



意外急救醫療保險 Accidental Emergency Medical Insurance



中國太平保險(香港)有限公司
China Taiping Insurance (HK) Company Limited

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香港北角京華道18號15樓
15/F., 18 King Wah Road, North Point, Hong Kong
電話 Tel: (852) 2815 1551 傳真 Fax: (852) 2541 6567
www.hk.cntaiping.com

客戶服務熱線
Customer Service Hotline
(852) 3716 1616

意外急救醫療保險

中國太平保險(香港)有限公司(“本公司”)獲中國衛生部(適用於金卡)和廣東省及福建省衛生廳(適用於藍卡)特許認可簽發「意外急救醫療保險卡」(「急救卡」),為您提供百分百信心保障。

保險計劃特色

網絡醫院數量眾多,一卡傍身、倍感安心

如您在中國境內遇到突發性的意外事故而導致身體受傷,必需進行緊急救治,只要出示「急救卡」作為意外事故需要入住網絡醫院的住院按金憑證,便可得到即時治療,無須支付住院按金。網絡醫院龐大,為您提供足夠而全面的保障。

雙幣保單,任君選擇

您可選擇投保港幣或人民幣保單

不受年齡、職業限制

凡持有香港身份證、澳門身份證、台胞證或外國護照者均可投保。

保障期內不限旅遊次數及逗留期限

於保障期內,您可多次往返中國境內及無須擔心因逗留時間過長而使保障失效。

免費提供 24 小時緊急支援服務,提供不設限額的緊急醫療撤離或送返、遺體或骨灰送返保障

保費表

保期	保費(港幣/人民幣)			
	藍卡 (廣東省及福建省適用)		金卡 (全中國適用)	
	標準計劃	尊貴計劃	標準計劃	尊貴計劃
30 天	130	140	180	200
90 天	200	220	300	330
180 天	270	290	450	490
一年期	350	390	600	660
二年期	600	680	1,000	1,120
三年期	850	970	1,400	1,580

一般除外責任

本保險不負責以下原因引致的人身傷亡及費用:

- 戰爭、類似戰爭的行動,恐怖主義活動、內戰、叛變、罷工、暴動,或由於核子武器游離幅射,核子燃料或其燃燒後產生的廢料所致輻射能的沾染。上述核子燃燒包括自發的核子分裂在內。
- 任何非法行為或活動。
- 從事專業性質的運動或比賽,或可使被保險人從而獲得收入或酬勞之運動。
- 參與各類危險活動或運動。
- 被保險人自願招惹不必要之危機(為企圖拯救別人之生命則除外)或在神志正常或精神失常的情況下自殺、自毀、蓄意自殘或做出任何企圖威脅自身安全的行為。
- 懷孕、分娩、難產、墮胎或流產。
- 因被保險人的挑釁或故意行為而導致的打鬥或被襲擊、神經失常、酗酒、吸毒或濫用藥物(該藥物非由註冊醫生處方者)、長期休養或療養和非因意外令身體受傷而須進行之牙齒護理治療。
- 參與任何空中飛行活動,從事空中飛行工作(以旅客身份乘搭由航空公司或註冊商業公司擁有和控制的註冊航班機除外)。
- 任何性病或由於 HIV(人類免疫力缺乏症病毒)及/或與 HIV 有關的任何疾病,包括愛滋病(獲得性免疫缺損綜合症)及/或其任何突變衍化物或變種。
- 投保前已存在之傷病。

注意事項

1. 被保險人若遺失「急救卡」或需要更改「急救卡」上的個人資料,請以書面通知本公司,補領新卡手續費為港幣/人民幣 100 元。
2. 被保險人若中途提出退保,必須以書面通知本公司,並退回「急救卡」及保險單才接受辦理退保,其未到期保險費將按下列退費方法辦理:
 - 投保 30 天、90 天、180 天及一年期保險計劃,保單一經簽發,已繳保費將不獲退還;
 - 投保兩年期保險計劃,若在第一年保期內提出退保,可退回第二年之保險費,若在第二年保期內提出退保,將不予退費;
 - 投保三年期保險計劃,若在第一年保期內提出退保,可退回第二及第三年之保險費;若在第二年保期內

內提出退保，可退回第三年保險費；若在第三年保期內提出退保，將不予退費。

- 所有因意外引致的身體受傷必須先於中國境內接受網絡醫院認可醫生的第一次治療。
- 所有保費及賠款均以投保幣值作出結算。如須以港幣作轉換，該人民幣折算為港幣的適當兌換率將由中國太平保險（香港）有限公司釐訂。

