

Sporty Safe Accident Insurance



PRUDENTIAL
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Listening. Understanding. Delivering.



Sporty Safe Accident Insurance

As we all begin to embrace a healthier lifestyle, we try to incorporate more leisure sports activities into our lives. However, sports accidents unfortunately occur more often than we expected. Prudential General Insurance Hong Kong Limited (“Prudential”) has got you covered with **Sporty Safe Accident Insurance**. You will be protected against accidents whilst playing Covered Leisure Sports in Hong Kong, which allows you to enjoy your workout with a peace of mind.

Special Features



Accidental Death and Permanent Disablement benefit is payable if death or permanent disablement is resulted from an accident whilst playing Covered Leisure Sports in Hong Kong.



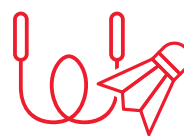
A Rehabilitation Subsidy will be granted in case of a 100% Permanent Disablement claim.



Reimburse Medical Expenses arising from Exertional Heatstroke, as well as Surgical Expenses for Bone Fracture, Ligament Tear or Tendon Rupture as a result of hospitalisation.



In case of an attack by animals whilst doing Covered Leisure Sports activities, we will reimburse cost of medical treatment and vaccination as required and recommended by a doctor as medical treatment.



Popular leisure Sports such as running, marathon, hiking, cycling, wakesurfing, gym workout, badminton, golfing, swimming and scuba diving are covered.

Benefits at a Glance

Sporty Safe Accident Insurance										
Entry Age	Age of 18 – 70									
Plan	1	2	3	4	5	6	7	8	9	10
Benefits	Sum Insured per Insured Person (HKD)									

1. Accidental Death and Permanent Disablement

If an insured person sustains bodily injury whilst participating in Covered Leisure Sports 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	50,000	100,000	150,000	200,000	250,000	300,000	350,000	400,000	450,000	500,000
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2. Rehabilitation Subsidy

If the insured person suffers from Permanent Disablement by a Covered Leisure Sports accident and provided that 100% of the Sum Insured of Section I – Accidental Death and Permanent Disablement is payable, a lump sum compensation will be payable to support the insured person to purchase medical appliance and install required equipment at home for rehabilitation.

Max. sum insured/ Policy	5,000	10,000	15,000	20,000	25,000	30,000	35,000	40,000	45,000	50,000
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3. Surgical Expenses for Bone Fracture, Ligament Tear or Tendon Rupture

If an insured person sustains from bone fracture, ligament tear or tendon rupture and hospitalised for surgical treatment due to a Covered Leisure Sports accident, the incurred hospitalisation and surgical expenses will be reimbursed.

Max. sum insured/ Policy	1,000	1,000	2,000	2,000	4,000	4,000	6,000	6,000	8,000	8,000
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4. Medical Expenses arising from Exertional Heatstroke

If an insured person suffers from exertional heatstroke and hospitalised for medical treatment for more than 24 hours due to the heatstroke caused by a Covered Leisure Sports accident, the incurred medical expenses will be reimbursed.

Max. sum insured/ Policy	–	–	1,000	1,000	2,000	2,000	3,000	3,000	4,000	4,000
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5. Animal Attack Protection

If an insured person suffers from an attack from bird, cattle, dog, jellyfish, monkey, porcupine, shark, snake or wild boar during a Covered Leisure Sports activity, we will reimburse for the necessary expenses for medical treatment and vaccination as recommended by a doctor.

Max. sum insured/ Policy	–	–	–	–	–	–	500	500	1,000	1,000
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Covered Leisure Sports

Sports is an activity involving physical exercising, exertion, and skill in which an individual or team competes against other individual(s) for entertainment or to keep fit in strengthening one's health. Sporty Safe covers the leisure Sports listed below.


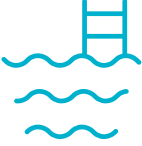




<p>Aerobic Exercises</p> 	<ul style="list-style-type: none"> Cycling Yoga Rope skipping Dancing Aerobics 	<p>Aquatics</p> 	<ul style="list-style-type: none"> Swimming Diving Canoeing Windsurfing Surfing Water skiing 	<ul style="list-style-type: none"> Wakeboarding Wakesurfing Snorkelling Scuba Diving (not more than 45 metre depth) 	
<p>Ball Games</p> 	<ul style="list-style-type: none"> Baseball Volleyball Golf Football Softball Hockey 	<ul style="list-style-type: none"> Ice hockey Roller hockey Dodgeball Handball Rugby Basketball 	<ul style="list-style-type: none"> American football Table tennis Tennis Badminton Bowling Billiard 	<ul style="list-style-type: none"> Cricket Lawn bowling Squash 	
<p>Land Sports</p> 	<ul style="list-style-type: none"> Skateboarding Rock climbing Hiking Running 	<p>Martial Arts</p> 	<ul style="list-style-type: none"> Taekwondo Karate Judo Muay Thai Fencing Kickboxing 	<p>Others</p> 	<ul style="list-style-type: none"> Equestrian Ice skating Roller skating Marathon/ Triathlon Gym workout Trailwalker

Table of Premium (HKD)

Coverage	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 7	Plan 8	Plan 9	Plan 10
One-month	10.0	20.0	30.0	35.0	40.0	45.0	55.0	60.0	70.0	75.0

- In all circumstances no refund of premium is allowed once the Policy has been issued.
- An insured can only apply for one policy within the same period of insurance.
- The above premium does not include levy. Levy collected by the Insurance Authority("IA") (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 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 or outside the period of insurance.
- Engaging in Sports in a professional capacity or on a competitive basis (unless on a leisure basis) or outside of the Covered Leisure Sports list.
- 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 Certificate of Insurance
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.