## CRITICAL ILLNESS BENEFIT

### The covered 47 critical illnesses include:

- Stroke
- 2. Major Cancer
- 3. Heart Attack
- 4. Coronary Artery By pass Surgery
- 5. Other Serious Coronary Artery Disease
- 6. Heart Valve Surgery
- 7. Fulminant Hepatitis
- 8. End Stage Liver Failure
- 9. Primary Pulmonary Hypertension
- 10. End-stage Lung Disease
- 11. Kidney Failure
- 12. Surgery to Aorta
- 13. Aplastic Anaemia
- 14. Major Organ/Bone marrow Transplantation
- 15. Blindness (Loss of Sight)
- 16. Deafness (Loss of Hearing)
- 17. Loss of Speech
- 18. Coma
- 19. Major Burns
- 20. Multiple Sclerosis
- 21. Paralysis (Loss of use of Limbs)
- 22. Poliomyelitis
- 23. Muscular Dystrophy
- 24. Alzheimer's Disease/Severe Dementia
- 25. Motor Neurone Disease
- 26. Parkinson's Disease
- 27. Encephalitis
- 28. Benign Brain Tumour
- 29. Major head Trauma
- 30. Bacterial Meningitis
- 31. Apallic Syndrome
- 32. Systemic Lupus Erythematosus (SLE) caused with Lupus Nephritis
- 33. Chrohn's Disease
- 34. Acute Necrotizing Pancreatitis
- 35. Terminal Illness
- 36. Loss of Independent Existence
- 37. Elephantiasis
- 38. AIDS due to Blood Transfusion
- 39. Occupational Acquired HIV
- 40. Severe Rheumatoid Arthritis
- 41. Medullary Cystic Disease
- 42. Cardiomyopathy
- 43. Ebola
- 44. Creutzfeld-Jacob Disease
- 45. Angioplasty and Other Invasive Treatments for Coronary Artery\*
- 46. Severe Acute Respiratory Syndrome (SARS)\*\*
- 47. Cerebral Aneurysm Requiring Surgery\*\*\*
- Only 10% of the sum assured will be paid subject to the amount selected. This Critical Illness will be terminated upon such payment and the amount of subsequent Critical Illness Benefit will then be reduced.
- Only 10% of the sum assured or maximum MOP20,000 will be paid subject to whichever is lower. This Critical Illness will be terminated upon such payment and the amount of subsequent Critical Illness Benefit will then be reduced.
- \*\*\* Only 40% of the sum assured will be paid subject to the amount selected This Critical Illness will be terminated upon such payment and the amount of subsequent Critical Illness Benefit will then be reduced.

### 47 種危疾包括

- 1. 中風
- 2. 癌症
- 3. 心臟病 4. 冠狀動脈搭橋外科手術
- 5. 其他嚴重的冠狀動脈疾病
- 6. 心瓣膜手術
- 7. 暴發性病毒性肝炎
- 8. 末期肝病
- 9. 原發性肺動脈高血壓
- 10. 末期肺病
- 11. 腎衰竭
- 12. 主動脈外科手術
- 13. 再生障礙性貧血
- 14. 重要器官移植或骨髓移稙手術 15. 失明
- 16. 失聰
- 17. 喪失語言能力 18. 昏迷
- 19. 嚴重燒傷
- 20. 多發性硬化症
- 21. 癱瘓
- 22. 脊髓灰質炎
- 23. 肌肉營養不良症
- 24. 亞爾茲默氏病 / 嚴重癡呆 25. 運動神經原疾病
- 26. 柏金遜病
- 27. 腦炎
- 28. 良性腦腫瘤
- 29. 嚴重頭部創傷 30. 細菌性腦脊髓膜炎
- 31. 植物人
- 32. 系統性紅斑狼瘡併發狼瘡性腎炎
- 33. 克隆氏病
- 34. 急性壞死性胰腺炎
- 35. 末期疾病 36. 不能獨立生活
- 37. 象皮病
- 38. 因輸血感染人體免疫力不全病毒
- 39. 因職業感染人體免疫力不全病毒
- 40. 嚴重類風濕性關節炎
- 41. 腎髓質囊腫病
- 42. 心肌病 43. 伊波拉
- 44. 海綿性腦病變
- 45. 血管成形手術及其他冠狀動脈疾病之創傷治療法\*
- 46. 嚴重急性呼吸系統綜合症\*\*
- 47. 腦動脈瘤手術\*\*\*
- \* 每次只賠償投保額的10%,賠償後此項危疾將被取消及投保額亦相
- \*\* 保障賠償額為保額10%或澳門幣20,000,以較低者為準,賠償後 此項危疾將被取消及投保額亦相對遞減。
- \*\*\* 每次只賠償投保額的40%,賠償後此項危疾將被取消及投保額亦相

