

About Target Insurance

Target Insurance Company, Limited ("Target Insurance"), a wholly-owned subsidiary of Target Insurance (Holdings) Limited ("Target Holdings"), was incorporated in 1977. Target Holdings is the first local insurance company successfully listed on the Main Board of Hong Kong Stock Exchange since 15 January 2015 (Stock Code: 6161). As one of the largest motor insurance companies in Hong Kong, Target Insurance is a trusted partner to the transportation industry and provides high quality and professional insurance services to our customers.

With the focus on motor insurance, Target Insurance ranked first in terms of motor insurance gross premium income in 2010, and has maintained the top three ranking consecutively. Target Insurance distinguished itself and earned customers' confidence with its convenient and speedy claims procedures, highly efficient and advanced insurance information system, as well as its experienced and professional team in the competitive motor insurance market. Target Insurance was honored to receive the "Best Loved Motor Insurance Brands Awards" of "Best Loved Brands Awards" by RoadShow in 2015 and 2016 respectively.

We have successfully developed new general insurance products in 2017; provide an all-rounded, professional and quality general insurance products and services to local enterprises and individual clients. Target Insurance recruited a team of top-tier experienced professionals from international insurance companies, in order to diversify its general insurance products and enhance its professionalism. We embrace new challenges in the future and target to be the most preferred local general insurance company in Hong Kong.

關於泰加保險

泰加保險有限公司（「泰加保險」）成立於一九七七年，是泰加保險（控股）有限公司（「泰加控股」）的全資附屬公司；並於二零一五年一月十五日在香港交易所主板上市（股票編號：6161），是香港第一間成功上市的本地保險公司。泰加保險是目前香港最大的汽車保險公司之一。我們一直堅持為無數公共及私人交通車輛提供專業而優質的汽車保險服務，成為香港最大及最可靠的汽車保險公司之一。

泰加保險一直專注於汽車保險服務領域，所佔市場毛保費於二零一零年躍居全港第一，並於近年持續維持本港前三位排名。面對市場上激烈的競爭，泰加保險憑藉其方便與快捷的索賠程序、高效及先進的保險資訊系統以及經驗豐富的專業隊伍脫穎而出，贏得顧客的信賴。泰加保險更分別於二零一五及二零一六年榮獲路訊通「一路最愛品牌大獎」之「一路最愛汽車保險品牌大獎」。

二零一七年成功建立新類型的一般保險產品，為本地企業及個人客戶提供多元化、專業及優質的一般保險產品和服務。泰加保險為此招聘了一批擁有豐富外資保險公司經驗的人才，希望進一步拓展泰加保險的一般保險業務及提升其專業水平。我們會繼續迎接挑戰，致力成為香港人最優先選用的本地一般保險品牌。

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Target. To Treasure

Personal Accident 提供保險 個人意外保險



泰加保險
TARGET INSURANCE

產品特點

- 享有高達港幣1,000,000的意外死亡及永久傷殘保障額
- 特設不同保障計劃，讓您及您的家人享有更靈活彈性的保障
- 如因指定情況下意外受傷而引致死亡，可獲雙倍賠償
- 24小時全球緊急支援服務
- 為您職務度身設定的意外保障，包括室內/室外工作者、技術性工作者或體力勞動工人需要操作危險機械等

保障範圍

保障項目		每位受保人的最高保障額 (港幣)			
計劃		小童計劃	計劃 A	計劃 B	計劃 C
		6 個月至 17 歲，18 至 23 歲未婚之全職學生	年齡由 18 至 65 歲 (可獲續保至 70 歲)		
1	意外死亡及永久傷殘	250,000	500,000	750,000	1,000,000
2	意外醫療費用				
2.1	住院 / 門診醫療費用 (每宗意外)	10,000	10,000	15,000	20,000
2.2	中醫跌打或針灸治療費用 (每年)	4000 (每宗意外最高 2,000，每次診症 250)			
3	24小時全球緊急支援服務	諮詢或轉介服務			
4	嚴重燒傷 (二級或三級程度)	100,000			
5	雙倍賠償 因指定情況下意外受傷而引致死亡 <ul style="list-style-type: none">• 以乘客身份乘坐在付款而有指定路線的陸上或海上公共交通工具；或• 以乘客身份乘坐在任何付款的指定航線的客機內；或• 被搶劫或企圖搶劫；或• 在家居內發生火災或爆炸	500,000	1,000,000	1,500,000	2,000,000
6	殮葬費用	10,000			
自選保障					
暫時傷殘*		職業類別 I：18% / 職業類別 II：22% / 職業類別 III：33% / 職業類別 IV：不適用			

