

## 保費表 PREMIUM TABLE

(澳門幣/港幣)

(MOP/HKD)

保障 Coverage	計劃一 Plan 1		計劃二 Plan 2	
	每月 <sup>1</sup> Monthly <sup>1</sup>	每年 <sup>2</sup> Annual <sup>2</sup>	每月 <sup>1</sup> Monthly <sup>1</sup>	每年 <sup>2</sup> Annual <sup>2</sup>
個人 <sup>3</sup> [被保人] Individual <sup>3</sup> [Insured]	\$55	\$594 ( <del>\$660</del> )	\$99	\$1,069 ( <del>\$1,188</del> )
夫婦 <sup>3</sup> [被保人及配偶] Couple <sup>3</sup> [Insured & Spouse]	\$99	\$1,069 ( <del>\$1,188</del> )	\$178	\$1,922 ( <del>\$2,136</del> )
親子 [被保人及子女 <sup>4</sup> ] Parent [Insured & Child(ren) <sup>4</sup> ]	\$77	\$832 ( <del>\$924</del> )	\$139	\$1,501 ( <del>\$1,668</del> )
家庭 [被保人夫婦及子女 <sup>4</sup> ] Family [Insured couple & Child(ren) <sup>4</sup> ]	\$124	\$1,339 ( <del>\$1,488</del> )	\$223	\$2,408 ( <del>\$2,676</del> )

1. 必須以大西洋銀行信用卡支付。  
Must be settled by BNU credit card.
2. 保費已包括10%年繳折扣。  
Premium is inclusive of 10% annual premium discount.
3. 受保年齡: 18至64歲, 可續保至69歲。  
Insured Age: 18 to 64 years old, renewable up to age 69.
4. 指被保人6個月至17歲之子女。  
Child(ren) of the insured age from 6 months to 17.

## 無索償折扣 NO CLAIM BONUS

一年內無索償 No claim in preceding year	10%
二年內無索償 No claim in preceding two years	15%
三年或以上無索償 No claim in preceding three years or more	20%

## 簡單投保 SIMPLE APPLICATION

只需填妥申請表, 保單便即時生效。無須驗身, 省時方便!  
Just fill in the application form and the policy will be effective immediately. No medical examination required!

選擇年繳方式  
可享10%保費折扣  
Choose Annual Payment  
and get 10% discount

投保「易安心」個人意外保險, 請聯絡大西洋銀行各分行。  
You can subscribe to EasySecure Personal Accident Insurance at any BNU branch.

### 忠誠澳門保險股份有限公司

#### Fidelidade Macau - Insurance Company Limited

澳門南灣大馬路567號大西洋銀行大廈14樓  
Av. Praia Grande, No.567, BNU Building, 14/F, Macau

 (853) 2833 8549  info@fidelidade.com.mo

 (853) 2833 9472

 fidelidade.com.mo

 個人及家人保障  
PERSONAL & FAMILY PROTECTION



# 「易安心」 個人意外保險 EasySecure Personal Accident Insurance

**FIDELIDADE**  
忠誠保險

意外在任何時候都可能發生! 一些小意外或會為您帶來微不足道的金錢損失, 但倘若遇上嚴重事故, 您或您家人便可能面對突如其來的困難, 要是沒有妥善的資金週轉安排, 將會束手無策。

每日只需付出低至\$1.70#, 「易安心」個人意外保險為您提供妥善的意外保障。申請手續簡便, 您只需填妥申請表, 保單便即時生效, 讓您以簡單快捷的方法獲取最全面的保障!

Accident happens, anytime anywhere! Minor accidents might cause you financial loss that is merely negligible. However, when running into serious accidents, you and your beloved family might have to face unexpected financial difficulties. Without proper preparation, what is the solution for you and your family?

EasySecure is a personal accident insurance that offers a comprehensive protection for accidents for as low as \$1.70# a day! Subscription is simple: fill in the application form and the policy will take effect immediately! Subscribe now to enjoy comprehensive insurance in an easy way.

## 保障範圍 COVERAGE

乘搭公共交通工具發生意外可獲雙倍賠償  
Double Indemnity while in Public Transports ✓

醫療費用  
Reimbursement of Medical Expenses ✓

嚴重燒傷  
Coverage for Serious Burning ✓

24小時全球個人意外保障  
24-hour Worldwide Personal Liability ✓

# 以選擇「計劃一」之個人保障, 並一次過繳付全年保費計算。

# Calculated based on Plan 1 with Individual Coverage and annual premium payment.

掃我了解更多  
Scan for more details



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## 雙倍賠償 DOUBLE INDEMNITY

若被保人為付費乘客乘搭公共交通工具(如巴士、的士、渡輪、飛機等)或乘搭私家車時發生意外而引致死亡或永久傷殘,可獲一般意外保障額之雙倍賠償。

The death or total permanent disablement benefits will be doubled up if accident occurred when the insured travels in any private vehicle or travelling as a fare-paying passenger in any public carriers such as bus, taxi, ferry, airplane, etc.

## 醫療費用 MEDICAL EXPENSES

若被保人因意外事故導致身體受傷而須接受治療,可獲住院及門診醫療費用賠償。

EasySecure will reimburse both inpatient and non-inpatient medical expenses for bodily injury due to an accident.

