



# EasyCare

Easy way to taking care of your employees



## Customise your plan to take care of your employees

To run a successful business as well as attract and retain talents, taking care of your employees is essential. EasyCare is a ready to use Employee Benefit Scheme, designed for start-ups and SMEs with a minimum of 2 employees. With EasyCare flexible and comprehensive combination, you could customise your plan with different coverage across basic hospitalisation benefits, optional add-ons like dental, out-patient and business travel benefits to suit your budget.

### Benefits at a glance



Flexible cross plan combination on hospitalisation, outpatient, dental and business travel benefits



Free Overseas Emergency Medical Evacuation



Free Extended Major Medical Benefit



24-hours worldwide cover



Free outpatient doctor panel card with e-claim payment advice and online claim enquiry

# Summary of Benefits

Basic Cover - Hospitalisation Benefits	Maximum Limit (HK\$)			
	Option 1	Option 2	Option 3	Option 4
1. Room & Board charges (limit per day, maximum of 91 days per disability)	HK\$2,700	HK\$1,760	HK\$1,150	HK\$730
2. Intensive Care Unit (limit per day, maximum of 10 days per disability)	HK\$4,000	HK\$2,700	HK\$1,750	HK\$940
3. Hospital Special Services (per disability limit)	HK\$30,000	HK\$23,000	HK\$15,000	HK\$11,500
4. Surgical Fees (per disability limit)				
a) Complex operation	HK\$90,000	HK\$70,000	HK\$50,000	HK\$32,000
b) Major operation	HK\$45,000	HK\$35,000	HK\$25,000	HK\$16,000
c) Intermediate operation	HK\$22,500	HK\$17,500	HK\$12,500	HK\$8,000
d) Minor operation	HK\$11,250	HK\$8,750	HK\$6,250	HK\$4,000
5. Anaesthetist's Fees (per disability limit)				
a) Complex operation	HK\$27,000	HK\$21,000	HK\$15,000	HK\$9,600
b) Major operation	HK\$13,500	HK\$10,500	HK\$7,500	HK\$4,800
c) Intermediate operation	HK\$6,750	HK\$5,250	HK\$3,750	HK\$2,400
d) Minor operation	HK\$3,375	HK\$2,625	HK\$1,875	HK\$1,200
6. Operating Theatre (per disability limit)				
a) Complex operation	HK\$27,000	HK\$21,000	HK\$15,000	HK\$9,600
b) Major operation	HK\$13,500	HK\$10,500	HK\$7,500	HK\$4,800
c) Intermediate operation	HK\$6,750	HK\$5,250	HK\$3,750	HK\$2,400
d) Minor operation	HK\$3,375	HK\$2,625	HK\$1,875	HK\$1,200
7. In-hospital Doctor's Consultation (per disability limit, maximum of 91 days per disability)	HK\$2,700	HK\$1,760	HK\$1,150	HK\$730
8. In-hospital Specialist's Consultation (per disability limit, referred & recommended by attending physician in writing)	HK\$5,500	HK\$4,500	HK\$3,500	HK\$2,000
9. Cashless Gastroscopy/Colonoscopy at designated day surgery centre (pre-admission assessment is required, per procedure limit)	Full coverage	Full coverage	Full coverage	Full coverage

# Summary of Benefits

Basic Cover - Hospitalisation Benefits	Maximum Limit (HK\$)			
	Option 1	Option 2	Option 3	Option 4
10. Day surgery for Gastroscopy/Colonoscopy (per procedure limit)	HK\$28,000	HK\$23,000	HK\$17,000	HK\$10,000
11. Pre & Post-hospitalisation Treatment (per disability limit, including 1 pre-admission visit within 30 consecutive days before admission to hospital and all related post-hospitalisation treatment within 90 consecutive days after discharge from hospital)	HK\$4,500	HK\$3,000	HK\$1,200	HK\$1,000
12. Special Nursing (limit per day, maximum of 30 days per disability)	HK\$800	HK\$600	HK\$400	HK\$200
13. Daily Cash Benefit (limit per day, maximum of 91 days per disability) (in lieu of all benefits payable & applicable for ward room confinement in HA hospitals only)	HK\$1,000	HK\$650	HK\$450	HK\$275
14. Daily Cash for Co-ordinate Benefits (limit per day, maximum of 91 days per disability)	HK\$1,000	HK\$650	HK\$450	HK\$275
15. Final Tribute Costs (per case limit)	HK\$90,000	HK\$70,000	HK\$50,000	HK\$30,000
16. Free Extended Major Medical Benefit (80% reimbursement, refer to the policy terms for coverage details)				
• Deductible	NIL	NIL	NIL	NIL
• Maximum limit per disability	HK\$150,000	HK\$100,000	HK\$50,000	HK\$30,000
17. Free Overseas Emergency Medical Evacuation (applicable to member age below 70)	HK\$2,000,000	HK\$2,000,000	HK\$2,000,000	HK\$2,000,000
18. Greater China Card (deposit-free admission)	Free of charge	Free of charge	Free of charge	Free of charge
19. 100% Top-up Overseas Benefits for Hospitalisation benefits due to Accident, exclude China, Hong Kong & Macau	Hospital benefits increase to 200%	Hospital benefits increase to 200%	Hospital benefits increase to 200%	Hospital benefits increase to 200%
20. Psychiatric Treatment (per policy year)	HK\$50,000	HK\$40,000	HK\$30,000	HK\$20,000

