

意外急救醫療保險卡

中國太平洋保險之意外急救醫療保險卡(簡稱「醫療卡」)是首間獲得中國衛生部特許認可，為中國境外居民回國內提供公幹或旅遊時的緊急意外醫療保障。

另「醫療卡」確實地為被保險人提供多種緊急支援服務，以便被保險人無論何時何地身處在中國大陸境內，都能充分獲得適當的保障。

由2002年開始，我之母公司——中國太平洋保險(集團)股份有限公司為我的醫療卡客戶提供另一熱線諮詢服務，進一步提升「醫療卡」的保障支援服務。

投保人資格

- 投保年齡：由16歲至75歲
- 凡持有香港或澳門身份証、台胞証或外國護照者，均可投保

保障區域

醫療卡可提供兩種不同區域保障以供投保人選擇：

- 全國卡(包括全中國大陸)
- 廣東卡(只包括廣東省境內範圍)

保費

投保人以低廉之保費則可獲得一系列保障
醫療卡可根據投保人之選擇提供不同組合安排，如全國性保障或只限廣東省境內以及以優惠價選購一年、兩年或三年
(保費詳情請參閱投保書內頁)

意外急救醫療保障

「醫療卡」提供緊急醫療開支費用限額達港幣260,000元(以每宗事故計)，保障被保險人於中國大陸公幹或旅遊期間因意外事故所引致之身體受傷及治療。

同時，保障被保險人因同一意外事故在30日內，需返回香港或在國內接受繼續治療或覆診的醫療費用，每次事故最高賠償額為港幣3,000元。

被保險人可使用我之醫療卡於指定之中國衛生部轄下之縣(區)級以上緊急救援網絡醫院/醫療單位使用有關急救醫療服務且毋須繳付按金。

若被保險人未有使用我之醫療卡，自己先行繳付有關之緊急醫療費用，可填妥索償表格並連同有關醫療報告證明文件向中國太平洋保險(香港)有限公司索償。

24小時緊急支援服務

其中的24小時緊急支援服務由「國際救援(亞洲)公司(IPA)」及「中國衛生部國際緊急救援中心」提供，並於被保險人離開香港後提供下列保障服務：

項目	類別	每宗事故保障限額
1	轉院服務	不設上限
2	出院後返香港	不設上限
3	住院代墊按金	港幣 65,000
4	遺體 / 骨灰送返香港	不設上限
5	安排親友探望 (被保險人必須因意外受傷引致需要連續住院七天以上)	1 兩張來回機票(經濟客位) 2 住宿費用(每天港幣1,200圓, 最高賠償天數7天)
6	安排幼童返港 (年齡為16歲或以下)	一張單程機票(經濟客位)

意外急救醫療保險卡 Emergency Accidental Medical & Hospitalization Insurance



中國太平洋保險
China Pacific Insurance

中國太平洋保險(香港)有限公司
China Pacific Insurance Co., (H.K.) Ltd.

香港灣仔港灣道18號中環廣場4301室
Suite 4301, 43/F, Central Plaza
18 Harbour Rd., Wanchai, H.K.
Tel: (852) 2541 4338 Fax: (852) 2541 4332

另外，IPA亦提供以下諮詢服務：

- 法律諮詢
- 行李失竊
- 醫療及轉院
- 旅遊諮詢
- 緊急信息傳達服務
- 領事館資料
- 翻譯人員諮詢

有關國際緊急支援服務之詳情，請參閱保險單內之條款。

人身意外保障

若被保險人在保險期間不幸在中國大陸因意外事故引致身故或全身癱瘓。醫療卡將為被保險人提供額外港幣260,000元(全圖卡)或港幣100,000元(廣東卡)之人身意外保障。

中太保熱線

為進一步提升服務，醫療卡引進由中國太平洋保險(集團)股份有限公司提供之“95500”全國熱線，中國太平洋保險(香港)有限公司之母公司於國內擁有強大而緊密之網絡分公司，全中國辦公地點超過5000間。被保險人可於中國大陸公幹或旅行時使用有關之熱線諮詢服務。

