



安盛

個人意外保險
「卓越」豐盛守護樂

為精彩生活提供
靈活保障



產品說明書

產品特點

「卓越」豐盛守護樂為橫跨三代的
家庭成員提供意外保障方案，讓
您可以無憂地追求精彩的生活



請留意本產品以下的年齡定義
(在受保期開始時計)：



成人 年齡介乎18歲至65歲



子女 年齡介乎6個月至17歲及延至23歲
的未婚全日制學生



長者 年齡介乎66歲至80歲



一站式方案節省您的時間

- 「卓越」豐盛守護樂，一份保單為三代的家庭成員提供意外保障，讓您有更多時間享受生活



從嬰兒到長者都可享終身保障

- 首次投保年齡下至 6 個月上至 80 歲
- 若您或您的家人已成為受保人，續保不設年齡限制¹⁾



為小孩及長者提供額外照顧

- 子女和長者可獲雙倍每日住院現金津貼及私家看護津貼²⁾
- 骨折保障²⁾專為長者而設



專為體育運動和戶外活動愛好者而設

- 透過自選體育運動保障³⁾，您可增加意外醫療費用、人身意外及個人責任的保額
- 意外中損壞的運動器材或運動服需要更換或維修之費用亦受保障
- 意外醫療費用限額以每宗意外計算，每段受保期不設意外宗數限制，您可盡情地享受您熱愛的運動



為家庭支柱提供額外保障

- 即使發生意外導致無法工作，在職人士亦可透過「卓越」豐盛守護樂的自選收入或付款保障應付日常開支，減輕他們的經濟負擔



適合不同需要及預算

- 「卓越」豐盛守護樂設計靈活，可滿足不同需求的家庭
- 簡易計劃提供基本保障，每日保費低至 1 港元⁴⁾
- 標準計劃、優越計劃及尊尚計劃提供額外保障，並根據不同組合提供保費折扣
- 創新的共享保額保障（共享保障），為傳統的個人保額保障（個人保障）提供另一個選擇，並帶來更多保費優惠

個人保障對比共享保障 (以下保費以標準計劃計算)

| 保障詳情 | | 個人保障 | 共享保障 |
|--|---------------------------|---|-----------------------------------|
| 最低受保人數目 | | 1 | 2 |
| 最高限額 | | 每名受保人享有個別限額 | 所有受保人共享同一限額 |
| 自選保障 | | 每名受保人均可選擇個別的自選保障 | 所有合資格受保人 ⁵⁾ 必須選擇相同自選保障 |
| 保費折扣 | | 受保人越多，折扣優惠越高： • 2至4名受保人：9折 • 5名受保人或以上：85折 | 同一保單中只需繳付1名子女的保費，保障即可涵蓋所有子女 |
| 主要保障的年度保費 | | | |
| 2名成人+ 1名子女  | 第一年 | 3,825港元 (已扣除多人投保折扣優惠) | 3,400港元 |
| | 首次續保 (無索償折扣 - 95折) | 3,633.75 港元 | 3,230 港元 |
| | 第2次續保 (無索償折扣 - 9折) | 3,442.50 港元 | 3,060 港元 |
| | 第3次或以上續保 (無索償折扣 - 85折) | 3,251.25 港元 | 2,890 港元 |
| 2名成人+ 2名子女  | 第一年 | 4,950港元 (已扣除多人投保折扣優惠) | 3,400港元 |
| | 首次續保 (無索償折扣 - 95折) | 4,702.50 港元 | 3,230 港元 |
| | 第2次續保 (無索償折扣 - 9折) | 4,455 港元 | 3,060 港元 |
| | 第3次或以上續保 (無索償折扣 - 85折) | 4,207.50 港元 | 2,890 港元 |

¹⁾ 終身續保取決於 AXA 安盛的核保決定和保單內文中一般條款第 11(d) 和 (e) 條中規定的其他條款約束。續保保費及條款及細則可能與即將到期的保單不同。

²⁾ 不適用於簡易計劃。

³⁾ 只覆蓋在香港境內發生之意外。

⁴⁾ 根據簡易計劃下職業類別 1 或 2 類成人的年度保費。

⁵⁾ 自選保障之合資格詳情，請參閱承保範圍表。

個案分享 - 育有子女的已婚夫婦 (此個案分享乃假設例子，只供參考)

概覽

選用計劃

個人保障標準計劃，並附加自選的體育運動保障及收入保障

| 年度保費 | 意外賠償總額 |
|-----------------|--|
| 8,442 港元 | 52,250 港元 另外，此意外還涉及個人責任索償，由AXA安盛直接處理並支付予第三者。 |

詳情

劉先生和劉太太，兩者年齡三十多歲，已婚並育有 2 名子女。劉先生是一名社工，他亦熱愛踩單車、羽毛球和足球運動。他的妻子是一名市場行銷人員，每天都會進行慢跑亦會於周末滑水。為了應對意外發生，他們投保了「卓越」豐盛守護樂並附加自選的體育運動保障和收入保障。

一個陽光普照的日子，父子一同外出踩車期間不幸撞車。劉先生最終腳部骨折，這意外令他無法工作 30 天；而他的兒子亦右腳踝骨折，需要接受手術及住院一星期。

幸好早有準備，他們都從意外中康復了，而一家的財務狀況並沒有受到影響。

年度保費計算

| 所選計劃 | 受保人 | 保費 |
|--------|--------------------------|--------------------------------|
| 主要保障 | 個人保障標準計劃 2名成人 2名子女 | 每名成人 1,500 港元 每名子女 1,250 港元 |
| 自選保障 | 體育運動保障 2名成人 2名子女 | 每名成人/子女 220 港元 |
| | 收入保障 2名成人 | 每名成人 1,500 港元 |
| 合資格折扣 | 4名受保人獲享多人保險折扣9折 | |
| 年度保費總額 | 8,442 港元 | |



