

# Voluntary Medical Insurance Scheme

## WiseCare Personal Accident Insurance Plan

Accidents could happen anytime. Injury arising out of an accident, regardless of its degree, poses a heavy financial burden on you and your family. With the WiseCare Personal Accident Insurance Plan provided by Zurich, you will always be prepared for the unexpected financial burden should an accident ever befall you.



### Extra offers upon successful enrollment:

- First two months premium waiver
- HKD50 supermarket e-cash coupon

**Enrollment Hotline** **2903 9372**

Mon to Fri: 9a.m. to 5:30p.m.  
Closed on Saturdays, Sundays and public holidays

WiseCare Insurance Series emphasizes on its high degree of flexibility, and the Personal Accident Plan of the series offers five benefit levels for your selection. You can change the benefit level according to your needs, providing an extended protection to you and your family.

### Plan highlights

- ✓ No claim discount up to 15%
- ✓ Bereavement benefit of HKD20,000
- ✓ Continue to enjoy privileges and coverage after retirement or termination of employment upon successful enrollment
- ✓ Covers Chinese medicine bone-setting, Chinese medicine acupuncture, chiropractic and physiotherapy expenses
- ✓ Level premium throughout payment term and renewal up to age of 85 years
- ✓ No medical check-up required
- ✓ 24-hour worldwide cover
- ✓ Family member(s) can enroll separately

## Benefits table

	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
Age Limit	15 days – 60 years old		18 – 60 years old		
Renewal up to	85 years old				
<b>Coverage</b>	<b>Maximum benefits per insured person (HKD)</b>				
Accidental death and permanent disablement benefit					
Below 70 years old	300,000	600,000	900,000	1,200,000	1,500,000
71 – 85 years old	75,000	150,000	225,000	300,000	375,000
Third degree burns benefit			100,000		
Accidental medical expenses benefit (per accident)	10,000	15,000	20,000	25,000	30,000
Chinese medicine bone-setting, Chinese medicine acupuncture, chiropractic and physiotherapy expenses (per policy year)			4,000		
Bereavement Benefit			20,000		
No-claim discount	5% no claim premium discount at annual renewal and it is subject to max.15%				

### Notes

- Each insured person can only entitle for a maximum of HKD5,000,000 on all personal accident benefits within Zurich Insurance Company Ltd and its related companies.

## Personal accident benefit

### Compensation table for accidental death and permanent disablement

Events	Percentage of sum insured
1. Death	100%
2. Permanent Total Disablement	100%
3. Permanent and Incurable Paralysis of all Limbs	100%
4. Permanent Total Loss of Sight of both Eyes	100%
5. Permanent Total Loss of Sight of one Eye	100%
6. Loss of or the Permanent Total Loss of Use of two Limbs	100%
7. Loss of or the Permanent Total Loss of Use of one Limb	100%
8. Loss of Speech and Hearing	100%
9. Permanent and Incurable Insanity	100%
10. Permanent Total Loss of Hearing in	
(a) both Ears	75%
(b) one Ear	15%
11. Loss of Speech	50%
12. Permanent Total Loss of the Lens of one Eye	50%
13. Loss of or the Permanent Total Loss of Use of four Fingers and Thumb of	
(a) Right Hand	70%
(b) Left Hand	50%
14. Loss of or the Permanent Total Loss of Use of four Fingers of	
(a) Right Hand	40%
(b) Left Hand	30%
15. Loss of or the Permanent Total Loss of Use of one Thumb	
(a) both Right Joints	30%
(b) one Right Joint	15%
(c) both Left Joints	20%
(d) one Left Joint	10%
16. Loss of or the Permanent Total Loss of Use of Fingers	
(a) three Right Joints	15%
(b) two Right Joints	10%
(c) one Right Joint	7.5%
(d) three Left Joints	10%
(e) two Left Joints	7.5%
(f) one Left Joint	5%
17. Loss of or the Permanent Total Loss of Use of Toes	
(a) all - one Foot	20%
(b) great - both Joints	7.5%
(c) great - Joint	5%
18. Fractured Leg or Patella with Established Non-union	15%
19. Shortening of Leg by at least 5cm	10%
20. Permanent disability not otherwise provided for under Events 10 to 19 inclusive, such percentage of the sum insured as we shall in its absolute discretion determine and being in its opinion not inconsistent with the compensation provided under Events 10 to 19 inclusive.	

### Notes

- Benefit shall not be payable for more than one of the Events 1-20 in respect of the same accident. Should more than one of the Events sustain from the same accident, only the Event with the highest compensation will be payable under this section.
- If the insured person is left-handed and has specifically mentioned such fact to Zurich Insurance Company Ltd, the percentages set out for Events 13-16 for the various disabilities of right hand and left hand will be transposed.
- In the event that 100% of the sum insured is paid under this section in respect of any one insured person, the WiseCare insurance policy shall then immediately cease to be in force with regard to such insured person.

