Care Choice Personal Accident Insurance Plan

You'd never know when an accident might happen. That's why the Care Choice Personal Accident Insurance Plan is designed to protect you and your loved ones from unexpected accident at any stage of life. As your lifelong insurance partner, we offer lifetime renewable[1] coverage so you can enjoy lasting peace of mind.

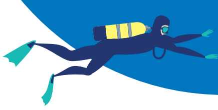
Feature highlights

Flexible sum insured levels

All eligible individuals[2] aged from 15 days to 80 years old can apply for the plan and enjoy lifetime renewability[1]. No health assessments are required.

Worldwide coverage for personal accidents

Covers amateur sports like winter sports, scuba diving, water skiing, rock climbing, horse riding and more.



Elderly protection

Offers allowances for elderly to those who suffer from accidental injury caused by specified illness (Cataract, Dementia, Glaucoma, Osteoporosis or Parkinson's Disease).

ZXS-003-01-2025E

Accidental death and permanent disablement[3]

- Coverage extends to juniors, adults, and elderlies; for adult, maximum sum insured up to HKD 4,000,000[4].
- Additional indemnity for accidents occurring during school activities (for junior) and within the Greater Bay Area[4] (except Hong Kong) (for elderly).
- Broken bone protection up to HKD 50,000[4].
- Covers burns, burial or cremation costs.

Accidental medical expenses

- Hospitalization expenses are covered up to HKD 50,000 per accident[4].
- General medical practitioner and specialist medical treatment, Chinese medicine bone setting, Chinese medicine acupuncture, chiropractic, and physiotherapy expenses are covered up to HKD 15,000 per accident[4].
- Outpatient expenses include medication, diagnostic scan, laboratory tests and recovery equipment.

Accident hospital cash benefits

- Daily hospital cash allowance up to HKD 500 per day, up to 45 days[4].
- Additional daily hospital cash for accidents during school activities (for junior), on public common carrier (for adult) or within Greater Bay Area[5] (except Hong Kong) (for elderly).

Extra benefits

- Home nursing fees[6] as a result of an accident, up to HKD 500 per day, up to 90 days[4].
- Trauma counseling benefit reimburses up to HKD 5,000 for sessions after a traumatic event.
- Home renovation expenses can be reimbursed up to HKD 30,000[4] to accommodate permanent total disablement caused by an accident.
- Allowance for missed events in Greater Bay Area[5] due to accidental injury hospitalization on event date.
- Zurich Emergency Assistance supports you in case of accidents in your journey outside Hong Kong for up to 90 days:
  - Covers actual costs for emergency evacuation of repatriation and return of mortal remains.
  - Hospital admission guarantee up to HKD 39,000[7];
  - 24-hour telephone consultation and referral services including medical, legal, and interpreter referrals, as well as pre-trip information assistance.

Weekly income benefit (Optional benefit, applicable to Adult Plan only)

By choosing the weekly income benefit, you can receive weekly payments if you experience a loss of income due to accident-related injury resulting in temporary total disablement within 12 months of the accident. This support helps with your day-to-day expenses during your recovery.

Remarks applicable to Weekly income benefit:

- Cover is not available for the first three calendar days of sick leave taken. Compensation shall be payable from the fourth day that the insured person is unable to work for each consecutive seven-day period.
- Cover is provided for a maximum of 52 weeks.
- Cover is not available for insured persons who are unemployed or retired.
- For insured persons who are self-employed, this cover is only payable if the insured person is confined in a hospital.

Premium discount

No-claim discount – Up to 15%

You can enjoy a 5% no-claim discount on your annual renewal if you haven't made any claims during the policy period. This discount increases each year and can accumulate up to 15%.

Up to
15%
no-claim
discount reward

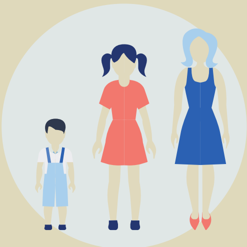
Family discount

Save more when you protect your family together. Enroll with at least one family member, such as your spouse or domestic partner, children, parents or parents-in-law, and everyone will receive a discount based on the number of members enrolling together: **10% for two persons, 15% for three to five persons** and **20% for more than five persons**.

Key highlights for different age groups

Junior Plan

Aged 15 days to 17 years, aged 18–23 years full-time students



They are active and perhaps more prone to accidents, which can happen anytime — at home, on the street, or at sports or play. Care Choice offers all-round accidental protection, giving parents confidence as their children grow.

