



Family Care Accident Protector

Endless love Complete protection
Total care for families



A photograph of a family of three—a man, a young girl, and a woman—smiling and leaning on the edge of a swimming pool. The man on the left has blue goggles on his head. The girl in the middle is wearing a blue swimsuit. The woman on the right is also smiling. The background is the clear blue water of the pool.

What if you never had to worry about your loved ones' protection needs?

Peace of mind is possible with the right tool

Family Care Accident Protector Your way to lead a worry-free life

Accidents have a way of catching us off guard. While your life might be sailing all smooth right now, you can never tell what is coming. Be it affecting us physically, emotionally or financially, a life-altering accident can shatter your worlds, your dreams in no time. To minimize the upset this brings, Zurich Life would love to be your guardian angel, safeguarding you and your beloved ones against the unwanted tragedies arising from accidents.

Family Care Accident Protector, an all-in-one affordable personal accident insurance plan, provides your family with financial security and helps maintain the kind of lifestyle they enjoy if misfortune strikes. Knowing that your family is well taken care of, you can set your mind at ease and focus your energy on those special goals so dear to you.

5 Plan Levels At Your Own Choice

5 tailor-made plans are designed to cater your specific, changing needs. Enrollment is accepted from new born babies to age 65 years (age next birthday), and renewable up to age 80 years (age next birthday). The Principal Life Insured can switch from one plan to another along his / her life cycle in quest for flexibilities.

Plan type	Diamond	Sapphire	Ruby	Jade	Crystal
Maximum Benefit (in Hong Kong Dollars)					
Accidental Death, Permanent Disablement & Third Degree Burns Benefits*	2,000,000	1,500,000	1,000,000	750,000	500,000
Accidental Double Indemnity*	2,000,000	1,500,000	1,000,000	750,000	500,000
Compassionate Death Benefit*	3,500	2,500	2,000	1,500	1,000
Accidental Hospital Cash Benefit (per day)	1,300	1,000	800	500	300
No maximum limit of the number of days per accident for Accidental Hospital Cash Benefit					
Bonus Parental Stay Benefit** (per day)	650	500	400	250	150
A maximum limit of 15 days per accident for Bonus Parental Stay Benefit					
Accidental Intensive Care Unit Benefit (per day)	1,300	1,000	800	500	300
A maximum limit of 30 days per accident for Accidental Intensive Care Unit Benefit					
Accidental Medical Expense Benefit	80,000	60,000	30,000	20,000	10,000
Maximum limit per accident for Accidental Medical Expense Benefit					

Important notes:

* Child's Accidental Death, Permanent Disablement & Third Degree Burns Benefits, Accidental Double Indemnity and Compassionate Death Benefit shall be 50% of Principal Life Insured's.

** Bonus Parental Stay is only applicable when Child is insured.

Plan benefits at a glance Renewal Indexation Bonus to counter inflation

We are always on the lookout to reward our customers. An enhanced benefit at no extra cost might be a means to show how we treasure customer loyalty. A 5% hike in Accidental Death, Permanent Disablement and Third Degree Burns Benefits sum insured is in place to curb inflation, and an additional free coverage of 5% per annum on the latest Accidental Death, Permanent Disablement and Third Degree Burns Benefits sum insured (excluding the prior accumulated Renewal Indexation Bonus) is offered at the first 5 policy anniversaries.

Important notes:

- Renewal Indexation Bonus is only applicable to the Principal Life Insured. Neither Insured Spouse nor Child is entitled to such Renewal Indexation Bonus.

Accidental Death Benefit, Accidental Double Indemnity and Compassionate Death Benefit for total care 24-7 worldwide

Accidents could happen anywhere, anytime. So for those out of your control, leave them to us. For as low as HK\$6.3[#] per day, you and your family would then be well protected round-the-clock against misfortunes arising from accidents with Family Care Accident Protector, whether at home or abroad.

In the event of the life insured's death due to robberies, landslides, earthquakes, tsunamis, floods, volcanic eruptions, typhoons or being a passenger in a public common carrier, except for carrying out occupational duties, the sum insured payable shall be doubled.

What is more, regardless of the cause of death, we will provide a cash benefit to the beneficiary in case of the life insured's fatality.