快速處理索償個案

我們的理賠部會隨時協助被保險人處理所呈報的索償個案，並於收妥所提供之資料後，於一個月內完成有關之賠償工作。

主要不保事項

戰爭或同類之行為，政府頒布的法令，使用核子、生化武器的恐怖主義行為，核能災難構成之損失，受僱於執行一些危險之職務或行動，任何非因意外事故之醫療費用等。

收集個人資料聲明

閣下提供的資料，為本公司提供保險業務所需，並可能用於下列目的：

- 任何與保險或財務有關的產品或服務或該等產品或服務的任何更改、變更、取消或續期。
- 任何索償或索償分析及可能轉移予現存或不時成立之任何有關的公司或任何其他從事與保險或再保險業務有關的公司或與保險業務有關的中介人或索償或調查或其他服務提供者或任何保險公司的協會或聯會。

閣下有權查閱及要求更正由中國太平洋保險(香港)有限公司持有有關閣下的個人資料，如有此項要求，可向本公司的個人資料(私隱)條例監察主任提出。

若閣下對此項保險計劃有任何查詢或閣下希望了解更多有關本公司的服務，歡迎隨時與本公司之客戶代表聯絡。

所有中文譯本如與英文有異，概以英文本為準，此小冊子僅供參考，各項細則以保單為準。

客戶服務熱線：(852) 2137 7631
電子郵箱：enquiry@cpic.com.hk

意外急救醫療保險家庭卡 Family Package Policy of Emergency Accidental Medical & Hospitalization Insurance

中國太平洋保險最能瞭解您所需，在原有的意外急救醫療保險卡保障上，更關心您家人的需要，特設“家庭卡”，以最優惠的產品組合保障您的至愛。
Based on existing Emergency Accidental Medical & Hospitalization Insurance, we would like to introduce a Family Package Policy for your spouse and children.

主卡被保人資格 Eligible Insured Person

凡持有香港或澳門身份証，台胞証或外國護照者，均可投保。
Hong Kong / Macau identity card holder or foreign passport holder.

家庭卡被保人資格 Eligible Family Member

上述主卡被保人的配偶或子女18歲以下並持有香港或澳門身份証，台胞証或外國護照。
Spouse or children (below 18 years old) of the eligible insured person, also the holder of Hong Kong / Macau identity card or foreign passport.

保障區域 Geographical Limit

全國或廣東省
Mainland China or within Guangdong Province P.R. China

保險期限 Period of Cover

一年，兩年或三年（須與主卡保期一致）
1 year, 2 years or 3 years (consistent with Master Card)

保障範圍及不保事項 Coverage and Exclusion

請參閱意外急救醫療保險卡簡介
Please refer to the brochure of the Emergency Accidental Medical & Hospitalization Insurance.

特惠保費 Premium

保險期限 Period of Cover	全國卡 Whole China Card	廣東卡 Guangdong Card
一年 One Year	主卡 Master Card HK\$600 家庭卡 Family Card HK\$150	主卡 Master Card HK\$350 家庭卡 Family Card HK\$100
兩年 Two Years	主卡 Master Card HK\$1,000 家庭卡 Family Card HK\$300	主卡 Master Card HK\$580 家庭卡 Family Card HK\$200
三年 Three Years	主卡 Master Card HK\$1,400 家庭卡 Family Card HK\$450	主卡 Master Card HK\$800 家庭卡 Family Card HK\$300

* 主卡與家庭卡必須同時承保或續保。
Family Card must be covered or renewed together with Master Card.
家庭卡最低收費：港幣150元(全國卡)或港幣100元(廣東卡)
Minimum Charge for Family Card: HK\$150 (Whole China Card) or HK\$100 (Guangdong Card)

意外急救醫療保險卡投保書 Emergency Accidental Medical & Hospitalization Insurance Application Form

投保人資料 Proposer's Personal Details (Must be one of the Insured Person)