# **Voluntary Employee Benefits Program** 僱員自購保障計劃







# Personal Accident Cover 意外保障

Coverage Summary (MOP) 保障內容 (澳門幣)			Monthly Premium (MOP) 每月保費 (澳門幣)			
Unit 單位	Unit 單位 Accidental Death & Accidental Medic Expenses per Disab 每宗意外醫療費用		Staff 員工	Staff + Spouse 員工 + 配偶*1	Family 家庭* <sup>1</sup>	Staff + Child(ren) 員工 + 子女
1	\$200,000	\$3,000	\$29	\$58	\$58	\$29
2	\$400,000	\$6,000	\$47	\$94	\$94	\$47
3	\$600,000	\$9,000	\$66	\$133	\$133	\$66
4	\$800,000	\$12,000	\$86	\$172	\$172	\$86
5	\$1,000,000	\$15,000	\$105	\$210	\$210	\$105

### Daily Hospital Cash Cover 住院現金保障\*

	Coverage Summary (MOP) 保障內容 (澳門幣)				
Unit 單位	Daily Hospital Cash Benefit 每日住院現金保障	Intensive Care Unit Benefit 深切治療保障	Long Term Hospitalization Benefit 長期住院保障		
1	每日 \$250/day	額外每日 \$250/day Extra	額外每日 \$250/day Extra		
2	每日 \$500/day	額外每日 \$500/day Extra	額外每日 \$500/day Extra		
3	每日 \$750/day	額外每日 \$750/day Extra	額外每日 \$750/day Extra		
4	每日 \$1,000/day	額外每日 \$1,000/day Extra	額外每日 \$1,000/day Extra		
5	每日 \$1,250/day	額外每日 \$1,250/day Extra	額外每日 \$1,250/day Extra		

#### Premium Per Unit 每一單位保費 (Monthly Premium 每月保費) (MOP/澳門幣)

Age 年齡	Staff 員工	Staff + Spouse 員工 + 配偶*3	Family 家庭* <sup>1,3</sup>	Staff+Child(ren) 員工+子女*3
18-25	17	34	43	26
26-30	19	38	48	29
31-35	22	44	55	33
36-40	24	48	60	36
41-45	29	58	73	44
46-50	37	74	93	56
51-55	47	94	118	71
56-60	53	106	133	80
61-65	71	142	178	107
66-69*7	100	200	250	150

### Critical Illness Cover 危疾保障\*

Benefit 保障利益	Number of Unit / Coverage (MOP) 投保單位 / 保額 (澳門幣)				
Critical Illness Benefit 危疾保償	1	2	3	4	5
Critical lliness benefit 心疾沫貝	100,000	200,000	300,000	400,000	500,000
Premium Per Unit 每一單位保費 (Monthly Premium 每月保費) (MOP/澳門幣)					

Age	Staff 員工		Staff + Spouse	Staff + Child(ren) 員工 + 子女*3		Family
Age 年齢	Female女性	Male男性	Staff + Spouse 員工 + 配偶*3	Female女性*1	Male男性*1	Family 家庭* <sup>1,3</sup>
18-25	16	10	22	17	11	22
26-30	19	12	27	21	13	27
31-35	22	14	30	23	15	30
36-40	38	25	53	38	26	53
41-45	56	49	89	57	49	89
46-50	81	87	143	81	88	143
51-55	112	145	217	113	145	217
56-60	154	218	316	155	219	316
61-65	211	294	430	212	295	430
66-69*7	307	A27	623	307	128	623

