

# CITY UNIVERSITY OF HONG KONG

## For Non-local Students

### MEMBER BENEFITS SCHEME GROUP INSURANCE LEAFLET

#### 成員福利計劃 團體保險簡介

Hotline 客戶服務熱線: 2108-1388  
Mon-Fri 星期一至五: 9am-6pm

#### PLAN 1 計劃一

EFFECTIVE DATE: 20 Aug 2011  
生效日期: 2011年08月20日

#### About Manulife (International) Limited

Manulife (International) Limited is a member of the Manulife Financial group of companies. Manulife Financial is a leading Canadian-based financial services group serving millions of customers in 22 countries and territories worldwide. Operating as Manulife Financial in Canada and Asia, and primarily through John Hancock in the United States, the Company offers clients a diverse range of financial protection products and wealth management services through its extensive network of employees, agents and distribution partners. Funds under management by Manulife Financial and its subsidiaries were \$475 billion (HK\$3,713.8 billion) as at December 31, 2010.

#### 宏利人壽保險(國際)有限公司概覽

宏利人壽保險(國際)有限公司乃宏利金融集團屬下的成員公司。宏利金融為加拿大主要的財經服務機構，業務遍布全球二十二個國家及地區。透過旗下龐大的僱員、保險代理及銷售夥伴網絡，宏利金融於加拿大、亞洲及美國(主要透過恆康)為客戶提供全面的財務保障及理財服務。於二零一零年十二月三十一日，宏利金融及其附屬公司的管理資產達四千七百五十億美元(約三萬七千一百三十八億港元)。

#### INTRODUCTION 序言

This leaflet is a summary of the Member Benefit Insurance Scheme offered by CITY UNIVERSITY OF HONG KONG (For Non-local Students). It is requested that all members should familiarize themselves with the extent of the benefits and protection provided since a thorough understanding of the scheme shall enable the administrators and insurers to render full and efficient service without delay.

本單張簡括由 CITY UNIVERSITY OF HONG KONG (For Non-local Students) 所設立之成員醫療保險計劃。希望各成員對本計劃所提供之福利及保障予以明瞭，以便執行人員及保險公司能作完善及快捷之服務。

#### INTERPRETATION OF THE SCHEME 計劃之解釋

All descriptions in this leaflet are for reference only. Final interpretation of any special provision or its applicability is subject to the provisions of the group policy issued by Manulife (International) Limited.

此乃成員福利單張，保險計劃內容均以宏利人壽保險(國際)有限公司英文團體保單闡述為準。

#### ELIGIBILITY 參加資格

##### PLAN 1:

All Members aged below 65 are eligible to join the benefit plan on the first day of arrival in Hong Kong.

##### 計劃一:

所有成員年齡在六十五歲以下均可於到港當日即時參加此計劃。

##### ENROLMENT

The University will enroll you to the Plan upon successful registration.

You will receive a membership card from the insurance company evidencing your participation in the Plan.

##### 參加手續

於成功註冊後，大學會代您安排申請事宜。

您會收到由保險公司發出的會員卡，以證明您的參保已獲接納。

##### COVER COMMENCEMENT

Your coverage will be effective on the above-stated Plan Effective Date (for current students) or the 1st day of arrival in Hong Kong (for new students), whichever is later.

##### 保障生效

您的保障生效日期為上述保險計劃生效日期(舊生適用)或您到達香港之日，日期以後者為準(新生適用)。

#### EXCLUSIONS 保險之不受保項目

##### (1) Group Life Insurance 人壽保險

No exclusion. 人壽保險並無不受保事項。

##### (2) Medical Insurance/醫療保險

- Routine physical examinations, health check-ups or tests not incidental to treatment or diagnosis of an insured sickness or injury or any treatment which is not medically necessary.  
定期身體檢查、並非為治療或診斷受保人傷病所須進行的健康檢查或測試、任何在醫學角度而言非必要的治療。
- Congenital anomalies, infertility, sterilization.  
先天異常、不育、絕育。

