



PRUDENTIAL
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PRUDENTIAL
保 誠 保 險

Listening. Understanding. Delivering.



保誠精選「安健寶」
意外

PRUChoice Personal Accident
ACCIDENT

PRUChoice Personal Accident Insurance

Accident may happen to us at any time, that we may suffer from bodily injury and unexpected financial burden such as medical expenses and loss of income. Prudential General Insurance Hong Kong Limited (“Prudential”) is pleased to offer you, **PRUChoice Personal Accident**, a comprehensive personal accident protection which you can tailor your insurance plan to fit your individual needs for facing unexpected expense when accident happens.

(Applicable on or after 7 July, 2023)



Special Features

- 1 Worldwide personal accident protection where terrorist attack is covered.
- 2 Accidental Death and Permanent Disablement benefit is payable in addition to any amount already paid as Temporary Disablement or Accidental Medical Expenses.
- 3 Accidental Medical Expenses^ including outpatient and inpatient, chiropractor, physiotherapy, occupational treatment expenses are covered up to 104 weeks from the accident including treatment by a bonesetter, Chinese medication and treatment of acupuncture in Hong Kong.
- 4 Double Indemnity Benefit which provides double Accidental Death and Permanent Disablement benefit in case of an accident occurs whilst driving or traveling in a private car or a public common carrier as a fare-paying passenger.
- 5 Home Assistance, Rehabilitation Services and Medical Appliance Subsidy up to HK\$300,000 if you suffer severe permanent disablement from an accident.
- 6 Temporary Disablement benefit^ is payable up to 104 weeks from the accident, no matter total or partial disablement, commencing from the 3rd day of the temporary disablement.
- 7 Hospital Cash benefit up to HK\$1,000 per day for a maximum of 104 weeks of hospitalisation from the accident.
- 8 Popular activities such as bungee jumping, hang-gliding (exclude gliding via glider), hot-air ballooning, parachuting, sky-diving, scuba diving and skiing are fully covered.
- 9 No Claim Bonus of sum insured of Accidental Death and Permanent Disablement will be provided upon the anniversary date of policy if no claim is payable or made during the preceding policy year up to 5 consecutive renewals with maximum HK\$500,000 in aggregate.
- 10 Family discount will be offered if you insure with your spouse and/ or children.

^ Subject to a waiting period

Covered Sports and Activities List



Common sports and activities are covered# under **PRUChoice Personal Accident**, below is a list of examples that we are covering:

- Skiing
- Water Skiing/ Wakeboarding
- Windsurfing
- Snorkeling
- Banana Boat
- Hot-air Ballooning
- Sky-Diving
- Climbing/ Rock Climbing
- Bungee Jumping
- Horse Riding or Tracking
- Go-karting
- Motorcycling
- Snowboarding
- Surfing
- Jet-skiing
- Scuba Diving (not more than 45 metre depth)
- Parasailing
- Parachuting
- Zorbing/ Hydro Zorbing
- Trekking
- Ziplining/ Jungle Flight
- Marathon/ Triathlon
- Cross-harbour Swimming

Subject to the terms and conditions of the policy provision. In addition, sports and activities that are covered should not be taken in a professional capacity or on a competitive basis. Covered sports and activities are not limited to those mentioned in the list above. If you would like to check whether we will cover a particular sport or activity, please call us or your financial consultant or broker.

Insurance Cover at a Glance



I. Accidental Death and Permanent Disablement

If an insured person sustains bodily injury by an 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 in accordance with the percentage specified in the Scale of Benefits.

Double Indemnity Benefit

The Accidental Death and Permanent Disablement benefit payable will be doubled up to a maximum total amount of HK\$1,000,000 in any one period of insurance in the event that the accident occurs while the insured person is driving or traveling in a private car or riding as a fare-paying passenger in a public common carrier such as bus, coach, MTR, train, tram, taxi, ferry, etc.

Home Assistance, Rehabilitation Services and Medical Appliance Subsidy

If an insured person suffers from permanent disablement by an accident and provided that 50% or above of the Sum Insured under Section I – Accidental Death and Permanent Disablement is payable, a subsidy equivalent to 10% of the Sum Insured under Section I – Accidental Death and Permanent Disablement or HK\$300,000, whichever is less, will be payable for the cost of purchasing medical appliance, installing required equipment at home (e.g. handle installation or washroom modification), and the cost of physical fitness treatments or training classes under the recommendation of doctor.

Burial Expenses

In case of accidental death, reimburse burial or cremation expenses up to HK\$30,000.

II. Temporary Disablement

If an insured person suffers from temporary total or partial disablement as a result of an accident, that becomes unable to attend to or follow his/ her occupation, business or pursuits for more than 2 consecutive days, a weekly benefit will be payable commencing from the 3rd day of temporary disablement up to a period of 104 weeks.

Temporary Disablement benefit is subject to a waiting period, which is the first 5 days from the effective date of this policy. No benefit will be payable for any bodily injury occurred during the waiting period.

(When the benefit under Section I – Accidental Death and Permanent Disablement becomes payable, benefits of Section II – Temporary Disablement shall cease to be paid for the same bodily injury.)

III. Accidental Medical Expenses

In the event that an insured person has to receive medical or surgical treatment for bodily injuries resulting from an accident, the actual medical hospital, surgical, clinical, chiropractor, physiotherapy, occupational treatment expenses necessarily and reasonably incurred within 104 weeks can be reimbursed, subject to the sum insured selected under this Section.

Treatment by a bonesetter, Chinese medication and treatment expenses occur in Hong Kong including Chinese medicine and acupuncture are covered subject to a daily limit of HK\$250 and up to HK\$3,000 per year.

Companion Bed

If an insured person sustains bodily injury by an accident at the age below 18 or at the age of 65 or above and confines in a hospital for medical treatment, cost of companion bed is payable up to HK\$250 per day and HK\$5,000 per year.

Accidental Medical Expenses benefit is subject to a waiting period, which is the first 5 days from the effective date of this policy. No benefit will be payable for any bodily injury occurred during the waiting period.

IV. Hospital Cash

Daily hospital cash benefit will be payable from the 3rd day of confinement if the insured person is necessarily hospitalised for more than 2 consecutive days due to bodily injury caused by an accident, up to a period of 104 weeks from the date of accident.

V. 24 Hours Emergency Assistance Services

PRUChoice Personal Accident provides 24 hours assistance services with unlimited cover for worldwide emergency medical evacuation and repatriation.



Classification of Occupations

Class 1

Professions and occupations involving mainly indoor work and of non-manual and non-hazardous nature, such as accountant, bank teller, disciplinary force – clerical work, lawyer and librarian, or age of 18 or above local full-time student, unemployed and retiree.

Class 2

Professions and occupations requiring outdoor work or occasional manual work or use of light tools or machines of non-hazardous nature, such as bonesetter, disciplinary force – unarmed activities, hair stylist, nurse, insurance agent, housewife, photographer, tour guide, waiter or waitress, or overseas student (regardless of age).

Class 3

Professions and occupations of skillful or semi-skillful nature but not using heavy and hazardous machines, such as ambulance driver, bell boy, life guard, taxi driver and van/ lorry driver – in HK only.

Class 4

Professions and occupations involving mainly manual work or using heavy machines, such as disciplinary force – armed activities, stone grinder, street cleaner, truck driver and van/ lorry driver – in HK & China.

Class Junior

Age of 15 days – age of 17 unmarried local full-time student.

If you are not sure about the class of your current occupation, please contact Prudential or visit www.prudential.com.hk for inquiry.



Age Limits

Age limits at entry	15 days – age of 70
Not renewable after	age of 75



Table of Premium

Benefits	Premium Rate and Sum Insured (HK\$) Per Insured Person Per Year				
	Class 1	Class 2	Class 3	Class 4	Class Junior
I. Accidental Death and Permanent Disablement	0.10%	0.15%	0.23%	0.31%	0.11%
	Minimum Sum Insured : • \$780,000 Maximum Sum Insured : • Occupation Class 1 – 4: 5 times of annual salary unless specify below. • For age of 18 or above local full-time student, unemployed, retiree, housewife, overseas student (regardless of age), age of 71 or above and Class Junior: \$1,000,000.				
II. Temporary Disablement	25.00%	38.00%	63.00%	70.00%	–
(a) Temporary Total Disablement	Maximum Sum Insured of Weekly Benefit: 0.5% of Sum Insured under Section I (Accidental Death and Permanent Disablement) Maximum Weekly Benefit:				–
	5,000	3,000	2,000	1,000	–
	<ul style="list-style-type: none"> Section II – Temporary Disablement is not applicable to housewife, volunteer, unemployed, retiree and Class Junior. For self-employed person of all classes, the maximum benefit insurable is 60% of the maximum weekly benefit shown in Section II – Temporary Disablement. Renewal of Section II – Temporary Disablement will not be invited if the insured person is unemployed. 				–
(b) Temporary Partial Disablement	Maximum Sum Insured of Weekly Benefit: 25% of the Weekly Benefit of Section II (a)				–
III. Accidental Medical Expenses	Inclusive of treatment by a bonesetter, Chinese medication and treatment expenses occurs in Hong Kong including Chinese medicine and acupuncture up to HK\$250 per day and up to \$3,000 per year				
Sum Insured per year					
\$10,001 – \$20,000	6.06%	6.79%	9.65%	17.54%	5.08%
\$20,001 – \$30,000	5.00%	5.66%	8.04%	–	4.24%
\$30,001 – \$40,000	4.68%	5.30%	–	–	–
\$40,001 – \$50,000	4.38%	–	–	–	–
	Maximum Sum Insured: For age of 71 or above and overseas student (regardless of age): \$30,000 per year.				
Applicable to II. & III.:	II. Temporary Disablement and III. Accidental Medical Expenses benefits are subject to a waiting period, which is the first 5 days from the effective date of this policy. No benefit will be payable for any bodily injury occurred during the waiting period.				
IV. Hospital Cash					
Sum Insured per day: \$500 – \$1,000	56.00%	75.00%	96.00%	138.00%	–
V. 24 Hours Emergency Assistance Services	Unlimited Cover of Medical Evacuation and Repatriation				

- Notes: • Please contact Prudential for underwriting for sum insured exceed above.
 • The minimum non-refundable premium for every period of insurance is \$500 per Policy, or any amount which will be specified in the Policy, Schedule and Endorsement.

