

## Hong Leong Accident Insurance

### Coverage Outline

Coverage		Maximum Benefit Payable (HK\$)	
		Plan 1	Plan 2
<b>Basic Cover</b>	<b>1 Accidental Death</b>	750,000	1,500,000
	<b>2 Permanent Total Disablement</b>	750,000	1,500,000
	<b>3 Permanent Partial Disablement</b>	750,000	1,500,000
	<b>4 Double Cash Benefit</b> <ul style="list-style-type: none"> <li>■ Accidental Death or Permanent Total Disablement when travelling in a common carrier or private car</li> <li>■ Accidental Death or Permanent Total Disablement resulting from leisure golf</li> </ul>	1,500,000	3,000,000
	<b>5 Major Burns:</b> <ul style="list-style-type: none"> <li>■ Subject to a third degree burns with burn area equal to or greater than 2% of the total head surface area, or 10% of the total surface area of the rest of the body</li> </ul>	750,000	1,500,000
<b>Extra Protection</b>	<b>1 Accidental Medical Expenses</b> <ul style="list-style-type: none"> <li>■ Per Accident and Per Policy Year</li> </ul>	10,000	20,000
	<b>2 Accidental Chinese Bonesetting and Acupuncture</b> <ul style="list-style-type: none"> <li>■ Per Day</li> <li>■ Per Accident and Per Policy Year</li> </ul>	100 500	100 1,000
	<b>3 Accidental Hospital Cash (Max. 120 days per disability)</b> <ul style="list-style-type: none"> <li>■ Per Day</li> <li>■ Per Day in Intensive Care Unit</li> </ul>	300 600	600 1,200
	<b>4 Credit Card Protection</b> <ul style="list-style-type: none"> <li>■ Pays for the outstanding balance on Insured's credit cards in case of accidental death</li> </ul>	25,000	50,000
	<b>5 Repatriation of Remains</b> <ul style="list-style-type: none"> <li>■ Reimbursement of actual expenses</li> </ul>	20,000	20,000
	<b>6 Burial and Funeral Expenses</b> <ul style="list-style-type: none"> <li>■ Reimbursement of actual expenses</li> </ul>	25,000	50,000

**Note:**

- Spouse receives the same basic coverage and extra protection as the Insured's. The benefit amount of credit card protection is a combined limit for the Insured and his/her spouse. Each Insured Child receives 25% of the Insured's Principal Sum Insured under the Basic Cover and 100% of the Benefit Amounts under the Extra Protection. Credit Card Protection coverage is not applicable to children.
- Insured and Spouse must be between 18 and 60 years of age. Renew up to aged 65 (at last birthday).
- Children refer to unmarried and unemployed children between 6 months and 21 years old (Full time students up to 23 years old). Family refers to spouse and all children.

### 24-hour Travel & Medical Assistance Service

24-hour Travel & Medical Assistance Service Hotline provides assistance services on information and advice on medical, legal and travel related matters.

### A 15-day Policy Review Period, Yours to Enjoy

You can enjoy a 15-day policy review period commencing on the 3rd day from the issue date of the certificate. If for any reason you decide to cancel within this period, simply provide written cancellation notice to us. As long as you have not made any claim, your premium paid will be refunded in full and no administrative fees will be charged.

### Major Exclusions

War, radioactive contamination, suicide, self-inflicted injury, influence of alcohol or drugs, any kind of sickness, HIV or AIDS; childbirth or pregnancy.

**Note:**

- Whenever there is any discrepancy between the English and Chinese version of the above, the English version shall prevail.
- This leaflet is for reference only. Please refer to the original policy for the exact terms and conditions.