

挚护动意外保险计划
GoSports Accident
Insurance Plan

准备充分 发挥潜能

Protection for unleashing your
strength and potential



中银集团人寿保险有限公司(「中银人寿」)的挚护动意外保险计划(「本计划」)是一个为平日热爱运动的您提供全面的运动保障计划，当中包括但不限于意外身故赔偿、意外每日住院入息赔偿及意外住院及手术费用赔偿。本计划适用于投保年龄介乎5岁至60岁的受保人，并且每年续保至受保人65岁¹。

BOC Group Life Assurance Company Limited ("BOC Life") offers GoSports Accident Insurance Plan ("the Plan") which is a comprehensive sports protection plan for the sports enthusiasts, including but not limited to Accidental Death Benefit, Accidental Daily Hospital Income Benefit and Accidental In-patient And Surgical Expense Benefit. The Plan is applicable to the Insured at issue age of 5 to 60 and renewable annually until the Insured's age 65¹.

意外身故赔偿

受保人不幸因意外而导致在180日内意外身故，本计划将支付相等于受保人身故时投保额的100%的意外身故赔偿。

Accidental Death Benefit

In the unfortunate event that the Insured has an accident that results in accidental death within 180 days, Accidental Death Benefit will be paid which is equivalent to 100% of the Sum Insured as at the date of the Insured's death.

无索偿折扣

本计划提供无索偿折扣，若连续3个保单年度内没有已付或应付的赔偿，在之后一个保单年度的续保保费将获15%折扣优惠。

No Claim Discount

The Plan also offers no claim discount of 15% discount on the next renewal premium if no benefit is paid or payable during the preceding 3 consecutive policy years.

24小时全球紧急救援服务²

本计划提供24小时全球紧急救援服务²，包括紧急医疗支援及转介，以及其他救援服务等。

24-Hour Worldwide Emergency Assistance Services²

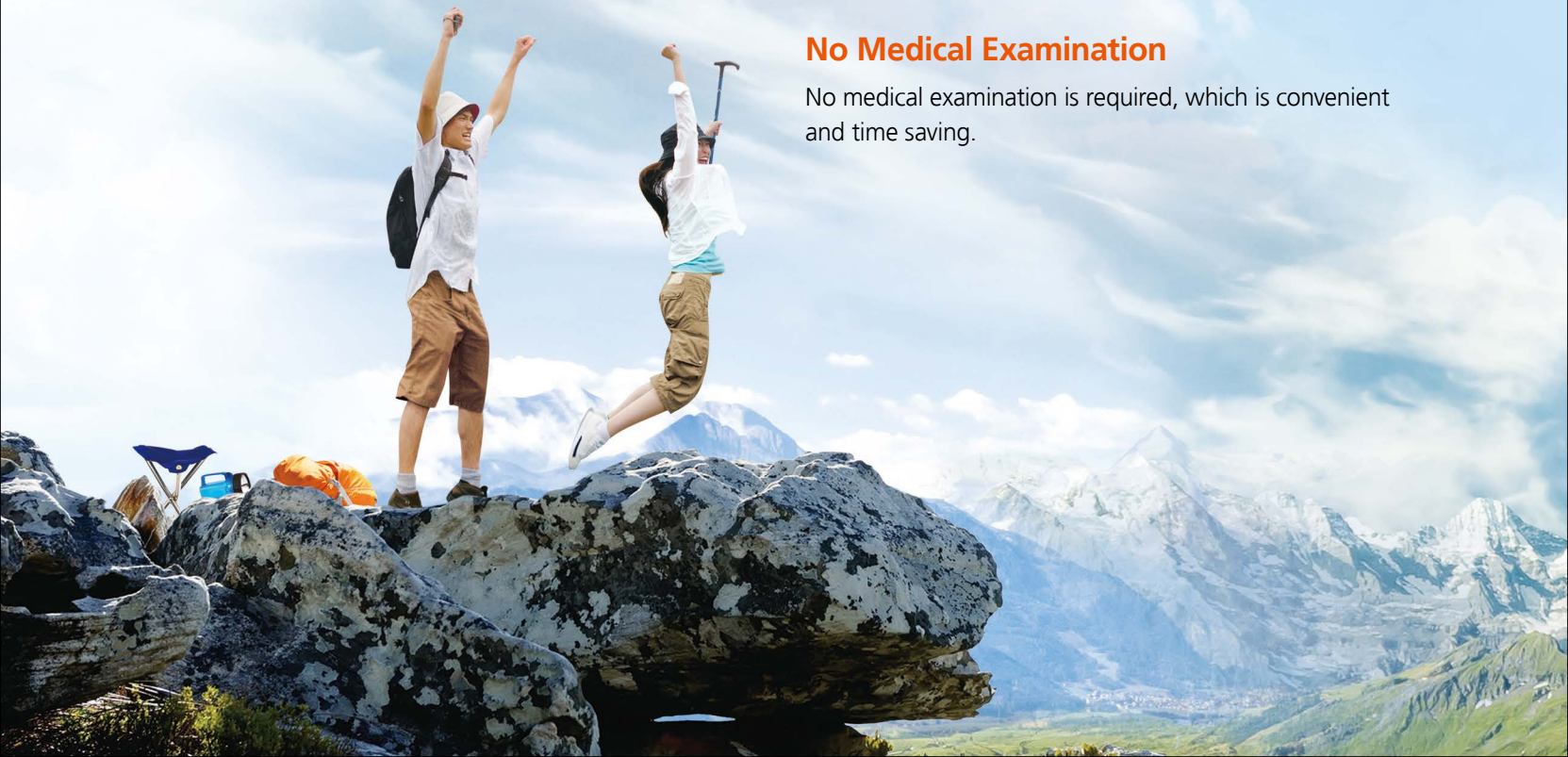
The Plan provides an easy access to 24-hour Worldwide Emergency Assistance Services², covering emergency medical assistance and referral services, as well as other relevant services.

