



Personal Accident Protector

Safeguard you against personal accidents



24-hour worldwide protection

Accidents may happen at anytime and anywhere. At Liberty, our Personal Accident Protector protects you and your family against the financial stress under such circumstances and make sure you stay focus on your recovery. No matter what lifestyle you choose, we can provide you with the 24-hour worldwide protection of great flexibility.

Benefits at a glance



4 basic plans and 4 added protection selections to best suit your needs



Extended dangerous activities coverage including skiing



Personal effects damage extension



No claims bonus



Free Worldwide Emergency Assistance Services

Summary of Benefits

Accidental Death & Permanent Disability

Description of Benefits		Percentage of Sum Insured	
1.	Accidental death	100%	
2.	Permanent total disability	100%	
3.	Permanent total paralysis of all limbs	100%	
4.	Permanent and incurable insanity	100%	
5.	Loss of entire sight of one or both eyes	100%	
6.	Loss of one or more limbs	100%	
7.	Loss of speech and hearing	100%	
8.	Loss of hearing in both ears	75%	
9.	Loss of hearing in one ear	15%	
10.	Loss of speech	50%	
11.	Permanent total loss of lens of each eye	50%	
12.	Loss of toes		
	• All	20%	
	• Two joints of each big toe	7.5%	
13.	Loss of metacarpals		
	• First or second	3%	
	• Third, fourth or fifth	2%	
14.	Loss of one thumb		
	• Both joints	30%	
	• First joint	15%	
15.	Fractured leg or patella with established non-union	15%	
16.	Shortening of leg by at least 5cm	10%	
		Right Hand	Left Hand
17.	Loss of four fingers and thumb	70%	50%
18.	Loss of four fingers	40%	30%

Summary of Benefits

Accidental Death & Permanent Disability

Description of Benefits	Percentage of Sum Insured	
	Right Hand	Left Hand
19. Loss of each of index, middle, ring or little finger <ul style="list-style-type: none"> Three joints Two joints One joint 	15% 10% 7.5%	10% 7.5% 5%
	Second Degree Burn	Third Degree Burn
20. Major Burns <ul style="list-style-type: none"> On 50% or more of body surface On 30% or more of body surface On 20% or more of body surface On 10% or more of body surface On 5% or more of body surface 	100% 50% 40% 20% 10%	100% 100% 100% 75% 50%

Plan Classification

	Plan 1	Plan 2	Plan 3	Plan 4
Accidental Death & Permanent Disability ¹ In the event of death or permanent disablement within 12 months from an accident	HK\$1,000,000	HK\$1,800,000	HK\$3,000,000 ³	HK\$1,000,000
• Major burns	10% - 100%	10% - 100%	10% - 100%	10% - 100%
• Loss of toe(s) or finger(s)	5% - 70%	5% - 70%	5% - 70%	5% - 70%
• Extra Indemnity ²	HK\$500,000	HK\$1,000,000	HK\$1,500,000	HK\$500,000
Temporary Total Disability ⁴ (per week, max. to 52 weeks)	HK\$1,000	HK\$2,000	HK\$4,000	N.A.
Accidental Medical Expenses Sum insured per year In the event of injury took place within 12 months from the date of accident	HK\$20,000	HK\$35,000	HK\$50,000	HK\$20,000
• Inclusive of: Chinese medication and treatment, bone-setting, acupuncture expenses, chiropractic & physiotherapy treatments	HK\$180 per day HK\$2,000 per policy year	HK\$180 per day HK\$2,000 per policy year	HK\$180 per day HK\$2,000 per policy year	HK\$180 per day HK\$2,000 per policy year

Plan Classification

	Plan 1	Plan 2	Plan 3	Plan 4
Hospital Cash Payable from second day of confinement if you are hospitalised in HKSAR public hospital	HK\$250 Maximum 182 days per policy year	HK\$250 Maximum 182 days per policy year	HK\$300 Maximum 182 days per policy year	HK\$250 Maximum 182 days per policy year
24-hour Emergency Assistance Services	Free	Free	Free	Free

¹ All above Accident Death & Permanent Disability Benefits are subject to a maximum amount of HK\$7,500,000 in aggregate under any one period of insurance

