

pruworks

PRUChoice Group Life Assurance
保誠精選「團體人壽寶」

ENTERPRISE SOLUTIONS 企業方案


PRUDENTIAL
英國保誠

Listening. Understanding. Delivering.



PRUChoice Group Life Assurance

保誠精選「團體人壽寶」

Nowadays, we understand that it is not easy to recruit talents to cope with business expansion. It becomes vital to retain quality people no matter by offering them attractive remuneration and by providing comprehensive package of group life*. At Prudential, we offer a variety of choices in group life to suit your need and your budget. With us, you can leave the protection provided to your employees to us and focus on running your business successfully.

(Applicable on or after 21 April, 2020)

在現今社會，要招攬人才以擴展業務並不容易。為提供吸引的薪酬及全面的僱員福利，團體人壽保障已成為挽留人才不可或缺的一部分。我們為您提供一系列切合您不同需要及預算的團體人壽*保障。透過我們為您僱員所提供的保障，您可以專心發展您的業務，令生意更上一層樓。

(2020年4月21日或之後適用)

Note 備註: * Group life business is underwritten by Prudential Hong Kong Limited ("PHKL"). Prudential General Insurance Hong Kong Limited has been delegated and authorised by PHKL to provide administrative support in relation to the group life business.

團體人壽業務乃由保誠保險有限公司（「保誠保險」）承保。保誠保險委託及授權保誠財險有限公司處理相關行政事宜。

Prudential General Insurance Hong Kong Limited and Prudential Hong Kong Limited are referred to as "Prudential".

保誠財險有限公司及保誠保險有限公司以下簡稱為「保誠」。

Special Features 計劃特點

Basic Benefit 基本保障	Optional Benefit 額外保障
✓ Core Life Benefit 基本人壽保障	✓ Top-Up Life Benefit 額外人壽保障
	✓ Accidental Death and Disablement Benefit 意外死亡及傷殘保障
	✓ Total and Permanent Disability Benefit (Any Occupation) 完全及永久殘疾保障(任何職業)
	✓ Crisis Protection Benefit 危疾保障

- PRUChoice Group Life Assurance is designed for companies operating in Hong Kong with 2 employees or above.
保誠精選「團體人壽寶」專為在香港營運及聘用2名僱員或以上的公司而設。
- Different plans of benefit and optional benefits are available. You can provide benefits to different eligibility of employees according to their needs.
設有不同的保障等級及額外保障項目，您可按需求為不同的合資格僱員提供保障。
- Optional benefits of "Top-Up Life Benefit", "Accidental Death and Disablement Benefit", "Total and Permanent Disability Benefit" and "Crisis Protection Benefit" are available.
僱主可額外為僱員提供「額外人壽保障」，「意外死亡及傷殘保障」，「完全及永久殘疾保障」及「危疾保障」。
- 39 critical illnesses are provided under "Crisis Protection Benefit".
在「危疾保障」中，共39種危疾獲得賠償。
- Automatically renewed every year without any additional administration procedure.
每年均自動續保，毋須額外手續。

Core Benefit 基本保障

Core Life Benefit 基本人壽保障

Three plans of benefits are available to members. The limit of the plan selected is payable upon the death of the member resulting from any cause.
三種等級保障提供予會員。不論會員因任何原因不幸身故，均可按所選擇等級的保障金額獲得賠償。

Table of Benefits 保障金額表

Plans of Benefit 保障等級	Plan 1* 等級1*	Plan 2 等級2	Plan 3 等級3
Sum Assured per Member (HK\$) 每名會員投保金額(港幣\$)	100,000	250,000	500,000

Note 備註: * Companies with 2 - 4 employees are only eligible to insure with Plan 1 of "Core Life Benefit", insure with other benefit plans are not allowed.

如公司只有2至4名僱員，該公司只可投保「基本人壽保障」的等級1，投保其他保障等級恕不接受。



Optional Benefits 額外保障

Top-Up Life Benefit 額外人壽保障

The sum assured of “Top-Up Life Benefit” selected is payable in excess of the “Core Life Benefit” upon the death of the member.
若會員不幸身故，除「基本人壽保障」外，將可按所選擇投保金額獲得「額外人壽保障」賠償。

Accidental Death and Disablement Benefit 意外死亡及傷殘保障

The sum assured is payable to the member shown in the Scale of Benefits if the member suffers bodily injury directly arising out of accidental, violent, external and visible means.