毋须体检

本计划毋须体检，申请手续方便省时。

No Medical Examination

No medical examination is required, which is convenient and time saving.



基本投保条件

投保年龄	5岁至60岁
保障年期	1年(每年续保至投保人65岁,首5个保单年度保证续保) ¹
保费缴费年期	与保障年期相同
保单货币	港元
保费缴付方式	年缴 / 月缴
最低投保额	港元300,000(计划1)

保障

保障范围	因非运动意外或运动意外而导致身体损伤或身故(不包括以下所列之主要除外事项)		
	计划1 港元300,000	计划2 港元600,000	计划3 港元1,000,000
投保额			
意外身故赔偿	100% 投保额		
意外每日住院入息赔偿	<ul style="list-style-type: none"> 支付因意外而须要住院所引起的赔偿 每个保单年度最多赔偿住院日数为30日³ 		
每日赔偿金额：			
因非运动意外损伤	港元500	港元700	港元1,000
因运动意外损伤	港元750	港元1,050	港元1,500
意外住院及手术费用赔偿 ⁴	<ul style="list-style-type: none"> 支付因意外而须要做外科手术所引起的实际费用⁵ 每个保单年度最多赔偿2宗意外(累计,包括非运动意外及运动意外) 赔偿包括病房及膳食费、医生巡房费、医院杂费、住院专科医生费、手术费、麻醉师费⁶及手术室费⁶ 		
每宗意外最高赔偿金额：			
因非运动意外损伤	港元20,000	港元25,000	港元33,000
因运动意外损伤	港元30,000	港元37,500	港元49,500
意外医疗费用赔偿 ⁴	<ul style="list-style-type: none"> 支付因意外损伤而须要接受医疗必需的治疗所引起的实际费用^{5,9} 每个保单年度最多赔偿3宗意外(累计,包括非运动意外及运动意外) 赔偿费用包括普通科门诊的非专科医生或专科医生⁷收取的诊费及药费及X光诊断⁷收费 		
每宗意外最高赔偿金额：			
因非运动意外损伤	港元1,000	港元2,000	港元3,000
因运动意外损伤	港元1,500	港元3,000	港元4,500
意外治疗赔偿 ⁴	<ul style="list-style-type: none"> 支付因意外损伤而须要接受医疗必需的治疗所引起的实际费用^{5,9} 每个保单年度最多赔偿8次诊症费用(累计,包括非运动意外及运动意外) 每日最多可索偿1次诊症 赔偿费用包括物理治疗、脊医及跌打费用⁸ 		
每次诊症最高赔偿金额：			
因非运动意外损伤	每日每次诊症最高赔偿港元200		
因运动意外损伤	每日每次诊症最高赔偿港元300		
无索偿折扣	倘若在连续三个保单年度的时间,没有已付或应付的赔偿,及保单在整个连续三个保单年度内生效,本公司将给予随后之一一个保单年度续保保费15%折扣		
其他保障	24小时全球紧急救援服务 ²		