意外賠償計算

| 相關保障 | 實際費用 | 已付賠償 | 備註 每名受保人的最高賠償限額 (分項賠償限額) |
|---|-----------|---------------------------|---|
| 意外醫療費用 | | | |
| 劉先生 首次求診費用、X光費用及覆診 治療 | 14,000 港元 | 14,000 港元 | - 主要保障下 15,000 港元 - 自選體育運動保障下 額外 25% (3,750 港元) |
| 兒子 首次求診費用、手術費及覆診 治療 | 40,000 港元 | 18,750 港元 | |
| 個人運動器材及運動服裝 | | | |
| 劉先生的單車 | 5,000 港元 | 3,000 港元 | 6,000 港元 |
| 兒子的單車 | 2,500 港元 | 2,500 港元 | (每項 3,000 港元) |
| 年假補償 | | | |
| 劉太太為照顧兒子和劉先生 所申請的 12 日年假 | 不適用 | 4,000 港元 | 每名受保人 2,000 港元 (每日 500 港元) 不適用於首 2 日年假 |
| 入息保障 | | | |
| 劉先生無法工作不少於30日 (他的月薪超過 12,500 港元) | 不適用 | 10,000 港元 | 暫時完全傷殘：每 30 日期間 10,000 港元或受保人平均每月 收入的 80% (以較低者為準)， 每連續 30 日為一時段，於每段 受保期總計最多為 6 個連續 時段 |
| 個人責任 | | | |
| 一名在劉先生造成的意外中受傷 的單車手 - 首次求診費用、手術費及覆診 治療 - 痛楚、受創及帶來生活不便 | 受保 | AXA安盛直接 處理第三者 索償及理賠 | - 主要保障下 750,000 港元 - 自選體育運動保障下額外25% (187,500 港元) |
| 付予保單持有人的賠償總額 | | 52,250 港元 | |



標準、優越及尊尚計劃

(提供個人保障及共享保障)

承保範圍表

A 部份 - 主要保障

| 承保範圍 | | 個人保障下每名受保人或共享保障下每份保單的最高賠償額 (分項賠償額) (港元) | | |
|---|-------|---|---|--|
| | | 標準計劃 | 優越計劃 | 尊尚計劃 |
| 第1節 — 人身意外 | | | | |
| 1.1 意外死亡及永久傷殘 昏迷 | 每段受保期 | 750,000 | 1,000,000 | 2,000,000 (長者： 本節最高賠償額為 1,000,000) |
| | | 100,000 | | |
| | | 750,000 | 1,000,000 | 2,000,000 (長者： 本節最高賠償額為 1,000,000) |
| 1.2 意外死亡及永久傷殘雙倍賠償 若意外死亡及永久傷殘是由下列任何一個或多個情況所引致，我們將根據第1.1節的最高賠償額作出額外最多100%的賠償。 - 以乘客身份乘坐公共交通工具 - 山泥傾瀉、水災、爆炸或火災 - 爆竊或搶劫 - 在大灣區 (香港除外) 內發生 | | | | |
| 1.3 意外死亡撫恤金 受保人意外死亡撫恤金 | | 50,000 | | |
| 第2節 — 意外醫療費用 | | | | |
| 意外醫療費用 | 每宗意外 | 15,000 (中醫、跌打醫師或針灸醫師：每日200 食物中毒：每日500) | 30,000 (中醫、跌打醫師或針灸醫師：每日300 食物中毒：每日500) | 45,000 長者：本節最高賠償額為30,000 (中醫、跌打醫師或針灸醫師：每日300；食物中毒：每日500) |
| - 脊醫或物理治療師 | 每段受保期 | 2,500 (每日500) | 3,000 (每日600) | 6,000 (每日1,000) |
| 第3節 — 額外保障 | | | | |
| 3.1 骨折 (僅適用於長者) | | 40,000 (80歲以上的受保人：20,000) | | |
| 3.2 每日住院現金津貼及私家看護津貼 3.2a 每日住院現金津貼 3.2b 私家看護津貼 | 每段受保期 | 15,000 子女/長者： 本節最高賠償額為 30,000 (每日200) | 20,000 子女/長者： 本節最高賠償額為 40,000 (每日300) | 30,000 子女/長者： 本節最高賠償額為 60,000 (每日600) |

承保範圍表

A 部份 - 主要保障 (續)

| 承保範圍 | | 個人保障下每名受保人或共享保障下每份保單的最高賠償額 (分項賠償額) (港元) | | |
|--|-------|---|--------------------------|--------------------------|
| | | 標準計劃 | 優越計劃 | 尊尚計劃 |
| 3.3 復康輔助器材 適用於輔行工具，例如手杖、拐杖、學行架、助行器或輪椅，以及僅為提供輔行工具目的而改造家居設備或車輛 | 每段受保期 | 30,000 (輔行工具：每項3,000) | 50,000 (輔行工具：每項5,000) | 60,000 (輔行工具：每項6,000) |
| 3.4 年假補償 為需要照顧受保人而休假的家屬提供現金津貼，如受保人因意外而根據醫生建議住院或留家休養超過連續3日(不適用於首2日的休假) | | 2,000 (每日500) | | |
| 3.5 受保人遭受虐待 (僅適用於子女或長者) 3.5a 創傷或心理諮詢費用 3.5b 新家庭傭工招聘津貼 | | 3,000 | 5,000 | 8,000 |
| 3.6 轉職津貼 (僅適用於成人) | | 3,000 | 5,000 | 5,000 |
| 第4節 — 個人責任 | | | | |
| 賠償受保人對第三者意外受傷或財物損毀所負的法律責任，以及任何相關法律費用及開支 | 每段受保期 | 750,000 | 1,000,000 | 2,000,000 |
| 第5節 — 無索償折扣 | | | | |
| A 部份「主要保障」的續保保費折扣優惠適用於整份保單，前提是並無根據A 部份「主要保障」作出賠償或提出索償。 為免疑問，若就任何受保人已提出索償或作出賠償，則整份保單的無索償折扣將被取消，無索償折扣將回到0%。 | / | 一年無索償：5% 連續兩年無索償：10% 連續三年或以上無索償：15% | | |
| 第6節 — 緊急援助服務 | | | | |
| AXA 安盛24小時支援熱線 (全球服務) | 每段受保期 | 受保 | | |
| 全球入院保證金 | | 40,000 | | |