索償手續

人身平安保險

- 被保險人或索償人必須在意外事故發生後 30 天內，以書面通知本公司有關意外事故。
- 被保險人或索償人必須填妥及簽署本公司的賠償申報表並提供意外傷殘或身故之證明文件正本，包括醫生簽發的證明書，證明傷殘的嚴重程度；政府有關部門報告正本如警方報告；如導致死亡，則須連同死亡證正本及驗屍報告。

意外急救醫療費用

- 被保險人因意外事故需要住院治療時，被保險人可憑「急救卡」在指定的網絡醫院辦理入院的手續而無須支付住院按金，在本保險之最高賠償金額內的醫療費用，將在日後由本公司支付予有關網絡醫院。而超出本保險之最高保險金額或非保障範圍之醫療費用須由被保險人即時償還或自行支付。
- 被保險人因意外事故需接受門診治療或未能出示「急救卡」時，被保險人需自行繳付緊急醫療費用，並於意外事故發生後 30 天內填妥及簽署由本公司提供的賠償申報表，連同網絡醫院蓋章簽發之醫療費用清單及收據正本、主診醫生簽署的醫療診斷報告及政府有關報告或意外證明文件正本，直接寄回本公司辦理索償手續。

補領旅遊證件

須於 24 小時內向事發地點警方報案及提供有關報告，並需提供補領旅遊證件的手續費收據作為索償依據。

保障範圍

保障地區：中國境內（香港特別行政區、澳門特別行政區及台灣除外）

保障範圍	最高賠償金額(港幣/人民幣)	
	標準計劃	尊貴計劃
1. 人身平安保險^① 被保險人如在中國境內因意外而導致身故或傷殘，將可獲得賠償。 (1) 身故 (2) 永久完全傷殘 (3) 喪失兩肢或雙目失明 (4) 喪失一肢及一目失明 (5) 喪失一肢或一目失明 因同一宗意外導致多項之傷殘，總賠償額將不超過保障金額的 100%。	200,000 100% 100% 不適用 不適用 不適用	300,000 100% 100% 100% 100% 50%
2. 意外急救醫療費用 (1) 意外急救醫療費用 被保險人因外來明顯意外事故所導致之身體損傷，由指定網絡醫院提供即時的緊急救治之醫療費用。包括門診及住院醫療費用。	300,000	300,000
(2) 覆診費用 被保險人可於 30 天內因同一意外事故索償在中國境內之網絡醫院或返回香港特別行政區覆診所須支付之合理醫療費用。 該覆診費用包括跌打醫療費用每次意外最高賠償港幣/人民幣 500 元（每天最高限額港幣/人民幣 100 元）；整脊或物理治療費用每次意外最高賠償港幣/人民幣 1,000 元（每天最高限額港幣/人民幣 150 元）。	3,000	5,000
3. 補領旅遊證件 賠償被保險人因遭盜竊、搶劫、爆竊或因意外遺失旅遊證件所需支付的補領旅遊證件手續費。	不適用	1,000
4. 24 小時緊急支援服務		
(1) 緊急醫療撤離或送返	不設限額	
(2) 送返遺體或骨灰	不設限額	
(3) 安排親友探望	一張雙程經濟客位機票	
(4) 安排未成年子女返港（年齡為十八歲以下）	單程經濟客位機票	
(5) 墊支住院按金（適用於國內非網絡醫院）	美金 6,500	
(6) 諮詢、轉介熱線服務 網絡醫院資料、緊急票務安排、找尋寄運行李服務、律師轉介服務、旅遊簽證資料、翻譯人員轉介服務、領事館資料、醫療服務/諮詢/入院安排轉介。	適用	

^① 如被保險人在從事下列任何工作類別（不論是臨時或長期性質的）期間而導致身故或傷殘，將不會獲得上述人身平安保險保障：

* 演藝表演或電影及電視製作或充當特技人或龍虎武師 * 駕駛商用車 * 30 呎以上高空工作或在坑、井下 20 呎深處工作 * 碼頭及船上工作 * 建築地盤工作 * 使用機械動力機器、啤機、切割機器。

如被保險人因從事上述之工作類別而導致意外身故，本公司將給予意外身故津貼港幣/人民幣 20,000 元（標準計劃）或港幣/人民幣 50,000 元（尊貴計劃）予其法定/指定受益人。

本單張只作一般性簡介，有關條文細節，應以保險單為準。

Accidental Emergency Medical Insurance

China Taiping Insurance (HK) Company Limited (“the Company”) is authorized by the International Health Exchange and Cooperation Centre, Ministry of Health, P.R. China (for Gold Card) and the Health Department of Guangdong and Fujian Provinces (for Blue Card) to issue “Accidental Emergency Medical Insurance Card” (“Emergency Card”), which gives you 100% confidence of cover.

