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## **Group Personal Accident Insurance – General Outline**

### **團體個人意外保險 – 保險概要**

(本文內之中文概要旨在協助你閱讀有關保險單內容，本中文譯本並不是亦不應被視為有關保險單之一部份或在闡釋保險單內任何條文時有影響力。保單條文一切以英文版為準。)

- Policyholder** : The Gymnastics Association of Hong Kong, China  
**保單持有人** : 中國香港體操總會
- Participants** : Including but not limited to registered gymnasts while participating  
**受保參與者** : in gymnastic function or activities organized by GAHK, but excluding participants originated from overseas, Mainland China and Taiwan  
包括但不限於已登記的體操運動員 當參與由保單持有人安排之集會 或 體操活動；但不包括來自海外，中國大陸及台灣之參與者
- Gymnastics Activities:** Training, competition, performance, coaching, judging courses and  
**體操活動** : the like description  
訓練、比賽、表演、教練課程、裁判課程 及 類同性質
- Insured Benefits** : a) Accidental Death HK\$1,500,000.-  
**承保金額** : b) Permanent Disablement (N1) HK\$1,500,000.-  
c) Accident Medical Expenses NOT insured  
N1 : Full Scale coverage, please see specimen Page 2-3 attached  
: a) 意外死亡 港元 1 佰 50 萬  
b) 永久傷殘 (N 1) 港元 1 佰 50 萬  
c) 因意外之醫療費用 沒有投保  
N1 : 請參看附上保單樣本的 2 至 3 頁 之承保表細目



A member of 香港保險顧問聯會會員  
The Hong Kong Confederation of Insurance Brokers



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### 團體個人意外保險 – 保險概要

- Age Restriction  
年齡限制規定
- : a) Aged 3–75 only applicable to the activity of “Hong Kong Gymnastics for all Festival”  
Reduction of Benefit – For Insured Persons aged 3 to 8 or aged 65 to 75 at the time of the injury, the insured benefits A) & B) will both be reduced to HK\$500,000.-  
b) Aged 3–65 applicable to all activities insured except activity indicated a) above  
Reduction of Benefit – For Insured Persons under the age of 8 at the time of the injury, the insured benefits A) & B) will both be reduced to HK\$500,000.-
- 一) 由 3 至 75 歲，祇適用於 “Hong Kong Gymnastics for all Festival”  
賠償金額減少 – 如受保人士於身體損傷時之年齡達 3 歲 至 8 歲 及 65 歲至 75 歲，其 a) 及 b) 之承保賠償額會減少至 HK\$500,000.-  
二) 由 3 至 65 歲，適用於所有受保之活動，上列活動 一)除外  
賠償金額減少 - 如受保人士於身體損傷時之年齡低於 8 歲，其 a) 及 b) 之承保賠償金額將會減少至 HK\$500,000.-
- Period of Insurance  
保險期
- : One year from January 01, 2021  
由 2021 年 1 月 1 日 起計 1 年
- Coverage  
承保範圍
- : Against any accidental loss sustained while the **Insured Person** participating and/or attending in the **Gymnastics Activities** organized by the **Policyholder including the Extra Benefit – Funeral and Cremation Expenses not exceeding HK\$25,000.-**

The insurance company agrees to pay the **Policyholder / Insured Person / Beneficiary** the **Benefits** for **Bodily Injury** which the **Insured Person** sustains during the **Period of Insurance**

(All other terms and conditions as per Insurer’s “**Group Personal Accident Policy**” as per specimen enclosed for your examination)



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### 團體個人意外保險 – 保險概要

- Coverage**  
承保範圍 : 倘受保人士於保險期內參與及/或出席由保單持有人安排之體操活動時，因意外蒙受身體損傷，保險公司同意支付予保單持有人/受保人士/ 受益人下列陳述之保險金 **包括額外賠償 - 喪禮和火葬付費而不超過 HK\$25,000.-**
- (其他條款及細則根據承保人的團體個人意外保險單，請細閱附上此保單樣本作參考)
- Duration of Cover**  
承保期間 : Coverage shall commence as an **Insured Person** arrives at the appointed meeting place for the purpose of participating in the **Gymnastics Activities** and ceases while the **Insured Person** leaves the appointed meeting place after the end of the **Gymnastics Activities** or the **Insured Person** dispersed from the group, whichever is the earlier
- 保障始於參與受保人士到達約定集合地点（目的是參與體操活動）及直到受保人士於體操活動結束後離開集合地点 或 受保人士從團體解散 而保障終止（兩者以較早為準）。
- Important Definition**  
重要詞彙解釋 : **Bodily Injury** means – Bodily injury suffered anywhere in the World caused solely and directly from accidental external violent and visible means and which are independently of any other cause and NOT by sickness, disease or gradual physical or mental wear and tear
- 身體受傷 – 即受保人士於世界任何地方，純粹因暴力，意外，可見及外來因素而非任何其他原因或任何疾病，病症，身體機能逐漸退化或精神損耗引致的身體損傷
- Geographical Limit**  
地域限制 : Worldwide  
遍及全世界
- Benefits**  
賠償額 : Figure stated above in Hong Kong Dollars  
上列陳述之金額按港元計算



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### 團體個人意外保險 – 保險概要

- Notable Exclusions** : - Radioactive Contamination, War and Terrorism, Political Risks  
**主要不保事項** - Any sport activities in a professional capacity or earn income or remuneration from engaging in such sport  
- Suicide, self-injury or wilful exposure to peril  
- Pregnancy, childbirth or pre-existing physical or mental defect or infirmity  
- Being under the influence of drugs or alcohol  
- Fighting and illegal acts  
- 核子污染，戰爭及恐怖活動，政變風險  
- 任何專業運動或參與任何可能賺取收入或報酬的運動  
- 自殺，自戕或蓄意危害本身安全  
- 分娩，懷孕，投保前已存在身體上或心理上之缺陷或不全  
- 因服用藥物或醉酒影響  
- 打架或非法行為

- Addition Exclusion** : COVID-19 / Pandemics Exclusion (New 2021)  
**新增不保不保事項** Notwithstanding any provision to the contrary, this insurance excludes any loss, damage, liability, expense, fines, penalties or any other amount directly or indirectly caused by, in connection with, or in any way involving or arising out of any of the following – including any fear or threat thereof, whether actual or perceived:
- Coronavirus (COVID-19) including any mutation or variation thereof;
  - Pandemic or epidemic, as declared as such by the World Health Organization or any governmental authority



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### 團體個人意外保險 – 保險概要

**Addition Exclusion** : 冠狀病毒病 / 廣泛性流行病 不承保條款 (新增 2021)  
**新增不保不保事項** 儘管本保單的任何其他條款有相反的規定，本保單不承保 由於下列原因 任何直接或間接，涉及或任何方式引至的，包括任何恐懼或威脅，實際或意識到的任何損失、損毀、責任、費用、罰款、刑罰或其它金額:-

- 2019 冠狀病毒，包括任何其它突變或變異 或
- 世界衛生組織或任何政府當局宣布的大流行病或傳染病

**Security** : MSIG Insurance (Hong Kong) Ltd.  
承保公司

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