

Voluntary Group Assurance Program

Daily Hospital Income Coverage

僱員自購保障計劃

每日住院現金保障

AIG INSURANCE HONG KONG LIMITED (MACAU BRANCH)

(HEREINAFTER CALLED THE COMPANY)

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In consideration of the payment of premium and subject to the definitions, limitations and general provisions contained herein, endorsed hereon, or attached hereto, the Company hereby insures the person(s) named in the application form [herein called the Insured Person(s)] and promises to pay indemnity for loss to the extent herein provided.

All periods of insurance shall begin and end at 12:01a.m., standard time, at the place where the Policy was issued.

PART I - POLICY DEFINITIONS

"**Accident**" shall mean an unforeseen and involuntary event which causes an Injury.

"**Acquired Immune Deficiency Syndrome**" or "**AIDS**" wherever used in this policy shall have the meanings assigned to it by the World Health Organisation including Opportunistic Infection, Malignant Neoplasm, Human Immune Deficiency Virus (HIV), Encephalopathy (Dementia), HIV Wasting Syndrome or any disease or sickness in the presence of a sero-positive test for HIV.

"**Civil War**" means an internecine war, or a war carried on between or among opposing citizens of the same country or nations.

"**Company**" shall mean the company issuing the Policy.

"**Confinement**" is defined as that period for which the Hospital makes a charge for room and board to any Insured Person.

"**Hospital**" shall mean an establishment, which meets all the following requirements:

1. holds a license as a hospital (if licensing is required in the state or governmental jurisdiction);
2. operates primarily for the reception, care and treatment of sick, ailing or injured persons as in-patients;
3. provides 24-hour a day nursing service by registered or graduated nurses;
4. has a staff of one (1) or more licensed Registered Medical Practitioner available at all times;
5. provides organized facilities for diagnosis and major surgical facilities; and
6. is not primarily a clinic, nursing, rest or convalescent home or similar establishment and is not, other than incidentally, a place for alcoholics or drug addicts.

"**Immediate Family Member**" shall mean the Insured Person's spouse, parents, parents-in-law, grandparents, sons or daughters, brothers or sisters.

"**Injury**" shall mean bodily injury which is sustained by an Insured Person during the period of this Policy and is caused by an Accident, solely and independently of any other cause where death or disablement of the Insured Person results within twelve (12) consecutive months from the date of such accident.

"**Insured Person(s)**" wherever used in this Policy shall mean i) the Primary Insured, ii) his/her spouse, iii) any unemployed and unmarried children age between 1-21, or up to 25 if a full time student, iv) his/her parent or parent-in-law. Provided that they are named in the application or their names are subsequently endorsed herein.

"**Intensive Care Unit**" is defined as a designated ward, unit or area within a Hospital for which a specified extra daily surcharge is made and which is staffed and equipped to provide, on a continuous basis, specialized or intensive care or services not regularly provided within such Hospital.

"**Malignant Neoplasm**" shall include but not be limited to Kaposi's sarcoma, central nervous system lymphoma and/or other malignancies now known or which become known as immediate causes of death, an illness, or disability, in the presence of Acquired Immune Deficiency.

"**Opportunistic Infection**" shall include but not be limited to pneumocystis carinii pneumonia, organism of chronic enteritis, virus and/or disseminated fungi infection.

"**Pre-existing Conditions**" shall mean conditions for which the Insured Person(s) received medical treatment, diagnosis, consultation or prescribed drugs within a three (3) years period preceding the effective date of this Policy or, the existence of any symptoms, known or unknown to the Insured Person(s), leading to a claim under this Policy; or a condition for which medical advice or treatment was recommended by a Physician within a three (3) years period preceding the effective date of the Policy. Such pre-existing conditions shall be covered provided the Insured Person(s) affected by these conditions has been insured under this Policy for three (3) consecutive years.

"**Registered Medical Practitioner**" or "**Physician**" or "**Surgeon**" shall mean any person qualified by degree in western medicine and legally authorized by the Government with jurisdiction in the geographical area of his or her practice to render medical and regular services, but excluding a Registered Medical Practitioner who is the Insured Person, or an Immediate Family Member of the Insured Person.

