

AccidentSurance

High-value accident protection for your peace of mind

AccidentSurance provides up to HK\$2 million in cash if you are seriously injured by an accident anywhere in the world. You and your family will be protected and financially supported at a cost you can afford. Plus you can receive a no claim bonus after five claim-free years.

Eligibility

- Applicant must be HSBC credit card/account holder
- Anyone aged 18 – 59; renewal up to 65
- No medical check-up is required

Benefits ¹	Plan 1 (HKD)	Plan 2 (HKD)
1. Death or permanent total disability from accidents in a common carrier or private car	1,000,000	2,000,000
2. Death or permanent total disablement or permanent and incurable insanity	500,000	1,000,000
3. Permanent and incurable paralysis of all limbs or loss of use of one or two limbs	500,000	1,000,000
4. Permanent total loss of speech and hearing	500,000	1,000,000
5. Permanent total loss of sight of one or both eyes	500,000	1,000,000
6. Loss of or the permanent total loss of use of four fingers and a thumb ²		
Right hand	350,000	700,000
Left hand	250,000	500,000
7. Loss of or the permanent total loss of use of all toes on one foot	75,000	150,000
8. Major burns		
Over 30% of total body surface	150,000	300,000
Over 50% of total facial surface	75,000	150,000
Additional benefits		
A. Medical expenses relating to an accident (in every 12 month period)	10,000	20,000
Max claim per visit per day for outpatient treatment	150	150
B. Chinese bonesetter expenses (in every 12 month period)	500	1,000
Max claim per visit per day	100	100
C. China Hospital Deposit Guarantee Card		
Provides hospital deposit guarantee for admission to designated hospitals if you are injured as a result of accident and require hospitalisation in mainland China		
D. Emergency assistance service		

¹ Each child who is six months of age or over but under 18 years of age, or under 23 years of age and a full-time student, is covered for 20% of the sum insured, while the daily and visit limits of the outpatient and chinese bonesetter treatment are the same as the Insured.

² In the event of a relevant loss under the policy, if the Insured Person can prove that he or she is left-handed, the amount of benefit for the right hand and left hand will be transposed.

Premium (monthly)	Plan 1 (HKD)	Plan 2 (HKD)
Self only	83	161
Self and Spouse	155	310
Self and Children	115	230
Self and Family	184	368

Premium (annual)	Plan 1 (HKD)	Plan 2 (HKD)
Self only	996	1,932
Self and Spouse	1,860	3,720
Self and Children	1,380	2,760
Self and Family	2,208	4,416

Please note: The premiums are not guaranteed to remain unchanged and the Company reserves the right to vary the premiums of the policy.

30% no claim bonus

If you do not make a claim for five consecutive years, we'll refund 30% of the premiums you've paid, in cash.

Express Claims Approval Service

Any qualified case for claim amount below HK\$5,000 will be processed immediately and claims payment will be approved within 2 working days upon receipt of all required documents as may be required by AXA General Insurance Hong Kong Limited (AXA). Should further information be required, AXA will send a follow up letter to the claimant within 5 working days.

Main policy exclusions

- War and kindred risks
- Duty with disciplinary services
- Suicide, self-destruction, self-inflicted injury
- Engaging in dangerous activities or professional sports
- Engaging in aviation other than as a fare-paying passenger
- Drunk driving
- Illegal acts
- Drug taking
- Any kind of sickness or disease; venereal disease or AIDS
- Childbirth or pregnancy
- Nuclear weapons, ionisation and radioactivity
- Accidents happened during working hours for certain occupations

Right to return policy

If you change your mind about this policy within 30 days, you can return it for cancellation and your premium and levy[^] will be refunded in full (provided you have not made a claim).

Act now!

Protect yourself and your family from accidents anywhere in the world. Apply for AccidentSurance today and receive instant approval!

- Go to www.hsbc.com.hk
- Visit any HSBC branch

Frequently asked questions

How do you classify an incident as an Accident?

An accident is an unexpected, unforeseeable and external event, such as a fall or a car crash, which causes physical injury like a broken limb or torn muscle. A disease or an illness is not classified as an accident.

What is the maximum cover under this plan? What is meant by 'double indemnity'?

AccidentSurance provides a basic benefit up to HK\$1 million under Plan 2.

If the insured person sustains an accidental injury while riding as a fare passenger in a common carrier or while travelling in a private car and suffers death or total and permanent disability, the 'Double Indemnity', equivalent to double the basic benefit, will be paid.

Is there any limit to the number of children covered and the level of their cover?

There is no limit to the number of children covered; however, to be eligible for cover, children must be aged 6 months or over but under 18 years of age or under 23 years of age if they are full-time students at school, college or university.

The cover for each child is limited to 20% of the insured's cover, whilst the daily limit and per visit limit for out-patient and Chinese bonesetter treatment are the same as for the insured.

What types of medical expenses are covered under this plan? Can I claim for outpatient expenses incurred through sickness?