承保範圍表

B 部份 - 自選保障*

* 在個人保障下，每名受保人可以選擇並支付個別的自選保障。在共享保障下，所有合資格受保人則必須選擇相同的自選保障。

| 承保範圍 | | 個人保障下每名受保人或共享保障下每份保單的最高賠償額 (港元) | | | |
|--|-------|---------------------------------|---|--|--|
| | | (a) 永久完全傷殘 | 或 | (b) 暫時完全傷殘 | |
| 第7節 — 收入或付款保障 (僅適用於在職成人根據第7.1節 — 收入保障或第7.2節 — 付款保障而受保，不能同時受保。) | | | | | |
| 第7.1節 — 收入保障 | 每段受保期 | 60,000 | 或 | 每30日期間10,000或受保人平均每月收入的80% (以較低者為準)，每連續30日為一時段，於每段受保期總計最多為6個連續時段 | |
| 第7.2節 — 付款保障 | | | | | |
| (a) 信用卡付款；及/或家用賬單 | 每段受保期 | 6,000 | 或 | 每30日期間1,000 | 或受保人平均每月收入的80% (以較低者為準)，每連續30日為一時段，於每段受保期總計最多為6個連續時段 |
| (b) 個人貸款 | | 30,000 | | 每30日期間5,000 | |
| (c) 按揭貸款或房屋租金 | | 60,000 | | 每30日期間10,000 | |

第7節之保障會在發生意外當月之後的第七個月或較後日期一整筆支付。

| 承保範圍 | | 個人保障下每名受保人或共享保障下每份保單的最高賠償額 (港元) | |
|---|-------|-------------------------------------|--|
| 第8節 — 體育運動保障 (僅適用於成人及子女和在香港境內發生的意外) | | | |
| 8.1 意外死亡及永久傷殘 | 每段受保期 | 按照第1.1節 — 意外死亡及永久傷殘的最高賠償額作出額外25%的賠償 | |
| - 因心臟驟停而死亡 | | 受保 (第1.1節 — 意外死亡及永久傷殘的額外保障) | |
| 8.2 意外醫療費用 | 每宗意外 | 按照第2節 — 意外醫療費用的最高賠償額作出額外25%的賠償 | |
| - 脊醫或物理治療師 | 每段受保期 | | |
| 8.3 個人責任 | 每段受保期 | 按照第4節 — 個人責任的最高賠償額作出額外25%的賠償 | |
| 8.4 個人運動器材及運動服裝 適用於在使用時意外損壞的運動器材或運動服裝的實際替換費用或修理費用，這項保障的索償必須連同第2節 — 意外醫療費用的索償一併提交 | 每段受保期 | 6,000 (每項3,000) | |

保費表 (港元)

A 部份 - 主要保障

| 主要保障 | 標準計劃 | 優越計劃 | 尊尚計劃 | 標準計劃 | 優越計劃 | 尊尚計劃 |
|-----------------------|-------|-------|-------|-------|-------|-------|
| | 個人保障 | | | 共享保障 | | |
| 成人 - 職業類別第 1 及 2 類 | 1,500 | 1,850 | 2,530 | 1,200 | 1,480 | 2,020 |
| 成人 - 職業類別第 3 類 | 2,250 | 2,775 | 3,795 | 1,800 | 2,220 | 3,030 |
| 子女 | 1,250 | 1,550 | 2,150 | 1,000 | 1,230 | 1,720 |
| 長者 - 職業類別第 1 及 2 類 | 2,680 | 3,280 | 3,730 | 2,130 | 2,610 | 2,980 |
| 長者 - 職業類別第 3 類 | 4,020 | 4,920 | 5,595 | 3,195 | 3,915 | 4,470 |

無索償折扣

(只適用於「主要保障」之個人保障及共享保障)

若在整個受保期內，保單 A 部份 - 主要保障並無作出賠償或提出索償，A 部份 - 主要保障將可獲享下列續保保費折扣優惠

| | |
|--------------|-----|
| 1 年無索償 | 5% |
| 連續 2 年無索償 | 10% |
| 連續 3 年或以上無索償 | 15% |

為免疑問，若就任何受保人已提出索償或作出賠償，則整份保單的無索償折扣將被取消，無索償折扣將回到 0%。

B 部份 - 自選保障*

* 在個人保障下，每名受保人可以選擇並支付個別的自選保障。在共享保障下，所有合資格受保人則必須選擇相同的自選保障。

| 收入保障 | 標準計劃/優越計劃/尊尚計劃 | |
|-----------------------|----------------|-------|
| | 個人保障 | 共享保障 |
| 成人 - 職業類別第 1 及 2 類 | 1,500 | 970 |
| 成人 - 職業類別第 3 類 | 2,840 | 1,840 |

| 付款保障 | 標準計劃/優越計劃/尊尚計劃 | |
|-----------------------|----------------|-------|
| | 個人保障 | 共享保障 |
| 成人 - 職業類別第 1 及 2 類 | 2,390 | 1,550 |
| 成人 - 職業類別第 3 類 | 4,540 | 2,950 |

| 體育運動保障 | 標準計劃 | 優越計劃 | 尊尚計劃 | 標準計劃 | 優越計劃 | 尊尚計劃 |
|--------|------|------|------|------|------|------|
| | 個人保障 | | | 共享保障 | | |
| 成人 | 220 | 280 | 410 | 179 | 228 | 333 |
| 子女 | 220 | 280 | 410 | 179 | 228 | 333 |

多人投保折扣優惠

(只適用於個人保障的 A 部份- 主要保障及 B 部份 - 自選保障)

| | |
|------------|-----|
| 2 至 4 名受保人 | 10% |
| 5 名或以上受保人 | 15% |

職業類別詳情，請瀏覽

<https://www.axa.com.hk/zh/smart-protect-plus-application-eligibility>



簡易計劃

(僅提供個人保障)