"**Same Confinement**" means that if two (2) or more confinements are due to the same or related Injury or Sickness, or to any complications arising therefrom, such confinements shall be regarded as one (1) confinement if each of them is not separated by more than ninety (90) days from the paid or payable confinement which immediately precedes it. This rule shall be observed in determining the limit of the benefits.

"**Sickness**" shall mean sickness or disease contracted or commencing after the Insured Person has been covered under this Policy for not less than fifteen (15) days (from the coverage commencement date or reinstatement date, whichever the last occurs) and resulting in a loss covered hereunder.

"**War**" means a contest by force between two or more nations, carried on for any purpose; or armed conflict of sovereign powers; or declared or undeclared and open hostilities; or the state of nations among whom there is i) an interruption of pacific relations and ii) a general contention by force, both authorized by the sovereign.

Words in the masculine gender shall include the feminine.

PART II - BENEFITS

a) Daily Hospital Income Benefit

If, as a result of Injury or Sickness as provided for in this Policy, the Insured Person shall be necessarily confined, commencing while this Policy is in effect, such Confinement within a Hospital as a resident patient under the professional care of a currently licensed Physician or Surgeon, the Company shall pay the Daily Hospital Income Benefit stated in the Schedule of Benefits or included by endorsement with respect to such Insured Person for each day that the Insured Person shall be so confined therein, up to a maximum of **three hundred and sixty-five (365) days** for the Same Confinement.

b) Intensive Care Unit Benefit

An additional indemnity equal to one (1) times the Daily Hospital Income Benefit shall be paid for each day during which the Insured Person is confined in an Intensive Care Unit up to a maximum of **thirty (30) days** in respect of the Same Confinement.

c) Long Term Hospitalisation Benefit

When the Insured Person shall be hospitalized for more than thirty (30) consecutive days for the Same Confinement, an additional indemnity equal to one (1) times the Daily Hospital Income Benefit shall be paid commencing from the thirty-first (31st) day of hospitalization and subject to the maximum of **thirty (30) days** in respect of the Same Confinement.

PART III - EXCLUSIONS

This Policy shall not apply to any Injury or Sickness caused directly or indirectly, wholly or partly by:

1. War (declared or undeclared), invasion, Civil War, revolution or any warlike operations;
2. violation or attempted violation of the law or resistance to arrest;
3. engaging in air travel except as a passenger in any properly licensed private and/or commercial aircraft;
4. suicide or attempted suicide or intentional self injury, or is sustained whilst an Insured Person is in a state of insanity;
5. engaging in a sport in a professional capacity or where an Insured Person would or could earn income or remuneration from engaging in such sport;
6. engaging in or taking part in armed force, naval, military or air force service or operations;
7. any Pre-existing Conditions;
8. Acquired Immune Deficiency Syndrome (AIDS) or any Sickness or Injury commencing in the presence of a sero positive test for HIV and related disease, AIDS related complex; venereal disease or any other sexually transmitted diseases;
9. pregnancy, miscarriage, childbirth or any complications arising therefrom;
10. psychosis, mental or nervous disorders or sleep disturbance disorders;
11. cosmetic or plastic surgery or any elective surgery or congenital anomalies;
12. dental care or surgery unless necessitated by an Accident (excluding denture and related expenses) to sound and natural teeth;
13. general check-up, convalescence, custodial or rest cure;
14. treatment of alcoholism, or drug abuse or any other complications arising therefrom or any drug accident;
15. any treatment relating to birth control or treatments pertaining to infertility;



16. Vaccination and immunization injections, health check-ups or tests not incident to treatment or diagnosis or an actual Sickness or Injury, or any treatment which is not medically necessary.

We will not be liable to provide any coverage or to make any payment if to do so would be in violation of any sanctions law or regulations which would expose us, our parent company or our ultimate controlling entity to any penalty under any sanctions law or regulation.

PART IV - GENERAL PROVISIONS

1. ENTIRE CONTRACT:-

Changes in Policy: This Policy includes any endorsements and attachments, if any, and contains the entire contract of insurance. No statement made by the applicant for insurance not included herein shall avoid the Policy or be used in any legal proceedings hereunder unless such statement is fraudulent. No agent has authority to change this Policy or to waive any of its provisions. No change in this Policy shall be valid unless approved by an executive officer of the Company and such approval be endorsed hereon.