- Dental care and treatment, except as necessitated by accidental injuries to sound nature teeth wholly occurring during the period of insurance.  
牙科護理及治療，在受保期內純粹因意外導致健康的真牙損壞而須接受的牙科護理及治療則除外。
- Cosmetic surgery, eye glasses and refraction or hearing aids, and prescriptions therefor except as necessitated by injuries wholly occurring during the period of insurance.  
整容手術、眼鏡、視力矯正儀器或助聽器，以及為整容手術、矯正視力或恢復聽覺所處方的藥物，惟在受保期內純粹因意外導致受傷而須接受整容手術、配戴視力矯正儀器或助聽器或接受處方藥物則除外。
- Pregnancy, childbirth (including surgical delivery), miscarriage, abortion, or any complications arising from pregnancy, and pre-natal or postnatal care.  
懷孕、分娩(包括剖腹產子手術)、流產、墮胎或其他因懷孕所引致的併發症，以及產前及產後護理。
- Injury or sickness arising directly or indirectly from war or any act of wars, declared or undeclared, riots, insurrection, or civil commotion.  
因戰爭或任何戰爭行為(不論有否宣戰)暴動、革命、騷亂所直接或間接引致的傷病。
- Rest cures, treatment in sanatoria, or functional disorders of the mind (including investigation and treatment of psychological, emotional, mental or behavioural conditions).  
休養治療、在療養院接受治療或神經失常(包括為此所接受的心理、情緒、精神或行為檢查及治療)。
- Vaccination and immunization injections.  
防疫注射。
- Drug addiction or alcoholism treatment.  
酗酒或濫用藥物治療。
- Suicide, attempted suicide or intentionally self-inflicted injury, whether sane or insane.  
不論是否在神智清醒的情況下自殺、意圖自殺或企圖自我毀傷。
- Room, board, home nursing care or special hospital services not in accordance with the diagnosis and treatment of the disability for which hospital confinement is required.  
在無須住院治療的情況下入住醫院、療養院或接受特別的住院治療。
- Pre-existing Conditions (applied for new join members). No benefit shall be payable with respect to Injuries or Sickness occurring prior to the Effective Date the Insured Member becomes insured under this Policy unless (a) or (b) is satisfied.  
任何在投保前已知悉的疾病(適用於新成員)。除非符合以下(a)或(b)項所列的情況，否則任何於受保成員成為本保單受保人的生效日期當日前所患的傷病，一律不獲賠償：  
(a) such benefit is in respect of medical treatment or recommended after a period of three consecutive months ending after the Effective Date and during which no medical treatment of such injuries or sickness shall have been received or recommended, or  
受保成員是在保單連續生效三個月後才就有關傷病接受治療或獲建議接受治療，而在此期間並沒有就有關傷病接受任何治療或獲建議接受治療，或  
(b) such benefit is in respect of medical treatment received or recommended one year after the Effective Date the Insured Member / Dependent becomes insured under this Policy.  
受保成員是在成為本保單受保人的保單生效日期一年後才就傷病接受治療或獲建議接受治療。
- Treatment of Human Immunodeficiency Virus (AIDS) or ARC (AIDS-related Complex).  
治療人類免疫力缺乏病毒(愛滋病)或與愛滋病有關的疾病。
- Commission of or attempt to commit a criminal offence or assault.  
觸犯或企圖觸犯刑事罪行或向他人施襲。

Remarks: Your coverage will be temporarily ceased when you return to your home country (according to passport).

註：當您返回您的所屬國家(以護照為準)，您的保障會暫時終止。

## VALUE-ADDED BENEFIT 額外福利

With the comprehensive Emergency Assistance Benefits provided by Inter Partner Assistance Hong Kong Limited (IPA), insured members of Manulife Group Life & Health Schemes are always protected while travelling outside their country of residence.

