



ZA Bill Insurance

Keeping up with your monthly bills is never easy, especially when you are hospitalized as a result of accident or illness but the bills just keep rolling in. That is why we are here to support you and keep your utilities on! Electricity, water, internet, mobile services, the list goes on. Let us take care of them and keep things moving!



Hospitalization Benefit

Lump sum benefit of your chosen amount to cover your and/or your family's utility bills in case of hospitalisation of more than 3 consecutive days.

The total maximum benefit payable within a policy year is up to **24 times** Utility Benefit.



Product Customization

- **2 Plan choices** – Basic Plan (Accident Only) and Comprehensive Plan (Accident & Sickness) to suit your risk appetites.
- **4 Tiers of Utility Benefit** – cover your and/or your family's utility bills.



Affordable Premium

As low as HK\$18 premium a year to get you covered for up to HK\$7,200 benefit (HK\$300 Utility Benefit x 24 times)!



Worldwide Coverage[#]

Premium Table:

Utility Benefit (HKD)	Annual premium (HKD)			
	Basic Plan (Accident Only)	Comprehensive Plan (Accident & Sickness)		
	age 18 - 65	age 18 - 39	age 40 - 59	age 60 - 65
300	18	36	72	108
500	30	60	120	180
1,000	60	120	240	360
2,000	120	240	480	720

*Premium levy is not included.
#Except Sanctioned countries.

Major Exclusions:

Confinement before insurance starts, any sickness (Basic Plan only), any sickness with first signs or symptoms within 15 days after insurance starts (Comprehensive Plan only), while serving on full time duty in armed force or flying services, pre-existing condition, self-inflicted injury, acts of war, illegal acts, pregnancy, mental disorders, conditions caused by alcoholism or drug addiction, congenital anomalies, professional sports or competitions, general health check-up or cosmetic surgery.

This product is issued by Assicurazioni Generali S.p.A. Hong Kong Branch, an authorised insurer in Hong Kong, and arranged by ZA International Insurance Broker Limited (an authorized insurance broker with Insurance Authority License Number FB1825). This leaflet serves as a general guideline only. For details of cover and exclusions, please refer to the policy provisions.





ZA 賬單保

每個月都有形式式的開銷，例如電費、水費、寬頻服務費和手機月費等基本生活開支。若因意外事故或疾病住院而花費額外開支，難免會感到吃力。我們希望這份保障能減輕您的負擔，讓您的生活不受影響。



住院現金保障

如連續住院超過3天，您可獲得所選計劃的一筆過月費賠償，以支付家庭的基本生活開支。

每年最高可享**24次**開支保障。



靈活自選保障

- **兩種保障計劃** — 因應個人需要選擇所需的計劃，包括基本計劃（只限意外事故）或綜合計劃（意外及疾病）。
- **四個保障級別**的開支保障—配合不同家庭的開支需要。



保費相宜

每年保費低至港幣18元，即可享高達港幣7,200元保障。
(港幣300元開支保障 x 24次)



全球保障#

保費表:

開支保障(港幣)	年保費(港幣)			
	基本計劃 (只限意外事故)	綜合計劃 (意外及疾病)		
	18歲 - 65歲	18歲 - 39歲	40歲 - 59歲	60歲 - 65歲
300	18	36	72	108
500	30	60	120	180
1,000	60	120	240	360
2,000	120	240	480	720

*不包含保險徵費

#制裁國家除外

主要不承保事項

保險生效前已住院，任何疾病(限於基本計劃)、保險生效前15日已潛伏或存在的症狀 (限於綜合計劃)、出任軍事部隊或飛行服務隊、投保前已存在之傷疾、蓄意自我毀傷、任何戰爭行為、犯罪的活動、懷孕、精神錯亂、因酒精或服食藥物引致之傷害、先天性疾患、專業運動或比賽、一般健康檢查或整容手術。

此保險由忠意保險有限公司(香港分行) (本港獲授權的保險公司) 承保簽發，並由眾安國際保險經紀有限公司 (一家於香港保險業監管局登記之持牌保險經紀公司 (牌照號碼:FB1825))安排。本小冊子僅供保單摘要，保單承保範圍及不保事項請參照保單條款及細則。

