

Hong Kong Disciplined Services Insurance Plan

Personal Accident and Medical Protection

This plan is tailor-made to protect employees of Hong Kong Disciplined Services and their beloved family members in case of accidents and/or diseases.

Coverage highlights

Customizable plan for you and your family

- Different plan levels to fit your needs and budget
- Option to add medical cover and supplementary major medical cover for enhanced protection
- Extra compensation for on-duty accidents and accidents during your children's school activities

Personal accident cover highlights

- Up to HKD 3,000,000 of accidental death and permanent disablement compensation
- Up to HKD 300,000 of extra indemnity for accidental death whilst on duty
- Up to HKD 30,000 of accidental medical expenses
- Covers burns, broken bones and scarring on face due to accident

Optional medical cover highlights

- Covers medical expenses incurred in both private and public hospitals. Daily hospital cash is available if confinement is in public hospital
- Comprehensive coverage from pre-admission to post-hospitalisation
- Allowance for surgical procedure benefit for confinement in Hong Kong public hospitals
- Up to HKD 300,000 supplementary major medical cover



Ensure continuity of your coverage

- When you leave the Hong Kong Disciplined Services or retire, you and your family members can choose to convert your insurance plan to other Zurich's designated individual insurance plans and enjoy continued coverage without underwriting¹

3 plan options for better flexibility

Option 1

Section 1 – Personal accident cover

Option 2

Section 1 – Personal accident cover

Section 2 – Medical cover (Optional)

Option 3

Section 1 – Personal accident cover

Section 2 – Medical cover (Optional)

Section 3 – Supplementary major medical cover (Optional)

Eligibility

The applicant	Employees of the Hong Kong Disciplined Services aged between 18 to 65, renewable up to aged 69
Family members	<ul style="list-style-type: none"> Spouse, domestic partner, parents or parents-in-law of the applicant aged between 18 to 65, renewable up to aged 69 Unmarried and unemployed children of the applicant aged 15 days to 21 years, renewable up to aged 21; and for full-time students, renewable up to aged 25

Enroll with family member(s) to enjoy a perpetual 10% off on premium for you and your beloved ones.

Feature highlights

Section 1 – Personal accident cover

This section provides up to HKD 3,000,000 coverage on accidental death and permanent disablement and has extra compensation up to HKD 300,000 for on-duty accidental death. Other key benefits are as follows:

- Up to extra HKD 100,000 coverage on accident during school activities for insured children of the Hong Kong disciplined services member enrolled under this policy
- Up to HKD 300,000 accidental burns coverage
- Up to HKD 30,000 accidental broken bones coverage
- Up to HKD 25,000 scarring on face due to accident protection
- Up to HKD 30,000 accidental medical expense coverage, including up to HKD 4,000 coverage for bone-setting, acupuncture, chiropractic and physiotherapy expenses

Table of benefits (Section 1 – Personal accident cover)

Section	Benefit items	Maximum benefits per insured person per policy year (HKD)					
		Junior cover ¹			Adult cover ²		
		Basic	Advanced	Prestige	Basic	Advanced	Prestige
1.	(a) Accidental death and permanent disablement	100,000	200,000	500,000	800,000	1,500,000	3,000,000
	(b) Extra indemnity: Disciplined services member on-duty accidental death	N/A			100,000	200,000	300,000
	(c) Extra indemnity: accident during school activities	20,000	50,000	100,000	N/A		
	(d) Burns	N/A	50,000	100,000	N/A	200,000	300,000
	(e) Broken bones	N/A	10,000	20,000	N/A	20,000	30,000
	(f) Scarring on face due to accident	N/A			N/A	12,500	25,000
	(g) Accidental medical expenses	N/A	10,000 per accident	20,000 per accident	N/A	20,000 per accident	30,000 per accident
	Inclusive of Chinese medicine bone-setting, Chinese medicine acupuncture, chiropractic and physiotherapy expenses ³	N/A	2,000	4,000	N/A	2,000	4,000

Premium table (Section 1 – Personal accident cover)

	Monthly premium (HKD)			Annual premium (HKD)		
	Basic	Advanced	Prestige	Basic	Advanced	Prestige
Adult	28	105	190	336	1,260	2,280
Junior	5	45	60	60	540	720

1 Junior cover is applicable to unmarried and unemployed children of the applicant aged 15 days to 21 years, renewable up to aged 21; and for full-time students, renewable up to aged 25

2 Adult cover is applicable to the applicant and spouse, domestic partner, parents, or parents-in-law of the applicant aged between 18 to 65, renewable up to aged 69.

3 This part is subject to the following sub-limits:

- Chinese medicine bone-setting, Chinese medicine acupuncture and/or chiropractic expenses – HKD 200 per visit per day and five (5) visits per accident;
- Physiotherapy expenses – HKD 500 per visit per day and four (4) visits per accident.