國際救援(亞洲)公司(IPA)為宏利的受保成員提供全面的國際緊急援助服務,確保成員身處原居地以外地方亦能獲得周全的保障。

### Emergency Assistance Service and Benefits 緊急支援服務範圍

Whenever you are abroad and find yourself in a case of emergency, you will enjoy the following free Emergency Assistance Service with unlimited coverage directly from IPA:

當您身處海外遇到緊急事故時,您可享受有無上限保障之免費緊急支援服務:

- **Hotline Service: Medical, Travel and Legal Assistance**  
熱線查詢:提供醫療、旅遊及法律意見
- **Transportation and Repatriation Arrangements:**  
醫療運送及遣送服務:
  - **Medical evacuation**  
醫療運送客戶至合適的醫療中心
  - **Repatriation to country of residence**  
遣送客戶返回原居地
  - **Compassionate visit by a relative**  
協助家屬探訪
  - **Transportation of the insured member's unattended children back to their country of residence**  
協助遣送客戶的同行子女回國
  - **Local burial**  
安排遺體於當地殮葬
- **Advance Payment of Medical Deposits**  
墊支醫療保證金

For details about the service program, please visit Manulife's website [www.manulife.com.hk](http://www.manulife.com.hk) to download the leaflet, the usage procedures, and the Emergency Assistance Benefits Provisions of IPA.

欲了解服務詳情,請瀏覽宏利網頁[www.manulife.com.hk](http://www.manulife.com.hk)下載 IPA 緊急援助保障條款。

*Country of Residence shall mean the Hong Kong Special Administrative Region. For policies issued in the Macau Special Administrative Region, Country of Residence shall mean and be limited to the Macau Special Administrative Region.*

原居地意指香港特別行政區。如保單於澳門特別行政區簽發,原居地則指澳門特別行政區。

*All service details are subject to future updates. The above information is for reference only. The types and limit of services provided by IPA are governed by the Emergency Assistance Benefits Provisions of IPA, please refer to the Provisions or call IPA 24-hour Worldwide Assistance Service collect call) Hotline at 2854 2762 for the latest service details.*

宏利保留修訂所有服務內容的權利。上述資料只供參考,有關服務種類及限制均受 IPA 緊急援助保障條款所約束。歡迎瀏覽有關條款或致電 IPA 二十四小時全球支援服務免費熱線 2854 2762 查詢最新的服務詳情。

## SCHEDULE OF BENEFITS 福利表

### Member Term Life Insurance 成員人壽保險

Plan 1		
Sum Insured	: Flat Amount	\$10,000
計劃一		
投保額	: 定額	\$10,000

### BENEFITS 福利

#### (1) Group Life Insurance 人壽保險

Benefit is payable for death resulted from all causes.

此項人壽保險金將在不不論成員因任何原因而不幸身故的情況下支付。

### Hospital And Surgical 住院及外科手術

		Maximum Amount (HK\$) 最高賠償金額(港元)
<b>Room &amp; Board per day</b>	住院及膳食費	
Limit days per disability	每項疾病最高賠償天數	182
Limit per day	每天賠償限額	\$200
<b>Hospital Service</b>	醫院雜費	
Limit per disability	每項疾病最高賠償額	\$3,000
<b>Hospital Physician Services</b>	住院醫生巡房費	
Limit days per disability	每項疾病最高賠償天數	182
Limit per day	每天賠償限額	\$200
<b>Surgeon's Fee</b>	外科手術費	
Complex	極嚴重	\$16,250
Major	嚴重	\$6,500
Intermediate	普通	\$3,250
Minor	簡單	\$1,300
<b>Anesthetist's Fee</b>	麻醉師費	
Complex	極嚴重	\$4,875
Major	嚴重	\$1,950
Intermediate	普通	\$975
Minor	簡單	\$390
<b>Operation Theatre Fee</b>	手術室費	
Complex	極嚴重	\$4,875
Major	嚴重	\$1,950
Intermediate	普通	\$975
Minor	簡單	\$390
<b>Post Operation</b>	出院後門診費用	
Per Disability	每項疾病最高賠償額	\$1,000
<b>Day Confinement</b>	單日住院保障	
Limit days per disability	每項疾病最高賠償天數	\$4,000
Reimbursement %	賠償率	90%
<b>Emergency Assistance Service</b>	緊急支援服務	Unlimited
<b>Evacuation /Repatriation for travelling outside HK or home country</b> (Must be approved by Inter Partner Assistance(IPA))	(必須經「國際救援(亞洲)公司」批核)	
<b>Overall Maximum per Disability*</b>	最高賠償總額	\$108,800