² Extra Indemnity applicable to:

- Compensation on second-degree burns and third-degree burns
- Compensation on hijacking upon injury or death
- Extra worldwide indemnity on public transportation, including public bus, taxi, ferry, underground train and commercial aircraft etc
- Extra indemnity within HKSAR while you are a victim of:
 - o Hit by falling object in public street
 - o Landslide, flood, fire or explosion
 - o Shot by police or criminal in a criminal act being as an innocent person
- Compensation on disappearance and exposure if insured person has not been found one year after disappearance on aircraft crash or vessel sunk

³ Sum Insured must be lesser than 5 times of proven annual salary

⁴ 3-month employment proof prior to the accident are required. If you are self-employed, the cover will be valid for the period when you are hospitalised for accidental bodily injury and 50% of the benefit will be paid

Added Protection (Choose 1 out of 4)

Benefit Items	Descriptions
Professional occupation promotion	For insured as full-time accountant, indoor architect, actuarial, registered medical practitioner, lawyer and registered insurance agent or technical officer, 5% extra premium discount will be offered.
Child support & tuition fund	A lump-sum HK\$100,000 benefit will be payable to insured person's dependent children aged 18 or below upon insured death arisen from accident.
Indemnity for school activities and travelling	An additional HK\$100,000 benefit will be payable to insured full-time student aged 25 or below if he suffers from accidental bodily death or major burns during the course of participating school activities or travelling by school bus.
Home modification expense	If insured person sustains bodily injury as a result of an accident which leads to permanent total disablement during the policy period, Liberty will reimburse for the actual expenses in renovating his principal home for the caring purpose, subject to a maximum amount of HK\$100,000.

Class of Occupation

Hong Kong residents aged 3 to 65 can be applied and renewable up to 75. Eligible benefit plans and premium will be subject to below occupation classification:

Class 1	Clerical and non-manual occupations e.g. accountant, architect, auditor, banker, clerk, clinic nurse, doctor, indoor sales sales representative, lawyer, physiotherapist, secretary, stock broker, teacher etc
Class 2	Occupations involving outdoor work or occasional manual work only e.g. factory supervisor, foreman, hairdresser, local domestic helper, property agent, salesman, supervision, engineer, supervision civil engineer, surveyor, tailor, waiter (not bar, lounge or night club) etc
Class 3	Occupations involving skilful and slight manual work but not using heavy and hazardous machines e.g. baker, cook, fixed-stall hawker, hotel janitor, painter, supermarket worker, motor repair worker, watchman (unarmed) etc
Class 4	Occupations involving heavy manual work or hazardous nature e.g. air-conditioning repairman, butcher, carpenter, disciplinary squad, gas deliveryman, patrolman tractor driver, truck driver (below 10 tons and not to China) etc
Class 5	Child aged 3-18 or 19-25 but under full-time education Housewife or not under employment

Please refer to Liberty for clarification on occupations not listed in above table.

Premium Table

Annual Premium Per Insured Person	Plan 1	Plan 2	Plan 3	Plan 4
Occupation Class 1	HK\$1,650	HK\$2,790	HK\$4,500	N.A.
Occupation Class 2	HK\$2,300	HK\$3,395	HK\$6,410	N.A.
Occupation Class 3	HK\$3,875	HK\$6,725	N.A.	N.A.
Occupation Class 4	HK\$6,800	HK\$11,710	N.A.	N.A.
Occupation Class 5	N.A.	N.A.	N.A.	HK\$1,185

Premium Levy collected by the Insurance Authority will be imposed at the applicable rate. The Levy is included in the premium shown. For further information, please visit www.libertyinsurance.com.hk or contact (852) 2892 3888.



Family Discount

If you insure with your direct family members, including spouse, parents, grandparents, siblings and children aged 21 or below at the same time, an extra 10% discount will be granted on all new applications.

Major Exclusions

Any injuries or death related to illness, disease, pregnancy, dental care, cosmetic surgery, mental disorder, self-inflicted acts, suicide and professional racing will not be covered. Consequence of any pre-existing condition, treatment of alcohol or drug addiction and accident arisen from serving in the disciplinary forces or other armed service are not covered as well.