Section 2 – Medical cover (Optional benefit)



The applicant might choose to add this optional cover, which provides medical coverage.

This cover provides an comprehensive coverage from pre-admission to post-hospitalization, including:

- Medical expense reimbursement in Hong Kong hospitals
- Pre-admission and post-hospitalization outpatient expenses
- Home nursing fee
- Rehabilitation and physical therapy expenses
- Psychology and psychiatry expenses
- Allowance for surgical procedure benefit¹ for confinement in Hong Kong public hospitals

Table of benefits (Section 2 – Medical cover)

Section	Benefit items	Maximum benefit per insured person per disability (HKD) (unless specified)		
		Basic	Advanced	Prestige
2.	Medical Cover			
2.1	Hospitalization and Surgical Expenses Cover			
	(a) Daily room and board (maximum 90 days)	980	1,960	2,980
	(b) Miscellaneous charges	15,000	25,000	36,000
	(c) Attending doctor's call fee (maximum 90 days)	900	1,800	2,700
	(d) Specialist consultation fee	3,000	6,000	10,000
	(e) Daily room and board for intensive care unit (maximum 30 days)	1,960	3,920	5,960
	(f) Surgical charges			
	- Complex	48,000	64,000	96,000
	- Major	28,800	38,400	57,600
	- Intermediate	12,000	16,000	24,000
	- Minor	5,760	7,680	11,520
	(g) Anaesthetist's fee			
	- Complex	16,800	22,400	33,600
	- Major	10,080	13,440	20,160
	- Intermediate	4,200	5,600	8,400
	- Minor	2,016	2,688	4,032
	(h) Operating theatre charges			
	- Complex	16,800	22,400	33,600
	- Major	10,080	13,440	20,160
	- Intermediate	4,200	5,600	8,400
	- Minor	2,016	2,688	4,032
2.2	Pre-admission and Post-hospitalization Outpatient Cover			
	(a) Pre-admission and post-hospitalization outpatient benefit ²	2,000	3,000	5,000
	(b) Home nursing fee (maximum 90 days)	350	550	750
	(c) Rehabilitation and physical therapy expenses ³	10,000	15,000	20,000
	(d) Psychology and psychiatry expenses ³	10,000	15,000	20,000
2.3	Hospitalization in Public Hospital ⁴ Cover			
	(a) Daily hospital cash benefit (maximum 365 days)	300	500	700
	(b) Extra indemnity: Hospital cash for confinement in intensive care unit (maximum 30 days)	300	500	700
	(c) Allowance for surgical procedure benefit			
	- Complex	10,000	20,000	30,000
	- Major	5,000	10,000	15,000
	- Intermediate	2,000	4,000	6,000
	- Minor	1,000	2,000	3,000
2.4	Cancer Allowance Cover ⁵	5,000	10,000	20,000

¹ For confinement and surgery in Hong Kong public hospitals.

² Including two pre-admission visits and all post-hospitalization follow-up visits on out-patient basis within 45 days after discharge from hospital.

³ Up to 180 consecutive days immediately after discharge from hospital.

⁴ Public hospital is defined as a public hospital which is listed within the hospital clusters in Hong Kong as defined by the Hospital Authority of Hong Kong.

⁵ The benefit is payable if any of insured person is diagnosed to be suffering from cancer during the period of insurance, the benefit will be paid one time only. Once the benefit is paid to the insured person, the benefit will then immediately cease to be in force under this policy and all subsequent renewal periods (if any) with regard to such insured person.

Premium table (Section 2 – Medical cover)

Age of the insured	Monthly premium (HKD)			Annual premium (HKD)		
	Basic	Advanced	Prestige	Basic	Advanced	Prestige
a) 0-5	105	209	376	1,260	2,508	4,512
b) 6-17	76	152	274	912	1,824	3,288
c) 18-29	133	266	479	1,596	3,192	5,748
d) 30-39	158	316	568	1,896	3,792	6,816
e) 40-49	209	418	753	2,508	5,016	9,036
f) 50-59	247	494	890	2,964	5,928	10,680
g) 60-64	266	532	958	3,192	6,384	11,496
h) 65 - 69	285	570	1,026	3,420	6,840	12,312

Section 3 - Supplementary major medical cover (Optional benefit)

The person insured covered by Section 2 – Medical cover (Optional benefit) may opt to enroll in this up to HKD 300,000 supplementary major medical cover to take care of the surgical and hospitalization expense in excess of Section 2's limits.

