

Executive Comprehensive Protection Plan

“Executive Comprehensive Protection Plan” (“the Plan”) of Bank of China Group Insurance Company Limited (“BOCG Insurance”) provide Personal Accident, Annual Travel and Golfers Protection. From now on, you need not worry about the potential financial burden your family may have in case of an accident and stay focused on developing your business.

Protection Highlights

Customer must enrol in at least two protection items in the Plan. In addition to Personal Accident Protection (A) which is compulsory, customer can opt for (B) Annual Travel Protection and/or (C) Golfers Protection.

(A) Personal Accident Protection

- Sum insured at your own choice with a fixed premium rate regardless of insured person’s occupation¹
- Double indemnity protection for accidental death or permanent total disablement
- Coverage for medical expenses incurred (including bonesetters and Chinese herbalist) as a result of accidents, credit card outstanding balance protection and 24-hour Worldwide Emergency Assistance Services

(B) Annual Travel Protection

- Comprehensive protection for business or leisure travel covering medical expenses, loss of baggage and personal effects, legal liabilities, travel and baggage delay, cancellation or curtailment of journey, etc.
- Excess-free with coverage for a variety of popular adventurous activities
- Protection against loss of home contents due to burglary happened at home while traveling
- Newly added “Outbound Travel Alert”² Protection

(C) Golfers Protection

- Protection for golfing equipment, personal effects, legal liabilities and cancellation of golfing journey, etc.
- Disburse expenses for celebration of achieving a hole-in-one
- Worldwide coverage
- Free golf course referral and booking hotline assistance

Up to 30% No-Claim Premium Discount on Renewal

- If no claim has been filed during the insured period, you can enjoy the following premium discounts for each consecutive renewal year:
 - 1st renewal year : 10% premium discount
 - 2nd renewal year : 15% premium discount
 - 3rd renewal year : 20% premium discount
 - 4th renewal year: 25% premium discount
 - 5th or above renewal year: 30% premium discount
- “No-claim premium discount on renewal” is applicable to the whole policy
- If the policy is insured under the name of a Company³, change of the insured person⁴ upon renewal will not affect the “No-claim premium discount on renewal”

Instant Approval and Auto-renewal Service

- If your application is approved instantly and each coverage item is confirmed to be effective, under normal circumstances, the policy will be issued around 10 working days upon receipt of application by BOCG Insurance
- In respect of each policy year, if you do not receive any notice of amendment of renewal terms from BOCG Insurance prior to the expiration of the policy year, your policy will be automatically renewed simply by settling the required premium for the upcoming policy year

Notes:

1. Not applicable to the occupations excluded by BOCG Insurance (please refer to the proposal form for details).
2. The “Outbound Travel Alert (OTA) System” was set up by the Security Bureau of the Government of Hong Kong Special Administrative Region (“Hong Kong”), which covers countries which are often the travel destinations for Hong Kong residents and uses amber, red and black signals to differentiate among different levels of risk, with an aim to help Hong Kong residents better understand the risk or threat to personal safety while traveling abroad.
3. If the policy is insured under the name of a Company and insured person has more than one, each insured person has to individually apply for the insurance.
4. The insured person replaced must make the declaration to BOCG Insurance that all answers in the “Stated information for this Proposal Form” are “No”.