Name of Proposer 姓名 _____
(Chinese 中文) _____
(English 英文) _____

Date of Birth 出生日期 _____ Sex 性別 _____

Chinese Re-entry Permit / Passport No. 回鄉證/護照號碼 _____

Occupation 職業 _____ Industry 行業 _____

Company Name 公司名稱 _____

Company Address 公司地址 _____
Tel No. 聯絡電話 (Home 住宅) _____
(Office 辦公室) _____ (Mobile 手提) _____

Home Address 住宅地址 _____

Beneficiary 受益人 _____ Relationship 關係 _____

HKID No. / Passport No. 身份證號碼/護照號碼 _____

保費收費表 Premium Charges

Premium Table 保費收費表 (in Hong Kong dollars 以港幣計算)

保險期限 Period of Cover	全國卡 Whole China Card	廣東卡 Guangdong Card
One Year 一年	HK\$ 600.00	HK\$ 350.00
Two Years 兩年	HK\$ 1,000.00	HK\$ 580.00
Three Years 三年	HK\$ 1,400.00	HK\$ 800.00

Plan Select (please appropriate box for selection) 請選擇一項

全國卡 / Whole China Card	廣東卡 / Guangdong Card
1 Year Cover 一年計劃 <input type="checkbox"/>	1 Year Cover 一年計劃 <input type="checkbox"/>
2 Years Cover 兩年計劃 <input type="checkbox"/>	2 Years Cover 兩年計劃 <input type="checkbox"/>
3 Years Cover 三年計劃 <input type="checkbox"/>	3 Years Cover 三年計劃 <input type="checkbox"/>

聲明 Declaration By Proposer

本人我們清楚明白 I/We understand

- 中國太平洋保險(香港)有限公司(以下簡稱“中大保”)保留一切續納申請與否之權利。
CHINA PACIFIC INSURANCE CO., (H.K.) LTD. (hereinafter called "CPIC") reserves the right to accept/reject my/our application.
- 此「家庭卡」適用於中國衛生部認可之緊急救護網絡醫院。
This Family Package Policy will be accepted by MOH International Assistance Net-work Hospitals.
- 任何非因意外事故或受傷所致之醫療費用，本保險概不負責。
The emergency medical expenses that are not directly and solely caused by accidental bodily injury are not covered under this policy.
- 所有超出賠償範圍以外之急救醫療費用，概由投保人自行支付。
The part of emergency medical expenses exceeding the maximum sum insured will be borne by the insured.
- 若投保人選擇廣東省地城範圍，則本保險概不負責所有超出廣東省地城範圍之意外及其有關的急救醫療費用。
If insured elect to cover under Guangdong Province, all accidents occurred outside the Guangdong Province and the related emergency medical expenses will not be covered under this Policy.
- 若參加各種競賽、打獵、攀山(指需要利用繩索或漆帶等輔助工具者)、滑雪、滑冰、冬季運動、潛水等活動，非法活動或酒醉、服用藥物、神經藥物所引起之意外事故之急救醫療費用均不獲受保範圍。
This insurance will not provide cover if the insured is engaging in racing of any kind, hunting, mountaineering necessitating ropes or guides, skiing, water skiing, winter sport, diving, illegal activities or accident caused whilst the insured is by intoxication, drugs or insanity.
- 本投保書中未列明於七天后何種才正式生效及同意該投保書和聲明將用作雙方合約之根據，而一切之保險費均以在保單簽發之保險費為準。
This application will not be effective until 7 working days after this proposal has been accepted by CPIC and since that this Proposal and Declaration shall be the basis of the contract between me / us and CPIC. All insurance terms & conditions will be based on the policy issued by CPIC.

投保人簽署
Proposer's Signature _____ 日期
Date _____

付款方式 (請選一項)
Payment Method (please appropriate box for selection)

- 支票 Cheque
 - 信用卡 Credit Card
- 劃線支票付款抬頭人為“中國太平洋保險(香港)有限公司”
Cheque should be crossed and made payable to "CHINA PACIFIC INSURANCE CO., (H.K.) LTD."



