBB®

Chubb Life

# AcciCare Protection Plan



Are you comprehensively protected against the risk of personal injury?

Chubb Life's AcciCare Protection Plan is a one-stop-shop care providing 24-hour protection in the event of accident anywhere in the world. From accidental death or disablement, to a minor injury requiring medical attention or hospitalization, you can be assured of comprehensive financial assistance.

Accidents are unpredictable and unavoidable and thus it is essential you are adequately prepared. Even a minor accident can cause unexpected complications and expense if your conventional plan fails to provide you with adequate cover. AcciCare's wide-ranging benefits are guaranteed to provide protection above and beyond a typical accident protection plan.

## **Accidental Death and Permanent Disablement Benefit**

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In an accidental injury you should suffer from any of the losses<sup>1</sup>, the Accidental Death and Permanent Disablement Benefit will be payable accordingly.

## **Double Indemnity Satisfies Extra Protection Needs**

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In case you suffer from accidental injury when traveling overseas<sup>2</sup>, being in an elevator; traveling by public transportation; or if caught up in a burning public building, the Accidental Death and Permanent Disablement Benefit will be double.

## **Accidental Medical Expense Benefit**

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Reimbursement of medical expenses for in-patient and outpatient treatment as a result of accidental injury, including Chinese bonesetter<sup>3</sup>, chiropractor and physiotherapy treatment<sup>4</sup>, is available up to HK\$20,000 per accident if Plan 3 under AcciCare Protection Plan is selected.

## **Accidental Hospital Cash Benefit**

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Upon hospitalization due to accidental injury, a daily cash will be payable up to 365 days. Hence, you can concentrate on making a speedy recovery without unnecessary worries.

<sup>1</sup>“Chubb Life”, the “Company”, “we”, or “our” herein refers to Chubb Life Insurance Company Ltd. (Incorporated in Bermuda with Limited Liability).

### **Compassionate Death Benefit**

Regardless of the cause, AcciCare provides Compassionate Death Benefit in the event of fatality during the policy term.

### **Worldwide Emergency Assistance Services<sup>5</sup>**

You may travel overseas with the knowledge that a complementary emergency medical assistance service is available wherever you may be. The service provides medical evacuation and/or repatriation in the event of serious medical conditions due to accidental injury.

### **Benefit Levels are at Your Own Choice**

3 plans are available to cater for your specific needs. It is suitable for individuals aged between 18 and 60.

### **Benefit Table**

Coverage	Benefit Amount (HK\$)		
	Plan 1	Plan 2	Plan 3
<b>Accidental Death and Permanent Disablement Benefit</b> (Benefit amount is subject to Schedule of Benefits)	\$250,000	\$500,000	\$1,000,000
<b>Accidental Medical Expense Benefit</b> (Maximum limit per accident) - Chinese bonesetter / Chiropractor treatment <sup>3</sup> - Physiotherapy treatment <sup>4</sup>	\$5,000	\$10,000	\$20,000
<b>Compassionate Death Benefit</b>	\$2,500	\$5,000	\$10,000
<b>Accidental Hospital Cash Benefit</b> (Payable up to 365 days)	\$200	\$250	\$300
<b>Worldwide Emergency Assistance Services<sup>5</sup></b>	✓	✓	✓