2. AGE LIMITS FOR PERSONS INSURED UNDER THIS POLICY:-

The insurance under this Policy shall cover a) For adult – between eighteen (18) and sixty-five (65) years old; b) For child – must be unmarried and unemployed, between six (6) months and twenty-one (21) years old, renewable up to twenty-five (25) years old if a full time student.

3. TIME OF NOTICE OF CLAIM:-

Written notice of Injury on which a claim may be based, must be given to the Company within thirty (30) days after the date of the Accident causing such Injury or disability and in the event of accidental death, immediate notice thereof must be given to the Company.

4. SUFFICIENCY OF NOTICE:-

Such notice by or on behalf of the Insured or Beneficiary, as the case may be, given to the Company, with particulars sufficient to identify the Insured shall be deemed to be notice to the Company. Failure to give notice within the time provided in this Policy shall not invalidate any claim if it shall be shown not to have been reasonably possible to give such notice and that notice was given as soon as reasonably possible.

5. TIME FOR FILING PROOF OF LOSS:-

Affirmative proof of loss must be furnished to the Company at its said office in case of a claim for loss of time from disability within ninety days after the termination of the period for which the Company is liable, and in case of a claim for any other loss, within one hundred eighty days after the date of such loss.

6. MEDICAL EXAMINATION AND TREATMENT:-

The Company shall have the right and opportunity to examine the Insured Person when and as often as it may reasonably require during the pendency of a claim hereunder, and also the right and opportunity to make an autopsy at the Company's expense in case of death where it is not forbidden by law. The Insured shall as soon as possible after the occurrence of any Injury obtain and follow the advice of a duly qualified medical practitioner and the Company shall not be liable for any consequences arising by reason of the Insured's failure to obtain or follow such advice and use such appliances or remedies as may be prescribed.

7. IMMEDIATE PAYMENT OF INDEMNITIES:-

All indemnities provided in this Policy for loss other than that of time on account of disability will be paid immediately after the receipt of due proof.

8. TO WHOM INDEMNITIES PAYABLE:-

Indemnity for loss of life of the Insured Person is payable to the estate of the Insured Person. All other indemnities of this Policy are payable to the Insured Person.

9. RIGHT OF BENEFICIARY:-

Consent of the Beneficiary shall not be requisite to surrender or assignment of this Policy, or to change of beneficiary, or to any other change in this Policy.

10. LIMITATION OF TIME FOR BRINGING SUIT:-

No action at law or in equity shall be brought to recover on this Policy prior to the expiration of sixty days after proof of loss has been filed in accordance with the requirements of this Policy, nor shall such action be brought at all unless brought within two years from the expiration of the time within which proof of loss is required

by the Policy.

11. LIMITATION CONTROLLED BY STATUTE:-

If any time limitation of this Policy, with respect to giving notice of claim or furnishing proof of loss, is less than that permitted by the law of the state of which the Insured Person resides at the time this Policy is issued, such limitation is hereby extended to agree with the minimum period permitted by such law.

12. TERMINATION OF COVERAGE:-

(1) All coverages under this Policy will be terminated:

- When any or any part of premium pertaining to this Policy is not paid when due; or
- When the Insured Person ceases to be an employee of the organisation and is employed in any of the Occupations stated below (Excluded Occupations), the Company shall return promptly the pro rata unearned portion of any premium actually paid by the Insured Person. However, the maximum liability of the Company shall be limited to the refund of the unearned premium not exceeding twelve (12) months from the date when the Insured Person is employed in any of the Excluded Occupations.

Excluded Occupations

Blaster	Building Wrecker	Caisson Worker
Circus Trainer	Detective	Driller-Underground
Dynamite/Explosive Operator	Jockey	Newspaper-war correspondent
Secret Service Agent	Stuntman	Test Pilot
Wild Animal Trainer		

Government/State Disciplinary Forces

e.g. Correctional Services Department, Macau Police, Fire Services Department, Custom and Excise Department, Immigration Department, Coast Guard, etc.