Insuring Example		Occupation: Banking Officer, Age: 30, Occupation Class: Class 1		
Benefits	Sum Insured (HK\$)	Premium Rate	Premium (HK\$) (Sum Insured x Premium Rate)	
I. Accidental Death and Permanent Disablement	780,000	0.10%	780 (\$780,000 x 0.10%)	
II. Temporary Disablement	3,900 (\$780,000 x 0.5%)	25.00%	975 (\$3,900 x 25.00%)	
III. Accidental Medical Expenses	20,000	6.06%	1,212 (\$20,000 x 6.06%)	
			Total Premium: (For Monthly Premium Payment by Credit Card or Autopay, the monthly installment amount is equal to: Annual Premium x 0.0892)	
			2,967 (Annual) 265 (Monthly)	



No Claim Bonus

In the event of no claim being made, reported or arising under the Policy during the preceding period of insurance, upon the anniversary date of the Policy, a no claim bonus which is equivalent to 5% of the latest sum insured (excluding any no claim bonus earned from Prudential or transferred from another insurance company under the Section I – Accidental Death and Permanent Disablement will be granted in a form of increase of sum insured for up to 5 consecutive renewals, subject to the total no claim bonus not more than HK\$500,000 in aggregate for each insured person.



Transfer of No Claim Bonus

If you are currently entitled to no claim bonus under personal accident insurance with another insurance company, you can transfer the no claim bonus to your new application of **PRUChoice** Personal Accident. Simply present us the renewal notice issued by your existing insurance company, the benefit of Section I – Accidental Death and Permanent Disablement of **PRUChoice** Personal Accident will be increased by the amount of no claim bonus you have accumulated as per the renewal notice for free up to HK\$100,000.



Family Discount

If you insure together with your spouse, or unmarried children age of 15 days – 17 in full-time education, an extra 10% discount will be given for all insured persons under the same Policy. This discount will also be applicable to your unmarried children if they are full-time students age of 18 or above but below 23, provided that separate **PRUChoice** Personal Accident application(s) is/ are submitted at the same time.



Major Exclusions

The following is a summary of the major exclusions to **PRUChoice** Personal Accident Insurance. Please refer to the Policy for complete details.

- Any benefits under II. Temporary Disablement and III. Accidental Medical Expenses arising from the bodily injury occurred during the waiting period which is the first 5 days from the effective date of this policy
- 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 passengers, acts of war, or engaging in hazardous activities
- Any claims arising from COVID-19 or epidemic/pandemic, except for V. 24 Hours Emergency Assistance Services

保誠精選「安健寶」人身意外保障計劃

突如其來的意外，不但為我們帶來身體損傷，隨之而來的是難以估計的財政負擔，如醫療費用及喪失收入。有見及此，保誠財險有限公司（以下簡稱「保誠」）誠意為您提供保誠精選「安健寶」人身意外保障計劃，為您的個人需要度身打造全面的意外保障，助您面對意外所帶來的突發開支。

(2023年7月7日或之後適用)



計劃特點

- 1 全球性人身意外保障，恐怖主義襲擊均受到保障。
- 2 在處理「意外死亡及永久性傷殘」保障的索償時，將不扣除任何「暫時喪失工作能力」或「意外醫療費用」已獲得之賠償。
- 3 「意外醫療費用」保障[^]的賠償期由意外日起計最長可達104週，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。
- 4 駕駛或乘坐私家車輛或以支付票價乘客身份搭乘公共交通工具時遇上意外，我們將就「意外死亡及永久性傷殘」保障提供「雙倍利益賠償」。
- 5 若因意外導致嚴重的永久性傷殘，我們將提供「家居康復服務及醫療器材資助」保障，最高可達港幣\$300,000。
- 6 「暫時喪失工作能力」保障[^]的賠償期由意外日起計最長可達104週，保障涵蓋完全及部份喪失工作能力，賠償由暫時喪失工作能力後第3天起計算。
- 7 若因意外而需住院接受治療，「住院現金」保障最高可達每日港幣\$1,000，賠償期由意外日起計最長可達104週。
- 8 一些受歡迎的運動，如吊索跳、懸掛式滑翔活動（以滑翔機進行的各式滑翔除外）、熱氣球、降傘、空中漫遊、水肺潛水及滑雪等，均獲十足保障。
- 9 如在保險期間無任何索償記錄，您可於下一保單年度獲贈「意外死亡及永久性傷殘」保障投保額的無索償記錄優惠，最多可在連續5次續保內獲贈此優惠，累積最高可達港幣\$500,000。
- 10 與配偶及/或子女同時投保可享家庭折扣優惠。



受保障的運動及活動列表

保誠精選「安健寶」覆蓋一般運動及活動[#]，以下為一些受保例子：

- 滑雪
- 滑水/滑木板
- 滑浪風帆
- 浮潛
- 水上香蕉船
- 熱氣球飛行
- 空中漫遊
- 攀山/攀石
- 吊索跳
- 騎馬或騎馬踱步
- 高卡車
- 騎電單車
- 滑雪板
- 滑浪
- 乘坐水上電單車
- 水肺潛水（不深於45米）
- 以快艇拉動的降傘
- 降傘
- 太空球/大汽球（有人在內移動）
- 高山遠足
- 滑索/叢林飛行
- 馬拉松/三項鐵人
- 渡海泳

[^]受等候期約束

[#] 須受保單條款及細節所限。另外，受保運動及活動須以非專業運動形式，或在非競爭情況下參與。受保運動及活動並不限於上述所列，如欲查詢某一類別的運動或活動是否受保，請致電本公司或您的理財顧問或經紀。

保障一覽表



I. 意外死亡及永久性傷殘

若受保人因意外事故導致身體受傷，並因此在意外發生後12個曆月內不幸死亡或永久性傷殘，我們將根據保障賠償表所列之百分率作出賠償。

雙倍利益賠償

若受保人在駕駛或乘坐任何私家車輛或以支付票價乘客身份搭乘任何公共交通工具（如巴士、旅遊巴士、地下鐵路、火車、電車、的士、渡輪等等）時發生意外，將可獲雙倍的「意外死亡及永久性傷殘」保障賠償。在任何一個保險期間可獲得的雙倍利益賠償總額最高可達港幣\$1,000,000。

家居康復服務及醫療器材資助

若受保人因意外導致永久性傷殘而獲得項目I – 「意外死亡及永久性傷殘」保障投保額的50%或以上的賠償，我們將提供相等於項目I – 「意外死亡及永久性傷殘」保障投保額的10%或港幣\$300,000（以較低者為準）的資助，用以補助受保人在醫生建議下所需購買的醫療器材、家居設施（如加設扶手或改裝浴室）安裝費用，或參加體能鍛鍊療程或課程的費用。

殮葬費用

若因意外死亡，將支付殮葬費用，最高達港幣\$30,000。

II. 暫時喪失工作能力

若受保人因遭遇意外，暫時喪失全部或部份工作能力，以致未能如常處理業務或工作超逾連續2天，由暫時喪失工作能力第3天起，將可獲發每週保障賠償。賠償期由暫時喪失工作能力日起計最長可達104週。

暫時喪失工作能力保障於等候期，即保單生效日起計首5天期間發生的任何身體損傷不會獲得賠償。

（當本公司須根據項目I – 「意外死亡及永久性傷殘」保障支付賠償，本公司將停止根據項目II – 「暫時喪失工作能力」保障就同一身體損傷作出賠償。）

III. 意外醫療費用

如受保人因意外導致身體受傷，而需接受醫療診治，我們將根據本項目之投保額，支付必須及合理之醫療住院、手術、門診、脊醫、物理治療及職業治療費用，賠償期由意外日起計最長為104週。

意外醫療費用保障於等候期，即保單生效日起計首5天期間發生的任何身體損傷不會獲得賠償。

在香港接受跌打及中醫治療包括中草藥及針灸均受保障，每日最高港幣\$250，每年以港幣\$3,000為上限。

住院陪床

若受保人在發生意外時年齡為18歲以下或65歲或以上，並因意外導致身體受傷而住院接受治療，將支付陪床費用最高可達每日港幣\$250，每年以港幣\$5,000為上限。