每月保费表(港元)

上次生日年龄	计划1		计划2		计划3	
	性别					
	男	女	男	女	男	女
5岁至49岁	148	138	168	148	208	188
50岁至64岁	208	188	248	228	318	298

请即投保, 尽握良机!

欢迎联络我们的财富管理经理查询有关详情。

☎ 查询热线：(852) 2860 0688

🌐 网址：www.boclif.com.hk

Basic Eligibility Requirements

Issue Age	Age 5 to age 60
Coverage Period	1 year (renewable annually up to age 65 of the Insured, guaranteed renewable for the first 5 policy years) ¹
Premium Payment Period	Same as the Coverage Period
Policy Currency	HKD
Premium Payment Mode	Annual / Monthly
Minimum Sum Insured	HKD300,000 (Plan 1)

Protection

Coverage	Injury or death caused by Non-Sports Accidents / Sports Accidents (excluding the Key Exclusions as stated under Other Key Risks)		
	Plan 1 HKD300,000	Plan 2 HKD600,000	Plan 3 HKD1,000,000
Sum Insured			
Accidental Death Benefit	100% of Sum Insured		
Accidental Daily Hospital Income Benefit	<ul style="list-style-type: none"> Payable for benefit arising from Hospital Confinement due to Accidents Maximum 30 days of Hospital Confinement³ per policy year 		
Amount per day: Due to Non-Sports Accident Due to Sports Accident	HKD 500 HKD 750	HKD 700 HKD 1,050	HKD 1,000 HKD 1,500
Accidental In-patient And Surgical Expense Benefit⁴	<ul style="list-style-type: none"> Payable for the actual expenses⁵ for surgical operation due to injury caused by Accidents Maximum of 2 Accidents (cumulative, including both Non-Sports Accidents and Sports Accidents) each policy year Reimbursement includes Daily Hospital Room and Board, Daily In-Hospital Physician's Visit, Miscellaneous Hospital Expenses, In-Hospital Specialist's Fees, Surgeon's Fees, Anesthetist's Fees⁶ and Operating Theatre Fees⁶ 		
Maximum amount per Accident: Due to Non-Sports Accident Due to Sports Accident	HKD 20,000 HKD 30,000	HKD 25,000 HKD 37,500	HKD 33,000 HKD 49,500
Accidental Medical Expense Benefit⁴	<ul style="list-style-type: none"> Payable for the actual expenses^{5,9} for necessary medical treatments due to injury caused by Accidents Maximum of 3 Accidents (cumulative, including both Non-Sports Accidents and Sports Accidents) each policy year Reimbursement for the expense of consultation and medication from general practitioner or specialist⁷ and the expense of diagnostic X-ray⁷ 		
Maximum amount per Accident: Due to Non-Sports Accident Due to Sports Accident	HKD 1,000 HKD 1,500	HKD 2,000 HKD 3,000	HKD 3,000 HKD 4,500
Accidental Treatment Benefit⁴	<ul style="list-style-type: none"> Payable for the actual expenses^{5,9} for necessary medical treatments due to injury caused by Accidents Maximum 8 visits for each policy year (cumulative, including both Non-Sports Accidents and Sports Accidents) Maximum of 1 visit each day Reimbursement for the expenses of Physiotherapy, Chiropractic and Chinese Bone-setting treatment⁸ 		
Maximum amount per visit: Due to Non-Sports Accident Due to Sports Accident	Maximum: HKD200 per visit per day Maximum: HKD300 per visit per day		
No Claim Discount	If no benefit is paid or payable for a period of 3 consecutive policy years and the policy is in force throughout these 3 consecutive policy years, a 15% discount on the renewal premium in respect of the ensuing policy year will be provided		
Other Benefit	24-hour Worldwide Emergency Assistance Services ²		