- At the request of the Insured or the organization for which the Insured Person is a member/staff (stated in the Schedule of Benefits), termination of coverage will be effective on the first day of the following month upon the Company received the written instruction from the Insured or the organization for which the Insured is the member/staff.

(2) The individual coverage for the Insured, his/her spouse, parent or parent-in-law (who is an Insured Person) will be terminated on the next premium due date when he/she attains the age of sixty-six (66) years.

(3) Provided further that the Individual coverage for every dependent child (who is an Insured Person) will also be terminated on the next premium due date when the said dependent child (a) attains the age of twenty-two (22) if not a full time student; (b) attains the age of twenty-six (26) years if a full time student; (c) becomes married or; (d) is under full time employment, whichever comes first.

13. ASSIGNMENT:-

No assignment of interest under this Policy shall be binding upon the Company unless and until the original or a duplicate thereof is filed at the Home Office. The Company does not assume any responsibility for the validity of an assignment. No change of Beneficiary under this Policy shall bind the Company, unless consent thereto is formally endorsed hereon by an executive officer of the Company. No provision of the charter, constitution or by-laws of this Company shall be used in defence of any claim arising under this Policy, unless such provision is incorporated in full in this Policy.

14. COMPLIANCE WITH POLICY PROVISIONS:-

Failure to comply with any of the provisions contained in this Policy shall invalidate all claims hereunder.

15. REINSTATEMENT OF POLICY:-

If default be made in the payment of the agreed premium for this Policy, the subsequent acceptance of a premium by the Company or by any of its duly authorized agents shall reinstate the Policy, but only to cover loss resulting from accidental Injury thereafter sustained.

16. DATA PRIVACY:-

It is hereby declared that as a condition precedent to the liability of the Company, the Insured Person has agreed that any personal information collected or held by the Company is provided and may held, used and disclosed by the Company to individuals/organisations associated with the Company or any selected third party (within or outside of Macau) for the purposes of processing the application and providing subsequent services for this and other financial products and services, direct marketing, and data matching, and to communication with the Insured Person for such

purposes. The Insured Person has the right to obtain access to and to request correction of any personal information held by the Company concerning the Insured Person. Such request can be made to the Company Data Privacy Officer at Unit 506, 5th Floor, AIA Tower, No. 251A-301, Avenida Comercial de Macau.

17. CANCELLATION CLAUSE:-

The Company may cancel this Policy at any time by written notice delivered to the Insured Person or mailed to his last address as shown by the records of the Company stating when thereafter such cancellation shall be effective. In the event of such cancellation, the Company will return promptly the pro-rata unearned portion of any premium actually paid by the Insured Person. Such cancellation shall be without prejudice to any claim originating prior thereto.

18. RENEWAL CLAUSE:-

Unless the Company indicates otherwise, this Policy may be automatically renewed at the end of each period of insurance. The Company reserves its right to decline renewal, and any renewal will be subject to amendments in premium rates, benefits, terms and conditions of this Policy at the end of any period of insurance and to the Insured Person's acceptance of such amendments within such period of time as designated by the Company.

19. GRACE PERIOD:

A grace period of thirty-one (31) days from the premium due date will be granted for the payment of each premium falling due after the first premium, during which time the Policy shall be continued in force. Otherwise, the Policy will lapse from the premium due date.

IN WITNESS WHEREOF, AIG INSURANCE HONG KONG LIMITED (MACAU BRANCH) has caused this Policy to be issued in [Macau](#).

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本公司當收妥保費後，即依據此保單內所載的定義、條款、及任何批註條文承保已申報在投保書內的人[以下均稱受保人]，並承諾按照保險權益表上所載的保障利益及投保額賠償。

保障生效時間為保單簽發地點的標準時間零時零一分開始。

第一部份 - 保單定義

「意外」是指在任何不能預料及非自願的情況下而引致身體受損。

「後天免疫力缺乏綜合症」或「愛滋病 (AIDS)」於本保單內是參照世界衛生組織的定義為標準。「後天免疫力缺乏綜合症」包括伺機性感染、惡性贅瘤、人類免疫力缺乏的濾過性病毒 (HIV)、腦炎 (癡呆)、HIV Wasting Syndrome 或於 HIV 抗體測試中呈陽性反應。

