

## COVID-19 Care Plan Certificate 新型冠狀病毒保障證明書

Policy No. 保單編號 :  
Agent / Broker Code 代理人/經紀編號 :  
Date of Issue 發出日期 :  
Page 頁 : 1

This Certificate provides a summary of the main benefits and limits applicable to the Policyholder's COVID-19 Care Plan (The Plan) arranged with FWD General Insurance Company Limited (The Company). This Certificate, the Policy and any endorsement / attachment should be read together as if they are one document. 此證明書提供證書持有人向富衛保險有限公司(本公司)所申請之新型冠狀病毒保障計劃(本計劃)的主要保障項目及各項保障限額摘要。此證明書, 保單及任何批註/附件須一併閱讀並視為同一份文件。

### Schedule 項目表

Name of Policyholder 保單持有人姓名 :  
Address 地址 :

Covered Plan 受保計劃	Insured Person 受保人	Relationship 關係	Sex 性別	Birth Date 出生日期	HKID No. 香港身份證號碼
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Period of Insurance 保障期 : From 由 000000HR To 至 000000HR (365 day(s)日)

Gross Premium 毛保費 : 港幣 HK\$  
Insurance Levy 保費徵費 0.10% : 港幣 HK\$  
Total Due 總應付金額 : 港幣 HK\$

### Benefits Schedule 保障項目表 (Per Insured Person 每位受保人)

Subject to any sub-limits as stated in the Policy 受限於保單列明各分項限額

Basic Benefits	Plan 計劃 1	Plan 計劃 2	Plan 計劃 3	Plan 計劃 4
Daily Hospital Cash (每日住院現金保障)	\$500 (42 days 日) (Max. 最高: \$21,000)	\$300 (42 days 日) (Max. 最高: \$12,600)	\$500 (42 days 日) (Max. 最高: \$21,000)	\$300 (42 days 日) (Max. 最高: \$12,600)
Double Indemnity for Intensive Care Unit per day (每日深切治療部的雙倍保障)	\$1,000 (21 days 日) (Max. 最高: \$21,000)	\$600 (21 days 日) Max. 最高: \$12,600	\$1,000 (21 days 日) (Max. 最高: \$21,000)	\$600 (21 days 日) Max. 最高: \$12,600
Daily Cash for Compulsory Quarantine under Hong Kong Government's instructions (if Sickness is diagnosed) (因香港政府指令下之強制隔離及確診患上新型冠狀病毒每日現金保障)	\$500 (14 days 日) (Max. 最高: \$7,000)	\$300 (14 days 日) (Max. 最高: \$4,200)	\$500 (14 days 日) (Max. 最高: \$7,000)	\$300 (14 days 日) (Max. 最高: \$4,200)
Overall Maximum Annual Limit 每年最高賠償限額	\$31,500 (Max. 最高: 42 days 日)	\$18,900 (Max. 最高: 42 days 日)	\$31,500 (Max. 最高: 42 days 日)	\$18,900 (Max. 最高: 42 days 日)
COVID-19 Vaccine Side Effect Benefits			Plan 計劃 3	Plan 計劃 4
Daily Hospital Cash for COVID-19 Vaccine Side Effect (新冠病毒疫苗副作用每日住院現金保障)			\$500 (14 days 日) (Max. 最高: \$7,000)	\$300 (14 days 日) (Max. 最高: \$4,200)
Double Indemnity for Intensive Care Unit for COVID-19 Vaccine Side Effect (新冠病毒疫苗副作用每日深切治療部的雙倍保障)			\$1,000 (21 days 日) (Max. 最高: \$21,000)	\$600 (21 days 日) (Max. 最高: \$12,600)
Overall Maximum Annual Limit 每年最高賠償限額			\$21,000 (Max. 最高: 21 days 日)	\$12,600 (Max. 最高: 42 days 日)

IN CONSIDERATION of the payment of the required premium stated in the Schedule and subject to terms, conditions and exclusions contained in the Policy, The Company agrees to pay the Insured Person named in the Schedule against the Sickness and Compulsory Quarantine covered by this insurance certificate which occur within the eligible Period of Insurance.

