



AIG GroupPlus

Group Personal Accident and Travel Insurance

團體意外及旅遊保險

A plan can be customized to meet different needs

度身訂造的計劃以滿足不同需求



Looking to the future

The world is becoming increasingly unpredictable, with companies operating in a climate of greater uncertainty. From international terrorist actions and natural disasters to accidents whilst on company business, different situations can have a significant impact on an organization and its employees.

AIG leading the way

Hence, we introduced GroupPlus. A revolutionary type of Group Personal Accident and Travel Insurance policy that is designed to be more flexible in scope of cover by removing the pre-existing conditions, age limits and most of the traditional exclusions which are unmatched and introducing new benefits that today will lead to aim the insurance market.

展望未來

全球局勢漸趨變幻莫測，令公司經營環境浮現更多不明朗因素。國際恐怖活動、天然災害，以至公司業務過程中引致的意外事故層出不窮，都會對整個機構及公司員工帶來極大影響。

美亞保險香港有限公司 (美亞保險) 開創先河

因此，我們推出了 GroupPlus。這是一種全新的團體意外及旅遊保險，使保障範圍更為靈活，包括承保投保前已存在的身體狀況、不設年齡限制及刪除大部份傳統不保事項，冠絕同類產品；更推出全新保障，開創保險市場先河。

So what exactly have we improved? 那麼，我們實質上有哪些改進？

Market leading changes made to key areas.

For the first time, a policy is introduced that offers your clients the following:

在主要保障範圍作出領導市場的變革

本公司開創業界之先河，為客戶提供以下服務的保單：



No Pre-existing Medical Exclusions

Whilst your employees are traveling on work assignments, our travel insurance gives you peace of mind that they will be covered pre-existing medical exclusions that was previously excluded under the policy

承保投保前已存在的身體狀況

我們為您的商務旅遊員工提供旅遊保險，免除以往不承保已存在的傷病之憂慮，讓你倍感安心



No Age Limit

We all have heard of an aging population and the challenge this causes employers in seeking insurance for their staff. GroupPlus provides insurance with no age limit, making it a more comprehensive solution

不設年齡限制

我們了解人口老化令僱主面對高齡員工投保的難題。GroupPlus 提供的保險不設年齡限制，為僱主帶來更全面的解決方案



General Exclusions – Reduced from 14 to 4

Both Group Personal Accident and Travel Insurance now have general exclusions reduced to four

一般不承保事項由 14 項減至 4 項

團體意外及旅遊保險的一般不承保事項減至 4 項



Increased Living Benefits

Research shows that a small percentage of staff actually result in death from accidents. GroupPlus with its focus on also providing increased living benefits, leads the market in offering higher payout for permanent and partial disabilities. This includes Paraplegia and Quadriplegia (new cover) payout of up to 160% and 175% sum insured respectively

增加意外後生活保障

研究顯示，員工確實因意外引致身故的比例只佔少數。GroupPlus 亦致力增加意外後生活保障，為永久傷殘及部份傷殘人士提供更高的賠償額，其中包括截癱及四肢癱瘓（新增保障）的賠付，上限分別為保額的 160% 及 175%



2 in 1 Policy

Having two separate wordings can cause confusion. GroupPlus combined policy wording has two unique benefits:

- Allow our clients to understand the policy more simply
- Along with our GroupPlus Claims Guide – we aim to speed up claims payments through clearer processes

二合一保單

兩份保單的保險條款各有不同，或會造成混淆。GroupPlus 結合保單條款，發揮兩項獨特優勢：

- 讓我們的客戶更易明白保單內容
- 與 GroupPlus 索償指引同步 – 我們致力透過更清晰的程序，加快索償進度



Group Personal Accident Benefits

團體個人意外保障

Coverage options include:

- 24/7/365
- working hours only or outside working hours
- across a broad range of listed events.

General exclusions reduced to 4 only

6 benefits added to Permanent Disability Scale:

- Quadriplegia
- Paraplegia
- Lower jaw by surgical treatment payout
- Loss of kidney
- Loss of spleen
- Permanent facial scarring longer than 5cm/10cm

Additional payout of 10% for Bereavement benefit up to HK\$100,000

Additional payout of 10% for Severe Injury benefit up to HK\$100,000

Severe Burns benefit up to 100% of the Sum Insured of Accidental Death and Permanent Disabilities Benefit

Fracture Benefit scale enhanced and increased to maximum HK\$20,000

Free Extension of Trauma Counselling benefit, Coma benefit and Rehabilitation Expenses/Home Renovation

