

Worry Free Accident Insurance



PRUDENTIAL
保 誠 保 險

Listening. Understanding. Delivering.



Worry Free Accident Insurance

Accident may happen to us at any time unexpectedly, we may suffer from bodily injury and unforeseeable financial burden such as medical expenses and loss of income may incur. Prudential General Insurance Hong Kong Limited (“Prudential”) is pleased to offer you **Worry Free Accident Insurance** to enjoy a simple personal accident protection at ease.

Special Features



Accidental Death and Permanent Disablement benefit is payable in addition to any amount already paid as Accidental Hospital Cash.



Public Holidays Protection Upgrade provides double Accidental Death and Permanent Disablement benefit in case of an accident occurs on a Hong Kong Public Holiday.



Accidental Hospital Cash benefit up to HKD500 per day if hospitalized for medical treatment by accident.



Popular leisure activities such as parachuting, sky-diving, scuba diving and skiing are covered.

Benefits at a Glance

Worry Free Accident Insurance					
Entry Age	Age of 18 – 70				
Plans	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 by accident 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. Accidental Hospital Cash

Daily hospital benefit will be payable from the 3rd day of confinement if hospitalized for medical treatment for more than 2 consecutive days due to bodily injury caused by an accident. Limited to a maximum of 30 days per Policy.

Daily benefit limit (Max. 30 days/ Policy)	n/a	200/ day	300/ day	400/ day	500/ day
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3. Public Holidays Protection Upgrade

The benefit payable of Accidental Death and Permanent Disablement will be doubled if the accident occurs during the Period of Insurance on a Hong Kong Public Holiday gazetted by the Hong Kong Government.

Table of Premium (HKD)

Coverage	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
One-day	1.0	2.5	3.5	4.5	5.5
One-week	4.0	10.0	14.0	18.0	22.0
One-month	10.0	25.0	35.0	45.0	55.0

- 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 total premium above 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

- 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

Excluded Occupations

Working in Hazardous Environments or with Hazardous Objects

- Bodyguard
- Construction site worker or manual worker in a construction site
- Lift (installation/ maintenance)
- Manufacturing, producing or working with ammunitions, explosives, flammable or fireworks
- Professional diver
- Working at building facade
- Working at height of 30 feet or higher from ground or floor level
- Working in underground

Working in Gambling Establishments

- Hong Kong Jockey Club (except for counter staff and clerical staff)
- Casino
- Mahjong centre

Others

- Aircrew
- Armed collector
- Debit collector (other than directly employed by bank)
- Driver of public light bus or heavy vehicle
- Non-fixed store hawker
- Jockey
- Massagist
- Professional sportsman
- Reporter
- Ship crew
- Stevedore
- Working in entertainment business (e.g. actor/ actress/singer/ stuntman/ film production, etc.)
- Working in nightclub, disco, karaoke club or bar

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.

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