Plan Highlights

The Biggest Hospital Network, Assures You Free of Worries

In the event of the Insured encountering accident in Mainland China, upon presentation of the Emergency Card, immediate medical treatment will be rendered by the Hospital Network without deposit payment. A large Hospital Network would provide you with adequate and comprehensive protection.

Dual Currency Policy, Freely Choose

You can choose the Policy HKD or RMB.

No Restriction on Age and Occupation

This plan is available to anyone who holds a Hong Kong Identity Card or Macau Identity Card or Permit for Taiwan Compatriot or Foreign Passport. Any age and occupation is acceptable.

Unlimited Journey, Free Duration of Stay

You need not worry about how frequent you travel or how long you stay, your every single trip is well covered.

Free 24-hour Emergency Assistance Service, unlimited coverage for “Emergency Medical Evacuation or Repatriation” and “Repatriation of Mortal Remains or Ashes”

General Exclusions

The Company will not be liable for death or bodily injuries and expenses arising out of or in consequence of:

- war, hostilities or warlike operations, loss or damage from Act of Terrorism, civil war, rebellion, strikes, riots or caused by or contributed to by or arising from ionizing radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purpose of this exception combustion shall include any self-sustaining process of nuclear fission.

- taking part in any illegal act or activities.
- engaging in sports or games in a professional capacity or where an Insured would earn income or remuneration from engaging in sports.
- participating in dangerous activities or sports.
- willfully exposing himself to needless peril (except in an attempt to save human life) or suicide, self-destruction, self-inflicted injury or any attempt threat whether sane or insane.
- pregnancy, childbirth, dystocia, abortion or miscarriage.
- fighting, attack resulting from provocation or deliberate act of Insured or insanity, intoxication or use of drugs (other than taken under a Medical Practitioner), rest cure or sanatorium care and dental treatment (except as necessitated by accidental injuries to sound natural teeth).
- engaging in any form of aerial flight or air travel other than as a passenger in a properly licensed multi-engined aircraft being operated by a licensed commercial air carrier or owned and operated by a commercial company.
- venereal disease or HIV (Human Immunodeficiency Virus) and/or any HIV related illness including AIDS (Acquired Immune Deficiency Syndrome) and/or any mutant derivative or variations thereof howsoever caused.
- pre-existing illness or bodily injury.

Premium Table

Period of Insurance	Premium (HKD/RMB)			
	Blue Card (Guangdong & Fujian Provinces)		Gold Card (Mainland China)	
	Standard Plan	Deluxe Plan	Standard Plan	Deluxe Plan
30 days	130	140	180	200
90 days	200	220	300	330
180 days	270	290	450	490
One-Year Period	350	390	600	660
Two-Year Period	600	680	1,000	1,120
Three-Year Period	850	970	1,400	1,580

Important Notes

- If the Insured loses the Emergency Card or wishes to change the personal details on the card, a written notification to the Company is requested. A new card is therefore issued for supplement subject to a handling fee of HKD/RMB100 charged to the Insured.
- The Insured may cancel this insurance by written notification to the Company and returning the Emergency Card and Policy, the balance of premium for the unexpired period of Insurance will be made subject to the following conditions:
 - For 30 days, 90 days, 180 days and one-year insurance policy, no premium is refundable.
 - For two-year insurance policy, the part of premium of the second year of the policy is refundable if the notice of the cancellation to the Company is given in the first-year of the policy; if the notice of cancellation is given in the second year, no premium is refundable.
 - For three-year insurance policy, only the part of premium of the balanced two years of the policy is refundable if the notice of cancellation to the Company is given in the first year of the policy; if the notice of cancellation is given in the second year of the policy, the premium of the third year is refundable; if the notice is given in the third year, no premium is refundable.
- All first treatment for bodily injury must be attended by a Medical Practitioner at the Hospital Network in the Mainland China.
- All premium and claim payments will be made in insured currency. If RMB is required to convert into HKD, the applicable rate is determined by the Company.

Claims Procedure

Personal Accident

1. A claim should be informed in writing immediately to the Company within 30 days after the accident.
2. A claim must be submitted with supporting documents including medical reports issued by a medical practitioner giving details on the nature of the injury and the extent of disability, evidence from the official authorities concerned such as police reports and if death shall have resulted, original of the death certificate and the relevant coroner's report.