* Premium and discount rates may vary depending on the payment frequency, insured selected, plan level selection and Principal Life Insured's occupational class.

Permanent Disablement and Third Degree Burns Benefits against loss of earnings

Things may change due to the unpredictable mishaps, accidents or some others, which can bring financial hardships to your family. In an unfortunate event of Permanent Disablement or Third Degree Burns caused by accidents, the life insured will receive a lump sum cash benefit depending on the degree of the disability. (The Permanent Disablement Benefit will cease on the policy anniversary preceding the life insured's 71st birthday.)

Permanent Disablement and Third Degree Burns Benefit

Event	Benefit as % of sum assured
Permanent Disablement Benefit	
1. Permanent Total Disablement	100%
2. Permanent and Incurable Paralysis of two or more Limbs	100%
3. Permanent Total Loss of Sight of both Eyes	100%
4. Permanent Total Loss of Sight of one Eye	100%
5. Loss of or the Permanent Total Loss of Use of two Limbs	100%
6. Loss of or the Permanent Total Loss of Use of one Limb	100%
7. Loss of Speech and Hearing	100%
8. Permanent and Incurable Insanity	100%
9. Permanent Total Loss of Hearing in	
(a) both Ears	75%
(b) one Ear	15%
10. Loss of Speech	50%
11. Permanent Total Loss of the Lens of one Eye	50%
12. Loss of or the Permanent Total Loss of Use of four Fingers and Thumb of	
(a) Right Hand	70%
(b) Left Hand	50%
13. Loss of or the Permanent Total Loss of Use of four Fingers of	
(a) Right Hand	40%
(b) Left Hand	30%
14. 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%
15. 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%
16. 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%
17. Fractured Leg or Patella with established non-union	15%
18. Shortening of Leg by at least 5cm	10%
Third Degree Burns Benefit	
19. Third Degree Burns on 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%
20. Third Degree Burns on Body (excluding head)	
(a) Equal to or greater than 20% damage of total body (excluding head) surface area	100%
(b) Equal to or greater than 15% but less than 20% damage of total body (excluding head) surface area	75%
(c) Equal to or greater than 10% but less than 15% damage of total body (excluding head) surface area	50%

Important notes:

- The aggregate compensation payable of all of the above benefits cannot exceed 100% of the Accidental Death, Permanent Disablement & Third Degree Burns Benefits sum insured.
- If the life insured is left-handed and has specifically notified that to the Company, the benefits of the disabilities of right hand and that of left hand expressed in percentages listed under Events 12-15 will be transposed.
- For any Permanent Disablement Benefits not listed under Events 9-18 inclusive, the Company will determine the benefit amount as a percentage of the sum insured at its absolute discretion.
- Should more than one of the Permanent Disablement Benefit or Third Degree Burns Benefit arise from the same accident, the life insured will only receive the greatest benefit under this section.
- If an additional life insured – either the Insured Spouse or the Insured Child receives 100% of the Permanent Disablement Benefit and Third Degree Burns Benefits, all benefits shall then cease to such life insured. If the Principal Life Insured receives 100% of the benefits, the policy shall cease immediately.
- In the unfortunate event where the additional life insured dies, the Policy Owner shall be deemed to be the only beneficiary and all of the benefits payable will be given to the Policy Owner. If both the policy owner and the additional life insured(s) die(s) simultaneously, the benefits will be allocated to the designated beneficiary (if any) then to the Policy Owner's estate.

Accidental Hospital Cash Benefit, Accidental Intensive Care Unit Benefit & Bonus Parental Stay Benefit as a financial cushion

There are many hidden costs associated with a stay in hospital. Even a short, unexpected stay in hospital can cause disruptions and hefty medical bills, not to mention such expenses can soon mount up during hospitalization. If the life insured is hospitalized as a result of an accident, a daily cash will be payable to the life insured with no upper limit on the number of days. You can thus concentrate on making speedy recovery without unnecessary worries.

An additional indemnity equal to 1 time the Accidental Hospital Cash Benefit will be paid during the period where the life insured is confined in an Intensive Care Unit, up to a maximum of 30 days per accident.