## Special Plan Features

- ✓ Flexible cross plan combination on Hospitalisation and Outpatient
- ✓ Provide free Outpatient doctor panel card
- ✓ Free extended major medical benefit
- ✓ Final Tribute Costs (to all insured members)
- ✓ Optional Dental benefits
- ✓ Optional Business Easy Smart Travel (B.E.S.T) Business Travel benefits
- ✓ Free overseas emergency medical evacuation
- ✓ 24-hours worldwide cover
- ✓ Provide e-claim payment advice and online claim enquiry
- ✓ Enjoy "Liberty Health Club" membership privileges
- ✓ 5% special discount will be provided for individual product's application at the same time (including Life, Medical, Personal Accident and Travel)
- ✓ 15% discount on total premium offered for groups with more than 10 employees

## Optional Cover - Dental Benefits

Description of Optional Covers	Maximum Limit (HK\$)			
	Option 1	Option 2	Option 3	Option 4
<b>Dental Benefits (80% Reimbursement)</b>				
1. Oral Examination, Scaling & Polishing (once a year, limit per visit)	HK\$500	HK\$500	HK\$500	HK\$500
2. Dental X-ray & Medications	HK\$3,000	HK\$3,000	HK\$3,000	HK\$3,000
3. Filling & Simple Extractions	HK\$3,000	HK\$3,000	HK\$3,000	HK\$3,000
4. Emergency Treatment of Dental Pain (Palliative)	HK\$3,000	HK\$3,000	HK\$3,000	HK\$3,000
5. Impaction	HK\$3,000	HK\$3,000	HK\$3,000	HK\$3,000
6. Denture (due to accident only)	HK\$3,000	HK\$3,000	HK\$3,000	HK\$3,000
Overall maximum per policy year	HK\$3,000	HK\$3,000	HK\$3,000	HK\$3,000

## Optional Cover - Outpatient Benefits

Description of Optional Covers	Maximum Limit (HK\$)			
	Option 1	Option 2	Option 3	Option 4
<b>Outpatient Benefits (80% or 100%, with optional panel network doctors<sup>1</sup>)</b>				
1. General Doctor's Consultation (limit per visit per day, maximum 30 visits per policy year)	HK\$350	HK\$280	HK\$210	HK\$170
2. Physiotherapist/Chiropractic Treatment <sup>2</sup> (limit per visit per day, maximum 10 visits per policy year)	HK\$670	HK\$520	HK\$400	HK\$320
3. Specialist Consultation (limit per visit per day, maximum 10 visits per policy year)	HK\$670	HK\$520	HK\$400	HK\$320
4. Chinese Herbalist/Bonesetter/Acupuncture Treatment (limit per visit per day, maximum 10 visits per policy year)	HK\$240	HK\$200	HK\$180	HK\$150
5. Diagnostic X-ray/Laboratory Test <sup>2</sup> (maximum limit per policy year)	HK\$3,500	HK\$2,600	HK\$1,750	HK\$1,050

Items 1-4 under Outpatient benefits shall be subject to an overall maximum of 30 visits per policy year (for both non-panel network doctors and panel network doctors)

### <sup>1</sup> Notes

For Outpatient medical option 1, 2 & 3:

- Co-payment for panel doctor's consultation:
  - i) 80% reimbursement option:  
HK\$20 for general doctor's consultation and Chinese herbalist, HK\$40 for physiotherapist and specialist's consultation
  - ii) 100% reimbursement option:  
No co-payment for general doctor's consultation, Chinese herbalist, physiotherapist and specialist's consultation

For Outpatient medical option 4:

- Co-payment for panel doctor's consultation:
  - i) 80% and 100% reimbursement option:  
HK\$20 for general doctor's consultation and Chinese herbalist, HK\$40 for physiotherapist and HK\$130 for specialist's consultation

<sup>2</sup> To be referred and recommended by attending physician in writing – waive referral letter for all specialist consultation (for both non-panel and panel doctors)

## Medical and Dental Benefits - Plan Rules

- ✓ Hong Kong registered companies with at least 2 employees are applicable
- ✓ Health Declaration will be exempted for groups of 4 employees or above (for medical insurance) and 11 employees or above (for life insurance)
- ✓ Premium must be paid by the policyholder
- ✓ Policy renewal is subject to experience rating
- ✓ All eligible staff must be actively at work and participate mandatorily
- ✓ Dependent coverage must be the same benefit level as the employee
- ✓ Eligibility:
  - Full-time employees & employees' spouse aged 64 or below
  - Unmarried child(ren) from 15 days to age 18, or age 19-23 with full-time education proof

