



### ADD-ON BENEFITS ENDORSEMENT (PA001, PA002, PA003)

This Policy is extended, but only as specified in the Schedule, to cover loss or damage covered by the Add-on Benefits described hereunder:

#### PA001

##### Personal Accidental Protection For The Insured

If the Insured sustains an Injury while travelling as either a driver or passenger in any private motor car (including the Motor Car) or travelling as a fare-paying passenger in a Public Transport, within the Geographical Area that directly results in one of the Events listed in the Table of Events below within 365 days from the date of the Accident, the Company will pay the compensation for such Event as specified in the Table of Events, up to the benefit amount as stated in the Policy Schedule.

#### PA002

##### Personal Accidental Protection For Immediate Family Members

If the Insured's Immediate Family Member sustains an Injury while travelling as either a driver or passenger in the Motor Car within the Geographical Area that directly results in one of the Events listed in the Table of Events below within 365 days from the date of the Accident, the Company will pay the compensation for such Event as specified in the Table of Events per Immediate Family Member, up to the benefit amount as stated in the Policy Schedule and a maximum of four (4) Immediate Family Members per Accident.

#### PA003

##### Daily Hospitalization Income For The Insured

If the Insured sustains an Injury while travelling as either a driver or passenger in any private motor car (including the Motor Car) or travelling as a fare-paying passenger in a Public Transport, within the Geographical Area and is Hospitalized, the Company will pay the benefit amount as stated in the Policy Schedule for each day the Insured is admitted as an Inpatient for at least 24 consecutive hours within 365 days from the date of the Accident.

Compensation under this Benefit shall continue up to the Aggregate Period or until the Insured is discharged from the Hospital as an Inpatient, whichever occurs first.

#### Table of Events (Applicable to PA001 and PA002)

Events		Percentage of Compensation payable per Insured or per Immediate Family Member as specified in the Policy Schedule
Injury resulting in:		
1	Accidental Death	100%
2	Permanent Total Disablement	100%
3	Permanent Quadriplegia	100%
4	Permanent Paraplegia	100%
5	Permanent Total Loss of sight of both eyes	100%
6	Permanent Total Loss of sight of one eye	50%
7	Permanent Total Loss of two or more Limbs	100%
8	Permanent Total Loss of one Limb	50%

### SPECIFIC DEFINITIONS - IN ADDITION TO THE GENERAL DEFINITIONS APPLYING TO THIS ADD-ON BENEFITS ENDORSEMENT

- (a) "Accident or Accidental" means a sudden, fortuitous, violent, visible and specific event caused external to the body which occurs at an identifiable time and place during the Period of Insurance.
- (b) "Aggregate Period" means the maximum number of Days for which a Compensation is payable as specified against the Benefit in the Policy Schedule.
- (c) "Doctor" means a legally registered and qualified medical practitioner with a medical degree in western medicine and authorized by the medical licensing authority of that country to provide medical or surgical service within the scope of their license, specialized accreditation and training. The doctor cannot be the Insured, the Insured's business partner or agent, Insured's employer or employee or Insured's spouse, parent, grandparent sibling, child, grandchild, uncle or aunt.
- (d) "Hospital" means any institution lawfully operated for the care and treatment of sick or injured persons with organized facilities for diagnosis and surgery (including operating theatres) in the same premises, with 24 hours daily nursing service by registered graduate nurses and operated under the supervision of Doctor(s). It does not mean a clinic, a nursing home, rest home, convalescence, palliative care, hospice or rehabilitation centres, a place used for custodial care, a place for the treatment of alcoholics or drug addicts, institution to treat mental or behavioral disorders, sanatorium, any transitional care centre or home for the aged or similar establishment; even if located at the same place.
- (e) "Hospitalization/Hospitalized" means the admission of the Insured to a Hospital as an Inpatient during the Period of Insurance.
- (f) "Immediate Family Members" means the Insured's Partner, parent, parent-in-law, grandparent, grandparent-in-law, son, daughter, son-in-law, daughter-in-law, brother, sister, grandchild or legal guardian, who are living in the same household as the Insured.
- (g) "Infectious Diseases" means health disorders or infections of any kind regardless of how contracted or caused by pathogenic microorganisms, such as bacteria, viruses, fungi or parasites. Infectious diseases may be passed from person to person, may be transmitted by insects or other animals or by consuming contaminated food or water or while being exposed to organisms in the environment.