信用卡持有姓名 Card Holder's Name _____
信用卡號碼 Credit Card Number _____

有效期至 Expiry Date _____ (MM/YY)
本人現授權中國太平洋保險(香港)有限公司代本人上述之信用卡賬戶支取有關保險之保費
I hereby authorize CHINA PACIFIC INSURANCE CO., (H.K.) LTD. to debit my credit card account above for the insurance premiums of this insurance policy

信用卡持有人簽署
Cardholder's Signature _____ 日期
Date _____

For Office Use Only

Agent Code: _____
Client Code: _____
Ref: _____

意外急救醫療保險家庭卡
Family Package Policy of Emergency Accidental Medical & Hospitalization Insurance
投保書 Application Form

投保人資料 Proposer's Personal Details

投保人姓名 Name of Proposer 中文 Chinese	英文 English
職業 Occupation	電郵地址 e-mail address
辦公電話 Tel No. Office	手提 Mobile
公司名稱 Company Name	住宅 Home
公司地址 Company Address	
住宅地址 Home Address	

被保險人資料 Details of Insured person

被保險人 Insured person	出生日期 Date of Birth	性別 Sex	回鄉証(卡)/護照號碼 Chinese Re-entry Permit/ Passport No.	與主卡持有人關係 Relationship
主卡持有人 Master card holder				N/A
1. 家庭卡持有人 Family card holder				
2.				
3.				
4.				
5.				
6.				
受益人 Beneficiary				

保費收費表 Premium Table

請選擇一項 Plan Select (Please appropriate box for selection)	全國卡 Whole China Card	廣東卡 Guangdong Card
保費期限 Period of Cover		
一年 One Year	<input type="checkbox"/> 主卡 Master Card HK\$600 家庭卡 Family Card HK\$150 x _____ 人 person	<input type="checkbox"/> 主卡 Master Card HK\$350 家庭卡 Family Card HK\$100 x _____ 人 person
兩年 Two Years	<input type="checkbox"/> 主卡 Master Card HK\$1,000 家庭卡 Family Card HK\$300 x _____ 人 person	<input type="checkbox"/> 主卡 Master Card HK\$580 家庭卡 Family Card HK\$200 x _____ 人 person
三年 Three Years	<input type="checkbox"/> 主卡 Master Card HK\$1,400 家庭卡 Family Card HK\$450 x _____ 人 person	<input type="checkbox"/> 主卡 Master Card HK\$800 家庭卡 Family Card HK\$300 x _____ 人 person
合共保費 Total Premium	HK\$ _____	HK\$ _____

註明 Remarks

- 配偶 Spouse: 指有效婚姻中的丈夫或妻子
Means a husband or wife to a valid marriage
- 子女 Child: 指有效婚姻雙方或其中一方所生的兒子或女兒(及包括該一方或雙方的非婚生子女或領養子女)
Means a son or daughter to one or both parties to a valid marriage (and includes an illegitimate or adopted child of that party or both parties)