## Optional Cover - Business Travel Benefits

Description of Optional Cover	Maximum Sum Insured per Person (HK\$)
	Option 1
<b>Personal Assistance</b>	
1. Accidental Death & Permanent Disablement (Scale II)	HK\$1,200,000
Additional Indemnity for Public Conveyance	HK\$1,200,000
Major burns (second or third degree)	HK\$150,000
2. Accidental Death due to natural catastrophe	HK\$30,000
<b>Medical Expenses and Assistance</b>	
3. Medical Expenses	HK\$1,000,000
a) Follow-up medical expenses incurred within 12 months after returned to Hong Kong and covered 100% of the unused portion	
b) Expenses incurred and payable to Chinese physician and chiropractor, up to HK\$200 per visit per day and maximum HK\$4,000 in aggregate	
4. Hospital Cash (daily cash HK\$500)	HK\$7,500
5. Comatose State (weekly cash HK\$500, a maximum of 50 weeks)	HK\$25,000

# Optional Cover - Business Travel Benefits

Description of Optional Cover	Maximum Sum Insured per Person (HK\$)
	Option 1
<b>Medical Expenses and Assistance</b>	
6. Worldwide Emergency Services	
a) 24/7 Emergency Assistance Hotline Services	Covered
b) Medical Evacuation & Repatriation	Actual cost
c) Repatriation of Remains	Actual cost
d) Hospital Guarantee Admission Services	HK\$40,000
e) Compassionate Visit	HK\$20,000
f) Dependent Child Care	HK\$20,000
g) Greater China Card (optional, charge HK\$50 per card)	
<b>Travel Inconvenience Cover</b>	
7. Loss of Deposit	HK\$20,000
8. Trip Curtailment or Disruption	HK\$20,000
9. Unexpected delay (HK\$500 for every 6 hours)	HK\$2,500
a) Travel misconnection (after 24 hours)	HK\$10,000
10. Flight Overbooking (HK\$500 for every 6 hours)	HK\$1,500
<b>Loss of Personal Effects Overseas</b>	
11. Baggage Delay (after 6 hours)	HK\$1,500
12. Personal Property	HK\$15,000
a) Laptop	HK\$10,000
b) Sports equipment	HK\$5,000
c) Other items	HK\$3,000
13. Personal Money & Travel Document	HK\$10,000
a) Cash limit	HK\$3,000
<b>Liability Issue While Abroad</b>	
14. Personal Liability	HK\$1,500,000



## Optional Cover - Business Travel Benefits

Description of Optional Cover	Maximum Sum Insured per Person (HK\$)
	Option 1
<b>Extended Protection Towards the Employer</b>	
15. Alternative Employee Expenses	HK\$20,000
16. Political or Natural Disaster Evacuation	HK\$15,000
<b>Extended Well-being to the Employee</b>	
17. Credit Card Protection	HK\$20,000
18. Education Fee Subsidy	HK\$25,000
19. Funeral Expenses & Repatriation of Remains	HK\$20,000
20. Home Modification	HK\$25,000
21. Rehabilitation Tuition Expenses	HK\$25,000
22. Scarring of Face	HK\$25,000
23. Spouse Retraining	HK\$20,000
24. Trauma Incident Counselling Benefit (HK\$1,500/day/visit, up to a maximum of)	HK\$15,000
25. Emergency Travel Services Assistance	Free
26. Telephone Medical Advice	Free
27. Inoculation information	Free
28. Consulate & Embassy Information	Free
29. Legal Referral Service	Free

This is a summary of the coverage. For exact coverage, terms and conditions, please refer to the policy

## Travel Benefits - Plan Rules

- ✓ Available to Hong Kong residents and employment passport holders located in Hong Kong
- ✓ Age range from 18 to 75 years old (last birthday)
- ✓ Applicable to employees on business trips engaging in professional, administrative, managerial, clerical and non-manual work solely in offices or similar non-hazardous places
- ✓ Excluding manual work, work on board vessel or offshore activities
- ✓ There should be a minimum of 2 un-named Insured Employees under the group
- ✓ This insurance cover is only valid for trip originating from Hong Kong subject to maximum duration of each trip is 185 days
- ✓ Excluding pre-existing conditions
- ✓ Maximum aggregate limit: HK\$24,000,000 per conveyance
- ✓ If the Insured has more than one travel insurance policy underwritten by us for the same trip, we will only be liable for the policy which provides the highest benefit level

## Optional Cover - Term Life, Accidental Death & Disablement Benefits

Description of Optional Covers	Maximum Limit (HK\$)			
	Option 1	Option 2	Option 3	Option 4
1. Term Life Benefit	HK\$1,000,000	HK\$750,000	HK\$500,000	HK\$250,000
2. Accidental Death & Disablement Benefit	HK\$1,000,000	HK\$750,000	HK\$500,000	HK\$250,000

Only applicable to intermediary with relevant life insurance business license  
Guarantee issue limit is up to maximum HK\$500,000 for 6 employees or above