We know that you are all loving moms and dads! In the event where your Insured Child is admitted to hospital due to accidents, the Bonus Parental Stay Benefit can offer you partial financial assistances while you are taking good care of your child up to a maximum limit of 15 days per accident.

Accidental Medical Expenses Benefit to shield you from uncertainties

With the provision of relief against misfortunes, Family Care Accident Protector can shield you and your family from unplanned medical expenses arising from accidents. Reimbursement of actual medical expenses incurred for in-patient and out-patient treatments as a result of an injury, including surgical expenses, X-ray, hospital charges, nursing treatment expenses, ambulance hires, physiotherapy treatments, Chinese medicine bone-setting, acupuncture and chiropractic treatments is available.

Family Coverage at an affordable premium

Shouldered with burdens and responsibilities, looking after a family is no easy task, especially for a growing family. But anyhow everybody hopes for a sweet home. We want to keep our sweet homes safe and out of harm, and our comprehensive family coverage with unlimited number of kids covered is here to be. So your whole family is actually well-protected with the same premium. (The Principal Life Insured has to apply to the Company if there is any additional child in order to enjoy the Insured Child's benefit coverage once accepted.)

Better yet, get together for a family plan can enjoy up to 17% per annum off# the annual premium. Dollars can be saved if you opt for the annual premium mode with up to 5% off# the normal rate.

Premium Table

Principal Life Insured's Occupational Class: Occupational Class 1

Insured Selected	Monthly					Half-yearly					Annual				
	Diamond	Sapphire	Ruby	Jade	Crystal	Diamond	Sapphire	Ruby	Jade	Crystal	Diamond	Sapphire	Ruby	Jade	Crystal
Principal Life Insured Only	301	234	163	121	80	1,770	1,376	958	711	470	3,431	2,668	1,858	1,379	912
Principal Life Insured & Spouse	557	433	301	224	148	3,275	2,546	1,769	1,317	870	6,349	4,937	3,431	2,553	1,687
Principal Life Insured & Child	511	398	276	206	136	3,005	2,340	1,622	1,211	799	5,825	4,538	3,146	2,348	1,550
Principal Life Insured & Family*	752	585	406	303	200	4,422	3,440	2,386	1,782	1,176	8,572	6,670	4,628	3,454	2,280

Principal Life Insured's Occupational Class: Occupational Class 2

Insured Selected	Monthly					Half-yearly					Annual				
	Diamond	Sapphire	Ruby	Jade	Crystal	Diamond	Sapphire	Ruby	Jade	Crystal	Diamond	Sapphire	Ruby	Jade	Crystal
Principal Life Insured Only	376	293	204	151	100	2,211	1,723	1,200	888	588	4,286	3,340	2,326	1,721	1,140
Principal Life Insured & Spouse	696	542	377	280	185	4,093	3,187	2,217	1,647	1,088	7,934	6,179	4,298	3,192	2,109
Principal Life Insured & Child	639	498	345	257	170	3,757	2,928	2,029	1,511	1,000	7,284	5,677	3,933	2,929	1,938
Principal Life Insured & Family*	940	732	508	379	250	5,528	4,304	2,987	2,229	1,470	10,716	8,345	5,791	4,321	2,850

Principal Life Insured's Occupational Class: Occupational Class 3

Insured Selected	Monthly					Half-yearly					Annual				
	Diamond	Sapphire	Ruby	Jade	Crystal	Diamond	Sapphire	Ruby	Jade	Crystal	Diamond	Sapphire	Ruby	Jade	Crystal
Principal Life Insured Only	527	410	285	212	140	3,099	2,411	1,676	1,247	823	6,008	4,674	3,249	2,417	1,596
Principal Life Insured & Spouse	975	758	527	392	259	5,733	4,457	3,099	2,305	1,523	11,115	8,641	6,008	4,469	2,953
Principal Life Insured & Child	895	697	483	361	238	5,263	4,099	2,840	2,123	1,399	10,203	7,946	5,506	4,116	2,713
Principal Life Insured & Family*	1,316	1,024	711	530	350	7,738	6,021	4,181	3,116	2,058	15,002	11,673	8,106	6,042	3,990