- **Additional accident cover** – Up to HKD 150,000[4] for accidents during school activities causing death or permanent disablement.
- **Additional daily hospital cash allowance** – Up to HKD 200 per day[4] for a maximum of 14 days for accidents during school activities.
- **Parent annual leave compensation** – If the insured junior is hospitalized due to an accident and a parent takes leave(s) to care for them, we provide compensation of HKD 300 per day[4], up to 14 days.

Adult Plan

Aged 18–70 years

Adults juggle work and family while facing unexpected risks in their daily routines. Optional weekly income benefit is one of the features of Care Choice that helps reduce the financial burden so you can focus on what matters.

- **Accident protection up to HKD 4,000,000[4]**
- **Spouse annual leave compensation** – If you're hospitalized after an accident, your spouse can receive HKD 300 per day[4], for a maximum of 14 days, for taking leave to care for you.
- **Home nursing fee** – Offers HKD 300 per day for up to 31 days to cover costs of nursing care at home after hospitalization as a result of an accident.
- **Optional weekly income protection** – If the insured person is temporarily and totally unable to work due to accidental injury, they can receive up to HKD 4,000 per week as income benefit[4].

Elderly Plan

Aged 71–80 years, lifetime renewable

As we age, there will be higher risks of accidental injury and longer recovery time, we especially need reliable accidental medical and nursing care coverage upon accident.

- **Lifetime renewable[1]** – Ensures continued protection despite advancing age.
- **Allowance for accidental injury caused by specified illnesses** – Provides additional benefits of up to HKD 1,500 per accident and up to HKD 3,000 per policy year[4] for injuries caused by cataract, dementia, glaucoma, osteoporosis, and Parkinson's disease.
- **Home nursing fee** – Offers up to HKD 500 per day for a maximum of 90 days[4] to cover the costs of nursing care at home after hospitalization as a result of an accident.
- **Additional cover for accidents within Greater Bay Area[5](except Hong Kong)** – Up to HKD 200,000[4] extra protection.

ZXS-003-01-2025E

Table of benefits

Coverage	Sum insured per insured person (HKD)				
	Junior Plan		Adult Plan	Elderly Plan	
	Plan A	Plan B		Plan A	Plan B
Section 1 – Accidental Cover					
(a) Accidental death and permanent disablement	200,000	400,000	As stated in schedule	250,000	500,000
(b) Additional indemnity in accidental death and permanent disablement due to accident during school activities	100,000	150,000	Not applicable	Not applicable	Not applicable
(c) Additional indemnity in accidental death and permanent disablement due to accident within Greater Bay Area* (except Hong Kong)	Not applicable	Not applicable	Not applicable	150,000	200,000
(d) Burns	75,000	150,000	250,000	150,000	200,000
(e) Broken bones	10,000	20,000	50,000	30,000	50,000
(f) Burial/cremation cost	30,000	50,000	50,000	30,000	50,000
Section 2 – Accidental Medical Expenses Cover					
(a) Hospitalization expenses	10,000 per accident	20,000 per accident	As stated in schedule per accident	10,000 per accident	20,000 per accident
(b) Out-patient expenses Inclusive of: • General medical practitioner and specialist medical treatment • Chinese medicine bone-setting expenses and Chinese medicine acupuncture expenses • Chiropractic expenses • Physiotherapy expenses	3,000 per accident	6,000 per accident	30% sum insured of Section 2(a) per accident	4,000 per accident	8,000 per accident
(c) Out-patient medication expenses	1,000 per accident	2,000 per accident	2,000 per accident	1,000 per accident	2,000 per accident
(d) Out-patient diagnostic scan and laboratory test	1,000 per accident	2,000 per accident	2,000 per accident	1,000 per accident	2,000 per accident
(e) Recovery equipment	500 per accident	1,000 per accident	2,000 per accident	1,000 per accident	2,000 per accident
(f) Additional hospitalization expenses in overseas	10,000 per accident	20,000 per accident	Same as Section 2(a) per accident	10,000 per accident	20,000 per accident
Maximum per policy year limit in Section 2 (b) - (d)	20,000	40,000	Refer to the Option stated in schedule for Section 2(a): Option 1: 25,000 Option 2: 30,000 Option 3: 35,000 Option 4: 40,000 Option 5: 55,000 Option 6: 75,000	30,000	50,000