IV. 住院現金

若受保人因意外導致身體受傷，而住院接受治療超逾連續2天，由第3天起支付每日住院現金，賠償期由意外日起計最長可達104週。

V. 24小時緊急支援服務

保誠精選「安健寶」提供24小時緊急支援服務，享有無限額之全球緊急醫療救援及護送保障。

職業分類



第一類

主要從事室內、非體力勞動及非危險性的工作，如會計員、銀行出納員、紀律部隊 – 文書工作、律師、圖書館員、18歲或以上的本地全日制學生、非在職人士或退休人士等。

第二類

須外出或間歇作輕度體力勞動或使用輕型機械的非危險性工作，如跌打醫師、非持械紀律部隊、髮型師、護士、保險公司營業員、家庭主婦、攝影師、導遊、侍應生或海外留學生（不論任何年齡）等。

第三類

從事技術性或半技術性職務，但毋須使用重型及危險機械，如救護車司機、酒店服務生、救生員、的士司機及客貨車/貨車司機 – 只限香港等。

第四類

須體力勞動及使用重型機械的工作，如持械紀律部隊、磨石打磨工人、街道清潔工人及客貨車/貨車司機 – 在香港及中國等。

青苗組

年齡為15日至17歲的未婚及本地全日制學生。

如您未能確定所屬職業類別，可向保誠查詢或瀏覽 www.prudential.com.hk。

年齡限制



投保年齡	15日 – 70歲
在此年齡後恕不續保	75歲

保費表



保障項目	每位受保人每年保費率及投保額(港幣\$)				
職業類別	第一類	第二類	第三類	第四類	青苗組
I. 意外死亡及永久性傷殘	0.10%	0.15%	0.23%	0.31%	0.11%
	最低投保額：• \$780,000 最高投保額：• 職業第一類至第四類：5倍年薪，以下另作說明則除外。 • 18歲或以上的本地全日制學生、非在職人士、退休人士、家庭主婦、海外留學生（不論任何年齡）、71歲或以上人士及青苗組：\$1,000,000。				
II. 暫時喪失工作能力	25.00%	38.00%	63.00%	70.00%	—
(a) 暫時喪失全部工作能力	每週保障最高投保額：項目I – 「意外死亡及永久性傷殘」保障投保額的0.5%				—
	每週保障最高投保額：				—
	5,000	3,000	2,000	1,000	—
	• 項目II – 「暫時喪失工作能力」保障，不適用於家庭主婦、義工、非在職人士、退休人士及青苗組。 • 任何職業類別的自僱人士，項目II – 「暫時喪失工作能力」保障的最高保障額為上表所列的60%。 • 受保人士若非在職人士，將不獲繼續保項目II – 「暫時喪失工作能力」保障。				
(b) 暫時喪失部份工作能力	每週保障最高投保額：項目II(a) – 「暫時喪失全部工作能力」保障投保額的25%				—
III. 意外醫療費用	包括在香港接受跌打及中醫治療（包括中草藥及針灸）的費用，每日最高\$250，每年以\$3,000為上限				
每年投保額：					
\$10,001 – \$20,000	6.06%	6.79%	9.65%	17.54%	5.08%
\$20,001 – \$30,000	5.00%	5.66%	8.04%	—	4.24%
\$30,001 – \$40,000	4.68%	5.30%	—	—	—
\$40,001 – \$50,000	4.38%	—	—	—	—
	最高投保額：71歲或以上人士及海外留學生（不論任何年齡）：每年\$30,000。				
適用於II. 及 III.:	II. 暫時喪失工作能力保障項目及III. 意外醫療費用保障項目於等候期，即保單生效日起計首5天期間發生的任何身體損傷不會獲得賠償。				
IV. 住院現金					
每日投保額： \$500 – \$1,000	56.00%	75.00%	96.00%	138.00%	—
V. 24小時緊急支援服務	無限額的醫療救援及護送服務				

註：• 如需要提高投保額，請與本公司聯絡以作個別核保。
• 每份保單保險期之最低及不可退回付款額為港幣\$500，或在保單/任何承保表/背書條文中另有註明的金額。

投保例子 職業：銀行主任 年齡：30歲 職業分類：第一類

保障項目	投保額(港幣\$)	保費率	保費(港幣\$) (投保額 x 保費率)
I. 意外死亡及永久性傷殘	780,000	0.10%	780 (\$780,000 x 0.10%)
II. 暫時喪失工作能力	3,900 (\$780,000 x 0.5%)	25.00%	975 (\$3,900 x 25.00%)
III. 意外醫療費用	20,000	6.06%	1,212 (\$20,000 x 6.06%)
		總保費：	2,967(年繳)
		(若每月以信用卡或自動轉賬形式繳費，每月保費為：年繳保費x 0.0892)	265(月繳)

無索償記錄優惠



如在保險期間無任何索償記錄，您可於下一年度續保時，獲贈無索償記錄優惠；透過此優惠，您可獲贈額外投保額，其金額相等於最新投保額（不包括在「意外死亡及永久性傷殘」保障中於本公司獲得或從另一間保險公司轉移的無索償記錄優惠）的5%；每名受保人最多可在連續5個續保年份內獲贈此優惠，惟所累積的無索償記錄優惠總額不能超過港幣\$500,000。



轉移無索償記錄優惠

如您現於另一間保險公司投保人身意外保障，並同時已享有無索償記錄優惠，當將保障轉至投保保誠精選「安健寶」時，只要您出示現有保險公司所發出的續保通知書，我們會根據續保通知書上所示，將已累積的無索償記錄優惠免費加至您在保誠精選「安健寶」的項目I – 「意外死亡及永久性傷殘」保障中，惟每名受保人最高可轉移的無索償記錄優惠不能超過港幣\$100,000。



家人同保額外折扣

如與配偶，或年齡為15日至17歲未婚及全日制學生的子女同時投保，於同一保單內的所有受保人，均可獲額外9折保費優惠。若您的未婚子女為年滿18歲而又未超過23歲的全日制學生，以獨立保單形式同時投保保誠精選「安健寶」，亦可享有此折扣優惠。



主要不保事項

下列只為保誠精選「安健寶」主要不保事項的概略，請參閱保單內所列明的詳細內容。

- II. 暫時喪失工作能力保障項目及III. 意外醫療費用保障項目於等候期，即保單生效日起計首5天期間發生的任何身體損傷
- 任何在保單生效日期前驗明的傷勢、疾病、蓄意自傷身體、刑事行為、濫用酒精或藥物、懷孕或與生育有關之治療、以支付票價乘客以外身份參與飛行活動、戰爭、參與危險活動
- 因新冠肺炎或流行病或大流行病引致的任何賠償，惟V. 二十四小時緊急支援服務除外



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Section I – Accidental Death and Permanent Disablement : Scale of Benefits 項目I – 「意外死亡及永久性傷殘」：保障賠償表

In the event of an accident causing 因意外而引致的	% of the Sum Insured selected under Section I – Accidental Death and Permanent Disablement 賠償金額為項目I – 「意外死亡及永久性傷殘」投保額之百分率
A. Death 死亡	100%
B. Permanent Disablement 永久性傷殘	
1. Total Permanent Disablement 完全永久傷殘	100%
2. Total and permanent loss of sight (including perception of light) in one or both eyes 一隻或雙眼完全及永久喪失視力 (包括對光線的感覺)	100%
3. Total loss by physical severance or total and permanent loss of use of: 完全斷離以下身體部份或完全及永久喪失其活動能力：	
(a) one or two limbs 一肢或兩肢	100%
(b) one or both hands 一隻手或雙手	100%
(c) arm above the elbow 手肘以上的手臂	100%
(d) arm at or below the elbow 於手肘或以下的手臂	100%
(e) leg above the knee 膝蓋以上的腿	100%
(f) leg at or below the knee 於膝蓋或以下的腿	100%
4. Permanent and Incurable Insanity 永久及無法治療的精神錯亂	100%
5. Total and permanent loss of sight in one eye (except perception of light) 完全及永久喪失一隻眼的視力 (但對光線仍有感覺)	50%
6. Total loss by physical severance or total and permanent loss of use of: 完全斷離以下身體部份或完全及永久喪失其活動能力：	
(a) thumb and four fingers of one hand 一隻手之拇指及四隻手指	50%
(b) four fingers of one hand 一隻手之四隻手指	40%
(c) thumb (both phalanges) 拇指 (兩節指骨)	25%
(d) thumb (one phalanx) 拇指 (一節指骨)	10%
(e) index finger (three phalanges) 食指 (三節指骨)	15%