承保範圍表

A 部份 - 主要保障

| 承保範圍 | | 每名受保人的 最高賠償額 (分項賠償額) (港元) |
|---|-------|---------------------------------|
| | | 簡易計劃 |
| 第1節 — 人身意外 | | |
| 1.1 意外死亡及永久傷殘 | 每段受保期 | 600,000 |
| 昏迷 | | 不適用 |
| 1.2 意外死亡及永久傷殘雙倍賠償 若意外死亡及永久傷殘是由下列任何一個或多個情況所引致，我們將根據第1.1節的最高賠償額作出額外最多100%的賠償。 - 以乘客身份乘坐公共交通工具 - 山泥傾瀉、水災、爆炸或火災 - 爆竊或搶劫 - 在大灣區 (香港除外) 內發生 | | 600,000 |
| 1.3 意外死亡撫恤金 受保人意外死亡撫恤金 | | 50,000 |
| 第2節 — 意外醫療費用 | | 不適用 |
| 第3節 — 額外保障 | | |
| 3.1 骨折 (僅適用於長者) | 每段受保期 | 不適用 |
| 3.2 每日住院現金津貼及私家看護津貼 | | 不適用 |
| 3.3 復康輔助器材 | | 不適用 |
| 3.4 年假補償 為需要照顧受保人而休假的家屬提供現金津貼，如受保人因意外而根據醫生建議住院或留家休養超過連續3日 (不適用於首2日的休假) | | 2,000 (每日500) |
| 3.5 受保人遭受虐待 (僅適用於子女及長者) 3.5a 創傷或心理諮詢費用 3.5b 新家庭傭工招聘津貼 | | 3,000 |
| 3.6 轉職津貼 (僅適用於成人) | | 不適用 |

承保範圍表

A 部份 - 主要保障 (續)

| 承保範圍 | | 每名受保人的 最高賠償額 (分項賠償額) (港元) |
|-----------------------|-------|---------------------------------|
| | | 簡易計劃 |
| 第4節 — 個人責任 | | 不適用 |
| 第5節 — 無索償折扣 | | 不適用 |
| 第6節 — 緊急援助服務 | | |
| AXA 安盛24小時支援熱線 (全球服務) | 每段受保期 | 受保 |
| 全球入院保證金 | | 40,000 |

保費表 (港元)

A 部份 - 主要保障

| 主要保障 | 簡易計劃 |
|----------------|--------|
| 成人 - 職業類別第1及2類 | 365 |
| 成人 - 職業類別第3類 | 547.50 |
| 子女 | 365 |
| 長者 - 職業類別第1及2類 | 600 |
| 長者 - 職業類別第3類 | 900 |

無索償折扣及多人投保折扣優惠不適用於簡易計劃。

職業類別詳情，請瀏覽

<https://www.axa.com.hk/zh/smart-protect-plus-application-eligibility>



重要資料

主要不受保項目

- 自殺或蓄意自殘而導致的任何受傷或死亡
- 疾病、病症、投保前已存在身體上或精神上的缺陷
- 不必要的醫療及手術治療
- 美容及整容手術
- 性病或神智失常、愛滋病、懷孕或分娩

- 受藥物或酒精影響的行為
- 從事警務、消防或軍事工作
- 直接參與罷工、暴動、騷亂(被動風險除外)、戰爭、核武或輻射
- 任何不法行為
- 除作為購票乘客以外之飛行活動
- 以職業身份參與體育運動或可因參與有關運動而賺取報酬之活動
- 從事或參與跑步以外的任何競速比賽

有關不受保項目的完整資料，請參閱保單內文。

保費徵費

保費已按適用之徵費率徵收保險業監管局的有關徵費。保單持有人必須繳付徵費以避免任何法律後果。欲了解更多詳情，請瀏覽 www.axa.com.hk/ia-levy 或致電 AXA 安盛 (852) 2523 3061。

續保及受保期間披露義務

- 如受保人與保單持有人的關係發生任何變化或患上任何疾病、病症、或身體出現任何毛病、虛弱情況而顯著增加意外或受傷風險，保單持有人有責任在續保前以書面方式知會 AXA 安盛以修訂保障，否則將不予退還已繳交的續保費用和 / 或 AXA 安盛將不支付此受保人續保後的任何索償。
- 保單持有人必須知會所有年滿十八 (18) 歲的受保人本保單的簽發與生效。
- 如受保人在受保期間改變職業，保單持有人必須以書面方式知會 AXA 安盛。如此職業改變是從低風險轉向高風險，AXA 安盛可能會要求保單持有人繳交額外的保費，並且有權取消保單。
- AXA 安盛保留在核保審查後不續保的權利。

取消保單

AXA 安盛及保單持有人均有權根據本保單條款提前 30 天以書面方式通知對方取消本保單。

有意投保或欲取得更詳細資料，請聯絡您的保險中介人

註備：

所有金額均以港元計算。

產品說明書上所列之保費及理賠金額僅供參考。實際保費及理賠金額或會因核保及索償決定而調整。

以上資料僅供參考，並非是適用條款和細則的完整描述。您亦可以向本公司索取保單內文樣本或瀏覽本公司網頁，以了解所有保障和不保項目的條款及細則。

如您不願意接收 AXA 安盛的宣傳或直接促銷材料，敬請聯絡香港黃竹坑黃竹坑道 38 號安盛匯 5 樓安盛保險有限公司個人資料保護主任。AXA 安盛會在不收取任何費用的情況下確保不會將您納入日後的直接促銷活動中。

您的寶貴意見能讓我們日後提供更優質的服務。您可通過以下方式聯繫我們：

電郵：feedback@axa.com.hk

郵寄：香港黃竹坑黃竹坑道 38 號安盛匯 5 樓

電話：(852) 2523 3061 (星期一至星期五上午九時正至下午五時半，公眾假期除外)

(只供香港特別行政區使用)

此中文譯本只供參考之用，如有歧異，概以英文版本為準。



安盛

Personal Accident Insurance
SmartProtect Plus

Flexible protections for an active lifestyle



Product brochure

Product Highlight

SmartProtect Plus, an accident insurance solution designed to protect families across generations, sets your mind free to pursue an active lifestyle at your will