### Optional Senior Care Protection Plan 額外頤康樂 - 長者保障計劃\*5,6

(Staff should choose one of above basic coverage first before applying the plan for their parent(s) and /or parent(s)-in-law) (僱員需首先投保上沭其中一項基本保障方可為其父母及/成配偶父母投保『陌康學保障』)

Coverage Summary 保障內容	Plan 計劃 A (MOP / 澳門幣)	Plan 計劃 B (MOP / 澳門幣)
1. Accidental Death & Permanent Disablement Benefit 意外死亡及永久傷殘保障	150,000	300,000
2. Accidental Medical Expenses Benefit 意外醫療費賠償	Maximum per disability 每次意外: 2,000 Maximum per policy year 全年上限: 10,000	Maximum per disability 每次意外:3,000 Maximum per policy year 全年上限:20,000
a) Medical Expenses 醫療費用	Include in / out patient 包括門診,住院	
b) Chinese Bonesetters and Acupuncturists 跌打及針炙治療費用 (Deductible from Accidental Medical Expenses 會於每次意外醫藥費賠價中扣除)	Per visit per day 每日每次:180; Maximum per disabili 上限:4,000	ty 每次傷患:2,000; Maximum per policy year:全年
3. Daily Hospital Cash Benefit 每日住院現金保障*6	Per day 每日: 200	Per day 每日: 300
4. Care Assistant Benefit 特別護理保障	Per month每月:2,500,maximum 60 months 最長60個月	Per month每月:5,000,maximum 60 months 最長60個月
5. Broken Bones Benefit 骨折保障	75,000	150,000
Monthly Premium 每月保費	112	204

7	
Optional China Assist Card 額外中國支援店	Hospital Admission Deposit Guarantee Service 住院按金保證服務 In-hospital Medical Expenses 住院醫療費用:100,000 (全年上限Max. 200,000 per policy year) Emergency Cash Transmission Service 緊急僅數服務 24-Hour Legal Advice Service 緊急二十四小時法律諮詢服務
Additional Monthly Premium 每月額外保費	30

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ਸਾਹੜ · 1. 配偶之每單位保額與準保單持有人相同,每名子女則獲得保單持有人每單位保額百分之十五的保障。

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# 僱員自購 保障計劃 **Voluntary Employee Benefits Program**

## 保障您及您家人的意外傷亡及醫療保險計劃

Protection for you and your beloved family of accidental death, serious injury & hospitalization



maximum limit.
3. For "Staff + Spouse", "Staff + Child(ren)" & "Family" options, premium is based on the proposed Policyholder's attained age upon

<sup>30</sup> days.

Premium applicable for renewals only.

## **Comprehensive Protection** 您和您的家人

This Voluntary Employee Benefits Program is underwritten by AIG Insurance Hong Kong Limited (Macau Branch) and terms and discounted premium rate are exclusively for all staff of MGM GRAND MACAU. You and your family members can enjoy full protection by enrolling in the "Personal Accident Cover", "Daily Hospital Income Benefit", Critical Illness Cover" & "Optional Senior Care Protection Plan" described below.

## Personal Accident Cover

Accidental Death and Permanent Disablement Benefit Indemnifies the Insured Person against accidental death, total disability, disablement, loss of limbs or loss of sight within 12 months of an accident.

#### Accidental Medical Expenses Benefit

Reimburses the Insured Person for injury sustained through an accident. It covers surgery expenses, general hospital expenses. Chinese bonesetters and acupuncturists expenses for which the benefit amount selected is per disability. The maximum reimbursement for Chinese bonesetters and acupuncturists (combined) is MOP1,500 per disability and mop3,000 per

## Daily Hospital Cash Cover

#### Daily Hospital Cash Benefit

Indemnifies the Insured Person, no matter due to accident or sickness, a daily hospital cash with maximum of MOP1,250 per day and up to 365 days when hospitalized

#### Intensive Care Unit Benefit

Daily hospital cash will be doubled if the Insured Person is confined in an intensive care unit. The maximum benefit payout is 30 days.