當收妥此項目表列明之保費及在保單列明之條款、細則和不承保事項之規限下, 本公司同意就受保人於合資格的保障期內提供此保險證明書保內之受保疾病和強制隔離作出賠償。

Each Insured Person can only be covered by one policy of The Plan issued by The Company.  
每受保人只可於本公司投保本計劃一份。

This is a computer printed Insurance Certificate and no signature is required.  
此保險證明書乃電腦編印並無需簽署。

Levy collected by the Insurance Authority has been imposed on relevant policy at the applicable rate. For further information, please visit [www.fwd.com.hk](http://www.fwd.com.hk) or contact: (852) 3123 3123.

保險業監管局已向相關的保單按規定的徵收保費徵費。已收取的費付款會按規定轉付予保險業監管局, 詳情請瀏覽 [www.fwd.com.hk](http://www.fwd.com.hk) 或聯絡: (852) 3123 3123。

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## COVID-19 Care Plan Policy

### 新型冠狀病毒保障計劃保單

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Whereas the Policyholder by an Application which shall be the basis of this contract has applied to FWD General Insurance Company Limited (hereafter called the Company) for the insurance contained in this Policy.

鑑於保單持有人透過申請書（作為本合約的基礎）向富衛保險有限公司（以下稱為本公司）申請本保單所載的保險。

In consideration of the Application and the Premium, the Company will subject to the terms, conditions, limitations, exclusions and definitions contained in this Policy, pay the Policyholder in respect of:

當收妥申請書及保費後，本公司將於本保單所載條款、細則、限制、不承保事項及釋義的規限下，就下列各項向保單持有人作出賠償：

- (1) Hospital Confinement, Intensive Care Unit Confinement and Compulsory Quarantine incurred by an Insured during the Period of Insurance as a result of Sickness diagnosed by a Medical Practitioner and covered by this Policy; and/or
- (1) 受保人於保障期內被醫生確診本保單承保之疾病而接受之住院、入住深切治療部及強制隔離；及／或
- (2) Compulsory Quarantine incurred by an Insured during the Period of Insurance if Sickness is diagnosed by a Medical Practitioner within the Period of Insurance.
- (2) 如於保障期內被醫生確診患病，受保人於保障期內接受之強制隔離。

The Application, all Schedules and endorsements (if any) attached hereto and issued by the Company from time to time shall, unless superceded or cancelled by the Company, form an integral part of this Policy and shall have the same force and effect as if expressly set out in the body of this Policy and any reference to this Policy shall include such Application, Schedules and endorsements as the same are or may be renewed or amended from time to time.

本保單隨附並由本公司不時簽發的申請書、所有項目表及批單（如有），除非由本公司取代或取消，否則應構成本保單不可或缺的一部分，並猶如明確載列於本保單正文般具有相同效力及作用，凡提及本保單，均包括該申請書、項目表及批單（經不時或可能不時重續或修訂）。

#### **ONLINE SECURITY**

##### **網上保安**

The Company is always concerned about security. It is important that you should be alert to any emails asking for your personal information; here we provide some information to help you to protect yourself:-

本公司對保安時刻予以重視。閣下應謹記，對任何要求提供個人資料的電郵必須提高警覺；以下載列部分有助閣下保障自己的資料：-

“Phishing attack” is an online fraud technique which involves sending official-looking email messages with return addresses, links and branding that all appear to come from legitimate banks, insurance companies, retailers, credit card companies, etc. Such emails typically contain a hyperlink to a spoof website and mislead account holders to enter customer names and security details on the pretence that security details must be updated or changed. Once you give them your information it can be used on legitimate sites to take your personal information.

「網上電郵詐騙」是互聯網的欺詐技術，方法是假冒正當機構，如銀行、保險公司、零售商、信用卡公司等發出虛假電郵，其中附有偽冒的回郵地址、連結及公司商標。這些電郵一般內附超連結接駁至偽冒網站，並假借為戶口持有人更新或更改安全性內容，從而要求客戶輸入姓名及安全性資料。一旦閣下提供有關資料，此等資料隨即可被用於正當機構的網站，以提取閣下的個人資料。

To protect yourself, you should be aware of the following:

為保障自己，閣下應知悉下列情況：

- The Company will not send you emails asking you to update, verify or confirm your personal security details e.g. PIN, bank account number, ID Card number and passport number.
- 本公司不會發送電郵要求閣下更新、核對或確認閣下的安全性資料，例如個人識別編碼 (PIN)、銀行戶口號碼、身份證號碼及護照號碼。
- You should pay close attention to the URL (website address) of the site you are visiting to make sure it is actually the site you believe it to be.
- 請密切留意閣下所登入的網站地址 (URL)，以確保需要瀏覽的網站之正確地址。

Should you have further enquiries, or you would like to report on suspected phishing cases relating to the Company, please refer to the Company website <http://www.fwd.com.hk> or call our Customer Service Hotline at (852) 3123 3123.