(f) index finger (two phalanges) 食指 (兩節指骨)	8%
(g) index finger (one phalanx) 食指 (一節指骨)	4%
(h) middle finger (three phalanges) 中指 (三節指骨)	10%
(i) middle finger (two phalanges) 中指 (兩節指骨)	4%
(j) middle finger (one phalanx) 中指 (一節指骨)	2%
(k) ring finger (three phalanges) 無名指 (三節指骨)	8%
(l) ring finger (two phalanges) 無名指 (兩節指骨)	4%
(m) ring finger (one phalanx) 無名指 (一節指骨)	2%
(n) little finger (three phalanges) 尾指 (三節指骨)	6%
(o) little finger (two phalanges) 尾指 (兩節指骨)	3%
(p) little finger (one phalanx) 尾指 (一節指骨)	2%
(q) all toes of one foot 一隻腳的所有足趾	17%
(r) great toe (two phalanges) 大足趾 (兩節趾骨)	5%
(s) great toe (one phalanx) 大足趾 (一節趾骨)	2%
(t) any other toe 其餘任何足趾	3%
7. A Second Degree Burn or A Third Degree Burn: 達第二級燒傷或第三級燒傷：	
(a) on 45% or more of body surface 身體表面有45%或以上面積被燒傷	100%
(b) on 27% or more of body surface 身體表面有27%或以上面積被燒傷	60%
(c) on 18% or more of body surface 身體表面有18%或以上面積被燒傷	50%
(d) on 9% or more of body surface 身體表面有9%或以上面積被燒傷	30%
(e) on 4.5% or more of body surface 身體表面有4.5%或以上面積被燒傷	20%
8. Total and permanent loss of: 完全及永久喪失：	
(a) hearing in both ears 雙耳的聽覺	75%
(b) hearing in one ear 單耳的聽覺	15%
(c) speech 語言能力	50%
9. For any permanent partial disablement not specified above other than loss of tooth, loss of sense of taste or smell, the percentage of the sum insured will be determined at Prudential's absolute discretion without regard to the insured person's occupation and which shall not be inconsistent with the foregoing. 除喪失牙齒、味覺及嗅覺外，任何未列明之永久性部份傷殘，保誠擁有絕對決定權釐定百分率，惟受保人之職業並不在考慮之內，而且評估結果亦不能與上述出現不協調情況。	

Comprehensive Products to Cater for Your Needs

Prudential General Insurance Hong Kong Limited takes care of your everyday needs by providing a comprehensive range of products, including:

- PRUChoice Card Protection Plus
- PRUChoice China Protection
- PRUChoice Clinic
- PRUChoice Cruise Travel
- PRUChoice Golfers
- PRUChoice HealthCare
- PRUChoice HealthCheck
- PRUChoice Home
- PRUChoice Home Décor
- PRUChoice Home Deluxe
- PRUChoice Home Landlord
- PRUChoice Hong Kong Study Care
- PRUChoice Maid
- PRUChoice Maid – Post-natal Carer Plan
- PRUChoice Motor
- PRUChoice Furkid Care
- PRUChoice Personal Accident
- PRUChoice Personal Accident Plus
- PRUChoice Relocation Care
- PRUChoice Travel
- PRUChoice Travel Overseas Study
- PRUChoice Travel Working Holiday
- PRUChoice Shop
- PRUChoice Office
- PRUChoice Group Medical
- PRUChoice Group Life
- Fire Insurance

and many other insurance products. To know more about our products, just call us or your financial consultant/ broker.

產品服務 全面周到

保誠財險有限公司為您提供以下一系列的保險服務，全面保障您的每一天。

- 保誠精選「失卡寶」
- 保誠精選「中國安心寶」
- 保誠精選「診療寶」
- 保誠精選「郵輪旅遊樂」
- 保誠精選「高球樂」
- 保誠精選「康療寶」
- 保誠精選「康檢寶」
- 保誠精選「家居寶」
- 保誠精選「家居裝修寶」
- 保誠精選「名家寶」
- 保誠精選「業主寶」
- 保誠精選「來港尚學寶」
- 保誠精選「僱傭寶」
- 保誠精選「僱傭寶」 – 陪月員計劃
- 保誠精選「駕駛寶」
- 保誠精選「寵愛寶」
- 保誠精選「安健寶」
- 保誠精選「倍安寶」
- 保誠精選「移居寶」
- 保誠精選「旅遊樂」
- 保誠精選「海外留學寶」
- 保誠精選「工作假期寶」
- 保誠精選「商舖寶」
- 保誠精選「興業寶」
- 保誠精選「團體醫療寶」
- 保誠精選「團體人壽寶」
- 火險

及其他各類的保險服務。如欲查詢以上保險服務詳情，請致電本公司或您的理財顧問/經紀。

For further information, please go to:
<https://www.prudential.com.hk/en/contact>
 如有查詢，請瀏覽以下網址：
<https://www.prudential.com.hk/tc/contact>

www.prudential.com.hk

Note: 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.

註：此小冊子只作參考之用，不能作為保誠財險有限公司（「保誠」）與任何人士或團體所訂立之任何合約或合約之任何部份，有關本保險之其他詳情及條款及條件，請參閱保單。如有需要，保誠樂意提供保單樣本以供閣下參考。

所有中文簡譯，如與英文有異，概以英文為準。



Application Form for
PRUChoice
Personal Accident Insurance
保誠精選「安健寶」
人身意外保障計劃
申請表

Applicable on or after 7 July, 2023
2023年7月7日或之後適用

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

如有查詢，請瀏覽以下網址：
<https://www.prudential.com.hk/tc/contact>

PRUChoice Personal Accident Insurance 保誠精選「安健寶」人身意外保障計劃

Details of Applicant 申請人詳情 (Please complete in BLOCK LETTERS 請用英文正楷填寫)

Applicant 申請人	<input type="checkbox"/> One of Insured Person(s) 其中一位受保人	<input type="checkbox"/> Contact Person 聯絡人	Gender 性別	<input type="checkbox"/> Female 女	<input type="checkbox"/> Male 男
Surname 姓			Given Name 名		
HKID or Passport No. 香港身份證或護照號碼			Date of Birth (dd/ mm/ yy) 出生日期 (日/ 月/ 年)		
Occupation and Title 職業及職銜			Marital Status 婚姻狀況		
Height (cm/ feet) 身高(厘米/ 尺)			Weight (kg/ lb) 體重(公斤/ 磅)		
Home Tel No. 住宅電話號碼			Mobile No. 流動電話號碼 (Policy number will be sent to you via SMS 保單號碼將會透過短訊傳送給您)		
Email Address 電郵地址 (Upon the issuance of the Policy, eDocument will be activated immediately, the hard copies of policy documents and renewal documents issued thereafter will no longer be mailed to you. Please register myPrudential – General Insurance account to access those aforesaid documents. Whenever a notification email is sent to your designated email address, you are deemed to have received the corresponding new eDocument. 保單簽發後，電子文件便會立即啟用，日後發出之保單及續保文件將不會再郵寄列印本給您。您必須有myPrudential – 一般保險賬戶，去查閱上述的文件。每當提示電郵已經發送到您指定的電郵地址，您將被視為已收有關的最新電子文件。)			Scan QR code to view eDocument Guide 掃描二維碼參閱電子文件指南 		
Correspondence Address 通訊地址					
Flat/ Room 室	Floor 樓	Block 座			
Building/ Estate 大廈/ 屋苑					
Street/ Road & District Area 街道及地區					
<input type="checkbox"/> HK 香港 <input type="checkbox"/> KLN 九龍 <input type="checkbox"/> NT 新界					

Details of Persons to be Covered 受保人詳情

Spouse aged 70 or below and all unmarried children aged between 15 days and 17 in full-time education can be included in this application. If you have more than 2 children, please provide details on a separate sheet.
此申請可包括閣下70歲或以下的配偶及年齡介乎15日至17歲未婚而就讀全日制學校的子女。如閣下有超過兩名子女，請另紙填寫。

Relationship with Applicant 與申請人關係	Spouse 配偶	Child (1) 子女 (1)	Child (2) 子女 (2)
Surname 姓			
Given Name 名			
Gender 性別			
Date of Birth (dd/ mm/ yy) 出生日期(日/ 月/ 年)			
HKID or Passport or Birth Cert No. 香港身份證或護照或出生證明書號碼			
Occupation and Title 職業及職銜			
Height (cm/ feet) 身高(厘米/ 尺)			
Weight (kg/ lb) 體重(公斤/ 磅)			

Details of Application 投保詳情 (Please "✓" or circle as appropriate 請在適當方格加上“✓”或圈出適當選擇)

Occupation Class 職業類別	Applicant 申請人 Class 1/ 2/ 3/ 4 第一/ 二/ 三/ 四類	Spouse 配偶 Class 1/ 2/ 3/ 4 第一/ 二/ 三/ 四類	Child(1) 子女(1) Class Junior ¹ / 2 ² 青苗組 ¹ / 第二類 ²	Child(2) 子女(2) Class Junior ¹ / 2 ² 青苗組 ¹ / 第二類 ²
Self-employed ³ 自僱人士 ³	<input type="checkbox"/>	<input type="checkbox"/>		
Benefits 保障項目	Please fill in Sum Insured (HK\$). Please refer to the below table of Maximum and Minimum Sum Insured 請填寫投保額(港幣\$)。請參考下表所列之最高及最低投保額			
I. Accidental Death and Permanent Disablement 意外死亡及永久性傷殘				
II. Temporal Disablement ⁵ 暫時喪失工作能力 ⁵				
III. Accidental Medical Expenses ⁵ 意外醫療費用 ⁵				
IV. Hospital Cash 住院現金				
I + II + III + IV Annual Premium per person to be covered (HK\$) 每位受保人每年保費(港幣\$)				
Total Annual Premium for all persons to be covered (HK\$) ⁴ 所有受保人之每年總保費(港幣\$) ⁴				

