

Enterprise Employees Accident and Illness Benefits

CHUBB®



Introduction

Chubb proudly presents Enterprise Employees Accident and Illness Insurance, a comprehensive package insurance plan combining personal accident, accidental medical expenses critical illness and compassionate death in one policy.

While this insurance empowers employers in fulfilling their obligations to their employees in today's race for talent, it assures business executives and employees that they are protected from unanticipated incidents & critical illnesses on a 24-hour basis worldwide.

Product Highlights

- Personal Accident and Permanent Total Disablement, including death and permanent disability
- Accidental Medical Expense reimbursement including treatment by a Chinese physician
- Critical Illness diagnosis benefit providing cover for 3 Critical Illnesses including cancer, kidney failure, myocardial infarction
- Compassionate Death covering sudden sickness resulting in death
- 24-Hour and Worldwide Coverage
- Easy policy administration for unnamed basis
- Age 20 to 60 years old
- Zero excess (nil deductible)
- No medical examination required
- Subject to no manual work and/or construction site work

Schedule of Benefits

Item	Coverage	Sum Insured Per Insured Person (HKD)		
		Plan 1	Plan 2	Plan 3
1	Personal Accident	500,000	400,000	200,000
2	Accidental Medical Expenses Reimbursement	5,000	4,000	2,000
3	Critical Illness	200,000 for 3 CI*	100,000 for 3 CI*	100,000 for Cancer only
4	Compassionate Death	20,000	20,000	20,000

* 3 CI : Cancer, Myocardial Infarction & Kidney Failure

Please refer to the Policy wording for exact policy coverage, terms and conditions.

Please note, this offer does not cover manual work employees and is not available to the following occupations/industries:

- Emergency Services and Armed Forces
- Pilots and Aircrew
- Forestry, Logging & Saw Mills
- Mining & Extraction
- Oil and Gas Rigs
- Sportspersons
- Ships' crew
- Fishing/Aquaculture

Premium Table

Covered – Insured Persons	Per Insured Person Annual Premium (HKD) – Plan Type		
	Plan 1	Plan 2	Plan 3
For all Employees	1,850	1,000	750
For Senior Management Staff ** only	2,660	1,415	1,043

** Senior Management Staff refers to any managing director, chairman, chief executive officer, president or senior vice president of the Policyholder.

Key Exclusions

- Results from an Insured Person's intentional self-inflicted injury, suicide, or any attempt suicide, while sane or insane, reckless misconduct, or any illegal or criminal act committed by the Policyholder or an Insured Person
- Insured Person is training for &/or participating in any professional sport of any kind
- Insured Person is flying or engaging in aerial activities other than as a passenger in an aircraft to carry passengers and operating only between established commercial airports
- War, invasion or civil war or direct participation in a Strike or Riot
- pre-existing medical condition

Enrollment

If you are interested to apply for Enterprise Employees Accident and Illness Benefits, please complete the attached enrollment form and return it to us.

The information in this factsheet provides a brief summary of the benefits for quick and easy reference only. Please refer to the policy contract for the full details of benefits, terms and exclusions that are applicable. Chubb reserves the final right to approve any application.

Enterprise Employees Accident and Illness Benefits, Hong Kong SAR. Published 05/2022.

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