# Annual Premium excluding Premium Levy

	Hospitalisation		Outpatient Benefits				Dental Benefit
	Category A	Category B	80% Reimbursement		100% Reimbursement		Category A & B
			Category A	Category B	Category A	Category B	
<b>Option 1</b>							
Employee/Spouse	HK\$5,369	HK\$5,964	HK\$4,476	HK\$5,113	HK\$5,714	HK\$6,531	HK\$1,050
Child	HK\$5,369	HK\$5,964	HK\$5,596	HK\$6,390	HK\$7,144	HK\$8,162	HK\$1,050
<b>Option 2</b>							
Employee/Spouse	HK\$4,009	HK\$4,450	HK\$3,389	HK\$3,834	HK\$4,392	HK\$4,971	HK\$1,050
Child	HK\$4,009	HK\$4,450	HK\$4,237	HK\$4,792	HK\$5,490	HK\$6,216	HK\$1,050
<b>Option 3</b>							
Employee/Spouse	HK\$2,719	HK\$3,017	HK\$2,627	HK\$2,976	HK\$3,359	HK\$3,806	HK\$1,050
Child	HK\$2,719	HK\$3,017	HK\$3,284	HK\$3,720	HK\$4,198	HK\$4,758	HK\$1,050
<b>Option 4</b>							
Employee/Spouse	HK\$1,703	HK\$1,847	HK\$2,060	HK\$2,346	HK\$2,490	HK\$2,814	HK\$1,050
Child	HK\$1,703	HK\$1,847	HK\$2,574	HK\$2,932	HK\$3,114	HK\$3,518	HK\$1,050

Category A: Composite Average Age at 18 to 40 (last birthday)<sup>3</sup>

Category B: Composite Average Age at 41 to 64 (last birthday)<sup>3</sup>

Annual Premium excluding Premium Levy effective from 1 April 2020

<sup>3</sup> Composite average age is counted on all employees within the group only

## Optional Cover - Business Travel Benefits Annual Premium excluding Premium Levy

Total No. of Business Travellers	Aggregate Limit Per Accident (HK\$)	Annual Flat Premium (HK\$)
3-6	HK\$4,000,000	HK\$5,000
7-10	HK\$8,000,000	HK\$7,000
11-15	HK\$11,000,000	HK\$9,000
16-20	HK\$16,000,000	HK\$11,000
21-30	HK\$18,000,000	HK\$15,000
31-40	HK\$20,000,000	HK\$18,500
41-50	HK\$24,000,000	HK\$21,000

## An Illustration of premium for reference

	No. of Insureds	Total Premium (HK\$)
Un-named Basis	5	HK\$5,000
(Plan 1 – Business Easy Smart Travel)	40	HK\$18,500

## Optional Cover - Term Life, Accidental Death & Disablement Benefits Annual Premium excluding Premium Levy

	Term Life Benefit + Accidental Death & Disability Benefit	
	Category A	Category B
	Composite Average Age at 18 to 40 (Last birthday)	Composite Average Age at 41 to 64 (Last birthday)
Option 1	HK\$1,640	HK\$3,340
Option 2	HK\$1,230	HK\$2,505
Option 3	HK\$820	HK\$1,670
Option 4	HK\$410	HK\$835

Annual Premium excluding Premium Levy effective from 1 April 2020

Levy collected by the Insurance Authority has been imposed on relevant policy at the applicable rate

The above premium rates are valid for groups with all employees:

- Aged below 65 (last birthday) only and
- Who are “white collar” staff involved in office duties, and staff involved in light manual labour

# Major Exclusions

## Medical and Dental Benefits:

- Pre-existing conditions
- Mental illness and psychiatric disorders (e.g. depression etc)
- Rest cures or sanatoria care
- Birth defects and congenital illnesses, contraception or sterilisation or cosmetic surgery
- Dental treatment or oral surgery (unless the benefit is available); eye refraction and ear examinations
- Injury or sickness arising directly or indirectly from war, strike, riot, revolution, or any war-like operation or participation in illegal acts
- Prostheses, corrective devices, special braces, appliances, wheel chairs, crutches or other equipment
- Routine medical examinations
- Self-inflicted injury, suicide, abuse of alcohol, drug addiction or abuse
- Vaccination and any preventive treatment
- Hospitalisation primarily for diagnosis, x-ray examinations or physical therapy, unless recommended by a legally qualified physician or surgeon
- Medical services not in accordance with the diagnosis and treatment of the condition for which the hospital confinement is required
- Non-approved medical transportation
- All other dental procedures not listed in the Dental Benefit section
- Wisdom tooth extraction
- Dental cosmetics

## Accidental Death and Disability Benefits:

- War or war-like operations (whether war be declared or not), civil war, civil commotion, strikes or riots and terrorism
- Suicide, self-inflicted injury, or any attempt threat
- The insured being in on or entering into or descending from any aircraft other than a fully licensed passenger carrying aircraft in which the Insured is travelling as a passenger other than as a member of the crew
- Professional sport, climbing or mountaineering necessitating the use of ropes or guides, international motor rallies, ice hockey, polo-playing, speleology, steeplechasing winter sports, racing of any kind other than on foot, underwater activities involving the use of underwater breathing apparatus
- Being affected by alcohol or drug
- Ionising radiation or contamination by radioactivity from any nuclear waste from the combustion of nuclear fuel or nuclear weapon material



