

This benefit summary is only an extraction of parts of the policy provisions which is for reference only.

Subject to the terms and conditions of the policy, the benefit summary is provided as follows.

Benefit Summary for Taiping Group Series - Taiping Group Accidental Death and Disablement Benefit and Term Life (太平團體系列 – 太平團體意外死亡及傷殘保險及定期人壽保險)

Accidental Death and Disablement Benefit

This policy will pay the insured member (or to the beneficiary in the case of loss of life) an amount equals to the percentage of the Sum Assured as follows if the insured member sustains any covered injury which results in any of the following losses:

<u>Bodily Injury</u>	<u>Percentage of Sum Assured</u>
(1) Loss of Life	100%
(2) Total permanent disablement	100%
(3) Total paralysis of all limbs	100%
(4) Loss of sight of both eyes	100%
(5) Loss of either hand or foot and sight of one eye	100%
(6) Loss of both hands or both feet or one hand and one foot	100%
(7) Loss of speech	50%
(8) Permanent total loss of hearing in	
(a) both ears	75%
(b) one ear	15%
(9) Permanent total loss of the lens of one eye	50%
(10) Loss of thumb	
(a) both phalanges	30%
(b) one phalanx	15%
(11) Loss of four fingers and thumb of	
(a) right hand	70%
(b) left hand	50%
(12) Loss of four fingers of	
(a) right hand	40%
(b) left hand	30%
(13) Loss of or the Permanent Total Loss of Use of fingers	
(a) three phalanges of right hand	10%
(b) three phalanges of left hand	7.50%
(c) two phalanges of right hand	7.50%
(d) two phalanges of left hand	5%
(e) one phalanx of right hand	5%
(f) one phalanx of left hand	2%
(14) Loss of toes	
(a) all	15%
(b) great, both phalanges	5%
(c) great, one phalanx	2%
(d) other than great, if more than one toe lost, each	1%
(15) Fractured leg or patella with established non-union	10%
(16) Shortening of leg by at least 5 cm	7.50%

NOTE:

- Where the Insured Member is left-handed, the percentages relating to the right hand shall apply to the left hand and vice versa. We may require supporting documentary evidence for proof of left-handedness.
- If there is more than one (1) loss arising out of the same Accident, we will only pay for the loss for which the greatest amount of benefit is payable.

Sum Assured

HK\$ 500,000 PER INSURED MEMBER

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Exclusion

The Accidental Death and Disablement Benefit under this policy shall not cover any loss or disability caused directly or indirectly, wholly or partly, by any one of the following occurrences:

1. Any of the losses described in Accidental Death and Disablement Benefit under this policy pre-existing or prior to the policy effective date of this policy;
2. Any activities or events that is not organized, designated or scheduled by Millions Youth Visit China (百万青年看祖国).
3. suicide, or trying to commit suicide, self-inflicted injuries or any attempt thereof or deliberate exposure to exceptional danger, whether sane or insane;
4. war, or any act incidental to war, revolution or any warlike operations. The word "war" includes any war, declared or undeclared, including civil war and guerrilla warfare, or any other conflict involving any country's armed forces or any force of an international body;
5. participating in riot, civil commotion, strikes or terrorist activities;
6. violation or attempted violation of the law or resistance to arrest;
7. entering, operating or servicing, riding in or on, ascending or descending from or with any aerial device, or conveyance except while the Insured Member is a passenger in an aircraft operated by a commercial passenger airline on a regular scheduled passenger trip over its established passenger route;
8. racing on horse or wheels;
9. engaging in hazardous activities (including but not limited to mountaineering necessitating the use of ropes or guides, pot-holing, parachuting, skin-diving or other underwater pastimes, winter sports, racing of any kind other than on foot, steeple chasing or polo);
10. taking or absorbing, accidentally or otherwise, any drug, alcohol, medicine, sedative or poison, except as prescribed by a registered medical practitioner;
11. physical or mental infirmity, or any disease; and
12. service in the armed forces, or any auxiliary civilian force, of any country at war; or service in any force of an international body.

Death Benefit

(i) Compassionate Death Benefit

Upon the death of the Insured Member (other than death by accident), we will pay the beneficiary(ies) the Compassionate Death Benefit, which is HK\$1,000.

Insurance Amount

In no event shall the benefit payable under this basic policy exceed 100% of the Sum Assured or the Compassionate Death Benefit (as the case may be) for each insured member. Upon payment of 100% of the Sum Assured or the Compassionate Death Benefit (as the case may be), all coverage and benefits under this policy for the Insured Member shall cease. For the avoidance of doubt, either the Accidental Death and Disablement Benefit or the Compassionate Death Benefit shall be paid under this policy.