聲明 Declaration By Proposer

- 本人/我們清楚明白/We understand
- 中國太平洋保險(香港)有限公司(以下簡稱"中太平")保留一切核對申請與否之權利。
CHINA PACIFIC INSURANCE CO., (H.K.) LTD. (Hereinafter called "CPIC") reserves the right to accept/reject my/our application.
 - 此, 意外急救醫療保險卡, 適用於中國衛生部認可之緊急救護醫院。
This Accidental Emergency Medical Card will be accepted by MOH International Assistance Net-work Hospitals.
 - 任何非因意外事故受傷所致之醫療費用, 本保險概不負責。
The emergency medical expenses that are not directly and solely caused by accidental bodily injury are not covered under this policy.
 - 所有超出賠償限額以外之急救醫療費用, 概由投保人自行支付。
The part of emergency medical expenses exceeding the maximum sum insured will be borne by the insured.
 - 若投保人選擇廣東省地域範圍, 則本保險概不負責所有超出廣東省地域範圍之意外及其有關的急救醫療費用。
If insured elect to cover under Guangdong Province, all accidents occurred outside the Guangdong Province and the related emergency medical expenses will not be covered under this Policy.
 - 若參加各種競賽、打獵、攀山(指需帶利刃繩索或鐵錘等輔助工具者)、滑雪、潛水、冬季運動、溜冰、游泳、非合法活動或因酒醉、服用藥物、神經錯亂所引起之意外事故之急救醫療費用均不屬受保範圍。
This insurance will not provide cover if the insured is engaging in any kind, hunting, mountaineering necessitating ropes or guides, skiing, water skiing, winter sport, diving, illegal activities or accident caused whilst the insured is by intoxication, drugs or insanity.
 - 本投保書被中大保單七次後保單才正式生效及向憲法投保書和聲明將被用作雙方合約之根據, 而一切之醫療費用均以中大保單之保險單為準。
This application will not become effective until 7 working days after this proposal has been accepted by CPIC and agree that this Proposal and Declaration shall be the basis of the contract between me / us and CPIC. All insurance terms & conditions will be based on the policy issued by CPIC.

投保人簽署 Proposer's Signature _____ 日期 Date _____

付款方式 (請選一項) appropriate box for selection

- 支票 Cheque
- 劃線支票付款抬頭人為 "中國太平洋保險(香港)有限公司" 支票應以 "CHINA PACIFIC INSURANCE CO., (H.K.) LTD." 為抬頭人
- 信用卡 Credit Card

信用卡號碼 Credit Card Number _____
有效期間 Expiry Date _____ (MM/YY)

信用咭持有人姓名 Card Holder's Name _____
信用咭號碼 Credit Card Number _____

本人現授權中國太平洋保險(香港)有限公司從本人上述之信用卡戶支取有關保險之保費
I hereby authorize CHINA PACIFIC INSURANCE CO., (H.K.) LTD. to debit my credit card account above for the insurance premiums of this insurance policy

信用卡持有人簽署 Cardholder's Signature _____ 日期 Date _____

For Office Use Only
Agent Code: _____
Client Code: _____
Ref: _____

The Emergency Accidental Medical & Hospitalization Insurance provides the insured an emergency medical card (hereinafter called "The Medical Card") which is recognized and approved by the Ministry of Health P.R. China.

The main objectives of **The Medical Card** is to protect the Insured by offering an emergency accidental medical support whenever the insured is travelling to Mainland China for business or pleasure purpose.

Indeed, **The Medical Card** offers variety services hotlines administrated by the Ministry of Health P.R. China, Inter Partner Assistance Hong Kong Ltd. and the China Pacific Insurance (Group) Co Ltd. giving the insured a full and comprehensive 24 hours emergency assistance.

Age Limitations

Aged of Insured Person must between 16 to 75

Geographical Limit

The Medical Card offers 2 different type of geographical cover

- Whole China Card (cover throughout the Mainland China)
- Guangdong Card (cover within Guangdong province P.R. China)

Period of Cover

Period of Cover ranging from 1, 2 or 3 years are available for selection

Premium

We offers various payment methods for selection and a premium table is included in the Application Form

Emergency Medical Expenses

The Medical Card shall reimburse the emergency medical expenses necessarily incurred by the Insured up to the limit of HKD260,000 per event if the Insured suffers bodily injury caused by an accident while travelling in Mainland China.

In the event of the Insured require the follow-up treatments either in Hong Kong or in Mainland China following the accident in the territory of Mainland China which covered by the policy, we will indemnify the Insured up to HKD3,000 per accident against the necessary and reasonable costs charged by a legally qualified medical practitioner, physician, nurse and/or hospital for the follow-up treatments which is solely and directly arising out of the same accident within 30 days.

The hospitals and clinics, administrated by the Ministry of Health P.R. China will accept our Medical Card as a means of payment for providing necessary emergency medical treatments to the Insured without requiring any deposit payment. Nevertheless the Insured shall be responsible for paying medical expenses exceeding the limit of coverage to the medical providers directly.