\*Successive hospital confinement due to the same cause, or confinement within a three months period arising from closely inter-related cause(s) shall be considered as one disability.

\* 如在三個月內,您因同樣疾病或直接因該疾病引發而必須進院留醫超過一次者,一切費用將按照上述每病症之規定支付,而各次之進院留醫將當作同一病症處理。

### CLAIMS PROCEDURE 申請賠償辦法

#### Hospital and Surgical Claims 住院及外科手術賠償申請:

1. Collect a "Group Medical Insurance-Hospitalization & Surgical Claim Form" from the Department.  
向部門索取住院賠償申請表。
2. Complete the forms according to the instructions provided and return it together with the original bills and receipts for all expenditures to the Employee Benefits, Manulife (International) Limited at P.O. Box. 70302, Kowloon Central Post Office.將填妥之申請表,連同單據及收據正本一併交回九龍中央郵政局,郵政信箱 70302 號宏利人壽保險(國際)有限公司僱員福利部。
3. Your claim may be declined if it is not filed within 90 days after discharge from hospital. 住院賠償申請需於出院後九十天內提交,否則申請可會拒絕接受辦理。

**The above information is for reference only. All coverage and indemnity limits are subject to the detailed terms and conditions of the relevant insurance policy.**

以上資料僅供參考,所有保障福利及賠償限額取決於有關保單的合約條款。

## A Program Exclusive for all Non-local Students of City University of Hong Kong

### ACCIDENTS DO HAPPEN!

Therefore, Aon Hong Kong Ltd. has arranged with Federal Insurance Company to provide you with a Group Accident Insurance (GPA) Program at reasonable and competitive price.

#### Special Features:

- No excess for all benefits.
- 24-hour worldwide coverage without Geographical Discrimination.
- No medical examination required.
- Free choice of hospital or doctor.
- Cover accident injury in laboratory and practical lesson.
- Cover gas and food poisoning.
- Cover amateur sports and university-delegated field work.
- Pay accidental medical expenses including Chinese Bone-setters and Acupuncturists.
- The minimum acceptance age is 15.
- Free Worldwide 24-hours SOS Hotline Services (Hong Kong Collect call : (852) 3122 8800)

#### Benefits Table (HK\$)

<b>A. Accidental Death / Permanent Total or Partial Disablement</b>	300,000
<b>B. Double Indemnity in public common carriers</b>	100% of the initial principal sum of Benefit A payable under this section
<b>C. Accidental Medical Expenses</b> Extend to cover expenses arising from Chinese Bonsetters & Acupuncturists	5,000 Maximum 2,000 per accident and 4,000 per policy year
<b>D. Additional Accidental Medical Expenses to cover expenses incurred outside Hong Kong territories</b> (excluding Insured's home country)	25,000
<b>E. Weekly Hospital Income</b> (Max. 52 weeks per disability)	500 per week
<b>F. Emergency Medical Evacuation</b> (applicable to incidents incurred outside Hong Kong and your home country) & Repatriation	500,000
<b>G. Anniversary Bonus</b>	After each anniversary year, 5% increase of the initial principal sum of Benefit A payable under this section, and maximum up to 25%