「內戰」是指互相毀滅的戰爭或在同一國家或民族內的公民互相對抗的戰爭。

「本公司」是指簽發此保單的公司。

「留院」是指該「醫院」向受保人收取每日住房費用之期間。

「醫院」是指一機構具備以下條件：

1. 擁有合法經營的醫院牌照。(若該國家或政府法例需要醫院領有牌照)
2. 為受傷及患病病人提供留院治療及照顧。
3. 有合法註冊專業護士提供全日二十四小時的護理服務。
4. 任何時間均有合法註冊的駐院醫生駐診。
5. 設有系統性診斷程序及完善的外科手術設備。
6. 非作為診所、護理、休養、靜養、戒酒、戒毒等或類似服務的醫療機構。

「直系親屬」是指「受保人」的配偶、父母、配偶父母、祖父母、子女及兄弟姊妹。

「損害」是指受保人在受保期內遭遇意外事故，而自該意外事故發生當日起計 12 個月內直接及無其他原因引致身體傷害，死亡或肢體殘缺。

「受保人」是指 i) 主受保人；ii) 其配偶；iii) 所有年齡在 1 至 21 歲未就職及未婚的子女，如為全日制學生，則受保至 25 歲；iv) 其父母或配偶父母。而其名字必須申報在投保書內或經批註在此保單內。

「深切治療護理病房」是指「醫院」所指定及每日須額外收取費用之區域、單位或範圍，設有足夠護理人員及醫療設備不斷地提供特別之深切護理服務，而並非「醫院」一般性所提供之護理服務。

「惡性贅瘤」包括但不限於卡波西氏腫瘤、中樞神經系統淋巴瘤或由於後天免疫力缺乏而直接引致死亡、疾病或殘廢的已知或後知的惡性病。

「伺機性感染」包括但不限於肺囊蟲肺炎、慢性腸炎、過濾性病毒或漸進式真菌感染。

「受保前已存在之疾病或損害」是指受保人於此保單生效日前三年內曾接受的醫療治療、診斷、醫療意見、或會引致索償的已存在病徵(無論受保人知道與否)、處方服藥或經「合法註冊醫生」推薦接受的醫療治療。倘受保人受本保單連續承保三年後，則上述的「受保前已存在之疾病或損害」將列入本保單的承保範圍內。

「合法註冊醫生」、「醫生」或「外科醫生」是指獲取西方醫學學士學位的醫生，於當地合法註冊提供醫療或手術服務。但若醫生為「受保人」本人或其「直系親屬」，則不包括在內。

「同一次住院」是指因「損害」或「疾病」或因此而引致之其他併發症而分別入住「醫院」兩次或以上，若住院與住院之間並沒間斷超過九十日，則該次入住「醫院」被視為同一次住院。此定義將作為賠償限額的標準。

「疾病」是指受保人在此附加契約之保障生效日或復效日起計(以較遲者為準)十五日後所罹患或感染保障範圍內之病症。

「戰爭」是指 i) 兩個或多個國家因要達到某目的而持續發生激烈武力鬥爭；ii) 最高主權發生武裝衝突；iii) 不論有否宣佈開戰；或 iv) 國與國之間因中斷和平關係及發生激烈爭論而展開武力衝突。

第二部份 - 保障利益

1. 每日住院現金保障
倘「受保人」於本保單有效期內因「損害」或「疾病」(須在本保單受保範圍之列)而須入住「醫院」「留院」，並由「醫生」或「外科醫生」診治及照顧，本公司將依據保障利益表及批文上所載的每日住院現金賠償予「受保人」，最高賠償額以 365 日為限。
2. 深切治療護理保障
倘「受保人」因「同一次住院」而須入住醫院內之「深切治療護理病房」，本公司將給予相等於「每日住院現金保障」一倍之額外賠償予受保人，最高賠償額以 30 日為限。
3. 長期住院現金保障
倘「受保人」因「同一次住院」而留院連續超過三十日，本公司將給予相等於「每日住院現金保障」一倍之額外賠償，由住院第三十一日起賠償予受保人，最高賠償額以 30 日為限。

