

SafeGuard Personal Insurance Plan

Accidents can happen to anyone at any time. SafeGuard Personal Insurance Plan is designed to protect you and your family against the financial difficulties when something unpredictable happens. You will find this plan is tailored for the different important stages of your life.

Benefits table

Sum insured / Limit of Liability
(in HKD per insured person)

Section	Coverage ^{1,2}	Junior Plan (6 months — 23 years ⁵)		Adult Plan (18 — 65 years ⁶)		Elderly Plan (66 — 75 years ^{6,7})	
		Basic Plan	Deluxe Plan	Basic Plan	Deluxe Plan	Basic Plan	Deluxe Plan
1. Personal Accident	In the event of death caused within 12 months of an accident, a lump sum cash benefit will be paid to assist your loved ones through the difficult times.	250,000	500,000	1,000,000	2,000,000	500,000	750,000
2. Accidental Medical Expenses	We will reimburse you both in-patient and out-patient medical expenses incurred as a result of accidental injury. Chiropractic and Physiotherapy expenses are included (no referral letter from medical practitioner is required).	10,000 (per accident)	20,000 (per accident)	20,000 (per accident)	30,000 (per accident)	10,000 (per accident) and up to 40,000 (per policy year)	10,000 (per accident) and up to 50,000 (per policy year)
	The covered medical costs also include sublimits of Chinese medicine bone-setting and acupuncture expenses. (HKD500 per accident)	up to 4,000 (per policy year)		up to 4,000 (per policy year)		up to 2,000 (per policy year)	up to 3,000 (per policy year)
3. Broken Bones Benefit	When you reach the harvest of your life, we are delighted to help you enjoy more with extra protection for broken bones due to an accident ³ .	Not applicable		Not applicable		50,000 (per policy year)	
4. Accidental Daily Hospital Cash	We will pay you a daily cash benefit for every day while you are confined in the hospital on the recommendation of medical practitioner for more than 12 hours as a result of accident.	Not applicable		500 per day (up to 365 days per accident)		Not applicable	
5. Dismissal Protection	In case you are dismissed from employment involuntarily, we shall help you through the difficult times by refunding the premium paid for the duration of unemployment for up to 6 months whilst all your protection remains in force ⁴ .	Not applicable		Refund of premium up to 6 months		Not applicable	
6. Zurich Emergency Assistance Services	<p>In the event of accidental injury or illness while you travel abroad (not exceeding 90 days), you can call Zurich 24-hour emergency assistance hotline for the following services:</p> <ul style="list-style-type: none"> • Guarantee the medical expenses incurred by you in the hospital of up to HK\$39,000. • Emergency medical evacuation and repatriation of the insured person back to Hong Kong or to the nearest place (unlimited cover). • Repatriation of mortal remains or local burial in the event of death (unlimited cover). • Free economy class return airfare for one immediate family member if you are traveling alone, suffering from serious injury or serious sickness and being hospitalized for more than 3 consecutive days overseas. • 24-hour telephone hotline information and referral services including but not limited to: Pre-trip Information Assistance, Embassy Referral, Medical Service Provider Referral, Overseas Telephone Medical Advice, and Monitoring Medical Condition during Hospitalization. 						

Premium table (Monthly Premium)⁸

Premium per insured person (HKD)

	Junior Plan	Adult Plan	Elderly Plan
Basic Plan	78	128	208
Deluxe Plan	98	148	248

Notes:

1. When a claim occurs, if there is any other policy covering any benefits insured by this policy (except as provided by Section 1 - Personal Accident and Section 4 - Accidental Daily Hospital Cash), Zurich Insurance Company Ltd ("Zurich") will be liable only for our proportionate share.
2. This policy excludes the time when the insured person is engaging in duty for certain occupations including but not limited to any occupation principally in the use of light machinery or engines and any extra hazardous occupations involving the use of heavy machinery, requiring high degree of physical exertion or working in an extra hazardous working environment, engage in duty with any armed force of any country or international authority and fireman. Please contact Zurich if the proposer cannot determine his/her own occupational class.
3. Depending on the type of bone broken as a result of an accident, a specific percentage is applied to the sum insured according to the following compensation table. If more than one broken bone benefit is applicable arising out of the same accident, only the applicable benefit with the highest compensation will be paid.

