

MoneyHero尊貴客戶特選禮遇 – 20萬港元免費個人意外保障 (一年保障期)

保障內容

續發年齡	19歲至66歲（下次生日年齡）
保單貨幣	港元
保障額	200,000港元
計劃保障	<ul style="list-style-type: none"> 意外身故及斷肢賠償：200,000港元 身故恩恤賠償：2,000港元 所有保障賠償均視乎不保事項及不保職業而決定是否發放
居住權	保單持有人及受保人必須為香港居民

重要資訊

意外身故及斷肢賠償

若受保人在意外發生後180日內因受保損傷而蒙受下列任何一種損失 / 損傷，我們會根據下列保障表作出意外身故及斷肢賠償：

	保障額（港元）
意外身故	200,000
永久無法痊癒之四肢癱瘓	200,000
喪失一肢（或以上）或永久完全喪失其功能	200,000
永久完全喪失一眼（或以上）視力	200,000
喪失說話能力及失聰	200,000
三級燒傷	200,000
身體及頭部 – 佔全身皮膚面積不少於20%	

受保損傷的賠償將會支付給保單持有人。若屬意外身故，保障額將一筆過支付給保單持有人的遺產繼承人。

當已付或應付的賠償金額達至保障額的100%時，本保單將隨即終止。

身故恩恤賠償

若受保人在本保單有效期間身故（無論屬意外或其他原因）並向我們提供死亡證明，我們將支付2,000港元作為身故恩恤賠償。

當身故恩恤賠償已支付給保單持有人的遺產繼承人，本保單將隨即終止。

損傷或身故證明

任何賠償須依據保單條款內的條款及索償人需於受保人損傷或身故日起計90日內，由索償人負擔相應費用並向我們提供於指定的索償表格中列明之文件及因我們為處理索償而於合理的情況下要求之其他文件。

自殺條款

如受保人在保單年期內自殺，不論當時是否神志清醒，我們將不會支付此保單下的任何意外身故及斷肢賠償以及身故恩恤賠償。本保單將於受保人身故後終止。

借貸能力

此計劃不提供任何現金價值作保單借貸，亦無借貸能力。

保單終止

您的保單將在以下情況（以較先者為準）時終止：

- (i) 受保人身故（無論屬意外或其他原因）；
- (ii) 意外身故及斷肢賠償的總金額達至保障額的100%；
- (iii) 保單持有人未能於指定時間內向我們提交用作核實其身份的所須文件；
- (iv) 保單退保；
- (v) 保單到期日；
- (vi) 我們合理認為該保單需要終止，以遵從適用於我們的相關法律及監管要求；或
- (vii) 我們首次得知保單持有人在適用的貿易及經濟法律下成為受制裁人士。

若因上述第(i)項情況而終止，而受保人因意外而身故，我們將向保單持有人的遺產繼承人支付意外身故及斷肢賠償以及身故恩恤賠償。若受保人因非意外事件而身故（不包括自殺），我們將僅向保單持有人的遺產繼承人支付身故恩恤賠償。

當意外身故及斷肢賠償已全數支付給保單持有人或保單持有人的遺產繼承人時，保單將隨即根據上述第(ii)項情況而終止。

若保單因上述第(iii)及(vii)項情況而終止，保單將會無效。

此保單不具有任何現金價值。為免產生疑問，因上述第(iv)、(v) 及(vi)項情況而終止保單，我們將不會支付任何賠償及退保價值。

若保單在保單到期日終止，則此保單下的保障將提供至並包括保單到期日。

因監管風險而終止保單的權利

若您於保單生效期間計劃移居至另一個國家，您必須於有關的更改生效前不少於30天內通知我們。您移居至的司法管轄區的當地法律及法規可能會影響我們繼續按照保單條款為您的保單提供服務。因此，我們保留所有採取我們認為合理行動的權利，包括取消保單的權利。

授權

MoneyHero尊貴客戶特選禮遇 – 20萬港元免費個人意外保障（一年保障期）由蘇黎世人壽保險（香港）有限公司繕發，而蘇黎世人壽保險（香港）有限公司由保監局審慎監管。