## Schedule of Benefits

Losses		Percentage of Accidental Death and Permanent Disablement Benefit
<b>Loss of Life</b>		100%
<b>Limbs</b>	<ul style="list-style-type: none"> <li>• Loss of or Loss of Use of two or more limbs</li> <li>• Loss of or Loss of Use of one limb and total and irremediable blindness in one eye</li> <li>• Loss of or Loss of Use of one limb</li> </ul>	100% 100% 50%
<b>Conditions</b>	<ul style="list-style-type: none"> <li>• Total paralysis</li> <li>• Injuries resulting in being permanently bedridden</li> <li>• Permanent loss of both hearing power and function of speech</li> <li>• Loss of or Loss of Use of both palms, or of all fingers and both thumbs</li> </ul>	100% 100% 100% 100%
<b>Eyes</b>	<ul style="list-style-type: none"> <li>• Total and irremediable               <ul style="list-style-type: none"> <li>- blindness in both eyes</li> <li>- blindness in one eye</li> </ul> </li> <li>• Loss of sight of both eyes, except perception of light</li> <li>• Loss of lens of both eyes</li> </ul>	100% 50% 50% 50%
<b>Ear</b>	<ul style="list-style-type: none"> <li>• Permanent total loss of hearing power               <ul style="list-style-type: none"> <li>- in both ears</li> <li>- in one ear</li> </ul> </li> <li>• Inability of each ear to hear an ordinary voice at a distance of fifty centimeters or more</li> </ul>	75% 15% 4%
<b>Mouth</b>	<ul style="list-style-type: none"> <li>• Permanent loss of function of speech</li> <li>• Extreme disturbance of function of speech</li> <li>• Disturbance of function of speech</li> <li>• Impairment of five or more teeth</li> </ul>	50% 25% 10% 5%
<b>Nose</b>	<ul style="list-style-type: none"> <li>• Extreme disturbance of function of nose</li> </ul>	20%
<b>Face</b>	<ul style="list-style-type: none"> <li>• Extreme disfigurement of outward appearance (e.g. burnt scar)               <ul style="list-style-type: none"> <li>- face, head and neck</li> <li>- limbs and torso</li> </ul> </li> <li>• Disfigurement of outward appearance (e.g. Permanent scars of an area of two square centimetres or of three centimetres in length on face). The amount is double if the Insured is female</li> </ul>	15% 12% 3%
<b>Permanent loss of hair</b>	<ul style="list-style-type: none"> <li>• Measuring four centimeters or more in diameter in total due to an Accident</li> </ul>	2%
<b>Jaw</b>	<ul style="list-style-type: none"> <li>• Removal of lower jaw by surgical operation</li> </ul>	30%
<b>Spine</b>	<ul style="list-style-type: none"> <li>• Extreme deformity or extreme motor disturbance in spinal column*</li> <li>• Motor disturbance in spinal column*</li> <li>• Deformity in spinal column*</li> </ul>	40% 30% 15%

## Schedule of Benefits

Losses		Percentage of Accidental Death and Permanent Disablement Benefit	
Fingers		Right**	Left
	Loss of or Loss of Use of		
	• Four fingers	40%	25%
	• One thumb		
	- Two phalanges	15%	10%
	- One phalanx	15%	10%
	• Index finger		
	- All Phalanges	10%	6%
	- Two phalanges	8%	4%
	- One phalanx	4%	2%
	• Middle finger		
	- All Phalanges	6%	5%
	- Two phalanges	4%	4%
	- One phalanx	2%	2%
	• Ring finger		
	- All Phalanges	5%	4%
	- Two phalanges	4%	3%
	- One phalanx	2%	2%
	• Little finger		
	- All Phalanges	4%	3%
	- Two phalanges	3%	2%
	- One phalanx	2%	2%
	• Loss of or Loss of Use of metacarpals		
	- First or second (additional)	3%	3%
	- Third, fourth or fifth (additional)	2%	2%
<b>Toe</b>	• Loss of or Loss of Use of toe		
	- All	15%	
	- Great, both phalanges	5%	
	- Great, one phalanx	2%	
	- Other than great, if more than One toe lost each	1%	
<b>Leg</b>	• Fractured leg or patella with established non-union	10%	
	• Shortening of leg by at least five centimetres	7.5%	

\* Coccygeal spine is excluded

\*\*To be reversed if the Insured is left-handed.

## More about AcciCare Protection Plan

Basic Information	
<b>Product Type</b>	Basic plan
<b>Policy Term and Premium Payment Term</b>	Up to age 65 of the insured
<b>Issue Age of the Insured</b>	Age 18 - 60
<b>Premium Payment Mode</b>	Monthly / annual
<b>Premium Structure</b>	Premium rates for AcciCare Protection Plan 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.
<b>Currency</b>	HK Dollar

### Remarks:

1. Please refer to the Schedule of Benefits.
2. It is applicable to a trip with duration of not exceeding 30 days.
3. Maximum limit per accident for injury without fractures is HK\$500, injury with fractures is HK\$1,000. Maximum amount payable per policy year is HK\$1,500.
4. First visit of physiotherapy treatment per accident required referral letter from Registered Medical Practitioner. Maximum amount payable per policy year is HK\$2,500.
5. This service is arranged through a third-party service provider and is not part of the policy or benefit item under the policy provisions of AcciCare Protection Plan. Both the Company and the third-party service provider reserve the right to terminate or vary the service 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.