(A) Personal Accident Protection

Insured Items & Coverage	Maximum Benefit (HK\$)
<p>1. Personal Accident</p> <ul style="list-style-type: none"> - Death / permanent total disablement / permanent total loss of both limbs / loss of sight of two eyes / permanent total loss of one limb or loss of sight of one eye / major burns (Claims are calculated on the basis of burn body surface area) resulting from accident - Permanent total loss of hearing of both ears / permanent total loss of speech resulting from accident (Maximum benefit payable for permanent total loss of hearing of both ears and permanent total loss of speech are 75% and 50% of the specified amount respectively) <p>(This benefit does not apply to any insured person who has been or will be paid compensation under the below-mentioned item no. 2 “Double Indemnity for Accidental Death or Permanent Total Disablement” under “(A) Personal Accident Protection”)</p> <p>(Maximum benefit payable for insured person aged over 70 is HK\$300,000)</p>	<p>Based on the selected sum insured</p> <p>(1) selected range from 2,000,000 per year to 10,000,000 per year (with every 1,000,000 as an unit for additional sum insured);</p> <p>(2) if sum insured exceeds 10,000,000 per year, premium rates to be negotiated separately.</p>
<p>2. Double Indemnity for Accidental Death or Permanent Total Disablement</p> <ul style="list-style-type: none"> - Accidental death or permanent total disablement resulting from traveling by public transportation or private car (This benefit does not apply to insured person aged over 70) 	<p>Double the sum insured for insured item no.1 “Personal Accident” under “(A) Personal Accident Protection”</p>
<p>3. Credit Card Outstanding Balance Protection</p> <ul style="list-style-type: none"> - In the event of accidental death of the insured person, repayment of any outstanding balance payable under the insured person’s credit cards charged during the period of insurance 	<p>30,000 per year</p>
<p>4. Medical Expenses</p> <ul style="list-style-type: none"> - Medical expenses incurred for bodily injury caused by accident (including expenses for Chinese herbalist and bonesetters, provided that the maximum benefit payable is HK\$150 per day and up to a total of HK\$1,000 per year) 	<p>40,000 per event</p>
<p>5. 24-hour Worldwide Emergency Assistance Services (All expenses or services must be pre-approved and directly arranged by the Emergency Assistance Service Company. Please call the 24-hour Emergency Assistance Hotline if assistance is required)</p> <p>5.1. Emergency Medical Assistance Services</p> <ul style="list-style-type: none"> (a) Emergency medical evacuation or repatriation (b) Expenses associated with the transport of body after death (c) Compassionate visit by relatives (the insured person must be confined in overseas hospital for more than 7 consecutive days) (a return scheduled economy class airline ticket and hotel accommodation of up to HK\$1,200 per day will be provided) (d) Return of unattended dependent child(ren) to Hong Kong (e) Return of the insured person to Hong Kong after medical treatment (f) Hospital admission deposit guarantee 	<p>unlimited</p> <p>100,000</p> <p>60,000</p> <p>A one-way scheduled airline ticket (economy class)</p> <p>A one way scheduled airline ticket (economy class)</p> <p>50,000</p>
<p>5.2. Hotline Assistance Services (24-hour emergency assistance hotline services including medical advice, travel information, consulate/interpreter/lawyer referral, emergency rerouting arrangements and luggage retrieval, etc. For details, please refer to the policy)</p>	<p>-</p>

(B) Annual Travel Protection⁵

Insured Items & Coverage	Maximum Benefit (HK\$) (Payable on per journey basis)
<p>1. Medical and Relevant Expenses</p> <p>(a) Medical expenses (including out-patient, surgical and doctor's fee) incurred as a direct result of accidental bodily injury or sickness occurred during the journey (Maximum benefit payable for insured person aged over 70 is HK\$300,000)</p> <ul style="list-style-type: none"> - Follow-up medical, hospital and treatment expenses incurred in the Hong Kong within 3 months upon the insured person's return from abroad (including bonesetter, Chinese herbalist and acupuncture expenses, provided that the maximum benefit payable is HK\$150 per day and up to a maximum benefit of HK\$2,000 in total) <p>(In no event shall the total amount payable under this item (a) exceed HK\$1,000,000)</p> <p>(b) Daily hospital cash benefit: daily hospital cash will be paid for hospital confinement exceeding 24 hours either abroad, or upon immediate return to Hong Kong as a result of bodily injury or sickness occurred during the journey.</p>	<p style="text-align: right;">1,000,000</p> <p style="text-align: right;">60,000</p> <p style="text-align: right;">6,000 (500 per day)</p>
<p>2. Compassionate Death Cash Benefit</p> <p>Death of the insured person caused by accident or sickness occurred during the journey (In the event of death caused by sickness, maximum benefit payable is 40% of the specified amount)</p>	<p style="text-align: right;">50,000</p>
<p>3. Baggage and Personal Effects</p> <p>Covers the loss of or damage to the insured person's baggage and personal effects, with extended coverage of loss or damage to the insured person's personal notebook-computers as a result of theft or robbery during the journey (Maximum benefit payable is HK\$3,000 for each or each set of article(s))</p>	<p style="text-align: right;">15,000</p>
<p>4. Delayed Baggage</p> <p>Emergency purchases of essential items, requisites or clothing upon temporary deprivation of baggage for at least 8 hours from time of arrival at destination abroad for the insured person due to misdirection in transition or hi-jacking</p>	<p style="text-align: right;">1,500</p>
<p>5. Personal Money and Travel Documents</p> <p>Coverage for the loss of cash or travelers' cheques as a direct result of robbery and the cost of replacing air ticket or other travel documents</p>	<p style="text-align: right;">5,000</p>
<p>6. Legal Liability⁹</p> <p>Protection against the legal liability for any third party's death, bodily injury or property damage caused by the insured person's negligence</p>	<p style="text-align: right;">7,500,000 per year per event</p>
<p>7. Travel Delay / Rerouting</p> <p>If the departure of the scheduled flight or sea vessel has been delayed for more than 8 hours as a result of strike, industrial action, poor weather or mechanical breakdown, one of the following benefits will be payable to the insured person:</p> <ul style="list-style-type: none"> - cash benefit of HK\$250 will be payable for each 8-hour travel delay; or - additional transportation and accommodation expenses necessarily incurred by the insured person for rerouting 	<p style="text-align: right;">2,500</p> <p style="text-align: right;">5,000</p>
<p>8. Cancellation of Journey</p> <p>Protection for the insured person against the loss of non-refundable deposits or prepaid expenses if the journey has to be cancelled due to</p> <ul style="list-style-type: none"> (a) death, illness or serious accident of the insured person or close family members or close business partners, or (b) issuance of Black Alert⁶ for the scheduled destination by the Hong Kong Government under the "Outbound Travel Alert System"² 	<p style="text-align: right;">35,000</p>

