



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 (any plan levels) to Adult Cover, regardless of the insured person being an unmarried full-time student. The conversion is made on the assumption that the insured person is in Occupation Class 1 and the Adult Cover will be effective with the minimum sum insured for accidental death and permanent disablement³, and accidental medical expenses covers. We will endorse any changes in the occupation and benefits cover upon request from the insured person thereafter, and the premium rate will thereby be adjusted accordingly. If the insured person does not declare his/her actual occupation (if other than class 1), then no claim shall be payable in respect of any injury arising out of or in the course of attending such occupation. When the insured person reaches the age of 71 years upon policy renewal, the cover will be automatically converted from Adult Cover to Plan A of Elderly 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.
- Minimum annual premium per policy is HKD 500 (except for Junior Cover - Plan A).
- If paid monthly, the annual premium must be HKD 700 or above and paid by credit card or autopay. For autopay arrangement, the premiums for the first three months have to be paid by cheque.

PAM(T)001/AGT/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. Top-up accidental death and permanent disablement benefit is only applicable to the insured person aged between 71 and 80 years at the time of enrollment or renewal, and is lifetime renewable.
3. Permanent disablement benefit will be payable according to the scale of benefit as stated in the compensation table of the policy.
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 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.

Zurich Insurance Company Ltd
 (a company incorporated in Switzerland)
 25-26/F, One Island East,
 18 Westlands Road, Island East, Hong Kong
 Tel: +852 2968 2288
 Fax: +852 2968 0639
 Website: www.zurich.com.hk



The trademarks depicted are registered in the name of Zurich Insurance Company Ltd in many jurisdictions worldwide.



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.
- Top-up personal accident coverage² for Elderly Plan - flexible top-up option for accidental death and permanent disablement coverage to suit your needs.

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 disablement³

- 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.

Optional benefits (applicable to Adult Cover only)

Weekly income benefit

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, 50% discount on premium will be applied. 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.



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 5,000,000.** For a larger protection, please contact Zurich for more information.
- **Extra cover for accidental death and permanent disablement** from accidents 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.
- **Top-up personal accident coverage²** – Flexible top-up accidental death and permanent disablement option to suit your needs.
- **Broken bones and recovery equipment.**
- **Home nursing fee benefit** – HKD 200 per day, up to 182 days.



**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.

Classification of occupation

Classification of occupation	
Class 1	White collar non-hazardous occupations with office or management duties without manual work
Class 2	Frequent travelling or light manual work occasionally engaged in the use of light machinery or engines
Class 3	Skillful or semi-skillful nature, and engaged principally in the use of light machinery or engines
Class 4	Occupations involving the use of heavy machinery, requiring high degree of manual work or working in the hazardous working environment
Class 5	Professions and occupations of an extra-hazardous nature

Lawyer, accountant, executive, office clerk, indoor sales, teacher, housewife, student, doctor

Amah, commercial traveller, outdoor sales, nurse

Electrician, cook, waiter/waitress, fast food restaurant/catering worker, kitchen worker, printer, baker, plumber (household/indoor duties only), hawkler, private car driver, electronic worker, garment worker

Delivery worker, interior decorator, machine/engine repairer, transportation contractor, fuel station worker, bus/light bus/taxi/light goods vehicle/truck/tractor driver (within Hong Kong territory only)

Construction site workers (excluding manual work at height, scaffolding), elevator installation and repairman

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

Table of sum insured (applicable to Adult Cover only)

Coverage	Occupation class		
	Classes 1 & 2	Class 3	Classes 4 & 5
Accidental death and permanent disablement³ (AD&PD)			
Maximum sum insured (HKD)	5,000,000	2,000,000	1,000,000
Minimum sum insured (HKD)	500,000	350,000	250,000
Accidental medical expenses (AME)			
Maximum sum insured (HKD)	10% of the AD&PD sum insured or 500,000 (whichever is lower)	10% of the AD&PD sum insured or 100,000 (whichever is lower)	10% of the AD&PD sum insured or 50,000 (whichever is lower)
Minimum sum insured (HKD)	10,000	10,000	10,000
Weekly income benefit (WI)			
Maximum sum insured	75% of actual earned weekly salary, but not exceeding HKD 20,000 for Classes 1 & 2 or HKD 10,000 for Classes 3-5		

Note: If a larger sum insured is required, please contact Zurich for more information.

Premium table

Premium payment mode

	Premium per insured person (HKD)						
	Junior Cover			Adult Cover			
	Plan A	Plan B	Class 1	Class 2	Class 3	Class 4	Class 5
Annual	516	936	% of sum insured				
Monthly	43	78					
Annual	AD&PD	0.09%	0.11%	0.18%	0.28%	0.42%	
	AME	2.7%	3.0%	4.9%	6.8%	10.2%	
	WI	25%	30%	50%	80%	120%	
Monthly	Annual premium ÷ 12						
	Elderly Cover						
	Classes 1 & 2		Classes 3-5				
	Plan A	Plan B	Plan A	Plan B	Plan A	Plan B	
	Aged 71-80						
	1,656	2,616	2,484	3,924			
	% of sum insured						
Annual	Top-up AD&PD	0.4%	0.4%	0.6%	0.6%		
	Aged 81-lifetime (for renewal only)						
	2,496	3,996	3,744	5,994			
	% of sum insured						
	Top-up AD&PD	0.5%	0.5%	0.7%	0.7%		
Monthly	Annual premium ÷ 12						

Table of Benefits

Coverage	Maximum benefits per insured person per year (HKD)				
	Junior Cover (Aged 6 months to 17 years; aged 18-23 years unmarried full-time students)		Adult Cover (Aged 18-70 years)	Elderly Cover (Aged 71-80 years; lifetime renewable)	
	Plan A	Plan B		Plan A	Plan B
Accidental death and permanent disablement³ (AD&PD)	150,000	300,000	As requested by insured person	250,000	500,000
Burns	75,000	150,000	50% sum insured or 500,000, whichever is lower	150,000	200,000
Burial/cremation cost	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)	(Age < 81 years: max. 182 days/accident) (Age ≥ 81 years: max. 31/accident)	(Age < 81 years: max. 182 days/accident) (Age ≥ 81 years: max. 31/accident)
Extra indemnity: Accidents during school activities 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	100,000	100,000	200% sum insured or 100% sum insured + 1,000,000 whichever is lower	—	—
Broken bones	10,000	10,000	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
Top-up accidental death and permanent disablement ²	—	—	—	As requested by insured person 500,000/unit (Occupation Classes 1 & 2: max. at 2,000,000; Occupation Classes 3 - 5: max. at 500,000)	As requested by insured person 500,000/unit (Occupation Classes 1 & 2: max. at 2,000,000; Occupation Classes 3 - 5: max. at 500,000)
Accidental medical expenses (AME)					
In-patient and out-patient medical treatment expenses	10,000/accident	20,000/accident	As requested by insured person	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	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	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)	—	—
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)
Clothing and personal effects damage compensation	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 per 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 (WI)	—	—	As requested by insured person	—	—
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 only