

**QBE****QBE General Insurance (Hong Kong) Limited - Macau Branch**Rua do Comandante Mata e Oliveira, No. 32, Edif. Associacao Industrial de Macau, 8 andar B & C, Macau
telephone +853 2878 7100 • facsimile +853 2832 3911

AccidentSurance^{New}

High-value accident protection for your peace of mind

Accidentsurance^{New} provides up to HKD/MOP 2 million in cash if you are seriously injured by an accident anywhere in the world. You and your family will be protected and financially supported at a cost you can afford. Plus you can receive a no claim bonus after five claim-free years.

Promotional offer¹

Monthly payment plan: one month's free cover upon payment of the first two months' premium

¹ The promotional offer is not applicable to customers who have cancelled an AccidentSurance^{New} policy in the last six months and is subject to change by us from time to time without prior notice. Please contact any HSBC branch for the prevailing promotional offer. In case of disputes arising out of this promotional offer, our decision shall be final.

Eligibility

- Anyone aged 18-59; renewal up to 75
- No medical check-up is required

Benefits ²	Plan 1 (HKD/MOP)	Plan 2 ³ (HKD/MOP)
1. Death or permanent total disability from accidents in a common carrier or private car	1,000,000	2,000,000
2. Death or permanent total disablement or permanent and incurable insanity	500,000	1,000,000
3. Permanent and incurable paralysis of all limbs or loss of use of one or two limbs	500,000	1,000,000
4. Permanent total loss of speech and hearing	500,000	1,000,000
5. Permanent total loss of sight of one or both eyes	500,000	1,000,000
6. Loss of or the permanent total loss of use of four fingers and a thumb ⁴		
Right hand	350,000	700,000
Left hand	250,000	500,000
7. Loss of or the permanent total loss of use of all toes on one foot	75,000	150,000
8. Major burns		
Over 30% of total body surface	150,000	300,000
Over 50% of total facial surface	75,000	150,000

Additional benefits	Plan 1 (HKD/MOP)	Plan 2 ³ (HKD/MOP)
A. Medical expenses relating to an accident (in every 12 month period) Maximum claim per visit for outpatient treatment subject to one visit per day	10,000 150	20,000 150
B. Chinese bonesetter expenses (in every 12 month period) Maximum claim per visit subject to one visit per day	500 100	1,000 100
C. China Hospital Deposit Guarantee Card ⁵ Provides the first three days' deposit guarantee at over 200 designated hospitals if you are injured as a result of accident and require hospitalisation in mainland China		
D. Emergency assistance services		

Premium (monthly)	Plan 1 (HKD/MOP)	Plan 2 ³ (HKD/MOP)
Self only	72	140
Self and Spouse	135	270
Self and Children	100	200
Self and Family	160	320

Premium (annual)	Plan 1 (HKD/MOP)	Plan 2 ³ (HKD/MOP)
Self only	864	1,680
Self and Spouse	1,620	3,240
Self and Children	1,200	2,400
Self and Family	1,920	3,840

² Each child who is six months of age or over but under 18 years of age, or under 23 years of age and a full-time student, is covered for 20% of the sum insured, while the daily and visit limits of the outpatient and Chinese bonesetter treatment are the same as the Insured.

³ Person who does not hold a valid Hong Kong/Macau Identity Card is eligible for Plan 1 only.

⁴ In the event of a relevant loss under the policy, if the Insured Person can prove that he or she is left-handed, the amount of benefit for the right hand and left hand will be transposed.

⁵ Available to all Insured Persons once the policy has been in force for four months.

30% no claim bonus

If you do not make a claim for five consecutive years, we'll refund 30% of the premiums you've paid, in cash.

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Main policy exclusions

- War and kindred risks
- Duty with disciplinary services
- Suicide, self-destruction, self-inflicted injury
- Engaging in dangerous activities or professional sports
- Engaging in aviation other than as a fare-paying passenger
- Drunk driving
- Illegal acts
- Drug taking
- Any kind of sickness or disease; venereal disease or AIDS
- Childbirth or pregnancy
- Nuclear weapons, ionisation and radioactivity
- Accidents happened during working hours for certain occupations

Remarks: Application is subject to approval by the QBE General Insurance (Hong Kong) Limited – Macau Branch and premium may apply loading.

Right to return policy

If you change your mind about this policy within 15 days, you can return it for cancellation and your premiums will be refunded in full (provided you have not made a claim).

How to apply

Protect yourself and your family from accidents anywhere in the world. Apply for AccidentSurance^{New} today and receive instant approval!

- Visit any HSBC branch

Frequently asked questions

How do you classify an incident as an Accident?

An accident is an unexpected, unforeseeable and external event, such as a fall or a car crash, which causes physical injury like a broken limb or torn muscle. A disease or an illness is not classified as an accident.

What is the maximum cover under this plan? What is meant by 'double indemnity'?