1 Applicable to aged 15 days – aged 17 unmarried local full-time student.
適用於年齡為15日至17歲未婚及本地全日制學生。

2 Applicable to aged 15 days – aged 17 unmarried overseas student.
適用於年齡為15日至17歲未婚的海外留學生。

3 Self-employed shall mean you receive income from your provision of services or goods in a capacity other than an employee.
自僱人士指閣下並非受聘於任何公司，而是以非僱員身份提供服務或貨品來賺取入息。

4 For Monthly Premium Payment by Credit Card or Autopay, the monthly installment amount is equal to: Annual Premium x 0.0892.
若每月以信用卡或自動轉賬形式繳付保費，每月保費為：每年保費 x 0.0892。

5 II. Temporal Disablement and III. Accidental Medical Expenses benefits are subject to a waiting period, which is the first 5 days from the effective date of this policy. No benefit will be payable for any Bodily injury occurred during the waiting period.
II. 暫時喪失工作能力保障項目及III. 意外醫療費用保障項目於等候期，即保單生效日起首5天期間發生的任何身體損傷不會獲得賠償。

II. 暫時喪失工作能力保障項目及III. 意外醫療費用保障項目於等候期，即保單生效日起首5天期間發生的任何身體損傷不會獲得賠償。

Benefits 保障項目	Minimum Sum Insured (HK\$) 最低投保額(港幣\$)	Maximum Sum Insured (HK\$) 最高投保額(港幣\$)
I. Accidental Death and Permanent Disablement 意外死亡及永久性傷殘	\$780,000	<ul style="list-style-type: none"> Occupation Class 1 – 4: up to 5 times of annual salary unless specify below. For aged 18 or above local full-time student, unemployed, retiree, housewife, overseas student (regardless of age), aged 71 or above and Class Junior: up to \$1,000,000. 職業第一類至第四類: 最高至 5 倍年薪, 以下另作說明則除外。 18 歲或以上的本地全日制學生、非在職人士、退休人士、家庭主婦、海外留學生 (不論任何年齡)、71 歲或以上人士及青苗組: 最高至 \$1,000,000。
II. Temporary Disablement 暫時喪失工作能力		<ul style="list-style-type: none"> Not applicable to housewife, volunteer, unemployed, retiree and Class Junior. 不適用於家庭主婦、義工、非在職人士、退休人士及青苗組。
(a) Temporary Total Disablement 暫時喪失全部工作能力	-	<ul style="list-style-type: none"> Maximum Weekly Benefit: 0.5% of Sum Insured under Section I – Accidental Death and Permanent Disablement. Up to Occupation Class 1: \$5,000/ Class 2: \$3,000/ Class 3: \$2,000/ Class 4: \$1,000 unless specify below. For self-employed persons²: up to Occupation Class 1: \$3,000/ Class 2: \$1,800/ Class 3: \$1,200/ Class 4: \$600. 最高每週保障: 項目I – 「意外死亡及永久性傷殘」保障投保額的0.5%。 最高至職業第一類: \$5,000/ 第二類: \$3,000/ 第三類: \$2,000/ 第四類: \$1,000, 以下另作說明則除外。 自僱人士³: 最高至職業第一類: \$3,000/ 第二類: \$1,800/ 第三類: \$1,200/ 第四類: \$600。
(b) Temporary Partial Disablement 暫時喪失部份工作能力		<ul style="list-style-type: none"> Maximum Weekly Benefit: 25% of Weekly Benefit of Section II (a) – Temporary Total Disablement. 最高每週保障: 項目II(a) – 「暫時喪失全部工作能力」每週保障額的25%。
III. Accidental Medical Expenses 意外醫療費用	\$10,001	<ul style="list-style-type: none"> Up to Occupation Class 1: \$50,000/ Class 2: \$40,000/ Class 3: \$30,000/ Class 4: \$20,000/ Class Junior: \$30,000 unless specify below. For aged 71 or above and overseas student (regardless of age): up to \$30,000 per year. 最高至職業第一類: \$50,000/ 第二類: \$40,000/ 第三類: \$30,000/ 第四類: \$20,000/ 青苗組: \$30,000, 以下另作說明則除外。 71歲或以上人士及海外留學生(不論任何年齡): 每年最高\$30,000。
<p>Applicable to II. & III.: II. Temporary Disablement and III. Accidental Medical Expenses benefits are subject to a waiting period, which is the first 5 days from the effective date of this policy. No benefit will be payable for any bodily injury occurred during the waiting period. 適用於II. 及III.: II. 暫時喪失工作能力保障項目及III. 意外醫療費用保障項目於等候期, 即保單生效日起計首5天期間發生的任何身體損傷不會獲得賠償。</p>		
IV. Hospital Cash 住院現金	\$500	\$1,000

Period of Insurance 保險期

Policy commences on
本保單由

(dd/ mm/ yy) for one year.
(日/月/年) 起生效, 為期一年

Insurance Details 投保資料

- | | | |
|--|----------------------------------|-----------------------------------|
| 1. Does any person to be covered suffer from any illness, mental disease, physical impairment, defects or deformities and/ or any condition affecting mobility, sight, speech and/ or hearing? If yes, please give details.
本申請表內所包括之任何人士是否有任何疾病、精神病、身體傷殘、缺陷、畸形, 及/ 或其他情況, 以致影響行動、視覺、說話及/ 或聽覺? 若「是」, 請詳述。 | No 否
<input type="checkbox"/> | Yes 是
<input type="checkbox"/> |
| 2. Does any person to be covered engage in or intend to engage in any hazardous activities (no matter is covered by the Policy or not), pursuits or duties? If yes, please give details and indicate the frequency.
本申請表內所包括之任何人士是否參與或準備參與任何危險性之活動(無論是否在受保範圍內) 或工作或職務? 若「是」, 請詳述並列明參與的次數。 | <input type="checkbox"/> | <input type="checkbox"/> |
| 3. Has any person to be covered received any surgical and medical treatment or encountered any accidents during the past 5 years which have prevented he/ she from following his/ her occupations, business or pursuits for a period of longer than 7 days? If yes, please give details.
本申請表內所包括之任何人士在過去五年內, 是否曾接受外科手術和醫療護理, 或因意外事故, 而停止主要職務連續超逾七天? 若「是」, 請詳述。 | <input type="checkbox"/> | <input type="checkbox"/> |
| 4. Is any person to be covered holding other personal accident policies with a total aggregate sum insured of HK\$1,000,000 or above? If yes, please state the name of the insurance company(ies), benefit and period of insurance.
本申請表內所包括之任何人士是否有持有其他個人意外保險, 而總保障額相等或大於港幣\$1,000,000? 若「是」, 請列明承保公司、投保金額及該保單有效日期。 | <input type="checkbox"/> | <input type="checkbox"/> |
| 5. Has any person to be covered ever made any claims in respect of life, accident or medical insurance during the last 5 years? If yes, please give details.
本申請表內所包括之任何人士有否在過去5年內就人壽、意外或醫療保險提出索償? 若「是」, 請詳述。 | <input type="checkbox"/> | <input type="checkbox"/> |
| 6. Has any person to be covered ever been declined of life or accident insurance, or been refused to renew your insurance, or had any special conditions imposed, or at a lowered sum insured? If yes, please give details.
本申請表內所包括之任何人士曾否被保險公司拒絕承保或續保人壽或意外保險, 或需附加任何特別條款或減少保障額? 若「是」, 請詳述。 | <input type="checkbox"/> | <input type="checkbox"/> |

Declaration 聲明

I/ We hereby declare and agree that 本人/ 吾等現聲明及同意：

- the statements and particulars given in this application are, to the best of my/ our knowledge and belief, true and complete and that this Application Form shall form the basis of the contract with Prudential General Insurance Hong Kong Limited.
就本人/ 吾等知悉範圍內，此申請表上填報的一切資料，均屬確實完整，本人/ 吾等並同意以此申請表作為本人/ 吾等與保誠財險有限公司之間所訂合約的根據。
- the insurance will not be in force until the Application Form has been accepted by Prudential General Insurance Hong Kong Limited and the premium has been paid, except to the extent of any official cover note which may be issued.
除持有保誠財險有限公司簽發的臨時保單外，保障需在保誠財險有限公司覆核、接納申請表及已繳付保費後才能生效。
- I/ We have read and understood the content of the Brochure, and have the right to request for the Policy specimen for the details of the coverage.
本人/ 吾等已細閱及清楚明白有關小冊子內容，及有權要求索取保單樣本了解有關保障詳細範圍。
- any person covered under this insurance is a resident of Hong Kong SAR.
此保單所有受保人均為香港特別行政區居民。
- II. Temporary Disablement and III. Accidental Medical Expenses benefits are subject to a waiting period, which is the first 5 days from the effective date of this policy. No benefit will be payable for any bodily injury occurred during the waiting period.
II. 暫時喪失工作能力保障項目及III. 意外醫療費用保障項目於等候期，即保單生效日起計首5天期間發生的任何身體損傷不會獲得賠償。
- the Company shall have the right to alter the premium table and terms and conditions of this Policy from time to time without prior notice.
本公司有權在沒有事先通知的情況下不時修改保費表和本保單的條款及細則。

Payment Method 付款方法

If the selected payment method is either by Credit Card or Autopay, the Policy will be renewed automatically on a yearly basis subject to underwriting approval and premium and levy will be collected from the designated account.

