

MOBILITY ASSISTANCE BENEFIT

If an **Insured Person** sustains a **Bodily Injury** that results in a valid **Permanent Total Disablement** claim which is payable under this Policy, the **Company** will reimburse the actual reasonable costs incurred for:

- a. purchasing or renting medical equipment prescribed by the **Medical Practitioner** as **Medically Necessary** for the **Insured Person** to engage in **Activities of Daily Living**, including but not limited to prosthetic devices (i.e., artificial devices replacing body parts), orthopaedic braces, crutches, wheelchairs, walking aids and hospital beds; and/or
- b. necessary alterations and renovations in **Insured Person's** usual place of residence in Hong Kong. This includes but not limited to installation of ramps for wheelchair access, internal guide rails and other similar disability aids;

for the sole purpose of coping with their disablement, up to a maximum **Sum Insured** of **HKD25,000** per **Insured Person**.

If the **Insured Person** is a **Child**, this benefit is payable up to a maximum of 15% of the **Sum Insured** for an adult **Insured Person**.

DEFINITIONS

For the purposes of this benefit, the following definitions are applicable:

Accident or Accidental means a sudden, unexpected, violent, visible and specific event caused external to the body which occurs at an identifiable time and place during the **Period of Insurance**.

Activities of Daily Living mean the following activities which an **Insured Person** can perform on their own:

Dressing means the ability to put on, take off, secure and unfasten all garments and, as appropriate, any braces, artificial limbs or other surgical or medical appliances.

Feeding means the ability to feed themselves food after its preparation and being made available.

Mobility means the ability to move indoors from room to room on level surfaces.

Toileting means the ability to use the lavatory or manage bowel and bladder function through the use of protective undergarments or surgical appliances if appropriate.

Transferring means the ability to move from a bed to an upright chair or wheelchair, and vice versa.

Washing means the ability to wash themselves in a bath, or shower or wash themselves by other means.

Bodily Injury means an identifiable physical injury which is caused by an Accident solely and independently of any (i) other causes (except sickness directly resulting from, or medical or surgical treatment rendered necessary by such identifiable physical injury); or (ii) pre-existing condition; or (iii) congenital condition.

Insured Person means the person(s) insured and named in the **Policy Schedule** or subsequently endorsed hereon.

Medical Practitioner mean a legally registered and qualified medical practitioner with a medical degree in western medicine and authorized by the medical licensing authority of that jurisdiction to provide medical or surgical service within the scope of their license, specialized accreditation and training. Medical Practitioner cannot be the **Insured Person**, the **Insured Person's** business partner or agent, **Insured Person's** employer or employee or **Insured Person's** family member or relative.

Medically Necessary means a medical service provided on **Medical Practitioner's** recommendation/advice which:

- a. is consistent with the diagnosis and customary medical treatment for a covered **Bodily Injury**;
- b. is in accordance with standards of good medical practice, consistent with current standard of professional medical care and of proven medical benefits;
- c. is not of an experimental, investigational, research, preventive or screening in nature;
- d. charges are fair and does not exceed the general level of charges being made by others of similar standing in the locality where the charge is incurred, when furnishing like or comparable treatment, services or supplies to individuals of the same sex and of comparable age for a similar Injury in accordance with accepted medical standards and practice that could not have been omitted without adversely affecting the **Insured Person's Bodily Injury**; and
- e. does not include additional charges which would not have been made if the **Insured Person** did not have insurance.

Permanent means lasting for at least 12 consecutive months and at the end of that time is certified by a **Medical Practitioner** as being beyond hope of improvement and will in all probability continue for the remainder of the **Insured Person's** natural life.

Policy Schedule is the document showing details of the cover the Policyholder has bought.

Sum Insured refers to the maximum amount payable for a benefit as specified in the **Policy Schedule**.

Total Disablement means disablement that results in the **Permanent** inability to perform at least three (3) out of the six (6) **Activities of Daily Living**.

Company means AIG Insurance Hong Kong Limited.

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復康輔助器材保障

若**受保人**因**意外受傷**而導致**永久完全傷殘**，並獲得**永久完全傷殘賠償**，**本公司**將向**受保人**支付實際合理及必需的費用：

- 按照**醫生**建議購買或租用**醫療必需**的**醫療設備**，作為**受保人**從事**日常生活活動**所必需的輔行工具，包括但不限於義肢裝置（替代身體部位的假體）、矯形支架、拐杖、輪椅、助行器和醫院病床；及/或
 - 在**受保人**的香港住所進行必要改造或裝修。這包括但不限於安裝輪椅通道坡道、內部導軌和其他類似的殘障輔助設施。
- 該費用純粹用於輔助**受保人**應付因傷殘引致的特別需要。每名**受保人**最高保額為港幣25,000元。

若**受保人**是兒童，此保障最高保額為成年**受保人**保額的 15%。

定義

以下定義在本保障中適用：

「**意外或意外的**」是指在本保單期間，任何無法預見且意料之外的暴力及偶發事件。該事件是直接及純粹由外來及可見方式所導致，並且必須發生在可識別的時間和位置。

「**日常生活活動**」是指以下**受保人**可以自己進行的活動：

穿衣指穿上、脫下、扣緊及解開所有衣服（適當時亦包括任何吊帶、義肢或其他外科或醫療用具）的能力。

進食指在食物已備好的情況下自己食用食物的能力。

走動指在水平地面在室內由一間房間走到另一間房間的能力。

如廁指使用廁所或在適當情況下透過使用保護內衣或外科器具控制大小便的能力。

轉移指由床移到直背椅或輪椅（反之亦然）的能力。

洗浴指在自行使用浴缸或用淋浴或其他方式洗浴的能力。

「**受保人**」是指其名字已列於**保障列表**或批註內之人士。

「**損傷**」是指可被識別的身體損傷，完全因**意外**事故導致，而獨立於任何其他因素（除非是由該身體損傷害直接引起的疾病，或者導致且必要的醫療或手術治療），且非投保前已存在或先天性的身體狀況。

「醫生」

獲取醫學學士學位資格及正式獲發牌照或註冊執業行醫的西醫，並於其執業地區提供其獲發牌照及其所接受的訓練範圍以內的治療，但不包括**受保人**本人，**受保人**的僱主，僱員，或業務夥伴，**受保人**的親屬或親戚。

「**醫療必需**」是指根據**醫生**推薦/建議而接受的必要醫療服務，而該服務

- 是因應**損傷**診斷及有關狀況的治療所需的常規醫治；
- 符合良好的行醫標準，符合現行的專業醫療照護標準，並具有一定的醫療成效；
- 並非為實驗、調查、研究、防預或篩檢工作為目的；
- 收取合理及慣常的醫療費用不高於同地區用於治療與**受保人**有著相同性別和相近年齡，按照現行的行醫和照護標準和操作不可被忽略的類似**損傷**所需的治療、醫療服務或器材用品所收取的正常費用水平；及
- 不包括假如**受保人**並無保險則不會產生的費用。

「**永久**」是指由意外事故發生當日起計損傷情況持續至少 12 個月，並於此段時間屆滿時由**醫生**核證該情況沒有改善跡象，且**受保人**的餘生將會持續永久的完全傷殘。

「**保障列表**」是詳列保單持有人所投購承保範圍之文件。

「**保額**」是指**保障列表**內所示的按每位**受保人**支付的最高保障金額。

「**完全傷殘**」是指該傷殘會導致**受保人**永久喪失進行六（6）項**日常生活活動**中三（3）項或以上的能力。

「**本公司**」是指美亞保險香港有限公司。

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（此中文譯本，乃供參考之用，如有異議，均以英文原本說明為準）