



## **UPGRADE PERSONAL ACCIDENT COVER RIDER**

### **ACCIDENTAL DEATH OR PERMANENT DISABLEMENT EXTENSION**

1) It is hereby noted and agreed that with effect from inception, of the compensation table of Personal Accident in Section 1 is deemed to be deleted and replaced by the following:-

2) The Accident Bodily Injury sustained causes the Insured to suffer loss of life, Permanent Total Disablement or other loss during the Covered Trip, then the Company will pay the compensation in the form of a percentage of the Amount of Benefit stated in the Schedule as below:

<b>Events</b>	<b>Percentage of Principal Sum</b>
1. Loss of Life	100%
2. Permanent Total Disablement	100%
3. Permanent and Incurable Paralysis of all Limbs	100%
4. Permanent Total Loss of Sight of both Eyes	100%
5. Permanent Total Loss of Sight of one Eye	100%
6. Loss of or the Permanent Total Loss of use of two Limbs	100%
7. Loss of or the Permanent Total Loss of use of one limb	
Right Hand	100%
Left Hand	100%
One Foot	100%
8. Loss of Speech and Hearing	100%
9. Permanent and Incurable Insanity	100%
10. Permanent Total Loss of Hearing in	
both Ears	75%
one Ear	15%
11. Loss of Speech	50%
12. Permanent Total Loss of the Lens of one Eye	50%
13. Loss of or the Permanent Total Loss of use of four Fingers and Thumb of	
Right Hand	70%
Left Hand	50%
14. Loss of or the Permanent Total Loss of use of four Fingers of	
Right Hand	40%
Left Hand	30%
15. Loss of or the Permanent Total Loss of use of one Thumb	
both Right Joints	30%
one Right Joint	15%
both Left Joints	20%
one Left Joint	10%
16. Loss of or the Permanent Total Loss of use of Fingers	
three Right Joints	15%
two Right Joints	10%
one Right Joint	7.5%
three Left Joints	10%
two Left Joints	7.5%
one Left Joint	5%
17. Loss of or the Permanent Total Loss of use of Toes	
all – one Foot	20%
great – both Joints	7.5%
great– Joint	5%
18. Fractured Leg or Patella with established non-union	15%
19. Shortening of Leg by at least 5cm	10%
20. Permanent Disablement not otherwise provided for under Events 10 to 19 inclusive. Such percentage of the Principal Sum Insured as the Company shall in its absolute discretion determine and being in its opinion not inconsistent with the Compensation provided under Events 10 to 19 inclusive.	

a) If more than 1 event incurred in one accident which happened in the Covered Trip, the Company shall pay compensation under Personal Accident Section for only one event of loss with the greatest amount.

### **COMA BENEFIT**

This Travel Certificate is extended to provide Coma Benefit up to the extent herein limited and provided:

If during the Covered Trip, the Insured sustains Bodily Injury which directly causes or results in a continuous unconscious state and under the regular care and attendance of a Physician, the Company shall pay HK\$500 for each full week of continuous unconsciousness subject to fourteen (14) days waiting period and up to a maximum of fifty (50) weeks for any one Accident.

### **TRAUMA COUNSELING BENEFIT**

This Travel Certificate is extended to provide Trauma Counseling Benefit up to the extent herein limited and provided:

If during the Covered Trip, the Insured witnesses and/or is the victim of a traumatic event such as rape, armed hold up, assault, natural disaster or acts of terrorism and the Insured is diagnosed as suffering from a post-traumatic stress disorder by a Physician and requires counseling service from a registered psychiatrist. The Company will pay the cost of trauma counseling incurred in Hong Kong within ninety (90) days after return to Hong Kong. The limit shall not exceed HK\$1,500 per day per visit and HK\$15,000 in total.

