

保誠精選「安健寶」人身意外保障計劃 額外首年保費8折優惠

公務員及政府聘用的非公務員及其家庭成員專屬優惠

請聯絡你的保誠理財顧問以享優惠

有關此推廣之詳情，請參閱相關條款及細則。

計劃特點：

-  提供全球性恐怖主義襲擊保障
-  「意外醫療費用」保障涵蓋門診、住院、脊醫、物理治療及職業治療費用，並包括在香港的跌打、中醫及針灸[^]
-  參與各式高危活動時，如熱氣球、水肺潛水及滑雪等均獲十足保障
-  「家人同保」每年保費9折
-  無索償紀錄優惠

請點擊或掃描二維碼
了解更多產品資訊：

保誠精選「安健寶」



請點擊或掃描二維碼
聯絡我們的理財顧問：

聯絡理財顧問*



*請於提交網上表格時，
選擇產品類別「公務員及政府
聘用的非公務員自願參與
醫療保險計劃」



PRUChoice Personal Accident Insurance Extra 20% off First Year Premium Discount

Exclusive Offer for Civil Servants and Non-Civil Servants Employed by the Government and their Families

Please contact your Prudential financial consultant to enjoy this offer

Please refer to the relevant terms and conditions for more about the offer(s).

Product Features:

-  Worldwide protection with terrorist attack covered
-  Accidental Medical Expenses including outpatient and inpatient, chiropractor, physiotherapy, occupational treatment expenses and treatment by a bonesetter, Chinese medication and treatment of acupuncture in Hong Kong[^]
-  High-risk activities such as hot-air ballooning, scuba diving and skiing are fully covered
-  "Family discount" – 10% off premium discount every year
-  No Claim Bonus

Click or scan the QR code for more product information:

PRUChoice Personal
Accident Insurance



Click or scan the QR code to connect with our financial consultants:

Connect with our
financial consultants*



*Please select the product category "Voluntary Medical Insurance Scheme for Civil Servants and Non-civil Servants Employed by the Government" when submitting the online form.

[^]Accidental Medical Expenses Benefit is subject to a waiting period of 5 days.

條款及細則

1. 公務員及政府聘用的非公務員及其家庭成員之保誠精選「安健寶」首年保費8折優惠（本「優惠」）由保誠財險有限公司（「保誠」）發出。
2. 本優惠只適用於透過持有一般保險牌照的保誠理財顧問遞交之保誠精選「安健寶」人身意外保障計劃（「推廣產品」）投保申請。
3. 本優惠僅適用於在投保時為在職公務員、由香港特別行政區政府（「政府」）聘用的在職非公務員，或上述人士的家庭成員（「特選客戶」）。「家庭成員」指在職公務員或由政府聘用之在職非公務員的配偶或同居伴侶、父母、配偶父母、兄弟姊妹，以及未滿21歲的未婚子女（包括離婚/依法分居有關人員的子女、繼子女、領養子女及非婚生子女）。如果子女是19或20歲，則必須為全日制學生或正接受全日制職業訓練。請注意，此推廣產品的投保年齡為15日至70歲。
4. 推廣產品之優惠有效期由2026年7月1日至2027年6月30日，包括首尾兩天（「推廣期」）。所有該等新保單申請必須於推廣期內遞交，而該等新保單必須由保誠批核及簽發（「合資格保單」）。
5. 在本優惠下，合資格保單將享有8折優惠。有關合資格保單於續保時將不再享有本優惠，有關合資格保單必須在首個保單年度維持生效，方可享有本優惠。
6. 以下情況均不可享有此優惠，保誠將根據情況保留追究折扣差額之權利（如有）。
 - a. 於推廣期內遞交新保單申請前的2個月內曾取消現有保單；或
 - b. 於不續保或現有保單失效前後2個月內遞交新保單申請、將現有保單轉換成新保單（不論其保障或保障期）；或
 - c. 因分拆現有保單所得到的額外保單，或
 - d. 由已離職理財顧問轉移的現有保單，或
 - e. 轉換理財顧問的現有保單。
7. 優惠不可與其他需要填寫優惠碼之推廣同時使用。
8. 在任何情況下，本優惠不得更換、退回、兌換現金或其他獎品。
9. 本優惠不適用於應付徵費。
10. 推廣產品由保誠承保，並受保單內的所有條款及細則約束。有關產品詳情，請參閱產品小冊子及保單樣本內的條款及細則。
11. 所有保單申請須經保誠核保，保誠保留接受或拒絕投保申請的權利。
12. 保誠保留更改以上細則及條款的權利而毋須預先通知。如對本優惠有任何爭議，將以保誠的決定為準。
13. 本優惠之條款及細則受香港特別行政區之法律管限，香港法院對於任何因本優惠之條款及細則所引發的爭議享有獨有的司法管轄權。

