



Group Accidental Death and Dismemberment Rider

附加团体意外死亡和残疾保险



I Product Features

Insured Member Age	18 - 64 years old
Period of Insurance	1 year
Sum Insured	Starts from \$5,000

I Benefit

Accidental Death and Total and Permanent Disability: 100% of Sum Insured

Accidental Partial and Permanent Disability: refer to Table of Benefits below

Table of Benefits

No	Insured Event	% of Sum Insured
1	Loss of 1 limb	50%
2	Loss of 1 hand at wrist	50%
3	Loss of 1 eye	50%
4	Loss of hearing in 2 ears	75%
5	Loss of hearing in 1 ear	20%
6	Loss of speech	50%
7	Loss of 2 thumbs - 2 phalanges per thumb	30%
8	Loss of 1 thumb - 2 phalanges	10%
9	Loss of 1 thumb - 1 phalanx	5%
10	Loss of 1 index finger - 3 phalanges	6%
11	Loss of 1 index finger - 2 phalanges	4%
12	Loss of 1 index finger - 1 phalanx	2%
13	Loss of 1 other finger - 3 phalanges	5%
14	Loss of 1 other finger - 2 phalanges	3%
15	Loss of 1 other finger - 1 phalanx	2%
16	Loss of 1 great toe - 2 phalanges	6%
17	Loss of 1 great toe - 1 phalanx	2%
18	Loss of 1 other toe (per toe)	3%

Note: Total payout for Partial and Permanent Disability is up to 100% of Sum Insured or maximum \$100,000 per life.

I Exclusion

The Company shall not cover Accidental Death, Total and Permanent Disability and Partial and Permanent Disability that is caused directly or indirectly, wholly or partly, by any of following events:

1. Suicide, attempted suicide, or self-inflicted injury, while sane or insane.
2. Human Immunodeficiency Virus (HIV) infection, Acquired Immune Deficiency Syndrome (AIDS), or AIDS related diseases.
3. War (whether declared or not), invasion, act of foreign enemy, civil war, revolution, insurrection, civil commotion, riot, strike, popular rising against the government, and terrorism.
4. While the Insured Member is committing a felony or is being arrested, under arrest, or escaping the arrest.
5. Entering, exiting, operating, servicing, or being transported by any aerial device or conveyance except when the Insured Member is a fare-paying passenger or crew member on a commercial passenger airline on a regular scheduled passenger trip over its established passenger route.
6. While the Insured Member performs duty as military, police or volunteers and participates in the war or crime suppression.
7. The Insured Member has known about the defective physical, illness or injury before starting the Insurance Contract, but the Insured Member does not notify the Company.
8. The Insured Member being under the influence of alcohol or the taking of any drug, except under the direction of a registered medical practitioner.
9. Participation in dangerous sports activities including but not limited to scuba diving, mountain climbing, parachuting or any highspeed races, or in professional sport activities.
10. Pregnancy, childbirth, miscarriage or any of their consequences.



I 投保说明

投保年龄	18 - 64 岁
保险期间	1 年
保险金额	5,000 美元或以上

I 保险利益

意外死亡和高度残疾保险金：保险金额的100%

意外部分残疾保险金：参考下面的保险利益表

保险利益表

序号	保险事故	保险金给付比例(%)
1	一肢缺失	50%
2	手腕处缺失 一只手	50%
3	一目失明	50%
4	双耳听力损失	75%
5	一耳听力损失	20%
6	言语功能丧失	50%
7	失去两根拇指 - 每根拇指两个指骨	30%
8	失去一根拇指 - 两根指骨	10%
9	失去一根拇指 - 一根指骨	5%
10	失去一食指 - 三根指骨	6%
11	失去一食指 - 两根指骨	4%
12	失去一食指 - 一根指骨	2%
13	失去一根手指 - 三根指骨	5%
14	失去一根手指 - 两根指骨	3%
15	失去一根手指 - 一根指骨	2%
16	失去一个大脚趾 - 两个趾骨	6%
17	失去一个大脚趾 - 一个趾骨	2%
18	失去其它一个脚趾(整个脚趾)	3%

注：部分残疾的总赔付金额不超过保险金额的100%，且最高每人100,000美元。

I 责任免除

如果因以下任何事件直接或间接，全部或部分造成的意外死亡，高度残疾和部分残疾，本公司将不承担给付保险金的责任：

- 一、在神志清醒或精神失常时，被保险人自杀，企图自杀或自伤。
- 二、被保险人感染人类免疫缺陷病毒（HIV），及其与获得性免疫缺陷综合症（AIDS）或与AIDS相关的疾病。
- 三、因战争（无论是否宣布），入侵，外国军队行动，内战，革命，暴动，内乱，骚乱，罢工，民众反政府和恐怖主义，导致发生本合同保险事故。
- 四、被保险人犯罪或被捕时，被保险人被捕或拘捕。
- 五、进入、离开、操作、服务或乘坐任何空中装置或交通工具，但被保险人是航空公司的付费乘客或机组人员，按既定时间表在既定航线上飞行的除外。
- 六、被保险人以军人，警察或志愿者的身份参加战争或镇压犯罪。
- 七、被保险人在签订保险合同之前已经知道自身疾病或残疾，但是被保险人未如实告知本公司。
- 八、被保险人受到酒精或服用任何药物的影响，但遵循注册医生指导的治疗活动除外。
- 九、参加危险的体育活动，包括但不限于潜水，爬山，跳伞或任何高速比赛，或参加专业体育活动。
- 十、由怀孕，分娩，流产或相关事件。



Note: This brochure is summarized. For complete details on the coverage provided, including benefits, exclusions and termination provisions, please refer to the Terms and Conditions.

注: 本宣传单为简单叙述, 详情请阅读本保险条款, 并以条款的叙述为准。



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