## Additional Exclusions

### Travel Benefits:

- Engage in disciplinary forces, naval, military, air force or armed force, aviation or aerial activities as pilot or air crew
- Engage in mutual or hazardous work, any kind of race or extreme sports/activities
- Radioactivity, or the use, existence or escape of any nuclear fuel, nuclear material or nuclear waste
- Expenses arising from wilfully self-inflicted bodily injury, or wilfully self-inflicted sickness or accident, temporary insanity, alcoholism, drug or substance abuse or self-exposure to needless peril

The plan is subject to the terms, conditions and exclusions of the relevant policy contract. Liberty Insurance reserves the final right to approve any application. This product brochure contains general information only and the information shown is for information purposes only. Please refer to the Policy and Policy Schedule for details of coverage, terms and conditions. If there is any inconsistency or ambiguity between the English version and the translated version, the English version shall prevail.



Underwritten by **Liberty International Insurance Limited**  
13/F, Berkshire House, 25 Westlands Road, Quarry Bay, Hong Kong

(852) 2892 3882 | [www.libertyinsurance.com.hk](http://www.libertyinsurance.com.hk) |  

JUL 2020



# 易僱保

簡便的僱員保障方案



## 靈活自選保障組合，滿足僱員的保障

管理一間成功的企業，同時吸引和挽留人才，滿足僱員的保障需要為重要關鍵。易僱保為現成的僱員福利保險計劃，專為初創企業和中小型企業而設計，最少二名僱員的公司即可申請。易僱保提供靈活自選保障組合，在基本住院福利、牙科、門診和商務旅行保障範圍按您的預算自訂最適切的方案。

### 保障特點



住院、門診、牙科及商務旅行保障可靈活配搭



最少二名僱員的公司即可申請



免費額外醫療福利保障



24小時全球保障及免費海外緊急救援服務



提供免費門診醫療  
咭、電子理賠索償通知  
及網上理賠索償查詢



# 保障福利表

基本保障 - 住院福利	最高賠償額 ( 港元 )			
	選擇一	選擇二	選擇三	選擇四
1. 病房及膳食費 ( 每日限額 · 每宗病症最多91日 )	2,700港元	1,760港元	1,150港元	730港元
2. 深切治療病房費 ( 每日限額 · 每宗病症最多10日 )	4,000港元	2,700港元	1,750港元	940港元
3. 醫院雜費 ( 每宗病症限額 )	30,000港元	23,000港元	15,000港元	11,500港元
4. 醫生手術費 ( 每宗病症限額 )				
a) 複雜手術	90,000港元	70,000港元	50,000港元	32,000港元
b) 大型手術	45,000港元	35,000港元	25,000港元	16,000港元
c) 中型手術	22,500港元	17,500港元	12,500港元	8,000港元
d) 小型手術	11,250港元	8,750港元	6,250港元	4,000港元
5. 麻醉師費 ( 每宗病症限額 )				
a) 複雜手術	27,000港元	21,000港元	15,000港元	9,600港元
b) 大型手術	13,500港元	10,500港元	7,500港元	4,800港元
c) 中型手術	6,750港元	5,250港元	3,750港元	2,400港元
d) 小型手術	3,375港元	2,625港元	1,875港元	1,200港元
6. 手術室租金 ( 每宗病症限額 )				
a) 複雜手術	27,000港元	21,000港元	15,000港元	9,600港元
b) 大型手術	13,500港元	10,500港元	7,500港元	4,800港元
c) 中型手術	6,750港元	5,250港元	3,750港元	2,400港元
d) 小型手術	3,375港元	2,625港元	1,875港元	1,200港元
7. 住院醫生診療費 ( 每日限額 · 每宗病症最多91日 )	2,700港元	1,760港元	1,150港元	730港元
8. 住院專科醫生診療費 ( 每宗病症限額 · 必須由主診醫生推薦及列明病症 )	5,500港元	4,500港元	3,500港元	2,000港元
9. 在指定的日間手術中心進行免現金支付的胃鏡檢查/結腸鏡檢查 ( 需要入院前評估 · 每次手術限額 )	全面涵蓋	全面涵蓋	全面涵蓋	全面涵蓋