In the event the Insured did not use **The Medical Card** to settle medical expenses, the Insured can submit the claims application together with supporting documents to CPIC directly for reimbursement.

24 Hours Emergency Assistance the Ministry

The Medical Card provides the Insured with free access to our 24 hours emergency assistance hotline provided by the Ministry of Health P.R. China, (hereinafter called "MOH") and Inter-Partner Assistance Hong Kong Ltd. (hereinafter called "IPA"), the extent of service includes :

- Legal Assistance
- Lost of Luggage Assistance
- Travel Information
- Emergency Message Referral
- Medical Advice & Referral
- Embassy Referral
- Interpreter Referral

The Medical Card offers another hotline services "95500" which is established by our group company - The China Pacific Insurance (Group) Co., Ltd. from which the Insured may use our 24 hours enquiry hotlines services while Insured is travelling in Mainland China

Besides, the IPA shall provide the following emergency assistance services if the Insured suffers from accidental bodily injury while travelling in Mainland China

Table of Benefits (in Hong Kong dollars)

Item	Type of Benefits	Limit of Benefit Per Event
1	Medical Evacuation	Unlimited
2	Repatriation to Hong Kong after Treatment	Unlimited
3	Deposit Guaranteeing of Hospital Admission	HKD 65,000
4	Repatriation of Mortal Remains/Ashes to Hong Kong	Unlimited
5	Compassionate Visit (In the event of the Insured suffering from serious Accidental Bodily Injury resulting in hospital confinement in China for more than 7 (seven) consecutive days)	Two Round Trip Tickets (On Economy Fare Basis)
6	Return of Unattended Dependent Child(ren) to Hong Kong (Age below 16)	Cost of Accommodation (HK\$1,200.00 per day for a maximum period of 7 (seven) consecutive days)

Personal Accident Cover

The Medical Card will pay HKD260,000.00 (Whole China Card) or HKD100,000.00 (Guangdong Card) to the Insured or his estate if during the Period of Insurance the Insured suffers bodily injury within the Mainland China resulting solely and directly from accident caused by violent external and visible means which shall be directly and independently of any other cause result in Death (Accidental death shall not in any way be presumed by reason of disappearance of the Insured except in the event of the total loss by wreck of the ship or aeroplane on which the Insured was travelling) or Total Paralysis (resulting in being permanently bedridden or permanent disablement from engaging in or giving attention to profession or occupation).

Prompt & Courteous Claim Services

- Our claim representatives will always assist you to process the claim efficiently.
- We are capable to settling any claim within one month provided that information all required is submitted to us

Highlights on Major Exclusions

The following is just the highlight of our general exclusions, please refer to our Medical Card policy wordings for complete details.

War and kindred risks, government acts and any act of terrorism involving the use or release or the threat thereof of any nuclear weapon or device or chemical or biological, nuclear hazards of any kind engaging in duty with dangerous nature and activities, any medical expenses other than treatment required on account of an accident covered by this policy etc.

Personal Data Collection Statement

The information you provide to us is collected to enable us to carry on insurance business and may be used for the purpose of

- Any insurance or financial related product or service or any alternation, variation, cancellation or renewal of them.
- Any claim or analysis of it

And may be transferred to any related business partner, company carrying on insurance or reinsurance related business or an intermediary or a claim or investigation or other service provider providing services relevant to insurance business or any association or federation of insurance companies that exists or is formed from time to time.

You have the right to obtain access to and to request correction of any personal information concerning yourself held by CPIC. Requests for such access can be made to our Personal Data (Privacy) Ordinance Compliance Officer

Should you have any further inquiry regarding for the **The Medical Card** or you want to know more above us or our services, please do not hesitate to contact our customer representatives or visit our official website at : <http://www.cpic.com.hk>

This brochure is merely for reference only. Please refer to policy for exact terms and conditions.

Customer Service Hotline : (852) 2137 7631
E-mail : enquiry@cpic.com.hk