*保費：保費率% X 投保額

賠償不超過平均週薪 75%，每週最高賠償額為港幣 5,000 及最長可獲 104 星期賠償。

主要不保事項

1. 戰爭、入侵、外敵行動、敵對行為或類似戰爭的行動（不論宣戰與否）。
2. 任何恐怖活動。
3. 核子燃料、核廢料學、核子燃料燃燒造成的電離子輻射或放射性污染、任何化學、生物、生化或電磁武器。
4. 自殺、企圖自殺或蓄意自傷身體、精神錯亂、墮胎、流產、懷孕及其併發症、分娩、性病、服用酒精或非由註冊醫生處方的藥物、非因自然及狀況良好的牙齒意外受傷而需進行的牙齒護理治療。
5. 受保前已存在之傷疾；在出生時已存在之先天性缺陷或遺傳的疾病。
6. 以職業選手身分參加任何體育活動。
7. 參加任何有組織的體育活動、任何競賽（馬拉松賽跑除外）、汽車拉力賽及賽車、攀山（需要使用繩索或巖釘）、速度或耐力競賽、跳傘、在海拔逾5,000米的高地徒步登山旅行或遠足、在逾30米水深進行水肺潛水或其他危險活動或消遣。
8. 受保人以收費乘客身分乘搭定期商業航班或特許包機以外的航空旅程。

重要事項

1. 受保年齡限制由 6 個月至 65 歲（可續保至 70 歲）。
2. 除非父或母也成為其中一名受保人，否則未滿 18 歲的子女不能作獨立申請此保險計劃。
3. 本公司對於接受申請與否及所提供之保障擁有最終決定權。如有任何爭議，概以本公司最終決定為準。
4. 此單張僅提供保單概要，詳情請參閱保單條款及細則，本公司可根據要求提供保單樣本。此單張的中英文版本如有差異，概以英文版本為準。
5. 此保險由泰加保險有限公司承保。

Product Highlights

- Accidental Death and Permanent Disablement covers up to a limit as high as HK\$1,000,000
- Designed different plans to allow you and family members to enjoy flexible coverage
- Double Indemnity benefit is payable in the event of a defined accident leading to death
- 24-Hour Worldwide Emergency Services
- Customized coverage designed to fit your individual professions, such as indoor / outdoor worker, skillful nature worker, manual worker with using machines of hazardous nature etc

Coverage

Benefits		Maximum Limit Per Insured Person (HK\$)			
Plan		Child Plan	Plan A	Plan B	Plan C
		Aged 6 months to 17 years old; aged 18 to 23 years old unmarried full-time student	Aged 18 to 65 years old (renewable up to aged 70 years old)		
1	Accidental Death and Permanent Disablement	250,000	500,000	750,000	1,000,000
2	Accidental Medical Expenses				
2.1	In-Patient / Outpatient Medical Expenses (per accident)	10,000	10,000	15,000	20,000
2.2	Chinese Bonesetter or Acupuncturist Treatment Expenses (per year)	4,000 (max 2,000 per accident, 250 per visit)			
3	24-Hour Worldwide Emergency Services	Enquiry or Referral Services			
4	Major Burns (Second or Third degree)	100,000			
5	Double Indemnity payable in the event of a defined accident leading to death <ul style="list-style-type: none"> • While travelling on a public transport over a designated land or sea route as a fare-paying passenger; or • While travelling in any airline schedule flight as a passenger; or • During a robbery or attempted robbery; or • Due to a fire or explosion at home. 	500,000	1,000,000	1,500,000	2,000,000
6	Funeral Expenses	10,000			
Optional Coverage					
	Temporary Disablement*	Occupation Class I: 18% / Occupation Class II: 22% / Occupation Class III: 33% / Occupation Class IV: N/A			

*Premium: premium rate % X sum insured

The compensation shall not exceed 75% of average weekly earnings of the insured person, subject to maximum of HK\$5,000 per week and up to 104 weeks at maximum.

