

NCB Accident Comprehensive Insurance



"NCB Accident Comprehensive Insurance" "the Plan" provides comprehensive coverage for you and your family members in The People's Republic of China (excluding the Hong Kong SAR, Macau SAR and Taiwan) (hereinafter referred to as "Mainland China"). It includes personal accident, accidental medical expenses (including Accident Medical Emergency Card) and personal legal liability. Besides, it also offers coverage for free replacement of travel documents, unauthorized use of credit card protection and 24-hour Worldwide Emergency Assistance Service.

Product Highlights

Comprehensive coverage gives you peace of mind

- Accidental Medical Expenses protection limit HK\$300,000
- Personal Accident protection limit HK\$500,000
- Personal Legal Liability protection limit HK\$ 2,000,000
- Extra coverage for free replacement of travel documents and unauthorized use of credit card protection
- 24-hour Worldwide Emergency Assistance Service

Travel to Mainland China with our Accidental Emergency Medical Card

Extensive Hospital Network provides you with comprehensive protection. Simply present your Accident Medical Emergency Medical Card as proof of deposit for medical expenses at nearly 4,000 designated hospitals administered by the Health Department of the Guangdong Province and Fujian Provincial Health Bureau and the International Emergency Assistance Centre, Ministry of Health, the People's Republic of China.

No need to pay before treatment

If you are injured accidentally in Mainland China and hospitalized in a designated hospital within our Hospital Network, you can receive immediate medical treatment upon presentation of the Accidental Emergency Medical Card without tendering deposit. You may even be discharged without being required to settle the medical bills.

Anyone can apply

The Plan is available to anyone who holds a Hong Kong Identity Card or Macau Identity Card or Permit for Taiwan Compatriot or Foreign Passport. There is no restriction as to age or occupation.

Unlimited Journey, Free Duration of Stay

You have no need to worry about how frequent you travel or how long you stay, your every single trip is well covered

Enjoy preferential premium if your family members are insured at the same time

Full coverage in China by showing AEM Card

Agent Bank:  **NCB 南洋商業銀行**

Insurer:  **中国太平 CHINA TAIPING**
中國太平保險(香港)有限公司
 China Taiping Insurance (HK) Company Limited

Coverage

BASIC COVERAGE	MAXIMUM BENEFITS(HK\$) (PER INSURED PERSON)
<p>1. Accidental Emergency Medical Expenses</p> <p>(1) Accidental Emergency Medical Expenses In the event that the Insured Person 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.</p> <p>(2) Follow Up Expenses Reimbursement for Eligible Expenses arising from follow-up medical treatment of the same Accident by the Insured Person within 30 days at the Hospital Network in Mainland China or after his return to Hong Kong SAR is also allowed. In respect of any one Accident, these follow-up expenses include the Chinese Bonesetter treatment expenses which are limited to HK\$500 (HK\$100/day) and Physiotherapy or Chiropractic treatment expenses which are limited to HK\$1,000 (HK\$150/day).</p>	<p>300,000 per event</p> <p>5,000 per event</p>
<p>2. Personal Accident *</p> <p>If the Insured Person sustains accidental bodily injury in Mainland China causing disability or death, the benefit will be paid as follows:</p> <p>(1) Death (2) Permanent Total Disablement (3) Loss of Both Eyes or Loss of Two Limbs (4) Loss of one Eye and one Limb (5) Loss of one Eye or one Limb (6) Major Burns</p> <p>The maximum benefit for an Insured Person below the age of 18 or over 75 shall not exceed HK\$200,000 for (1) to (4) above, HK\$100,000 for (5) above and HK\$20,000 for (6) above.</p>	<p>500,000 per policy 500,000 per policy 500,000 per policy 500,000 per policy 250,000 per policy 50,000 per policy</p>
<p>3. Personal Liability (not applicable to Insured Person below the age of 18)</p> <p>Indemnity against legal liability to a third party as a result of accidental bodily injury or loss of or damage to property in the Insured Person's journey in Mainland China.</p>	<p>2,000,000 per policy</p>
EXTRA COVERAGE	
<p>4. Travel documents</p> <p>The cost of replacing personal travel documents of the Insured Person as a result of theft, robbery, burglary, or accidental loss in the Insured Person's journey in Mainland China</p>	<p>1,000 per policy</p>
<p>5. Unauthorized Use of Credit Card Protection (not applicable to Insured Person below the age of 18)</p> <p>Indemnity for pecuniary loss as a result of unauthorized use of credit cards of the Insured Person directly caused by theft, robbery, burglary or accidental loss in the Insured Person's journey in Mainland China.</p>	<p>10,000 per policy</p>
<p>6. 24-hour Worldwide Emergency Assistance Service</p> <p>(1) Emergency Medical Evacuation or Repatriation (2) Repatriation of Mortal Remains/Ashes (3) Compassionate Visit (4) Return of Unattended Dependent Child(ren) (under the age of 18) (5) Deposit Guaranteeing Hospital Admission</p> <p>Hotline service: Hospital Network Information, Emergency Travel Service Assistance, Lost Luggage Assistance, Legal Referral, Pretrip Information Services, Interpreter Referral, Embassy Referral, and Medical Services and Referral, Arrangement of Hospital Admission.</p>	<p>Unlimited Unlimited One Return Economy Class Air Ticket One Way Economy Class Air Ticket US\$6,500</p>

