

## 個人意外保險保障內容

保險公司 : Allied World Assurance Company, Ltd

保障內容 :

項目	金額(港幣 HK\$)
Death 身故	\$150,000
Permanent Disablement 永久傷殘	\$150,000
Medical 醫療費用	\$15,000
Funeral Expenses 喪葬費用	\$5,000
Trauma Counselling 創傷諮詢	\$150,000
Aggregate Total Limit 總額	\$15,500,000

### Extension

#### A. The benefit on medical expenses (醫療費用 HK\$15,000 中 HK\$4,000 可以是中醫)

It is extended to include treatment rendered by a Registered Chinese Bonesetter, Herbalists and Acupuncturist up to a limit of HK\$400 per visit per day and HK\$4,000 per policy year (non-registered or listed Chinese medical practitioner is NOT accepted)

You may check the name list of Registered Chinese Medical Practitioner under this official website (註冊中醫名單):

[http://www.cmchk.org.hk/cmp/chi/#main\\_rdoctor\\_choice.htm](http://www.cmchk.org.hk/cmp/chi/#main_rdoctor_choice.htm)

#### B. Funeral and Cremation Expenses

The Company will pay for the necessary and reasonable expenses actually incurred and supported by receipted accounts from a recognized undertaker/transporter within Hong Kong to an amount not exceeding HK\$5,000 in respect of death of the Insured Person for whom compensation is payable under the policy.

#### C. Trauma Counselling

If as a result of an accident within the Period of Insurance, an Insured Person suffers from an acute mental trauma after witnessing, or being subject to a sudden unexpected event such as robbery or burglary, threat, personal assault, serious Bodily Injury, fire, explosion, traffic accident, natural disaster or hijacking or terror attack; and as the opinion of a Medical Practitioner he requires trauma counselling during the Period of Insurance, the Company shall pay for the cost of counselling up to the limit as specified in the Schedule.