<p>9. Curtailment of Journey</p> <ul style="list-style-type: none"> - If the trip has to be curtailed after its commencement for the following reasons, the non-refundable prepaid costs for the unused portion of the journey will be reimbursed proportionally to the insured person: <ul style="list-style-type: none"> (a) death, injury, illness of the insured person or the person with whom the insured person is traveling with or close family members or close business partners or hi-jacking of the aircraft that they travel on; or (b) issuance of Black Alert for the scheduled destination by the Hong Kong Government under the “Outbound Travel Alert System”² - One-off cash allowance of HK\$1,000 will be payable in the event of unavoidable curtailment of the scheduled journey or unavoidable delay (for more than 8 hours and by means of any kind of transportation vehicle) in the course of a scheduled journey as stipulated prior to departure due to issuance of Black Alert for the scheduled destination - Protection against additional accommodation expenses necessarily incurred to replace lost travel documents as a result of robbery, burglary or theft during the travel period 	<p>35,000</p>
<p>10. Loss of Home Contents</p> <p>Loss of or damage to home contents due to burglary occurred at the insured person’s unoccupied home whilst the insured person is traveling abroad</p>	<p>10,000 (3,000 per item)</p>

Notes:

5. Maximum cover period for each single journey is 60 days.
6. Cancellation of journey benefit will only be payable if Black Alert has not been issued for the scheduled destination prior to the booking of the scheduled journey.

(C) Golfers Protection⁷

Insured Items & Coverage	Maximum Benefit (HK\$)
<p>1. Hole-in-one</p> <p>Covers the expenses for celebration of achieving a hole-in-one at any recognised golf club⁸ by the insured person.</p>	<p>60,000 per year (12,000 per event)</p>
<p>2. Golfing Equipment</p> <p>Accidental loss of or damage to the insured person’s golfing equipment during the transit to or from or whilst at any recognised golf club⁸, golf course or driving range</p>	<p>30,000 per year (3,000 per item)</p>
<p>3. Personal Effects</p> <p>Accidental loss of or damage to the insured person’s personal effects in any recognised golf club⁸, golf course or driving range (excluding jewellery, silver / gold articles, furs, cash, credit card and cheques, etc.)</p>	<p>12,000 per year (3,000 per item)</p>
<p>4. Golfing Journey Cancellation</p> <p>Covers non-refundable deposits and prepaid cost of golf journey cancelled outside Hong Kong incurred by the insured person as a result of death or serious accidental bodily injury requiring hospital confinement for more than 24 hours of the insured person or his/her immediate family members or close business partners (each as a resident of Hong Kong).</p>	<p>5,000 per event</p>
<p>5. Legal Liability⁹</p> <p>Insured person’s legal liabilities for injury to any third party or damage to their property accidentally caused by the insured person’s negligence while playing or practising golf at any recognised golf club⁸, golf course or driving range</p>	<p>7,500,000 per year per event</p>
<p>6. 24-hour Worldwide Emergency Hotline Assistance Services</p> <p>Provides free golf course referral and booking hotline assistance service</p>	

Notes:

7. Territory Limit : Worldwide
8. Recognised golf club: means any recognised golf club with a golf course that has 18 holes and 72 pars or above.
9. If Protection (B) “Annual Travel Protection” and (C) “Golfers Protection” are insured at the same time, the maximum benefit for legal liabilities of any overseas claim under the policy shall not exceed HK\$7,500,000 per year per event.

Eligibility

Any legal resident(s) ordinarily residing in Hong Kong, who is a managerial executive (including business and/or staff management) of non manual work and aged between 18 and 75 years old.