Please take note of the following age definitions (at the commencement of a period of insurance) for this product:



Adult Between 18 and 65 years old



Child Between 6 months and 17 years old, and extended to 23 years old for an unmarried fulltime student



Elderly Between 66 and 80 years old



One-stop solution to save your time

- With **SmartProtect Plus**, a single policy can cover 3 generations of family members against accidents, leaving you more time to enjoy life



Lifetime protection from infant to elderly

- First enrolment age could be as young as 6 months and up to 80 years old
- Once you or your family members have become an insured person, there is no age limit for renewal¹⁾



Extra care for the juniors and the seniors

- Both children and the elderly get a double allowance for hospital cash and home nursing²⁾
- Broken bone benefit²⁾ is especially designed to protect the elderly



Special features for sports and outdoor activities lovers

- With the optional cover of Sports Protection³⁾, you can enhance your sum insured in accidental medical expense, disablement and accidental death, and personal liability
- The replacement or repair cost for accidentally damaged sports equipment or sportswear will be covered
- Since accidental medical expense limit is calculated per accident with no limit on number of accidents per period of insurance, you can always enjoy your favorite sports



Extra protection for bread earners

- People who work for a living can also supplement SmartProtect Plus with an Income or a Payment Protection option to ease their financial burdens even when an accident prevents them from working





Adaptable to all needs and budgets

- SmartProtect Plus is designed to offer flexibility that caters to the distinct needs of different families
- Lite Plan offers essential protection with premium starts from HKD1 a day⁴⁾
- Standard Plan, Premier Plan and Elite Plan provide extra protection, and offer premium discount based on different combinations
- An innovative shared sum insured coverage (Shared Coverage), in addition to the traditional individual sum insured coverage (Individual Coverage), is introduced to allow more premium saving

Individual Coverage vs Shared Coverage

(The premium quoted below is based on Standard Plan)

| Coverage Details | | Individual Coverage | Shared Coverage |
|---|--|--|--|
| Minimum number of insured person | | 1 | 2 |
| Maximum limit | | One limit for each insured person | One limit to be shared by all insured persons, with claims paid as they arise until the limit is reached |
| Optional coverage | | Each insured person can pick their own optional covers | All eligible insured persons ⁵⁾ must opt in for the same optional covers |
| Premium discounts | | The discount is higher when the number of insured persons goes up: <ul style="list-style-type: none"> • 2 to 4 insured persons: 10% • 5 or more insured persons: 15% | Covers all children under the same policy by paying the premium for 1 child |
| Annual Premium for Core Cover | | | |
| 2 Adults + 1 Child  | First year | HKD3,825 (multi-insured discount applied) | HKD3,400 |
| | First renewal (5% no claims discount) | <i>HKD3,633.75</i> | <i>HKD3,230</i> |
| | Second renewal (10% no claims discount) | <i>HKD3,442.50</i> | <i>HKD3,060</i> |
| | Third and onward renewal (15% no claims discount) | <i>HKD3,251.25</i> | <i>HKD2,890</i> |
| 2 Adults + 2 Children  | First year | HKD4,950 (multi-insured discount applied) | HKD3,400 |
| | First renewal (5% no claims discount) | <i>HKD4,702.50</i> | <i>HKD3,230</i> |
| | Second renewal (10% no claims discount) | <i>HKD4,455</i> | <i>HKD3,060</i> |
| | Third and onward renewal (15% no claims discount) | <i>HKD4,207.50</i> | <i>HKD2,890</i> |

¹⁾ Lifetime renewal is subject to AXA's underwriting decision and other conditions set forth in General Conditions Clause 11(d) and (e) of the Policy Wording. The renewal premium and terms and conditions may not be the same as the expiring policy.

²⁾ Not applicable for Lite Plan.

³⁾ Only covers for accidents happened in Hong Kong.

⁴⁾ Based on the annual premium of an adult with occupation class 1 or 2 under Lite Plan.

⁵⁾ Please refer to the Benefit Table for details of eligibility for optional covers.

Case Sharing – Married Couple with Children

(This case sharing is hypothetical and for illustrative purpose only)

Summary

Plan taken out

Individual Coverage Standard Plan with optional covers including Sports Protection and Income Protection

| Annual Premium | Claim Reimbursed in an Accident |
|-----------------|---|
| HKD8,442 | HKD52,250 In addition, there was personal liability claim which AXA directly handled and paid to the third party. |

Details

Mr. and Mrs. Lau, in their mid-thirties, are married with 2 kids. Other than being a social worker, Mr. Lau is an avid biker, badminton and soccer player. His wife, a marketing specialist, jogs daily and wakeboards on weekends. To prepare for the unexpected, they took out a SmartProtect Plus policy with optional sports and income protection covers. One sunny day, father and son went out biking and got themselves into a crash. Mr. Lau ended up sustaining a foot fracture that would leave him unable to work for 30 days; while his son fractured his right ankle and had to undergo a surgery that kept him hospitalised for a week.

Thankfully, they were well protected and bounced back from the unfortunate episode in good physical and financial shape.

