



PRUDENTIAL
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用心聆聽 實現您心



PRUDENTIAL
保 誠 保 險

Listening. Understanding. Delivering.



保誠精選「動感守護寶」

意外

PRUChoice Power Up Go

ACCIDENT

PRUChoice Power Up Go Insurance

For youngsters seeking an active and dynamic lifestyle, whether cycling through the city, attending music festivals, or embarking on spontaneous ventures, Prudential General Insurance Hong Kong Limited (“Prudential”) offers **PRUChoice Power Up Go Insurance** as a reliable safeguard. This insurance plan is designed to support your ambitions by providing flexible options and competitive premiums, enabling you to pursue new experiences and personal aspirations with confidence. With **PRUChoice Power Up Go Insurance**, you can engage fully in life’s opportunities, assured that Prudential is committed to your protection at every stage.

(Applicable on or after 6 March 2026)

Special Features

PRUChoice Power Up Go is tailored for young adults aged 18 to 30 residing in Hong Kong. This plan provides comprehensive basic coverage along with optional medical protection, helping ensure continuity of your lifestyle and aspirations.

- 1 Imagine experiencing an accident at a skatepark that results in a serious injury. The **Personal Accident** benefit of up to HK\$500,000 is designed to help mitigate the financial impact associated with such injuries and provide you with greater peace of mind.

- 2 During a football match with friends, you may accidentally knock over someone’s expensive camera. In such cases, **Third Party Liability** coverage addresses the legal responsibility for the damages, allowing the situation to be resolved according to the terms of the policy.

- 3 In case you purchase a ticket for a concert by your favorite singer but are unable to attend due to an unexpected surgery resulting from a sports injury, **Event Compensation** can reimburse your ticket costs, ensuring you do not incur a financial loss in addition to missing the event.

- 4 The digital world brings both opportunities and challenges. If you encounter doxxing, **Mental Health Support** covers psychiatrist fees. **Cyber Protection** covers your damaged or undelivered online purchases, and at the same time shields you from internet scams and identity theft, keeping your transactions and personal data safe.

There are also 3 optional covers to look after your health:

- 5 **Hospitalisation Expenses** cover medical bills incurred during hospital stays. **Top-up Medical** provides coverage for costs not paid by employee benefit insurance in cases of surgery or serious illness. **Outpatient Expenses** allow visits to doctors or specialists without restriction on attending designated medical network.

With an affordable premium, **PRUChoice Power Up Go** helps you stay on track despite unexpected setbacks.

Insurance Cover at a Glance*

Basic Cover	Maximum Limit Per Year (HK\$)
1. Personal Accident Cover for accidental death, total permanent disablement, total permanent loss of limb/ sight/ speech and hearing as a direct result of accident. Extend to cover other permanent disablement accordance with the benefit limit specified in the Scale of Benefits.	500,000
2. Third Party Liability Indemnity for legal liability for bodily injury or property damage to a third party as a result of insured person's negligence.	500,000
3. Mental Health Support Reimburse the eligible expenses of psychiatrist / clinical psychologist consultations in Hong Kong for Mental Illness with first consultation happened within 6 months due to being a victim of specified criminal offense incident (doxxing, assault, intimidation or blackmail, indecent assault or rape) which are reported to police.	5,000
4. Event Compensation Reimburse the irrecoverable deposits or charges paid in advance or contracted to be paid for attending an entertainment event (such as concert, carnival, sport event, etc.) in the event the insured person unavoidably cannot attend/cancel the event that is held within 2 weeks of a surgery due to accidental injury or illness.	5,000
5. Personal Money and Cyber Protection Loss of Personal Money and Unauthorized Use of Credit Card: Cover insured person’s loss of personal money and unauthorized use of credit card in Hong Kong which are reported to the local police authority and credit card centre within 24 hours after discovery of loss. Fraudulent Website: Cover insured person’s financial loss in the event of the transaction made at the fraudulent website of Licensed Bank in Hong Kong.	5,000

Online Shopping:

If you purchase goods from internet provided that:

- (a) the goods have a value of at least HK\$500 per order including local taxes but excluding delivery/ transportation costs;
- (b) the goods must be received by you or your representative in person; and
- (c) the delivery address for the goods is the insured person’s residence or workplace in Hong Kong.

i. Non-Delivery:

Cover the goods insured person purchased online which have been lost and have confirmed that it could not be found by the transportation company more than 30 days from the scheduled delivery date, and the seller or transportation company fails to provide replacement or refund within 60 days from the initial scheduled delivery date.

ii. Accidental Damage Upon Delivery

Cover insured person’s loss as a direct result of improper functioning due to accidental damage of goods at the time of receipt by insured person which purchased online if the seller or transportation company fails to refund within 30 days of delivery.