Monthly Premium Table (HKD)

Age Last Birthday	Plan 1		Plan 2		Plan 3	
	Gender					
	Male	Female	Male	Female	Male	Female
Age 5 to Age 49	148	138	168	148	208	188
Age 50 to Age 64	208	188	248	228	318	298

Grasp this opportunity! Enrol Now!

Please contact our Wealth Management Managers for details of the Plan.

Enquiry Hotline: (852) 2860 0688

Website: www.boclife.com.hk

其他主要风险：

- 主要除外事项：本计划并不包括由下列任何一个原因，直接或间接，完全或部分之关系而导致的索偿：
 - (i) 运动员的任何活动；
 - (ii) 任何在工作时间或地点发生的意外事件，将不会考虑为体育运动意外事件；
 - (iii) 已存在医疗状况；
 - (iv) 服用非由医生处方的药物、滥用酒精或服用毒品；
 - (v) 任何种类的疾病、患病或受感染(因意外所造成的伤痕或伤口而受感染者除外)，包括丧失免疫能力病毒(HIV)感染及/或其有关之疾病包括爱滋病及/或因爱滋病引发之任何并发症；
 - (vi) 袭击、谋杀、暴动、民众骚乱、罢工或恐怖活动。即使有任何抵触的情况，各方一致理解并同意，只要受保人不触犯或企图触犯本(vi)项条款承保的风险，本(vi)项条款将不适用；
 - (vii) 宣布或不宣布之战争、侵略、外敌行为、作战行动、罢工、暴动及/或民事骚乱、内战、叛变、革命、起义、恐怖主义者袭击、军事或夺权行动或任何类似战争的行动；
 - (viii) 参与任何持械工作或维持和平活动；
 - (ix) 不论当时神智是否清醒，受保人自杀或自致之伤害；
 - (x) 抵触或企图抵触法律、拒捕或参与任何争执或殴斗；
 - (xi) 职业运动、装有车轮或马匹的比赛(单车除外)、借助呼吸器具水中活动、空中活动(包括高空弹绳跳、悬挂式滑翔、热气球飞行、跳伞及特技跳伞)但作为购票乘客搭乘具有正式牌照商业固定航班的载客飞机则除外、或任何危险活动或运动，除非得到特别批单同意；
 - (xii) 分娩、流产、人工流产或怀孕或任何有关的并发症，无论事故是否由损伤引发或因损伤而加剧；
 - (xiii) 一般健康检查、康复、疗养、与收症诊断无关的费用、牙科治理、假牙、眼睛检查、眼镜、助听器或其装置、器具或设备、整容或整形手术的费用(除非有关的整容或整形手术乃因损伤所引致而必要的及受保人须于蒙受意外事件损伤后的90天内，接受有关之整容或整形手术，而此意外事件须发生于本计划生效日期或(若本计划恢复生效)本计划的最后复效生效日期之后)；
 - (xiv) 核分裂、核融合、核燃料或燃烧核燃料或核子武器物料后的核废料的放射性所产生的电离辐射或污染；
 - (xv) 在受保人的气息、血液或尿液中的酒精含量高于在其驾驶汽车所在国家或区域法律限制的情况下驾驶任何种类的车辆；
 - (xvi) 入住长期护理机构或为酗酒或吸毒者而设的地方、疗养院、康复中心、老人院、水疗诊所或类似的机构；
 - (xvii) 任何损伤的治疗，其费用可向第三方追讨，包括但不限于可根据《雇员补偿条例》第282章或其任何修订提出索偿的受伤事件所涉及的医疗服务或补偿，除了不能从第三方讨回费用之部分；
 - (xviii) 任何损伤的治疗，其费用是其他保单所应支付，除了费用是该其他保单不会赔偿之部分。
- 本计划及/或附加利益保障(如有)在投保及续保时的应付保费是根据以下之因素(如适用)而厘定，包括但不限于：投保额、性别、投保年龄、已届年龄、吸烟习惯、保费缴费年期、计划等级、核保等级、风险类别及居住地而厘定，并非保证不变。中银人寿保留权利随时检讨及调整应付保费，调整原因包括但不限于实际经验与现时期望出现的落差。
- 保单权益人应在保费缴费年期内按时缴交保费。如所需金额(如保费)未能于中银人寿指定之宽限期(如适用)完结前缴交，保单有可能终止或失效。惟须受自动保费贷款(如适用)(中银人寿将自动从不能作废价值内以贷款形式垫缴保费)及不能作废条款限制(如适用)。如因未能缴付保费导致保单被终止或失效，保单权益人可领取的退保价值可能低于已缴总保费及失去保单所提供的保障。
- 在以下任何一种情况发生时，中银人寿有可能在保单到达期满日前终止保单：
 - (i) 受保人身故；或
 - (ii) 中银人寿批准保单权益人书面要求退保；或
 - (iii) 于保费宽限期后保单失效；或
 - (iv) 不能作废价值少于零(如适用)；或
 - (v) 中银人寿已支付或将会支付的赔偿总额已经达至保单所有保障之赔偿上限(如适用)。
- 实际的通胀率有机会较预期高，因此，您所获发金额之实际价值可能会较低。