AccidentSurance^{New} provides a basic benefit up to HKD/MOP1 million under Plan 2.

If the insured person sustains an accidental injury while riding as a fare passenger in a common carrier or while travelling in a private car and suffers death or total and permanent disability, the 'Double Indemnity', equivalent to double the basic benefit, will be paid.

Is there any limit to the number of children covered and the level of their cover?

There is no limit to the number of children covered; however, to be eligible for cover, children must be aged 6 months or over but under 18 years of age or under 23 years of age if they are fulltime students at school, college or university.

The cover for each child is limited to 20% of the insured's cover, whilst the daily limit and per visit limit for out-patient and Chinese bonesetter treatment are the same as for the insured.

What types of medical expenses are covered under this plan? Can I claim for outpatient expenses incurred through sickness?

If you sustain an accidental injury, such as a broken arm, this insurance plan will cover you for any necessary and reasonable expenses incurred for in-hospital and outpatient medical, surgical or nursing treatment, including the costs of medical supplies, ambulance hire or professional home-nursing fees. However, the cost of dental care and treatment is not covered unless such treatment is an emergency and is caused by accidental injury to sound natural teeth.

As sickness is not classified as an accident, the medical expenses incurred cannot be covered under this plan.

What is the '5-year No Claim Bonus Refund'? Will the policy be terminated automatically after five years?

If no claim arises under the policy for five consecutive years, 30% of the premiums received during that 5-year period will be refunded to the insured.

AccidentSurance^{New} will continue to be renewed upon payment of the premium when due.

My son is planning to study abroad for a few years. Can he be covered under the policy?

The insured person must be resident in Macau at the time of their application. If they subsequently live abroad for a continued period or study overseas, they will still be covered under AccidentSurance^{New}.

I'm now working for the Macau Police Force as an internal supporting staff. Will I be covered during working hours? Will the protection be continued if I take up an operational role later? Should I report when I change my occupation?

Yes, supporting staff of the Macau Police Force are covered under the plan during working hours provided that they are carrying out clerical duties. However, if you take up an operational role, you will no longer be covered for any accident incurred at the time of carrying out duties.

You are not required to inform us of any change of occupation. However we advise you to review whether your new job is classified as one of the excluded occupations under the policy exclusion.

Is the premium fixed regardless of age and health?

Yes. The premium depends on the coverage options (Self, Self & Spouse, Self & Children, Self & Family) and plan level (Plan 1 / Plan 2), and does not increase with age or be affected by your health condition.

However, we reserve the right to adjust premiums for particular categories of insured persons if considered to be necessary. We will, however, give you sufficient written notification in advance.

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Is any proof required when I submit a claim?

You are required to fill in a claim form and submit documentary evidence (at your expense) to support the claim:

- For claims of accidental death or injury benefits, the claimant has to submit reports such as medical reports, attending physician's report, police reports, death certificate, the coroner's report and other related documents;
- For claims of medical expenses or Chinese bonesetter expenses, the claimant has to submit full medical evidences, original receipts and other related documents of medical treatment.

If any medical expenses or Chinese bonesetter expenses have been fully paid by another insurer or employer, can I also claim reimbursement under AccidentSurance^{New}?

No, we will only be liable for the excess of the amount recoverable from another source. However, the cash benefit for accidental death and disability will not be affected by other insurance covers.

I suffered an injury when riding on a motorcycle as a passenger. Can I be covered under AccidentSurance^{New}?

No, AccidentSurance^{New} excludes accidental injury or accidental death directly or indirectly caused by or resulting from motorcycling and other listed hazardous activities.

Does AccidentSurance^{New} cover dental treatment?

The insurance plan provides cover for emergency dental treatment caused by accidental injury to sound natural teeth only.

Does AccidentSurance^{New} cover acupuncture and Chinese herbal treatment costs?

Accidentsurance^{New} provides cover for Chinese bonesetter expenses, but does not cover the cost of acupuncture and Chinese herbal treatment.

What is Permanent Total Disablement?

Permanent Total Disablement means that, after 12 calendar months of continuous total disability that has resulted from an accidental injury, the insured person is completely unable to engage in any gainful occupation or employment for the remainder of his/her life.

Important notes:

Applicant must be HSBC credit card/account holder.

Holder of payment credit card/account must be applicant.

AccidentSurance^{New} Plan is underwritten by QBE General Insurance (Hong Kong) Limited - Macau Branch ("QBE"). The Hongkong and Shanghai Banking Corporation Limited ("HSBC") is registered with Autoridade Monetaria de Macau ("AMCM") as an insurance agent in the Macau SAR.

QBE is authorized and regulated by the AMCM to carry on general insurance business in the Macau SAR. QBE is a member of the worldwide QBE Insurance Group.

The information shown above is intended as a general summary for your reference only. Please refer to the policy provisions for the detailed terms and conditions.