

ZA Accident Protection

Product Summary Table

Basic Feature	
Policy Currency	HKD
Issue Age ¹	15 days - 65 years
Maximum Coverage Age ¹	75
Benefit Term	1 year
Premium Payment Term	1 year
Premium Payment Frequency	Monthly / Annual
Premium Adjustment	<ul style="list-style-type: none"> The premium will remain unchanged throughout the premium payment term. At policy renewal, premiums may be adjusted based on factors such as claim performance of the plan as a whole.
Policy Renewal	Policy is renewable ² before insured attains age 75 but the renewability is at our full discretion.
Sum Insured (per Policy)	HK\$ 1,000,000 or HK\$ 500,000
Maximum Sum Insured (per Insured)	HK\$ 3,000,000
Benefit Structure	Basic Benefits + Enhanced Benefits (optional)

¹ Age means age of last birthday

² If, at renewal, the policy benefit term is longer than the number of years between the insured's attained age and the maximum coverage age (75), the renewed policy benefit term and premium payment term will be reduced to match the maximum coverage age.

Basic Benefits	
Accidental Death Benefit	100% of the sum insured less outstanding premiums (if any) will be payable when the insured dies in consequence of an accident.
Accidental Dismemberment Benefit	100% of the sum insured less outstanding premiums (if any) will be payable when the insured person: <ul style="list-style-type: none"> loses any limb; or permanently and totally loses the use of any limb in consequence of sustaining injury from an accident.
Compassionate Death Benefit	Refund 105% of total premium paid³ (capped at HK\$ 20,000) upon non-accidental death of insured.
No-Claim Bonus	Reward 5% of premium paid in the current policy year in form of premium coupon if there is no claim on any benefits under the policy throughout the entire policy year.

Enhanced Benefits (Optional ⁴ for the policyholder)			
A. Accidental MediCash	Treatment due to accident	Performed by	Maximum Reimbursement (per visit)
	Physiotherapy	HK registered physiotherapist	HK\$ 500
	Chiropractic treatment	HK registered chiropractor	HK\$ 500
	Bone-setting	HK registered Chinese medicine practitioner	HK\$ 300
	Acupuncturist treatment		HK\$ 300
<i>* You can claim for a maximum of 6 treatments in total per accident & per policy year</i>			
B. Accidental MediCare	<ul style="list-style-type: none"> Reimbursement up to HK\$ 500,000 per policy year for inpatient expenses caused solely by an accident. The maximum reimbursement per accident is HK\$ 50,000. Daily cash of HK\$ 700 per day during the confinement period (max. 7 days per accident) as a care-taking subsidy for confinement caused solely by an accident. 		
C. Enhanced Dismemberment Benefit	Lump-sum benefits covering different bodily injuries at varying degrees of damage as specified in the Enhanced Compensation Table.		

³ Including all premium payments under the policy since policy issuance and excluding any premium paid by No-Claim Bonus or premium discount.

⁴ The policyholder can select any combination or none of the Enhanced Benefits. "Accidental MediCash" & "Accidental MediCare" can be selected once only for each Insured.

Enhanced Compensation Table

(This table applies for **Enhanced Dismemberment Benefit** only)

Injury		% of the sum insured
1	Permanent total loss of sight of both eyes or one eye	100%
2	Loss of speech and hearing	100%
3	Permanent and incurable insanity	100%
4	Permanent total loss of hearing of: a) Both ears b) One ear	75% 25%
5	Loss of speech	50%
6	Permanent total loss of the lens of one eye	50%
7 [^]	Loss of or the permanent total loss of use of four fingers and thumb of: a) Right hand b) Left hand	70% 50%
8 [^]	Loss of or the permanent total loss of use of four fingers of: a) Right hand b) Left hand	40% 30%
9 [^]	Loss of or the permanent total loss of use of one thumb: a) Both right phalanges / one right phalanx b) Both left phalanges / one left phalanx	30% / 15% 20% / 10%
10 [^]	Loss of or the permanent total loss of use of one finger: a) three right phalanges / two right phalanges / one right phalanx b) three left phalanges / two left phalanges / one left phalanx	10% / 7.5% / 5% 7.5% / 5% / 2%
11	Loss of or the permanent total loss of use of toes: a) all toes of one foot b) great toe - both phalanges c) great toe - one phalanx d) other toes - any phalanx	15% 5% 3% 2%
12 [#]	Fracture of bones: a) Hip or pelvis b) Skull, collarbone, thigh, heel, lower leg, ankle, arm, elbow, wrist c) Others	100% 40% 15%
13 [#]	Second, third or fourth degree burns: a) On 45% or more of body surface b) On 20% to 44% of body surface c) On 10% to 19% of body surface d) On 5% to 9% of body surface	100% 60% 30% 20%

[^] The reimbursement percentage for right/ left hand will be transposed if the insured's dominant hand is the left hand.