如有其他查詢或閣下有意舉報與本公司有關的可疑網上電郵詐騙案件，請參閱本公司網站 <http://www.fwd.com.hk> 或致電客戶服務熱線 (852) 3123 3123。

#### **IMPORTANT NOTICE**

Please examine this Policy carefully. If there are any errors or if it does not meet your requirements, please contact the Company or your Insurance Broker / Agent immediately.

#### **請特別注意**

請保單持有人詳細查閱此保單之內容，如有任何疑問，請從速與本公司或閣下之保險經紀 / 代理人聯絡。

## DEFINITIONS 釋義

In this Policy where consistent with the contents the singular shall include the plural and vice versa; words importing the masculine gender shall include the feminine and neuter genders and vice versa; and the following words shall have the meanings set opposite them below:

在本保單內，在與內容相符的情況下，凡單數字詞將包含眾數意義，反之亦然；另含有陽性的字詞將包含陰性及中性，反之亦然；同時，下列詞語將具有下列涵義：

1. **Application** means the form of application prescribed by the Company and completed and signed by the Policyholder pursuant to which this Policy is issued.  
**申請書**指由本公司指定並由保單持有人填妥及簽署的申請表格，本公司據此簽發本保單。
2. **Benefit Schedule** means the benefit schedule attached to this Policy as may be amended or renewed from time to time.  
**保障項目表**指本保單隨附的保障項目表，可能經不時修訂或重續。
3. **Compulsory Quarantine** shall mean a situation which compulsory quarantine with continuous medical surveillance is required as per the latest announcement from the Hong Kong Government or statutory organizations in Hong Kong, including but not limited to quarantine in quarantine centers, quarantine camps, at home or in hotel, or the quarantine for designation region or location as announced by the Hong Kong Government or statutory organizations in Hong Kong.  
**強制隔離**指根據香港政府或香港法定機構最新公告的要求進行強制隔離及持續醫療監察的情況，包括但不限於在檢疫中心、隔離營、家居或酒店隔離，或在香港政府或香港法定機構宣佈的指定地區或地點進行隔離檢疫。
4. **Cover Limit** means limit of the Company's liability for each item of benefit specified in the Benefit Schedule.  
**最高賠償額**指本公司就保障項目表所列明的每項保障的責任限額。
5. **COVID-19** refers to confirmed COVID-19 cases as defined by the World Health Organisation. The diagnosis must always be supported by a relevant test report. Clinical diagnosis alone does not meet this standard.  
**新型冠狀病毒**指世界衛生組織所界定的確診新型冠狀病毒個案。診斷必須獲得相關檢測報告支持。單純的臨床診斷並不符合該標準。
6. **Hospital** means an establishment duly registered as a hospital in Hong Kong for the care and treatment of sick and injured persons as bed paying patients and which:  
**醫院**指已於香港正式註冊為醫院，向患病及受傷的付費住院病人提供護理及治療之組織，並須設有下列各項：
  - (i) has facilities for diagnosis and surgery;  
診斷及手術設施；
  - (ii) provides 24 hours a day nursing services by registered nurses;  
由註冊護士提供 24 小時護理服務；
  - (iii) is under the supervision of a Physician; and  
由醫生監督；及
  - (iv) is not primarily a clinic, a place for alcoholics or drug addicts, a nursing, rest or convalescent home; a home for the aged or similar establishment.  
並非一般診所、戒酒或戒毒中心、護理院、寧養或療養院，亦非護老院或類似機構。
7. **Hospital Confinement** means any hospital confinement in Hong Kong Hospital Authority hospital or private hospital in Hong Kong.  
**住院**指入住任何香港醫院管理局醫院或香港私家醫院。
8. **Intensive Care Unit** means the intensive care unit in the Hospital.  
**深切治療部**指醫院的深切治療部。
9. **Intensive Care Unit Confinement** means any Intensive Care Unit confinement.  
**入住深切治療部**指入住任何深切治療部。

10. **Insured** means the insured whose name is specified in the Policy Schedule.  
**受保人**指保單項目表所列姓名的受保人。
11. **Medical Practitioner** shall mean an independent person who is licensed and registered under the Medical Registration Ordinance of Hong Kong or otherwise with equivalent qualifications and legally authorized to practice western medical and surgical services in accordance with the laws of the location where the relevant sickness is diagnosed and who is acceptable to the Company.  
**醫生**指根據香港《醫生註冊條例》註冊及獲發牌照的獨立人士，或具備同等資格並已獲得相關疾病確診當地合法授權予提供西醫醫療及外科服務，且為本公司所接受認可之獨立人士。
12. **Period of Insurance** means the period of time during which this Policy is in force, which is specified as “Period of Insurance” in the Policy Schedule.  
**保障期**指本保單的有效期間，即保單項目表中「保障期」所訂明的期間。
13. **Policyholder** means the policyholder whose name is specified in the Policy Schedule and who is at least 18 years of age.  
**保單持有人**指保單項目表所列姓名及至少年滿 18 歲的保單持有人。
14. **Pre-existing Condition** means a Sickness  
**投保前已存在的傷病**指下列疾病
- (i) which existed before the date on which an Insured was first insured under this Policy and  
在受保人首次獲本保單承保當日之前已經存在，及
  - (ii) which had shown signs or symptoms before the date on which such Insured was first insured under this Policy and such Insured was aware of or should have reasonably been aware of such signs or symptoms.  
在受保人首次獲本保單承保日之前已出現病徵或症狀，而受保人當時已知悉或理應知悉該等病徵或症狀。
15. **Renewal** means a renewal of this Policy without any lapse of time upon expiry of the current Period of Insurance and **Renewal Date** and **Renewed Policy** shall be construed accordingly.  
**續保**指於當前保障期屆滿後立即重續本保單，而**續保日期**及**續保保單**須據此詮釋。
16. **Sickness** means sickness, disease or an illness caused by COVID-19 or caused by COVID-19 vaccination.  
**疾病**指由新型冠狀病毒或由接種新冠病毒疫苗後引致的不適、疾病或病痛。

## CONDITIONS 細則

### 1. The Contract

This Policy, all Schedules and endorsements (which form part of this Policy) shall be read together as one contract and any word or expression to which a specific meaning has been attached in any part of this Policy or of the Schedule shall bear such specific meaning whenever it may appear. No agent has the authority to amend or alter this Policy or to waive any of its provisions. No amendment or alteration to this Policy shall be valid unless approved by the Company and evidenced by endorsement hereon, or by amendment hereto signed by the Company.

### 1. 合約

本保單、所有項目表及批單（構成本保單的一部分）須被視為一份完整合約般一併閱讀，本保單或項目表內任何部分所引用之任何詞彙或字句如附有特定涵義，則所有該等詞彙或字句均具有該等特定涵義。代理人無權修訂或更改本保單，亦無權豁免其任何條文。對本保單的任何修訂或更改，均須經本公司批准及以有關批單證明，或由本公司簽署有關修訂方為有效。

### 2. Age Limit

This Policy does not cover any person under the age of 15 days or having attained the age of 70 years unless in respect of the latter, the 70<sup>th</sup> birthday falls within the Period of Insurance.

### 2. 年齡限制

任何出生未滿 15 日或年滿 70 歲的人士均不獲本保單保障。但就後者而言，如受保人的 70 歲生日當日屬於保障期內，則可獲本保單保障。

### 3. Certificate, Information and Evidence

All certificates, information and evidence required by the Company shall be furnished at the expense of the Policyholder or Insured and shall be in such form and of such nature as the Company shall prescribe.

### 3. 證明書、資料及證據

本公司要求的所有證明書、資料及證據須由保單持有人或受保人自費提供，且有關格式及性質須符合本公司規定。

### 4. Fulfillment of Terms

The due observance and the fulfillment of the terms and conditions of this Policy by the Policyholder and each of the Insured in so far as they relate to anything to be done or complied with by the Policyholder or Insured under this Policy, and the truth of the statements and answers in the Application or in respect of any claim shall be conditions precedent to any liability of the Company to make payment under this Policy.

### 4. 履行條款

保單持有人及各受保人適當遵守及履行本保單有關保單持有人或受保人於本保單項下須作出或遵守的條款及細則，以及真實填寫申請書或任何索償的陳述及答案，乃本公司根據本保單承擔任何賠償責任的先決條件。

### 5. Governing Laws

This Policy shall be governed by the laws of Hong Kong.

### 5. 監管法律

本保單受香港法例監管。

### 6. Grace Period

The Company shall not allow any grace period of the premium due date for payment of each premium. If any premium is still unpaid at the policy inception, this Policy shall not be in effect at all.

### 6. 寬限期

本公司將不會就支付各筆保費的保費到期日給予任何寬限期。倘於保單開立時仍未支付任何保費，本保單將不具任何效力。

### 7. Ownership of Policy

Unless otherwise expressly provided for by an endorsement issued by the Company and attached to this Policy, the Company shall be entitled to treat the Policyholder as the sole owner of the Policy free from any third party rights or encumbrances. The Company shall not be bound to recognize any equitable or other claim to or interest in this Policy and the receipt of any payment by the Policyholder hereunder (or by his legal or authorized representative) alone shall be an effective discharge of all obligations and liabilities of the Company to make such payment under this Policy.

For the avoidance of doubt, the Contracts (Rights of Third Parties) Ordinance (Cap 623 of the Laws of Hong Kong) does not apply to this Policy, and only the Company and the Policyholder (or their authorised representatives) can enforce the terms of this Policy.

### 7. 保單擁有權

除非由本公司簽發及本保單隨附的批單另有明確規定，否則本公司有權視保單持有人為保單的唯一擁有人，而不附帶任何第三者權利或產權負擔。本公司並無責任確認對本保單的任何衡平或其他索償或於本保單的權益，而保單持有人（或其任何合法或獲授權代表）根據本保單收受任何款項，即實際解除本公司根據本保單支付該等款項的全部義務及責任。

為免生疑問，《合約（第三者權利）條例》（香港法例第 623 章）不適用於本保單，且只有本公司及保單持有人（或其獲授權代表）可強制執行本保單的條款。

8. **Renewal**

The Company will have the full discretion to renew with Policyholder. This Policy, subject to the payment of premiums, shall be in force during the Period of Insurance.

8. **續保**

本公司將可全權酌情決定與保單持有人續保。在繳付保費後，本保單將於保障期內有效。

At the expiry of this Policy, this Policy may be renewed by the Policyholder for another insurance period at such rate or on such terms as the Company may determine depending on the benefits and the scope of coverage at the time of each Renewal. The Company reserves the right to revise the benefits, premiums, terms and conditions, and to make changes to this Policy upon Renewal. The renewal of this Policy will not be guaranteed.

在本保單屆滿後，保單持有人可按本公司因應每次續保時所提供的保障及保障範圍而釐定的費率或條款，就本保單重續保障期。本公司保留於續保時修改保障、保費、條款及細則，以及對本保單作出更改的權利。本保單並非保證續保。

9. **Termination of Cover**

Unless renewed, any cover or benefits under this Policy during a Period of Insurance shall terminate at mid-night (Hong Kong time) on the last day of that Period of Insurance provided that if (i) an Insured is confined in a Hospital or Intensive Care Unit on account of a Sickness at the time of such termination, or (ii) an Insured is subject to Compulsory Quarantine (if Sickness is diagnosed during the Period of Insurance), then the time of termination of cover shall be extended in favour of such Insured only until he is discharged from Hospital or until his benefits for such Sickness shall have been exhausted, whichever shall first occur.

9. **終止賠償範圍**

除非獲得續保，否則本保單項下於保障期內提供的任何賠償範圍或保障將於該保障期最後一日午夜（香港時間）終止，惟倘 (i) 受保人於有關終止時因疾病而入住醫院或深切治療部，或 (ii) 受保人接受強制隔離（倘於保障期內確診患病），則終止賠償之時間將延長至受保人出院或該疾病的保障額已經用盡（以較早者為準）為止。

10. **Cancellation**

The Company may cancel this Policy by giving 31 days notice in writing to the Policyholder subject to the rights of any Insured in respect of any Sickness which had occurred prior to the effective date of cancellation of this Policy. In the event of cancellation the Policyholder is entitled to a refund of any premium paid by him after a deduction of a proportionate part for the period during which this Policy has been in force.

10. **取消**

本公司可透過向保單持有人發出 31 日的書面通知而取消本保單，惟任何受保人就於取消本保單的生效日期之前患上任何疾病而享有的權利除外。如本保單被取消，保單持有人有權獲得其所支付的任何保費（經按本保單有效期間的比例扣除相應部分的保費）退款。

The Policyholder is not allowed to cancel this Policy.

保單持有人不得取消本保單。

The coverage of the Insured shall be ceased after the date of death of the Insured under this Policy and no unearned premium paid of the deceased for the Period of Insurance of this Policy shall be refunded.

受保人獲得的保障將根據本保單於受保人身故之日終止，身故者就本保單的保障期而支付的未到期保費概不予退還。

11. **Notice and Proof of Claim**

Written notice of Sickness and/or Compulsory Quarantine on which a claim may be based must be given to the Company by the Insured within 31 days after the Sickness was first treated and/or after the Insured is discharged from Compulsory Quarantine (as applicable). Written proof including vaccination record with date of receiving vaccination (as applicable), proof of Hospital Confinement due to the Sickness, original receipts and itemized bills together with a fully completed claim form prescribed by the Company for which a claim is made must be furnished to the Company within 90 days after the Sickness was first treated and/or after the Insured is discharged from Compulsory Quarantine (as applicable). If proof was not given within the time specified, it must be shown that proof was given as soon as was reasonably possible, or the Company will not pay the benefit.

11. **索償通知及證明**

受保人須於首次就疾病獲得治療後及／或於受保人獲解除強制隔離後（如適用）31 日內，向本公司提供索償所依據的疾病及／或強制隔離通知書。受保人必須於首次就疾病獲得治療後及／或於受保人獲解除強制隔離後（如適用）90 日內，向本公司提供索償所依據的書面證明，包括附有日期的疫苗注射記錄（如適用），就疾病引致的住院證明，收據及項目單據正本，連同由本公司指定經填妥的索償表格。若未能於指定時間內提供證明，則必須表明將在合理可行情況下盡快提供證明，否則本公司將不會發放賠償。

12. **Suits against Third Parties**

Nothing in this Policy shall render the Company liable to be joined as a party in any way whatsoever to any suit for damages which may be instituted by the Policyholder or an Insured against any provider of medical services or treatments, wherein such may sue the same for reasons of neglect, malpractice or other causes arising from his/their acts or omissions in the treatment or examination of any Insured under the terms of this Policy.

12. **對第三方的訴訟**

本保單中並無任何條款致使本公司有責任以任何方式參與由保單持有人或受保人對任何醫療服務或治療提供者所提出的任何損害賠償訴訟，當中包括根據本保單條款治療或檢查任何受保人時的作為或不作為所引致疏忽、治療失當或其他原因而可能對該等醫療服務或治療提供者提出的訴訟。

13. **Currency**

All payments made under this Policy shall be made in the legal currency of Hong Kong including payment of premiums and payments of claims.

13. **貨幣**

根據本保單支付的所有款項須以香港的法定貨幣作出，包括支付保費及發放賠償。

14. **Territorial Limits**

Insurance cover and benefits are applicable to Hong Kong only.

14. **領土範圍**

保險賠償範疇及保障僅適用於香港。

15. **Sanction Exclusion**

Notwithstanding anything to the contrary in the Policy the following shall apply:

If, by virtue of any law or regulation which is applicable to the Company at the inception of this Policy or becomes applicable at any time thereafter, providing coverage to the Insured is or would be unlawful because it breaches any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United States of America or The People's Republic of China/Hong Kong SAR, that the Company shall provide no coverage or benefit or have no liability whatsoever to the Insured, to the extent that it would be in breach of such law or regulation.

15. **制裁除外條款**

儘管本保單中有相反規定，以下規定仍適用：

根據本保單成立之初適用於本公司或之後任何時間適用的任何法律或法規，如果向被保人提供保障是或將是不合法，因其違反聯合國決議的任何制裁、禁令或限制，或歐盟、美國或中華人民共和國／香港特別行政區的貿易或經濟制裁、法律或法規，則在可能違反此等法律或法規的情形下，本公司不得向被保人提供任何承保範圍或權益，亦不承擔任何責任。



**DESCRIPTION OF BENEFITS**  
**保障描述**

The items of benefits and their respective Cover Limits under this plan are specified in the Benefit Schedule. The Cover Limits applicable to each Insured for a covered Sickness or Compulsory Quarantine will depend on the benefits sets and the cover levels elected as specified in the schedule of Endorsed Person(s) of this Policy.

本計劃項下的保障項目及其各自的最高賠償額載列於保障項目表。就受保的疾病或強制隔離而言，各受保人適用的最高賠償額將取決於本保單的受批人項目表所列明的保障項目及所選賠償水平。

**1. Daily Hospital Cash**

The Company shall pay the Daily Hospital Cash of amount as specified in the Benefit Schedule for each day of Hospital Confinement if the Insured is diagnosed as COVID-19 confirmed case confined in a Hong Kong Hospital Authority hospital or private hospital in Hong Kong, but not to exceed the maximum number of days as specified in the Benefit Schedule.