Annual premium calculation

| Plan Taken Out | Insured Persons | Premium |
|----------------------|---|--|
| Core Cover | Individual Coverage Standard Plan 2 adults 2 children | HKD1,500 per adult HKD1,250 per child |
| Optional Cover | Sports Protection 2 adults 2 children | HKD220 per adult or child |
| | Income Protection 2 adults | HKD1,500 per adult |
| Eligible Discount | 10% multi-insured discount for 4 persons | |
| Total Annual Premium | HKD8,442 | |



Accident claims calculation

| Relevant Benefit | Actual Expense | Claims Paid | Remark Maximum Limit (Sublimit) Per Insured Person |
|---|----------------|---|--|
| Accidental Medical Expenses | | | |
| For Mr. Lau First consultation fee, X-Ray fee and follow up treatments | HKD14,000 | HKD14,000 | - HKD15,000 under Core Cover - Extra 25% (HKD3,750) under the Sports Protection option |
| For the son First consultation fee, surgery fee and follow up treatments | HKD40,000 | HKD18,750 | |
| Personal Sports Equipment and Sportswear | | | |
| For Mr. Lau's bicycle | HKD5,000 | HKD3,000 | HKD6,000 (HKD3,000 per item) |
| For the son's bicycle | HKD2,500 | HKD2,500 | |
| Annual Leave Compensation | | | |
| For Mrs. Lau who had to take 12 days' annual leave to take care of her son and Mr. Lau | Not applicable | HKD4,000 | HKD2,000 per insured person (HKD500 per day) Not applicable for the first 2 days of annual leave |
| Income Protection | | | |
| For Mr. Lau who was unable to work for 30 days (his monthly salary is over HKD12,500) | Not applicable | HKD10,000 | Temporary total disablement: up to HKD10,000 per a 30-day period or 80% of the insured person's average monthly income, whichever is lower, per every continuing 30 days period and up to 6 consecutive periods in one period of insurance |
| Personal Liability | | | |
| For a cyclist that was injured in the accident caused by Mr. Lau - First consultation fee, surgery fee and follow up treatment - Pain, suffering and loss of amenities | Covered | AXA directly handled the claim and settled the compensation to the third-party | - HKD750,000 under Core Cover - Extra 25% (HKD187,500) under the Sports Protection option |
| Total claims paid to the policyholder | | HKD52,250 | |



Standard Plan, Premier Plan and Elite Plan

(Provide Individual Coverage and Shared Coverage)

Benefit Table

Part A. Core Cover

| Summary of Benefits | | Maximum Limit (Sublimit) Per Insured Person for Individual Coverage OR Per Policy for Shared Coverage (HKD) | | |
|--|-------------------------------|---|--|---|
| | | Standard Plan | Premier Plan | Elite Plan |
| Section 1 - Personal Accident | | | | |
| 1.1 Accidental Death and Permanent Disablement ('ADPD') <p style="text-align: right;">Coma</p> | Per Period of Insurance | 750,000 | 1,000,000 | 2,000,000 For Elderly, it is up to 1,000,000 under this section |
| | | 100,000 | | |
| | | 1.2 Double Indemnity for ADPD Additional compensation up to 100% of the maximum limit under Section 1.1, if the ADPD is resulted from any one or more of the following circumstance(s) – riding as a passenger in common carrier – landslide, flood, explosion or fire – burglary or robbery – within the Greater Bay Area (except Hong Kong) | 750,000 | 1,000,000 |
| 1.3 Immediate Cash Relief Compassionate cash benefit for accidental death of an insured person | | 50,000 | | |
| Section 2 - Accidental Medical Expenses | | | | |
| Accidental Medical Expenses | Per Accident | 15,000 (Chinese herbalist, bonesetter or acupuncturist: 200 per day; food poisoning: 500 per day) | 30,000 (Chinese herbalist, bonesetter or acupuncturist: 300 per day; food poisoning: 500 per day) | 45,000 For Elderly, it is up to 30,000 under this section (Chinese herbalist, bonesetter or acupuncturist: 300 per day; food poisoning: 500 per day) |
| – Chiropractor or physiotherapist | Per Period of Insurance | 2,500 (500 per day) | 3,000 (600 per day) | 6,000 (1,000 per day) |
| Section 3 - Additional Benefits | | | | |
| 3.1 Broken Bone (for Elderly only) | Per Period of Insurance | 40,000 For insured person aged over 80, it is up to 20,000 under this section | | |
| 3.2 Daily Hospital Cash and Home Nursing Allowance 3.2a Daily Hospital Cash 3.2b Home Nursing Allowance | | 15,000 For Child/ Elderly, it is up to 30,000 under this section (200 per day) | 20,000 For Child/ Elderly, it is up to 40,000 under this section (300 per day) | 30,000 For Child/ Elderly, it is up to 60,000 under this section (600 per day) |

Benefit Table

Part A. Core Cover (Cont.)

| Summary of Benefits | | Maximum Limit (Sublimit) Per Insured Person for Individual Coverage OR Per Policy for Shared Coverage (HKD) | | |
|--|-------------------------------|---|--|--|
| | | Standard Plan | Premier Plan | Elite Plan |
| 3.3 Recovery Aids For mobility aids such as canes, crutches, walkers, rollators or wheelchairs, as well as home or vehicle modification solely for mobility aids purpose | Per Period of Insurance | 30,000 (for mobility aids: 3,000 per item) | 50,000 (for mobility aids: 5,000 per item) | 60,000 (for mobility aids: 6,000 per item) |
| 3.4 Annual Leave Compensation Cash benefit for a family member who needs to take annual leave for looking after an insured person, if the latter is subject to hospitalisation or home stay as recommended by doctor(s) for more than 3 consecutive days due to an accident (not applicable to the first 2 days of annual leave taken) | | 2,000 (500 per day) | | |
| 3.5 Insured Person Being Abused (for Child and Elderly only) 3.5a Trauma or Psychology Counselling Expense 3.5b Subsidy for Recruiting a New Domestic Helper | | 3,000 | 5,000 | 8,000 |
| 3.6 Job Changing Subsidy (for Adult only) | | 3,000 | 5,000 | 5,000 |
| Section 4 - Personal Liability | | | | |
| Covers legal liability of an insured person towards third party for accidental injury or property damage, as well as any associated legal costs and expenses | Per Period of Insurance | 750,000 | 1,000,000 | 2,000,000 |
| Section 5 - No Claims Discount | | | | |
| Discount on renewal premium of Part A. Core Cover if no claim is being made or incurred under Part A. Core Cover for the whole policy For clarity, if a claim has been made or incurred for any insured person, the no claims discount for the whole policy will be forfeited, and the no claims discount will go back to 0% | / | No claim for one year: 5% No claim for two consecutive years: 10% No claim for three or more consecutive years: 15% | | |
| Section 6 - Emergency Assistance Services | | | | |
| 24-Hour AXA Assistance Hotline Service (Worldwide Service) | Per Period of Insurance | Covered | | |
| Global Hospital Admission Deposit Guarantee | | 40,000 | | |