### Long Term Hospitalization Benefit

Indemnifies the Insured Person an extra daily hospital cash with maximum of MOP1,250 per day and up to 30 days from the 31st day of hospitalization

## Critical Illness Cover

The Critical Illness Benefit provides Insured Person with additional financial protection to offset the high costs of medical care associated with the ongoing treatment for any one of the 47 critical illnesses afforded under this benefit. The 47 critical illnesses covered include cancer, heart disease, stroke, chronic liver disease, kidney failure and many more.

# Optional Senior Care Protection Plan

The employee can purchase the plans for their parent(s)/parent(s)-inlaw after choosing any plan above. This comprehensive benefit protects the senior from personal accident, accidental medical expenses, hospital income, care assistant benefit and/or broken bone benefit in case and accident happens. The optional China Assist Card service is also available for parent(s) / parent(s)-in-law who travel to China

for You and Your Beloved Family 不可缺少的保障

Maximum UP to

賠償最 高 可達

# MOP1,000,000

美亞保險香港有限公司(澳門分行)專為 MGM GRAND MACAU員工提供一項「僱員自購保障 計劃」,讓員工能以特惠價錢購買意外及醫療 保障,為自己及家人提供安心的保障。此優惠 計劃共有四項保障,「意外保障」、「住院現 金保障」、「危疾保障」及「額外頤康樂長者保 障」,員工可按個人的需要,為自己、配偶、子 女及父母選擇所需的保障

#### 意外死亡及永久傷殘保障

若受保人遭遇意外並在十二個月內導致身故、完全殘缺、斷 肢或失明等,均可獲賠償。

#### 意外醫療費用保障

賠償因意外受傷所支付之醫療費用包括住院、外科手術、一 般護理、跌打及針炙治療費用,每次意外之最高賠償額以所 投保之利益為限。跌打及針炙治療,每次意外最高賠償為 MOP1,500,每年累積賠償限額最高為 MOP3,000。

#### 每日住院現金保障

凡因意外受傷或疾病住院,可支取每日最高MOP1,250之住 院現金津貼,每以365日為限

### 深切治療護理保障

如需入住深切治療病房護理,該日之住院現金保障將會獲雙 倍賠償,每以30日為限。

### 長期住院現金保障

凡因意外受傷或疾病而需入院治理超過30日,於住院的第31 日起,可支取每日額外最高MOP1,250之住院現金津貼,每 以30日為限

若受保人不幸患上承保的47種危疾之一,危疾保障可為受保 人提供額外的保障以應付昂貴的醫療費用,而承保危疾則包 括癌症、心臟病、中風、慢性肝病、腎衰竭等等。

已經投保以上任何保障計劃的員工,可為父母、配偶父母 購 買專為長者而設之優惠保障。此全面的保障為長者提供人 身意外保障、意外醫療費用、住院現金、特別護理及骨折保 障。員工更可為經常往來中國內地的父母、配偶父母購買中 國支援咭,使長者旅遊中國內地時,更感安心。

## Important Notice

- All full-time staff, spouse aged 18 to 65 can apply. Parent(s)/Parent(s)-inlaw aged 45 to 75 can apply for Senior Care Protection Plan and extend to purchase Chine Assist Card.
- "Family Plan" includes staff, spouse and all unmarried dependent children aged between 6 months and 21, or up to 25 for full-time student are
- Coverage for all staff, spouse and child(ren) are guarantee issued. The staff must enroll first then his/her family members are eligible to apply.
- Upon resignation or retirement, the Insured staff and family member car enjoy this privileged coverage renewable up to 69 years of age (or 85 years of age for Senior Care Protection Plan/China Assist Card) provided that a written notification to AIG prior to the change of the occupation is given. (This does not apply if the Insured is changing to an occupation with higher risk nature.)
- For monthly payment made, the premium will be directly debited from the staff's assigned bank account through auto pay or credit card payment.

#### General Exclusion <u>''</u>

General Exclusions for Accidental Death & Disablement Cover, Daily Hospital Cash Cover, Broken Bones & Critical Illness

Pre-existing conditions (refer to Note I), war; service in Armed or Disciplinary Forces, participation in illegal acts, pregnancy, childbirth, miscarriage, intentional self injury, suicide, professional sports, flying as a pilot or crew member in any aircraft, sickness\*

#### (\*not applicable to daily hospital cover & critical illness cover). Additional Exclusions for Daily Hospital Cash Cover

Pre-existing conditions (refer to Note I), alcoholism, drua addiction, and its related conditions, congenital abnormalities, all dental care, routine check-up, AIDS or HIV infections, any sickness or disease contracted within 15 days from the effective date of the coverage.