保障範圍可選擇：

- 全球 24 小時
- 僅工作或非工作時間
- 列明的活動或在校期間等

一般不承保事項減至 4 項

在保障權益表中新增 6 項保障：

- 四肢癱瘓
- 截癱
- 因手術喪失下顎
- 喪失腎臟
- 喪失脾臟
- 5/10 厘米以上臉部永久疤痕

撫恤金保障，額外賠付 10%
最高上限為 HK\$100,000

嚴重傷害保障，額外賠付 10%
最高上限為 HK\$100,000

嚴重燒傷保障最高上限為
意外死亡及永久完全傷殘的 100% 保障額

加強骨折保障及提升保障上限
最高為 HK\$20,000

免費保障包括創傷輔導，
昏迷保障和復康費用及家居改建費用



Group Travel Insurance Benefits

團體旅遊保障

- No pre-existing medical exclusions
- Cover up to 183 consecutive days per trip
- Free leisure trip cover for general staff at original sum insured leisure trip incidental to the business trip, at the beginning, during or end of trip and home leave are included
- Domestic trip within Country of Residence is covered subject to the destination is more than 150km from the initial point of departure
- Policy administered on an unnamed basis
- Extension of Trauma Counselling benefit, Coma benefit and Rehabilitation Expenses/Home Renovation
- Free Cover for accompanying spouse and dependent children on a business trip
 - No limit on number of dependent child
- Free leisure trip upgrade for Chief Executive Officer and his/her spouse and dependent children
 - No limit on number of dependent child
- Legal Expenses and Bail Bond benefit of up to HK\$200,000
- Personal Liability benefit limit of up to HK\$10,000,000
- 已存在傷病不列入不承保範圍
- 單次最長保障連續 183 天之旅
- 一般僱員可享有免費非商務旅行保障，只要非商務活動是於商務旅行的前段、中段及後段時間，探親假均包括在內
- 承保居住國境內旅程，惟目的地須距離最初出發地點超過 150 公里
- 以不記名方式投保及管理
- 額外保障包括創傷輔導，昏迷保障和復康費用及家居改建費用
- 於商務旅遊中免費保障隨行配偶和子女
 - 子女人數不限
- 行政總裁和隨行配偶及子女可享免費「非商務旅行」保障
 - 子女人數不限
- 法律開支及保釋金保障上限為 200,000 港元
- 個人責任保障上限為 10,000,000 港元

NEW 新

Crisis Solution Kidnap and Ransom Benefits

危機解決方案綁架和贖金保障

- Hijack
- Kidnap and Ransom
- Political Evacuation
- Search and Rescue Expenses
- 24-hour Worldwide Crisis Hotline
- 劫持保障
- 綁架和贖金保障
- 政治疏散保障
- 搜救費用保障
- 24 小時全球 Crisis 支援熱線

Benefits for all employees and their families 所有員工及家屬保障



24/7 Emergency Medical helpline

全天候 24 小時緊急醫療支援

Pre-trip planning services

出發前計劃服務

Emergency message relay from travelling employees to family and business associates

為家屬及商業夥伴發放旅遊員工的緊急訊息

Free Cover for accompanying spouse and dependent children on a business trip
• No limit on number of dependent child

於商務旅遊中免費保障隨行配偶和子女
• 子女人數不限

Additional payout of 10% for Bereavement Benefit up to HK\$100,000

撫恤金保障會額外賠付 10%，上限為 100,000 港元

Additional payout of 10% for Severe Injury Benefit up to HK\$100,000

嚴重傷害保障會額外付 10%，上限為 100,000 港元

Benefits for Employers 僱主保障



In an aging population, it is essential that all your employees are covered regardless of their age

隨著人口老化，必須確保任何年齡的員工均獲得保障

We can help reduce the financial impact to a business when an unfortunate event occurs through our employment disruption benefit

本公司的僱用事故保障，可在發生不幸事件時，協助減少對業務造成的財務影響

Employers have peace of mind to travel with no exclusions applied to pre-existing medical conditions

旅遊保險承保投保前已存在的身體狀況，讓僱主倍感安心

Improved claims service. By reducing our general exclusions from 14 to 4, we have simplified our claims process in an attempt to make claims settlement speedier

提升索償服務水平
本公司將一般不承保事項由 14 項減至 4 項，簡化索償程序，令您更快取得索償款項



Emergency Assistant - AIG Travel 緊急支援 - AIG Travel

Travel Guard utilises an integrated regional model, consisting of assistance service centres spread throughout the world, to provide an array of assistance offerings to corporate and individual customers. These services range from emergency medical and travel aid to personal care services. Our global assistance model enables us to offer customer support, including medical advice from our doctors and nurses, on a 24/7 basis in 40 different languages (many more available through real-time translation services). In addition our relationships with thousands of medical providers afford customers access to medical care in all of their travel destinations.

