

The Gymnastics Association of Hong Kong, China
中國香港體操總會

團體人身意外保險

受保人: 所有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)

保單號碼: SDCPG25000012

保單期限: 二零二五年一月一日至二零二五年十二月三十一日

承保人: 世聯保險有限公司(Allied World Assurance Company, Ltd)

年齡限制: 3歲至75歲

承保範圍: 承保範圍指由受保人到達該程集合地開始; 及受保人於完成該活動或由受保人中途離開該活動(以最早者為準)結束。

倘受保人於保險期內參與及/或出席由保單持有人安排之活動時意外死亡或永久傷殘, 承保人將依據下述之損傷事項表及其投保額百分率賠償予受保

保障表

保障項目	最高保障額(港幣/元)
意外死亡及完全或部分傷殘	9-64歲 1,500,000 3-8歲或65-75歲 500,000

承保範圍

意外死亡及完全或部分傷殘
意外身故 / 四肢傷殘或失明 / 永久完全傷殘 (永久傷殘損傷事項表)

永久傷殘損傷事項表

項目	投保額之百分率
1. 死亡	100%
2. 永久完全傷殘	100%
3. 四肢永久癱瘓	100%
4. 雙目永久完全失明	100%
5. 單目永久完全失明	100%
6. 喪失任何兩肢或任何兩肢永久完全喪失功能	100%
7. 喪失任何單肢或任何單肢永久完全喪失功能	100%
(a) 右手	100%
(b) 左手	100%
(c) 單腳	100%
8. 永久完全失聰及喪失言語能力	100%
9. 永久及不能治癒的精神失常	100%
10. 永久完全失聰	100%
(a) 雙耳	75%
(b) 單耳	15%
11. 永久喪失言語能力	50%
12. 單眼永久完全喪失晶狀體	50%
13. 喪失四隻手指及姆指或四隻手指及姆指永久完全喪失功能	100%
(a) 右手	70%
(b) 左手	50%
14. 喪失任何四隻手指或任何四隻手指永久完全喪失功能	100%
(a) 右手	40%
(b) 左手	30%
15. 喪失姆指或姆指永久完全喪失功能	100%
(a) 兩個右關節	30%
(b) 一個右關節	15%
(c) 兩個左關節	20%
(d) 一個左關節	10%
16. 喪失手指或手指永久完全喪失功能	100%
(a) 三個右關節	15%
(b) 兩個右關節	10%
(c) 一個右關節	7.5%
(d) 三個左關節	10%
(e) 兩個左關節	7.5%
(f) 一個左關節	5%
17. 喪失腳趾或腳趾永久完全喪失功能	100%
(a) 所有腳趾 - 一隻腳計算	20%
(b) 大腳趾 - 兩個關節	7.5%
(c) 大腳趾 - 一個關節	5%
18. 折斷腿部或膝蓋而無法聯合	15%
19. 足腿因意外而做手術後導致縮短五厘米或以上	10%
20. 倘永久傷疾狀況並未包括於上述保障項目第10至19項內, 本公司有絕對決定權以符合上述傷殘程度之比例釐定應予賠償投保額之百分比。	

如欲索償個人意外保險

- 請盡快聯絡您的保險代理、經紀或本公司*。
- 填妥索償表格, 連同有關文件一併送交本公司;
- 如受保人因意外不幸身故, 其索償需提交死亡証、由警方發出之意外報告、醫療報告、目擊者的書面證明, 及驗屍報告。
- 如因意外導致失去手足、視覺、聽覺或語言能力, 請提交由醫生發出之診斷報告正本及同意書。
- 如因意外導致永久性完全失去活動能力, 需提交由醫生發出之診斷報告正本及同意書。
- 如因意外導致短期完全失去活動能力, 需提供由醫生發出之診斷報告正本、病假紙及同意書, 和由僱主所發出有關受保人在受傷期間的薪金證明文件。
- 如申請醫療費用索償, 請提交診症收據之正本。
- 如索償住院現金津貼, 需提供由醫院發出之書面證明。如申請跌打費用索償, 需提交由一位註冊醫生診斷之證明, 以及由跌打醫生發出之診症收據正本。

*世聯保險有限公司-理賠部

地址為香港鰂魚涌太古坊華蘭路18號港島東中心22樓2201室

主要不承保事項

- 戰爭、外敵入侵、暴亂、軍事行動、直接參與之民亂
- 疾病、懷孕、分娩
- 自殺、企圖自殺或故意自我傷害
- 參與任何空中活動、領航或技術工作。除卻以乘客身份乘搭任何合法領有牌照之私用或商用飛機
- 職業運動或因參與該運動而可賺取收入或報酬但不限於已記名的運動員
- 從事或參與海、陸、空軍或任何武裝紀律部隊
- 觸犯或意圖觸犯任何法律上之不法行為及拒捕
- 前往任何不在「全球」定義下所列國家旅遊所引致的索償
「全球」指下列國家:

• 亞洲:

印尼、菲律賓、越南、泰國、馬來西亞、柬埔寨、寮國、中國、日本、韓國、斯里蘭卡、香港、澳門、台灣、阿聯酋、新加坡、卡達、馬爾地夫、汶萊、沙烏地阿拉伯、不丹、印度、孟加拉、約旦、亞塞拜然、巴林

• 非洲:

南非、肯亞、尚比亞、波札那、模里西斯、埃及

• 北美:

美國、墨西哥、加拿大

• 南美洲:

巴西、哥倫比亞、阿根廷、智利、玻利維亞、厄瓜多、圭亞那

- 歐洲：
德國、法國、大不列顛及北愛爾蘭聯合王國、義大利、西班牙、波蘭、羅馬尼亞、荷蘭、比利時、希臘、捷克、瑞典、葡萄牙、匈牙利、奧地利、瑞士、保加利亞、丹麥、芬蘭、愛爾蘭、立陶宛、斯洛維尼亞、斯洛伐克、拉脫維亞、愛沙尼亞、塞普勒斯、盧森堡、馬耳他、克羅埃西亞、梵蒂岡、摩納哥、波士尼亞和 黑塞哥維那、冰島、列支敦士登、挪威
- 澳洲與大洋島嶼：
澳洲、紐西蘭、巴布亞紐幾內亞、斐濟、所羅門群島、萬那杜、薩摩亞、吉里巴斯、密克羅尼西亞、東加、馬紹爾群島、帛琉、諾魯、吐瓦魯

9. 本保單保障範圍不包括任何上述表列以外的目的地或國家。

註: 以上資料只為一般性簡介, 僅供參考之用。有關承保範圍之條款及細則和不受保項目, 概以保單所載為準。如中文譯本與英文有異, 以英文文本為準。

The Gymnastics Association of Hong Kong, China

Group Personal Accident Insurance

Policy Number: SDCPG25000012

Effective Date: 01 January 2025 to 31 December 2025

Coverage: Coverage shall commence when the Insured Person arrives at the appointed meeting place, and shall continue until the end of the Designated Activity or when he/she disperses from the group, whichever is earlier.

Against any accidental loss sustained as while an Insured Person is participating in &/or attending the Designated Activity, which is organized by the Insured.

Age Limit: 3 - 75

Benefit

Benefit Item	Sum Insured (HK\$)
• Accidental Death,	Aged 9-64
• Permanent Disablement	1,500,000
• Permanent Total Disablement	Aged 3-8 or 65-75 500,000

Personal Accident

Accidental Death / Loss of limbs or eyesight / Permanent Total Disablement

MAKING A CLAIM

Should you wish to make a claim, please obtain a claim form from our website at <http://www.awac.com/asiapacretail> without delay.

Complete and return it together with the relevant document. If medical attention is received for bodily injury, you should obtain receipts for all payments made plus a medical certificate issued by a registered medical practitioner showing the nature of the bodily injury.

For enquiries, please call our Claims Hotline at +852 2968 3221 during our office hours or send email to hk_claims@awac.com.

EXCLUSIONS

The Company shall not be liable in respect of Bodily Injury resulting directly or indirectly from

- (a) war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, or direct participation in a civil commotion
- (b) sickness, disease, pregnancy, childbirth
- (c) the Insured Person
 - i) committing or attempting to commit suicide or intentionally inflicting self-injury
 - ii) flying or taking part in any other aerial activities except whilst travelling as a passenger in an aircraft and not as pilot or aircrew nor for the purpose of any trade or technical operation in or on the aircraft

- (d) the Insured Person engaging in any sports in a professional capacity or where an Insured Person would or could earn income or remuneration from engaging in such sports (except the named full time athletes)
- (e) the Insured Person serving on full time active duty in the disciplinary forces, military, naval, air force or other armed service or operation of any country or international authority, whether in time of peace or war
- (f) violation or attempted violation of the law or resistance to arrest.
- (g) any claim arising during travel to any country not listed under the definition of Worldwide

Worldwide

Shall mean the following countries

- Asia:
Indonesia, Philippines, Vietnam, Thailand, Malaysia, Cambodia, Laos, China, Japan, South Korea, Sri Lanka, Hong Kong, Macau, Taiwan, United Arab Emirates, Singapore, Qatar, Maldives, Brunei, Saudi Arabia, Bhutan, India, Bangladesh, Jordan, Azerbaijan, Bahrain
- Africa:
South Africa, Kenya, Zambia, Botswana, Mauritius, Egypt
- North America:
United States of America, Mexico, Canada
- South America:
Brazil, Colombia, Argentina, Chile, Bolivia, Ecuador, Guyana
- Europe:
Germany, France, United Kingdom of Great Britain and Northern Ireland, Italy, Spain, Poland, Romania, Netherlands, Belgium, Greece, Czechia, Sweden, Portugal, Hungary, Austria, Switzerland, Bulgaria, Denmark, Finland, Ireland, Lithuania, Slovenia, Slovakia, Latvia, Estonia, Cyprus, Luxembourg, Malta, Croatia, Vatican City, Monaco, Bosnia and Herzegovina, Iceland, Liechtenstein, Norway
- Australia and Oceanic Islands:
Australia, New Zealand, Papua New Guinea, Fiji, Solomon Islands, Vanuatu, Samoa, Kiribati, Micronesia, Tonga, Marshall Islands, Palau, Nauru, Tuvalu
- Any destination or countries not listed above will not be covered under this Policy

Permanent Disablement Scale

Items	Scale of Compensation % of Sum payable under Item 2
1. 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	100%
(a) Right Hand	100%
(b) Left Hand	100%
(c) One foot	
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%

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| 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. | |

This leaflet serves as a general guideline. Please refer to the exclusions, terms and conditions of the policy for details of cover.

This Program is Underwritten by: Allied World Assurance Company, Ltd