Table of benefits (Section 3 – Supplementary major medical cover)

Section	Benefit items	Maximum benefit per insured person per disability (HKD)		
		Basic	Advanced	Prestige
3.	Maximum limit per disability	100,000	200,000	300,000
	Reimbursement percentage of the remaining balance in excess in Section 2	80%		

Premium table (Section 3 – Supplementary major medical cover)

Age of the insured	Monthly premium (HKD)			Annual premium (HKD)		
	Basic	Advanced	Prestige	Basic	Advanced	Prestige
a) 0-5	32	63	113	384	756	1,356
b) 6-17	23	46	82	276	552	984
c) 18-29	40	80	144	480	960	1,728
d) 30-39	47	95	170	564	1,140	2,040
e) 40-49	63	125	226	756	1,500	2,712
f) 50-59	74	148	267	888	1,776	3,204
g) 60-64	80	160	287	960	1,920	3,444
h) 65 - 69	86	171	308	1,032	2,052	3,696

Remarks (applicable to Sections 1, 2 and 3)

1. The coverage level of the applicant's family members (i.e. spouse, domestic partner, children, parents or parents-in-law) cannot exceed the employee's coverage level.
2. If the employee is no longer covered under the Section 1 – Personal Accident Cover, Section 2 – Medical Cover or Section 3 – Supplementary Medical Cover of this policy, the corresponding coverage of his/her family members, if applicable, will be terminated.
3. For Section 2 – Medical Cover & Section 3 – Supplementary Major Medical Cover, no benefit will be payable for any treatment or expenses incurred during the waiting period of 30 days from the policy inception date.
4. Premium will not be increased as a result of the insured person's claims experience during the policy term.
5. Zurich reserves the right to revise or adjust the premium table according to its applicable premium rate at the time of renewal by giving 30 days' written notice to the insured person.
6. The employee and his/her family members can choose to convert their benefits to the designated Zurich individual insurance plans and enjoy premium discount upon retirement, termination of employment or attaining the maximum renewable age:
 - For Section 1 – Personal Accident Cover, you can have free choice of coverage levels upon conversion.
 - For Section 2 – Medical Cover:
 - You have to choose the same or lower coverage levels in respect of your coverage level of Hong Kong Disciplined Services Insurance Plan (according to the benefit limit of Room and Board Benefit).
 - All medical conditions currently covered under Hong Kong Disciplined Services Insurance Plan will be covered under the designated Zurich individual insurance plan, subject to the terms and conditions of such designated plan, after conversion.
 - Medical underwriting is required if you want to upgrade to a higher coverage level.
 - For Section 3 – Supplementary Major Medical (SMM), medical underwriting is required if you want to opt for such benefit after conversion.
7. We only cover the charges and/or expenses of the insured person on medically necessary and reasonable and customary basis. The definition of "Medically necessary" and "Reasonable and customary charges" can be found in product limitation section. This plan is not eligible for tax deduction. Please read the remarks, major exclusions, and important notes sections for important information, which include but not limited to cooling-off arrangement and arrangement about duplication of coverage. The product information does not contain the full terms of the policy, which can be found in the policy document.
8. Zurich Insurance Company Ltd reserves the right of final approval and decision for conversion arrangement.

Major exclusions (applicable to Section 1, 2 and 3)

We will not pay for any loss directly or indirectly, wholly or partly arising as a result of:

1. war, invasion, act of foreign enemy, hostilities (whether war has been declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, direct participation in strike, riot or civil commotion (except while the disciplined services member is carrying his/her job duties) or any kinds of participation in any act of terrorism;
2. participation in any illegal activity, including but not limited to robbery, drug abuse or assault;
3. armed force (except for the disciplined services member), naval, military or air force service or operations or being a crew member or operator of any air carrier or flying service;
4. any activity or involvement of the insured person in the air unless such insured person is at the relevant time (i) travelling as a fare paying passenger on a regular scheduled flight or licensed chartered aircraft, or (ii) participating in such activity where the maneuver or navigation of such activity is responsible by another person who is adequately licensed for guiding such activity and the provider of such activity must be authorized by the relevant local authority;
5. suicide, attempted suicide, intentional self-injury, insanity or any functional disorder or psychiatric condition of the mind, including but not limited to psychoses, neuroses, depression of any kind, anorexia nervosa, bulimia, gender reassignment, schizophrenia and other behavioural disorders;
6. under the influence of alcohol or drugs other than as prescribed by medical practitioner;
7. any condition resulting from childbirth, miscarriage, abortion, pregnancy, including but not limited to pregnancy test, pre-natal care as well as post-natal care and other complications arising from pregnancy, contraceptive or contraceptive devices, infertility or any other method of inducing pregnancy, sterilization of either sex; venereal diseases;
8. congenital abnormalities existing at the time of birth or neo-natal abnormalities developing before the insured person attains the age of eight (8), including but not limited to hernias of all types (except when caused by a trauma after commencement of this policy), epilepsy, strabismus, hydrocephalus, undescended testicle, hypospadias and Meckel's diverticulum;
9. HIV (Human Immunodeficiency Virus) and/or HIV-related illness including AIDS (Acquired Immune Deficiency Syndrome) and/or any mutant derivative or variations thereof however caused or however named;
10. hospital confinement for the purpose of convalescence, custodial, rest care, palliative care, sanatoria care or rehabilitation; or medical expenses incurred not in accordance with the diagnosis and treatment of the condition for which the confinement is required;
11. cosmetic surgery or plastic surgery for purposes of beautification except as necessitated by an accident; elective treatment;
12. engaging in any kind of sport or race in a professional capacity or where the insured person would or could earn any remuneration from engaging in such sport or race;
13. testing of any kind of conveyance; engaging in offshore activities like commercial diving, oil rigging, mining or aerial photography;
14. ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;
15. radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component;
16. any expenses incurred outside of Hong Kong if the insured person stays outside of Hong Kong for more than ninety (90) consecutive days.