如選擇以信用卡或自動轉賬繳付保費，保單於核保後每年自動續保及從指定戶口內扣除保費及徵費。

- Yearly by Credit Card 以信用卡年繳 Yearly by Cheque 以支票年繳
(Please attach cheque* for first year premium and levy)
(請連同首年保費及徵費之支票*寄回)
- Yearly by Autopay 以自動轉賬年繳
(Please attach cheque* for first year premium and levy with Direct Debit Authorisation Form)
(請連同首年保費及徵費之支票*及直接付款授權書寄回)
- Monthly by Credit Card 以信用卡月繳
- Monthly by Autopay 以自動轉賬月繳
(Please attach cheque* for two months' premium and levy with Direct Debit Authorisation Form)
(請連同兩個月保費及徵費之支票*及直接付款授權書寄回)

*Please make the cheque payable to "Prudential General Insurance Hong Kong Limited".
*請註明支票抬頭人為「保誠財險有限公司」。

Credit Card Account Details 信用卡戶口資料

Applicable to payment by credit card only. 只供選擇以信用卡繳費之客戶填寫。

<input type="checkbox"/>  VISA Card VISA 卡	<input type="checkbox"/>  MasterCard 萬事達卡	Credit Card Number 信用卡號碼	<input type="text"/>	Credit Card Expiry Date 信用卡有效日期至	<input type="text"/>	(mm/yy) (月/年)
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I/ We hereby authorise Prudential General Insurance Hong Kong Limited to collect from my/ our designated credit card account for all payment(s), recurring payment(s) and levy(ies) of this Insurance including that/ those related to initial instalment, subsequent endorsement(s) and its renewal(s).
本人/ 吾等授權保誠財險有限公司，經由本人/ 吾等指定的信用卡戶口內，扣除有關本保單的所有及首期保費及徵費，包括因其後背書所需的保費及徵費以及每年續保的保費及徵費。

Cardholder's Name 信用卡持有人姓名	<input type="text"/>	Cardholder's Signature 信用卡持有人簽名	<input type="text"/>	Date 日期	<input type="text"/>
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Direct Debit Authorisation Form 直接付款授權書

Applicable to payment by autopay only.
只供選擇以自動轉賬繳費之客戶填寫。

Name of party to be credited (The Beneficiary) 收款的一方(受益人)

Prudential General Insurance Hong Kong Limited

I/ We hereby authorise my/ our below-named Bank to effect transfer(s) from my/ our account to that of Prudential General Insurance Hong Kong Limited in accordance with such instructions as my/ our Bank may receive from the beneficiary from time to time.
本人/ 吾等現授權本人/ 吾等之下述銀行，根據受益人不時給予本人/ 吾等銀行之指示，自本人/ 吾等之賬戶內轉賬予保誠財險有限公司之賬戶。

I/ We agree that my/ our Bank shall not be obliged to ascertain whether or not notice of any such transfer(s) has been given to me/ us.
本人/ 吾等同意本人/ 吾等之銀行毋須證實該等轉賬通知是否已交予本人/ 吾等。

I/ We jointly and severally accept full responsibility for any overdraft (or increase in existing overdraft) on my/ our account which may arise as a result of any such transfer(s).
如因該等轉賬而令本人/ 吾等之賬戶出現透支(或令現時之透支增加)，本人/ 吾等將共同及分別承擔全部責任。

I/ We confirm that my/ our signature(s) on this Application Form is/ are the same as that/ those for the operation of my/ our Savings/ Current Account to be debited for the transfer(s).
本人/ 吾等證明本人/ 吾等在此表格上之簽名式樣與本人/ 吾等之銀行賬戶簽名式樣一致。

I/ We agree to notify Prudential General Insurance Hong Kong Limited of any change of bank account or cancellation of payment method and further agree that should there be insufficient funds in my/ our Bank account to meet any transfer(s) hereby authorised, the Bank shall be entitled, at its discretion, not to effect such transfer(s) in which event the Bank may make the usual service charge to be paid by me/ us.
本人/ 吾等同意如更改銀行賬戶或取消此付款方式時，將通知保誠財險有限公司，銀行賬戶並同意如本人/ 吾等之賬戶並無足夠款項支付該等轉賬時，本人/ 吾等之銀行有權不予轉賬，且銀行可收取慣常之服務費用。

This Authorisation shall have effect until further notice.
本授權書將繼續生效至另行通知為止。

I/ We agree that any notice of cancellation or variation of this Authorisation which I/ we may give to my/ our Bank shall be at least two working days prior to the date on which such cancellation/ variation is to take effect.
本人/ 吾等如同意取消或更改本授權書之任何資料，須於通知取消/ 更改生效日最少兩個工作天前交予本人/ 吾等之銀行。

Bank of Name 銀行名稱	Bank No. 銀行編號	Branch No. 分行編號	A/C No. to be credited 收款賬戶之號碼
Name of Account Holder(s) 戶口持有之姓名 (As recorded in statement/ passbook — please complete in BLOCK LETTERS) (在月結單/ 存摺上所記錄之名稱 — 請用英文正楷填寫)	Signature of Account Holder(s) 戶口持有之簽名 (Signature must correspond to your bank's record) (簽名必須與銀行檔案相同)		
I.D. No. of Account Holder(s) 戶口持有人身份證明文件號碼	Date 日期		
I.D. Type 身份證明文件類別	<input type="checkbox"/> HKID 香港身份證	<input type="checkbox"/> Certificate of Incorporation 公司註冊證明書	<input type="checkbox"/> Others 其他
	<input type="checkbox"/> Passport 護照	<input type="checkbox"/> Business Registration 商業登記證	

Important Notes to Applicant 申請人須知

1. Disclosure – The applicant is requested to disclose any other facts known to the applicant which are likely to affect acceptance or assessment of the insurance cover the applicant is applying for. Should the applicant have any doubts about what should be disclosed, please feel free to contact us or your financial consultant/ broker. The applicant is recommended to keep a record (including copies of letters) of any additional information given for the applicant's future reference. Failure to disclose may mean that the Policy will not provide with the cover the applicant requires, or perhaps may invalidate the Policy altogether.
披露—申請人必須就申請表內所有問題作出確實回答，並就申請需要提供一切有關資料，如有懷疑請向本公司或有關理財顧問/經紀查詢。如作出不確實回答或提供不正確資料，會令本保單作廢及不能生效。請保留申請表副本（包括信件影印本）以作日後參照。
2. A specimen copy of the Policy and a copy of your completed Application Form will be supplied on request.
如有需要，本公司可提供保單原文及申請表副本以作參考。
3. All benefits and exclusions are only briefly outlined in the Brochure. For further details, please refer to the Policy.
產品小冊子所列保障及不保範圍並未包括所有細節，詳情請參閱保單。
4. If applicant's payment is made by credit card or autopay, the Policy will be renewed automatically.
若申請人以信用卡或自動轉賬形式繳費，保單將會自動續保。
5. The application covers the spouse and any applicant's child who has not yet attained age 18, and a new application will need to be signed and submitted by such applicant's child when he/ she has attained age 18.
本申請表可包括申請人、配偶及所有未滿18歲之子女。當此申請表的受保子女年滿18歲後，該子女屆時必須簽署及遞交另一張申請表。
6. The Application Form must be signed by a person who attained age 18 or above.
申請表必須由年滿18歲或以上的申請人簽署。
7. Please make sure the mobile number and email address of the applicant are correct. Once the Policy is issued, the policy number will be sent to the applicant via SMS. And, system will send Account Activation Code to the same mobile number during the registration of myPrudential. For environmental protection, Prudential will not mail this Policy/ endorsement and the subsequent policy renewal documents to the applicant; the corresponding eDocument will be stored in applicant's myPrudential account for their reference, and the applicant can print out the document if necessary. Whenever a notification email is sent to the applicant's designated email address, the applicant is deemed to have received the corresponding new eDocument. If the applicant has not registered myPrudential yet, please do so as soon as possible from our company website.
請確保申請人的手提電話號碼及電郵地址是正確的。保單續發後，申請人會透過手機短訊收到保單號碼；另外，登記myPrudential時，系統亦會向此手提電話號碼發送戶口啟動碼。為保護環境，保誠將不會郵寄此保單/批單及往後之續保文件予申請人；有關之電子文件將儲存於申請人的myPrudential戶口之內供申請人下載細閱。申請人有需要時亦可自行列印保單文件。每當提示電郵已經發送到申請人指定的電郵地址，申請人將被視為已收有關的最新電子文件。如申請人仍未登記myPrudential，敬請瀏覽本公司網站從速辦理。
8. This product is underwritten by Prudential General Insurance Hong Kong Limited ("Prudential"). The copyrights of the contents of this document are owned by Prudential.
此產品由保誠財險有限公司（「保誠」）承保。此文件內容之版權是由保誠所擁有。
9. This document is for Hong Kong distribution only. It is not an offer to sell or solicitation to buy or provision of any insurance product outside Hong Kong. Prudential does not offer or sell any insurance product in any jurisdictions outside Hong Kong in which such offering or sale of the insurance product is illegal under the laws of such jurisdictions.
此文件僅旨在香港派發，並不能詮釋為在香港境外提供或出售或遊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。
10. 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 <http://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.
保險業監管局（「保監局」）已按適用費率對此保單徵收徵費，有關徵費將按照訂明安排匯付。如需更多資訊，請瀏覽 <http://www.prudential.com.hk/levy> 或 www.ia.org.hk/tc/levy。若閣下未能依時清繳過期徵費，保險業監管局（「保監局」）可根據法例向其施加罰款，亦可循民事程序追討欠付的徵費。
11. The Company shall have the right to alter the premium table and terms and conditions of this Policy from time to time without prior notice.
本公司有權在沒有事先通知的情況下不時修改保費表和本保單的條款及細則。