Personal Identity Theft

We will reimburse insured person the following expenses incurred directly resulting from the efforts to resolve personal identity theft provided all such expenses must be incurred within 6 months from the report date of loss to the Licensed Bank in Hong Kong:

- (a) **Legal Expenses:**
to defend any lawsuit brought against the insured person by Licensed Bank in Hong Kong.
- (b) **Obligation of Payment:**
the amount(s) that insured person become legally liable to pay to Licensed Bank in Hong Kong which arising from the use of unauthorized issued credit card(s) and/ or opened bank account(s) under the insured person’s name.
- (c) **Miscellaneous Expenses:**
the reasonable and necessary cost(s) incurred to re-file applications for insured person’s credit cards or bank accounts that is/ are declined solely due to incorrect information received by Licensed Bank in Hong Kong; and/ or the reasonable and necessary cost(s) incurred by insured person to notarize documents related to personal identity theft, as well as long distance telephone calls and certified mail reasonably incurred to report personal identity theft or to correct insured person’s financial and credit records that have been altered as a result of personal identity theft.

Optional Cover

Maximum Limit
Per Year (HK\$)

6. Hospitalisation Expenses[^]

Cover the necessarily and reasonably incurred 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.

* Including but not limited to room and board, miscellaneous charges, physician and anesthetist's fee, 1 pre-admission and 1 follow-up outpatient care.

7. Top-up Medical^{^#}

Cover 80% of the eligible medical expenses as a result of bodily injury sustained from accident or illness.

Eligible medical expenses: Shall mean 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, minus the deductible of HK\$30,000 or the payment reimbursed by the insured person's group or personal insurance (including Section 6 of this policy, if applicable), whichever is higher.

* Including but not limited to room and board, miscellaneous charges, physician and anesthetist's fee, 1 pre-admission and 1 follow-up outpatient care, etc.

8. Outpatient Expenses

Cover for both general practitioner and specialist consultation fees, as well as the cost of prescribed medication, and also cover the X-Ray and laboratory test fees.

Per day per visit

Co-Payment (Per visit)

Maximum No. of Visits (Per year)

+ Subject to underwriting approval, following the completion of first policy year, the policy can be renewed twice consecutively to provide coverage for a maximum of 3 policy years, or until the insured person reaches the age of 31 at renewal, whichever is the earlier.

[^] Whenever there is a claim, the insured person shall first claim against the other group and personal insurance and the remaining eligible medical expenses shall be covered by Section 6 and/or Section 7 subject to any deductible amount and maximum amount of benefit payable.

[#] If both Section 6 and Section 7 are covered under the policy, the Company pay benefits under Section 6 - Hospitalisation Expenses first then the rest under Section 7 - Top-up Medical.



Premium Table

Annual Premium (HK\$)

		Annual Premium (HK\$)
Basic Cover		240
Optional Cover	Hospitalisation Expenses	2,000
	Top-up Medical	860
	Outpatient Expenses	2,250

Main Exclusions



The following is a summary of the exclusion to the exclusion to **PRUChoice Power Up Go** Insurance. Please refer to the Policy for complete details.

