GoSports Accident Insurance Plan

Protection for Unleashing Your Strength and Potential

中銀人壽
BOC LIFE

您的終身夥伴
YOUR LIFE PARTNER

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 65[1].

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.

24-Hour Worldwide Emergency Assistance Services [2]

The Plan provides an easy access to 24-hour Worldwide Emergency Assistance Services[2], covering emergency medical assistance and referral services, as well as other relevant services.

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 three consecutive policy years.

No Medical Examination

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

Basic Eligibility Requirements

Issue Age	Age 5 to Age 60
Coverage Period	One year (renewable annually up to age 65 of the Insured, guaranteed renewable for the first five policy years)[1]
Premium Payment Term	Same as the Coverage Period
Policy Currency	HKD
Premium Payment Mode	Annual / Monthly
Minimum Sum Insured	HK$300,000 (Plan 1)

Protection

Coverage	Injury or death caused by Non-Sports Accidents / Sports Accidents (excluding the Key Exclusions as stated under Other Key Risks)		
Sum Insured	**Plan 1 HK$300,000**	**Plan 2 HK$600,000**	**Plan 3 HK$1,000,000**
Accidental Death Benefit	100% of Sum Insured		
Accidental Daily Hospital Income Benefit	■ Payable for benefit arising from Hospital Confinement due to Accidents ■ Maximum 30 days of Hospital Confinement[3] per policy year		
Amount per day: Due to Non-Sports Accident Due to Sports Accident	 HK$500 HK$750	 HK$700 HK$1,050	 HK$1,000 HK$1,500
Accidental In-patient And Surgical Expense Benefit[4]	■ Payable for the actual expenses[5] for surgical operation due to injury caused by Accidents ■ Maximum of two 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 Fees[6] and Operating Theatre Fees[6]		
Maximum amount per Accident: Due to Non-Sports Accident Due to Sports Accident	 HK$20,000 HK$30,000	 HK$25,000 HK$37,500	 HK$33,000 HK$49,500
Accidental Medical Expense Benefit[4]	■ Payable for the actual expenses[5,9] for necessary medical treatments due to injury caused by Accidents ■ Maximum of three 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 specialist[7] and the expense of diagnostic X-ray[7]		
Maximum amount per Accident: Due to Non-Sports Accident Due to Sports Accident	 HK$1,000 HK$1,500	 HK$2,000 HK$3,000	 HK$3,000 HK$4,500
Accidental Treatment Benefit[4]	■ Payable for the actual expenses[5,9] for necessary medical treatments due to injury caused by Accidents ■ Maximum eight visits for each policy year (cumulative, including both Non-Sports Accidents and Sports Accidents) ■ Maximum of one visit each day ■ Reimbursement for the expenses of Physiotherapy, Chiropractic and Chinese Bone-setting treatment[8]		
Maximum amount per visit: Due to Non-Sports Accident Due to Sports Accident	 Maximum: HK$200 per visit per day Maximum: HK$300 per visit per day		
No Claim Discount	If no benefit is paid or payable for a period of three consecutive policy years and the policy is in force throughout these three 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 (HK$)

	Plan 1		Plan 2		Plan 3	
Age Last Birthday	**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

Act Now!

Please contact your Financial Consultants for details of the Plan.

Enquiry Hotline: (852) 2860 0688 **Website: www.boclife.com.hk**

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 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. If the policy is terminated or lapsed due to non-payment of premium, 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) premium due on the policy remains unpaid after the end of the Grace Period, the policy will be terminated on the date on which the premium is first due and unpaid; or
  (iv) the date when the policy is declared void by BOC Life in the following manner: BOC Life has the right to request from the Policy Owner various information or data to verify his identity in a way to meet the requirements of the relevant regulator pursuant to such rules or guidelines issued by such regulator from time to time, and if the Policy Owner does not provide such information or data within a time period as requested by BOC Life, which is reasonable in the context of such requirements, then upon the expiry of such time period the policy becomes voidable by BOC Life. Prior to the expiry of such time period and notwithstanding any other provisions as stated in the policy, BOC Life has the absolute discretion to suspend or defer any transactions or provision of any services under the policy if BOC Life has not been able to perform such identity verification within such time period as stipulated in such rules and guidelines issued by such regulator.
- 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. BOC Life has the right to terminate the 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, BOC Life 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 BOC Life 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.

Cancellation Rights and Refund of Premium(s) and Levy Within Cooling-off Period:

Policy Owner has the right to cancel the policy / application form and obtain a refund of any premium(s) and the levy paid, which are collected by BOC Life on behalf of the Insurance Authority according to the relevant requirements, less any difference caused by exchange rate fluctuation, where applicable, by giving a written notice to BOC Life. Policy Owner understands that to exercise this right, the notice of cancellation must be signed by the Policy Owner and received directly by BOC Life's Principal Office at 13/F, 1111 King's Road, Taikoo Shing, Hong Kong within the Cooling-off Period. Policy Owner understands that the Cooling-off Period is the period of **21 calendar days** immediately following either the day of the delivery of the policy or the Cooling-off Notice to the Policy Owner or the representative nominated by the Policy Owner (whichever is the earlier). Policy Owner understands that BOC Life will indicate the last day of the Cooling-off period in the Cooling-off Notice and text message issued to the Policy Owner (if applicable), if the last day of the Cooling-off Period as indicated in the Cooling-off Notice and the text message (if applicable) is not a working day, the period shall include the next working day. Policy Owner understands that the Cooling-off Notice is a notice that will be sent to the Policy Owner or the nominated representative of the Policy Owner by BOC Life to notify the Policy Owner of the Cooling-off Period around the time the policy is delivered. In addition, the Policy Owner understands that no refund of premium(s) and the levy can be made if a claim payment under the policy has been made to the Policy Owner prior to the request for the cancellation.

Levy Collection Arrangement:

Insurance companies collect levies from Policy Owners on behalf of the Insurance Authority according to relevant requirement. For your convenience, levy will be collected together with the premium via the same manner (including automatic premium loan (if applicable)) whenever BOC Life collects premium from you.

Important Notes:

- The Plan is underwritten by BOC Life. BOC Life is authorised and regulated by Insurance Authority to carry on long-term business in the Hong Kong Special Administrative Region of the People's Republic of China ("Hong Kong").
- 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 sales documents, including product brochure, benefit illustration and policy documents and provisions issued by BOC Life for details (including but not limited to insured items and coverage, detailed terms, key risks, conditions, exclusions, policy costs and fees) of the Plan. For enquiry, please contact your Financial Consultants.

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