若會員因意外、暴力、外在及可見原因，直接導致身體損傷，將根據以下保障賠償表之百分比獲得賠償：

Scale of Benefits 保障賠償表

In the event of an accident causing: 因意外而引致之：	% of Sum Assured Payable 可獲賠償投保金額之百分比
1. Accidental Death 意外死亡	100%
2. Permanent Total Disablement 永久及完全傷殘	100%
3. Permanent Partial Disablement 永久及部分傷殘	
<ul style="list-style-type: none"> • Loss of one arm from the shoulder joint 喪失肩膀關節以下的單臂 70% • Loss of one arm from or above the elbow 喪失由手肘或以上的單臂 60% • Loss of one arm above wrist, below elbow 喪失手腕以上、手肘以下的單臂 50% • Loss of one leg from or above the knee 喪失由膝蓋或以上的單腿 70% • Loss of one leg below knee 喪失膝蓋以下的單腿 50% • Loss of one thumb 喪失單隻拇指 25% • Loss of an index finger 喪失單隻食指 15% • Loss of each other finger 喪失其餘任何手指 10% • Loss of a great toe 喪失單隻大足趾 10% • Loss of each other toe 喪失其餘任何足趾 5% • Loss of all sight in one eye 喪失一眼全部視力 50% • Loss of all hearing in both ears 喪失雙耳全部聽覺 60% • Loss of hearing in one ear 喪失單耳聽覺 30% 	

Total and Permanent Disability Benefit (Any Occupation) 完全及永久殘疾保障(任何職業)

The “Top-Up Life Benefit” is payable in advance if the member is totally and permanent disabled continuously for more than 6 months resulting from an accident, injury or sickness. Upon payment of “Total and Permanent Disability Benefit”, any benefit to the member under PRUChoice Group Life Assurance shall be ceased.

若會員因意外、受傷或疾病引致完全及永久傷殘超過6個月，而不能繼續任何工作或職業以賺取金錢，將獲預支「額外人壽保障」賠償。當會員獲取「完全及永久殘疾保障」後，其在保誠精選「團體人壽寶」內之所有保障便會立刻終止。

Crisis Protection Benefit 危疾保障

The “Top-Up Life Benefit” is payable in advance if the member is diagnosed of suffering from any one of the following critical illnesses after a waiting period of 90 days. Upon the payment of “Crisis Protection Benefit”, the sum assured of “Top-Up Life Benefit”, “Total and Permanent Disability Benefit” shall be reduced by the sum assured of “Crisis Protection Benefit” paid.

若會員於90日等候期後，不幸被診斷患上以下任何一種危疾，將獲預支「額外人壽保障」賠償。當會員獲取「危疾保障」後，其在「額外人壽保障」及「完全及永久殘疾保障」的投保金額便會相應減少。



Optional Benefits 額外保障

List of Critical Illnesses 危疾名單

Cancer 癌症

1. Cancer 癌症

Illnesses related to the Heart 與心臟相關的疾病

2. Cardiomyopathy 心肌病
3. Coronary Artery Disease Requiring Surgery 需要進行外科手術的冠狀動脈病
4. Heart Attack 心臟病發作
5. Heart Valve and Structural Surgery 心瓣及結構性手術
6. Primary Pulmonary Arterial Hypertension 原發性肺動脈高血壓
7. Surgery to the Aorta 大動脈外科手術

Illnesses related to the Nervous System 與神經系統相關的疾病

8. Alzheimer's Disease 阿耳滋海默氏症
9. Bacterial Meningitis 細菌感染腦膜炎
10. Benign Brain Tumour 良性腦腫瘤
11. Brain Surgery 腦部外科手術
12. Coma 昏迷
13. Encephalitis 腦炎
14. Major Head Trauma 嚴重頭部創傷
15. Motor Neurone Disease 運動神經元病
16. Multiple Sclerosis 多發性硬化症
17. Muscular Dystrophy 肌營養不良
18. Paralysis 癱瘓
19. Parkinson's Disease 柏金遜病
20. Poliomyelitis 脊髓灰質炎 (小兒麻痺症)
21. Stroke 中風