The following Chinese translation is for reference only. If there is any discrepancy in the meaning, the English version shall prevail.

受保單條款約束，以下為權益摘要

Taiping Group Series - Taiping Group Accidental Death and Disablement Benefit and Term Life (太平團體系列 – 太平團體意外死亡及傷殘保險及定期人壽保險) 之權益摘要

意外死亡及傷殘權益

若受保成員遭受受保的損傷並導致以下任何損失，本保單將向受保成員（或在死亡的情況下向受益人）支付相等於保額百分比的金額如下：

<u>身體損傷</u>	<u>保額</u> <u>百分比</u>
(1) 喪失生命	100%
(2) 完全及永久殘廢	100%
(3) 完全肢體癱瘓	100%
(4) 雙目失明	100%
(5) 喪失一肢及單目失明	100%
(6) 喪失兩肢	100%
(7) 喪失語言能力	50%
(8) 永久完全喪失聽覺能力	
(a) 雙耳	75%
(b) 單耳	15%
(9) 永久完全喪失單眼晶體	50%
(10) 喪失一隻拇指	
(a) 兩個指骨	30%
(b) 一個指骨	15%
(11) 喪失五隻手指	
(a) 右手	70%
(b) 左手	50%
(12) 喪失四隻手指（不包括拇指）	
(a) 右手	40%
(b) 左手	30%
(13) 喪失手指或永久完全喪失其功能	
(a) 三個右指骨	10%
(b) 兩個右指骨	7.50%
(c) 一個右指骨	7.50%
(d) 三個左指骨	5%
(e) 兩個左指骨	5%
(f) 一個左指骨	2%
(14) 喪失腳趾	
(a) 全部腳趾	15%
(b) 全部腳趾 – 一隻腳掌	5%
(c) 大腳趾 – 一個趾骨	2%
(d) 其他 – 不包括大腳趾，如多於一個腳趾，每個計算	1%
(15) 折斷腿部或膝蓋而無法縫合	10%
(16) 腿部縮短至少 5 厘米	7.50%

備註：

- 若受保成員為左撇子，與右手相關的百分比應用於左手，反之亦然。我們可能需要支持文件憑證來證明左撇子。
- 如果就同一意外造成多於一項損失，我們將僅賠償應賠付金額最大的損失。

保額

每位受保成員 HK\$ 500,000

不保事項

本保單的意外死亡及傷殘權益將不承保任何直接或間接、完全或部份由下列原因造成之損失或傷殘：

1. 在本保單生效日期之前或已經存在本保單的意外死亡及傷殘權益中所述的任何損失；
2. 非「百萬青年看祖國」舉辦、指定或安排的任何活動或事件；
3. 不論神智清醒與否，受保成員自殺或企圖自殺或蓄意自殘或任何試圖威脅自殘或蓄意置身於異常危險情況；
4. 戰爭或由戰爭引起的任何行動、革命或任何軍事行動。「戰爭」一詞，包括任何已宣布與否的戰爭，包括內戰及游擊戰，或涉及任何國家武裝部隊或國際組織部隊之任何其他衝突；
5. 參與暴動及民事騷亂、罷工或恐怖活動；
6. 抵觸或企圖抵觸法律的行為或拒捕；
7. 除受保成員身處由商業航空公司在規定的航線中行駛的客機內為乘客外，凡出入、身處、駕駛、服務或上落於任何航空裝置或空中運輸工具；
8. 參與賽車或賽馬；
9. 參與危險性運動（包括必須使用繩子或嚮導的爬山活動、地底岩洞探險、跳傘、徒手潛水或其他水下活動、冬季運動、任何運用足部以外的競賽、越野賽跑或打馬球）；
10. 意外或非意外地服食或吸食任何毒品、藥物、鎮靜劑或毒藥，惟遵照註冊醫生處方者除外；
11. 身體或精神上的疾病，或任何疾病；及
12. 在任何處於戰爭狀態國家的武裝部隊或任何輔助文職部隊中服役；或在國際組織的任何部隊中服役。

身故權益

(i) 身故恩恤賠償

當受保成員身故（意外身故除外）時，我們將向受益人支付身故恩恤賠償，金額為 HK\$ 1,000 元。

保額

在任何情況下，本保單支付的權益將不會超過每個受保成員保額的 100% 或身故恩恤賠償（視情況而定）。當支付的權益已達到保額的百分之一百(100%)或身故恩恤賠償（視情況而定）時，本保單就該受保成員的所有保障及權益將會被終結。為避免疑義，本保單只支付意外死亡及傷殘權益或身故恩恤賠償。

此中文譯本僅供參考之用，文義如有歧異概以英文版本為準。