- (h) "Injury" means a bodily injury which is suffered by an Insured during the Period of Insurance and is caused by an Accident solely and independently of any other causes including but not limited to any Sickness, pre-existing or congenital condition.
- (i) "Inpatient" means the person is confined in a Hospital for a continuous period as a registered patient for medically necessary treatments for at least one day and such confinement is certified as necessary by the attending Doctor and the Hospital makes a charge for room and board.
- (j) "Limb" means the entire limb between the shoulder and the wrist or between the hip and the ankle.
- (k) "Paraplegia" means the entire paralysis of both legs and part or whole of the lower half of the body.
- (l) "Partner" means someone the Insured is legally married to, or who cohabits permanently with the Insured in a marriage-like relationship and is registered at the same address for a period of not less than two (2) years at the time of Accident.
- (m) "Permanent" means lasting for at least 12 consecutive months and at the end of that time is certified by a Doctor as being beyond hope of improvement and will in all probability continue for the remainder of the Insured's natural life.
- (n) Pre-Existing Condition is any injury, sickness or other condition:
  - a. for which Insured Person has sought or received treatment, medication, advice or diagnosis before the Period of Insurance;
  - b. which first manifested itself, worsened, became acute or presented signs or symptoms prior to the Period of Insurance and which would have caused any reasonable person to seek diagnosis, care or treatment.
- (o) "Public Transport" means any land and sea transport operated by a licensed transport operator in Hong Kong to transport fare-paying passengers within Hong Kong on a managed schedule and established routes. Public Transport is extended to include licensed taxis and any licensed ride-share services.
- (p) "Quadriplegia" means the entire paralysis of both legs and both arms.
- (q) "Sickness" means an illness, disease or other physical conditions characterized by a pathological deviation from the normal healthy state suffered by an Insured Person or Immediate Family Member(s) during the Period of Insurance. For the avoidance of doubt, Sickness includes but not limited to Infectious Disease, heatstroke, decompression sickness, hypothermia and mountain sickness.
- (r) "Total Disablement" means resulting in a disablement which entirely prevents the Insured from engaging in any business, profession, occupation or employment for which they are reasonably qualified by training, education or experience.
- (s) "Total Loss" means
  - a) In the case of a Limb
    - i) Permanent physical severance of the Limb; or
    - ii) Permanent total and irrecoverable loss of use of the Limb.
  - b) In the case of loss of sight
    - i) Permanent, total and irrecoverable physical loss of one or both eyes; or
    - ii) Permanent, total and irrecoverable loss of the sight of one or both eyes.

**SPECIFIC EXCLUSIONS - IN ADDITION TO THE GENERAL EXCEPTION APPLYING TO THIS ADD-ON BENEFITS ENDORSEMENT**

The Company will not pay any claim in connection with:

- (a) Any Sickness.
- (b) An event that is not listed in the Table of Events above under PA001 and PA002.
- (c) An event that caused sustained or incurred outside the Geographical Area.
- (d) Any act of war, invasion, act of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, mutiny, rebellion, revolution, insurrection, or usurpation of power.
- (e) An Insured or any Immediate Family Member committing or attempting to commit any criminal or illegal act.
- (f) An Insured's or any Immediate Family Member's suicide or attempted suicide or intentional self-inflicted injury whether sane or insane or from deliberate or reckless exposure to danger (except in an attempt to save human life).
- (g) Military personnel including the armed forces, naval or air force service or operations, including peace keeping.
- (h) An Insured's or any Immediate Family Member's:
  - (i) Pre-Existing Condition or any complication arising from it;
  - (ii) failure to follow medical advice given by a Doctor;
  - (iii) Pregnancy, miscarriage (except if miscarriage is caused by an Accident), abortion, childbirth, sterilization, contraception as well as treatment for infertility or birth control treatments or any complications;
  - (iv) congenital anomalies and conditions arising out of or resulting therefrom or physical impairment;
  - (v) mental, psychiatric or nervous disorder (including any neuroses and their physiological or psychosomatic manifestations), sleep disturbance disorder, anxiety, stress or depression.
- (i) Any deliberate provocation of the Insured or any Immediate Family Member against another person that results in an Injury.
- (j) An Insured or any Immediate Family Member being under the influence of alcohol or drugs, unless the drug was prescribed or administered by a Doctor and taken in accordance with the directions of a Doctor.
- (k) Nuclear, biological or chemical incidents outlined below:
  - (i) Any nuclear explosion including all effects thereof or radioactive contamination caused by ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste caused by the combustion and/or ongoing combustion of nuclear fuel;
  - (ii) The radioactive, toxic, explosive or other hazardous properties of any nuclear equipment or component thereof; or
- (l) A terrorist, criminal or other malicious entity's dispersal or application of pathogenic or poisonous biological or chemical materials or the release of pathogenic or poisonous biological or chemical materials.

**SPECIFIC CONDITIONS - IN ADDITION TO THE GENERAL CONDITIONS APPLYING TO THIS ADD-ON BENEFITS ENDORSEMENT**

- (a) All Add-on Benefits under the Add-on Benefits Endorsement will automatically terminate once any Event under PA001 becomes payable.
- (b) Insured or Immediate Family Member is not more than 65 years of age at the time of the Accident.



- (c) In relation to PA003:
  - (i) This Benefit is payable for only one Injury per Accident, regardless of the number of injuries sustained.
  - (ii) Any Hospitalization of an Insured shall be evidenced by Insured's Hospital discharge summary, Hospital billing statement and related medical report(s).
  - (iii) The maximum compensation payable will be subject to the Aggregate Period as specified in the Policy Schedule for the same Injury, regardless of the number of claims made.
- (d) Compensation shall be payable directly to the injured person or to his legal personal representatives whose receipt shall be a full discharge in respect of the injury to such person.

*All other terms and conditions are subject to the Policy Wording.*