Section 3 – Accidental Hospital Cash Cover					
(a) Daily hospital cash allowance	350 per day (max. 31 days per accident)	500 per day (max. 31 days per accident)	500 per day (max. 31 days per accident)	350 per day (max. 45 days per accident)	500 per day (max. 45 days per accident)
(b) Additional daily hospital cash allowance due to school activities	150 per day (max. 14 days per accident)	200 per day (max. 14 days per accident)	Not applicable	Not applicable	Not applicable
(c) Additional daily hospital cash allowance due to accident on public common carrier	Not applicable	Not applicable	200 per day (max. 14 days per accident)	Not applicable	Not applicable
(d) Additional daily hospital cash allowance due to accident within Greater Bay Area* (except Hong Kong)	Not applicable	Not applicable	Not applicable	150 per day (max. 14 days per accident)	200 per day (max. 14 days per accident)
Section 4 – Zurich Care Cover					
(a) Parent/spouse annual leave compensation	200 per day (max. 14 days per accident)	300 per day (max. 14 days per accident)	300 per day (max. 14 days per accident)	Not applicable	Not applicable
(b) Home nursing fee	Not applicable	Not applicable	300 per day (max. 31 days per accident)	300 per day (max. 90 days per accident)	500 per day (max. 90 days per accident)
(c) Home renovation expenses	20,000 per accident	25,000 per accident	30,000 per accident	25,000 per accident	30,000 per accident
(d) Trauma counselling benefit	5,000 per accident (1,000 per visit)	5,000 per accident (1,000 per visit)	5,000 per accident (1,000 per visit)	5,000 per accident (1,000 per visit)	5,000 per accident (1,000 per visit)
(e) Allowance on missed event in Greater Bay Area*	200 per accident	200 per accident	300 per accident	200 per accident	200 per accident
(f) Allowance to the elderly on accidental injury caused by specified illness as listed: • Cataract • Dementia • Glaucoma • Osteoporosis • Parkinson's Disease	Not applicable	Not applicable	Not applicable	1,000 per accident 2,000 Per policy year	1,500 per accident 3,000 Per policy year
Section 5 – Zurich Emergency Assistance					
(a) Emergency evacuation or repatriation service	Actual cost				
(b) Repatriation of mortal remains	Actual cost				
(c) Hospital admission guarantee	39,000				
(d) Compassionate visit	1 round-trip economy class travel ticket				
(e) 24-hour telephone hotline information and referral service	Included				
Section 6 - Weekly Income Benefit (Optional)					
Weekly Income	Not applicable	Not applicable	As stated in the schedule (Max. 52 weeks)	Not applicable	Not applicable

* Greater Bay Area refers to Hong Kong, Macau, Guangzhou, Shenzhen, Zhuhai, Foshan, Huizhou, Dongguan, Zhongshan, Jiangmen and Zhaoqing in this policy, unless specified

ZXS-003-01-2025E

Table of sum insured (applicable to Adult Plan only)

Accidental death and permanent disablement

Coverage option	Occupation class			
Accidental death and permanent disablement	Class 1 & 2	Class 3	Class 4	Class 5
Option 1	500,000	500,000	500,000	500,000
Option 2	1,000,000	1,000,000	1,000,000	1,000,000
Option 3	1,500,000	1,500,000	1,500,000	–
Option 4	2,000,000	2,000,000	–	–
Option 5	3,000,000	–	–	–
Option 6	4,000,000	–	–	–

Hospitalization expenses

Coverage option	Occupation class			
Hospitalization expenses	Class 1 & 2	Class 3	Class 4	Class 5
Option 1	5,000	5,000	5,000	5,000
Option 2	10,000	10,000	10,000	10,000
Option 3	15,000	15,000	15,000	–
Option 4	20,000	20,000	–	–
Option 5	30,000	–	–	–
Option 6	50,000	–	–	–

Note: Section 2 – Accidental medical expenses cover is optional benefit (for adult plan only)

Weekly Income

Coverage option	Occupation class			
Weekly Income	Class 1 & 2	Class 3	Class 4	Class 5
Option 1	1,000	1,000	1,000	1,000
Option 2	1,500	1,500	1,500	1,500
Option 3	2,000	2,000	2,000	–
Option 4	2,500	2,500	–	–
Option 5	3,000	–	–	–
Option 6	4,000	–	–	–

