

PAMultiple Personal Accident Insurance Plan

Table of Benefits

Coverage

Maximum benefits per insured person per year (HKD)

	Junior Cover (Aged 6 months - 17 years; aged 18 - 23 years unmarried full-time student)		Adult Cover (Aged 18 - 70 years)		Elderly Cover (Aged 71 - 80 years; Lifetime renewable)	
	Plan A	Plan B	Plan A	Plan B	Plan A	Plan B
Accidental death and permanent disablement	150,000	300,000	500,000	1,000,000	250,000	500,000
Burns	75,000	150,000	250,000	500,000	150,000	200,000
Burial/cremation cost	30,000	30,000	30,000	30,000	30,000	30,000
Home nursing fee	200/ day (Max. 31 days per accident)	200/ day (Max. 31 days per accident)	200/ day (Max. 31 days per accident)	200/ day (Max. 31 days per accident)	200/ day (Age < 81 years: Max. 182 days per accident) (Age ≥ 81 years: Max. 31 days per accident)	200/ day (Age < 81 years: Max. 182 days per accident) (Age ≥ 81 years: Max. 31 days per accident)
Extra indemnity: Accidents during school activities	100,000	100,000	—	—	—	—
Accidents where the insured person is a passenger of a public common carrier, or is a victim of robbery or as a result of natural disaster, or suffers injury during Saturday, Sunday or general holidays in Hong Kong	—	—	1,000,000	2,000,000	—	—
Accidental medical expenses						
In-patient and out-patient medical treatment expenses	10,000/ accident	20,000/ accident	15,000/ accident	30,000/ accident	5,000/ accident (Age < 81 years: Max. 20,000/ year) (Age ≥ 81 years: Max. 10,000/ year)	10,000/ accident (Age < 81 years: Max. 40,000/ year) (Age ≥ 81 years: Max. 20,000/ year)
Inclusive of: Chinese medicine bone-setting expenses, Chinese medicine acupuncture expenses, or chiropractic expenses and physiotherapy expenses	2,000/ year	2,000/ year	2,000/ year	2,000/ year	Age < 81 years: 2,000/ year Age ≥ 81 years: 1,000/ year	Age < 81 years: 2,000/ year Age ≥ 81 years: 1,000/ year
Extra indemnity: Overseas accidental medical expenses	10,000/ accident	20,000/ accident	—	—	5,000/ accident (Max. 10,000/ year)	10,000/ accident (Max. 20,000/ year)
Recovery equipment	10,000	10,000	15,000	15,000	20,000	20,000
Extra benefits						
Broken bones	10,000	10,000	50,000	50,000	Age < 81 years: 100,000 Age ≥ 81 years: 50,000	Age < 81 years: 100,000 Age ≥ 81 years: 50,000
Home renovation expenses	25,000	25,000	25,000	25,000	25,000	25,000
Trauma counseling benefit	5,000 (1,000 per visit)	5,000 (1,000 per visit)	5,000 (1,000 per visit)	5,000 (1,000 per visit)	5,000 (1,000 per visit)	5,000 (1,000 per visit)
Clothing and personal effects damage compensation	3,000	3,000	3,000	3,000	3,000	3,000
Parent/ Spouse annual leave compensation	200/ day (Max. 10 days per accident)	200/ day (Max. 10 days per accident)	200/ day (Max. 10 days per accident)	200/ day (Max. 10 days per accident)	—	—
Hospital cash benefit	100/ day (Max. 31 days per accident)	200/ day (Max. 31 days per accident)	200/ day (Max. 31 days per accident)	200/ day (Max. 31 days per accident)	—	—
Public hospital cash benefit	—	—	—	—	200/ day (Max. 31 days per accident)	200/ day (Max. 31 days per accident)
Hospital cash for pet attack / child abuse	200/ day (Max. 31 days per accident)	300/ day (Max. 31 days per accident)	—	—	—	—
Zurich emergency assistance	Available					
No claim discount	5% (+ / -) of no claim premium discount at annual renewal and it is subject to max. 15%					
Weekly income benefit (Optional benefit)	—	—	1,000/ week (Max. 104 weeks)	2,000/ week (Max. 104 weeks)	—	—