## 嚴重燒傷 SERIOUS BURNING

若被保人遭受二級或三級程度燒傷且燒傷部份達身體總表面面積百分之三十或以上,或燒傷部份達面部總表面面積百分之五十或以上,可按保單賠償表獲得賠償。

If the insured suffers Second or Third Degree Burns on either 30% or more of total body surface or 50% or more of total facial surface, a benefit will be payable according to the compensation table specified in policy schedule.

## 全球個人責任險 WORLDWIDE PERSONAL LIABILITY

若被保人因意外導致第三者人身傷亡或財物損失或損壞而須負上法律責任,可獲賠償因該責任而招致的損失。

EasySecure protects against legal liability in the event of the insured causing third party bodily injury or property damage.

## 保障範圍摘要 SUMMARY OF BENEFITS TABLE

項目 Description	保障額 Benefits Amount	
	計劃一 Plan 1	計劃二 Plan 2
死亡或永久傷殘 Death or Permanent Disablement		
一般意外引致 Caused by an accident	\$600,000	\$1,200,000
6個月至17歲之受保子女最高保障額 Max. benefit amount for each insured child aged from 6 months to 17 years	\$120,000	\$240,000
因乘坐公共交通工具或乘坐私家車而引致 Caused by an accident while riding in any Public Common Carrier or whilst travelling in any private cars	\$1,200,000	\$2,400,000
6個月至17歲之受保子女最高保障額 Max. benefit amount for each insured child aged from 6 months to 17 years	\$240,000	\$480,000
永久及完全喪失 Permanent total loss of		
雙眼或雙眼視力 both eyes or of eyesight in both eyes	\$600,000	\$1,200,000
雙手或雙腳 both hands or both feet	\$600,000	\$1,200,000
一手及一腳 an arm/a hand and a leg/foot	\$600,000	\$1,200,000
永久及完全癱瘓或截癱 Permanent total hemiplegia or paraplegia	\$600,000	\$1,200,000
永久及完全喪失功能 Permanent total loss of use of		
上半身或下半身兩肢 two upper or lower limbs	\$600,000	\$1,200,000
下半身一肢 one lower limb	\$360,000	\$720,000
右手* Right hand*	\$360,000	\$720,000
左手* Left hand*	\$300,000	\$600,000
永久完全喪失聆聽能力 Permanent total deafness	\$360,000	\$720,000
永久完全喪失說話能力 Permanent total loss of speech	\$300,000	\$600,000

\*如被保人是慣用左手,左右手之賠償額將對調。  
\*If the insured is left-handed, the amount of benefit shall be reversed.

計劃幣別:澳門幣/港幣  
Plan Currency: MOP/HKD

項目 Description	保障額 Benefits Amount	
	計劃一 Plan 1	計劃二 Plan 2
嚴重燒傷 Major Burns		
佔身體總表面積30%或以上 30% or more of total body surface	\$180,000	\$360,000
佔面部皮膚總表面積50%或以上 50% or more of total facial surface	\$90,000	\$180,000
醫療費用 Medical Expenses		
門診及住院總賠償額 Total benefit of Inpatient & Non-Inpatient		
門診(每日每次最高\$200) Non-inpatient (Max. claim \$200/visit/day)	每年最高賠償 總額\$1,000 Max. claim \$1,000 per year	每年最高賠償 總額\$2,000 Max. claim \$2,000 per year
跌打治療費用 Chinese bonesetter treatment expenses	\$500	\$1,000
每日每次最高賠償額\$100 Max. claim \$100/visit/day		
其他保障 Other benefits		
殮葬費用 Funeral Expenses	\$10,000	\$20,000
個人責任 Personal Liability	\$150,000	\$300,000

本單張提供之產品資料只供參考。有關保障範圍、承保條款及不受保事項,請參閱保單及一般條款。  
This leaflet contains general information and is for reference only. For details of coverage, terms, conditions, and exclusions, please refer to Policy Schedule and General Conditions.

## 主要不保事項(摘要) MAJOR EXCLUSION (SUMMARY)

- 已存在的病狀  
Pre-existing conditions
- 自殺、企圖自殺或故意自殘  
Suicide, attempted suicide or self-inflicted injuries
- 酗酒或濫用藥物  
Intoxication of alcohol or drugs
- 醉酒駕駛  
Drunk driving
- 以職業身份參與活動或可從該等活動中收取報酬  
Engaging in a sport in a professional capacity or could earn income from engaging in such sport
- 參加航空活動,以付費乘客身份除外  
Air travel except as a fare-paying passenger
- 參與危險運動或活動  
Engaging in dangerous sports or activities
- 在紀律部隊服務  
Engaging in duty with the disciplinary service
- 某類職業在工作時間內發生意外  
Accidents during working hours for certain occupations
- 戰爭或類似風險  
War or warlike operations
- 任何疾病或與愛滋病相關的疾病  
Any kind of sickness or HIV related illness
- 核能反應、輻射和放射性污染  
Nuclear reactions, radiations and contaminations
- 非和平用途的生化物質  
Chemical or biological substances which are not used for peaceful means
- 恐怖主義行為  
Act of Terrorism