

About Allied World 關於Allied World世聯

Allied World Assurance Company Holdings, Ltd, through its subsidiaries, is a global provider of insurance and reinsurance solutions. We operate under the brand Allied World and have supported clients, cedents and trading partners with thoughtful service and meaningful coverages since 2001. We are a subsidiary of Fairfax Financial Holdings Limited, and we benefit from a worldwide network of affiliated entities that allow us to think and respond in non-traditional ways. Our capital base is strong, our solutions anticipate rather than react to changing trends, and our teams are focused on establishing long-term relationships that are mutually beneficial.

透過其遍布全世界的子公司，Allied World Assurance Company Holdings, Ltd在世界各地為客戶提供保險及再保險產品和服務。自2001年，我們透過Allied World世聯的品牌，致力為客戶、分保人及貿易夥伴提供考慮周詳的服務及有效的保障。我們是Fairfax Financial Holdings Limited的子公司。因此，憑藉集團廣闊的國際網絡，我們能在思考上擺脫傳統的框架並提出新穎的想法。我們擁有穩健的資本基礎，而我們的解決方案均能與時並進。我們的團隊則致力建立互惠互利的長遠關係。



Allied World Assurance Company, Ltd
世聯保險有限公司

(incorporated in Bermuda with limited liability)

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Allied World Assurance Company, Ltd is incorporated in Bermuda with limited liability. Coverage will be underwritten by the Hong Kong branch office of Allied World Assurance Company, Ltd, which is regulated by the Insurance Authority. Coverage is only offered subject to local regulatory requirements. Actual coverage is subject to the terms, conditions and exclusions of the actual policy issued. © 2025 Allied World Assurance Company Holdings, Ltd. All rights reserved.

Allied World Assurance Company, Ltd 世聯保險有限公司是於百慕達註冊成立的有限公司。保障將會由Allied World Assurance Company, Ltd 世聯保險有限公司的香港分行承保，而該分行受保險業監管局監管。保障只在符合本地的監管規定的情況下提供，實質的保障則受所簽發保單的條款、條件及不保項目規限。© 2025年 Allied World Assurance Company Holdings, Ltd 版權所有。保留所有權利。



Personal Accident Insurance
個人意外保險

FAMILYGUARD
家庭樂



alliedworldinsurance.com

家庭樂

意外會隨時發生，無論在家中、學校、工作地點或在外地旅遊期間，都可能發生在您或家人身上。「家庭樂」為您紓解因意外導致死亡、受傷及傷殘事故所帶來的經濟負擔，並特設全面的全球保障，為您和家人提供可靠的財務支持，令您安心無憂。



FamilyGuard

Accidents are a part of life. You never know when an accident happens whether you and your family members are at home, school, work or travelling. With FamilyGuard, you are protected from the financial consequences of accidents in the event of death, injuries and disablement. It is tailored to provide comprehensive and worldwide cover, ensuring the financial security and peace of mind for not only you, but also your family.



特點推介

- ✓ 意外死亡及永久傷殘賠償高達港幣2,000,000元
- ✓ 住院現金保障高達每日港幣600元
- ✓ 意外醫療費用包括跌打及針灸治療費
- ✓ 特設昏迷、毀容及面部傷疤、教育基金保障
- ✓ 全球保障包括恐怖襲擊及外遊戰爭



靈活周全的家庭保障

「家庭樂」為全年保險計劃，只需一份保單，您就能夠將周全的意外保障同時帶給配偶和子女

人身意外雙倍賠償

若在所乘搭的公共交通工具上遇到意外，或因遭遇持械行劫，導致意外死亡或永久傷殘，賠償額將會雙倍支付，最高可達港幣2,000,000元



劃一保費方便預算

「家庭樂」劃一所有受保職業的保費，方便您按所需的保障程度作財務預算，享有同樣全面的保障

投保冷靜期

我們尊重客人的消費權益，若您認為所投保的計劃未能切合需要，可於保單生效日起計的首15日內終止保單，如無任何索償紀錄，我們會退還全數保費



DISTINCTIVE FEATURES

- ✓ Accidental Death & Permanent Disablement up to HK\$2,000,000
- ✓ Hospital Cash up to HK\$600 per day
- ✓ Accidental Medical Expenses include Chinese bone-setting and acupuncture treatment
- ✓ Special cover for Coma, Disfigurement and Scarring of the Face and Education Fund
- ✓ Worldwide protection includes terrorism and war whilst overseas travelling



Flexible and Comprehensive Family Cover

FamilyGuard is an annual insurance that gives you the flexibility to include the cover for your spouse and your dependant children in one policy

Double Indemnity for Accidental Loss

A double benefit amount up to the total of HK\$2,000,000 will be given out in the event of death or permanent disablement due to an accident in a public common carrier or an armed robbery



Simple Flat Rates for All Occupations

Unlike other accident insurance plans, FamilyGuard charges flat rates for all occupations accepted by us. It gives you the convenience in budgeting the premium required for your selected benefit level, yet enjoying the same extensive cover

Cooling-Off Period

Our care for customer rights protection allows you to enjoy a cooling-off period of 15 days for free. If you have changed your decision of purchasing this insurance plan, you could choose to terminate your policy within the period and obtain a full refund provided that no claim is incurred



