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Listening. Understanding. Delivering.



保誠精選「來港安居寶」
意外

PRUChoice Hong Kong Stay
ACCIDENT

As an international metropolis, Hong Kong is vibrant and full of opportunities, attracting talent from worldwide to thrive. However, settling in Hong Kong can present various challenges. Prudential General Insurance Hong Kong Limited ("Prudential") is pleased to offer you with **PRUChoice Hong Kong Stay Insurance** which provides comprehensive protection for you and your loved ones, so you can start a new chapter in Hong Kong with peace of mind.



- 1 **PRUChoice Hong Kong Stay** is designed specifically for newcomers migrating to Hong Kong. All insured persons must be non-permanent resident of Hong Kong.
- 2 Provide up to HK\$300,000 hospitalisation expenses coverage per year. This coverage takes care of your medical expenses during hospital stay, including room and board, miscellaneous charges, surgeries, and more to meet your medical needs.
- 3 Optional outpatient coverage allows you to freely choose general practitioners and specialists in Hong Kong according to your needs without restriction on attending designated medical network. Consultation fees and prescribed medication expenses are also covered.
- 4 Up to HK\$520,000 accident coverage per year, helping you cope with unexpected challenges and easing the financial burden from serious injuries.
- 5 If your close relative[#] in the location of your original residence experiences a specified event, the plan covers round-trip transportation costs for emergency visits, reducing sudden extra expenses.
- 6 Provide cash allowance for Hong Kong Residence in case of unexpected incidents. Ensuring you have a safe place to stay.
- 7 Enrol together to protect you and your family, embarking on this new journey together with confidence and security.

Basic Cover	Maximum Limit Per Year (HK\$)
1. Hospitalisation Expenses Covers the necessary and reasonable medical expenses of hospitalisation*, surgery (for both surgery at hospital, day surgery centre or clinic), medical appliance, emergency ambulance transportation to a registered medical institution incurred as a result of bodily injury sustained from accident or illness contracted in Hong Kong. * Including but not limited to room and board, miscellaneous charges, physician and anesthetist's fee, 1 pre-admission & 1 follow-up outpatient care, etc.	300,000 30,000 per confinement
2. Accident Protection Personal Accident 100% full cover for accidental death, total permanent disablement, total permanent loss of limb / sight as a direct result of accident which occurs in Hong Kong. - Accidental Death or total permanent disablement - Loss of both limbs - Loss of both sight - Loss of one limb and sight of one eye - Loss of one limb or sight of one eye Repatriation of Mortal Remains/Ashes Compassionate repatriation benefit to the location of original residence in the event of the insured person's accidental death occurred in Hong Kong.	520,000 500,000 500,000 250,000 250,000 250,000 125,000 20,000
3. Compassionate Visit Covers a round-trip transportation ticket for the insured person's short-term visit to the location of original residence if the following event occurs in the location of original residence : - Accidental death of close relative#; or - Total permanent disablement of close relative# due to accident.	20,000
4. Hong Kong Residence Protection Cash allowance of HK\$500 per day for accommodation if the insured person's Hong Kong residence becomes uninhabitable for over 24 consecutive hours as a result of fire, flood or natural disaster, or compulsory blockage by Hong Kong police or court order.	5,000
5. Educational Expenses Reimburses irrecoverable cost of school fees, student service vehicle, extracurricular activities expenses and language learning course fee of the insured child if he/she is hospitalised due to bodily injury by an accident or illness in Hong Kong, and unrecoverable expenses of pre-arranged activity for the insured person during the insured child's hospital stay.	3,000

6. Outpatient Expenses	10,000
Cover for both general practitioner and specialist consultation fees in Hong Kong, as well as the cost of prescribed medication, and also cover the X-Ray and laboratory test fees.	
Per day per visit	500
Co-Payment (Per visit)	50
Maximum No. of Visits (Per year)	20 visits

Age Group	Annual Premium (HK\$)	
	Coverage	
	Basic Cover	Basic + Optional Cover
Age 17 or below	2,800	5,250
Age 18 – 24	2,400	4,850
Age 25 – 34	2,950	5,400
Age 35 – 44	3,600	6,050
Age 45 – 54	5,500	7,950
Age 55 – 70	8,600	11,050

- War or kindred risks, government acts and nuclear hazard, civil commotion or riot
- Accidents whilst engaging in sports or games in a professional capacity, or on a competitive basis, racing (other than on foot), motor rallies and competitions (other than karting), aviation (other than as a fare-paying passenger in an aircraft which is duly licensed by relevant authorities for the transportation of passengers), or any other hazardous activities or pursuits or similar activities of the aforesaid
- Self-inflicted injury or illness
- Alcoholism or drug abuse
- Any known conditions
- Pre-existing medical conditions
- Venereal disease, AIDS or AIDS related complex
- Pregnancy, miscarriage or childbirth and all complications thereof
- Accidents occurred whilst the insured person is engaging in or carrying out any of the types of work or occupation (whether on a temporary or permanent basis) listed in Policy
- Any claims arising from COVID-19 or pandemic to personal accident or Hong Kong residence protection