Personal Information Collection Statement (“PICS”) 收集個人資料聲明

Prudential General Insurance Hong Kong Limited (referred to as “Company”, “our”, “we”, or “us”) take the privacy and protection of your personal information seriously. We collect personal information from you that is necessary or helpful for us to either provide you with the product or service you have requested or to comply with statutory or contractual requirements (including the purposes mentioned below), or even for security purpose. We may collect personal information including, but not limited to, full name, address, contact details, contact details history, date of birth, gender, nationality, family members, beneficiaries, identity card copy and details, travel document information, health/ medical records, credit information, product history, claims history, biometric data including but not limited to your voice pattern, fingerprint and facial images, your location information based on your device, financial and medical information (“Personal Information”) to provide you with the insurance or financial products or services. “Personal information” shall also include, but not be limited to, the personal information relating to your beneficiaries (or any other person designated or entitled to receive any benefits under an insurance policy), dependents, authorised representatives, company staff, and other individuals in relation to which you have provided personal information. If you provide personal information about another person to us, you confirm that you are either their parent or guardian or you have obtained that person's consent to provide such personal information for use and transfer by the Company for the purposes set out in this PICS. We may also collect Personal Information about you from third parties such as other insurance companies, agents, credit reference/ reporting agencies, vendors, financial institutions, fraud prevention agencies, government agencies, medical personnel, courts or public record.

保誠財險有限公司（簡稱「本公司」或「我們」）認真對待閣下個人資料的私隱及保護。為使我們可以向閣下提供閣下要求的產品或服務，或為遵守法定及合約要求，我們會向閣下收集必要或有幫助的個人資料。為向閣下提供保險或金融產品或服務，遵守法定或合同要求（以下概述的其他目的），及保安目的，我們可能會向閣下收集個人資料，包括但不限於全名、地址、聯絡資料、過往聯絡資料、出生日期、性別、國籍、家庭成員、受益人、身分證副本及資料、旅遊證件資料、健康/醫療紀錄、信貸資料、過往產品紀錄、過往索償紀錄、生物辨識資料，包括但不限於閣下的聲音模式、指紋及面部圖像、基於閣下的流動或其他電子裝置收集閣下的位置資料、財務及醫療資料（「個人資料」）。「個人資料」將包括但不限於與有關以下人士的個人資料：閣下的受益人（或任何其他根據保單被指定或有權獲得任何利益的人）、收養人、授權代表、公司職員及閣下曾提供其個人資料的其他人士。如閣下向我們提供其他人士的個人資料，即表示閣下確認閣下是該人的父母或監護人或閣下已取得該人士的同意以提供個人資料供本公司按此收集個人資料聲明的目的使用和轉移。我們亦可能會從第三方，如其他保險公司、代理、信貸資料服務/報告機構、供應商、金融機構、防欺詐機構、政府機構、醫務人員、法院或公開紀錄，收集關於閣下的個人資料。

China Personal Information Protection Law (PIPL) 《中華人民共和國個人信息保護法》

The PIPL Addendum supplements the Personal Information Collection Statement and applies to you if you are located in Mainland China. The PIPL Addendum is available on our website at <https://www.prudential.com.hk/en/china-personal-information-protection-law/>

中國內地補充內容是對本個人信息收集聲明的補充，如果您在中國內地則適用此補充內容。您可在本網站 <https://www.prudential.com.hk/tc/china-personal-information-protection-law/> 查閱中國內地補充內容。

1. Purpose of Collection 收集資料之目的

We may use your Personal Information for the following purposes: (a) the administration of our products and services, including to provide any relevant services as discussed with you prior to any purchase of a product or service; (b) to process your application; (c) to administer and process insurance policies, insurance claims, medical, security and underwriting checks; (d) to process payment instructions; (e) to verify your eligibility for insurance, financial or wealth management products and services; (f) to design and provide you with insurance, financial and related products and services; (g) to communicate with you; (h) to comply with any regulatory or other legal requirements or other internal business requirements (whether imposed on us or any third parties in Section 2 below), including but not limited to anti-money laundering and Know-Your-Client obligations; (i) to investigate and settle claims and detect and prevent fraud (whether or not relating to the policy issued in respect of this application) and/ or other illegal activity, or security or technical issues; (j) to carry out checks using agencies including credit reference agencies, tracing companies or publicly available information; (k) to provide customer services; (l) to perform automated decision-making or profiling; (m) to perform a policy review or needs analysis; (n) to conduct research and statistical analysis (including use of new technologies); (o) to administer lucky draws and other contests; (p) to enable us to perform our obligations to you; (q) to keep your information on record and carry out other internal business administration; (r) with your specific consent where required for direct marketing as explained in Section 3 below, personalise and tailor, customised promotions, messages and suggestions to you; and (s) any other purpose directly relating to any of the above purposes. With your consent, we may also use your personal data to send you marketing communications, as described in Section 3 below.

Some of the purposes above are necessary to allow us to perform our contractual obligations to you and to enable us to comply with applicable laws and regulation. We may also use and share your Personal Information for the purposes described above to improve our products and services. Your Personal Information will be stored either for as long as you (or your joint policyholder) are our customer, or longer if required by law or as is otherwise necessary.

我們可能會使用閣下的個人資料作下列目的：(a) 管理我們的產品和服務，包括在購買產品或服務之前提供已與閣下討論的任何相關服務；(b) 處理閣下的申請；(c) 管理和處理保單、保險索償、醫療、抵押和承保檢查；(d) 處理付款指示；(e) 核實閣下申請保險、金融或財富管理產品及服務的資格；(f) 設計及為閣下提供保險、金融及相關的產品和服務；(g) 與閣下進行通訊；(h) 遵守任何監管或其他法律規定或其他內部業務規定（不論是向我們或下述第2部分所列的任何第三方實施），包括但不限於打擊洗錢和認識你的客戶（KYC）義務；(i) 就索償進行調查及和解，以及偵查及防止欺詐（不論是否有關就本申請簽發的保單）及/或其他非法行為或安全/技術問題；(j) 使用代理機構（包括信貸資料服務機構）、追蹤公司或公開可得資料以執行核實；(k) 提供客戶服務；(l) 執行自動決策或資料剖析；(m) 進行保單審查或需求分析；(n) 進行研究和統計分析（包括使用新科技）；(o) 進行管理幸運抽獎和其他比賽；(p) 使我們能夠履行對閣下的義務；(q) 保持閣下的資料記錄並執行其他內部業務管理；(r) 為直接市場推廣需要並在有需要時經閣下的特定同意下，如以下第3部分所述，為閣下量身訂製個性化的促銷、消息和建議；及(s) 與上述任何目的直接相關的任何其他目的。經閣下同意，我們亦可能會按照以下第3部分所列使用閣下的個人資料以向閣下發出促銷通訊。

為履行對閣下的合約責任及至使我們能夠遵守適用法律及法規，上述部分目的屬必要的。我們亦可能會為上述所列的目的使用及分享閣下的個人資料以改善我們的產品及服務。只要閣下（或閣下的聯名保單持有人）仍為我們的客戶，我們將一直保存閣下的個人資料，或如法律有所規定或因其他原因而為必要，我們則將其保存更長時間。

2. Classes of Transferees 被資料轉交者的類別

We may disclose your Personal Information to the group of companies including the Company and those of other entities whose ultimate parent company is Prudential plc including but not limited to Prudential General Insurance Hong Kong Limited (“companies within the Prudential Group”) and their respective insurance agents, and to our financial/ medical/ wellness/ health business partners. We may also disclose your Personal Information to the following third parties (within or outside Hong Kong) for the purposes outlined at Section 1 above: (a) insurance agents; (b) insurance brokers; (c) re-insurance companies; (d) claims investigation companies; (e) organisations that consolidate claims and underwriting information for the insurance industry, fraud prevention organisations, other insurance companies (whether directly or through fraud prevention organisations or other persons named in this paragraph) and databases or registers (and their operators) used by the insurance industry to analyse and check information provided against existing information; (f) third party service providers who provide administrative, telecommunications, computer, information technology, data processing and storage, customer satisfaction analysis, payment, printing, redemption or other services to us to enable us to operate our business (including without limitation other insurers, lawyers, bankers, accountants, professional advisors, financial institutions and trustees, auditors, IT service and platform providers, insurance intermediaries, investment managers, agents, pension trustees (and other stakeholders), scheme advisors, introducers, and selected third party financial and insurance product providers); (g) industry associations and federations; (h) medical bill review companies; (i) your joint policy or investment holder; (j) researchers; (k) credit reference agencies; (l) debt collection agencies; (m) partnering financial institutions and partnerships; and (n) financial crime prevention agencies, any legal, regulatory, law enforcement or government bodies and the courts. We may also disclose your Personal Information to an actual or proposed assignee or participant in connection with a transaction with another company which affects the control, governance, structure and/ or management of all or a substantial part of our business, or if required to satisfy applicable legal or regulatory requirements. With your consent, we may also disclose your personal data to third parties to allow them to send you marketing communications, as described below.