#### Premium (Per Person) :-

**Annual : HK\$200.-** (Aug 20, 2010 – Aug 19, 2011)  
**Mid-term: HK\$125.-** (Jan 01, 2011 – Aug 19, 2011)  
 (The refund premium of the remaining months will be made for any mid-term termination but subject to minimum premium of HK\$50 per person. The final decision on refund rests with the insurance company)

#### 24 HOURS WORLDWIDE HOTLINE SERVICES

- Telephone Medical Advice and Evaluation
- Referral to Doctors, Specialists & Hospital
- Referral to Legal Service
- Emergency Medical Evacuation Service
- Repatriation Service

P.S. SOS Assistance Service is provided on a best-efforts basis, and may not be available due to problems of time, distance or location. Federal Insurance Company is not responsible for the availability, use, acts, omissions or results of any medical, legal or transportation service.

## COVERAGE

### BENEFIT A

Accident Insurance compensates you the following comprehensive scale on your insured amount for death and disablement sustained due to defined accident.

INJURY	COMPENSATION TABLE	COMPENSATION
1-9. Death, Permanent Total Disablement, Permanent and Incurable Paralysis of all Limbs, Permanent Total Loss of Sight of one Eye, Loss of or the Permanent Total Loss of use of one Limb, Loss of Speech and Hearing, Permanent and Incurable Insanity		100%
10. Permanent Total Loss of Hearing in		
(a) both Ears		75%
(b) one Ear		15%
11. Loss of Speech		50%
12. Permanent Total Loss of the Lens of one Eye		50%
13. Loss of or the Permanent Total Loss of use of four Fingers and Thumb of		
(a) Right Hand		70%
(b) Left Hand		50%
14. Loss of or the Permanent Total Loss of use of four Fingers of		
(a) Right Hand		40%
(b) Left Hand		30%
15. Loss of or the Permanent Total Loss of use of one Thumb		
(a) both Right Joints		30%
(b) one Right Joint		15%
(c) both Left Joints		20%
(d) one Left Joint		10%
16. Loss of or the Permanent Total Loss of use of Fingers		
(a) three Right Joints		15%
(b) two Right Joints		10%
(c) one Right Joint		7.5%
(d) three Left Joints		10%
(e) two Left Joints		7.5%
(f) one Left Joint		5%
17. Loss of or the Permanent Total Loss of use of Toes		
(a) all – one Foot		20%
(b) great – both Joints		7.5%
(c) great – Joint		5%
18. Fractured Leg or Patella with established non-union		15%
19. Shortening of Leg by at least 5 cm		10%
20. Permanent Disability not otherwise provided for under Events 10 to 19 inclusive. Such percentage of the Principal Sum Insured as the Company shall in its absolute discretion determine and being in its opinion not inconsistent with the Compensation provided under Events 10 to 19 inclusive.		

### BENEFIT B

Compensation for accidental death and disablement (Benefit A) will be doubled if the accident happens while the insured traveling as a fare-paying passenger in a public common carrier.

### BENEFIT C

Actual expenses incurred due to accident to pay for medical and surgical treatment, as an in-patient or out-patient, subject to the limit as stated. Expenses paid to Chinese Bonsetters or Acupuncturists will be subject to maximum HK\$2,000 per accident and HK\$4,000 per anniversary year.

### BENEFIT D

Actual expenses incurred outside Hong Kong territories (excluding Insured's home country) due to accident to pay for medical and surgical treatment, as an in-patient or out-patient outside Hong Kong territories, subject to the limit as stated.

### BENEFIT E

Cash benefit payable weekly for hospital confinement up to 52 weeks, covering both accident and sickness.

### BENEFIT F

Necessary evacuation to Hong Kong or nearest place for appropriate medical treatment due to Serious Injury or Sickness; and necessary arrangement to return deceased Insured's mortal remains to Hong Kong and/or home country.