[#] If the insured suffered from multiple bone fracture or burns in a single accident, we will pay item #12 or item #13 once respectively based on the injury with the highest severity.

The total payment for Enhanced Dismemberment Benefit under a single accident is capped by 100% sum insured. The accumulated total payment per insured (including all policies that have been effective) is also capped by 100% sum insured.

Important Notes

ZA Accident Protection is underwritten by ZA Life Limited (the “Company”). In the product summary, “we”, “our”, and “us” refer to the Company; “you” and “your” refer to the policy holder.

This brochure is for reference only. It is not, and does not form part of, a contract of insurance and is designed to provide an overview of the key features of this product. It does not contain the full set of terms and conditions of the plan. The precise terms and conditions of this plan are specified in the policy provisions.

This plan is an insurance plan without any savings element. All premiums are paid for the insurance and related costs.

Eligibility

Hong Kong residents with Hong Kong Identity Card.

Key Exclusions

All benefits under the policy are not payable where claims arise due to any of the following:

- Pre-existing conditions;
- Bodily illness or disease except in consequence of an accident;
- Intoxication by drugs not prescribed by a Registered Medical Practitioner or abuse of alcohol;
- Any elective surgery;
- Engaging in sport activities in a professional or income-earning capacity;
- Engaging in hazardous activities including but not limited to underwater activities;
- Air travel except as a fare-paying passengers;
- Suicide, attempted suicide or self-inflicted injuries;
- War (declared or undeclared), civil war, invasion, acts of foreign enemies, hostilities, rebellion, revolution, insurrection, or military or usurped power;
- Exposure to nuclear substances or nuclear/ biological/ chemical weapons;
- Violation or attempted violation of the law;
- Performing armed force (excluding fireman) duties; or
- AIDS or Human Immunodeficiency Virus (HIV) infection.

The Accidental MediCare benefit is not payable where claims arise due to any of the above exclusions or any of the following:

- Mental illness or disease except in consequence of an accident;
- Dental care or visual correction treatments; or
- Childbirth, miscarriage, abortion, birth control, infertilization, pregnancy or any complications therefrom.

The Compassionate Death Benefit is not payable if the insured suicides (whether sane or insane).

The above is for reference only. Please refer to the policy provisions for the details of the clause.

Policy Termination

The policy will be automatically terminated upon the occurrence of any of the following:

- the insured passes away;
- the Company accepts a request to terminate the policy;
- you do not pay the premium within 30 days after the premium due date;
- the Accidental Death Benefit or Accidental Dismemberment Benefit is paid or become payable;
- total accumulated payment of Enhanced Dismemberment Benefit for the insured (including all policies that have been effective) reaches 100% sum insured;
- anniversary of your cover immediately following the insured's 75th birthday; or
- anniversary following the last policy year that the policy is renewed.

Purchase Conditions

The policy must be bought within the Hong Kong Special Administrative Region.

Cooling-off Period

You may cancel the policy by sending us a notice within 30 days after the delivery of the policy or issuance of a notice to you, informing you of the availability of the policy, whichever is earlier. Cancellation during the cooling-off period will result in a full return, to you, of premium(s) and levy paid without interest.

Governing Law

The policy is governed by the laws of the Hong Kong Special Administrative Region.

Key Product Risks

Credit Risk

We underwrite the plan and you are subject to our credit risk. If we are unable to satisfy the financial obligations of the policy, you may lose your premium paid and benefits.

Inflation Risk

Your current planned benefit may not be sufficient to meet your future needs since the future cost of living may become higher than they are today due to inflation. Where the actual rate of inflation is higher than expected, you may receive less in real terms even if we meet all of our contractual obligations.

Failure to Pay Premiums Risk

If you do not pay the premium within 30 days of the premium due date, the policy will be terminated and you / the insured will lose the cover.

Premium Adjustment Risk

In order to provide you with continuous protection, we will review the premium of your plan from time to time and adjust it accordingly upon policy renewal if necessary. During the review, we may consider factors including but not limited to the following:

- claim costs incurred from all policies under this plan and the expected claim outgo in the future;
- policy surrenders and lapses; or
- expenses directly related to the policy and indirect expenses allocated to this product.

For the avoidance of doubt, if any additional premium that has been added to your policy based on your disclosed risks (i.e. Premium Loading) and is set as a percentage of the standard premium (i.e. rate of Premium Loading), the rate will not change, but the amount of additional premium payable shall be automatically adjusted due to the change in standard premium.

Also, be assured that we will not impose any additional rate of Premium Loading or apply any new benefit exclusions due to any change in your health condition during the life of your policy.

Policy Discontinuance Risk

We will regularly assess the overall claim performance of this plan and have full discretion on your policy's renewal in the next policy year. In deciding whether your policy's renewal will be ceased, we will consider factors including whether the overall claim is consistently higher than the expected level. If your policy is not renewed, you will be informed of the policy termination date by electronic communication at least 30 days before the start of the policy year that your policy is not renewed.