第三部份 - 不承保範圍

如受保人於下列情況下蒙受損害，則不在本保單保障範圍內：

1. 戰爭(不論宣戰與否)、敵侵、內戰、叛亂或類似戰爭的行動；
2. 因觸犯或意圖觸犯任何不法行為及拒捕；
3. 以非乘客身份乘搭任何合法領有牌照的私用或商用飛機；
4. 自殺、企圖自殺或故意自我傷害(無論精神是否正常)；
5. 職業運動或參與可賺取收入或報酬的運動；
6. 從事或參與海、陸、空軍或任何武裝紀律性部隊；
7. 任何「受保前已存在之疾病或損害」；
8. 受保人罹患「後天免疫力缺乏綜合症」或「愛滋病 (AIDS)」或於 HIV 抗體測試中呈陽性反應；性病或從性接觸而傳染之疾病；
9. 由於懷孕、流產、分娩或因此而引致之任何併發症；
10. 精神病、精神或神經錯亂或睡眠失調；
11. 美容手術或外科整形手術或任何非必要之手術或先天性畸形；
12. 牙齒治療或手術，但由意外「損害」所引致者，則不在此限；
13. 一般檢查、療養、特別護理或靜養；
14. 任何酒精中毒、濫用藥物或誤服藥物而引致之任何併發症；
15. 任何有關節育或不育之治療；
16. 接種疫苗及免疫注射、身體檢查、任何與「損害」或「疾病」無關之試驗或治療或任何非醫學上所必須之治療。

我們將不負責提供本保單的任何保障或根據本保單支付任何款項，若我們就任何損失或索賠作出支付會違反任何制裁法律或規例，並由此導致我們、我們的母公司或我們的最終控制實體根據任何制裁法律或規例須繳納任何罰款。

第四部份 - 基本條款

1. 完整的保險契約

更改保單：任何批註及附加文件均為本保險契約一部份。

受保人未有在投保書上作任何陳述，除欺詐外，均不得作為廢除本契約或拒絕賠款的理由。任何營業員均無權更改或刪除本保單內任何條款。任何保單更改需由本公司簽署同意並簽發批註後，方為有效。

2. 保單內受保人的年齡限制

本保單提供保障予：a) 成年人 — 年齡由十八至六十五歲；b) 小童 — 未婚及非在職，年齡由六個月至二十一歲，若為全日制學生，可續保至二十五歲。

3. 申請賠償通知的期限

倘受保人因意外而蒙受損害，應於事故發生日起 30 日內以書面通知本公司。倘因意外而引致死亡，應立即通知本公司。

4. 申請賠償通知的權利

該通知書可由受保人本人或其受益人填寫然後送交本公司，並提供足夠資料以證明受保人的身份。倘有合理的理由不能於限期內將通知書送交本公司，只要儘可能將通知書於限期後立即送出，則不會被認為放棄申請賠償權利。

5. 損害證明文件遞送期限

倘受保人因蒙受損害導致不能工作而需申請賠償，受保人需於不能工作期完結後 90 日內將損害證明文件送達本公司處理。其他損害賠償申請，可於受傷當日後 180 日內呈交本公司。

6. 身體檢查

於處理申請賠償時，本公司有權隨時要求受保人作身體檢查。倘受保人因傷死亡，除法律不允許外，本公司有權要求解剖驗屍，而費用則由本公司負責。受保人應於意外事故發生後迅速就診及遵從合法註冊醫生建議。倘受保人沒有聽從醫生建議、採用任何儀器或治療帶來不良後果，本公司概不負責。

7. 賠償金支付時間

本公司當接獲所需的證明文件後，將立即作出合理賠償(時間損失除外)。

8. 賠償金的受益人

倘受保人因意外死亡，賠償金將賠償予受保人的遺產承繼人，其他賠償則賠償予受保人本人。

9. 受益人的權利

倘需退保、轉讓、更換受益人、或更改其他內容，均不須先獲受益人同意。

10. 法律訴訟及時間限制

依據本保單所規定的條款及期限內，當損害證明文件送交本公司後，60 日內不得進行法律訴訟以求賠償。倘需訴訟，應依本保單的規定，於損害證明文件送交本公司限期後 2 年內進行，否則不得再進行訴訟。