**SUBJECT OTHERWISE TO THE TERMS, CONDITIONS AND EXCLUSIONS OF THE TRAVEL CERTIFICATE.**



## 星級個人意外附加保障

### 個人意外死或永久傷殘延伸保障

- 1) 此延伸保障同意由保險證明書生效日起取消第 1 節個人意外賠償表並由以下賠償表代替：
- 2) 如受保人在受保旅程期間因意外身體損傷而導致死亡、永久完全傷殘或其他損傷，本公司將根據下表所列百分比作出賠償：
- | 損害事項   | 賠償 (保額百分率) |
|--|------------|
| 1. 意外死亡  | 100%       |
| 2. 永久完全殘廢  | 100%       |
| 3. 四肢永久癱瘓及無法痊癒   | 100%       |
| 4. 永久完全喪失雙眼視力  | 100%       |
| 5. 永久完全喪失一眼視力  | 100%       |
| 6. 喪失任何雙肢或任何雙肢完全失去功能   | 100%       |
| 7. 喪失任何一肢或任何一肢完全失去功能   |            |
| 右手   | 100%       |
| 左手   | 100%       |
| 一足   | 100%       |
| 8. 雙耳完全失聰及完全喪失言語能力   | 100%       |
| 9. 永久及無法痊癒之精神錯亂  | 100%       |
| 10. 永久完全失聰   |            |
| 雙耳   | 75%        |
| 單耳   | 15%        |
| 11. 完全喪失言語能力   | 50%        |
| 12. 永久完全喪失一眼晶狀體  | 50%        |
| 13. 喪失或永久完全喪失四隻手指及拇指功能   |            |
| 右手   | 70%        |
| 左手   | 50%        |
| 14. 喪失或永久完全喪失四隻手指功能  |            |
| 右手   | 40%        |
| 左手   | 30%        |
| 15. 喪失或永久完全喪失一隻拇指功能  |            |
| 兩個右關節  |            |
| 一個右關節  | 30%        |
| 兩個左關節  |            |
| 一個左關節  | 20%        |
| 一個左關節  | 10%        |
| 16. 喪失或永久完全喪失手指功能  |            |
| 三個右關節  |            |
| 兩個右關節  | 15%        |
| 一個右關節  | 10%        |
| 三個左關節  |            |
| 兩個左關節  | 7.5%       |
| 一個左關節  | 10%        |
| 一個左關節  | 7.5%       |
| 一個左關節  | 5%         |
| 17. 喪失或永久完全喪失腳趾功能  |            |
| 所有腳趾 — 一隻腳   | 20%        |
| 腳拇趾 — 兩個關節   | 7.5%       |
| 腳拇趾 — 一個關節   | 5%         |
| 18. 折斷腿部或膝蓋而無法聯合   | 15%        |
| 19. 腿部因意外而做手術後導致縮短五厘米或以上   | 10%        |
| 20. 一切在上述第 10 至 19 項損害事項以外的永久殘缺，忠利保險有限公司有絕對判斷權利決定該永久殘缺的保額百分率，但不會與以上第 10 至 19 項之百分率不一致。 |            |

如在同一意外中涉及 1 個或以上損害事項，本公司將賠償最高賠償額的一項。

### 昏迷保障

此保險證明書延伸提供昏迷保障：

若受保人在受保旅程期間不幸因意外身故導致昏迷，受保人可獲每週賠償港幣 500 元。首兩星期不作賠償，最高為五十週。

### 創傷輔導

此保險證明書延伸提供創傷輔導：

若受保人在受保旅程期間目睹或遭遇慘重事故包括持械行劫、騎劫、天然災害或恐怖活動，回港後經醫生診斷需接受精神科註冊醫生的輔導治療，本公司將賠償回港後九十(90)日內每日每次最高港幣 1,500 元之賠償，最高賠償額為港幣 15,000 元。

其他保障內容、細則及不保事項請參閱保險證明書

(此中文譯本乃供參考之用，如中文譯本與英文有異，一概以英文為準)