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The plan is subject to the terms, conditions and exclusions of the relevant policy contract. Liberty Insurance reserves the final right to approve any application. This product brochure contains general information only and the information shown is for information purposes only. Please refer to the Policy and Policy Schedule for details of coverage, terms and conditions. If there is any inconsistency or ambiguity between the English version and the translated version, the English version shall prevail.



Underwritten by **Liberty International Insurance Limited**
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NOV 2024



個人意外保險

您的全面意外保障



24小時全球保障

意外可能無處不在，無時不有。利寶為您提供的個人意外保險，助您和您的家人面對意外所造成的經濟負擔，讓您能專心休養。不論您選擇何種生活方式，我們都能為您提供周全且極靈活的全球保障。

保障特點



4款基本保障計劃和4個
附加保障選項切合您
所需



延伸至危險活動保
障，包括滑雪



額外保障個人
財物損壞



無索償折扣



免費全球緊急
支援服務

保障賠償表

意外死亡及永久性傷殘

保障範圍		保額賠償百分率	
1.	意外死亡	100%	
2.	永久性完全傷殘	100%	
3.	全身癱瘓	100%	
4.	永久性精神失常	100%	
5.	單目或雙目完全失明	100%	
6.	喪失一肢或以上	100%	
7.	喪失語言能力及失聰	100%	
8.	雙耳失聰	75%	
9.	單耳失聰	15%	
10.	喪失語言能力	50%	
11.	完全及永久喪失每隻眼睛的晶狀體	50%	
12.	喪失腳趾		
	• 所有	20%	
	• 每隻大腳趾的兩節關節	7.5%	
13.	喪失掌骨		
	• 第一或第二節	3%	
	• 第三、第四或第五節	2%	
14.	喪失一隻拇指		
	• 所有關節	30%	
	• 第一節關節	15%	
15.	腿骨或膝蓋骨折裂而不能復原	15%	
16.	任何一腿畸短五厘米或以上	10%	
		右手	左手
17.	喪失四指及拇指	70%	50%
18.	喪失四指	40%	30%

保障賠償表

意外死亡及永久性傷殘

保障範圍		保額賠償百分率	
		右手	左手
19. 喪失食指、中指、無名指或尾指	• 三節關節	15%	10%
	• 兩節關節	10%	7.5%
	• 一節關節	7.5%	5%
		二度燒傷	三度燒傷
20. 嚴重燒傷	• 身體表面有50%或以上面積被燒傷	100%	100%
	• 身體表面有30%或以上面積被燒傷	50%	100%
	• 身體表面有20%或以上面積被燒傷	40%	100%
	• 身體表面有10%或以上面積被燒傷	20%	75%
	• 身體表面有5%或以上面積被燒傷	10%	50%

計劃類別

	計劃 1	計劃 2	計劃 3	計劃 4
意外死亡及永久性傷殘 ¹ 由發生意外起12個月內死亡或永久性傷殘	1,000,000港元	1,800,000港元	3,000,000 港元 ³	1,000,000港元
• 嚴重燒傷	10% - 100%	10% - 100%	10% - 100%	10% - 100%
• 喪失腳趾或手指	5% - 70%	5% - 70%	5% - 70%	5% - 70%
• 額外賠償 ²	500,000港元	1,000,000港元	1,500,000港元	500,000港元
暫時完全傷殘 ⁴ (以每週計，最長52週)	1,000港元	2,000港元	4,000港元	不適用
意外醫療費用 每年投保額 發生事故之12個月內	20,000港元	35,000港元	50,000港元	20,000港元
• 包括：中醫治療、跌打、針灸治療費用、脊椎治療及物理治療。	每日港元180 每保單年度 2,000港元	每日港元180 每保單年度 2,000港元	每日港元180 每保單年度 2,000港元	每日港元180 每保單年度 2,000港元

計劃類別

	計劃 1	計劃 2	計劃 3	計劃 4
住院現金 由入住香港公立醫院的第2天起計算	250港元 每保單年度最多 182日	250港元 每保單年度最多 182日	300港元 每保單年度最多 182日	250港元 每保單年度最多 182日
24 小時緊急支援服務	免費	免費	免費	免費