- Non-essential treatment or surgery, or the extra charges for the private room accommodation
- Dental related treatment

- Failure to provide address proof of Hong Kong Residence in the name of the insured person which is valid before the occurrence of the insured event

- Any benefits arising from the bodily injury or illness occurred during the waiting period, which is the first 5 days from the effective date of this policy

保誠精選「來港安居寶」保障計劃

作為國際大都會，香港充滿活力和無限機遇，吸引了來自世界各地的精英人才來港發展。然而，定居香港可能面臨諸多挑戰。保誠財險有限公司(「保誠」)誠意為您提供**保誠精選「來港安居寶」**保障計劃，為您和您的摯愛提供全面保障，安心在香港展開人生新篇章。

(2026年9月4日或之後適用)

計劃特點

- 1

保誠精選「來港安居寶」專為新來港移居人士而設，所有受保人均必須為香港非永久性居民。
- 2

提供每年高達港幣\$300,000住院費用保障，保障住院期間的醫療費用，包括住院、雜項、手術等費用，照料您的醫療需求。
- 3

自選門診費用保障讓您可以不受指定醫療網絡限制，按需求靈活選擇香港普通科及專科醫生，相關的診症及處方藥物費用亦可得到保障。
- 4

意外保障高達每年港幣\$520,000，助您應對未知挑戰，並減輕因嚴重受傷而產生的財務壓力。
- 5

如果近親*於原居地發生指定事故，緊急探訪保障可提供來回交通費用，減輕突如其來的額外支出。
- 6

特設香港居所保障，面對突發事故亦可獲住宿現金津貼。
- 7

同時為您和您的家人投保，攜手安心邁向新生活。

「近親」指受保人的合法配偶、父母、配偶父母、祖父母、子女、兄弟姐妹及監護人。

保障一覽表*

基本保障	每年最高保障額 (港幣\$)
1. 住院費用保障 如在香港意外受傷或患病，賠償有關必須而合理引起的住院醫療*、手術（適用於醫院、日間手術中心或診所進行的手術）、醫療器材及前往註冊醫院的緊急救護車交通費用。 * 包括但不限於住院、膳食、住院雜項、醫生、麻醉科醫生、1次入院前及1次出院後的門診護理等。	300,000 每次住院30,000
2. 意外保障 人身意外保障 在香港因意外直接引致的意外死亡、完全永久傷殘、完全永久性斷肢或失明，可獲100%保障額。 • 意外死亡或完全永久傷殘 • 喪失雙肢功能 • 喪失雙目視力 • 喪失單肢及喪失單目視力 • 喪失單肢或喪失單目視力 500,000 250,000 250,000 250,000 125,000 遺體或骨灰運送 如受保人在香港意外死亡，遺體或骨灰可獲運返原居地。	520,000 500,000 500,000 250,000 250,000 250,000 125,000 20,000
3. 緊急探訪保障 如於原居地因發生以下事故，支付受保人需要短暫返回原居地的1張來回交通票費用： • 近親*意外死亡；或 • 近親*因意外導致完全永久傷殘。	20,000

4. 香港居所保障 如受保人的香港居所因火災、水浸、天災、被香港警方或法院頒令強制封鎖而不能居住連續逾24小時，我們將提供每日港幣\$500的住宿現金津貼。	5,000
5. 學費保障 若受保子女在香港因意外導致身體損傷或因患病而住院接受治療，將賠償不能退回的學費、學生服務車輛、課外活動費用、語言學習課程費用，以及賠償受保人在受保子女住院期間無法出席已安排的活動，因而不能退回的費用。	3,000
自選保障 6. 門診費用保障 支付在香港普通科醫生及專科醫生診症、處方藥物、X光及化驗測試的費用。 每日每次 自負額（每次診症） 最高診症次數（每年） 500 50 20次	每年最高保障額 (港幣\$) 10,000

+ 完成首個保單年度後，此保單經核保審批後最多可連續續保2次，提供最多3個保單年度的保障，或直至受保人成為香港永久性居民，或直至受保人的香港居民身份證的首次簽發日期已逾7年，或直至受保人在續保時年滿71歲為止，以較早者為準。

保費表



年齡組別 保障	全年保費 (港幣\$)	
	基本保障	基本+自選保障
17歲或以下	2,800	5,250
18 – 24歲	2,400	4,850
25 – 34歲	2,950	5,400
35 – 44歲	3,600	6,050
45 – 54歲	5,500	7,950
55 – 70歲	8,600	11,050