备注：

1. 保单权益人可于每个保单周年日，按续保时受保人的年龄所定的保费率，依时缴付保费从而享有保证续保本计划十二个月的权利直至第5个保单年度为止。在第5个保单年度后，本公司保留可不延续本保单之权利而毋须给予理由。中银人寿保留权利不时检讨及调整本计划之应付保费。
2. 24小时全球紧急救援服务由「国际救援(香港)有限公司」提供，须按「人寿保险附加海外紧急救援服务条款」办理，此服务不作续保保证及中银人寿保留取消或修改上述服务及保障的权利。
3. 如住院时间少于6小时，此项意外每日住院现金入息赔偿则不会被支付。
4. 意外住院及手术费用赔偿、意外医疗费用赔偿及意外治疗赔偿所支付的赔偿受以下的限制及约束事项所规限：
 - (a) 除非有关开支是在发生意外事件发生后的12个月内产生，否则本公司将不会作出赔偿；及
 - (b) 若受保人有权从任何其他途径取回全部或部分开支，本公司只会就受保人有权从该等其他途径获得的赔偿以外的款项作出赔偿。
5. 此项目乃实报实销的赔偿。在提交予本公司作赔偿申请的正式账单或收据上所示之每项分类费用或开支须符合合理及惯常费用之规定。有关合理及惯常的定义及详情，请参阅中银人寿缮发的保单文件及条款。
6. 只有在手术费的利益是应付的情况下，麻醉师费及手术室费的利益才是应支付的。
7. 专科医生必须由非专科医生书面转介，而X光诊断必须由医生书面建议。
8. 物理治疗、脊医及跌打所进行的诊治须分别由注册物理治疗师、注册脊骨神经科医生及注册跌打医师进行。
9. 为免生疑问，所有在住院期间产生的费用不会于此项目下作赔偿。

重要事项：

- 本计划由中银人寿承保。中银人寿已获保险业监管局授权及监管，于中华人民共和国香港特别行政区经营长期业务。
- 中银人寿保留根据拟受保人及申请人于投保时所提供的资料而决定是否接受或拒绝有关投保本计划申请的权利。
- 本计划受中银人寿缮发的正式保单文件及条款所限制。各项保障项目及承保范围、条款及除外事项，请参阅相关保单文件及条款。