¹ 在任何一個保險期內，上述意外死亡及永久性傷殘賠償的最高總賠償額為7,500,000港元

² 額外保障適用於：

- 二度和三度燒傷賠償
- 因被劫持而受傷或死亡的賠償
- 公共交通（包括公共巴士、計程車、輪船及商用飛機等）的額外全球賠償
- 如果閣下在香港特別行政區遇到以下情況，將獲得額外賠償：
 - 在公眾街道上被高空墜物擊中
 - 遇到山崩、洪水、火災或爆炸
 - 在無犯罪的情況下被警察或罪犯無辜射中
- 如果受保人在因飛機失事或輪船沉沒失蹤一年後仍未找到，亦將獲得賠償

³ 必須證明投保額少於5倍年薪

⁴ 須提交事故發生前3個月的工作證明。如閣下為自僱人士，此保障於您因身體意外受傷而住院期間有效，並且以賠償額為50%計算

附加保障 (請從以下4 項中選擇1項)

保障範圍	保障內容
專業性職業推廣優惠	若受保人為全職會計師、室內建築師、精算師、註冊醫生、律師及註冊保險代理，可享有5%的額外保費折扣優惠。
子女撫養及教育基金	若受保人因意外死亡，我們將向受保人年齡在18 歲或以下受供養的子女付出100,000港元的一筆過賠償。
學校活動及出行賠償	若年齡在25歲或以下的受保人在參加學校活動或乘搭校車時意外死亡或嚴重燒傷，我們將向其支付額外100,000港元的賠償。
家居改裝費用	若受保人在保單期間因意外而引致永久完全傷殘，利寶會賠償為便於照顧受保人而需改裝其主要居所設施所產生的實際開支，最高金額為100,000港元。

職業類別

年齡介乎3至65歲的本港居民均可適用並可續保至75歲, 符合條件的保障計劃及保費將受以下職業類別之規限：

第一類	文職及非體力勞動職業 例如會計師、建築師、審計師、銀行家、文員、診所護士、醫生、室內推銷員、律師、物理治療師、秘書、股票經紀、教師等
第二類	從事戶外工作或只須偶然從事體力勞動工作之職業 例如工廠管工、工頭、髮型師、本地家傭、地產代理、推銷員、工程師管工、土木工程師管工、測量師、裁縫、服務員（非酒吧、酒廊或夜總會類）等
第三類	從事技術性及輕度體力勞動工作但無須使用重型及危險機械之職業 例如麵包師傅、廚師、固定攤檔小販、酒店門衛、油漆工人、超市員工、汽車維修、看守員（非武裝）等
第四類	從事高度體力勞動工作或具有危險性之職業 例如冷氣機維修員、屠夫、木匠、紀律部隊、天然氣送貨員、巡邏員、拖拉機駕駛員、貨車司機（10噸以下及不運貨至中國）等
第五類	年齡介乎3至18歲或19至25歲但就讀全日制學校之人士 目前尚未就業人士或家庭主婦

如屬不包括在上述分類之職業類別，請向利寶查詢。

保費表

每位受保人的每年保費	計劃 1	計劃 2	計劃 3	計劃 4
第一類職業	1,650港元	2,790港元	4,500港元	不適用
第二類職業	2,300港元	3,395港元	6,410港元	不適用
第三類職業	3,875港元	6,725港元	不適用	不適用
第四類職業	6,800港元	11,710港元	不適用	不適用
第五類職業	不適用	不適用	不適用	1,185港元

保險業監管局將於保單中根據指定徵費率收取保費徵費，列表中的保費已包括該徵費。詳情請瀏覽 www.libertyinsurance.com.hk 或致電 (852) 2892 3888。



家庭投保優惠

如果閣下與閣下的直系親屬（包括配偶、父母、祖父母、兄弟姐妹及年齡在21歲或以下的子女）同時投保，所有新投保申請均可享有額外10%的保費折扣。

主要不保範圍

任何與生病、疾病、懷孕、牙齒保健、美容手術、精神病、自身蓄意行為、自殺及專業競賽有關的受傷或死亡將不受保障。任何投保前已存在疾病、酒精或藥物成癮治療及因在紀律部隊服役或其他武裝服役而引起的事件亦不受保障。

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