### BENEFIT G

Upon each anniversary year of the individual coverage a bonus of 5% increase will be allowed on the initial principal sum benefits as stated in Benefit A payable under this Benefit G up to a maximum of 25% of the initial principal sum of Benefit A for 5 years.

### GENERAL EXCLUSIONS

Self-inflicted injury, acts of war, direct participation in strike, riot, civil commotion, service in military, disciplinary forces, professional sports, pregnancy or treatment pertaining to infertility, traveling except as fare-paying passenger, aerial activities, high risk occupation exposure not arranged by City University, illegal acts.

For Benefits A to D and G  
disease and sickness

For Benefits E and F

Pre-existing conditions, mental disorders, conditions caused by chronic alcoholism or drug addiction, surgical or treatment of dental or cosmetic purpose, congenital anomalies, AIDS, sexually transmitted diseases, periodic routine check-up, rest cures.

Your coverage will be effective on the above-stated Plan Effective Date (for current students) or the first day of your arrival in Hong Kong, whichever is later (for new students). Your coverage will be terminated when you are no longer a student of the University.

This leaflet is descriptive only. The precise coverage afforded is subject to the terms, conditions and exclusions of the policy as issued.

This Plan is arranged by **Aon Hong Kong Ltd** and underwritten by **Federal Insurance Company**

For enquiry, please call Federal Insurance Company, Tel: 2861 0216

特為 **香港城市大學** 非本地學生而設

## 團體人身意外及醫療保險計劃

### 意外 團體人身意外及醫療保障計劃。

#### 本計劃特點計有：

- 所有保障均毋須自負金額。
- 世界性二十四小時保障，絕無地域限制。
- 毋需體格檢驗。
- 容許自由選擇醫院、醫生。
- 保障包括實驗室及實習課堂內之意外損傷。
- 保障包括氣體襲擊及食物中毒意外。
- 保障非職業運動及由校方安排之校外實習。
- 意外醫療費賠償包括跌打及針灸治療。
- 可接受投保年齡低至 15 歲。
- 免費享有 SOS 全球 24 小時熱線服務 (香港電話：(852) 3122 8800)。

#### 保障利益 (港幣)

A. 人身意外	300,000
B. 公共交通工具上之雙倍賠償	人身意外 (A 項) 之 100%
C. 意外醫療費用 - 包括跌打及針灸	5,000 跌打及針灸每宗意外最高賠償至 2,000 元及每年 4,000 元
D. 海外附加意外醫療費用 - 受保人之原居地除外	25,000
E. 每週住院現金 (最高達 52 週)	每週 500
F. 緊急醫療運送 (適用於事故發生 在香港或原居地以外的地方) 及遺 體運返	500,000
G. 續保紅利	首五年每年可獲 A 項原本保額 之 5% 增益, 直至最高 25% 為限

#### 保險費:-

全年: 港幣 200.- (2010 年 8 月 20 日至 2011 年 8 月 19 日)  
中段: 港幣 125.- (2011 年 1 月 1 日至 2011 年 8 月 19 日)  
(倘若您因離開大學而需要中途終止保障, 保險公司將會安排退回部份保費, 而每名學生之最低保費為港幣 50 元。保險公司保留最終退款決定及權利。)

#### 24 小時 SOS 全球支援服務

- 電話醫療諮詢
- 醫生及醫院推薦
- 法律轉介
- 緊急醫療運送
- 遺體運返

註: SOS 支援服務將盡力協助受保人, 但基於時間、距離及地點問題, 支援服務或有不足之處, 聯邦保險公司無需對醫療、法律、交通或其他支援服務之使用、失漏及一切後果負責, 所有醫療、法律及其他支援服務之費用概由受保人負責。