Accidental Emergency Medical Expenses

1. If the Insured is admitted to the Hospital Network as an **in-patient** due to accidental bodily injury, the Insured is allowed to waive any hospital admission deposit provided that he/she presents a valid Emergency Card to hospital for examination, the Company will settle the relevant medical expenses to the Hospital Network directly. Nevertheless, the Insured reimburse or shall be responsible for payment of any medical expenses which exceed the maximum benefit or are not covered in this Policy.
2. If the Insured is admitted to the Hospital Network as a **out-patient** due to accidental bodily injury or without presenting the Emergency Card, the Insured needs to pay the emergency medical expenses and then can submit directly to the Company a completed claim form as provided by the Company within 30 days after the accident, together with original payment receipts with detailed breakdown of expenses from the Hospital Network, and original medical certificate issued by the attending medical practitioner and original report issued by the official authorities concerned or evidence of the alleged accident.

Replacement of travel documents

The Insured must report to the local police within 24 hours after the occurrence of losses and provide relevant reports together with a receipt for obtaining replacement of travel documents.

The leaflet is intended as a general summary. Please refer to the policy for exact terms and conditions.

Schedule of Benefits

Territorial Scope: Mainland China (Exclude Hong Kong SAR, Macau SAR & Taiwan)

Coverage	Maximum Benefit (HKD/RMB)	
	Standard Plan	Deluxe Plan
1. Personal Accident ^① If the Insured suffers death or disablement caused by an accident within the Mainland China, the benefits will be paid subject to the maximum benefit of the respective plan. (1) Death (2) Permanent Total Disablement (3) Loss of two limbs or Loss of sight of both eyes (4) Loss of one limb and Loss of sight of one eye (5) Loss of one limb or Loss of sight of one eye The aggregate of all benefits payable in respect of any one accident shall not exceed 100%.	200,000	300,000
2. Accidental Emergency Medical Expenses (1) Accidental Emergency Medical Expenses In the event that the Insured suffers accidental bodily injury resulting in emergency medical treatment at the Hospital Network immediately, the Company will reimburse the Accidental Emergency Medical Expenses, including out-patient and hospital confinement.	300,000	300,000
(2) Follow Up Expenses Reimbursement for Eligible Expenses arising from follow-up medical treatment of same Accident by the Insured within 30 days at the Hospital Network in the Mainland China or of his return to Hong Kong SAR is also allowed. In respect of any one Accident, these follow-up expenses include the Chinese Bonesetter treatment expense which is limited to HKD/RMB500 (HKD/RMB100/day) and Physiotherapy or Chiropractic treatment expense which is limited to HKD/RMB1,000 (HKD/RMB150/day).	3,000	5,000
3. Replacement of Travel Documents Reimbursement for the fee of obtaining replacement of travel documents lost as a result of theft, robbery, burglary or accident.	Not Applicable	1,000
4. 24-hour Emergency Assistance Service		
(1) Emergency Medical Evacuation or Repatriation	Unlimited	
(2) Repatriation of Mortal Remains or Ashes	Unlimited	
(3) Compassionate Visit	A Round Trip Air Ticket [#]	
(4) Return of Unattended Dependent Child(ren) (under the age of 18)	One Way Air Ticket [#]	
(5) Deposit Guaranteeing of Hospital Admission (applicable to Non Hospital Network in the Mainland China)	USD6,500	
(6) Hotline Assistance and Referral Services Hospital Network information, Emergency Travel Service Assistance, Lost Luggage Assistance, Pre-trip information Services, Legal Referral, Interpreter Referral, Embassy Referral and Medical Services and Referral, Arrangement of Hospital Admission.	Applicable	
	[#] Economy Class	

^① If the Insured engages in any of the types of work listed below (whether on a temporary or permanent basis), no benefit shall be payable under Personal Accident Section for death or Permanent Total Disablement which results from or is caused directly or indirectly by an Accident whilst:

* Taking part in performing entertainment or film/television production or stuntman or martial arts fighter * driving commercial vehicle * working at height exceeding 30 feet above ground or floor level or excavations in any part of a depth of 20 feet from the surface * working on board or terminal * working on a construction site * Using of machinery driven by steam, gas, water, electricity or other mechanical power or machinery for cutting or pressing metal or plastic. In the event of the death of the Insured caused by Accident resulting from any of types of work as mentioned above, the company will pay HKD/RMB20,000(Standard Plan) or HKD/RMB50,000(Deluxe Plan) as an Accidental Death Allowance to the Insured's legal /appointed beneficiary.