## Premium Table

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The premiums below are not guaranteed and only applicable to insured of standard risk class. Renewal premium will be based on the prevailing premium rates at the time of renewal. The Company reserves the right to adjust the premiums from time to time.

### Monthly Premium of the Plan (HK Dollar)

Occupation	Plan 1	Plan 2	Plan 3
I	75	98	144
II	84	117	175
III	94	137	211
IV	112	171	273

### Annual Premium of the Plan (HK Dollar)

Occupation	Plan 1	Plan 2	Plan 3
I	863	1,125	1,650
II	963	1,345	2,010
III	1,080	1,575	2,420
IV	1,283	1,965	3,130

# 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.

AcciCare Protection Plan is designed for individuals looking for long-term financial planning to meet their needs for financial protection against adversities.

## Key Product Risks

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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, your policy may be terminated and you may lose your insurance coverage and the premiums paid.

- **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**

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AcciCare Protection Plan and its coverage will be terminated automatically on the occurrence of the earliest of the following:

- Lapse of AcciCare Protection Plan when the premium for AcciCare Protection Plan is not paid by the end of the grace period;
- The insured's death;
- Expiry date of the policy, i.e. on the policy anniversary when the insured reaches the age of 65;
- When the policy shall come to an end or terminate or be cancelled pursuant to the provisions set out in the policy;
- If 100% of the benefit amount of the Accidental Death and Permanent Disablement Benefit shall become payable (excluding the additional amount payable under double indemnity); or
- Upon your written request for cancellation.

## **Key Exclusions**

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- No benefits will be payable if the death or injury is a direct or indirect, voluntary or involuntary, consequence of any of the following:
  - Suicide or intentionally self-inflicted injury whether sane or insane;
  - Being in a state of insanity or psychiatric or psychological disturbance; or
  - Being under the influence of drugs, alcohol or narcotics not prescribed by a registered medical practitioner; or
  - Poison or asphyxiation from inhalation of gas or fumes other than in a fire; or
  - War, declared or undeclared, invasion, civil war, revolution or any warlike operations; acts of terrorism; or
  - Participation in a criminal act; or
  - Any physical defect or infirmity which existed prior to the accident; or
  - Pregnancy or childbirth, miscarriage or abortion notwithstanding that such event may have been accelerated or induced by injury; or
  - Ptomaine or any bacterial infection; or

- Injuries caused by aviation; or
- Engaging in or taking part in professional sports or hazardous sports; or
- The radioactive, explosive or hazardous nature of nuclear fuel materials or property contaminated by nuclear fuel materials or accident arising from such nature; or
- Disease or infection (except infections which occur through an accidental cut or wound); or
- General check up or health tests incidental to or solely for medical certificates, employment or travel, or diagnosis of an insured's sickness; and not for the assessment of an injury or any treatment for such injury which is medically necessary.

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

#### **Product Limitation**

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- We may cancel AcciCare Protection Plan 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 Accidental Medical Expense Benefit only** - When the insured is entitled to benefits payable under another medical insurance policy or reimbursed through any other means, the Accidental Medical Expense Benefit 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 limit of Accidental Medical Expense Benefit specified in the "Benefit Table" section in this product brochure.

#### **Cooling-off Period**

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If you are not satisfied with your policy, you have the right to cancel it by submitting a signed notice and return the policy document (if any) to Chubb Life Insurance Company Ltd. at 33/F Chubb Tower, Windsor House, 311 Gloucester Road, Causeway Bay, Hong Kong within a period of 21 days after the delivery of the policy, or the issuance of a notice informing you about the availability of the policy and the expiry date of the cooling-off period, whichever is earlier. Upon such cancellation of the policy, we will refund the total amount of premiums you paid without any interest, less any amount paid to you by the Company under the policy, in the original currency paid by you subject to any fluctuation of exchange rate upon cancellation, provided that the amount refunded will not exceed the total amount you paid in the original currency under the policy.



## Contact Us

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This product brochure is intended as a general reference and does not form part of the policy. Please refer to the policy documents for the exact terms and conditions. It is intended to be distributed in Hong Kong only and shall not be construed as an offer to sell or solicitation to buy or provision of any of our products outside Hong Kong.

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