Compensation Table

Fracture of Bones Event	Percentage of Sum Insured
1. Pelvis	100%
2. Heel	50%
3. Skull, Collarbone, Upper Limb, Elbow or Wrist	40%
4. Lower Jaw	30%
5. Vertebrae, Shoulder Blade, Sternum, Hand or Foot	20%
6. Upper Jaw, Cheek Bone, Nose, Ribs, Coccyx, Toes or Fingers	15%

4. The insured person must be unemployed for at least 30 consecutive days after dismissal in order to obtain refund of the premium paid for this policy. The cover shall cease when (i) the insured person returns to work or (ii) the premium has been refunded for six (6) months for any policy year, whichever first occurs.
5. In order to purchase for a Junior Plan, the Insured person must be aged between 6 months and 17 years or an unmarried full-time student aged between 18 and 23 years; the policyholder must be the parent of the insured person.
6. Any Policyholder can purchase for himself/herself, his/her spouse, child(ren), parents and/or parents-in-law under an individual or a family policy.
7. The policy is renewable up to aged 80 years.
8. Zurich Insurance Company Ltd reserves the right to revise or adjust the premium.

Exclusions to Section 4

This section does not cover:

1. Hospital confinement for the purpose of convalescent or rest cure or rehabilitation; custodial or sanitaria care.
2. Any home leave while the insured person is confined to a hospital as an in-patient.

Exclusions to Section 5

This section does not cover:

1. The insured person's termination of employment was due to wilful misconduct or retirement.
2. The dismissal is due to the seasonal nature of the insured person's employment, a project or specific period of employment is completed.
3. The insured person voluntarily resigns.
4. The insured person was unemployed on or immediately prior to the commencement date.
5. Any of the insured person's employment that is less than eighteen (18) hours a week or the insured person is unable to claim severance benefit.
6. Any of the insured person's employment ends within sixty (60) days of the commencement date.
7. Any self-employed persons or if the insured person works for a relative.
8. Any construction worker, restaurant or fast food or catering worker including but not limited to cook, waiter/waitress and kitchen worker, container truck or truck driver.

Exclusions applicable to Section 6

No service will be provided or paid under this section:

1. When the insured person is located in areas which represent war risks or political conditions such as to make the provision of services under this section impossible or reasonably impracticable.
2. For emergency medical evacuation or repatriation of the insured person's mortal remains or other cost which are not approved in advance by Zurich and in writing to and/or not arranged by Zurich Emergency Assistance. This exclusion shall not apply to emergency medical evacuation from remote or primitive areas where Zurich Emergency Assistance cannot be contacted in advance and delay might reasonably be expected to result in loss of life or extreme prejudice to the insured person's prospect.
3. When the insured person is residing or travelling outside Hong Kong contrary to the advice of a medical practitioner.
4. When the insured person is residing or travelling outside Hong Kong for the purpose of obtaining medical treatment or for rest and recuperation following any prior accident or illness.

General Exclusions (Applicable to all sections):

This policy does not cover death, injury, sickness or loss directly or indirectly caused by, resulting from or in connection with any of the following:

1. The time when the insured person is engaged in duty for the following occupations:
 - any occupations principally in the use of light machinery or engines (such as electrician, restaurant or fast food or catering worker including but not limited to cook, waiter/waitress and kitchen worker, printer, baker, plumber for household/indoor duties only, hawker, private car driver); or
 - any extra hazardous occupations involving the use of heavy machinery, requiring high degree of physical exertion or working in an extra hazardous working environment (such as delivery worker, interior decorator, machine/engine repairer/maker, road worker, fuel station worker, bus/ light bus/ taxi/ lightgoods vehicle / truck / container truck driver); or
 - engage in duty with any armed force of any country or international authority; fireman or
 - stevedores, loading or unloading of objects on ships, being acrobats, aircrew, ship crew, aerial worker, racing driver, China-Hong Kong cross border driver, demolition workers, stuntman, entertainer, jockey, underground and underwater worker, explosive worker, construction worker, worker at height including but not limited to scaffolding worker, circus trainer, detective, newspaper-war correspondent, wild animal trainer.
2. Any pre-existing condition; congenital deformities or anomalies.
3. Any kind of disease; or any loss caused by an injury which is a consequence of any kind of disease.
4. General check-up, convalescence, custodial or rest care or sanatoria care, or expenses incurred not in accordance with the diagnosis and treatment of the condition for which the confinement is required.
5. Cosmetic surgery, procurement or use of special braces, appliances or equipment except for it is reasonably caused by an accident.
6. Participating in criminal acts.
7. Riding or driving in any kind of motor racing, or engaging in a sport in a professional capacity or where the insured person would or could earn income or remuneration from engaging in such sport.
8. Air travel other than as a passenger on a regular scheduled airline or licensed chartered aircraft.
9. Suicide, attempted suicide or intentional self-injury, insanity, mental disorder of any kind, psychosis, stress or depression, whilst under the influence of alcohol or drugs, any kind of illness, childbirth, pregnancy, miscarriage, and Acute Mountain Sickness.
10. War, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, or military or usurped power.
11. Any injury, illness, death, loss, expense or other liability attributable to HIV (Human Immune Deficiency Virus) and/or HIV-related illness including AIDS and/or any mutant derivative or variations thereof however caused or however named.
12. Any injury or sickness or disease directly or indirectly arising from:
 - ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;
 - the radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component.
13. Disease or sickness arising from asbestos.
14. Any cyber act that results in any accident, disability, sickness and/or injury.