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本宣传品由中银人寿刊发。

Other Key Risks:

- Key Exclusion: The Plan shall not cover any claims caused directly or indirectly, wholly or partly, by any one or more of the followings:
 - (i) any activities of Athletes;
 - (ii) any Accident occurring during working hours or at the location of work will not be considered as a Sports Accident;
 - (iii) any Pre-existing Condition;
 - (iv) drug-taking other than under the direction of a Physician, abuse of alcohol or the taking of poison;
 - (v) any kind of illness, disease or infection (except infection which occurs through an accidental cut or wound), including infection with any Human Immunodeficiency Virus (HIV) and/or any HIV-related illness including AIDS and/or any mutations, derivations or variations thereof;
 - (vi) assault, murder, riot, civil commotion, strikes or terrorist activities. Notwithstanding anything to the contrary, it is understood and agreed that this sub-clause (vi) shall not apply provided that the Insured has not committed or attempted to commit the risks covered in this sub-clause (vi);
 - (vii) war (whether it is declared or not), invasion, act of foreign enemies, hostilities, strike, riot and / or civil commotion, civil war, rebellion, revolution, insurrection, terrorist acts, military or usurped power or any warlike operations;
 - (viii) participation in any armed force or peace keeping activities;
 - (ix) suicide or self-inflicted injuries while sane or insane;
 - (x) violation or attempted violation of the law or resistance to arrest or participation in any brawl or affray;
 - (xi) professional sports, racing on wheels (excluding cycling) or on horse, underwater activities involving the use of breathing apparatus, aerial flights (including bungee-jumping, hang-gliding, ballooning, parachuting and sky-diving) other than as a fare-paying passenger on a licensed carrying commercial aircraft operating in a regular scheduled route or any hazardous activities or sports unless agreed by special endorsement;
 - (xii) childbirth, miscarriage, abortion, pregnancy and any complications thereof notwithstanding that such event may have been accelerated or induced by Injury;
 - (xiii) general health checks, convalescence, custodial or rest care; or charges not directly related to admission diagnosis, dental treatment, dentures, eye examination, glasses, hearing aids or the fitting thereof, appliance or equipment, cosmetic surgery or plastic surgery unless necessitated by Injury occurring after the effective date of the Plan or (if the Plan has been reinstated) the effective date of last reinstatement of the Plan and the Insured sustains the Injury and requires cosmetic surgery or plastic surgery within 90 days of the Accident;
 - (xiv) nuclear fission, nuclear fusion, ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuels or nuclear weapons material;
 - (xv) driving any kind of vehicle while the alcohol level in the Insured's breath, blood, or urine is higher than the legal limit in the country or territory where the driving takes place;
 - (xvi) confinement in an institution for extended care, or a place for alcoholics or drug addicts, or a nursing / rest / convalescent home, or rehabilitation centre, or home for the aged, or hydro-clinic or similar establishment;
 - (xvii) treatment for any Injury for which expenses are recoverable from a third party including but not limited to medical services rendered or compensation in connection with any Injury claimable under the Employees' Compensation Ordinance, Cap. 282, or any amendments thereto, except to the extent that expenses incurred are not recoverable from the third party;
 - (xviii) treatment for any Injury for which benefits are payable under other insurance policies except to the extent that fees incurred are not reimbursed by such policies.
- The premium payable of the Plan and/or the Rider (if any) at the time of application and renewal is calculated based on the following factors (if applicable), including but not limited to the Sum Insured, gender, issue age, attained age, smoking habit, premium payment term, level of benefits, underwriting class, risk class and residency, and is not guaranteed. BOC Life reserves the right to review and adjust the premium payable at any time. Factors leading to such adjustment include but not limited to emergence of difference between actual experience and current expectation.
- The Policy Owner should pay premium on time during the premium payment term. It may result in lapse or termination of the policy if the required amount (such as premium) is not made before expiry of the grace period (if applicable) as prescribed by BOC Life. Nevertheless, it is subject to the automatic premium loan (if applicable) (BOC Life will advance the premium due from the non-forfeiture value as an automatic premium loan) and non-forfeiture provisions (if applicable). If the policy is terminated or lapsed due to non-payment of premium, the surrender value received by the Policy Owner may be less than the total premiums paid and the Policy Owner will lose the insurance protection provided by the policy.
- BOC Life may terminate the policy before the maturity date if any one of the following events occurs:
 - (i) the death of the Insured; or
 - (ii) BOC Life approves the Policy Owner's written request for surrender; or
 - (iii) the policy lapses after the end of the grace period; or
 - (iv) the non-forfeiture value is less than zero (if applicable); or
 - (v) the aggregate amount paid or payable by BOC Life has reached the maximum benefit amount of all coverage of the policy (if applicable).
- The actual rate of inflation may be higher than expected, therefore the amount you receive may be less in real terms.

