

申請須知 Application Procedure

投保手續簡便，只需填寫投保書及繳付有關保險年費，連同旅行證件之影印本，交回中國平安保險（香港）有限公司或代理人及經紀辦理投保手續。此計劃之保障將在「中國平安保險（香港）有限公司」收到並接納此投保書日起計七個工作天後開始正式生效。

The application procedure is very simple. All you have to do is to fill in the proposal form and return it together with the necessary premium and a photocopy of your travel document to the Company or agent. The insurance covered by this Policy shall become effective 7 days after China Ping An Insurance (Hong Kong) Co., Ltd. has received and accepted your application.

賠償細則 Claim Procedure

若被保險人自行支付意外急救醫療費用，請於出院後三十天內填妥及簽署由本公司提供的「賠償申報表」，連同所有醫院蓋章簽發之醫療費用清單及收據正本，主診醫生簽署的醫療診斷報告及意外證明文件正本，直接寄回本公司辦理索償手續。

In the event that the Insured pays for the emergency medical expenses, you may submit directly to the Company a completed claim form as provided by the Company within 30 days from discharge the hospital, together with original payment receipts with detailed breakdown of expenses from the contracting hospital, and original medical certificate issued by the attending physician and original report issued by the official authorities concerned or the alleged accident evidence.

注意事項

1. 若被保險人遺失「平安卡」或需要更改「平安卡」上的個人資料，請以書面通知本公司，補領新卡手續費為 HK\$200.00。
2. 若被保險人中途提出退保，必須以書面通知本公司，並退回「平安卡」及保險單才接受辦理退保，其未到期保險費將按下列退費方法辦理：
 - (a) 如保險期為一年，若中途提出退保將不予退費；
 - (b) 如保險期為兩年，若在第一年保期內提出退保，只退回第二年之保險費，若在第二年保期內提出退保，將不予退費；
 - (c) 如保險期為三年，若在第一年保期內提出退保，只退回第二及第三年之保險費；若在第二年保期內提出退保，只退回第三年保險費，若在第三年保期內提出退保，將不予退費。

Important Notes

1. If the Insured loses the "Emergency Card" or wishes to change the personal details on the Card, a written notification to the Company is requested. A new card is therefore issued for supplement and subject to a charge of handling fee HK\$200 to the insured.
2. The Insured may cancel this insurance by written notification to the company and return the "Emergency Card" and Policy, the balance of premium for the unexpired period of Insurance will be made subject to the following conditions:
 - (a) For one-year insurance policy, no refund of premium will be made.
 - (b) For two-year insurance policy, the part of premium of the second-year of the policy is refundable if the notice of the cancellation to the Company is given in the first-year of the policy; if the notice of cancellation is given in the second year, no refund will be made.
 - (c) For three-year insurance policy, only the part of premium of the balanced two years of the policy is refundable if the notice of cancellation to the Company is given in the first year of policy; if the notice of cancellation is given in the second year of the policy, the premium of the third year is refundable; if the notice is given in the third year, no refund will be made.

附註：

- 本小冊子只為一般性簡介，僅供參考之用，有關承保範圍及不受保項目之詳細條款及內容，請參閱保單。
- 如有爭執，以保單內英文條款為準。
- 本公司保留隨時修訂或取消各項條款及細則的決定權，毋須預先通知。

Remarks:

- This brochure is only a summary of product feature and does not constitute any part of the policy itself. Full details of the policy cover, exclusions, and excess imposed for each section can be found in a copy of our Accidental Emergency Medical & Hospitalization Insurance Policy.
- In case of any discrepancy between the Chinese and English version, the English version shall prevail.
- The company reserves the right to change or cancel any terms and conditions without any prior notice.

特許代理 / 經紀 AUTHORIZED AGENT / BROKER:

CMA INSURANCE AGENT LIMITED

香港中華廠商聯合會保險代理有限公司

Tel : 23909811 Fax : 23904508

Underwritten and Arranged by:

中国平安
PING AN

中國平安保險（香港）有限公司
China Ping An Insurance (Hong Kong) Co., Ltd.
(Incorporated in Hong Kong)

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中国平安 PING AN

買保險就是買平安



平安卡
Ping An Card

一卡傍身 全國通行
Worry-Free Pass in China

「平安卡」 意外急救醫療保險計劃

一卡傍身 世界通行

“意外急救醫療保險”（下稱「平安卡」），是一個意外緊急醫療保障計劃，主要為持有香港、澳門回鄉證、通行證、臺胞證、或外國護照者經常前往中國內地公幹，旅遊或探親人仕而設。目的是確保被保險人在中國大陸境內一旦遇到突發性的意外事故，必須要接受急救治療時，得到妥善的救治，並且提供其他緊急支援服務。

保障特點

- ✓ **中國平安的 3A 緊急醫療支援，最快提供最優質的治療**
中國平安與國際救援（亞洲）公司 IPA 提供 3A (Anytime, Anywhere & Anyway) 中港兩地周到和優質的全方位緊急醫療支援服務，包括：
 - 轉院服務
 - 醫療運送或護送受保人至適當地點或回港治療
 - 護送受保人之遺體或骨灰回港
 - 專人接送親友探望，免卻您的親友因人地生疏，不知所措的情況出現
 - 護送子女回港
- ✓ **意外急救醫療保障**
 - 於國內因意外受傷所支付的醫療費用，包括門診及住院費用
 - 額外住院現金津貼
 - 返港後 90 天內仍需接受之醫療費用
- ✓ **提供意外身故恩恤金，給予您的親人一點關懷**
- ✓ **提供應急錢保障，解您燃眉之急**
- ✓ **離港旅程無時限保障，永無休止的安心**
- ✓ **如病情需要，醫療後送返香港時保證跟車過關，減少舟車勞頓**