客戶可聯絡持有一般業務牌照的保誠理財顧問查詢有關產品資訊，並透過持有一般業務牌照的保誠理財顧問協助於網上投保時使用本優惠。

本優惠所列的有關資料乃供參考之用，不能作為保誠與任何人士或團體所訂之任何合約之任何部份。有關任何保險產品的條款及細則，請參閱保單條文。

本優惠僅旨在香港派發，並不能詮釋為在香港境外提供或出售或游說購買任何保險產品。如在香港境外之任何司法管轄區提供或出售任何保險產品屬於違法，保誠不會在該司法管轄區提供或出售該保險產品。本優惠由保誠財險有限公司發出。倘若中文與英文版本有不一致之處，一切條款及細則以英文版本為準。

Terms and conditions

1. The Civil Servants and Non-Civil Servants Employed by the Government and their Families' 20% off First Year Premium Discount for PRUChoice Personal Accident (this "Offer") is offered by Prudential General Insurance Hong Kong Limited ("Prudential").
2. The Offer is applicable to the application of PRUChoice Personal Accident ("Promotion Product") submitted through Prudential Agency holding relevant general insurance license.
3. The Offer is only applicable to serving civil servants, serving non-civil servants employed by the Government of the Hong Kong Special Administrative Region (the "Government") or family members of such an individual at the time of application (the "Selected Customer(s)"). "Family members" refer to the spouse or cohabiting partner, parent, parent-in-law, sibling or unmarried child under the age of 21 (including children of divorced/legally separated officers, step-children, adopted children and illegitimate children) of a serving civil servant or serving non-civil servant employed by the Government. In the case of children aged 19 or 20, they must also be in full-time education or full-time vocational training. Please note that the age limit for entry into this Promotion Product is from 15 days up to the age of 70.
4. The Offer validity period of Promotion Product is from 1 July 2026 until 30 June 2027, both dates inclusive (the "Promotion Period"). All such new application(s) must be submitted within the Promotion Period, and the policy(ies) must be underwritten and issued by Prudential("Eligible Policy").
5. Under the Offer, a 20% off discount will apply to premium of the Eligible Policy and will not be applicable to subsequent renewals . These Eligible Policy(ies) must be kept in-force during the first policy year), in order to enjoy the Promotion.
6. The following circumstances will not be eligible for this promotion discount. Prudential reserves the right to pursue the shortfall (if any).
 - a. Cancelling existing inforce policy(ies) within 2 months prior to submitting a new policy application(s) during the Promotion Period; or
 - b. Submitting a new policy application within 2 months before or after non-renewal or expiry of the existing policy, converting any existing policy(ies) to new policy(ies) irrespective of coverages or coverage period; or
 - c. Additional policy(ies) created due to splitting of existing policy(ies); or
 - d. Existing policy(ies) transferred from a former agent; or
 - e. Existing policy(ies) that changed servicing agent.
7. This Offer cannot be used together with other promotions that require entering a promo code.
8. This Offer will not be replaced, returned, exchanged for cash or other prizes under any circumstances.
9. This Offer is not applicable to levy payable.
10. Promotion Product is underwritten by Prudential and are subject to all policy terms and conditions. For product details, please refer to the product brochure as well as the terms and conditions set out in the specimen policy.
11. All policy applications are subject to the underwriting approval of Prudential. Prudential reserves the right to accept decline any policy application.
12. Prudential reserves the right to amend the terms and Prudential reserves the right to amend the terms and conditions of the Offer without prior notice. In case of dispute, Prudential's decision is final and conclusive.
13. The terms and conditions of the Promotion are governed by the laws of the Hong Kong Special Administrative Region and the Hong Kong Courts have exclusive jurisdiction if any dispute arises.

Customers can contact Prudential's financial consultant with a general insurance license, and use this Offer to take out the insurance plan online at PRUeShop through Prudential's financial consultant with a general insurance license for assistance.

The information listed in this Offer is for reference only. It does not constitute any contract or any part thereof between Prudential and any other parties. For details of relevant terms and conditions of any insurance product, please refer to policy documents.

This Offer is for distribution in Hong Kong only. It is not an offer to sell or solicitation to buy or provide any insurance product outside Hong Kong. Prudential does not offer or sell any insurance product in any jurisdictions outside Hong Kong where such offering or sale of the insurance product is illegal under the laws of such jurisdictions.

This Offer is issued by Prudential General Insurance Hong Kong Limited. In the event of any inconsistency between Chinese and English versions of all terms and conditions, the English version shall prevail.