

GROUP PERSONAL ACCIDENT INSURANCE

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| Eligible Member | : | For all 'named' Insured Persons who are declared to the Insurer by the Policyholder in advance before the cover. |
| Age Limit | : | Aged 16 to 70 |
| Company | : | Chubb Insurance Hong Kong Limited |
| Coverage | : | To cover Insured Persons against Accidental Death, Accidental Bodily Injury and Disablement on a 24-hours basis. |

SCHEDULE OF BENEFITS

| Coverage | | Sum Insured (HK\$) |
|----------|--|-------------------------------|
| A | Accidental Death & Permanent Total or Partial Disablement (Scale II) | 200,000 |
| B | Accidental Medical Expenses | 35,000 |
| | Chinese Physician Medical Expenses | 1,000 (100 per visit per day) |
| C | Funeral Expenses | 20,000 |
| D | Dependent Child Education Supplement | 10,000 |
| E | Accidental Hospital Cash | 100 per day, up to 15 days |

A. ACCIDENTAL DEATH & PERMANENT TOTAL OR PARTIAL DISABLEMENT

Percentage of Compensation of Principal Sum specified in Benefit A of the Table of Compensation:

| Table of Events | |
|---|-----------|
| The Event: occurs within twelve (12) months of the date of the Bodily Injury. | Scale III |
| 1. Accidental Death | 100% |
| 2. Permanent Total Disablement | 100% |
| 3. Permanent paralysis of all Limbs | 100% |
| 4. Permanent and incurable Insanity | 100% |
| 5. Loss of sight of both eyes | 100% |
| 6. Loss of sight of one (1) eye | 100% |
| 7. Loss of two (2) Limbs | 100% |
| 8. Loss of one (1) Limb | 100% |
| 9. Loss of speech and hearing | 100% |
| 10. Loss of hearing in both ears | 100% |
| 11. Loss of hearing in one (1) ear | 20% |
| 12. Loss of speech | 50% |
| 13. Permanent Loss of lens of each eye | 50% |

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|--|------|
| 14. Loss of Toe of either Foot : | |
| (a) all – one (1) Foot | 20% |
| (b) great – both joints | 8% |
| (c) great – one (1) joint | 5% |
| 15. Permanent loss of use of one (1) Thumb of either Hand: | |
| (a) Both joints | 30% |
| (b) One (1) joint | 15% |
| 16. Loss of four (4) Fingers and Thumb of either Hand | 70% |
| 17. Permanent loss of use of four (4) Fingers | 40% |
| 18. Loss of Fingers of either Hand : | |
| (a) three (3) joints | 15% |
| (b) two (2) joints | 10% |
| (c) one (1) joints | 7.5% |
| 19. Fractured leg or patella with established non-union | 15% |
| 20. Shortening of leg by at least 5 cm | 10% |
| 21. Permanent partial disablement not specified in Event 2 to 22 above. Such percentage of the Sum Insured which corresponds to the percentage reduction in whole bodily function of the Insured Person as certified by no fewer than two (2) Physicians, one (1) of whom will be the Insured Person's treating Physician and the other will be appointed by Us. In the event of a disagreement between the Physicians, the amount payable will be the average of the two (2) opinions. | |

B. ACCIDENTAL MEDICAL EXPENSES

Reimburse medical expenses due to bodily injury for treatment administered by a Physician including Chinese s medical practitioner, acupuncturist or bonesetter up to HK\$100 per visit per day up to HK\$1,000 per Accident.

C. FUNERAL EXPENSES

Covers the reasonable cost of any funeral expenses due to accidental death

D. DEPENDENT CHILD EDUCATION SUPPLEMENT

Benefit payable for the children of the Insured Person as an education subsidy following his/her Permanent Total Disablement. Children are defined as unmarried and unemployed, aged below 19 or under 25 years of age if full time student(s).

E. ACCIDENTAL HOSPITAL CASH

HK\$100 daily up to 15 days if necessarily confined in a hospital due to accident.

How to make a claim?

Written notice shall be given to our Claims Department by Policyholder at Chubb Insurance Hong Kong Limited.

If the Policyholder / Insured Person / Insured Person's legal representative want to make a claim, Policyholder must provide:-

- Complete a claim form (Claim forms are available from The Company).
- Confirmation of duty by the Policyholder
- Incident report issued by relevant authorities and police report
- GPS track from Lalamove App.
- The appropriate documents as specified below:-

Accidental Death

- Document confirming the cause of death, such as a Death Certificate, autopsy/ post mortem report, Coroner's report
- In the event of a disappearance, presumption of death as proclaimed by court

Disablement

- Medical report confirming the extent of permanent / temporary disability suffered
- Salary Proof from Policyholder

Accidental Medical Expenses & Additional Benefits

- Medical report / certificate advising diagnosis/ nature of injury
- Original medical receipts / Statement of account with detailed breakdown
- Compensation breakdown from relevant authorities / other insurers (if applicable)
- Any other documents which may affect / prove this claim (if applicable)

The Company reserves the right to request the Insured Person to provide any other information or documents which are not specified above, if necessary. Failure by the Insured Person to provide the required document and/or information may result in denial of the claim.

All claims must be verified by Policyholder. Failure to satisfy the criteria set in rider agreement for Rider or Authorised Substitute may result in denial of the claim. The Company will indemnify the first named Policyholder for an insured loss. All Claims transactions are to be administered through the Hong Kong registered Policyholder and/or entities registered in Hong Kong only.

EXCLUSIONS

This Policy does not insure against Death or Injury or any other loss, damage, liability caused by or resulting from any or more of the following:

- results from an Insured Person's intentional self-inflicted injury, suicide, or any attempt suicide, while sane or insane, reckless misconduct, or any illegal or criminal act committed by the Policyholder or an Insured Person;
- results from an Insured Person:
 - flying, or engaging in aerial activities other than as a passenger in an aircraft licensed to carry passengers and operating only between established commercial airports; or
 - training for and/or participating in professional sport of any kind.
- results from War, invasion or Civil War or direct participation in a Strike or Riot.

This leaflet is descriptive only. The precise coverage afforded is subject to the terms, conditions and exclusions of the policy as issued.

ONLINE CLAIMS PROCEDURE

Through the Chubb Claim Center –
www.chubbclaims.com.hk you can begin processing your claim online, receive immediate confirmation of submission, reduce steps and time to completion, and signup for status updates. You must have an email address to submit a claim.

CONTACT US

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