管轄法律及司法管轄權

保單受香港特別行政區的法律管轄及按其詮釋。雙方同意接受香港法院的專屬司法管轄權。

免責聲明

我們就本產品概要的資料的準確性承擔全部責任，並已作出一切合理查詢後，確認就我們所知所信，並無遺漏其他事實以致本文件所載的任何陳述產生誤導。

不保事項

我們將不會承保由下列任何情況直接或間接引致或導致意外身故及斷肢賠償之索償：

- (a) 任何已存在的病況；
- (b) 任何性質之疾病或病症；
- (c) 任何性質之心理或精神障礙；
- (d) 襲擊或謀殺；
- (e) 暴動及民眾騷亂、工業行動或恐怖活動；
- (f) 由受保人自殺、企圖自殺或故意自我損傷，或蓄意置身於異常危險情況（試圖拯救他人性命除外）所致，或在受保人精神失常的狀態下所致；
- (g) 戰爭（不論已宣戰或未宣戰）或革命；
- (h) 在已宣戰或未宣戰的戰爭期間於武裝部隊服役，或在戰爭行動或恢復公共秩序的命令下服役；
- (i) 任何抵觸或試圖抵觸法律之行為，或抗拒逮捕；
- (j) 參與任何打鬥或毆鬥；
- (k) 賽車或賽馬；
- (l) 參與水肺潛水活動；
- (m) 受保人受酒精或任何非處方藥物影響時發生意外；
- (n) 食物中毒或細菌感染（除非是因意外割傷或損傷而引起的化膿性感染）；以及
- (o) 受保人進入、離開、操作、維修或乘坐任何飛機、航空裝置或交通工具，除非是以付費乘客（而非機師 / 操作員或機組成員）的身份乘坐任何經正當途徑獲得牌照的私人飛機及 / 或商用飛機。

不保職業

若受保人待業或受保人的職業屬於以下任何一種職業，我們將不會承擔相關保單下的任何損失 / 索賠的責任。

- 遊樂場 / 主題公園的動物訓練員、馬戲團表演藝人、馬戲團訓練師及雜技人；
- 私人飛機師；
- 附有現場艷舞表演酒吧、無上裝酒吧、無牌照酒吧的工作者；
- 礦場及採石場的爆石員；高速公路、馬路及街道建造的爆炸品處理員；

- 建造工程、建造橋、壩、水閘、水塘、隧道工程地盤內工作的砌磚匠及泥水匠；
- 建築行業工作會接觸爆炸物的樓宇拆卸工人、泥水工人、砌磚工人、安裝玻璃幕牆工人、升降機安裝工人、紮鐵工人、高空油漆 / 焊接 / 安裝工人、高空木匠、散工、雜工、搭棚工人及地底工作工人；
- 建築物外牆及玻璃幕牆的清潔工人；
- 室外高空工作的木匠；
- 建築地盤的焊接工人及切割工人；
- 潛水員；
- 發電廠及發電站工作的技工、中斷站測試員、裝配工人、總機佈線工人及修理工人；
- 製造爆炸品的工人；
- 電影製作行業的替身 / 特技演員、龍虎武師及爆破特技員；
- 煙花 / 爆竹工人；
- 漁夫及漁船船主；
- 氣體分銷商的工人；
- 高速公路、道路及街道建築工作的爆石工人及其他處理爆炸品工人；
- 小型酒店、汽車旅館、寄宿舍的工作者；
- 無牌照之酒廊 / 卡拉OK的工作者；
- 機器廠的危險工業者；
- 麻雀館的服務員；
- 帆船及舢舨的工作者；
- 無牌按摩師；
- 軍人；
- 採礦業的普通工人、開礦井及爆石員、地底爆石員；
- 外地工作的本地記者及攝影師；
- 低級設備 / 無牌夜總會的工作者；
- 警察部隊的藍帽子、爆破 / 拆炸藥人員及特別調查科人員；
- 排水溝、污水處理及化糞池、疏水工作的地下工人；及
- 壓縮氣體下工作或鑽牀等工作的工人。