BENEFITS TABLE 承保範圍

Cover 保障項目	Benefits 承保範圍	Limits (HK\$) 最高賠償額 (港幣/元)	
		Plan 計劃 I	Plan 計劃 II
1. Accidental Death & Permanent Disablement* 意外死亡及 永久傷殘*	A cash benefit for Accidental Death & Permanent Disablement 因意外死亡或永久傷殘，可按賠償表獲得現金補償	500,000	1,000,000
	Benefit is double in the event of - 因下列情況導致的人身意外將獲得雙倍賠償： a) accident happens in a common carrier, or 在所乘搭的公共交通工具上遇到意外 b) insured person as an innocent victim of an armed robbery 在持械行動中作為無辜受害者	1,000,000	2,000,000
	Major burns - third degree burns with burn areas covering a) 25% or more of the total head surface area, or b) 10% or more of the total body surface area 第三級燒傷，範圍多於 a)25%頭部皮膚或 b)10%身體皮膚	500,000	1,000,000
2. Medical Expenses 醫療費用	Reimburse the medical, surgical and hospital expenses for an accidental bodily injury 因意外受傷所引致的醫療費、手術費及住院費	10,000	20,000
	Applicable to Chinese bonesetter and acupuncturist (first treatment by a western medical practitioner is required) 醫療費用包括跌打及針灸治療(首次診症必須為註冊西醫)	1,000 (100/day日)	2,000 (100/day日)
3. Hospital Cash 住院現金	Payable for hospitalisation of 3 consecutive days or more due to an accident (maximum 120 days) 因意外入院留醫超過連續三日或以上，可獲每日現金保障長達120日	300/day日	600/day日
4. Coma 昏迷	Payable for coma due to an accident following a 2-week waiting period, subject to a maximum benefit period of 52 weeks 因意外而引致昏迷(等候期兩星期)，保障期長達52周	5,000 (per week每週)	10,000 (per week每週)
5. Disfigurement / Scarring of the Face 毀容 / 面部傷疤	Payable for bodily injury resulted in severe and permanent disfigurement or scarring of the face with at least: 賠償因意外導致的嚴重永久毀容或面部留有永久疤痕達最少	50,000	100,000
	a) two square centimeters or four centimeters in length 2平方厘米或4厘米長	100%	100%
	b) one square centimeters or two centimeters in length 1平方厘米或2厘米長	50%	50%
6. Education Fund 教育基金	Pay as an education subsidy in aggregate for the insured person's children following the accidental death of an insured person 於受保人因意外死亡後發放，作為其子女的教育津貼總額	25,000	50,000

* Benefit amounts for insured child(ren) are 25% of the above-stated limits
* 子女享有的賠償額為上述金額的25%

REMARKS 備註

1. **Age limits** 年齡限制：
Adults 成人 – aged 18 - 65歲
Children 子女 – aged 6 months to 17, or up to 21 for unmarried full time students
6個月至17歲或至21歲的未婚全職
2. **Cooling off Period** 投保冷靜期:15 days日
3. **Occupations** 職業：
✔ Eligible 受保職業：
Professions with clerical duties or in/outdoor light manual work (e.g. secretary, doctor, messenger, salesman, electrician, factory worker)
文書職務，或涉及輕度室內/戶外體力勞動的職業(例如秘書、醫生、信差、推銷員、電器技師、工廠工人)
✗ Excluded 不受保職業：
Actor/Artist, Aerial Worker, Air Crew/Pilot, Armed Force, Betting Shop Worker, Contractor/
Maintenance or repair work at heights in excess of 50ft/15m, Construction Site Work, Demolition Contractor, Diver, Explosive User, Fireman, Fisherman, Gas/Oil Rig Worker, Jockey, Marine Salvager, Miner/Underground Worker, Policeman, Saw Miller, Scaffolder, Scrap Metal, Ship Crew, Sport Professionals, Steeplejack, Stevedore, Structural Steel Worker, Stuntman
演員或藝人、空中工作、航空機組人員或機師、武裝人員、博彩業工作、於超過50尺或15米高度從事維修或修理工作的人士或承建商、地盤工作、建築拆卸承辦商、潛水員、爆破工作、漁夫、消防員、氣體或抽油裝置工人、騎師、海洋打撈、礦工或地底工作、警察、鋸木、搭棚、廢鐵買賣、船員、職業運動員、高空作業、貨船裝卸工人、結構鋼工、特技人
4. **Exclusions** 不受保項目：
Major dangerous sports such as scuba-diving, mountaineering, illness, pregnancy / child birth, HIV / AIDS and war
主要危險運動如水肺潛水、攀山、疾病、懷孕/分娩、HIV/愛滋病、戰爭
5. Insured staying in Hong Kong less than 180 days in a year will be subject to special underwriting
若投保人於一年內在港居留少於180天，將受額外條款限制
6. The number of children insured under the same policy with children cover is unlimited
如有受保子女，在同一保單內的受保子女人數不限

PREMIUM TABLE* 保費表*

Insured Person(s) 受保人	Annual Premium (HK\$) 年度保費(港幣/元)	
	Plan 計劃 I	Plan 計劃 II
Self 個人	760	1,480
Self & Child(ren) 個人及子女	1,080	2,060
Self & Spouse 個人及配偶	1,320	2,480
Family 家庭	1,600	3,060

* Please note the above premium rates have not included the levy imposed by the Insurance Authority. For further information on the levy, please visit <https://donline.alliedworldgroup.com.hk/file/IALevy.pdf> or contact: (852) 2968 3333.
* 請注意以上保單保費未計算由保險業監管局收取的保費徵費在內。如欲了解更多保費徵費詳情，請登入<https://donline.alliedworldgroup.com.hk/file/IALevy.pdf> 或致電我們：(852) 2968 3333。

Note 註:
This document is for reference only and does not constitute any part of the policy itself. Actual coverage is subject to the terms and conditions of the actual policy issued. Please refer to the Policy Wordings for full terms and conditions of the policy. If there is any inconsistency or ambiguity between the English version and the Chinese version, the English version shall prevail.
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