General Exclusions applicable to All Sections

- War or kindred risks, government acts and nuclear hazard, civil commotion
- 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 manual work in connection with any business, profession or employment or an occupation of pilot or crew member of any air carrier, tour guide or escort etc.
- Any claims arising from COVID-19 or pandemic to third party liability or personal accident

Exclusions to Section 2 - Third Party Liability

- Injury to employees or members of the insured person's family
- Liability arising out of the use of motorised vehicles, aircraft, watercraft and the like
- Property belonging to or held in trust or in the custody of the insured person
- Liability directly arising from the insured person's specific pursuit of any trade, business or profession
- Liability assumed by the insured person by agreement

Exclusions to Section 4 - Event Compensation

- Any known conditions or any Illness disease infirmity physical defect or condition which existed or known prior to the confirmation of the entertainment event
- Disinclination to attend the entertainment event or financial circumstances of any insured person
- Accommodation and transportation fee for attending the entertainment event

Exclusions to Section 5 - Personal Money and Cyber Protection

Exclusion to Online Shopping

- Any goods purchased not paid by credit card or bank account of the insured person
- Any purchase by supplementary credit card
- Any purchase not made on the internet
- Collection of goods upon delivery not in person by the insured person or their representative

Exclusions to Personal Identity Theft

- Any kind of loan including but not limited to personal loan or car loan or home loan
- Losses caused by the illegal acts of the insured person
- Losses that result from the intentional actions of the insured person or actions that the insured person of or planned

Exclusions to Section 6 - Hospitalisation Expenses and Section 7 - Top-up Medical

- Non-essential treatment or surgery, or the extra charges for the private room accommodation
- Dental related treatment
- Bodily Injury or Illness for which any compensation whatsoever is payable under any government laws or any other insurance policy(ies) except to the extent that such amount is not reimbursed by such government laws or other insurance policy(ies)

Exclusions to Section 8 - Outpatient Expenses

- 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「動感守護寶」保障計劃

對於追求積極且多元生活方式的年輕人而言，無論是在城市中騎行、參加音樂節，或是展開說走就走冒險，保誠財險有限公司（「保誠」）推出的保誠精選「動感守護寶」保障計劃都能成為您可靠的守護者。此計劃專為支持您的抱負而設，提供靈活選項及具競爭力的保費，讓您能夠自信地追尋個人理想和探索全新體驗。有了保誠精選「動感守護寶」保障計劃，您可以盡情投入生活的各種機遇，無論身處人生任何階段，保誠都承諾會為您的安全保駕護航。

(2026年3月6日或之後適用)

計劃特點



保誠精選「動感守護寶」專為18至30歲、在香港居住的年輕人而設。計劃不只提供多方面的基本保障，更有多項自選醫療保障，助您持續追尋理想生活及實現個人抱負。

1 想像一下，您在滑板場發生意外導致嚴重受傷。人身意外保障最高賠償可達港幣\$500,000，旨在協助您減輕因嚴重受傷而產生的財務壓力，令您安心無憂。

2 與朋友踢球時，您可能不小心撞倒了他人昂貴的相機。這時，第三者法律責任保障會處理相關損害的法律責任，讓事件可按保單條款妥善解決。

3 若您購買了心儀歌手演唱會門票，卻因運動受傷需接受突發手術而無法出席，活動取消保障可為您報銷門票費用，確保您不會在錯失活動之外還需承受財務損失。

4 網絡世界既帶來機遇亦充滿挑戰。若遇到起底行為，心理健康保障可涵蓋精神科醫生費用；網絡保障賠償您網購物品損毀或未能送達的損失，同時保護您免受網購詐騙和身份盜用，守護您的交易及個人資料安全。

另外，計劃設有三項自選保障，照顧您的健康需要：

5 住院費用保障保障住院期間的醫療費用。醫療升級保障在手術或罹患嚴重疾病時，補足僱員福利保險不足以支付的差額。門診費用保障讓您可以不受醫療網絡限制，按需求選擇醫師或專科醫師。