本文件所提供的產品資料僅供參考，且不構成保險合約的一部分。請參閱保單條款以了解詳細的條款及細則。若有出入，一律以保單條款為準。

蘇黎世人壽保險（香港）有限公司（於香港註冊成立之有限公司）

網址：www.zurich.com.hk



在此展示的商標於全球多個司法轄區以蘇黎世保險有限公司的名義註冊。



MoneyHero exclusive customer reward – free HKD 200,000 Personal Accident Protection (one-year cover)

Coverage summary

Issue age	19-66 (age next birthday)
Policy currency	HKD
Sum insured	HKD 200,000
Plan benefits	<ul style="list-style-type: none"> • Accidental death and dismemberment benefit: HKD 200,000 • Compassionate death benefit: HKD 2,000 • All the benefits are subject to the exclusions and uninsurable occupations
Residency	The policyholder and the life insured must be Hong Kong residents

Important information

Accidental Death and Dismemberment Benefit

When the life insured suffers from any covered injury which results in any of the following losses within 180 days from the date of an accident, we will pay an accidental death and dismemberment benefit as set out in the benefit schedule shown below:

	Sum insured (HKD)
Accidental death	200,000
Permanent and incurable paralysis of all limbs	200,000
Loss of or the permanent total loss of use of one limb or above	200,000
Permanent total loss of sight of one eye or above	200,000
Loss of speech and hearing	200,000
Third degree burns	200,000
Body and head – equals to or greater than 20% of total body surface area	

The benefit of the covered injury will be paid to the policyholder. In the event of accidental death, the sum insured will be paid to policyholder's estate in a lump-sum payment.

When the amount of benefit paid or payable reaches 100% of the sum insured, this policy will terminate.

Compassionate Death Benefit

While this policy is in force, upon the death of the life insured (whether due to accident or otherwise) and provided that we receive the proof of such death, we will pay a compassionate death benefit in an amount equal to HKD 2,000.

When the compassionate death benefit is paid to policyholder's estate, this policy will terminate.

Proof of Loss or Death

Payment of any benefit(s) under the policy is subject to the terms of the policy provisions and the documents set out in our prescribed claim form and such other documents as may be reasonably required by us to process the claim having been provided to us at the expenses of the claimant to our satisfaction within 90 days after the date of the loss or the death of the life insured.

Suicide clause

If the life insured, whether sane or insane, commits suicide during the policy term, no accidental death and dismemberment benefit and compassionate death benefit shall be paid. The policy is thereafter terminated upon the death of life insured.

Borrowing powers

This policy does not provide any cash value for policy loans and has no borrowing powers.

Termination

Your policy will be terminated on the earliest of the following:

- (i) the death of the life insured (whether due to accident or otherwise);
- (ii) total payment of accidental death and dismemberment benefit has reached 100% of sum insured;
- (iii) failure of submission of the requirement documents for his/her identity verification of the policyholder within the specified time;
- (iv) the surrender of the policy;
- (v) the policy expiry date;
- (vi) in our reasonable opinion the policy has to be terminated to comply with relevant legal and regulatory requirements applicable to us; or
- (vii) we first become aware that the policyholder becomes a sanctioned person under applicable trade and economic laws.

Upon termination as a result of (i), the accidental death and dismemberment benefit and compassionate death benefit will be paid by us to the policyholder's estate in the event that the death is resulted from an accident. Only compassionate death benefit will be paid to the policyholder's estate if the death of life insured is caused by a non-accidental event (excluding suicide).

Once the accidental death and dismemberment benefit has been fully paid to policyholder or policyholder's estate, the policy will thereafter be terminated as mentioned in (ii) above.

Policy will be void if the policy is terminated upon (iii) and (vii) above.

This policy has no cash value. For the avoidance of doubt, no benefit and no surrender value shall be paid if the policy is terminated due to (iv), (v) and (vi) above.

If a policy is terminated on the policy expiry date, coverage under the policy will be provided up to and including the policy expiry date.

Termination right due to regulatory exposure

If you move to another country during the lifecycle of your policy, you must notify us of such planned change prior to such change but no later than within 30 days of such change. The local laws and regulations of the jurisdiction to which you move may affect our ability to continue to service your policy in accordance with the policy provisions. Therefore, we reserve all rights to take any steps that we deem appropriate, including the right to cancel the policy.