# 保障福利表

基本保障 - 住院福利	最高賠償額 ( 港元 )			
	選擇一	選擇二	選擇三	選擇四
10. 胃鏡檢查/結腸鏡檢查的日間手術 ( 每次手術限額 )	28,000港元	23,000港元	17,000港元	10,000港元
11. 入院前及出院後之治療 ( 每宗病症限額，包括1次入院前30日內及出院後90日內與住院治療有關之診治 )	4,500港元	3,000港元	1,200港元	1,000港元
12. 特別註冊看護 ( 每日限額，每宗病症最多30日 )	800港元	600港元	400港元	200港元
13. 住院現金津貼 ( 每日限額，每宗病症最多91日 ) ( 此保障只適用於入住政府大房及會取代其他住院賠償 )	1,000港元	650港元	450港元	275港元
14. 共付賠償現金津貼 ( 每日限額，每宗病症最多91日 )	1,000港元	650港元	450港元	275港元
15. 禮儀費用 ( 每宗限額 )	90,000港元	70,000港元	50,000港元	30,000港元
16. 免費額外醫療福利 ( 八成賠償，保障詳情請參閱保單條款 )				
• 自付額	不適用	不適用	不適用	不適用
• 每宗病症最高賠償額	150,000港元	100,000港元	50,000港元	30,000港元
17. 免費海外緊急救援服務 ( 70 歲以下受保人適用 )	2,000,000港元	2,000,000港元	2,000,000港元	2,000,000港元
18. 大中華咭 ( 免按金入院 )	免費	免費	免費	免費
19. 100% 因意外導致之附加海外住院醫療保障，不包括中國、香港及澳門	住院福利之最高賠償金額增至兩倍	住院福利之最高賠償金額增至兩倍	住院福利之最高賠償金額增至兩倍	住院福利之最高賠償金額增至兩倍
20. 精神科治療 ( 每保單年度計 )	50,000港元	40,000港元	30,000港元	20,000港元

## 計劃優點

- ✓ 住院及門診福利保障可靈活配搭
- ✓ 提供免費門診醫療
- ✓ 免費額外醫療福利保障
- ✓ 禮儀費用 (適用於所有受保人)
- ✓ 附加牙科福利保障
- ✓ 附加行商易商務旅遊保障
- ✓ 免費海外緊急救援服務
- ✓ 24小時全球保障
- ✓ 提供電子理賠索償通知及網上理賠索償查詢
- ✓ 兼享「寶康會」會員優惠
- ✓ 同時投購個人保險產品，其投保個人產品將可享5%特別優惠折扣 (只限個人醫療、人壽、意外及旅遊保險)
- ✓ 參加僱員人數達10人以上，保費可享15%折扣優惠

## 附加保障 - 牙科福利

附加保障 - 描述附加保障	最高賠償額 (港元)			
	選擇一	選擇二	選擇三	選擇四
<b>牙科福利 (八成賠償)</b>				
1. 定期口腔檢查及洗牙 (每年一次，最高賠償額)	500港元	500港元	500港元	500港元
2. 牙科X光及藥物	3,000港元	3,000港元	3,000港元	3,000港元
3. 補牙及脫牙	3,000港元	3,000港元	3,000港元	3,000港元
4. 因牙痛而所需之緊急緩和治療	3,000港元	3,000港元	3,000港元	3,000港元
5. 阻生	3,000港元	3,000港元	3,000港元	3,000港元
6. 假牙 (因意外引致所需)	3,000港元	3,000港元	3,000港元	3,000港元
每年最高賠償額	3,000港元	3,000港元	3,000港元	3,000港元

## 附加保障 - 門診福利

附加保障 - 描述附加保障	最高賠償額 ( 港元 )			
	選擇一	選擇二	選擇三	選擇四
<b>門診福利 ( 八成賠償或全數賠償及可附加網絡醫生<sup>1</sup> )</b>				
1. 醫生門診費 ( 每日最高賠償額, 每保單年度最高賠償額為30次 )	350港元	280港元	210港元	170港元
2. 物理治療/脊醫 <sup>2</sup> ( 每日最高賠償額, 每保單年度最高賠償額為10次 )	670港元	520港元	400港元	320港元
3. 專科門診費 ( 每日最高賠償額, 每保單年度最高賠償額為10次 )	670港元	520港元	400港元	320港元
4. 中醫門診或跌打或針灸治療 ( 每日最高賠償額, 每保單年度最高賠償額為10次 )	240港元	200港元	180港元	150港元
5. X光檢查/化驗費 <sup>2</sup> ( 每保單年度最高賠償額 )	3,500港元	2,600港元	1,750港元	1,050港元

項目1-4 門診福利下每年合共總限額為30次 ( 適用於非網絡醫生及網絡醫生 )

<sup>1</sup> 註

如門診醫療選擇一/二/三之會員:

- 網絡醫生自付費:
  - i) 如選擇80%賠償:  
普通科醫生門診及中醫各為20港元, 物理治療及專科各為40港元
  - ii) 如選擇100%全數賠償:  
普通科醫生門診、中醫、物理治療及專科每次均毋須繳付自付費

如門診醫療選擇四之會員:

- 網絡醫生自付費:
  - i) 如選擇80%及100%全數賠償:  
普通科醫生門診及中醫各為20港元, 物理治療為40港元及專科為130港元

<sup>2</sup> 必須由主診醫生推薦及列明病症 - 所有專科診症不需出示主診醫生之推薦信。( 適用於網絡及非網絡醫生 )

## 醫療及牙科保障 - 計劃守則

- ✓ 只適用於最少2位僱員的香港註冊公司
- ✓ 如僱員人數是4人或以上（醫療保障）或11人或以上（人壽保障），每名僱員毋須申報其健康狀況
- ✓ 保費必須由僱主支付
- ✓ 續保保費會根據過往所有賠償紀錄而定
- ✓ 所有合資格之僱員必須參加此計劃和正常上班
- ✓ 僱員家屬所參加的計劃必須與該僱員為同一級別
- ✓ 申請資格：
  - 全職僱員或僱員的配偶（64歲或以下）
  - 未婚子女（15天大至18歲或19至23歲而有全日制學生證明）