#### Additional Exclusions for Critical Illness Cover

Pre-existing conditions (refer to Note II), AIDS or HIV infections, any congenital defects any critical illness of which the signs or symptom first occurred prior to or within 90 days (15 days for SARS) following the effective date of this insurance, and any critical illness where the Insured Person does not survive for a period of at least 14 days after the Diagnosis.

Note I: Pre-existing Condition" means condition for which the Insured Person received

or were recommended by a Registered Medical Practitioner for any medical treatment, diagnosis, consultation or prescribed drugs, or the existence of any symptoms (known or unknown to the Insured Person(s), leading to a claim under this Policy, within three (3) years preceding the Policy's effective date, last reinstatement date or date of any ncrease of benefit coverage (to the extent of such increase only), whichever is later Such condition shall be covered provided the Insured Person(s) have been insured under this Policy for three (3) consecutive years from the Policy's effective date, last einstatement date or date of any increase of benefit coverage (to the extent of such increase only), whichever is later.

Note II : Pre-existing Condition" means any Illness, disease or other condition of the Insured Person within a five (5) years period prior to the Effective Date of this Policy, last reinstatement date or date of any increase of benefit coverage (to the extent of such increase only), whichever is later for any; (a) first manifested itself, worsened, became acute or exhibited symptoms which would have caused an ordinarily prudent person to seek diagnosis, care or treatment: (b) required the Insured Person taking prescribed drugs or medicine; or(c) was treated by a Registered Medical Practitioner or a Qualified Medical Practitioner or treatment had been recommended by a Registered Medical Practitioner or a Qualified Medical Practitioner, Pre-existing Condition shall also mean the existence of symptoms of any Critical Illness or a condition likely to cause a Critical Illness which would cause an ordinarily prudent person to seek diagnosis, care or test.

# Enrollment Method

Please complete the Application & Payment Method Form and send to Unit 506, 5/F AlA Tower, No.251A-301 Avenida Comercial de Macau. The coverage will become effective on the first day of the following month upon the receipt and acceptance of your original application.

#### For any queries, please contact AIG Insurance Hong Kong Limited (Macau Branch)

Unit 506, 5/F AIA Tower, No.251A-301 Avenida Comercial de Macau. I : (853) 2835 5602 / (853) 6321 3633 Fax: (853) 2835 5299

Monday to Friday (except public holiday), 8:45a.m. to 1:00 p.m. and 2:00 pm to 5:15 pm

#### Free Service Hotline: 0800227

- \* This brochure outlines in general terms only the type and nature of the cover provided which is subject to the terms and conditions of the policy, It is not a substitute for the policy itself. You should read the policy document for a precise description of the actual terms and conditions of the coverage available under the policy.
- AIG reserves the right to underwrite and/or accept your application and/or change and/or amend the ALC reserves the right to underwrite ana/or accept your application ana/or change ana/or amend the policy details at any time.

  If discrepancy exists between the Chinese version and the English version of the brochure, the English version shall prevail.

This Program is Arranged by Jardine Lloyd Thompson Limited and Underwritten by AIG Insurance Hong Kong Ltd. (Macau Branch)

- · 凡年齡介乎 18 至 65 歲之僱員、配偶均可參加。僱員父母 及配偶父母如投保頤康樂則年齡介乎 45 至 75 歲。
- 「家庭保障」包括僱員、配偶及所有六個月至二十一歲未 婚及未在職之子女,全日制學生可續保至二十五歲。
- 僱員、配偶及子女保證受保。僱員必須先投保,其家屬才
- 若員工離職或退休,投保人只需以書面通知保險公司,其 個人及家屬之保險可續保至69歲或至85歲頤康樂之受保人 士)(轉職到高危險性的工作行業除外)。
- 保費以月供形式於員工指定的戶口以自動轉賬方式 支付或信用咭支付