Cancellation:

1. Zurich Insurance Company Ltd has the right to cancel this policy or any section or part of it by giving thirty (30) days' notice in writing by registered post to the policyholder's last known address.
2. The policyholder has the right to cancel this policy by giving thirty (30) days' notice in writing to Zurich Insurance Company Ltd. In both cases above, if there is a claim or service used during the current policy period, the policyholder is liable to settle the annual premium of the policy year.

Termination of Coverage:

Coverage under this policy shall automatically terminate at the earliest of the dates specified below:

1. the premium due date when any or any part of the premium pertaining to this policy is not paid within the grace period;
2. the date when the insured person attains the age of eighty-one (81) years upon policy anniversary;
3. upon the policyholder's request, termination of coverage will be effective on the date specified in the written notice received by Zurich Insurance Company Ltd, provided that thirty (30) days' notice of cancellation before premium due date is given; or
4. Zurich Insurance Company Ltd will be entitled to declare the policy void and not be liable for any claim if the policyholder or the insured person or anyone acting for the policyholder or the insured person makes a statement in the application form or in connection with any claim knowing the statement is false; or
5. cover under the policy ceases pursuant to the Clause 11 – Misrepresentation, Non-disclosure or Fraud of Part 4 of the policy wordings.

Disclaimer:

1. The above information is for reference only and does not constitute any part of the contract. For full terms and conditions of SafeGuard Personal Insurance Plan ("this Plan"), please refer to the policy document itself.
2. Zurich Insurance Company Ltd is the insurance underwriter of this Plan and is solely responsible for all approvals, coverage and compensations of this Plan.
3. Zurich Insurance Company Ltd is not a subsidiary or an affiliate of Citibank (Hong Kong) Limited or Citibank, NA or Citigroup Inc.
4. Zurich Insurance Company Ltd is a company incorporated in Switzerland with limited liability and its principal place of business in Hong Kong is at 25-26/F, One Island East, 18 Westlands Road, Island East, Hong Kong.
5. Zurich Insurance Company Ltd reserves the final right of approval of this Plan.
6. Zurich Insurance Company Ltd is the authorized insurer in Hong Kong and this leaflet is not intended to solicit business outside Hong Kong.

Citibank (Hong Kong) Limited - Important notes from the insurance agent:

1. Citibank (Hong Kong) Limited, being registered with the Insurance Authority as a licensed insurance agency, acts as an appointed licensed insurance agent for Zurich Insurance Company Ltd (the "Insurance Company").
2. Citibank (Hong Kong) Limited's role is limited to introducing the insurance product only and Citibank (Hong Kong) Limited shall not be responsible for any matters in relation to the products provided.
3. Insurance products are products and obligations of the Insurance Company and not of Citibank (Hong Kong) Limited. Insurance products are not bank deposits or obligations of, or guaranteed or insured by Citibank (Hong Kong) Limited, Citibank, N.A., Citigroup Inc. or any of their affiliates or subsidiaries, or any local governmental agency.
4. All insurance applications are subject to the Insurance Company's underwriting and acceptance.
5. The Insurance Company is solely responsible for all approvals, coverage and compensations of their insurance plans.
6. Citibank (Hong Kong) Limited is not rendering legal, accounting or tax advice. You are advised to check with your personal tax advisor for advice relevant to your circumstances.
7. You are reminded to review the relevant product materials provided to you and seek independent advice if necessary.
8. For any policy service enquiries, please call your bank financial consultant or contact the Insurance Company.
9. In case of any discrepancy between the English and Chinese versions of this leaflet, the English version shall prevail.
10. In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between you and Citibank (Hong Kong) Limited out of the selling process of any insurance product by Citibank (Hong Kong) Limited as agent for Insurance Company or the processing of the related transaction, you will enter into a financial dispute resolution scheme process with Citibank (Hong Kong) Limited in accordance with the applicable rules. However any dispute over the contractual terms of the product should be resolved between directly you and Insurance Company.