Benefit Table

Part B. Optional Cover*

* For Individual Coverage, each insured person can pick and pay their own optional covers. For Shared Coverage all eligible insured persons must opt in for the same optional covers.

| Summary of Benefits | | Maximum Limit Per Insured Person for Individual Coverage OR Per Policy for Shared Coverage (HKD) | | | |
|--|-------------------------|--|----|--|---|
| | | (a) Permanent Total Disablement | OR | (b) Temporary Total Disablement | |
| Section 7 – Income or Payment Protection (for working Adult only who can only be insured under either Section 7.1 - Income Protection or Section 7.2 - Payment Protection but not both) | | | | | |
| Section 7.1 - Income Protection | Per Period of Insurance | 60,000 | OR | 10,000 per 30-day period or 80% of the insured person's average monthly income, whichever is lower, per every continuing 30 days period and up to 6 consecutive periods in one period of insurance | |
| Section 7.2 - Payment Protection | | | | | |
| (a) Credit card payment, and/or household utilities bills | Per Period of Insurance | 6,000 | OR | 1,000 per 30-day period | or 80% of the insured person's average monthly income, whichever is lower, per every continuing 30 days period and up to 6 consecutive periods in one period of insurance |
| (b) Personal loans | | 30,000 | | 5,000 per 30-day period | |
| (c) Mortgage loan or home rental fee | | 60,000 | | 10,000 per 30-day period | |

Benefits under Section 7 is payable at the seventh month or later from the month of accident by a lump sum

| Summary of Benefits | | Maximum Limit Per Insured Person for Individual Coverage OR Per Policy for Shared Coverage (HKD) | |
|---|-------------------------|--|--|
| Section 8 - Sports Protection (for Adult and Child, and accidents happened in Hong Kong only) | | | |
| 8.1 Accidental Death and Permanent Disablement | Per Period of Insurance | Additional 25% of the maximum limit under Section 1.1 Accidental Death and Permanent Disablement | |
| – Death due to cardiac arrest | | Covered (extra benefits for Section 1.1 Accidental Death and Permanent Disablement) | |
| 8.2 Accidental Medical Expenses | Per Accident | Additional 25% of the maximum limit under Section 2 - Accidental Medical Expenses | |
| – Chiropractor or physiotherapist | Per Period of Insurance | | |
| 8.3 Personal Liability | Per Period of Insurance | Additional 25% of the maximum limit under Section 4 - Personal Liability | |
| 8.4 Personal Sports Equipment and Sportswear For actual replacement or repair cost for accidentally damaged sports equipment or sportswear while in use, a claim for this benefit must be submitted together with the claim for Section 2 - Accidental Medical Expenses | Per Period of Insurance | 6,000 (3,000 per item) | |

Premium Table (HKD)

Part A. Core Cover

| Core Cover | Standard Plan | Premier Plan | Elite Plan | Standard Plan | Premier Plan | Elite Plan |
|---------------------------------------|---------------------|--------------|------------|-----------------|--------------|------------|
| | Individual Coverage | | | Shared Coverage | | |
| Adult – Occupation Class 1 and 2 | 1,500 | 1,850 | 2,530 | 1,200 | 1,480 | 2,020 |
| Adult – Occupation Class 3 | 2,250 | 2,775 | 3,795 | 1,800 | 2,220 | 3,030 |
| Child | 1,250 | 1,550 | 2,150 | 1,000 | 1,230 | 1,720 |
| Elderly – Occupation Class 1 and 2 | 2,680 | 3,280 | 3,730 | 2,130 | 2,610 | 2,980 |
| Elderly – Occupation Class 3 | 4,020 | 4,920 | 5,595 | 3,195 | 3,915 | 4,470 |

No Claims Discount

(Applicable for both Individual Coverage and Shared Coverage, Core Cover only)

If no claim is being made or incurred under Part A. Core Cover for the whole policy, the following discounts will be applicable on the renewal premium of Part A. Core Cover.

| | |
|--|-----|
| No claim for one year | 5% |
| No claim for two consecutive years | 10% |
| No claim for three or more consecutive years | 15% |

For clarity, if a claim has been made or incurred for any insured person, the no claims discount for the whole policy will be forfeited, and the no claims discount will go back to 0%.

Part B. Optional Cover*

* For Individual Coverage, each insured person can pick and pay their own optional covers. For Shared Coverage all eligible insured persons must opt in for the same optional covers.

| Income Protection | Standard Plan/ Premier Plan/ Elite Plan | |
|-------------------------------------|---|-----------------|
| | Individual Coverage | Shared Coverage |
| Adult – Occupation Class 1 and 2 | 1,500 | 970 |
| Adult – Occupation Class 3 | 2,840 | 1,840 |

| Payment Protection | Standard Plan/ Premier Plan/ Elite Plan | |
|-------------------------------------|---|-----------------|
| | Individual Coverage | Shared Coverage |
| Adult – Occupation Class 1 and 2 | 2,390 | 1,550 |
| Adult – Occupation Class 3 | 4,540 | 2,950 |

| Sports Protection | Standard Plan | Premier Plan | Elite Plan | Standard Plan | Premier Plan | Elite Plan |
|-------------------|---------------------|--------------|------------|-----------------|--------------|------------|
| | Individual Coverage | | | Shared Coverage | | |
| Adult | 220 | 280 | 410 | 179 | 228 | 333 |
| Child | 220 | 280 | 410 | 179 | 228 | 333 |

Multi-Insured Discount

(Applicable for Individual Coverage only, both Part A. Core Cover and Part B. Optional Cover)

| | |
|---------------------------|-----|
| 2 to 4 insured persons | 10% |
| 5 or more insured persons | 15% |

For occupation classification, please refer to

<https://www.axa.com.hk/en/smart-protect-plus-application-eligibility>



Lite Plan

(Provides Individual Coverage Only)