保誠精選「動感守護寶」保障計劃以合宜保費，協助您在遇到挫折時保持前行，實現理想。

保障一覽表*

基本保障	每年最高保障額 (港幣\$)
1. 人身意外保障 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、失明、喪失語言能力及聽覺，可獲保障。延伸保障其他永久性傷殘，將根據保障賠償表所列的賠償額作出賠償。	500,000
2. 第三者法律責任保障 保障因疏忽而需對第三者的身體損傷或財物損失負上的法律責任。	500,000
3. 心理健康保障 賠償在香港因遭受刑事罪行（指起底、襲擊、恐嚇或勒索、非禮或強姦）並提供警察報告支持，而於6個月內出現首次診症的心理疾病而產生的精神科醫生/ 臨床心理學家諮詢費用。	5,000
4. 活動取消保障 保障因意外導致身體損傷或因患病而需接受手術而在無可避免的情況下取消/未能出席在手術後內2星期舉行的娛樂活動（如演唱會、嘉年華、運動活動等），賠償受保人因而損失或已預先支付或立約支付但未能退回的訂金或費用。	5,000
5. 個人現金及網絡保障 遺失個人現金及信用卡被盜用： 賠償受保人在香港遺失個人現金或其信用卡不幸被盜用時的損失，惟有關情況須於發現損失後24小時內向警方報案及信用卡中心報案。 欺詐網站： 賠償受保人於香港持牌銀行的欺詐網站進行交易而導致的財務損失。	5,000

網上購物：

如受保人於互聯網上購物，並且：

- (a) 貨品價值至少為每次訂購港幣\$500，包含當地稅費但不包括交付/運輸費用；
- (b) 貨品必須由受保人或其代表親身簽收；及
- (c) 貨品的交貨地址必須為受保人在香港的住所或工作場所。

i. 未能送抵：

賠償受保人於互聯網上購買的貨品於運送期間遺失及由預定收貨日起計30天後獲得運輸公司證實有關貨品已於運送過程中遺失並無法找回的損失，而賣方及/或運輸公司未能由預定收貨日起計60天內提供補送貨品或退款。

ii. 送抵貨品意外損毀：

賠償受保人於網上購買的貨品在送抵交付時因意外損毀出現功能故障，而賣方或運輸公司未能在送達之日後30天內退款的損失。

個人身份被盜用：

賠償受保人為處理個人身份被盜用事件而直接引致的下列費用，惟所有有關費用必須於向香港持牌銀行報告損失日起計的6個月內產生：

(a) 法律費用：

就香港持牌銀行針對受保人提起任何訴訟而產生的費用。

(b) 付款責任：

在沒有受保人授權下以受保人的名義簽發的信用卡及/或開立的銀行帳戶的使用，而須向香港持牌銀行支付的法律責任金額。

(c) 雜項費用：

香港持牌銀行僅因收到錯誤資料並拒絕受保人開立信用卡或銀行帳戶的申請，而受保人須重新提交申請而產生的合理及需要費用；及/或受保人為報告個人身份被盜用事件或糾正因個人身份被盜用而被更改的金融及信用記錄，而需要進行文件公證所產生的費用，以及合理及需要產生的長途電話及認證郵件費用。

自選保障

每年最高保障額
(港幣\$)

6. 住院費用保障[^]

300,000
每次住院30,000

如因意外受傷或患病，賠償有關必須而合理引起的住院醫療*、手術費用（適用於住院、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。

7. 醫療升級保障^{^#}

100,000
每次住院50,000

如因意外受傷或患病，賠償合資格費用的八成。

合資格費用指住院醫療*、手術費用（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。並扣減港幣\$30,000的墊底費或受保人從其團體或個人保險（包括本保單的項目六，如適用）所得的賠償，以較高者為準。

* 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。

8. 門診費用保障

7,500

支付普通科醫生及專科醫生的診症和處方藥物、X光及化驗測試的費用。

每日每次

500

自負額（每次診症）

50

最高診症次數（每年）

15次

+ 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，或直至受保人在續保時年滿31歲為止，以較早者為準。

^ 當索償發生時，受保人必須首先向其他團體或個人保險索償，而剩餘未獲賠償而又合資格的費用則可在扣除墊底費（如適用）後於項目六及/或項目七中獲不超過最高賠償額的保障。

如受保人同時投保項目六及項目七，本公司將先賠償項目六 - 住院費用保障，餘下費用將於項目七 - 醫療升級保障賠償。

保費表

每年保費（港幣\$）

		每年保費（港幣\$）
基本保障		240
自選保障	住院費用保障	2,000
	醫療升級保障	860
	門診費用保障	2,250

主要不保事項

下列只為保誠精選「動感守護寶」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
- 因從事任何與商業、專業或職業有關的體力勞動工作，或因從事任何空中運輸工作的駕駛員或機員、導遊或領隊等職業而引起的意外
- 因傳染病引致的財產/ 財物的損失或損壞
- 因COVID-19或大流行病引致的第三者責任或人身意外