Illnesses related to Major Organs and Functions 與主要器官及功能相關的疾病

22. Blindness 失明
23. Chronic Liver Disease 慢性肝病
24. Deafness 失聰
25. End Stage Lung Disease 末期肺病
26. Fulminant Viral Hepatitis 暴發性病毒肝炎
27. Kidney Failure 腎衰竭
28. Loss of Independent Existence 失去獨立生活能力
29. Loss of Speech 喪失語言能力
30. Major Burns 嚴重燒傷
31. Major Organ Transplantation 主要器官移植
32. Medullary Cystic Disease 腎髓質囊腫病
33. Severance of Limbs 肢體切斷

Other Major Illness 其他嚴重疾病

34. AIDS due to Blood Transfusion 因輸血引致的愛滋病
35. Aplastic Anaemia 障凝性貧血
36. Elephantiasis 象皮病
37. Occupationally Acquired HIV 因職業而感染的人類免疫力缺陷病毒
38. Severe Rheumatoid Arthritis 嚴重類風濕關節炎
39. Terminal Illness 末期疾病

Table of Benefits 保障金額表

Sections of Optional Benefits 額外保障項目	Sum Assured per Member (HK\$) 每名會員投保金額 (港幣\$)
1. Top-Up Life Benefit 額外人壽保障	100,000 per unit, maximum 5 units* 每單位為100,000，最高可選5個單位*
2. Accidental Death and Disablement Benefit 意外死亡及傷殘保障	100,000 per unit, maximum 5 units* 每單位為100,000，最高可選5個單位*
3. Total and Permanent Disability Benefit (Any Occupation) 完全及永久殘疾保障 (任何職業)	100,000 per unit, maximum 5 units* 每單位為100,000，最高可選5個單位*
4. Crisis Protection Benefit 危疾保障	100,000 per unit, maximum 5 units* 每單位為100,000，最高可選5個單位*

Note 備註：

1. The sum assured of "Top-Up Life Benefit" should not be greater than that for "Core Life Benefit".
「額外人壽保障」之投保金額不可超過「基本人壽保障」之投保金額。
2. "Top-Up Life Benefit" must be insured if any other Optional Benefit is selected.
若選擇任何其他額外保障，必須同時投保「額外人壽保障」。
3. The number of units selected for "Accidental Death and Disablement Benefit", "Total and Permanent Disability Benefit" and "Crisis Protection Benefit" must not be greater than that for "Top-Up Life Benefit".
「意外死亡及傷殘保障」，「完全及永久殘疾保障」及「危疾保障」之單位數目均不可超過「額外人壽保障」之單位數目。
4. The maximum sum insured of "Crisis Protection Benefit" is limited to 50% of life coverage including "Top-Up Life Benefit".
「危疾保障」之最高投保金額不可超過50%之人壽保障金額，「額外人壽保障」之投保金額亦計算在內。



Table of Premium¹ 保費表¹

Core Life Benefits 基本人壽保障

Age (Age Next Birthday) 年齡 (下次生日年齡)	Annual Premium per Member (HK\$) 每名會員之全年保費 (港幣\$)		
	Plan 1 ² 等級 ^{1,2}	Plan 2 等級 ²	Plan 3 等級 ³
17 – 24	34	85	170
25 – 29	34	85	170
30 – 34	40	100	200
35 – 39	54	135	270
40 – 44	90	225	450
45 – 49	152	380	760
50 – 54	260	650	1,300
55 – 59	446	1,115	2,230
60 – 64	748	1,870	3,740

Optional Benefits 額外保障

Age (Age Next Birthday) 年齡 (下次生日年齡)	Annual Premium per Unit (HK\$) 每單位之全年保費 (港幣\$)			
	Top-Up Life Benefit 額外人壽保障	Accidental Death and Disablement Benefit 意外死亡及傷殘保障	Total and Permanent Disability Benefit 完全及永久殘疾保障	Crisis Protection Benefit 危疾保障
17 – 24	34	28	4	56
25 – 29	34	28	4	92
30 – 34	40	28	5	130
35 – 39	54	28	8	213
40 – 44	90	28	12	327
45 – 49	152	28	22	479
50 – 54	260	28	37	743
55 – 59 (For renewal only 只供續保之用)	446	28	65	1,128
60 – 64 (For renewal only 只供續保之用)	748	28	110	1,603