Major Exclusions

1. War, invasion, act of foreign enemies, hostilities or war like operations (whether war be declared or not).
2. Any Act of Terrorism.
3. Ionizing radiations from or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel or any chemical, biological, bio-chemical, or electromagnetic weapon.
4. Suicide, attempted suicide or intentional self-inflicted bodily injuries, insanity, abortion, miscarriage, assigned complications, pregnancy, child-birth, venereal diseases, the use of alcohol or drugs other than those prescribed by a Registered Medical Practitioner, dental treatment unless resulting from accidental bodily injury to sound and natural teeth.
5. Pre-existing conditions, congenital or hereditary conditions.
6. Any sports in a professional capacity.
7. Any organized sports, any kind of race (other than Marathon races only), motor rallies and competition, mountaineering (necessitating the use of ropes or pitons), speed or endurance tests, parachuting, trekking or hiking at an altitude of over 5,000 meters above sea-level, scuba diving to a depth greater than 30 meters below sea-level, or other hazardous pursuits or occupations.
8. Any air travel other than when the insured person is traveling as a fare-paying passenger on a regular scheduled airline or licensed chartered aircraft.

Important Notes

1. Age limit from 6 months to 65 years old (renewable up to 70 years old).
2. A child under age 18 years old will not be added for coverage unless a parent is on the policy as well.
3. The Company has the final decision on the acceptance of this application and the insurance coverage. In case of any disputes, the decision of the Company shall be final.
4. This brochure provides a brief introduction only. Please refer to the insurance policy for detailed terms and conditions, a specimen of which is available upon request. In the event any discrepancy between the Chinese and English language of this brochure, the English version shall prevail.
5. This insurance is underwritten by Target Insurance Company, Limited.

Annual Premium Table (Basic Benefits)* 全年保費表 (基本保障)*

HK\$ 港幣				
Plan 計劃	Child Plan 小童計劃	Plan 計劃 A	Plan 計劃 B	Plan 計劃 C
Occupation Class 職業類別 I	446	621	929	1,236
Occupation Class 職業類別 II	N/A 不適用	876	1,311	1,746
Occupation Class 職業類別 III	N/A 不適用	1,351	2,024	2,696
Occupation Class 職業類別 IV	N/A 不適用	2,136	Enquiry 查詢	Enquiry 查詢

Occupation Classification# 職業分類#

Class 類別	Occupation	職業
I	Professions and occupations mainly of indoor work and a non-hazardous nature. For example: accountants, administrators, architects, clerks, dentists, indoor sales representatives, lawyers, medical practitioners, pharmacists, students, teachers, nurses (clinic) etc.	主要為室內文職工作及非危險性職務 例如：會計師、行政人員、建築師、辦公室文員、牙醫、室內工作的營業代表、律師、醫生、藥劑師、學生、教師、診所護士等。
II	Professions and occupations requiring outdoor work or occasional manual work or use of light tools or machines of non-hazardous nature. For example: commercial travelers, stockbrokers, housewives, hairdressers, private car / taxi drivers, outdoor sales representatives, tailors and waiters/waitresses (restaurant) etc.	主要為須經常外出工作或須作非經常性體力勞動或操作機械之非危險性職務 例如：外勤員、股票經紀、家庭主婦、髮型師、私家車/的士司機、室外工作的營業代表、裁縫、餐廳侍應等。
III	Professions and occupations of skillful or semi-skillful nature but not using heavy and hazardous machines. For example: bakers, butchers, van / truck drivers, printing workers, kitchen workers (restaurant) etc.	主要為技術性工人或半技術性工人但不需要操作重型及危險機械之職務 例如：廚師或麵包師傅、屠夫、輕型貨車/貨櫃車司機、印刷工人、廚房工人等。
IV	Professions and occupations mainly of manual work and using machines of a hazardous nature. (Subject to individual underwriting) For example: installation & maintenance workers, security guard, carpenter, painter, machines operator etc.	主要為須體力勞動工人需要操作機械之危險性職務之職務(須作個別核保) 例如：安裝或維修工人、護衛員、木匠、油漆工人、機器操作員等。

Notes

*Plan A - C: Applicable to aged 18 to 65 years old (renewable up to aged 70 years old).

Child Plan: Applicable to unmarried child(ren) aged 6 months to 17 years old, (renewable up to aged 23 years old who is enrolled in full-time education and who is wholly dependent on the applicant).

*For occupations not listed above or applicant cannot determine the insured person's occupation class, please make enquiry to us.

For higher Sum Insured, please contact us for individual quotation.

We reserve the right to amend the premium upon policy renewal.

附註

*計劃 A 至 C：適用年齡介乎 18 至 65 歲（可獲續保至 70 歲）。

小童計劃：適用於未婚子女年齡介乎 6 個月至 17 歲（可獲續保至 23 歲仍就讀全日制學校，並在經濟上完全依賴投保人）。

*個別職業未能盡錄或申請人未能確定所屬職業類別，請向我們查詢。

如須投保更高投保額，請與我們聯絡以作個別報價。

我們保留在續保時更改保費的權利。