太平急救卡在手，通行全國樂無憂

意外急救醫療保險金卡

中國太平保險(香港)有限公司新增【意外急救醫療保險】鑽石計劃，為尊貴的客戶量身定做，切合您的實際需要。

保險計劃特色：

鑽石計劃為您保駕護航：

- * 人身平安保障最高保障額高達港幣/人民幣 300,000
- * 覆診費用最高保障額增至港幣/人民幣 20,000
- * 新增疾病門診費用保障
- * 新增住院現金津貼，最高可賠付 10 日
- * 新增個人責任保障，最高賠償額可達港幣/人民幣 1,000,000
- * 新增嚴重燒傷之保障，最高賠償高達港幣/人民幣 100,000
- * 多人投保，盡享優惠折扣

保障範圍

保障地區：中國境內（香港特別行政區、澳門特別行政區及台灣除外）

保障範圍	最高賠償金額（港幣/人民幣）
	鑽石計劃*
1. 人身平安保險	300,000
2. 意外急救醫療費用 (1) 意外急救醫療費用 (2) 覆診費用	300,000 20,000
3. 補領旅遊證件	1,000
4. 24 小時緊急支援服務	適用
新增保障	
5. 疾病門診醫療費用 賠償被保險人因患病而在網絡醫院門診就診的醫療費用。	1,000 (每日每次 100)
6. 意外住院現金津貼 被保險人因意外受傷需在網絡醫院留院接受治療且連續住院 3 天以上，自住院第 1 天起，每日可獲得現金津貼，最高可達 10 日。	3,000 (每日 300)
7. 個人責任保障 被保險人因意外導致他人身體受傷或他人財物損失而必須承擔之法律責任。駕駛或租用汽車、飛機或船隻引致的責任不在受保範圍之列。	1,000,000
8. 嚴重燒傷 被保險人因意外遭受三級程度燒傷，可按受傷程度獲得賠償。	100,000

保費表

年保費（港幣/人民幣）	
一年保期	980
兩年保期	1,760
三年保期	2,490
團體折扣	3 人以上，10%折扣
	6 人以上，15%折扣

*鑽石計劃只適用於年齡已滿 18 歲至未滿 71 歲之人士投保。

TAIPING EMERGENCY CARD IN HAND, NO WORRIES ABOUT TRAVELLING IN

Accidental Emergency Medical Insurance Card (Golden Card)

China Taiping Insurance (HK) Company Limited has launched a tailor made “Diamond Plan” of Accidental Emergency Medical Insurance Card (Golden Card) to meet the actual demands for our valued customers.

Plan Highlights:

Diamond Plan protects you and your family:

- * Personal accident benefit up to HKD/RMB3 00,000;
- * Follow-up medical treatment up to HKD/ RMB 20,000;
- * Newly added the coverage of Sickness Outpatient Expense;
- * Newly added Hospital Cash Allowance up to 10 days;
- * Newly added the coverage of Personal Liability, the maximum benefit is up to HKD/RMB 1,000,000;
- * Newly added the coverage of Major Burns, the maximum benefit is up to HKD/RMB 100,000;
- * The more people enrolled, the more discounts earned.

Coverage

Territorial Scope: Mainland China (Exclude Hong Kong SAR, Macau SAR & Taiwan)

Coverage	Maximum Benefit (HKD/RMB)
	Diamond Plan*
1. Personal Accident	300,000
2. Overseas Accidental Emergency Medical Expenses (1) Accidental Emergency Medical Expenses (2) Follow Up Expense	300,000 20,000
3. Replacement of Travel Documents	1,000
4. 24 –hour Emergency Assistance Service	Applicable
Extension	
5. Outpatient Medical Expenses for Sickness The Company will reimburse the fee(s) of the outpatient medical consultation in the Hospital Network to the Insured Person arising from sickness.	1,000 (100 per visit per day)
6. Accidental Hospital Cash Allowance If the Insured Person suffers from injury caused by an accident in the mainland China and being patient in the Hospital Network in 3 consecutive days or above, he is entitled to claim hospital cash allowance from the first day of hospitalization up to 10 days.	3,000 (300 per day)
7. Personal Liability Indemnity against legal liability to a third party as a result of accidental bodily injury or loss of or damage to property in the mainland China. Legal liability is excluded arising from use, renting or operation of motor vehicles, aircraft or watercraft.	1,000,000
8. Major Burns If the Insured Person suffers from third-degree burns in the Mainland China, benefits will be payable according to the policy.	100,000

Premium Table

Annual Premiums (HKD/RMB)	
One year Policy	980
Two-year Policy	1,760
Three-year Policy	2,490
Group Discounts	Enjoy 10% off for group of 4 or above
	Enjoy 15% off for group of 6 or above

*Diamond Plan is applicable to the aged above18 and under 71 only.