## 保障範圍

### 保障 A 「人身意外保障」

倘受保人因特定意外而蒙受損傷, 本公司將依據下述之損傷事項及其

#### 損傷事項賠償表

損傷事項	投保額之百分率
1-9. 意外死亡、永久完全殘廢、四肢永久癱瘓及無法痊癒、永久完全喪失雙眼或一眼視力、喪失任何單肢或任何單肢完全失去功能、雙耳完全失聰及完全不能言語或永久及無法痊癒之精神錯亂	100%
10. 永久完全失聰	
(a) 雙耳	75%
(b) 單耳	15%
11. 完全喪失言語能力	50%
12. 永久完全喪失一眼角膜	50%
13. 喪失或永久完全喪失四隻手指及姆指的能力	
(a) 右手	70%
(b) 左手	50%
14. 喪失或永久完全喪失四隻手指的能力	
(a) 右手	40%
(b) 左手	30%
15. 喪失或永久完全喪失一隻姆指的能力	
(a) 兩個右關節	30%
(b) 一個右關節	15%
(c) 兩個左關節	20%
(d) 一個左關節	10%
16. 喪失或永久完全喪失手指的能力	
(a) 三個右關節	15%
(b) 兩個右關節	10%
(c) 一個右關節	7.5%
(d) 三個左關節	10%
(e) 兩個左關節	7.5%
(f) 一個左關節	5%
17. 喪失或永久完全喪失腳趾的能力	
(a) 所有腳趾 - 一隻腳計算	20%
(b) 大腳趾 - 兩個關節	7.5%
(c) 大腳趾 - 一個關節	5%
18. 折斷腿部或膝蓋而無法聯合	15%
19. 足腿因意外而做手術後導致縮短五厘米或以上	10%
20. 在上述第 10 至第 19 項損害事項以外之永久殘缺, 本公司有絕對判斷權利決定該永久殘缺之投保額百分率。	

### 保障 B 「公共交通工具上之雙倍賠償」

在付費乘坐之公共交通工具上發生意外, 人身意外 (A 項) 保障將作雙倍賠償。

### 保障 C 「意外醫療費用」

賠償因意外受傷引致之醫療費用包括門診、住院及手術費用。

### 保障 D 「海外附加意外醫療費用」

在本港以外地區因意外受傷引致之醫療費用包括門診、住院及手術費用。(受保人之原居地除外)

### 保障 E 「每週住院現金」

因意外受傷或疾病而住院, 可獲已選擇之每週賠償額, 以五十二週為限。

### 保障 F 「緊急醫療運送及遺體運返」

因應醫療所需, 運送嚴重受傷或患病之受保人回港或至就近地區進行治療及安排運送身亡之受保人遺體返港或原居地。

### 保障 G 「續保紅利」

人身意外 (A 項) 保障於首五年每年可獲原本保額百分之五的自動增長, 增幅最高至 25% 為限。

#### 一般不承保事項

自殺、戰爭、直接參與暴動、民亂、從事或參與任何持械或紀律性部隊、職業運動、懷孕或生育、以工作人員身份乘搭任何飛機、非經城市大學安排之高風險職業、參與違法事項或拒捕所引致的損傷等。

#### 適用於保障 A 至 D 及 G 項

疾病或細菌感染。

#### 適用於保障 E 及 F 項

已存在之疾病或受傷、精神病、神經錯亂、酗酒、非意外事故之整容、牙齒護理及由此產生之情況、先天性特徵、愛滋病、經常性身體檢查及休養等。

保障生效日期為上述保險計劃生效日期 (舊生適用) 或您到達香港之日, 日期以後者為準 (新生適用)。

當您不再是香港城市大學的學生, 保障將會自動終止。

此單張僅屬簡概, 保障細則以簽發保單所列之內容、條款及不承保事項為準, 詳情請向聯邦保險公司查詢。

中文譯本, 乃供參考之用, 如有異議, 均以英文原本說明為準。

此項計劃由怡安保險顧問策劃

及聯邦保險公司承保

如遇任何疑問, 請致電聯邦保險公司 電話: 2861 0216