意外保障、住院現金保障、骨折及危疾保障之一般不保

投保前已存在之狀況(註一),戰爭、從事或參與任何持械或 紀律性部隊、抵觸或企圖抵觸法律的行為、懷孕、生育或節 育、自致的傷害、自殺、職業運動或以非乘客身份乘搭任何 可法領有牌照之私用或商用飛機所引致損害、\*任何因疾病而 引致的損害。(\*不適用於住院現金保障及危疾保障)

#### 住院現金保障附加之不保事項

投保前已存在之狀況(註一), 精神病或智力不健全、因酒精或 服食藥物引致之傷害、整容、先天性缺陷、牙科護理、定期 性健康檢查、愛滋病或人體免疫缺損病毒所致的病症或於保 障生效日期起15日內出現之疾病。

#### 危疾保障附加之不保事項

投保前已存在之狀況(註二),愛滋病或人體免疫缺損病毒所 致的病症、受保成員的先天性身體殘疾、於保障生效前或生 效日期起90天內出現首次病徵之危疾(15天內出現首次病徵之 非典型肺炎)。受保成員於診斷患上危疾後生存少於十四天。

註一「受保前已存在之狀況」是指受保人於保單保障生效日、最後復效日 或保額增加日(只限保額增加的部份)(以較遲者為準)前三年內曾接受或經 註冊醫生推薦之醫藥治療、確診、醫療意見、處方服藥或已存在任何症狀 (無論受保人知道與否)而導致索僧情況。倘受保人於保單保障生效日、最 後復效日或保額增加日(只限保額增加的部份)(以較遲者為準)後受本保單 連續承保三年,則上述的狀況將列入本保單的承保範圍內。

註二「受保前已存在之狀況」是指任何疾病或狀況於此保單生效日,保單 覆效日,保額增加日(只限保額增加的部份),以較遲者為準,前五年內、 (a)首次顯示、惡化、變為急性、展示病徵以使正常人士尋求診斷、護理、 或治療;或(b)需要受保人服食處方藥物;或(c) 曾接受註冊醫生或合資格 醫生之治療,或曾被註冊醫生或合資格醫生建議治療。受保前已存在之狀 況亦指任何已存在之危疾病徵以使正常人士尋求診斷、護理、或測試

申請手續簡便,只須填妥「申請表」及「保費支付方法 表」, 寄回澳門商業大馬路251A至301號友邦廣場5樓506室 即可。保障將會於收到正本申請表及接受閣下的申請後翌月

### 如有任何查詢,歡迎於辦公時間聯絡

### 美亞保險香港有限公司(澳門分行)

澳門商業大馬路251A至301號友邦廣場5樓506室 電話: (853) 2835 5602 / (853) 6321 3633

傳真:(853)28355299

星期一至五(公眾假期除外),上午八時四十五分至下午一時 及下午二時至五時十五分

### 免費熱線電話:0800227

- \* 本單張只作參考用途,而所列之承保範圍、利益及不保事項僅屬簡介,詳細條款以
- 美亞保險香港有限公司 (澳門分行) 核保、接納閣下之申請,更改及修正所有保單條
- \* 本單張的中、英文本如有歧異,應以英文為準