Premium table

(HKD)	Junior Plan		Adult Plan	Elderly Plan (Class 1-2)		Elderly Plan (Class 3-5)	
	Plan A	Plan B		Plan A	Plan B	Plan A	Plan B
Annual Premium	780	1,500	Refer to Adult Plan rate table	2,160	3,360	3,240	5,040
Monthly Premium	65	125	–	180	280	270	420

Adult Plan rate table (annual premium)					
	Class 1	Class 2	Class 3	Class 4	Class 5
Accidental death and permanent disablement	0.12%	0.14%	0.20%	0.28%	0.42%
Hospitalization expenses	3.70%	4.20%	6.70%	8.00%	9.00%
Weekly income	30.00%	35.00%	55.00%	85.00%	125.00%

Monthly Premium = Annual premium / 12

Example of premium calculation for adult plan

Occupation: Accountant; Age: 34, Occupation Class: Class 1			
Coverage	**Sum insured**	**Premium Rate**	**Premium Calculation**
Accidental death and permanent disablement	HKD 1,000,000	0.12%	HKD 1,000,000 x 0.12% = HKD 1,200
Hospitalization expenses	HKD 10,000	3.70%	HKD 10,000 x 3.70% = HKD 370
Weekly Income	HKD 1,000	30.00%	HKD 1,000 x 30.00% = HKD 300
			Annual Total premium: HKD 1,870
			Monthly: Annual premium ÷ 12

Classification of occupation

Classes 1
White collar non-hazardous occupations with office or management duties without manual work.
For example: Lawyer, accountant, executive, office clerk, indoor sales, teacher, housewife, student, doctor.

Classes 2
Frequent travelling or light manual work occasionally engaged in the use of light machinery or engines.
For example: Amah, hair stylist, outdoor sales, nurse.

Classes 3
Skillful or semi-skillful nature, and engaged principally in the use of light machinery or engines.
For example: Electrician, cook, waiter/waitress, fast food restaurant/catering worker, kitchen worker, plumber (household/indoor duties only), private car driver, garment worker.

Classes 4
Occupations involving the use of heavy machinery, requiring high degree of manual work or working in the hazardous working environment.
For example: Delivery worker, interior decorator, machine/engine repairer, fuel station worker, bus/light bus/taxi/light goods vehicle/truck/tractor driver (within Hong Kong territory only).

Classes 5
Professions and occupations of an extra-hazardous nature.
For example: Construction site workers (excluding manual work at height, scaffolding), elevator installation and repairman.

Note: The classification of occupation is for reference only. Please check with Zurich if the proposer cannot determine his/her own occupation class.

Footnotes

1 Subject to the terms and conditions of the policy wording.
2 Applicable to Occupation Classes 1–5 as defined by Zurich, and Zurich reserves the right of final approval and decision.
3 Permanent disablement benefit will be payable according to the scale of benefit as stated in the compensation table of the policy.
4 Depends on the insured person category and the plan option. For details, please refer to the Table of benefit.
5 Greater Bay Area refers to Hong Kong, Macau, Guangzhou, Shenzhen, Zhuhai, Foshan, Huizhou, Dongguan, Zhongshan, Jiangmen and Zhaoqing in this policy, unless specified.
6 Only applicable to adult and elderly plan only.
7 Upon admission to an overseas hospital, Zurich Emergency Assistance provides a guarantee for admission deposit up to a limit of HKD 39,000. Such deposit shall be fully refunded to Zurich and is borne solely by the insured person unless otherwise covered under the policy.

