

# Personal Accident Cushion

## 「意外氣墊」個人意外保障計劃

This policy is underwritten by QBE Hongkong & Shanghai Insurance Limited. Mox is an insurance agent appointed by QBE Hongkong & Shanghai Insurance Limited.

本保單由昆士蘭聯保保險有限公司承保。Mox為昆士蘭聯保保險有限公司委任的保險代理人。

# Schedule of Benefits

BENEFITS	MAXIMUM LIMIT (HK\$)		
	Basic	Value	Max
<b>Accidental Death or Permanent Disablement <sup>1</sup></b> a. Accidental death or permanent disablement b. Double indemnity c. Second or third degree burn	300,000 300,000 Not covered	500,000 500,000 30,000	1,000,000 1,000,000 100,000
<b>Accidental Medical Expenses</b> a. Cover for accidental medical expenses b. Chiropractor treatment and physiotherapy <sup>2</sup> c. Chinese bonesetter and acupuncture expenses <sup>2</sup>	Not covered	10,000 400/visit 2,000 (200/visit)	20,000 500/visit 3,000 (250/visit)
<b>24-Hours Worldwide Emergency Assistance Services</b> a. Emergency medical evacuation and/or repatriation b. Repatriation of mortal remains c. Return of unattended child(ren) d. Hospital admission guarantee e. Compassionate visit f. Convalescence assistance g. Hotline and referral services	As charged As charged One-way economy airfare Not covered One economy return airfare and room accommodation at 10,000 (2,000/day) 10,000 (2,000/day) Free	As charged As charged One-way economy airfare 50,000 10,000 (2,000/day) Free	As charged As charged One-way economy airfare 50,000 10,000 (2,000/day) Free
<b>Broken Bones</b>	Not covered	2,500	10,000
<b>Coma Benefit <sup>3</sup></b>	Not covered	25,000	50,000
<b>Credit Card Protection <sup>4,5</sup></b>	Not covered	5,000	20,000
<b>Education Fund <sup>5,6</sup></b>	Not covered	5,000	20,000
<b>Funeral Expense</b>	5,000	10,000	10,000
<b>Hospital Cash Allowance (Max 30 Days) <sup>5,7</sup></b>	Not covered	500/day	800/day
<b>Parent Care</b>	Not covered	5,000	20,000
<b>Rehabilitation</b>	Not covered	15,000	25,000
<b>Spouse Retraining</b>	Not covered	5,000	20,000

**Remark:**

1. Comprehensive scale for permanent disablement.
2. Maximum of 1 visit per day.
3. Coma as a result of an injury within 30 days and confined in a hospital during coma state for at least 3 consecutive months.
4. Indemnify the outstanding balance of the credit card in the event of accidental death or permanent disablement.
5. Not applicable to any Dependent Child(ren) and/or Insured Persons below 18 years of age.
6. A lump sum payment to subsidize each Dependent Child(ren)'s education expense in the event of accidental death of the Insured Person.
7. Subject to a minimum of 24 hours hospital confinement and payment up to 30 days.

This Schedule is only a summary. Please refer to the Policy for full terms and conditions.

# 保障列表

保障	最高賠償額（港元）		
	基本	標準	優越
<b>意外死亡或永久傷殘<sup>1</sup></b> a. 意外死亡或永久性傷殘 b. 雙倍賠償 c. 二級或三級燒傷	300,000 300,000 不受保	500,000 500,000 30,000	1,000,000 1,000,000 100,000
<b>意外醫療費用</b> a. 意外醫療費用保障 b. 脊醫治療及物理治療 <sup>2</sup> c. 跌打醫師及針灸費用 <sup>2</sup>	不受保	10,000 400/每次 2,000 (200/每次)	20,000 500/每次 3,000 (250/每次)
<b>24小時全球緊急援助</b> a. 緊急醫療護送及/或運返 b. 運返遺體 c. 安排無人照顧的兒童返港 d. 入院保證金 e. 安排親友探望 f. 康復支援 g. 電話熱線及轉介服務	實際開支 實際開支 單程經濟客位機票 不受保 10,000 (2,000/日) 免費	實際開支 實際開支 單程經濟客位機票 50,000 來回經濟客位機票及酒店住宿10,000 (2,000/日) 10,000 (2,000/日) 免費	實際開支 實際開支 單程經濟客位機票 50,000 10,000 (2,000/日) 免費
<b>骨折保障</b>	不受保	2,500	10,000
<b>昏迷保障<sup>3</sup></b>	不受保	25,000	50,000
<b>信用卡保障<sup>4,5</sup></b>	不受保	5,000	20,000
<b>子女教育基金<sup>5,6</sup></b>	不受保	5,000	20,000
<b>殮葬費用</b>	5,000	10,000	10,000
<b>意外住院現金津貼（最多30日）<sup>5,7</sup></b>	不受保	500/日	800/日
<b>父母照顧</b>	不受保	5,000	20,000
<b>康復費用</b>	不受保	15,000	25,000
<b>配偶再培訓保障</b>	不受保	5,000	20,000

## 備註：

- 根據永久性傷殘綜合賠償額表作理賠。
- 每日最多1次應診。
- 在意外發生後30天內陷入昏迷狀態，並在昏迷狀態下住院最少連續3個月。
- 在意外死亡及永久性傷殘後，向受保人賠償其信用卡未結帳項。
- 不適用於受保人所供養的一名或多於一名子女及／或年齡為18歲以下的受保人。
- 倘若受保人意外死亡，向每名受供養子女提供一筆過教育支出。
- 住院最少連續24小時，最多可獲30日賠償。

此保障列表只顯示資料概要，所有條款及細則一概以保單為準。