適用於項目二 - 第三者法律責任保障的不保事項

- 導致受保人的僱員或家屬受傷
- 由使用機動車輛、飛機、船隻或類似物而引致的責任問題
- 屬於受保人或受保人以信託形式持有或由受保人托管的物件
- 由受保人所從事的行業、業務或專業工作所引致的責任問題
- 受保人於其所簽的契約上所承擔的責任

適用於項目四 - 活動取消保障的不保事項

- 任何在確定娛樂活動前已存在的狀況或已存在或已知的不適、疾病、虛弱、身體缺陷或狀況
- 因任何受保人不願成行或其財政狀況所導致
- 出席娛樂活動的住宿或交通費用

適用於項目五 - 個人現金及網絡保障的不保事項

- 「網上購物」的不保事項
- 任何非以受保人信用卡或銀行帳戶購買的貨品
 - 任何以附屬卡購買的貨品
 - 任何非於互聯網上進行的購物
 - 任何非受保人或其代表親身簽收的貨品

「個人身份被盜用」的不保事項

- 任何種類的借貸（包括但不限於私人貸款、車輛貸款或樓宇貸款）
- 受保人的違法行為所造成的損失
- 受保人故意造成之損失；或受保人知悉或計劃之行為所造成之損失

適用於項目六 - 住院費用保障及項目七 - 醫療升級保障的不保事項

- 非必須的治療、手術或住用私家病房的額外費用
- 牙科相關治療費用
- 任何已在政府法例下或其他保險計劃內，獲賠償之身體損傷或疾病，除非此等治療費用未能在該政府法例或其他醫療保險計劃內獲得賠償

適用於項目八 - 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

Scale of Benefits of Personal Accident Section 人身意外保障 - 保障賠償表

In the event of an accident causing 因意外而引致的	Maximum Benefit (HK\$) 最高賠償額(港幣\$)
A. Death 死亡	500,000
B. Permanent Disablement 永久性傷殘	
1. Total Permanent Disablement 完全永久傷殘	500,000
2. Total and Permanent Loss of Limb(s) 完全及永久喪失肢體	500,000
3. Total and Permanent Loss of Sight 完全及永久喪失視力	500,000
4. Total and Permanent Loss of speech and hearing of both ear(s) 完全及永久喪失語言能力及聽覺	500,000
5. Permanent and incurable insanity 永久及無法治療的精神錯亂	500,000
6. Total and Permanent loss of use of: 完全及永久性傷殘：	
(a) thumb and four fingers of one hand 一隻手之拇指及四隻手指	350,000
(b) four fingers of one hand 一隻手之四隻手指	200,000
(c) thumb (both phalanges) 拇指（兩節指骨）	150,000
(d) thumb (one phalanx) 拇指（一節指骨）	75,000
(e) any other fingers (three phalanges) 其餘任何手指（三節指骨）	75,000
(f) any other fingers (two phalanges) 其餘任何手指（兩節指骨）	50,000
(g) any other fingers (one phalanx) 其餘任何手指（一節指骨）	37,500
(h) all toes of one foot 一隻腳的所有腳趾	100,000
(i) great toe (both phalanges) 大足趾（兩節趾骨）	37,500
(j) great toe (one phalanx) 大足趾（一節趾骨）	25,000
(k) any other toe 其餘任何足趾	15,000
C. Third Degree Burn of 9% or more of the total body surface 身體總表面積有9%或以上達第三級燒傷	200,000

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:

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- 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 Study Care
- PRUChoice Maid
- PRUChoice Maid – Post-natal Carer Plan
- PRUChoice Motor
- PRUChoice Furkid Care
- PRUChoice Personal Accident
- PRUChoice Personal Accident Plus
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- PRUChoice Relocation Care
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- PRUChoice Travel Overseas Study
- PRUChoice Travel Working Holiday
- PRUChoice Shop
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- PRUChoice Group Medical
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- Fire Insurance

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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。

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- 保誠精選「中國安心寶」
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- 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」
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- 保誠精選「業主寶」
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- 保誠精選「團體人壽寶」
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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:

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如有查詢，請瀏覽以下網址：

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

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

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所有中文簡譯，如與英文有異，概以英文為準。