## Compensation table for third degree burns

Area	Damage as a percentage of total surface area	Percentage of sum insured
Head	(a) Equal to or greater than 12% damage of total head surface area	100%
	(b) Equal to or greater than 8% but less than 12% damage of total head surface area	75%
	(c) Equal to or greater than 5% but less than 8% damage of total head surface area	50%
	(d) Equal to or greater than 2% but less than 5% damage of total head surface area	25%
Body (exclude Head)	(a) Equal to or greater than 20% damage of total body surface area	100%
	(b) Equal to or greater than 15% but less than 20% damage of total body surface area	75%
	(c) Equal to or greater than 10% but less than 15% damage of total body surface area	50%

### Notes

- Benefit shall not be payable for more than one of the above Areas in respect of the same accident. Should more than one of the above Areas involved from the same accident, only the Area with the highest compensation will be payable under this section.
- In the event that 100% of the sum insured is paid under this third degree burns benefit in respect of any one insured person, this benefit shall then immediately cease to be in force with regard to such insured person.

## Accidental medical expenses benefit

In-patient	Out-patient
<ul style="list-style-type: none"> <li>Treatment fee</li> <li>Surgical fee</li> <li>Physiotherapy fee</li> </ul>	<ul style="list-style-type: none"> <li>Diagnostic laboratory fee</li> <li>Medical supplies</li> <li>Dental fee</li> </ul>
	<ul style="list-style-type: none"> <li>Out-patient consultation and diagnostic laboratory fee</li> <li>Chinese medicine bone-setter or acupuncturist or chiropractor</li> <li>Physiotherapy treatment</li> </ul>

### Notes

- Any accidental injury must be certified and treated by a registered medical practitioner prior to physiotherapy treatment of such injury.
- Treatment by Chinese medicine bone-setter or acupuncturist or chiropractor shall be subject to a maximum amount of HKD180 per visit per day.
- Physiotherapy treatment shall be subject to a maximum amount of HKD 300 per visit per day.

## Bereavement benefit

Bereavement benefit is applicable to Plan 1 to 5 of the WiseCare Personal Accident Insurance Plan. In the event that the insured person dies due to accident during the period of insurance, we will pay HKD20,000 as bereavement benefit as stated on the table of benefit to the estate of the insured person.

## Premium table

	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
Monthly premium (HKD)	69	89	115	137	168

### Notes

- For insured person aged below 18 years is eligible to apply for Plan 1 or Plan 2 only.

### Major exclusions for personal accident benefit

- Any pre-existing condition.
- Any loss caused by an injury which is a consequence of any kind of disease.
- Any cosmetic surgery, procurement or use of special braces, appliances or equipment except for it is reasonably caused by an accident.
- Participating in criminal acts.
- Riding or driving in any kind of motor racing.
- Air travel other than as a passenger on a regular scheduled airline.
- Suicide or intentional self-injury, mental disorder of any kind, psychosis, stress or depression, whilst under the influence of alcohol or drugs, childbirth, pregnancy, miscarriage, and Acute Mountain Sickness.
- War, invasion, act of foreign enemy, hostilities (whether war be declared or not).
- Any injury, illness, death, loss, expense or other liability attributable to HIV or HIV-related illness including AIDS.
- Any expenses, consequential loss, legal liability or loss of or damage to any property directly or indirectly arising from any nuclear fuel.

This brochure is only an illustration and does not constitute any part of the insurance contract. For full terms and conditions and exclusions, please refer to the policy document itself which shall prevail in case of inconsistency. Zurich Insurance Company Ltd reserves the right of final approval and decision. (The English version shall prevail in case of inconsistency between the English and Chinese versions.)

## About Zurich Insurance

**Zurich Insurance (Hong Kong)** is part of the Zurich Insurance Group, with its presence in Hong Kong dating back to 1961. Since then, Zurich Insurance (Hong Kong) has been dedicated to serving the Hong Kong community with a full range of flexible investment, life insurance and general insurance solutions for individuals, as well as commercial and corporate customers — attending to their insurance, protection and investment needs. Zurich Insurance (Hong Kong) is currently top five in the general insurance market<sup>1</sup> and ranks fifth in the city's ILAS market<sup>2</sup>. Please visit [www.zurich.com.hk](http://www.zurich.com.hk) for more information of Zurich Insurance (Hong Kong).

<sup>1</sup> Annual statistics of the Insurance Authority on Hong Kong General Business from January to December 2021, based on gross premium

<sup>2</sup> Annual statistics of the Insurance Authority on Hong Kong long term insurance business from January to December 2021, based on the number of policies and premiums of in-force business of investment-linked life insurance.

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