



Simple claims procedure:

- Inform Zurich of the incident by phone, fax or mail as soon as possible; and
- Complete and send the claim form together with all necessary documents to Zurich.

Remarks:

- When the insured person reaches the age of 24 years upon policy renewal, the cover will be automatically converted from Junior Cover to Adult Cover of the same plan level, regardless of the insured person being an unmarried full-time student. When the insured person reaches the age of 71 years upon policy renewal, the cover will be automatically converted from Adult Cover to Elderly Cover and the plan level will remain the same under the new cover. Following the automatic conversion of cover, the applicable premium rate will be changed accordingly. If the insured person prefers to select another plan level, he/she can contact Zurich for arrangement.
- Individual policy will be issued to each insured person regardless of whether the enrollment is made individually or as a family.
- For insured person aged between six months and 17 years old at the policy effective date, the policyholder of this plan must be his/her parent or legal guardian. However, when the insured person attains the age of 18, he/she will automatically become the policyholder upon renewal.
- Subject to the insurance cover of respective policies, any individual insured person under Adult Cover can enjoy up to a maximum limit of HKD 10,000,000 for accidental death and permanent disablement benefit per life in aggregate of all policies issued by Zurich Insurance Company Ltd and/or its related companies.

PAM(T)001/PDP/ENG/02/2017

Notes:

1. Guaranteed acceptance offer is applicable to Occupation Classes 1–5 as defined by Zurich, and Zurich reserves the right of final approval and decision.
2. Permanent disablement benefit will be payable according to the scale of benefit as stated in the compensation table of the policy.
3. This optional benefit is only applicable to the insured person under Occupation class 1 or 2 as defined by Zurich.
4. Subject to the sub-limits below:
 - (i) Chinese medicine bonesetting expenses, Chinese medicine acupuncture expenses, and/or chiropractic expenses: maximum HKD 150/visit/day; five visits/accident;
 - (ii) Physiotherapy expenses: maximum HKD 500/visit/day; four visits/accident.

Major exclusions of this policy:

- Being a crew member or an operator of any air carrier, war, nuclear radiation, any kind of sickness or disease, suicide, pregnancy, childbirth, engaging in any kind of professional sport, or any armed force.
- This policy excludes claims for death, disablement, injury or loss as a result of the insured person engaging in duties for Occupation Class 3 or above or any occupation principally involving the use of light machinery or engines and any extra hazardous occupations involving the use of heavy machinery, requiring high degree of physical exertion or working in an extra hazardous working environment. Please check with Zurich if the proposer cannot determine his/her own occupation class.

This leaflet is only an illustration and does not constitute any part of the insurance contract. For full terms and conditions and exclusions, please refer to the policy document itself which shall prevail in case of inconsistency. Zurich Insurance Company Ltd reserves the right of final approval and decision.

(The English version shall prevail in case of inconsistency between the English and Chinese versions.)

About Zurich

Being part of Zurich Insurance Group, Zurich Insurance (Hong Kong) offers a full range of flexible general insurance and life insurance products for individuals as well as corporate customers, catering to their insurance, protection and investment needs. Our presence in Hong Kong dates back to 1961. We are one of the top five general insurers in Hong Kong. *

Zurich Insurance Group is a leading multi-line insurance provider with a global network of subsidiary and offices in Europe, North America, Latin America, Asia-Pacific and the Middle East as well as other markets. Founded in 1872, the Group is headquartered in Zurich, Switzerland. With about 55,000 employees serving customers in more than 170 countries, we aspire to become the best global insurer as measured by our shareholders, customers and employers.

* Source: Office of the Commissioner of Insurance, based on gross premiums, 2015.

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PAMultiple Personal Accident Insurance Plan

Guaranteed acceptance, lifetime renewable
 An insurance plan for your whole family



PAMultiple Personal Accident Insurance Plan

You cannot tell when an accident will happen to you and your family. We understand a caring person like you would like to provide an adequate protection for yourself and your loved ones.

