

Personal Accident Benefit for Designated Card Members only

Underwritten by : AXA General Insurance Hong Kong Ltd.
Insurance Broker for ICBC (Asia) : Aon Hong Kong Ltd.

Hotline: For insurance enquiry (Aon) +852 2861 6666
For general banking enquiry +852 218 95588

Master Policy No. : 1095/A03/0011156/023

Insurance Period : 24 June 2026 to 23 June 2027

Policy Holder : Industrial and Commercial Bank of China (Asia) Limited

Eligible Persons : Designated Corporate Card &/or World Mastercard &/or Personal Visa Signature Cardholders of the Industrial and Commercial Bank of China (Asia) Ltd. Provided that the age of the Cardholder is between eighteen and eighty-five both inclusive

- Event** : (1) The injury received, or the death occurred while riding as a passenger, and not as a pilot or crew member, on or boarding or alighting from or being struck by an air, land or water public conveyance operated under a licence for the transportation of passengers for hire.
(2) In respect of such trip by air, such injury received, or the death occurred while riding as a passenger in a private registered four-wheeled motorized vehicle or public conveyance operated under a licence for the transportation of passengers for hire, but only:
(a) When going directly to an airport for the purpose of boarding an airworthy, licensed and scheduled common carrier aircraft operated by airline on which the insured person is covered by the policy, or
(b) When at the airport terminal, or cruise terminal itself, or
(c) When leaving directly from an airport after alighting from such aircraft until they reach their next destination
(3) Insurance cover will also be offered for any public conveyance tickets embedded in the travel package provided that not less than 50% fare for such travel package has been charged by the cardholder to his card account
- Condition** : Not less than 50% of public conveyance fare for the cardholder has been charged to the designated Corporate Card &/or Personal Visa Signature card's account with ICBC (Asia). No cover for insured person whose passenger fare is paid through built-in Octopus Automatic Add Value Service

Limit of Indemnity : USD500,000 per insured person

<u>Compensation Benefits</u>	<u>Benefits Scale</u>
1. Accidental Death	100%
2. Permanent Total Disablement	100%
3. Permanent and Incurable Paralysis of all Limbs	100%
4. Permanent Total Loss of Sight of both Eyes	100%
5. Permanent Total Loss of Sight of one Eye.....	100%
6. Loss of or the Permanent Total Loss of use of two Limbs	100%
7. Loss of or the Permanent Total Loss of use of one Limb	(a) Right Hand 100%
	(b) Left Hand 100%
	(c) One Foot 100%
8. Loss of Speech and Hearing	100%
9. Permanent and Incurable Insanity	100%
10. Permanent Total Loss of Hearing in	(a) both Ears 75%
	(b) one Ear 15%
11. Loss of Speech	50%
12. Permanent Total Loss of the Lens of one Eye	50%
13. Loss of or the Permanent Total Loss of use of four Fingers and Thumb of	(a) Right Hand 70%
	(b) Left Hand 50%
14. Loss of or the Permanent Total Loss of use of four Fingers of	(a) Right Hand 40%
	(b) Left Hand 30%
15. Loss of or the Permanent Total Loss of use of one Thumb	(a) both Right Joints 30%
	(b) one Right Joint 15%
	(c) both Left Joints 20%
	(d) one Left Joint 10%
16. Loss of or the Permanent Total loss of use of Fingers	(a) three Right Joints ... 15%
	(b) two Right Joints ... 10%
	(c) one Right joint 7.5%
	(d) three Left Joints ... 10%
	(e) two Left Joints 7.5%
	(f) one Left Joint 5%
17. Loss of or the Permanent Total Loss of use of Toes	(a) all - one Foot 20%
	(b) great - both Joints . 7.5%
	(c) great - Joint 5%
18. Fractured Leg or Patella with established non-union	15%
19. Shortening of Leg by at least 5 cm	10%
20. Permanent Disability not otherwise provided for under Events 10 to 19 inclusive. Such percentage of the Principal Sum Insured as the Company shall in its absolute discretion determine and being in its opinion not inconsistent with the Compensation provided under Events 10 to 19 inclusive.	

Note: This fact sheet provides only a brief outline of cover and is subject to the terms, conditions and exclusion of the policy.

Should the English and Chinese version have different interpretation giving rise to a dispute, the English version shall prevail.

特定信用卡會員附設之人身意外保險利益簡說

承保公司 : 安盛保險有限公司
 工銀亞洲之保險顧問 : 怡安保險顧問有限公司

電話熱線: 保險內容諮詢(怡安保險) +852 2861 6666
 銀行服務查詢 +852 218 95588

主保單編號 : 1095/A03/0011156/023 保險生效期 : 24 June 2026 to 23 June 2027
 保單持有人 : 中國工商銀行(亞洲)有限公司
 合資格人士 : 此保障只適用於工銀亞洲公司卡或萬事達卡世界信用卡及工銀亞洲 個人 Visa Signature 卡下稱【指定卡】) 持有人, 其年齡為 18 歲至 85 歲。

保障概要 : (1) 卡持有人以乘客身份(不可以為駕駛員或航倉服務員), 上落或乘坐有關以【指定卡】付費之合法經營載客公共交通工具上, 意外引致身體傷害。
 (2) 以乘坐飛機作旅程, 而受傷或死亡由乘坐私人登記四輪機動車輛或合法經營載客公共交通工具引致, 而該意外只適合以下情況:
 (a) 當直接前往機場而目的是進行登機, 而該航機亦是預定合法經營載客公共交通工具, 符合航空安全及由合規航空營運者主理, 或
 (b) 機場管轄範圍內, 或
 (c) 當直接離開飛機前往下一目的地途中
 (3) 此保障亦適用於旅遊套餐內乘坐任何預付公共交通工具(如飛機、郵輪或火車等, 不包括私人出租旅巴), 而該費用亦已包括在旅遊套餐內。但必須不少於百分之五十旅遊套餐總費從【指定卡】內扣除。
條款 : 不少於百分之五十公共交通工具費用從【指定卡】內扣除。此保障不適用於任何公共交通工具費用從【指定卡】之附設八達通增值服務功能內扣除

損害賠償限度 : 五十萬美元 (每受保人)

保障項目	賠償比例
1. 意外死亡	100%
2. 永久完全傷殘	100%
3. 四肢永久完全癱瘓及無法痊癒	100%
4. 雙目喪失視力	100%
5. 單目喪失視力	100%
6. 喪失或永久完全喪失雙肢功能	100%
7. 失或永久完全喪失單肢功能	(a) 右手 100% (b) 左手 100% (c) 單足 100%
8. 喪失言語及聽覺能力	100%
9. 永久及無法治療的精神錯亂	100%
10. 永久失聰	(a) 雙耳 75% (b) 單耳 15%
11. 喪失言語能力	50%
12. 單目的眼球晶體永久完全殘缺	50%
13. 喪失或永久完全喪失四指及拇指功能	(a) 右手 70% (b) 左手 50%
14. 喪失或永久完全喪失單手的四指功能	(a) 右手 40% (b) 左手 30%
15. 喪失或永久全喪失單手拇指功能	(a) 右手兩個關節 30% (b) 右手一個關節 15% (c) 左手兩個關節 20% (d) 左手一個關節 10%
16. 喪失或永久完全喪失手指功能	(a) 右手三個關節 15% (b) 右手兩個關節 10% (c) 右手一個關節 7.5% (d) 左手三個關節 10% (e) 左手兩個關節 7.5% (f) 左手一個關節 5%
17. 喪失或永久完全喪失腳趾功能	(a) 單足所有腳趾 20% (b) 兩節大腳趾 7.5% (c) 一節大腳趾 5%
18. 折斷腿部或膝蓋而無法縫合	15%
19. 腿部縮短最少 5 厘米	10%
20. 任何在上述 10 – 19 項未列明之永久性傷殘, 應予賠償之百份比將由本公司全權釐定。	

註: 本簡說僅提供保險利益的簡要概述, 並受保單條款, 條件和除外責任的約束。
 此為中文譯本, 僅供參考之用, 如有爭議, 概以英文版本為準。