Note 備註：

- The above premium rates are only applicable to clerical staff mainly working in Hong Kong without manual work. For non-clerical staff or staff not mainly working in Hong Kong, loading will be applied according to the job nature of the employee. Please feel free to contact us for enquiries.
以上保費只適用於主要在香港工作的僱員，非文職僱員或有關僱員不是主要於香港工作則須另繳附加保費，如有需要，歡迎隨時向我們查詢。
- Companies with 2 - 4 employees are only eligible to insure with plan 1 of "Core Life Benefit", insure with other benefit plans are not allowed.
如公司只有2至4名僱員，該公司只可投保「基本人壽保障」的等級1，投保其他保障等級恕不接受。

Eligibility 投保資格



- PRUChoice Group Life Assurance ("Policy")** provides the benefits to employees who are aged under 65 (Age Next Birthday). For optional benefits, the maximum entry age is 54 years old (Age Next Birthday) whilst the renewal age is up to 64 years old (Age Next Birthday).
保誠精選「團體人壽寶」（「保單」）為65歲（下次生日年齡）以下之僱員提供保障。若選擇提供額外保障，僱員的最高投保年齡為54歲（下次生日年齡），並可續保至64歲（下次生日年齡）。
- Application for this Policy is limited to the company operated in Hong Kong and all eligible employees in the company must enroll at the same time.
此保單只適合於香港營運的公司申請，而該公司所有合資格的僱員必須同時申請。
- Participating company must fulfill the minimum requirement of 5 employees. If the company has only 2 - 4 employees, application for Plan 1 of "Core Life Benefit" is allowed only.
參與的公司必須符合聘用5名或以上僱員。倘若公司只有2至4名僱員，該公司只可參加「基本人壽保障」的等級1。
- All qualified employees of the same eligibility must enroll into the plan of same group.
所有同一資格之合資格僱員必須參與同一組別之保障等級。



Major Exclusions 主要不保事項

Core Life Benefit 基本人壽保障

No Exclusion.

沒有任何不保事項。

Top-Up Life Benefit 額外人壽保障

Death caused directly or indirectly, wholly or partly by suicide or self-inflicted injuries while sane or insane during the first 12 months of member enrolling in PRUChoice Group Life Assurance.

在參加保誠精選「團體人壽寶」的首12個月內直接或間接地、全部或部分地因自殺或蓄意自殘（不論其神志正常或失常）而身故。

Other Optional Benefits 其他人壽保障

- By war, invasion, acts of foreign enemies, hostilities, act of terrorism, civil war, rebellion, participation in illegal acts, revolution, insurrection, military or usurped power, riot or civil commotion.
戰爭、入侵、外敵活動、敵對、恐怖主義活動、內戰、叛亂、參與非法活動、革命、起義、軍事或篡權行動、暴亂或民亂。
- By alcohol, narcotics or drugs unless taken as prescribed by a Registered Medical Practitioner.
服用酒精、麻醉劑或藥物，在註冊醫生處方下服用則除外。
- By suicide or self-inflicted injuries while sane or insane.
在神誌正常或失常的情況下自殺或蓄意自殘。
- While the member is engaging in underwater activities requiring breathing apparatus or racing other than on foot.
會員參與須佩戴呼吸裝備的水底活動，或非以雙腿進行的競賽。
- While the member is ascending into, descending from or traveling in any aircraft other than as a fare-paying passenger on a scheduled public air service.
在飛行器上升空、降落或乘坐飛行器，以持票乘客身分乘坐於預定班次的公共空中服務則除外。
- Pre-existing conditions.
已存在疾病。
- Critical illness within 90 days from coverage effective date except that the cause is due to an accident.
於保障生效後90天內發生的危疾，惟因意外引致除外。

For more details, please refer to the Policy.