Remarks:

1. The Policy Owner has a guaranteed right to renew the Plan on each policy anniversary for a further 12 months' period up until the 5th policy year by continued payment of premium at such premium rates as based on the age of the Insured at the time of renewal. The Company has the right to terminate this Policy after the 5th Policy Year without giving reasons. BOC Life reserves the right to review and adjust the premium payable for the Plan from time to time.
2. 24-Hour Worldwide Emergency Assistance Services are provided by Europ Assistance Hong Kong Limited in accordance with the Conditions for Services pursuant to "Life Insurance Supplementary Emergency Assistance Services and Benefits". The services are not guaranteed for renewal and BOC Life reserves the right to withhold or amend the said services at its sole discretion.
3. Accidental Daily Hospital Income Benefit will not be payable if the number of hours of Hospital Confinement is less than 6 hours.
4. The benefit payable under Accidental In-patient And Surgical Expense Benefit, Accidental Medical Expense Benefit and Accidental Treatment Benefit is subject to the following limitations and restrictions:
 - (a) No benefit will be payable unless the expenses are incurred within 12 months of the date of the Accident; and
 - (b) In the event of the Insured becoming entitled to a refund of all or part of such expenses from any other source, the Company will only be liable for an amount in excess of the amount recoverable from such other source.
5. This item is payable on reimbursement basis. Each of the itemized fee or expenses as shown in the official statement of accounts or receipts submitted to the Company for claims must comply with the rule of the Reasonable and Customary charges. For definitions and details of Reasonable and Customary, please refer to the policy documents and provisions issued by BOC Life.
6. Anesthetist's Fees and Operating Theatre Fees will be payable only if Surgeon's Fees is payable.
7. The specialist must be referred in advance and in writing by general practitioner who is a Physician but not a Specialist. And Diagnostic X-ray must be recommended in writing by a general practitioner who is a Physician.
8. The treatment of physiotherapy, chiropractic and Chinese bone-setting must be performed by a Registered Physiotherapist, a Registered Chiropractor and a Registered Chinese Bonesetter respectively.
9. For the avoidance of doubt, all expenses incurred during Hospital Confinement shall not be reimbursed under this item.

Important Notes:

- The Plan is underwritten by BOC Life. BOC Life is authorised and regulated by Insured Authority to carry on long term business in the Hong Kong Special Administrative Region of the People's Republic of China.
- BOC Life reserves the right to decide at its sole discretion to accept or decline any application for the Plan according to the information provided by the proposed Insured and the applicant at the time of application.
- The Plan is subject to the formal policy documents and provisions issued by BOC Life. Please refer to the relevant policy documents and provisions for details of the Insured items and coverage, provisions and exclusions.

Should there be any discrepancy between the Chinese and English versions of this promotion material, the English version shall prevail.

This promotion material is for reference only and is intended to be distributed in Hong Kong only. It shall not be construed as an offer to sell or a solicitation of an offer or recommendation to purchase or sale or provision of any products of BOC Life outside Hong Kong. Please refer to the policy documents and provisions issued by BOC Life for details (including detailed terms, conditions, exclusions, policy costs and fees) of the Plan. For enquiry, please contact our Wealth Management Managers.

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