PAMultiple Personal Accident Insurance Plan is tailored for any person for all stages of life in taking care of the unexpected expenses when an accident hits. As your lifelong insurance partner, Zurich designs this plan to be lifetime renewable to ensure you can enjoy adequate protection along the way.

Plan highlights

- Tailored coverage for children, adolescents, adults and the elderly with **guaranteed acceptance**¹ for all eligible persons who are aged between six months and 80 years and the plan is **lifetime renewable**.
- Dangerous amateur sports like winter sports, scuba diving, water skiing, rock climbing, horse-riding, etc. are all covered.
- Food and drink poisoning and gas poisoning are also covered.
- Even terrorist attack is covered.
- Various premium discounts: up to 15% no claim discount and 10% family discount to save on your budget.
- Worldwide coverage for personal accident.

Premium discount

No claim discount up to 15%

If no claim has been made in the period of insurance, you are entitled to 5% no claim discount at annual renewal. The no claim discount can be accumulated up to 15%.

Family discount

If you enroll with at least one family member (your spouse, child(ren), parents, parents-in-law or domestic partner) at the same time, an extra 10% discount will be offered to all of you.

Core benefits

Accidental death and permanent disablement²

- Compensation is payable in the event of death or permanent disablement caused within 12 months of an accident.

- Benefit covers second or third degree burns, burial/cremation cost and home nursing fee.

Accidental medical expenses

- Provide extensive protection including both outpatient and inpatient medical expenses and other treatments like Chinese medicine bonesetting expenses for bodily injury due to an accident.
 - Chinese medicine bonesetting expenses, Chinese medicine acupuncture expenses, chiropractic expenses and physiotherapy expenses up to HKD 2,000/year, subject to the sub-limits below:
 - (i) Chinese medicine bonesetting expenses, Chinese medicine acupuncture expenses, and/or chiropractic expenses:
maximum HKD 150/visit/day; five visits/accident;
 - (ii) Physiotherapy expenses:
maximum HKD 500/visit/day; four visits/accident.
- The plan also covers the expenses for the purchase of recovery equipment such as wheelchairs, crutches and neck support tools recommended by your attending doctor or physiotherapist.

Extra benefits

- We understand that victims may be required to have counseling sessions after experiencing an unpleasant event. Hence, we will reimburse the insured person for the cost of trauma counseling.
- We will reimburse the expenses incurred in renovating the principal home of the insured person for the purpose of coping with the permanent total disablement caused by an accident.
- Extra protection for broken bones due to an accident.
- **Zurich Emergency Assistance** provides you with various services in the event of an accident occurred outside Hong Kong for a travel period not exceeding 90 days:
 - Unlimited cover on transport for emergency medical evacuation of the insured person back to Hong Kong or to the nearest place for treatment, or to provide a repatriation of mortal remains;
 - Hospital admission guarantee up to HKD 39,000;
 - Medical service referral, legal referral, interpreter referral and pre-trip information assistance such as visa requirements.

Special tailored protection

If you prefer a larger sum insured for accidental death and permanent disablement benefit and/or accidental medical expenses, a tailored plan can be arranged to suit your needs. Please contact Zurich for more information.

Optional benefits (applicable to Adult Cover only)

Weekly income benefit³

If you lose your ability to work, you may encounter financial difficulties. By selecting weekly income benefit, the insured person can receive a weekly income benefit under the policy should there be an income loss due to injury which is caused by an accident and results in temporary total disablement. This benefit can ease your concerns even the unexpected befalls you.

Remarks:

- Cover is not available for the first three calendar days of the sick leave taken. Compensation shall be payable from the fourth day that the insured person is unable to work for each consecutive seven days period.
- Cover is not available for insured persons who are unemployed or retired.
- For insured persons who are self-employed, this cover is only available for income loss while the insured person is in hospital.



**Aged six months to 17 years,
aged 18–23 years
unmarried full-time students**

Provide a desirable growing environment for children

Children and adolescents do need extra care, and that is why we provide your children with a very comprehensive insurance plan for their everyday life.