* If the Insured Person 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:

- 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 Person caused by an Accident resulting from any of the types of work mentioned above, the company will pay HK\$20,000 as an Accidental Death Allowance to the Insured Person's legal /appointed beneficiary.

Territorial Scope

The People's Republic of China (excluding Hong Kong SAR, Macau SAR and Taiwan)

Eligibility of Proposer

Any holder of Hong Kong Identity Card or Macau Identity Card or Permit for Taiwan Compatriot or Foreign Passport is eligible.

Premium

Annual Premium	HK\$ (per Insured Person)
Insured Person	800
Spouse/adult child/ father / mother of the Insured Person	680*
Minor child below age of 18 of the Insured Person	360*

* Preferential premium will be entitled only if the spouse/adult child/father/mother or minor child (below age of 18) of the Insured Person are insured together with the Insured Person at the same time.
If the minor child below age of 18 of the Insured Person insures independently, he/she can still enjoy the coverage applicable to children but has to pay Premium of an Insured Person.

Application Procedure

The application procedure is simple. You can just fill in the application form and pay the respective type of premium and return with the Photostat copy of the travel document of the Insured Person and return the same to Nanyang Commercial Bank, Limited or their branch.

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, act of terrorism, civil war, rebellion, strikes, riots.
- Illegal acts or activities;
- Participation of any kind of dangerous activities or sport games.
- Willfully exposing himself to needless peril (except in an attempt to save human life) or suicide, self-destruction, self-inflicted injury or any attempted threat to his own safety, whether sane or insane.
- Assault of battery resulting from provocation or deliberate act of the Insured Person, 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).
- Pre-existing condition

Notes on Claim Procedure

1. Accidental Emergency Medical Expenses

- 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 shall be responsible for the payment of all medical expenses which exceed the maximum benefit or are not covered in this Policy.
- If the Insured is admitted to the Hospital Network as an **out-patient** due to accidental bodily injury or he cannot produce the Emergency Card, the Insured needs to pay the emergency medical expenses and thereafter submit direct to the Company a completed claim form as provided by the

Company within 30 days after discharge from the hospital, 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.

- All first treatment for bodily injury must be attended by a medical practitioner at the Hospital Network in Mainland China.

2. Personal Accident

The Company should be informed of the incident which gives rise to a claim within 30 days after the occurrence of the incident in writing and provided 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.

3. Personal Liability

Notify the Company as soon as possible but not later than 14 days after the occurrence of the event which gives rise to the claim. Further, the claimant is required to submit all relevant documents including copy of writs, summons, solicitor's letters and other legal correspondences.

4. Travel Document

Report to the local police within 24 hours and obtain the loss report. It is also necessary to provide the receipt of replacement cost of travel document as proof of claim.

5. Credit Card Protection

Notify the credit card centre as soon as possible within 24 hours and submit the supporting documents proving the loss.

Terms and Conditions

- This Plan is underwritten by China Taiping Insurance (HK) Company Limited ("the Company").
- Nanyang Commercial Bank, Limited ("the Agent Bank") is the appointed insurance agent of the Company for distribution of the Plan. The Plan is a product of the Company but not the Agent Bank.
- In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between the Agent Bank and the customer out of the selling process or processing of the related transaction, the Agent Bank is required to enter into a Financial Dispute Resolution Scheme process with the customer, however any dispute over the contractual terms of this Plan should be resolved between directly the Company and the customer.
- If the Insured Person loses the Emergency Card or wishes to change the personal details on the card, a written notification to the Company is required. A new card will be issued subject to the Insured Person paying a handling charge of HK\$100.
- No premium will be refunded after the policy is issued.
- The Company reserves the sole right to determine whether any application to the Plan is acceptable or not in accordance with the information submitted at the time of application by the insured or insured person.
- The Company reserves the right to amend or withhold any items and conditions in respect of the Plan without prior notice.
- This promotional material is for reference only. Details of the coverage of the Plan are subject to the terms and conditions stipulated in the policy by the Company. Please refer to the policy document for the details.
- If there is any discrepancy between the English version and Chinese version of this promotional material, the English version shall prevail.

Enquiry Hotline: 2622 2633

Insurer:



Agent Bank:

