

## PARNAS - PERSONAL ACCIDENT INSURANCE

Live your life to the full, but make sure that you and your family have the financial resources to deal with unexpected events.

PARNAS provides you and your family with comprehensive and flexible insurance protection, to safely avoid financial distress in case of death, permanent disablement or medical expenses resulting from accident.

Designed to offer maximum protection and security no matter where you are, PARNAS also provides a large immediate cash allowance, thus preventing non-medical bills from piling up. It is easy to gain peace of mind with PARNAS.

### CORE COVERS

You have the choice between three benefits plans to suit your needs.

Benefits	Max. Limit	Classic (HKD)	Executive (HKD)	Prestige (HKD)
Accidental Death and Permanent Disablement		500,000	1,000,000	2,000,000
Accidental Medical & Hospitalisation Expenses		20,000	40,000	80,000
Medical Expenses for Bonesetter		100 per day per visit and 2,000 per year		
Double Indemnity		1,000,000	2,000,000	4,000,000
Immediate Cash Relief in case of Death		25,000	50,000	100,000
Hospital Confinement Allowance		750 per week	1,500 per week	3,000 per week
Repatriation Expenses		25,000	25,000	25,000
Personal Effects		2,000	2,000	2,000
24 Hours Assistance		Hotline		

### BASIC BENEFITS

#### Accidental Death

If the Insured Person is injured and died within the following 12 months of the accident and that the injury is the sole cause of the Insured Person's death, the capital sum insured is payable.

#### Permanent Disablement

If the Insured Person is injured and disabled within the following 12 months of the accident and that the injury is the sole cause of the Insured Person's disablement, a sum equal to the percentage specified in the Policy is payable.

#### Accidental Medical & Hospitalisation Expenses

We will pay the actual expenses for treatment of injuries incurred within 12 months from date of accident, including medical, surgical and nursing fees or charges, provided such treatment is received from a fully qualified and registered medical practitioner.

### FREE EXTRA BENEFITS

(Not applicable to Children)

#### Medical Expenses for Bonesetter

The Medical Expenses extends to include treatment rendered by a Chinese Bonesetter or Acupuncturist up to HKD100 per day per visit and HKD2,000 in aggregate (inclusive within the limit of Accidental Medical & Hospitalisation Expenses).

#### Double Indemnity

Accidental Death or Permanent Disablement benefits will be doubled if the accident is a result of traffic accident while the Insured Person is travelling as a fare-paying passenger on board a public conveyance that is licensed to carry all persons indifferently.

#### Immediate Cash Relief in case of Death

In the event of accidental death of the Insured Person, we will pay immediately to the Insured's Beneficiary for the actual cost of funeral &/or cremation expenses after receipt of the supporting documents.

#### Hospital Confinement Allowance

In the event the Insured Person is confined in a hospital for more than 3 consecutive days for treatment of bodily injury for which compensation is payable under this Policy, we will pay from the 4th day of confinement a weekly benefit up to a maximum of 52 weeks.

#### Repatriation Expenses

In the event the Insured Person suffered accidental death or bodily injury overseas, we will pay the cost of the following repatriation : (a) medically necessary to repatriate the Insured Person to his Country of Residence; or (b) the repatriation of the Insured Person's mortal remains to his Country of Residence or the arrangement of local burial.

#### Personal Effects

If the Insured Person sustain bodily injury and medical expenses benefit is payable under this Policy, we will pay for the clothing and personal effects damaged in the same accident.

#### 24 Hours Assistance Hotline

If you are travelling outside Hong Kong, we offer free 24 hours emergency assistance hotline to help you deal with legal, translation, travel information, medical, repatriation problems wherever you are in the world.

### CHOICE OF PROTECTION

You can choose one of the following protection:-

- **Insured Only** - means only you are covered under this insurance.
- **Insured & Spouse** - protect you and your spouse who will receive exactly the same protection and benefits as yours.
- **Family** - protect not only you and your spouse, but also your children (maximum up to 3 children) at a very attractive family rate. (The maximum limit for each child up to 30% of the Basic Benefits only)

### OPTIONAL COVER

(Applicable to the Insured only)

#### Temporary Total Disablement

If you are totally disabled from engaging in or attending to your employment or occupation as a result of an accident occurring during the period of insurance, a weekly benefit is payable for up to a period not exceeding 104 weeks.

The sum insured of weekly benefit shall not exceed

- 75% of the Insured's weekly income (excluding bonus, commission, overtime payments and any other allowance or perquisites) AND
- maximum up to 0.2% of the capital sum insured of the Death Benefit or HKD2,000 whichever is the lesser.

Housewife, student, unemployed, self-employed, sole proprietor and retired are not entitled to insure for Temporary Total Disablement cover.

For reimbursement under this benefit, only original sick leave certificates issued by registered medical practitioner will be recognized. Besides, the Insured is also required to submit a written confirmation from the employer on his/her absence from work due to injury before any compensation is payable.

### MAJOR EXCLUSION

- Suicide or intentional self-injury, pregnancy or childbirth.
- Flying except as a passenger in a fully licensed passenger carrying aircraft.
- Racing of any kind (other than on foot), mountain or rock climbing necessitating the use of ropes or guides, winter sports (other than skating), underwater activities necessitating the use of breathing apparatus, any sports in a professional capacity, motor cycling whether as driver or passenger.
- War, riot, strike, civil commotion, act of terrorism.

### MINIMUM PREMIUM

Subject to Minimum Policy Premium of HKD400.

### ELIGIBILITY OF INSURING PARNAS

PARNAS - Personal Accident Insurance is designed to cover those persons (including spouse & children) with non-hazardous and non-manual works which classified as **Class 1 Occupation only**, Class 2 Occupation or above will not be accepted.

#### Occupational Classification

(Classes 2, 3 & 4 are listed for reference only)

Class 1 - Persons engaged in indoor or professional, administrative, managerial, clerical and non-manual occupations, with occasional travel abroad only.

e.g. Accountant, Banker, Clerk, Doctor, Teacher, Secretary, Student etc.

Those Class 1 Occupations not listed above will be considered on application. Please consult us for your occupational class if you have any queries.

Class 2 - Persons engaged in outdoor duties of non-manual works and/or work of a supervisory nature, or frequently travel abroad.

e.g. Outdoor Salesman, Commercial Traveller, Domestic Servant, Merchandiser, Messenger, etc.

Class 3 - Persons engaged in light manual work without using heavy machine.

e.g. Restaurant Waiter, Private Car Driver (within Hong Kong), Garment Worker, etc.

Class 4 - Persons engaged in manual works.

e.g. Car Mechanic, Electrician, Plumber (indoor), Commercial Vehicle Driver (within Hong Kong) etc.

### GROUPAMA GROUP

Formed over a century ago in France, Groupama is today among leading European insurance groups, reputed for its financial strength and its high standard customer servicing.

Under its two brand names: **Groupama Assurances** and **GAN**, the Group offers a comprehensive range of insurance products and services to over 8 millions clients worldwide.

In Hong Kong, Groupama operates through a branch of **GAN Assurances** and provides a wide range of general insurance solutions and services for both individual and corporate clients.

Note: This brochure serves as a general summary only. A specimen of the Policy containing all terms, conditions and exclusions is available on request.