YAS 的士司機 - 個人意外保險

主保單號碼：FPA0000570ZC

蘇黎世 ZURICH

保障摘要

- 此保險適用於的士司機，包括駕駛期間。
- 保障於保險期內 24/7 在香港有效。
- 請參閱由 YAS 發出的確認通知，以了解您所受保的保險期及保障級別。

	第 1 節 意外身故或永久傷殘	第 2 節 意外醫療津貼	第 3 節 司機財物保障	第 4 節 家庭每週收入保障
第一層	僅限的士司機 $180,000	僅限的士司機 $3,000 (每個保險期 只可賠償一次)	不適用	不適用
第二層	僅限的士司機 $380,000	僅限的士司機 $5,000 (每個保險期 只可賠償一次)	僅限的士司機 $1,000	不適用
第三層	的士司機 $760,000 的士司機配偶 $280,000 的士司機子女 每名子女 $50,000	的士司機 $5,000 的士司機配偶 $5,000 的士司機子女 每名子女 $1,000 (每名受保人 每個保險期 只可賠償一次)	僅限的士司機 $1,000	僅限的士司機 $2,000每週 (最長 12 週)

第 1 節 – 意外身故或永久傷殘（適用於所有級別）

- 保障在香港發生之意外導致的身故或永久傷殘。
- 賠償需根據定明的傷殘程度（例如：意外身故、永久完全傷殘、永久喪失四肢、視力、語言能力等）。

第 2 節 – 意外醫療津貼（適用於所有級別）

- 如受保人因意外在香港住院一晚或以上，可獲一筆現金津貼。
- 每名受保人每個保險期只可獲賠償一次。

第 3 節 – 司機財物保障（適用於第二層及第三層）

- 如的士內屬於的士司機的個人物品因該的士被搶劫、爆竊或暴力入侵而損失或損壞，可獲賠償。
- 不包括現金、珠寶及食物等物品。
- 需提供警方報告及的士明顯損壞的證明。

第 4 節 – 家庭每週收入保障（適用於第三層）

- 如的士司機因意外導致暫時完全傷殘並住院，可獲家庭每週收入保障。
- 住院目的並非為休養或康復。
- 自住院首日起計首 3 天不獲賠償。
- 其後每連續 7 天住院可獲賠償，最長為 12 週。
- 如司機於意外前已失業超過 3 個月，則不獲賠償。
- 當司機康復、身故或達到 12 週賠償期時，賠償將終止。

主要不保事項

1. 任何已有的健康狀況。
2. 任何在香港境外發生的意外或住院。
3. 任何疾病或因疾病引致的損傷。
4. 參與任何非法或違法行為。
5. 駕駛或乘坐任何形式的賽車、或以職業身份從事運動（包括可獲收入或報酬的情況）。
6. 自殺、企圖自殺或蓄意自我傷害、精神病、心理障礙、酗酒或藥物影響（包括醫生處方藥）、分娩、懷孕或流產。
7. 從事涉及機械、重體力勞動或危險環境的工作期間發生的意外或損失。

此處提供的產品資訊僅供參考，並不構成保險合約的一部分。如有任何不同之處，請以主保單條款為準。蘇黎世保險保留對所有事項的最終批核和決定權。如中文譯本與英文有異，概以英文文本為準。

YAS for Taxi Driver - Personal Accident Insurance

ZURICH

Master policy no.: FPA0000570ZC

BENEFIT SUMMARY

- The insurance is available to the taxi driver including driving time.
- Protection is 24/7 within the period of insurance in Hong Kong.
- Please refer to the confirmation notification from YAS on the period of insurance and benefit layer that you are covered under.

	Section 1 Accidental Death or Permanent Disablement	Section 2 Accidental Medical Allowance	Section 3 Driver's Property Benefit	Section 4 Family Weekly Income Benefit
Layer 1	Taxi Driver only $180,000	Taxi Driver only $3,000 (only claim once per period of insurance)	Not applicable	Not applicable
Layer 2	Taxi Driver only $380,000	Taxi Driver only $5,000 (only claim once per period of insurance)	Taxi Driver only $1,000	Not applicable
Layer 3	Taxi Driver Cover $760,000 Taxi Driver's Spouse Cover $280,000 Taxi Driver's Children Cover $50,000 per child	Taxi Driver Cover $5,000 Taxi Driver's Spouse Cover $5,000 Taxi Driver's Children Cover $1,000 per child (only claim once per insured person per period of insurance)	Taxi Driver only $1,000	Taxi Driver only $2,000 per week, (Max 12 weeks)

Section 1 – Accidental death or permanent disablement (applicable to all Layers)

- Covers death or permanent disablement due to an accident in Hong Kong.
- Compensation is based on a fixed table of events (e.g. Accidental death, permanent total disablement, permanent total loss of limbs, sight, speech).

Section 2 – Accidental medical allowance (applicable to all Layers)

- A cash allowance is pay when the insured person is hospitalized overnight in Hong Kong due to accident in Hong Kong.
- Can only be claimed once per insured person per period of insurance.

Section 3 – Driver's property benefit (applicable to Layer 2 and Layer 3)

- Reimburses the taxi driver for loss or damage to the taxi driver's personal belongings inside the taxi due to robbery, burglary, or theft involving forcible and violent entry.
- Excludes certain items like cash, jewelry and food.
- Requires police report and visible damage to the taxi.

Section 4 – Family weekly income benefit (applicable to Layer 3)

- Provides Family Weekly Income if the taxi driver suffers **Temporary Total Disability (TTD)** due to an accident and is hospitalized.
- The purpose of hospital confinement is not for rest or convalescence.
- No benefits will be paid for the first 3 days commence immediately upon the first day of hospital confinement.
- After the first 3 days, the Family Weekly Benefit will be paid by each and every full consecutive 7 days of hospital confinement up to a maximum benefit period of 12 weeks.
- Not payable if the driver was unemployed for over 3 months before the accident.
- Payment stops when the taxi driver recovers, passes away, or reaches the 12-week benefit period.

Major exclusions

1. Any pre-existing medical conditions.
2. Any accident or hospital confinement occurred outside Hong Kong.
3. Any kind of disease or sickness; or any loss caused by an injury which is a consequence of any kind of disease;
4. The insured person's participation in any illegal or unlawful acts.
5. Riding or driving in any kind of motor racing, or engaging in sport in a professional capacity or where the insured person would or could earn income or remuneration from engaging in such sport.
6. Suicide, attempted suicide or intentional self-injury, insanity, mental disorder of any kind, psychosis, stress or depression, any condition under the influence of alcohol or drugs (including those prescribed by a qualified medical practitioner), childbirth, pregnancy or miscarriage.
7. The policy does not cover any accident or loss occurring while the insured person is engaged in work involving machinery, heavy physical exertion, or hazardous environments.

The product information provided herein is for reference only and does not form part of the insurance contract. In case of inconsistency, the master policy provisions shall prevail. Zurich Insurance reserves the right of final approval and decision on all matters.

Zurich Insurance Company Ltd (a company incorporated in Switzerland with limited liability)
25-26/F, One Island East, 18 Westlands Road, Island East, Hong Kong

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