欲知詳情，請參閱保單。



Key Risks 主要風險

Premium Adjustment Risk 保費調整風險

We have the right to change the rate at which the premium shall be calculated (a) on the policy anniversary date; and (b) on any premium due date provided the premium rate that is then being charged has been in effect for at least twelve (12) months, provided further that we notify the policyholder at least thirty-one (31) days in advance of such premium due date; and (c) when the risks being assured against under the policy have changed.

We may adjust premium rates because of several factors, such as our claims and persistency experience.

我們有權在下列日期更改計算保費的保費率：(a)保單週年日；及 (b)任何保費到期日，惟所採用的保費率必須已生效至少十二(12)個月，而本公司亦需在該保費到期日前至少三十一(31)日通知保單持有人；及 (c)保單下所保障的風險經已改變。

保費率的調整將基於不同因素，如我們的索償及續保經驗。

Non-payment of Premium Risk 欠繳保費風險

If you discontinue payment of premium, you shall not be entitled to resume payment of premium and every benefit shall terminate on the day next preceding the date on which payment of premium is discontinued. All premium paid shall be absolutely retained by us without any liability to refund.

倘若您中止繳付保費，則無權恢復繳付保費，而每項保障會於中止繳付保費日的前一日終止。所有已繳付的保費會由我們全權保留，而我們沒有任何責任退還該保費。

Termination 終止

We will terminate this Policy, including any optional benefits, when the first of these happens:

本保單（包括任何額外保障）會於下列任何情況下（以最早出現者為準）終止：

- You may terminate this Policy or a benefit under this Policy upon the Policy anniversary date by giving us thirty-one (31) days prior written notice; or
您可於保單週年日前三十一(31)日，向我們發出書面通知，以在保單週年日終止本保單或本保單下的保障；或
- We may terminate this Policy or any benefit on any Policy anniversary date, and in such event shall mail to you written notice of this intention not less than thirty-one (31) days prior to such date; or
我們可於任何保單週年日終止本保單或任何保障，並為此在保單週年日前不少於三十一(31)日，向您發出載有相關意向的書面通知；或
- You fail to pay the premium before the expiration of the grace period; or
保費於寬限期屆滿前仍未繳付；或
- Either a) the number of members; or b) the percentage of members is less than the minimum participation requirement outlined in the Policy; or
a)會員人數；或b)會員百分比少於本保單所述的參加要求下限；或
- Bankruptcy or insolvency or analogous proceedings is commenced against the policyholder.
對保單持有人不利的破產或無力償債或類似程序開始當日。

Inflation Risk 通脹風險

How does inflation affect the value of your Policy?

通脹如何影響您的保單之價值？

We expect the cost of living to rise in the future because of inflation. That means the Policy you take out today will not have the same purchasing power in the future, even if the Policy offers increasing benefit intended to offset inflation.

我們預期通脹將引致未來生活費用上升，意指您現時投保的保單所提供的保障於將來不會有相同的購買力（即使該保單提供遞增保障以抵消通脹）。

Commercial Insurance 商業保險

Besides group medical insurance and group life assurance, you should have the need to protect your business with general insurance. Riding on the advantage of being a provider for group insurance and general insurance, Prudential is proud of presenting the following products to you.

除了團體醫療保險及團體人壽保險外，相信您亦需要為您的業務購買一般保險。作為一個團體保險及一般保險的服務提供者，保誠誠意為您提供以下產品。

Shop Insurance – PRUChoice Shop

店舖保險計劃 – 保誠精選「商舖寶」

To run a business in Hong Kong successfully is challenging. Shop owners need to protect their own business from misfortune such as fire, burglary and water damage. To relieve shop owners from worrying about unexpected accidents, Prudential introduces PRUChoice Shop to shop owners. With the full-range “All Risks” protection of PRUChoice Shop, shop owners can concentrate on the business with peace of mind. The protection of PRUChoice Shop includes shop contents, sample and trade stocks, business interruption, money, personal accident, public liability and employees’ compensation (optional).

