

# Zurich Group Personal Accident Insurance Plan

We understand employees are crucial assets to a company. As an employer, we know how your support for employees in unexpected events will win their trusts and engagement at workplace. With **Zurich Group Personal Accident Insurance Plan**, a solution allowing you to include multiple benefit levels under one policy, your Company can provide a well-paired personal accident protections for employees with different needs. Enroll now to back up your employees and their families with securing protection!

Premium discount can be **as high as 65%** for companies with more than 200 employees!

## Eligibility



Registered Hong Kong company



With a minimum of 3 full-time employees



All insured employees must be the full-time employees of the applicant under Hong Kong employment contract



Acceptance age limit is between 17 and 75 years

## Unique features



Up to 150% total compensation for Personal Accident on one single event on the Accidental Death & Disablement (AD&D) sum insured



Up to 10% additional indemnity on Accidental Medical Expenses (AME) sum insured for injury sustain when traveling outside the stationed location<sup>2</sup>



Up to 30% additional indemnity for accidental death or injury on AD&D sum insured sustain when traveling outside the stationed location<sup>1</sup>

## Other product highlights



Maximum 3 different benefit levels allowed in each policy



24-hour global emergency assistance service



Covered a variety of job nature (including clerical office duties and indoor manual duties)



AME includes Chinese medicine bone-setting, acupuncture expenses or chiropractic treatment expenses (subject to HKD 200 per visit per day, up to HKD 1,000 per accident and HKD 3,000 in aggregate per policy year)

## Additional free benefits

- Burns cover : HKD 100,000
- Scarring of the face: HKD 25,000
- Loss of teeth: HKD 10,000 (HKD 1,000 per tooth)
- Trauma counseling benefit: HKD 15,000 (HKD 1,500 per visit per day)
- Search and rescue expenses: HKD 10,000
- Clothing and personal effects damage compensation: HKD 10,000 (HKD 3,000 per article, set or collection)
- Compassionate death cash: HKD 10,000
- Funeral expenses benefit: HKD 20,000
- Education fund: HKD 10,000
- Recruitment expenses: HKD 10,000

For detailed benefits description, please refer to the policy wording: <http://info.zurich.com.hk/policy/ZZG-002-12-2017E.pdf>

Note:

<sup>1</sup> Additional indemnity up to 30% on AD&D sum insured or up to HKD 2,000,000, whichever is the lesser.

<sup>2</sup> Additional indemnity up to 10% on AME sum insured or up to HKD 10,000, whichever is the lesser.

## Premium table

Accidental Death & Disablement (AD&D)		Accidental Medical Expenses (AME)	
Sum insured (HKD)	Premium per person (HKD)	Sum insured (HKD)	Premium per person (HKD)
100,000	90	1,000	30
200,000	180	2,000	60
300,000	270	3,000	90
500,000	450	5,000	150
750,000	675	10,000	300
1,000,000	900	20,000	600
2,000,000	1,800	30,000	900
3,000,000	2,700	40,000	1,200
4,000,000	3,600	50,000	1,500
5,000,000	4,500	100,000	3,000
Over 5,000,000	Please submit the enrollment form to Zurich's business representative for quotation.	Over 100,000	Please submit the enrollment form to Zurich's business representative for quotation.

## Group discount

Total no. of employees	Discount
11 – 30	20%
31 – 50	40%
51 – 100	50%
101 – 200	55%
201 – 300	65%
Over 300	Please submit the enrollment form to Zurich's business representative for quotation.

### Major excluded 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.

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