**1. 每日住院現金保障**

如受保人確診感染新型冠狀病毒並入住香港醫院管理局醫院或香港私家醫院，本公司將按保障項目表所列明金額，就住院期間的每一日發放每日住院現金保障，但住院日數不得超過保障項目表所列明的最高日數。

**2. Double Indemnity for Intensive Care Unit**

The Company shall pay the daily cash of amount as specified in the Benefit Schedule for each day of Intensive Care Unit Confinement if any Insured is diagnosed as COVID-19 confirmed case confined in an Intensive Care Unit in a Hong Kong Hospital Authority hospital or private hospital in Hong Kong, but not to exceed the maximum number of days as specified in the Benefit Schedule. For any date that the Insured is in the Intensive Care Unit and receives the Double Indemnity for Intensive Care Unit daily cash amount, the Company will not pay the Daily Hospital Cash benefit.

**2. 深切治療部的雙倍保障**

如任何受保人確診感染新型冠狀病毒並入住香港醫院管理局醫院或香港私家醫院的深切治療部，本公司將按保障項目表所列明金額，就入住深切治療部期間的每一日發放每日現金保障，但入住深切治療部的日數不得超過保障項目表所列明的最高日數。對於受保人入住深切治療部及收到深切治療部的雙倍保障每日現金保障的任何日子，本公司將不再發放每日住院現金保障。

**3. Daily Cash for Compulsory Quarantine under Hong Kong Government's instructions and Ultimately diagnosed COVID-19**

The Company shall pay the daily cash of amount as specified in the Benefit Schedule for each day of Compulsory Quarantine if the Insured is confined under Hong Kong Government's instructions for Compulsory Quarantine purposes in Hong Kong and the Insured is diagnosed with COVID-19 during the Period of Insurance, but not to exceed the maximum number of days as specified in the Benefit Schedule.

**3. 因香港政府指令下被強制隔離及最終確診患上新型冠狀病毒的每日現金保障**

倘受保人因香港政府指令下被強制隔離並於保障期內確診患上新型冠狀病毒，本公司將按保障項目表所列明金額，就強制隔離的每一日發放每日現金保障，但強制隔離日數不得超過保障項目表所列明的最高日數。

**4. Daily Hospital Cash for COVID-19 Vaccine Side Effect**

The Company shall pay the daily hospital cash of amount as specified in the Benefit Schedule for each day of Hospital Confinement if the Insured is diagnosed with Sickness caused by COVID-19 vaccination by a Medical Practitioner within thirty (30) days after receiving a FDA or local authority approved COVID-19 vaccine and confined in a Hong Kong Hospital Authority hospital or private hospital in Hong Kong, but not to exceed the maximum number of days as specified in the Benefit Schedule.

**4. 新冠病毒疫苗副作用每日住院現金保障**

如受保人因接種獲美國 FDA 或地方當局批准使用之新型冠狀病毒疫苗後三十日內被醫生確診由接種新冠病毒疫苗引致的疾病，並需入住香港醫院管理局醫院或香港私家醫院，本公司將按保障項目表所列明金額，就住院期間的每一日發放每日住院現金保障，但住院日數不得超過保障項目表所列明的最高日數。

**5. Double Indemnity for Intensive Care for COVID-19 Vaccine Side Effect**

The Company shall pay the daily hospital cash of amount as specified in the Benefit Schedule for each day of Intensive Care Unit Confinement if the Insured is diagnosed with Sickness caused by COVID-19 vaccination a Medical Practitioner within thirty (30) days after receiving a FDA or local authority approved COVID-19 vaccine and confined in an Intensive Care Unit of a Hong Kong Hospital Authority hospital or private hospital in Hong Kong, but not to exceed the maximum number of days as specified in the Benefit Schedule. For any date that the Insured is in the Intensive Care Unit and receives the Double Indemnity for Intensive Care for COVID-19 Vaccine Side Effect daily cash amount, the Company will not pay the Daily Hospital Cash for COVID-19 Vaccine Side Effect benefit.

