

Personal Accident Insurance

Plan Coverage

The Personal Accident Insurance Plan is underwritten by QBE General Insurance (Hong Kong) Limited

Have the unpredictable well under control - get covered

- Up to HKD2,000,000 traffic accident coverage
- Up to HKD1,000,000 other accident coverage
- Accident and Chinese bonesetting medical coverage
- Worldwide personal liability coverage
- 30% no-claims cash refund benefit

Insured Items and Coverage		Maximum Claim Per Year	
		Plan A (HKD)	Plan B (HKD)
Double Benefits	In the event of travelling as a passenger in a common carrier or in a private car causing: (a) Death (b) Permanent total disablement	1,000,000	2,000,000
Personal Accidents	In the event of accidents causing: (a) Death (b) Permanent disablement* (total or partial) such as loss of sight, loss of speech, loss of a limb etc.	500,000	1,000,000
Accidental Medical Benefits	Reimbursement of medical, surgical and hospital expenses for accidental injury	10,000	20,000
Chinese Bonesetting	Covers the medical expenses of Chinese bonesetting due to accidental injuries Maximum claim per day per claim: HKD100	500 per year	1,000 per year
Worldwide Personal Liability	Protects against legal liability in the event of the insured's negligence causing third-party bodily injury or property damage	300,000	500,000

* Please refer to the policy for calculation of the benefit amount for permanent total or partial disablement.

Notes

- 1) For enquiring whether a specific occupation will be covered, please [click here](#) or contact QBE General Insurance (Hong Kong) Limited Customer Service Hotline.
- 2) This page is only intended as a general summary. Please refer to the English version of the policy for detailed terms and conditions and exclusions.
- 3) Insurance products offered by QBE General Insurance (Hong Kong) Limited are only available for subscription for residents of the HKSAR.

Important Notes

The above general insurance plan ("Plan") is underwritten by QBE General Insurance (Hong Kong) Limited which is authorised and regulated in Hong Kong by the Insurance Authority. Hang Seng Bank Limited ("Hang Seng Bank") is an insurance agent authorised by QBE General Insurance (Hong Kong) Limited for the distribution of this Plan. Premiums will be payable to QBE General Insurance (Hong Kong) Limited upon enrolment of this Plan. QBE General Insurance (Hong Kong) Limited would provide Hang Seng Bank commission and performance bonus as remuneration for distribution of this Plan. The existing staff remuneration policy on sales offered by Hang Seng Bank takes into account various aspects of the staff performance instead of focusing solely on the sales amount.

In respect of an eligible dispute arising between the Hang Seng Bank Limited and the customer out of the selling process or processing of the related transaction, Hang Seng Bank Limited is required to enter into a Financial Dispute Resolution Scheme process with the customer; however any dispute over the contractual terms of the product should be resolved directly between QBE General Insurance (Hong Kong) Limited and the customer.