Remarks

- When the insured person reaches the age of 24 years upon policy renewal, the cover will be automatically converted from Junior Cover (any plan levels) to Adult Cover, regardless of the insured person being a full-time student. The conversion is made on the assumption that the insured person is in Occupation Class 1 and the Adult Cover will be effective with the minimum sum insured for accidental death and permanent disablement[3], and accidental medical expenses covers. We will endorse any changes in the occupation and benefits cover upon request from the insured person thereafter, and the premium rate will thereby be adjusted accordingly. If the insured person does not declare his/her actual occupation (if other than class 1), then no claim shall be payable in respect of any injury arising out of or in the course of attending such occupation. When the insured person reaches the age of 71 years upon policy renewal, the cover will be automatically converted from Adult Cover to Plan A of Elderly Cover. Following the automatic conversion of cover, the applicable premium rate will be changed accordingly. If the insured person prefers to select another plan level, he/she can contact Zurich for arrangement.
- For insured person aged between 15 days and 17 years old at the policy effective date, the policyholder of this plan must be his/her parent or legal guardian. Subject to the insurance cover of respective policies, any individual insured person under Adult Cover can enjoy up to a maximum limit of HKD 10,000,000 for accidental death and permanent disablement benefit per life in aggregate of all policies issued by Zurich Insurance Company Ltd and/or its related companies.
- We have the right to cancel this policy or any section or part of it by giving 30 days' advance notice to your email provided to us at enrolment, and/or in writing by post to you if your address is provided to us at enrolment. Under no circumstances will we 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 a period of insurance of this policy. The payment or acceptance of any premium subsequent to such termination shall not create any liability on us but we shall refund any such premium received by us.
- 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 premium actually paid by you covering the period after the date of termination of this policy based on the table as stated in the policy wording, provided that no claim has been made during the period starting from the policy effective date of each period of insurance, to the date on which the cancellation takes effect ("Policy Period"), the required premium covering the period before the date of termination shall be calculated in accordance with the table as stated in the policy wording but in no event shall the required premium be less than our customary minimum premiums. For details, please refer to the policy wording.

General exclusions

This policy does not cover death, disablement, injury or loss directly or indirectly caused by, resulting from or in connection with any of the following:

1. Any pre-existing conditions;
2. Any kind of disease or sickness; or any loss caused by an injury which is a consequence of any kind of disease (except Section 4(f));
3. Any cosmetic surgery, procurement or use of special braces, appliances or equipment, except for it is reasonably caused by an accident;
4. The insured person's participation in any illegal or unlawful acts;
5. Riding or driving in any kind of motor racing, or engaging in sport in a professional capacity or where the insured person would or could earn income or remuneration from engaging in such sport;
6. Air travel other than as a passenger on a regular scheduled airline or licensed chartered aircraft;
7. Suicide, attempted suicide or intentional self-injury, insanity, mental disorder of any kind, psychosis, stress or depression, any condition under the influence of alcohol or drugs (other than those prescribed by a qualified medical practitioner), childbirth, pregnancy, miscarriage or Acute Mountain Sickness;
8. War, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, or military or usurped power, or direct participation in strike, riot or civil commotion;
9. Any injury, illness, death, loss, expense or other liability attributable to HIV (Human Immune Deficiency Virus) and/or HIV-related illness including AIDS and/or any mutant derivative or variations thereof however caused or however named;
10. Any expenses, consequential loss, legal liability or loss of or damage to any property directly or indirectly arising from:
    (i) Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel; or
    (ii) the radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component.

Major declined occupations

Engaging in offshore activities like commercial diving, oil rigging, mining or aerial photography; handling of explosives including but not limited to explosive worker or demolition worker, performing as an actor/actress, stunt man, naval, military or airforce service or operations or armed force services of any country or international authority; aircrew, ship crew, aerial worker; racing driver; jockey; underground and underwater worker; worker at height including but not limited to scaffolding worker; acrobat, circus trainer; war correspondent and worker exposed to dust or poisonous chemicals

How to make a claim?

Things unexpected could happen in daily life, if you need to make a claim for your accident, we are here to help! With our online services, we would like to make your claims experience as smooth and effortless as possible.

To learn more about claims procedure and required supporting documents, please visit https://www.zurich.com.hk/en/make-a-claim/personal-accident-insurance to get all the information you need.

While through our OneZurich Customer Portal, you can submit a claim easily and conveniently. Simply scan the QR code to log in https://customer.zurich.com.hk/login and submit claims, the processing time can be shortened by up to two working days comparing to submission by post/email.

Please note that if you need to submit a claim for personal accident, report your claim to us within 30 days of the incident.

For claims enquiries, please visit https://www.zurich.com.hk/contactclaims to make a reservation, we will get in touch shortly.

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The product information provided herein is for reference only and does not form part of the insurance contract. Please refer to the product brochure for the detailed features and the policy provisions for the detailed terms and conditions. In case of inconsistency, the policy provisions shall prevail. Zurich Insurance reserves the right of final approval and decision on all matters.

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) currently ranks fourth in the general insurance direct business market[1]. Please visit www.zurich.com.hk for more information of Zurich Insurance (Hong Kong).

[1] Annual statistics of the Insurance Authority on Hong Kong direct general business from January to December 2024, based on gross premium.

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ZXS-003-01-2025E