Authorization

MoneyHero exclusive customer reward – free HKD 200,000 Personal Accident Protection (one-year cover) is issued by Zurich Life Insurance (Hong Kong) Limited, which is subject to the prudential regulation of the Insurance Authority.

Governing law and Jurisdiction

This policy shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region. The parties agree to submit to the exclusive jurisdiction of the Hong Kong court.

Disclaimer

We accept full responsibility for the accuracy of the information contained in this product factsheet and confirm, having made all reasonable enquiries, that to the best of our knowledge and belief there are no other facts the omission of which would make any statement misleading.

Exclusions

We will not cover accidental death and dismemberment benefit directly or indirectly caused by or resulting from any of the following occurrences:

- (a) any pre-existing condition;
- (b) any kind of disease or sickness;
- (c) mental or psychiatric disorder of any kind;
- (d) assault or murder;
- (e) riot and civil commotion, industrial action or terrorist activity;
- (f) suicide or attempted suicide or self-inflicted Injury or deliberate exposure to exceptional danger (except in an attempt to save human life), or is suffered whilst the Life Insured is in a state of insanity;
- (g) war, declared or undeclared, or revolution;
- (h) served in the armed forces in time of declared or undeclared war or while under orders for warlike operations or restoration of public order;
- (i) violation or attempted violation of the law or resistance to arrest;
- (j) participation in any fight or affray;
- (k) racing on wheels or on horse;
- (l) participation in scuba diving;
- (m) Accident occurring while or because the Life Insured is under the influence of alcohol or any non-prescribed drug;
- (n) ptomaines or bacterial infection (except pyogenic infection which shall occur with and through an Accidental cut or wound); and
- (o) the Life Insured entering, exiting, operating, servicing, or being transported by any aircraft, aerial device or conveyance, except as a fare-paying passenger (not as a pilot / operator or a member of the aircrew) in any properly licensed private aircraft and /or Commercial Aircraft.

Uninsurable occupations

If the Life Insured is unemployed or the Life Insured's occupation falls under any of the following occupations, we shall not be liable to cover any loss/claim under the policy.

- Animal trainer, circus performer, circus trainer and acrobat in the amusement park;
- Private plane pilot;
- Worker who works in bar with live performing show, topless bar and non-licensed bar;
- Blaster who works in mines and quarries, and explosive handler who works in highway construction, road construction and street construction;
- Bricklayer and mason who works in building construction site, bridge construction site, dam construction site, lock construction site, reservoir construction site and tunnel construction site;
- Building demolition worker with explosives, cement worker, bricklayer, curtain wall installation worker, lift installer, iron tightening worker, painter/welder/erector/carpenter works at height, odd job laborer, casual worker, scaffolding worker, and underground worker who works in building and construction industry;
- Cleaner who works outside building and curtain wall;
- Carpenter working outside upper floor;
- Welder and cutter in construction site;
- Diver;
- Mechanics, relay tester, rigger, switchboard-wireman, repairman in powerhouse and sub-station;
- Worker in explosives manufacture;
- Stuntman, kung fu fighter and explosive effect technician in film production;
- Fire cracker worker;
- Fisherman and fishing boat owner;
- Manual worker in gas distributor;
- Blaster and others handling explosives in highway, road and street construction;
- Worker in small size hotel, motel and hostel;
- Worker in non-licensed lounge/karaoke;
- Hazardous industry in machine shop;
- Attendant in mah-jong school;

- Worker in sailing vessels and sampans;
- Non licensed masseur;
- Military force;
- General labourer, open mine, quarry blaster and underground blaster in mining industry;
- Local reporter and photographer who works outside Hong Kong;
- Worker in lower class establishment/non-licensed night club;
- Blue berets, bomb squad and special duties unit under police force;
- Underground worker in sewer, sewage disposal and cesspool, and drainage; and
- General labourer working under compressed air, driller, etc.

The product information provided herein is for reference only and does not form part of the insurance contract. Please refer to the policy provisions for the detailed terms and conditions. In case of inconsistency, the policy provisions shall prevail.

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