PRUDENTIAL 保誠保險

Accidental Death Cover (Only applicable to proposal/application for individual life assurance)

1. Having received the initial premium[1], upon the accidental death of the proposed life assured, Prudential Hong Kong Limited ("Company") will pay a lump sum amount ("Accidental Death Cover") equal to:
   a) the sum assured which this proposal/application would have been accepted on standard terms (subject to item 2(d) below);
   b) the compassionate death benefit; or
   c) the paid premium and levy,
   whichever is higher.
2. Even though this proposal/application has not yet been accepted by the Company at the date of the accidental death, the Company will pay the Accidental Death Cover provided that all of the following conditions are met:
   a) The proposed life assured must not engage in any aviation or aerial activities causing accidental death except riding as a fare-paying passenger in any airplane provided and operated by an airline or an air charter company which is duly licensed for the regular transportation on fixed routes and schedules between established commercial airports.
   b) The proposed life assured must not engage in any motor racing, motorcycle racing or any other dangerous occupation[2] or pursuit causing accidental death.
   c) The date of the accident[3] and the consequential death of the proposed life assured must have been taken place within 28 days from and including the date of receipt of the initial premium by the Company and before the occurrence of any of the following events:
      (i) acceptance of this proposal/application on standard rate by the Company;
      (ii) acceptance of this proposal/application on special condition by the Company; or
      (iii) the refund of the paid initial premium by the Company.
   d) Regardless of the number of proposals/applications the proposed life assured has taken out with the Company, the Company will pay not more than USD125,000 (HKD1,000,000 equivalent) per life on Accidental Death Cover. The Accidental Death Cover for proposals/applications with an earlier signing date shall be paid first. If the proposals/applications are of the same signing date, those with a higher sum assured shall be paid first. The Accidental Death Cover will be paid in plan currency, the prevailing currency exchange rate shall be determined by the Company in its absolute discretion from time to time upon payment.

Note:
1. Initial premium refers to the premium payment accompanies the proposal/application and must be paid to the Company before the completion of the proposal/application.
2. Dangerous occupation refers to the occupation that will be declined under the category of Accidental Death Benefit in the Company's occupation manual. Please contact our Financial Consultant or Customer Service Department for more details.
3. Accident means an unforeseen incident caused by violent, external and visible means which is the sole and independent cause of the bodily injury or bodily injuries in respect of the proposed life assured.

意外死亡保障 （只適用於個人人壽保險計劃投保申請/投保申請書）

1. 保誠保險有限公司 (「本公司」) 於收妥首期保費[1]後，當擬受保人若因意外身故，本公司將一筆過賠償意外死亡保障，相等於:
   a) 投保申請/投保申請書根據正常條款接受之保額（受以下 2d）項規限）;
   b) 恩恤身故保障賠償；或
   c) 已繳交之首期保費及保費徵費；
   將賠償較高者。
2. 不論擬受保人於意外身故時有關投保申請已被接納與否，本公司會賠償意外死亡保障，惟必須符合下列所有條款:
   a) 擬受保人不可因參與任何空中或飛行活動時遇到意外（不論直接或間接）導致身故，惟純以付費乘客的身份乘坐由持牌航空公司或航運公司提供和營運，作為定期運載乘客於固定路線及時間表往返於商業機場的任何客機則不受此限。
   b) 擬受保人不可因參與賽車、電單車比賽，或其他危險職業[2]或活動而造成的意外身故。
   c) 擬受保人之意外[3]發生日期及意外導致死亡身故日期均需為付訖首期保費後 28 天內(包括付訖當天)，並須於下列任何一項情況出現前發生：
      (i)本公司以標準條款接納投保申請/投保申請書；
      (ii)本公司以特別條款接納投保申請/投保申請書；或
      (iii)本公司退回已繳首期保費。
   d) 不管擬受保人持有多少數量之尚待接納的投保申請/投保申請書，本公司只會就此意外死亡保障賠償不超於美金十二萬五千元(相等於港幣一百萬元)。若多於一份投保申請，此意外死亡保障賠償將按較先之投保申請/投保申請書簽署日期作賠償。若該等投保申請/投保申請書於同日簽署，則先以較高保額之投保申請/投保申請書作賠償。此意外死亡保障賠償將以計劃之貨幣結算，本公司有絕對酌情權不時釐訂當時的貨幣兌換率。

備註：
1. 首期保費乃指連同投保申請/投保書繳交之首期保費，此首期保費必須在投保申請完成之前繳交予本公司。
2. 危險職業指本公司就職業手冊內意外身故賠償被拒之職業。如需詳細資料，請聯絡我們的理財顧問或客戶服務熱線。
3. 意外乃指任何由猛烈及可見的外來因素造成無法預見的事故，並為擬受保人造成身體受傷的唯一及獨立原因。