11. 簽發保單所在國家的法律限制

倘本保單內所載有關呈交損害通知書或證明文件的期限少於此保單簽發時受保人所居住的國家法律所設的期限，則本保單所載的期限將依該國家法例延長至所容許的期限。

12. 保障終止

(i) 此保單將根據以下情況終止保障：

- (a) 當此單內任何或部份保費過了續保寬限期還未繳訖；或
- (b) 當受保人已非為該機構的職員而轉投以下不承保的職業，本公司將迅速按比例退還給受保人實際所繳納之未期滿保費。而本公司的退款責任由受保人受僱於本公司的不承保職業開始計算，以下不超過十二個月為限。

不承保職業

爆破工人 拆除舊建築工人 沉箱工人
馬戲訓練員 偵探 地下鑽孔工人
炸藥／爆炸物操作員 騎師 戰地通訊記者
情報機構人員 特技人員 飛機駕駛測試員
野生動物訓練員

政府紀律部隊 例如：懲教處、澳門警察、消防處、澳門海關、人民入境事務處、海岸巡邏隊等等。

或

(c) 應受保人或受保人附屬的機構(已列明於保險權益表內)要求取消保單，本公司將於收到書面通知後翌月第一日終止此保單。

(ii) 當下一次保單到期繳訖保費時主受保人、其配偶、父母或其配偶父母(如已投保)年齡已屆 66 歲，其個人保障將會終止；

(iii) 當下一次保單到期繳訖保費時受保人的子女年齡已屆 22 歲如非全日制學生；(ii) 年齡已屆 26 歲如為全日制學生；(iii) 已婚或；(iv) 已在職，視乎何者較早發生，其個人保障將會終止。

13. 轉讓

本保單內的轉讓權益需以書面形式通知本公司，而其正本或副本需存放於本公司，否則該轉讓權益，並不對本公司構成任何約束力，而本公司亦不會對該轉讓權益承擔責任。而更改受益人需由本公司簽署同意並簽發批註後，方為有效。

14. 需遵從保單條款

倘受保人有違反本保單內所載的任何條文，所有賠償申請均不會被接納。

15. 復效保單

倘續保保費到期而未繳訖，而其後本公司或已授權的營業員再接受其續保保費時，本保單將恢復效力。但本公司僅對本保單復效後發生的意外事件負賠償責任。

16. 私隱條例

在此聲明本公司的責任於此先例情況下，受保人同意本公司保留、使用或透露本公司所收集或保留任何有關受保人的個人資料，給予有關人仕/機構或任何被選定的機構(在本港或海外的)，用作處理與本產品及其他財務產品及服務有關的申請及提供其稍後的服務，直接促銷及資料核對等用途，及因此等用途與受保人聯絡。受保人有權向本公司查閱及申請改正所有與受保人有關的個人資料。有關的申請可來函致有關的申請可來函致澳門商業大馬路 251 至 301 號友邦廣場 5 樓 06 室本公司的個人資料管理員辦理。

17. 解除契約

本公司可隨時以書面形式寄往或遞交至受保人於本公司紀錄內之地址通知其解除契約，並一併列明解約生效日期。解約時，本公司將迅速按比例退還予受保人實際所繳納之未期滿保費。但此種解約並不影響任何已呈交之賠償申請。如受保人於未收到解約通知前而發生意外事故，本公司仍須按保單條款賠償。

18. 續保

除非本公司有另行指示，否則本保單可於保單到期日自動續保。但本公司可於保單到期日保留拒絕續保的權利，而任何於續保所作出的保費、保障、條款及條件的更改，必先獲得受保人在本公司指定之時間內的續保同意。

19. 寬限期

保費到期日後三十一天為繳付保費之寬限期(不適用於新單繳費)，在此限期內保單仍屬有效。如未能於此限期內繳付保費，保單會於保費到期日終止。

茲證明此保單經由美亞保險香港有限公司(澳門分行)發生。

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(此中文譯本，僅供參考，如有異議，均以英文原本說明為準)