

personal accident

**we share your
life's uncertainties**



SmartCare Prime
gives you peace of mind



SmartCare Prime is designed to provide a wide range of cover to protect both you and your family in case of an accident happening anywhere in the world, 24 hours a day.

Summary of Benefits and Premium Table

(effective from 19 September 2011 until further notice)

Benefits		Silver Plan	Gold Plan	Platinum Plan
		Maximum Limit (HK\$)		
1	Accidental Death Benefit is payable for death occurring within 12 months from the date of accident.	\$500,000	\$1,000,000	\$1,500,000
2	Permanent Disablement Benefit is payable according to the scale of the permanent disablement occurring within 12 months from the date of accident.	\$500,000	\$1,000,000	\$1,500,000
3	Accidental Medical Expenses			
	(i) Medical Expenses The actual reimbursement of the medical expenses occurring within 12 months from the date of accident. Extension: Medical expenses for registered Chinese Herbalist, Bonesetter or Acupuncturist (\$150 per consultation once per day).	\$15,000	\$30,000	\$50,000
	(ii) Double Medical Indemnity for Third Degree Burn Double up the medical expenses is payable for third degree burn as a result of an accident.	\$30,000	\$60,000	\$100,000
4	Daily Hospital Cash A daily hospital cash is payable if Insured Person is confined to a hospital, subject to minimum hospital confinement of 5 consecutive days, as a result of an accident (max. 365 days).	\$27,375 (\$75/day)	\$54,750 (\$150/day)	\$164,250 (\$450/day)
5	Free Additional Benefits			
	(i) Double Indemnity - for traffic accident whilst riding as a passenger or landslide, flood, explosion or fire Double up the accidental death or permanent disablement is payable for Insured Person suffer death or permanent disablement (i) as a <u>passenger</u> in a traffic accident, whether it is a "MTR", railway train, tram car, taxi, public light bus, public bus, rental car, ferry or schedule airlines as well as private car; OR (ii) as a result of landslide, flood, explosion or fire.	\$1,000,000	\$2,000,000	\$3,000,000
	(ii) Immediate Cash Relief A cash relief benefit is payable for death due to an accident.	\$50,000	\$75,000	\$100,000
	(iii) 24-Hour AXA Assistance Hotline Service (Worldwide Service) The Insured Person can contact AXA Assistance 24-Hour Hotline Service for emergency assistance on advisory or referral services. In the event of medical evacuation or repatriation due to an accident, expense incurred will be paid subject to the maximum limit provided under the accidental medical expenses.			
Annual Premium for				
	Insured Only	\$750	\$1,230	\$2,160
	Spouse	\$635	\$1,035	\$1,835
	Child	\$375	\$615	\$1,080

N.B.

- Free of charge for 1 child will be provided to each Insured Person.
- Child refers to Insured's unmarried child aged between 1 and 17 years old.
- Each Insured Child will receive 50% of the policy benefits.
- Minimum premium per policy is \$500.

plans to choose from Platinum, Gold or Silver Plan

We offer you a choice of three levels of coverage. Each Plan is packaged comprehensively in order to provide you a total peace of mind. In addition, you will enjoy saving of premiums should you choose to cover your spouse and your children.

eligibility

- All Hong Kong residents aged between 18 and 65 can apply.
- Persons engaging in professional, administrative, and clerical duties generally; or in occupations of a superintending nature or which may involve occasional light manual work.

main exclusions

Some of the exclusions under this Plan are:

- Suicide or intentional self injury
- Any kind of sickness or disease
- Unnecessary medical or surgical treatment
- Cosmetic surgery for purposes of beautification
- Venereal disease or insanity, AIDS
- Pregnancy or childbirth
- Acts committed under the influence of drugs or alcohol
- Duties as part of the police, fire services or military
- Strike, riot, civil commotion (except passive risks)
- Injury due to war, nuclear weapons, radioactivity
- Any acts violating the law
- Engaging or participating in a professional capacity or where you should or could earn income or remuneration from engaging or participating in such sport
- Engaging or participating in any kind of speed contest or racing (other than on foot)
- Flying other than as a fare-paying passenger

NB: Please refer to the policy for complete details. A specimen policy can be made available upon request.

All amounts are in Hong Kong Dollars.

Levy collected by the Insurance Authority will be imposed on this policy at the applicable rate. For further information, please visit www.axa.com.hk/ia-levy or contact AXA at (852) 2523 3061.

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To apply or for more details, please contact your agent or broker, or you can contact us on

2523 3061

www.axa.com.hk