## 附加保障 - 商務旅遊保障

保障內容撮要	每人最高保障金額（港元）
	計劃一
<b>個人協助</b>	
1. 意外死亡/永久傷殘（級別II）	1,200,000港元
額外賠償受保人於乘坐公共交通工具時發生意外	1,200,000港元
嚴重燒傷（二級或三級程度）	150,000港元
2. 意外身故於天然災害	30,000港元
<b>醫療費用及協助</b>	
3. 醫療費用	1,000,000港元
a) 回港後12個月內的覆診費用，賠償上限為百份百保障餘下金額	
b) 註冊中醫跌打、針灸及註冊脊醫，每次意外賠償上限為200港元；每保單年度賠償上限為4,000港元	
4. 住院現金 (每日500港元)	7,500港元
5. 昏迷保障 (每星期500港元，最多賠償50個星期)	25,000港元

# 附加保障 - 商務旅遊保障

保障內容撮要	每人最高保障金額 ( 港元 )
	計劃一
<b>醫療費用及協助</b>	
6. 全球支援服務	
a) 24/7 緊急熱線支援服務	全額
b) 緊急醫療運送及遣送回國服務	實際費用
c) 遺體運返	實際費用
d) 入院按金保證服務	40,000港元
e) 親屬探望	20,000港元
f) 兒童護送	20,000港元
g) 大中華醫療網絡卡 ( 若需要者, 請提供姓名, 每張咭港幣50元 )	
<b>旅程煩惱</b>	
7. 訂金損失	20,000港元
8. 更改行程	20,000港元
9. 旅程延誤 ( 延誤6小時延誤賠償500港元 )	2,500港元
旅程接駁失誤 ( 24小時後 )	10,000港元
10. 航班超買 ( 延誤6小時延誤賠償500港元 )	1,500港元
<b>個人財物損失</b>	
11. 行李延誤 ( 延誤6小時後 )	1,500港元
12. 個人財物	15,000港元
a) 手提電腦	10,000港元
b) 運動用品/器材	5,000港元
c) 其他財物	3,000港元
13. 個人金錢及旅遊證件	10,000港元
a) 現金上限	3,000港元
<b>海外個人責任</b>	
14. 個人責任	1,500,000港元

## 附加保障 - 商務旅遊保障

保障內容撮要	每人最高保障金額 ( 港元 )
	計劃一
<b>僱主延伸保障</b>	
15. 招聘替代員工費用	20,000港元
16. 政變或天然災害撤離保障	15,000港元
<b>僱員延伸保障</b>	
17. 信用卡保障	20,000港元
18. 教育費用津貼	25,000港元
19. 殮葬及遺體遣返費用	20,000港元
20. 家居改裝費用	25,000港元
21. 復康費用	25,000港元
22. 臉部傷疤	25,000港元
23. 配偶培訓保障	20,000港元
24. 創傷輔導保障 ( 最高賠償金額為每次1,500港元 )	15,000港元
25. 緊急旅遊援助熱線	免費
26. 電話應診	免費
27. 接種疫苗資料	免費
28. 領事館及大使館資料	免費
29. 法律轉介服務	免費

上述僅為保障範圍概要。實際保障範圍、條款及條件請參閱保單

## 旅遊保障 - 計劃守則

- ✓ 只適用於持有香港身份證或工作護照之居港人士
- ✓ 只適用於18至75歲人士（以足歲計算）
- ✓ 2名需要出外公幹的僱員可投保
- ✓ 只適用於由香港出發的旅程，每次旅程最長為185日
- ✓ 不保受保前已存在的任何病徵或病狀
- ✓ 每次旅程最高賠償限額為24,000,000港元
- ✓ 假如受保人持有多於一份由我們承保的旅遊保險，我們只限於以較高福利的保單作出賠償

## 附加保障 - 定期人壽及意外死亡和傷殘福利保障

描述附加保障	最高賠償額（港元）			
	選擇一	選擇二	選擇三	選擇四
1. 定期人壽保險	1,000,000港元	750,000港元	500,000港元	250,000港元
2. 意外死亡和傷殘保障	1,000,000港元	750,000港元	500,000港元	250,000港元