Benefit Table

Part A. Core Cover

| Summary of Benefits | | Maximum Limit (Sublimit) Per Insured Person (HKD) |
|---|-------------------------|--|
| | | Lite Plan |
| Section 1 - Personal Accident | | |
| 1.1 Accidental Death and Permanent Disablement ('ADPD') | | 600,000 |
| | Coma | Not applicable |
| 1.2 Double Indemnity for ADPD Additional compensation up to 100% of the maximum limit under Section 1.1, if the ADPD is resulted from any one or more of the following circumstance(s) – riding as a passenger in common carrier – landslide, flood, explosion or fire – burglary or robbery – within the Greater Bay Area (except Hong Kong) | Per Period of Insurance | 600,000 |
| 1.3 Immediate Cash Relief Compassionate cash benefit for accidental death of an insured person | | 50,000 |
| Section 2 - Accidental Medical Expenses | | |
| | | Not applicable |
| Section 3 - Additional Benefits | | |
| 3.1 Broken Bone (for Elderly only) | Per Period of Insurance | Not applicable |
| 3.2 Daily Hospital Cash and Home Nursing Allowance | | Not applicable |
| 3.3 Recovery Aids | | Not applicable |
| 3.4 Annual Leave Compensation Cash benefit for a family member who needs to take annual leave for looking after an insured person, if the latter is subject to hospitalisation or home stay as recommended by doctor(s) for more than 3 consecutive days due to an accident (not applicable to the first 2 days of annual leave taken) | | 2,000 (500 per day) |
| 3.5 Insured Person Being Abused (for Child and Elderly only) 3.5a Trauma or Psychology Counselling Expense 3.5b Subsidy for Recruiting a New Domestic Helper | | 3,000 |
| 3.6 Job Changing Subsidy (for Adult only) | | Not applicable |

Benefit Table

Part A. Core Cover (Cont.)

| Summary of Benefits | | Maximum Limit (Sublimit) Per Insured Person (HKD) |
|---|----------------------------|--|
| | | Lite Plan |
| Section 4 - Personal Liability | | Not applicable |
| Section 5 - No Claims Discount | | Not applicable |
| Section 6 - Emergency Assistance Services | | |
| 24-Hour AXA Assistance Hotline Service (Worldwide Service) | Per Period of Insurance | Covered |
| Global Hospital Admission Deposit Guarantee | | 40,000 |

Premium Table (HKD)

Part A. Core Cover

| Core Cover | Lite Plan |
|------------------------------------|-----------|
| Adult – Occupation Class 1 and 2 | 365 |
| Adult – Occupation Class 3 | 547.50 |
| Child | 365 |
| Elderly – Occupation Class 1 and 2 | 600 |
| Elderly – Occupation Class 3 | 900 |

No claim discount and multi-insured discount are not applicable for Lite Plan.

For occupation classification, please refer to

<https://www.axa.com.hk/en/smart-protect-plus-application-eligibility>



Important Information

Major exclusions

- Any injury or death due to suicide or intentional self-injury
- Sickness, disease, pre-existing physical or mental defect
- Unnecessary medical or surgical treatment
- Cosmetic surgery for the purpose of beautification
- Venereal diseases or insanity, AIDS, pregnancy or childbirth
- Acts committed under the influence of drugs or alcohol
- Duties as part of police, fire services or military

- Strike, riot, civil commotion (except passive risks), war, nuclear weapons or radioactivity
- Any unlawful acts
- Flying other than as a fare-paying passenger
- Participating in sports in a professional capacity or would earn remuneration from such sports
- Participating in any kind of speed contest or racing (other than on foot)

For complete information on the exclusions, please refer to the policy wording.

Levy on insurance premium

Levy collected by the Insurance Authority through the Company will be imposed on the policy at the applicable rate. Policyholders must pay the levy in order to avoid any legal consequences. For further information, please visit www.axa.com.hk/ia-levy or contact AXA at (852) 2523 3061.

Disclosure obligation for renewal and during the period of insurance

- (a) The Policyholder has the obligation to inform AXA in writing to change the cover in respect of an Insured Person before the renewal of this Policy if there is any change on the Insured Person's relationship with the Policyholder or any illness, diseases, physical defect or infirmity of the Insured Person which will significantly increase the risk of accident or injury, otherwise there shall be no refund of the renewal premium paid and/or AXA will not pay any claims in relation to that Insured Person under the renewed Policy.
- (b) The Policyholder must inform all Insured Persons, who are aged eighteen (18) or above, about the issuance and effectiveness of this Policy.
- (c) The Policyholder must inform AXA in writing of any change in the occupation of the Insured Person during the period of insurance. If the change is from lower to higher risk, AXA may charge additional premium or cancel the policy.
- (d) Please note AXA reserves the right not to renew the policy after our underwriting review.

Cancellation

Both AXA and the Policyholder have the right to cancel this Policy by giving each other 30 days' written notice in accordance with the policy wording.

To apply or for more details, please contact your insurance intermediary.

Remarks:

All amounts are in Hong Kong Dollars.

The premiums and the reimbursement amounts shown in this brochure are for reference only. Actual premiums and actual reimbursement amounts may be adjusted subject to underwriting and claims decision respectively.

The above information is a general summary for reference only and not a complete description of the applicable terms, conditions, and exclusions. Please refer to the policy wording for details, which will be made available by the Company upon request and can be downloaded from the Company website.

If you do not wish to receive promotional or direct marketing materials from AXA, please inform the Data Privacy Officer, AXA General Insurance Hong Kong Limited, 5/F, AXA Southside, 38 Wong Chuk Hang Road, Wong Chuk Hang, Hong Kong. AXA shall, without charge to you, ensure that you are not included in future direct marketing activities.

We value your feedback which will help us serve you better. You may reach us at:
 Email: feedback@axa.com.hk
 Mail: 5/F, AXA Southside, 38 Wong Chuk Hang Road, Wong Chuk Hang, Hong Kong
 Phone: (852) 2523 3061 (9:00am to 5:30pm Monday to Friday, except public holidays)

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