Aged 18–70 years

Shelter you to let you relish life

Work hard and play hard for life, so do we. With our special care for adults, you can achieve more with a free mind.



**Aged 71–80 years
lifetime renewable**

Extensive medical protection for your golden years

When you reach the harvest of your life, we help you enjoy more with our extensive accidental medical protection.



For junior

- **School activities** – An extra cover up to HKD 100,000 for accidents that happen during school activities or transportation between residence and school causing the death or permanent disablement of the insured junior.
- **Extra medical expenses protection** – An extra cover up to HKD 20,000 for overseas accidental medical expenses.
- **Parent annual leave compensation** – If the insured junior is confined to hospital due to an accident and a parent takes annual leave from employer to take care of the insured junior, an annual leave compensation benefit of HKD 200 per day, up to a maximum of ten days, will be provided to the parent.
- **Pet attack or child abuse protection** – Extra hospital cash benefit up to HKD 300 per day, with a limit of 31 days, for the insured junior confined to hospital due to pet attack or child abuse.

For adults

- **Accident protection up to HKD 1,000,000.**
- **Double the cover on accidental death and permanent disablement** for the accident occurred when the insured person is a passenger of a public common carrier, or is a victim of robbery or as a result of natural disaster, or suffers injury during Saturday, Sunday or general holidays in Hong Kong resulting in the death or permanent disablement of the insured person.
- **Spouse annual leave compensation** – If the insured person is confined to hospital due to an accident and the spouse takes annual leave from employer to take care of the insured person, an annual leave compensation benefit of HKD 200 per day, up to a maximum of ten days, will be provided to the spouse.

For elderly

- **Overseas accident** – Extra protection up to HKD 20,000 for overseas accidental medical expenses.
- **Broken bones and recovery equipment.**
- **Home nursing fee benefit** – HKD 200 per day, up to 182 days.

Classification of occupation

Classes 1 & 2

Indoor occupations with job duties which are office related only, or occupations which are mainly indoor and involve light manual work occasionally and without the use of machinery or engine.

Office clerk, management, executive, lawyer, accountant, teacher, doctor, nurse, architect, indoor or outdoor sales representative, writer, social worker, health inspector, housewife, student, retiree, etc.

Classes 3, 4 & 5

Indoor or outdoor personnel or workers involve light manual work; skilled or semi-skilled industrial workers with or without the use of light machinery or engine; skilled industrial workers who use large machinery or require high degree of manual work; or unskilled laborers.

Waiter/waitress, cook, policeman, fireman, electrician, carpenter, plumber (household/indoor duties only), taxi/bus/light bus/truck driver (within HK territory only), deliveryman, hawker, machine/engine repairer/maker, fuel station worker, elevator installation and repairer, etc.

Major declined occupations

Engaging in offshore activities like commercial diving, oil rigging, mining or aerial photography; handling of explosives including but not limited to explosive worker or demolition worker, performing as an actor/actress, kung fu instructor, stunt man, fisherman; naval, military or airforce service or operations or armed force services of any country or international authority; aircrew, ship crew, aerial worker; racing driver; jockey; underground and underwater worker; construction site worker; worker at height including but not limited to scaffolding worker; acrobat, circus trainer; war correspondent and worker exposed to dust or poisonous chemicals.

Note: The classification of occupation is for reference only. Please check with Zurich if the proposer cannot determine his/her own occupation class.

Premium Table

Premium payment mode Premium per insured person (HKD)

	Junior Cover	
	Plan A	Plan B
Annual	516	936
Monthly	43	78
	Adult Cover	
	Plan A	Plan B
Annual	Weekly income benefit 996 276	1,896 552
Monthly	Weekly income benefit 83 23	158 46
	Elderly Cover	
	Plan A	Plan B
Annual	Aged 71-80	
	1,656	2,616
Monthly	Aged 71-80	
	138	218
Annual	Aged 81 - lifetime (for renewal only)	
	2,496	3,996
Monthly	Aged 81 - lifetime (for renewal only)	
	208	333