只適用於持有相關人壽業務牌照的中介人

受保僱員人數達6人或以上，可得保證受保額最高為500,000港元



## 每年保費表不包括保費徵費

	住院福利		門診福利				牙科福利
	甲類	乙類	八成賠償		全數賠償		甲及乙類
			甲類	乙類	甲類	乙類	
<b>選擇一</b>							
僱員/配偶	5,369港元	5,964港元	4,476港元	5,113港元	5,714港元	6,531港元	1,050港元
子女	5,369港元	5,964港元	5,596港元	6,390港元	7,144港元	8,162港元	1,050港元
<b>選擇二</b>							
僱員/配偶	4,009港元	4,450港元	3,389港元	3,834港元	4,392港元	4,971港元	1,050港元
子女	4,009港元	4,450港元	4,237港元	4,792港元	5,490港元	6,216港元	1,050港元
<b>選擇三</b>							
僱員/配偶	2,719港元	3,017港元	2,627港元	2,976港元	3,359港元	3,806港元	1,050港元
子女	2,719港元	3,017港元	3,284港元	3,720港元	4,198港元	4,758港元	1,050港元
<b>選擇四</b>							
僱員/配偶	1,703港元	1,847港元	2,060港元	2,346港元	2,490港元	2,814港元	1,050港元
子女	1,703港元	1,847港元	2,574港元	2,932港元	3,114港元	3,518港元	1,050港元

甲類：所有僱員合計之平均歲數・18至40歲(足歲)<sup>3</sup>

乙類：所有僱員合計之平均歲數・41至64歲(足歲)<sup>3</sup>

每年保費表不包括保費徵費由2020年4月1日生效

<sup>3</sup> 所有僱員合計之平均歲數只計算所有僱員・家屬不需包括在內

## 附加保障每年保費不包括保費徵費 計劃一 - 行商易

外出公幹總人數	每項意外賠償上限總額 ( 港元 )	劃一年費 ( 港元 )
3-6	4,000,000港元	5,000港元
7-10	8,000,000港元	7,000港元
11-15	11,000,000港元	9,000港元
16-20	16,000,000港元	11,000港元
21-30	18,000,000港元	15,000港元
31-40	20,000,000港元	18,500港元
41-50	24,000,000港元	21,000港元

## 保費計算例子

	受保人數	總保費 ( 港元 )
受保人的申請為不記名基礎	5	5,000港元
(計劃一 - 行商易商務旅遊保障)	40	18,500港元

## 附加保障-定期人壽及意外死亡和傷殘福利保障 每年保費表不包括保費徵費

	定期人壽保險 + 意外死亡和傷殘保障	
	甲類 - 所有僱員合計之平均歲數 · 18至40歲 ( 足歲 )	乙類 - 所有僱員合計之平均歲數 · 41至64歲 ( 足歲 )
選擇一	1,640港元	3,340港元
選擇二	1,230港元	2,505港元
選擇三	820港元	1,670港元
選擇四	410港元	835港元

由2020年4月1日生效

上列保費只適用於機構之所有僱員:

- 其年齡為65歲以下 ( 足歲 ) 和
- 從事文職工作 · 或輕微體力勞動之僱員

# 主要不保事項

## 醫療及牙科保障:

- 受保前已存在的傷病
- 精神/心理科問題 ( 如：抑鬱等等 )
- 純屬休養或療養之治理
- 先天性缺陷/節育或絕育/整容手術
- 牙科治療 ( 除非已購買牙科保障 ) /配眼鏡及聽力測試
- 所有因恐怖襲擊活動、戰爭、暴亂及騷動引致之傷病
- 儀器，如義肢、助聽器、輪椅、拐杖等費用
- 例行體格檢查
- 一切因自己蓄意引起之損傷、自殺、酗酒、吸毒或濫用藥物
- 疫苗注射及有關一切預防性的治療
- 非經由註冊西醫推薦及証實之入院治療、X 光檢查或物理治療
- 一切非與該次入院所治療之疾病有關的醫療服務
- 未有預先批核的緊急醫療運送
- 除已列出的牙科福利項目外，其他治療並不受保
- 脫智慧齒
- 牙科美容

## 意外死亡和傷殘福利保障:

- 戰爭或戰爭行動 ( 宣佈或未經宣佈之戰爭 )、內戰或鎮壓叛亂、罷工或暴動、恐怖活動或襲擊
- 自殺或自招之傷害或死亡
- 所有飛行活動，除因乘搭可載客航機外
- 職業或危險性活動，包括潛水
- 受酒精或藥物所影響
- 由原子核燃燒後或核武所造成之輻射或中毒後遺症



## 附加不保事項

- 履行執法機構、海軍、軍隊、空軍或武裝部隊成員的職責、或以機師或空勤人員的身份參與航空或空中活動
- 參事相互或危險的工作、任何比賽或極限運動/活動
- 輻射或任何核燃料、核材料或核廢料之使用、存有或洩漏
- 因故意自我傷害、故意令自我患病或遇上事故、暫時性精神錯亂、酗酒、濫用藥物或物品或蓄意置身於異常危險情況而造成的開支

此計劃受相關保單合約的條款、細則及不保事項所約束。利寶保險保留接受任何申請的最終權利。本產品說明書僅提供一般資料，僅供參考。有關詳細條款、細則及不保事項，請參閱有關產品保單內容。如英文版本與翻譯版本之間存在任何歧義或不相符之處，則以英文版本為準。



由利寶國際保險有限公司承保  
香港鰂魚涌華蘭路25號柏克大廈13樓

(852) 2892 3882 | [www.libertyinsurance.com.hk](http://www.libertyinsurance.com.hk) |  

JUL 2020