

PERSONAL ACCIDENT INSURANCE 個人意外保險

Accident happens unexpectedly, which could cause unpredictable losses. You and your family members could face substantial burden of financial losses and medical expenses in the event of an accident occurred. This Comprehensive Personal Accident Insurance offered by TRINITY GENERAL INSURANCE aims to provide worldwide protection for you and your family members against any unforeseeable accident.

意外是突然其來而不可預知，造成的傷害更加無法估計。家庭任何一位成員都可能面對因意外受傷而導致龐大的經濟損失及醫療開支。三聯保險之人身意外保險，為閣下及您的家人提供環球意外保障，確保您及家人能時刻獲得充份保護。

COVERAGE 保障範圍

Basic Cover 基本保障

	Percentage of Compensation (保額賠償百分率)
1. For Death 死亡	100%
2. a) For Permanent Total Disablement 永久性完全傷殘	
Loss of both hands or both feet 喪失雙手或雙腳	100%
Permanent and irrecoverable loss of all sight in both eyes 喪失雙眼視力	100%
Permanent and irrecoverable loss of all sight in one eye together with loss of one hand or one foot 喪失一眼視力及一手或一腳	100%
b) For Permanent Partial Disablement 永久性部份傷殘	
Loss of one hand or one foot above the wrist or ankle joint 喪失一手或一腳在腕部或踝部以上	50%
Permanent and irrecoverable loss of all sight in one eye 喪失一眼視力	30%
Loss of one arm from above the elbow joint 喪失一臂在肘部以上	65%
Loss of one leg from above the knee joint 喪失一腿在膝部以上	55%
Loss of one thumb 喪失一隻拇指	20%
Loss of one index finger 喪失一隻食指	15%
Loss of middle finger or ring finger above the second joint 喪失中指或無名指在兩節指骨或以上	10%
Loss of one little finger above the second joint 喪失小指在兩節指骨或以上	7%
Loss of big toe with joint 喪失大足趾連指骨	5%
Loss of any other toe 喪失其他足趾	3%
The complete and irrecoverable loss of use of any part of the body in this scale shall be deemed to be the loss of such part. 喪失乃指人體任何部份或器官永久性完全失去其功能或因切斷而失去。	

Optional Cover 自選附加保障

Temporary Total Disablement 暫時性完全喪失工作能力

- a) If you become temporarily totally disabled and cannot perform your usual work duty, Trinity will pay you a weekly amount up to a maximum period of 52 weeks. The weekly indemnity will be subject to 80% of your actual weekly wages.
如果閣下暫時完全傷殘，喪失正常工作能力，您可獲長達 52 週之賠償。每週賠償額限於投保人 80% 的每週實際收入。
- b) In the event of claim, you have to provide evidence of income.
在索賠時，閣下需提供個人收入證明。

Accident Medical Expenses 意外醫療費用

Trinity will pay you the actual expenses incurred for treatment of injury by a registered medical practitioner when the injury took place within 12 months from the date of accident.
發生事故之 12 個月內，三聯將支付由意外所引致的實際醫療費用。

Family Discount 家庭折扣

If you decide to purchase the personal accident policy for yourself and your family members at the same time, Trinity will offer you and your family members a family discount on the annual premium.
如果閣下同時為您自己的家人購買個人意外保險，三聯將提供額外的家庭折扣。

Note: This leaflet serves as a general guideline. Please refer to the Policy and Schedule for details of cover.

註：本手冊僅為一般性簡介，僅供參考之用。有關承保之具體內容，以保單所載為準。如中文譯本與英文有異，以英文文本為準。

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