Table of Benefits

Coverage

Maximum benefits per insured person per year (HKD)

Coverage	Junior Cover (Aged 6 months to 17 years; aged 18-23 years unmarried full-time student)		Adult Cover (Aged 18-70 years)		Elderly Cover (Aged 71-80 years; lifetime renewable)	
	Plan A	Plan B	Plan A	Plan B	Plan A	Plan B
Accidental death and permanent disablement*						
Burns	150,000	300,000	500,000	1,000,000	250,000	500,000
Burial/cremation cost	75,000	150,000	250,000	500,000	150,000	200,000
Home nursing fee	30,000	30,000	30,000	30,000	30,000	30,000
Home nursing fee	200/day (Max. 31 days/accident)	200/day (Max. 31 days/accident)	200/day (Max. 31 days/accident)	200/day (Max. 31 days/accident)	200/day (Age < 81 years: max. 182 days/accident) (Age ≥ 81 years: max. 31 days/accident)	200/day (Age < 81 years: max. 182 days/accident) (Age ≥ 81 years: max. 31 days/accident)
Extra indemnity: Accidents during school activities	100,000	100,000	—	—	—	—
Accidents where the insured person is a passenger of a public common carrier, or is a victim of robbery or as a result of natural disaster, or suffers injury during Saturday, Sunday or general holidays in Hong Kong	—	—	1,000,000	2,000,000	—	—
Broken bones	10,000	10,000	50,000	50,000	Age < 81 years: 100,000 Age ≥ 81 years: 50,000	Age < 81 years: 100,000 Age ≥ 81 years: 50,000
Home renovation expenses	25,000	25,000	25,000	25,000	25,000	25,000
Accidental medical expenses						
In-patient and out-patient medical treatment expenses	10,000/accident	20,000/accident	15,000/accident	30,000/accident	5,000/accident (Age < 81 years: max. 20,000/year) (Age ≥ 81 years: max. 10,000/year)	10,000/accident (Age < 81 years: max. 40,000/year) (Age ≥ 81 years: max. 20,000/year)
Inclusive of: Chinese medicine bonesetting expenses, Chinese medicine acupuncture expenses, or chiropractic expenses and physiotherapy expenses ⁴	2,000/year	2,000/year	2,000/year	2,000/year	Age < 81 years: 2,000/year Age ≥ 81 years: 1,000/year	Age < 81 years: 2,000/year Age ≥ 81 years: 1,000/year
Extra indemnity: Overseas accidental medical expenses	10,000/accident	20,000/accident	—	—	5,000/accident (Max. 10,000/year)	10,000/accident (Max. 20,000/year)
Recovery equipment	10,000	10,000	15,000	15,000	20,000	20,000
Parent/Spouse annual leave compensation	200/day (Max. 10 days/accident)	200/day (Max. 10 days/accident)	200/day (Max. 10 days/accident)	200/day (Max. 10 days/accident)	—	—
Trauma counseling benefit	5,000 (1,000/visit)	5,000 (1,000/visit)	5,000 (1,000/visit)	5,000 (1,000/visit)	5,000 (1,000/visit)	5,000 (1,000/visit)
Clothing and personal effects damage compensation	3,000	3,000	3,000	3,000	3,000	3,000
Hospital cash benefit						
Hospital cash benefit	100/day (Max. 31 days/accident)	200/day (Max. 31 days/accident)	200/day (Max. 31 days/accident)	200/day (Max. 31 days/accident)	200/day (Max. 31 days/accident)*	200/day (Max. 31 days/accident)*
Hospital cash for pet attack/child abuse	200/day (Max. 31 days/accident)	300/day (Max. 31 days/accident)	—	—	—	—
Weekly income benefit (Optional benefit)³	—	—	1,000/week (Max. 104 weeks)	2,000/week (Max. 104 weeks)	—	—
Zurich Emergency Assistance	Available					
No claim discount	5% no claim premium discount at annual renewal and it is subject to max. 15%					

*Applicable to public hospitals