要在香港成功地管理好店舖，絕非易事。店主們要細心地為店舖作好妥善的保險安排，以防備因火災、盜竊、水浸等意外所帶來的損失。

保誠精選「商舖寶」店舖保險計劃承保範圍非常廣泛，在本計劃的「全險」保障下，店主們可以安枕無憂，專心發展業務。**保誠精選「商舖寶」**保障包括店舖設備、貨辦及存貨、營業中斷、金錢損失、人身意外、公眾責任及可額外投保的僱員補償保障。

Small Office Insurance – PRUChoice Office

辦公室保險計劃 – 保誠精選「興業寶」

PRUChoice Office is a comprehensive insurance programme that has been tailor-made to the needs of the medium to small sized business in Hong Kong. With its full-range “All Risks” protection, business owners can manage their business well without having to worry about any unexpected misfortune such as fire, theft, burglary and water damage. The protection of PRUChoice Office includes office contents, business interruption, money, personal accident, public liability and employees’ compensation (optional).

為提供本港中、小型企業一項至周全的保障計劃，保誠誠意推出**保誠精選「興業寶」**辦公室保險計劃。此計劃承保範圍非常廣泛，包括火災、搶劫、盜竊、水浸等。在本計劃的「全險」保障下，營商人士可以安枕無憂，專心發展業務。**保誠精選「興業寶」**保障包括辦公室設備、營業中斷、金錢損失、人身意外、公眾責任及可額外投保的僱員補償保障。

Personal Insurance 個人保險

Like other employers, you are paying more attention to your employees’ individual needs. This does not only promote sense of belonging in working place, but also recognises you as a caring employer to attract more talents. Why not let Prudential introduce a suite of personal insurance as follows to your employees now?

與其他僱主一樣，您必定也時刻關心僱員的需要，從而吸引更多人才，及增加僱員對公司的歸屬感及形象。何不讓保誠為您的僱員推介以下的個人保障？

- PRUChoice Card Protection Plus 保誠精選「失卡寶」
- PRUChoice China Accidental Emergency Medical 保誠精選「中國意外急救」
- PRUChoice China Protection 保誠精選「中國安心寶」
- PRUChoice Clinic 保誠精選「診療寶」
- PRUChoice Cruise Travel 保誠精選「郵輪旅遊樂」
- PRUChoice Golfers 保誠精選「高球樂」
- PRUChoice HealthCare 保誠精選「康療寶」
- PRUChoice HealthCheck 保誠精選「康檢寶」
- PRUChoice HealthCheck Deluxe 保誠精選「尊尚康檢寶」
- PRUChoice Home 保誠精選「家居寶」
- PRUChoice Home Deluxe 保誠精選「名家寶」
- PRUChoice Home Landlord 保誠精選「業主寶」
- PRUChoice Maid 保誠精選「僱傭寶」
- PRUChoice Medical 保誠精選「醫療寶」
- PRUChoice MediExtra 保誠精選「健康寶」
- PRUChoice Motor 保誠精選「駕駛寶」
- PRUChoice Personal Accident 保誠精選「安健寶」
- PRUChoice Personal Accident Plus 保誠精選「倍安寶」
- PRUChoice Travel 保誠精選「旅遊樂」
- PRUChoice Travel Overseas Study 保誠精選「海外留學寶」
- PRUChoice Travel Working Holiday 保誠精選「工作假期寶」
- PRUChoice BMX (Building Management Xtra) 保誠精選「樓宇寶」
- PRUChoice Shop 保誠精選「商舖寶」
- PRUChoice Office 保誠精選「興業寶」
- PRUChoice Group Medical 保誠精選「團體醫療寶」
- PRUChoice Group Life 保誠精選「團體人壽寶」
- Fire Insurance 火險

To know more about our products, please call your financial consultant/ broker. 如欲查詢以上產品詳情，請聯絡您的理財顧問或經紀。

What is pruworks? 甚麼是 pruworks?

PRUWorks gives business owners, HR teams and employees a one-stop portal for easy and convenient access to insurance, employee benefits and business solutions with seamless digital experience.

PRUWorks 一站式電子平台，讓僱主、人力資源團隊和僱員透過無縫的電子體驗，簡易便捷地管理保單、享用僱員專屬優惠及企業方案。



For further information, please contact Prudential General Insurance Hong Kong Limited 如有查詢，請聯絡保誠財險有限公司

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Note: This brochure is for illustrative purpose only. Please refer to the insurance Policy for exact terms and condition.
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