**5. 新冠病毒疫苗副作用深切治療部的雙倍保障**

如受保人因接種獲美國 FDA 或地方當局批准使用之新型冠狀病毒疫苗後三十日內被醫生確診由接種新冠病毒疫苗引致的疾病，並入住香港醫院管理局醫院或香港私家醫院的深切治療部，本公司將按保障項目表所列明金額，就入住深切治療部期間的每一日發放每日現金保障，但入住深切治療部的日數不得超過保障項目表所列明的最高日數。對於受保人入住深切治療部及收到新冠病毒疫苗副作用深切治療部的雙倍保障每日現金保障的任何日子，本公司將不再發放新冠病毒疫苗副作用每日住院現金保障。

## EXCLUSIONS 不保事項

Notwithstanding any contrary provisions in this Policy, the Company shall not be liable to pay any claim for the Insured in respect of or resulting from:  
儘管本保單載有任何相反條文，惟本公司概無責任就或因下列情況向受保人發放任何賠償：

1. Pre-existing Condition;  
投保前已存在的傷病；
2. The Insured has COVID-19 symptom occurred within 14 days from the application date and is subsequently confirmed of COVID-19 case;  
受保人於申請日期起計 14 日內出現新型冠狀病毒症狀及隨後確診感染新型冠狀病毒；
3. Sickness caused by the COVID-19 vaccination received prior to the effective of this Policy;  
保單生效日前接種之新型冠狀病毒疫苗而引致的疾病；
4. Travel outside of Hong Kong within 14 days preceding the date of Application;  
在申請日期前 14 日內曾離開香港；
5. If the Insured is insured by more than one policy of this product, benefits will only be paid on the first policy owned by the Insured; or  
如受保人獲本產品超過一份保單的保障，將僅會接受保人擁有的第一份保單發放賠償；或
6. Attempted or intentionally self-inflicted infection of COVID-19 disease or self-inflicted Sickness caused by the COVID-19 vaccination.  
試圖或蓄意招致感染新型冠狀病毒或蓄意招致由接種新冠病毒疫苗引致之疾病。

**COVID-19 Care Plan Schedule**  
**新型冠狀病毒保障項目表**



**Benefits Schedule 保障項目表 (Per Insured Person 每位受保人)**

Subject to any sub-limits as stated in the Policy 受限於保單列明各分項限額

<b>Basic Benefits</b>	Plan 計劃 1	Plan 計劃 2	Plan 計劃 3	Plan 計劃 4
Daily Hospital Cash (每日住院現金保障)	\$500 (42 days 日) (Max.最高: \$21,000)	\$300 (42 days 日) (Max. 最高: \$12,600)	\$500 (42 days 日) (Max.最高: \$21,000)	\$300 (42 days 日) (Max. 最高: \$12,600)
Double Indemnity for Intensive Care Unit per day (每日深切治療部的雙倍保障)	\$1,000 (21 days 日) (Max.最高: \$21,000)	\$600 (21 days 日) Max.最高: \$12,600)	\$1,000 (21 days 日) (Max.最高: \$21,000)	\$600 (21 days 日) Max.最高: \$12,600)
Daily Cash for Compulsory Quarantine under Hong Kong Government's instructions (if Sickness is diagnosed) (因香港政府指令下之強制隔離及確診患上新型冠狀病毒每日現金保障)	\$500 (14 days 日) (Max.最高: \$7,000)	\$300 (14 days 日) (Max. 最高: \$4,200)	\$500 (14 days 日) (Max.最高: \$7,000)	\$300 (14 days 日) (Max. 最高: \$4,200)
Overall Maximum Annual Limit 每年最高賠償限額	\$31,500 (Max.最高:42 days 日)	\$18,900 (Max.最高:42day 日)	\$31,500 (Max.最高:42 days 日)	\$18,900 (Max.最高:42days 日)
<b>COVID-19 Vaccine Side Effect Benefits</b>			Plan 計劃 3	Plan 計劃 4
Daily Hospital Cash for COVID-19 Vaccine Side Effect (新冠病毒疫苗副作用每日住院現金保障)			\$500 (14 days 日) (Max.最高: \$7,000)	\$300 (14 days 日) (Max. 最高: \$4,200)
Double Indemnity for Intensive Care Unit for COVID-19 Vaccine Side Effect (新冠病毒疫苗副作用每日深切治療部的雙倍保障)			\$1,000 (21 days 日) (Max.最高: \$21,000)	\$600 (21 days 日) (Max. 最高: \$12,600)
Overall Maximum Annual Limit 每年最高賠償限額			\$21,000 (Max.最高:21days 日)	\$12,600 (Max.最高:42days 日)