保障簡介

參加資格：凡持有香港、澳門身份證、通行證、臺胞證或外國護照者均可投保。

受保年齡：18-65 歲

急救治療醫療費用		HK\$280,000
1.1 香港跟進治療	包括在上列醫療費用的最高賠償額內	
1.2 住院現金津貼	每宗事故最高為 HK\$1,500 (每日最高為 HK\$300，最多 5 日)	
急救支援服務		
2.1 轉院服務	無限額	
2.2 醫療後送返香港	無限額	
2.3 代墊入院按金擔保	HK\$70,000	
2.4 遺體或骨灰送返香港	無限額	
2.5 安排親友探望	兩張來回機票（經濟客位）及 七天住宿費用（每天 HK\$1,500）	
2.6 安排幼童返香港（年齡為十六歲以下）	單程機票（經濟客位） (機票數量，視乎同行幼童人數)	
人身意外保障		
3.1 身故或全身癱瘓（金卡） （銀卡）	HK\$280,000 HK\$280,000	
3.2 意外身故津貼	HK\$20,000	
3.3 應急錢	RMB2,000	

緊急支援熱線服務

中國平安保險（香港）有限公司特約之服務機構國際救援（亞洲）公司 IPA 設立之二十四小時緊急支援服務熱線為「平安卡」被保險人提供以下服務：

IPA 緊急支援熱線：(852) 2861 9289

熱線服務	
旅遊簽證資料	緊急票務服務
醫療服務、諮詢及入院安排轉介	翻譯人員諮詢
領事館資料	法律支援服務
行李遺失支援	網絡醫院資料

主要除外責任

- 1 任何非因意外事故產生之醫療費用。
- 2 非保障地區內發生的意外事故所產生之醫療費用。
- 3 任何覆診之醫療費用。
- 4 參加各種職業性比賽所引致意外受傷之醫療費用。
- 5 不保一切由於戰爭、恐怖活動等引致的損失或傷害。

"Ping An Card"

Accidental Emergency Medical & Hospitalization Insurance

Worry-Free Pass in China

Accidental Emergency Medical & Hospitalization Insurance Policy (hereinafter called "Ping An Card") is an Insurance Plan, which is specially designed for anyone who holds a Hong Kong Identity Card or Macau Identity Card or an Exit-Entry Permit or Permit for Taiwan Compatriot or Foreign Passport. This Insurance Plan can help to ensure the emergency medical services could be provided for, in case a "Ping An Card" insured encountering an accident during his/her business and/or holiday trip to Mainland China and requiring emergency medical treatment.

Product Highlights

- ✓ **'3A' service with Ping An Insurance of China. Fastest provide the high quality medical treatment is guaranteed for you.**

Co-ordination between the Company, and the appointed agent, IPA, providing '3A' (Anytime, Anywhere & Anyway) broad base of the contracting hospital network with immediate, comprehensive and high quality medical service, including:

- Medical Evacuation
- Repatriation to Hong Kong after Treatment
- Repatriation of Mortal Remains/Ashes to Hong Kong
- An appointed escort service for the compassionate visit
- Return of minor child

- ✓ **Accidental Medical Protection**

- Medical Expenses incurred due to accidental injury occurred in China including out-patient and hospital confinement
- Hospital Cash Benefit
- Follow-up medical expenses arising from the same accident within 90 days of returning to Hong Kong

- ✓ **Under serious medical condition, No need to get off an ambulance for customs and immigration purpose during your repatriation to HK after treatment.**

- ✓ **Consolation Benefit for your beloved one**

- ✓ **Instant Financial relief with emergency cash benefit**

- ✓ **Protection granted for Unlimited travels to and free stay in Mainland China**

Benefits at a Glance

Eligibility : Designed for anyone who holds a Hong Kong Identity Card or Macau Identity Card or an Exit-Entry Permit for Taiwan Compatriot or Foreign Passport.

Age Limit : 18-65 years old

Emergency Medical Expenses		HK\$280,000
1.1	Follow-up Treatment in Hong Kong SAR	Subject to the above limit
1.2	Hospital Cash Allowance	Maximum HK\$1,500 per event (HK\$300 per day subject to a limit of 5 days)
Emergency Assistance Services		
2.1	Medical Evacuation	Unlimited
2.2	Repatriation to Hong Kong after Treatment	Unlimited
2.3	Deposit Guarantee of Hospital Admission	HK\$70,000
2.4	Repatriation of Mortal Remains/Ashes to Hong Kong	Unlimited
2.5	Compassionate Visit for two designated persons (must be hospitalized in excess of 7 days)	Two Return airfares (Economic Class) & 7 days accommodation cost (HK\$1,500 per days)
2.6	Return of Minor (under 16 years of age)	One Way Airfare (Economic Class)
Personal Accident		
3.1	Death or Complete Paralysis (Gold Card) (Silver Card)	HK\$280,000 HK\$280,000
3.2	Consolation Benefit	HK\$20,000
3.3	Emergency Cash	RMB2,000

Referral Hotline Services

The company's appointed agent, IPA will engage a 24-hour hotline to provide the following services:

IPA 24-hour Hotline: (852) 2861 9289

Information and Referral Services	
Pre-trip information services	Embassy referral
Emergency travel service assistance	Legal referral
Medical services and referral, arrangement of hospital admission	Lost luggage assistance
Interpreter referral	Hospital Network Inquiry

Major Exclusions

The company shall not be liable to pay for any medical expenses:

- 1 Incurred not resulting from an accident.
- 2 Incurred resulting from any accident occurred outside the Territorial Scope.
- 3 In respect of any follow-up medical treatment.
- 4 Incurred resulting from competitions and hazardous sports.
- 5 In respect of any loss and injury directly or indirectly caused by war and Act of Terrorism etc.