

Journey Safe Accident Insurance



Listening. Understanding. Delivering.



Journey Safe Accident Insurance

Traffic accident may happen to us unexpectedly, as reported by Transportation Department, there were over 15,000 traffic accidents in Hong Kong in 2020¹. Prudential General Insurance Hong Kong Limited (“Prudential”) is pleased to offer you **Journey Safe Accident Insurance**. You will be protected against accidents in private or public transportations as long as you travel as a passenger, offering you a peace of mind in every trip you take.

¹Transport Department, *Road Traffic Casualty and Accident Statistics 2020, Number of accidents*

Special Features



Accidental Death and Permanent Disablement benefit is payable if death or permanent disablement is resulted from a traffic accident whilst commuting as a passenger on both private and public transportations within Hong Kong.



Compassionate daily cash benefit for unattended children in case of traffic accident occurs to the Insured Person whilst commuting as a passenger and resulting in hospitalization for over two days or death.

Benefits at a Glance

Journey Safe Accident Insurance					
Entry Age	Age of 18 – 70				
Plan	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
Benefits	Sum Insured per Insured Person (HKD)				

1. Accidental Death and Permanent Disablement

If an insured person sustains bodily injury in a traffic[^] accident as a passenger in Hong Kong and results in death or permanent disablement within 12 calendar months from the date of such accident, a lump sum compensation will be payable with the percentage specified in the Scale of Benefits.

Max. sum insured/ Policy	100,000	200,000	300,000	400,000	500,000
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2. Compassionate Benefit for Unattended Children*

If the Insured Person is hospitalized for medical treatment for more than 2 consecutive days due to bodily injury or death caused by a traffic[^] accident whilst commuting as a passenger in Hong Kong, we will pay the Insured Person the daily benefits as long as the Insured Person has a child(ren) of below age of 18.

Daily benefit limit (Max. 30 days/ Policy)	200/ day	500/ day	800/ day	1,200/ day	1,500/ day
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[^] Traffic refers to commuting as a passenger (exclude operator or crew member) in Hong Kong while riding on public or private transportation, excluding motorbikes, bikes and alike. For the avoidance of doubt, a Traffic Accident shall be regarded as not occurring in Hong Kong if, at the time of the Accident, the Insured Person has departed from Hong Kong by completing the departure clearance procedure of Hong Kong Immigration Department.

* Children shall mean the Insured Person's dependent and unmarried child or children who is/ are below age of 18.

Table of Premium (HKD)

Coverage	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
One-day	0.5	1.0	1.5	2.0	2.5
One-week	2.0	4.0	6.0	8.0	10.0
One-month	5.0	10.0	15.0	20.0	25.0

- In all circumstances no refund of premium is allowed once the Policy has been issued.
- No overlapping of coverage on the same calendar day will be allowed.
- The above Total Premium does not include levy. Levy collected by the Insurance Authority (if any) has been imposed on this policy at the application rate and would be remitted in accordance with the prescribed arrangements. For further information, please visit www.prudential.com.hk/levy or www.ia.org.hk/tc/levy. If you do not pay the overdue levy timely, the Insurance Authority ("IA") may, according to the law, impose on the policyholder a penalty and may recover the outstanding levy as a civil debt due to the IA.

Major Exclusions

- Any accident occurred or hospital confinement outside of Hong Kong
- Engaging in sports and activities in a professional capacity or on a competitive basis
- Any injuries contracted prior to the policy effective date, sickness, self-inflicted injuries, participation in criminal acts, alcoholism or drug addiction, pregnancy or childbirth, aviation except as a fare-paying passenger, acts of war, or engaging in hazardous activities
- Any claims arising from COVID-19 or pandemic

Scale of Benefits

In the event of an Accident causing	% of the Sum Insured as stated in the Schedule
A. Death	100%
B. Permanent Disablement	
1. Total Permanent Disablement	100%
2. Total and permanent Loss of Limb(s)	100%
3. Total and permanent Loss of Sight	100%
4. Total and permanent loss of speech and hearing of both ears	100%
5. Permanent and incurable insanity	100%
C. Third Degree Burn of 9% or more of the total body surface	30%

To find out more about our products, just call your financial consultant.



Prudential General Insurance Hong Kong Limited
Part of Prudential plc (United Kingdom)

For further information, please go to:
<https://www.prudential.com.hk/en/contact/>

Notes

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.