此項計劃由怡和保險顧問有限公司安排協辦 及由美亞保險香港有限公司(澳門分行)承保

## Voluntary Employee Benefits Program (VEB) 僱員白購保障計劃

## Compensation Table of Accidental 意外死亡及永久傷殘賠償表 **Death & Permanent Disablement**

**Event of Loss** 

#### (% of Sum Insured) Permanent Total Disablement Permanent and Incurable Paralysis of All Limbs 100% Permanent Total Loss of Sight of Both Eves 100% Permanent Total Loss of Sight of One Eye Loss of or the Permanent Total Loss of Use of Two Limbs 100% Loss of or the Permanent Total Loss of Use of One Limb 100% Loss of Speech and Hearing 100% 100% Permanent and Incurable Insanity 10. Permanent total Loss of Hearing in 75% (a) Both Ears b) One Ear 15% 11. Loss of Speech 50% 12. Permanent Total Loss of the Lens of One Eye 50% 13. Loss of or the Permanent Total Loss of Use of Four and Thumb of (a) Right Hand (b) Left Hand 50% 14. Loss of or the Permanent Total Loss of Use of Four Fingers of (a) Right Hand 40% (b) Left Hand 30% 15. Loss of or the Permanent Total Loss of Use of One Thumb (a) Both Right Joints (b) One Right Joint 15% Both Left Joints 20% d) One Left Joint 10% 16. Loss of or the Permanent Total Loss of Use of Fingers (a) Three Right Joints Two Right Joints 7.5% One Right Joint (d) Three Left Joints 7.5% Two Left Joints 5% One Left Joint 2% 17. Loss of or the Permanent Total Loss of Use of Toes (a) All – One Foot (b) Great - Both Joints 5% c) Great – Joint 18. Fractured Leg or Patella with Established Non-Union 19. Shortening of leg by at Least 5 cm 率,但不會與以上第10至第19項之百分率不一致。 20. Permanent Disability not otherwise provided for under Event

Compensation

Note: The Right/Left benefits shown above will be reserved In the case of a left-handed insured person

provided under Event 10 to 19 inclusive.

10 to 19 inclusive. Such Compensation/ Percentage of Sum

Insured as AIG shall in its absolute discretion determine and

being in AIG opinion not inconsistent with the Compensation

## Compensation Table of Broken Bones

Event of Loss	Compensation
	(% of Sum Insured)
Fracture of Bones	
(a) Hip or Pelvis	100%
(b) Thigh or Heel	50%
(c) Skull, Collarbone, Lower Leg, Ankle,	Arm, Elbow ,Wrist 40%
(d) Lower Jaw	30%
(e) Vertebrae, Shoulder Blade, Knee Cap, S	Sternum, Hand, Foot 20%
(f) Upper Jaw, Cheek Bone, Nose, Ribs, C	occyx, Toes, Fingers 15%

損害事項	賠償
	(保額百分率)
1. 意外死亡 2. 永久完全殘廢 3. 四肢永久癱瘓及無法痊癒 4. 永久完全喪失雙眼視力 5. 永久喪失一眼視力 6. 喪失任何雙肢或任何雙肢完全去功能 7. 喪失任何一肢或任何一肢完全失去功能 8. 雙耳完全失聰及完全不能言語 9. 永久及無法痊癒之精神錯亂	100% 100% 100% 100% 100% 100% 100% 100%
10. 永久完全失聰 (a) 雙耳 (b) 單耳 11. 完全喪失言語能力 12. 永久完全喪失一眼晶狀體 13. 喪失或永久完全喪失四隻手指及姆指功	75% 15% 50% 50%
(a) 右手 (b) 左手	70% 50%
14. 喪失或永久完全失去四隻手指功能 (a) 右手 (b) 左手 15. 喪失或永久完全喪失一隻姆指功能	40% 30%
(a) 兩個右手關節 (b) 一個右關節 (c) 兩個左關節 (d) 一個左關節 (d) 一個左關節 16. 喪失或永久完全喪失手指功能	30% 15% 20% 10%
(a) 三個右關節 (b) 兩個右關節 (c) 一個右關節 (d) 三個右關節 (e) 兩個左關節 (e) 兩個左關節 (f) 一個左關節 17. 喪失或永久完全喪失腳趾功能	10% 7.5% 5% 7.5% 5% 2%
(a) 所有腳趾 - 一隻腳計算 (b) 大腳趾 - 兩個關節 (c) 大腳趾 - 一個關節 18. 折斷腿部或膝蓋骨而無法聯合	15% 5% 3% 10%
19. 腿部因意外而做手術後導致縮短五厘米 20. 一切在上述第10項至第19項損害事項以	或以上 7.5%
公司有絕對判斷權利決定該永久發缺的	

附注: 倘受保人慣用左手,有關右手及左手之各項損害事項 之保額百份率將會互相對調

## 骨折賠償表

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損害事	·棋	賠負
	(保額百	分率
骨折		
(a)	髖部或盆骨	100
(b)	大腿或腳跟	50
(c)	頭骨、鎖骨、小腿、腳踝、手臂、肘部、手腕	40
(d)	下顎	30
(e)	脊椎 、肩胛骨、膝蓋、胸骨、手或足	20
(f)	上顎、顴骨、鼻、肋骨、尾骨、腳趾或手指	15