Exclusions to Section 2 and 3

These sections will not cover any claim arising directly or indirectly from:

1. any pre-existing condition unless the insured person has been continuously insured under this policy for 12 consecutive months;
2. any treatment or expenses incurred within the waiting period;
3. any treatment for the purpose of weight reduction or gain regardless of the existence of morbid or comorbid conditions;
4. any kind of dental surgery;
5. vaccination or inoculations, general check-up, screening and preventive care; expenses relating to sleep test for sleep apnoea; routine eye test, refractive errors of the eyes or their corrective measures;
6. procurement or use of appliances, equipment, including but not limited to hearing aids, brace, crutch, spectacle or any other similar kind;
7. any disabilities for which compensation is payable under any law, regulation or for which benefits are payable under any other insurance policies underwritten by any other insurer(s) except to the extent that such claim is not fully reimbursed under or pursuant to such law, regulation or other policies.

Important notes

1. You must inform us if there are any changes in respect of the information provided in the enrollment form for this policy.
2. Cancellation clause:
 - (a) We have the right to cancel this policy or any section or part of it by giving 30 days' advance notice in writing by registered post to your last known address. Under no circumstances we will be obligated to reveal our reasons for cancellation. Whenever this policy is cancelled, pro-rata premium for the period starting at the time of cancellation or surrender to the last date of the period of insurance shall be refunded provided that no claim has been made during such period of insurance of this policy.
 - (b) You have the right to cancel this policy by giving 30 days' advance notice in writing to us. In such event, we will refund the unearned premium actually paid by you on pro-rata basis provided that no claim has been made during the period starting from the policy effective date to the date on which the cancellation takes effect.In both cases above, if there is a claim or service used during the current policy period, there will be no refund of premium on the unexpired period and you are liable to settle the annual premium of the policy year.
3. You must send us the completed claim form and required information within 30 days upon the completion of the treatment .

Product limitation

We only cover the charges and/or expenses of the insured person on medically necessary and reasonable and customary basis.

"Medically necessary" means the necessity to have a medical service which is:

1. consistent with the diagnosis and is the customary medical treatment for the condition; and
2. in accordance with standards of good and prudent medical practice; and
3. not furnished primarily for the convenience of medical practitioner or any other medical service providers; and
4. furnished at the most appropriate level sufficient to safely and adequately treat the insured person's disability and are performed in the least costly setting required for treatment of a covered disability; and
5. not rendered primarily for diagnostic tests, diagnostic scanning purpose, imaging examination, laboratory test or physiotherapy in the event of a confinement.

"Reasonable and Customary Charges" means in relation to a fee, a charge or an expense, any fee or expense which:

1. is charged for treatment, supplies or medical services that are medically necessary and in accordance with standards of good medical practice for the care of an injured or ill person under the care, supervision or order of a medical practitioner;
2. does not exceed the usual level of charges for similar treatment, supplies or medical services in the locality where the expense is incurred; and
3. does not include charges that would not have been made if no insurance existed.

We reserve the right to determine whether any particular hospital/medical charge is a reasonable and customary charge with reference including but not limited to any relevant publication or information made available, such as schedule of fees, by the government, relevant authorities and recognized medical association in the locality. We also reserve the right to adjust any or all benefits payable in relation to any hospital/medical charges which is not a reasonable and customary charge based on the above mentioned reference.

This factsheet 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 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.

Enrollment hotline
2903 9378

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

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 market¹. Please visit www.zurich.com.hk for more information of Zurich Insurance (Hong Kong).

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

Zurich Insurance Company Ltd (a company incorporated in Switzerland with limited liability)

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