Travel Guard 善用整合地區模式，支援服務中心遍及全球，為企業及個人客戶提供一系列支援服務，服務範圍涵蓋緊急醫療及旅遊支援，以及個人醫護服務。本公司以其環球支援模式，為客戶提供支援，當中包括本公司的醫生和護士以 40 種不同語言（並可即時翻譯更多語言）提供全天候醫療意見。此外，本公司與數以千計醫療提供者合作，顧客身在任何旅遊地點，都可享有醫護服務。

About AIG Travel and Travel Guard®

AIG Travel, a member of American International Group, Inc., provides travel insurance and global assistance through innovative product offerings. Travel Guard® is the marketing name for its portfolio of travel insurance and travel-related services.

AIG Travel insures customers in 160 countries and provides a wide range of assistance services globally through its 8 wholly-owned assistance centres located in Asia, Europe and the Americas. Travel Guard employs over 1,000 staff worldwide to help leisure and business travelers alike solve problems and manage risks. Travel Guard's global reach, unparalleled service quality and proven operational capabilities allow clients to receive best-in-class care.

關於 AIG Travel 和 Travel Guard®

AIG Travel 作為美國國際集團 (AIG) 旗下的公司，通過創新的產品為客戶提供旅遊保險和全球救援服務。Travel Guard® 是 AIG Travel 旅遊保險和旅遊相關服務組合的營銷名稱。

AIG Travel 承保的客戶遍及 160 個國家，並且透過位於亞洲、歐洲及美洲全資擁有的 8 個支援中心，提供廣泛的環球支援服務。AIG Travel 於全球聘用超過 1,000 名員工，同時協助休閒及商務旅客解決問題及管理風險。AIG Travel 全球通達，服務質素首屈一指，營運實力無庸置疑，為客戶帶來卓越保障。

This insurance is underwritten by AIG Insurance Hong Kong Limited.
以上保障計劃由美亞保險香港有限公司承保。

This brochure is for reference only. Please refer to policy for the exact terms and the full list of policy exclusion. For more information please call our AIG Enquiry Hotline at 3666 7022.

本小冊子只供參考之用，有關詳細條款及所有不保事項，概以保單為準。如有查詢，請致電美亞保險熱線電話：3666 7022

Should there be any discrepancy between the English and the Chinese versions of this brochure, the English version shall apply and prevail.
本小冊子的中英文版本如有差異，以英文版本為準。



How To Buy?

You can buy this policy immediately from one of the following options:

- Through your agent or broker
- Contact AIG directly

如何購買？

您可透過以下途徑立即購買本保單：

- 您的代理人或經紀人
- 直接聯絡 AIG

American International Group, Inc. (AIG) is a leading global insurance organization. AIG member companies provide a wide range of property casualty insurance, life insurance, retirement solutions and other financial services to customers in approximately 70 countries and jurisdictions. These diverse offerings include products and services that help businesses and individuals protect their assets, manage risks and provide for retirement security. AIG common stock is listed on the New York Stock Exchange.

Additional information about AIG can be found at www.aig.com | YouTube: www.youtube.com/aig | Twitter: @AIGinsurance www.twitter.com/AIGinsurance | LinkedIn: www.linkedin.com/company/aig. These references with additional information about AIG have been provided as a convenience, and the information contained on such websites is not incorporated by reference herein.

AIG is the marketing name for the worldwide property-casualty, life and retirement and general insurance operations of American International Group, Inc. For additional information, please visit our website at www.aig.com. All products and services are written or provided by subsidiaries or affiliates of American International Group, Inc. Products or services may not be available in all countries and jurisdictions, and coverage is subject to underwriting requirements and actual policy language. Non-insurance products and services may be provided by independent third parties. Certain property-casualty coverages may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds, and insureds are therefore not protected by such funds.

美國國際集團 (AIG) 為全球保險業界之翹楚。建基於 100 年的經驗，時至今日 AIG 成員公司為約 70 個國家和地區的客戶提供廣泛的財產保險、人壽保險、退休產品及其他金融服務。這些多樣的產品及服務幫助企業和個人保護其資產、管理風險和提供退休保障。AIG 的股票在紐約證券交易所上市。

美亞保險香港有限公司為美國國際集團 (AIG) 成員。

本公司相關資料，詳列於本公司網站 www.aig.com | YouTube: www.youtube.com/aig | Twitter: @AIGinsurance www.twitter.com/AIGinsurance | LinkedIn: www.linkedin.com/company/aig

AIG 為美國國際集團之全球產物保險、壽險與退休險及保險營運之行銷品牌。更多有關資訊，請造訪集團網站 www.aig.com。美國國際集團的各項保險產品與服務是透過其子公司或關係企業提供，但並非於所有國家及地區皆有提供，且實際承保範圍應以保單條款為準。非保險之產品與服務可能由獨立第三方提供。特定財產傷害承保可能由其他保險公司提供，而該類公司一般不參與國家擔保資金，因此受保人不受該類資金保護。



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