Principal Life Insured's Occupational Class: Occupational Class 4

Insured Selected	Monthly					Half-yearly					Annual				
	Diamond	Sapphire	Ruby	Jade	Crystal	Diamond	Sapphire	Ruby	Jade	Crystal	Diamond	Sapphire	Ruby	Jade	Crystal
Principal Life Insured Only	677	527	367	272	180	3,981	3,099	2,158	1,599	1,058	7,718	6,008	4,184	3,101	2,052
Principal Life Insured & Spouse	1,253	975	678	504	333	7,368	5,733	3,987	2,963	1,958	14,284	11,115	7,729	5,746	3,796
Principal Life Insured & Child	1,150	896	621	463	306	6,762	5,269	3,652	2,722	1,799	13,110	10,215	7,080	5,278	3,488
Principal Life Insured & Family*	1,692	1,317	914	682	450	9,949	7,744	5,375	4,010	2,646	19,289	15,014	10,419	7,775	5,130

* Refer to Principle Life Insured, Spouse & Child

Important notes:

- Any accidental injury must be certified and treated by a Registered Medical Practitioner prior to physiotherapy treatment of such injury.
- The total amount of payment in each policy year for treatment by bonesetter, acupuncturist, chiropractor or physiotherapist altogether shall be limited to HK\$4,000.
- Treatment by bonesetter, acupuncturist or chiropractor shall be subject to a maximum amount of HK\$180 per visit per day.
- Physiotherapy expenses shall be subject to a maximum amount of HK\$250 per visit per day.

Premium and discount rates may vary depending on the payment frequency, insured selected, plan level selection and Principal Life Insured's occupational class.

Important notes:

- Changes of plan level options are only allowed upon policy anniversary date, where benefit increase is permitted at the Policy Anniversary preceding the Principal Life Insured's and the Insured Spouse's 65th birthday and benefit decrease only after age 65 years.
- The Spouse's and Child's plan selection must be the same as the Principal Life Insured's.
- Insured Child means the Principal Life Insured's unmarried child, including natural, step or adopted child of the Principal Life Insured up to 18 years of age (age next birthday) and primarily dependent on the Principal Life Insured for support and maintenance.
- The Principal Life Insured and the Insured Spouse must be a Hong Kong Identity Card Holder. An Insured Child should be either a Hong Kong Birth Certificate Holder or a Hong Kong Identity Card Holder.



Major exclusions

- Childbirth, pregnancy or miscarriage notwithstanding that such loss may have been accelerated or induced by an Accident;
- Self-inflicted Injury including suicide or attempted suicide or attempted threat while sane or insane and / or any event of consumption of or being under the influence of alcohol, poison, medication, drugs or sedatives unless prescribed by a Registered Medical Practitioner;
- Voluntarily taken gas or fumes;
- Violation or attempted violation of the law or resistance to arrest;
- Engaging in a sport in a professional capacity or where the life insured would or could earn income or remuneration from engaging in such sport;
- Flying or attempting to fly in, or using or attempting to use, an aerial device of any description, including but not limited to parachuting, sky diving, ballooning and hang-gilding, other than as a fare paying passenger in any aircraft operated by a commercial passenger airline on a regular scheduled passenger trip over its established passenger route;
- War, declared or undeclared, revolution or any warlike operations;
- Engaging in services in armed forces in times of declared or undeclared war or while under orders for warlike operations or restoration of public order;
- Participation or attempted participation in any riot, strike or civil commotion;
- Any venereal disease or HIV related sickness including AIDS and / or any mutant derivatives or variations thereof however caused or however named;
- Ionising radiation or contamination radioactivity from any nuclear fuel, nuclear waste, the combustion of nuclear fuel or nuclear weapons material;
- Any disability prolonged or complicated by any pre-existing physical weakness or defect or disease or sickness or Injury sustained prior to such disability; or
- Any kind of sickness or disease; or any loss caused by an injury which is consequence of any kind of sickness or disease.

This leaflet serves as a summary for reference only and does not constitute a contract of insurance. Please refer to the provision for full details of the benefit coverage, exclusions and terms and conditions. Zurich Life Insurance Company Limited reserves the final right of decision.

Zurich Insurance Group (Hong Kong)

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