主要不保事項



下列只為**保誠精選「來港安居寶」**不保事項的概略，請參閱保單內所列明的詳細內容。

適用於整套保單的不保事項

- 戰爭或同類行動、政府法令、核能災難，及民亂所構成的損失
- 以專業運動形式或在競爭情況下所參與的運動或比賽、或並非以雙腿進行的競賽、賽車（高卡車除外）、飛行活動（以持票乘客身份，乘坐持牌客機則除外）、或任何其他危險活動或前述相似的活動時發生的意外
- 蓄意令自己受傷或生病
- 酗酒或濫用藥物
- 任何已知情況
- 已存在的任何病徵、病症
- 性病、愛滋病或與愛滋病有關連的病症
- 懷孕、流產、分娩及由上述引起的其他病症
- 意外發生時受保人從事或執行保單條款內指定工作或職業（不論是臨時或長期性質）
- 因COVID-19或大流行病引致的人身意外或香港居所保障的任何賠償

住院費用保障的不保事項

- 非必需的治療、手術或住用私家病房的額外費用
- 牙科相關治療費用

香港居所保障的不保事項

- 發生受保事故前未能提供有效的，並以受保人名義之香港住所的住址證明

門診費用保障的不保事項

- 於等候期內，即保單生效日起計首5天期間發生的身體損傷或患病而引致的任何費用

Comprehensive Products to Cater for Your Needs

Prudential General Insurance Hong Kong Limited takes care of your everyday needs by providing a comprehensive range of products, including:

- **PRUChoice Card Protection Plus**
- **PRUChoice China Protection**
- **PRUChoice Clinic**
- **PRUChoice Cruise Travel**
- **PRUChoice Golfers**
- **PRUChoice HealthCare**
- **PRUChoice HealthCheck**
- **PRUChoice Home**
- **PRUChoice Home Décor**
- **PRUChoice Home Deluxe**
- **PRUChoice Home Landlord**
- **PRUChoice Hong Kong Stay**
- **PRUChoice Hong Kong Study Care**
- **PRUChoice Maid**
- **PRUChoice Maid – Post-natal Carer Plan**
- **PRUChoice Motor**
- **PRUChoice Furdid Care**
- **PRUChoice Personal Accident**
- **PRUChoice Personal Accident Plus**
- **PRUChoice Power Up Go**
- **PRUChoice Relocation Care**
- **PRUChoice Travel**
- **PRUChoice Travel Lite**
- **PRUChoice Travel Overseas Study**
- **PRUChoice Travel Working Holiday**
- **PRUChoice Shop**
- **PRUChoice Office**
- **PRUChoice Group Medical**
- **PRUChoice Group Life**
- **Fire Insurance**

and many other insurance products.

To know more about our products, just call us or your financial consultant/ broker.

產品服務 全面周到

保誠財險有限公司為您提供以下一系列的保險服務，全面保障您的每一天。

- **保誠精選「失卡寶」**
- **保誠精選「中國安心寶」**
- **保誠精選「診療寶」**
- **保誠精選「郵輪旅遊樂」**
- **保誠精選「高球樂」**
- **保誠精選「康療寶」**
- **保誠精選「康檢寶」**
- **保誠精選「家居寶」**
- **保誠精選「家居裝修寶」**
- **保誠精選「名家寶」**
- **保誠精選「業主寶」**
- **保誠精選「來港安居寶」**
- **保誠精選「來港尚學寶」**
- **保誠精選「僱傭寶」**
- **保誠精選「僱傭寶」– 陪月員計劃**
- **保誠精選「駕駛寶」**
- **保誠精選「寵愛寶」**
- **保誠精選「安健寶」**
- **保誠精選「倍安寶」**
- **保誠精選「動感守護寶」**
- **保誠精選「移居寶」**
- **保誠精選「旅遊樂」**
- **保誠精選「閃遊樂」**
- **保誠精選「海外留學寶」**
- **保誠精選「工作假期寶」**
- **保誠精選「商舖寶」**
- **保誠精選「興業寶」**
- **保誠精選「團體醫療寶」**
- **保誠精選「團體人壽寶」**
- **火險**

及其他各類的保險服務。

如欲查詢以上保險服務詳情，請致電本公司或您的理財顧問/ 經紀。

For further information, please go to:

<https://www.prudential.com.hk/en/contact>

如有查詢，請瀏覽以下網址：

<https://www.prudential.com.hk/tc/contact>

www.prudential.com.hk

Note: This brochure is for reference only and does not constitute any contract or any part thereof between Prudential General Insurance Hong Kong Limited ("Prudential") and any other parties. Regarding other details and the terms and conditions of this insurance, please refer to the policy document. Prudential will be happy to provide a specimen of the policy document upon your request.

In the event of any inconsistency between Chinese and English versions of all terms and conditions, the English version shall prevail.

註：此小冊子只作參考之用，不能作為保誠財險有限公司（「保誠」）與任何人士或團體所訂立之任何合約或合約之任何部份，有關本保險之其他詳情及條款及條件，請參閱保單。如有需要，保誠樂意提供保單樣本以供閣下參考。

所有中文簡譯，如與英文有異，概以英文為準。

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