If you sustain an accidental injury, such as a broken arm, this insurance plan will cover you for any necessary and reasonable expenses incurred for in-hospital and outpatient medical, surgical or nursing treatment, including the costs of medical supplies, ambulance hire or professional home nursing fees. However, the cost of dental care and treatment is not covered unless such treatment is an emergency and is caused by accidental injury to sound natural teeth.

As sickness is not classified as an accident, the medical expenses incurred cannot be covered under this plan.

What is the '5-year No Claim Bonus Refund'? Will the policy be terminated automatically after five years?

If no claim arises under the policy for five consecutive years, 30% of the premiums received during that 5-year period will be refunded to the insured.

AccidentSurance will continue to be renewed upon payment of the premium and levy[^] when due.

My son is planning to study abroad for a few years. Can he be covered under the policy?

The insured person must be resident in Hong Kong at the time of their application. If they subsequently live abroad for a continued period or study overseas, they will still be covered under AccidentSurance.

I'm now working for the Hong Kong Police Force as an internal supporting staff. Will I be covered during working hours? Will the protection be continued if I take up an operational role later? Should I report when I change my occupation?

Yes, supporting staff of the Hong Kong Police Force are covered under the plan during working hours provided that they are carrying out clerical duties. However, if you take up an operational role, you will no longer be covered for any accident incurred at the time of carrying out duties.

You are not required to inform us of any change of occupation. However we advise you to review whether your new job is classified as one of the excluded occupations under the policy exclusion.

Is the premium and levy[^] fixed regardless of age and health?

The premium and levy[^] depends on the coverage options (Self, Self & Spouse, Self & Children, Self & Family) and plan level (Plan 1 / Plan 2), and generally does not increase with age or be affected by your health condition.

However, we reserve the right to adjust premium and levy[^] for particular categories of insured persons if considered to be necessary. We will, however, give you sufficient written notification in advance.

Is any proof required when I submit a claim?

You are required to fill in a claim form and submit documentary evidence (at your expense) to support the claim:

- For claims of accidental death or injury benefits, the claimant has to submit reports such as medical reports, attending physician's report, police reports, death certificate, the coroner's report and other related documents;
- For claims of medical expenses or Chinese bonesetter expenses, the claimant has to submit full medical evidences, original receipts and other related documents of medical treatment.

If any medical expenses or Chinese bonesetter expenses have been fully paid by another insurer or employer, can I also claim reimbursement under AccidentSurance?

No, we will only be liable for the excess of the amount recoverable from another source. However, the cash benefit for accidental death and disability will not be affected by other insurance covers.

I suffered an injury when riding on a motorcycle as a passenger. Can I be covered under AccidentSurance?

No, AccidentSurance excludes accidental injury or accidental death directly or indirectly caused by or resulting from motorcycling and other listed hazardous activities.

Does AccidentSurance cover dental treatment?

The insurance plan provides cover for emergency dental treatment caused by accidental injury to sound natural teeth only.

Does AccidentSurance cover acupuncture and Chinese herbal treatment costs?

AccidentSurance provides cover for Chinese bonesetter expenses, but does not cover the cost of acupuncture and Chinese herbal treatment.

What is Permanent Total Disablement?

Permanent Total Disablement means that, after 12 calendar months of continuous total disability that has resulted from an accidental injury, the insured person is completely unable to engage in any gainful occupation or employment for the remainder of his/her life.

How can I manage my policy?

You can call 2867 8678 should you have any queries about your policy, or manage your policy at ease by e-Policy Servicing after logging on to HSBC Internet Banking if you are a HSBC internet banking customer. This online service provides you with 24-hour access to your policy details and allows you to submit policy service requests without hassle.

^ALevy collected by the Insurance Authority will be imposed on this policy at the applicable rate. For further information, please visit www.axa.com.hk/ia-levy or contact AXA at (852) 2867 8678.

Important notes:

The above policy is underwritten by **AXA General Insurance Hong Kong Limited ("AXA")**, which is authorised and regulated by the Insurance Authority of the Hong Kong SAR. AXA will be responsible for providing your insurance coverage and handling claims under your policy. The Hongkong and Shanghai Banking Corporation Limited is registered in accordance with the Insurance Ordinance (Cap. 41 of the Laws of Hong Kong) as an insurance agent of AXA for distribution of general insurance products in the Hong Kong SAR. General insurance plans are products of AXA but not HSBC.

For monetary disputes arising between HSBC and you out of the selling process or processing of the related transaction by HSBC, HSBC will enter into a Financial Dispute Resolution Scheme process with you. On the other hand, for any disputes over the terms and conditions of your policy, AXA will resolve with you directly.

Please be aware the coverage on this policy may overlap with your existing protection plans coverage or exceed your needs, so please refer to the policy for the detailed introduction and coverage. We also suggest you to compare our plan's coverage with your other existing protection plan. You are welcome to contact our staff for any enquiry.

The information shown is intended as a general summary. You should refer to the insurance policy for the detailed terms and conditions.

In the event of any inconsistency between the English version and the Chinese version, the English version shall prevail.