我們可能會向該公司集團，包括本公司以及其他母公司為保誠集團成員的實體包括但不限於保誠財險有限公司（「保誠集團內的公司」）及他們各自的保險代理，及我們的金融/醫療/保健/健康業務夥伴，透露閣下的個人資料。為達到上述第一部分所列明之目的，我們亦可能會向下列第三方（在香港境內或境外）透露閣下的個人資料：(a) 保險代理；(b) 保險經紀；(c) 再保險公司；(d) 索償調查公司；(e) 為保險業整合索償及承保資料的組織、防欺詐組織、其他保險公司（不論直接或透過防欺詐組織或本段指名的其他人士），及保險業用作分析及核實現有資料與及後提供的資料而使用的數據庫或登記冊（及其營運商）；(f) 提供行政、電訊、電腦、信息技術、數據處理及儲存、客戶滿意度分析、付款、印刷、贖回或其他服務以令我們的業務可以運作的第三方服務供應商（包括但不限於其他保險公司、律師、銀行家、會計師、專業顧問、金融機構及受託人、審計師、IT服務及平台供應商、保險中介、投資經理、代理、退休金受託人及其他持份者）、計劃顧問、介紹人及選定的第三方金融和保險產品供應商；(g) 行業協會及聯會；(h) 醫療賬單審查公司；(i) 閣下的聯名保單或投資持有人；(j) 研究人員；(k) 信貸資料服務機構；(l) 收賬代理；(m) 夥伴金融機構及合作夥伴；及(n) 預防金融罪案機構、任何法律、監管和執法機構或政府機構及法院。在有關影響到我們全部或重大部分業務的控制權、治理、結構及/或管理的與另一公司的交易時，或在必須符合適用的法律或監管要求下，我們亦可能會透露閣下的個人資料予該等的實在或擬議受讓人或參與人。經閣下同意，我們亦會向第三方透露閣下的個人資料以讓該等第三方向閣下發出促銷通訊（如下文所述）。

3. Use and Transfer of Personal Data for Direct Marketing Purposes 使用及轉移個人資料作直接促銷用途

With your consent, we intend to use your name and contact details for promotional and marketing purpose including sending marketing communications and conducting direct marketing to you by electronic and non-electronic means including by post, in relation to the following products, services and subjects, and we require your consent in order to do so: insurance; annuities; retirement schemes; pensions; wealth and financial management; estate management; investment; financial; medical/ wellness/ health related products, reward/loyalty programme services and subjects ("Classes of Marketing Subjects").

We also intend to transfer your name and contact details to our insurance agents, other companies within the Prudential Group and their respective insurance agents, our Business Partners, and our Marketing Partners, to enable them to market any of the Classes of Marketing Subjects to you, and your written consent is required in order for us to do so. We may provide your personal data to such transferees for gain.

If you change your mind, and/ or you would like to opt-out of receiving direct marketing, you can advise our Data Protection Officer at service@prudential.com.hk.

經閣下的同意，我們擬使用閣下的姓名和聯絡資料，用於宣傳和市場推廣用途，包括通過電子和非電子方式（包括郵寄）向閣下發送市場推廣通訊和進行直接促銷，就以下產品、服務和目的，我們需要閣下的同意才能這樣做：保險；年金；退休計劃；退休金；財富和財務管理；遺產管理；投資；金融；醫療/ 保健/ 健康相關產品；獎賞/ 優惠計劃服務及目的（「促銷標的類別」）。

我們亦擬將閣下的姓名和聯絡資料轉移給我們的保險代理人、保誠集團內的其他公司及其保險代理人、我們的業務合作夥伴和營銷合作夥伴，以使他們能夠向閣下推銷任何促銷標的類別，並且需要閣下的書面同意才能這樣做。我們可能因向此類受讓人提供閣下的個人資料而獲得利益。

如閣下改變主意，及/ 或閣下想選擇不接受直接市場推廣，可以與我們的資料保護主任聯絡（service@prudential.com.hk）。

4. Consequence of failing to provide Personal Information 未能提供個人資料的影響

Unless otherwise specified by us, it is mandatory for you to provide the Personal Information requested by us. If you do not provide such Personal Information, we may not be able to provide you the product or service that you've requested.

除非我們另有規定，否則閣下必須提供我們要求的個人資料。若閣下未提供有關個人資料，我們可能無法為閣下提供所要求的產品或服務。

5. Access and Correction Rights 查閱和更正的權利

Under the Personal Data (Privacy) Ordinance (the "Ordinance"), you have the right to request access to and correction of any Personal Information that you provide to us. If want to exercise your rights, or if you require any other information, you can advise our Data Protection Officer at service@prudential.com.hk or contact us using the details on "Contact Us" section of the Company website (<https://www.prudential.com.hk/scws/pages/en/contact-us/contact-us-home/index.html>) or our Privacy Notice.

If you move/ moved to a European Union ("EU") jurisdiction, we may be required to provide you with further information, and you may have additional rights, under the EU General Data Protection Regulation. This information and these rights are set out in the Privacy Notice on our Company website.

We update our Privacy Notice from time to time. We encourage you to familiarise yourself with the Privacy Notice on our Company website. The Privacy Notice is available on our Company website at <https://www.prudential.com.hk/scws/pages/en/privacy-policy/index.html>. By completing and progressing with this form, you confirm that you have read and understood this PICS.

Business Partners means our service providers who provide administrative, telecommunications, computer, information technology, data processing and storage, customer satisfaction analysis, payment, printing, redemption or other services to us to enable us to operate our business, accountants, auditors, IT service and platform providers, insurance intermediaries, reinsurers, investment managers, agents, pension trustees (and other stakeholders), scheme advisors, introducers, selected third party financial and insurance product providers, and our legal advisers.

Marketing Partners means our service providers who provide administrative, telecommunications, computer, payment, printing, third-party rewards/ loyalty/ privileges programs, medical/ health/ wellness related products, redemption or other services to us to enable us to operate our business, insurance intermediaries, pension trustees (and other stakeholders), scheme advisors, introducers and selected third party financial and insurance product providers.

根據《個人資料（私隱）條例》（「條例」），閣下有權要求查閱及更正任何閣下提供給我們的個人資料。閣下如欲行使閣下的權利，或如閣下需要任何其他資料，請聯絡 我們，閣下可以發送電郵至 service@prudential.com.hk 或使用本公司網站 (<https://www.prudential.com.hk/scws/pages/tc/contact-us/contact-us-home/index.html>) 或我們的私隱通知中「聯絡我們」部分所列的資料與我們的資料保護主任聯絡。

如閣下搬遷/ 已搬遷至歐洲聯盟（「歐盟」）司法管轄區，我們可能需要向閣下提供進一步資料，且閣下可能在歐盟《通用數據保障條例》下享有額外權利。此類資料及此等權利均載於本公司網站上的私隱通知中。

我們會不時更新我們的私隱通知，並建議閣下瀏覽本公司網站以了解該私隱通知。該私隱通知可在本公司網站 (<https://www.prudential.com.hk/scws/pages/tc/privacy-policy/index.html>) 上查閱。閣下填妥並繼續提交本表格，即表示閣下確認已閱讀並理解本收集個人資料聲明。

業務合作夥伴指我們的服務供應商、提供行政、電信、電腦、信息技術、數據處理及儲存、客戶滿意度分析、支付、印刷、贖回或其他服務予我們，以使我們能夠經營我們業務、會計師、審計師、IT服務和平台供應商、保險中介機構、再保險承保人、投資經理、代理、退休金受託人（和其他持分者）、計劃顧問、介紹人、核准的第三方金融和保險產品供應商以及我們的法律顧問。

營銷合作夥伴指我們的服務供應商提供行政、電信、電腦、支付、印刷、第三方獎賞/ 會員/ 優惠計劃、醫療/ 健康/ 保健相關產品、贖回或其他服務，以使我們能夠經營我們業務、保險中介、退休金受託人（和其他持分者）、計劃顧問、介紹人和核准的第三方金融和保險產品供應商。

- I agree to receive marketing communications and materials, such as exclusive customer offers and product promotions.
我同意接收市場推廣通訊和資料，例如獨家客戶優惠、健康和產品推廣。

Signature of Applicant* 申請人簽署*	Financial Consultant's Name (Please complete in BLOCK LETTERS) 理財顧問名稱（請用正楷填寫）	
X	Financial Consultant's Division and Code 理財顧問組別及編號	
	Mobile Number 流動電話號碼	Office Location 辦公地點
Application Date 投保日期		

* The signature of this Application Form is only valid for 30 days from the date of your signature. 此申請表上的簽署只於簽署日期起30日內有效。

For Office Use Only 本公司專用		
Approved by	Date	Effective Date
Restrictions <input type="checkbox"/> No <input type="checkbox"/> Yes		