

Personal Accident Comprehensive Protection Plan - FAQs

1. Q : What is the definition of “accidental event”?
A : An accidental event means a sudden, unexpected and unforeseen event happened in an involuntary manner and caused solely and directly by accident and independent of any other causes, such as bodily injury incurred as a result of an incident of objects being thrown from height.
2. Q : Under what circumstances can the “Home Nursing Allowance” benefit be payable?
A : If the insured person is confined in hospital due to injury caused by accident and being recommended by a registered medical practitioner to have nursing care services received at home after being discharged from hospital, the actual charges reasonably incurred for such services will be payable (up to 31 days per year).
3. Q : Are there any geographical or time limits on the benefits of the Plan?
A : Basically, the Plan provides 24-hour worldwide cover but “Emergency Medical Assistance Services” under “24-hour Emergency Assistance Services and Benefits” is only applicable to places outside Hong Kong.
4. Q : What are the benefits for choosing “Family” protection ?
A :
 - (1) Enjoy preferential single premium rate. The premium payable is not based on each insured person and there is no limitation on the number of insured child(ren).;
 - (2) The maximum insurance coverage for the whole policy will be based on the class of occupation of the Proposed Insured only; it is not based on the occupation class of each insured person. For example, if the husband is the Proposed Insured whose type of occupation is Class 1, whereas his insured wife’s type of occupation is Class 2, the maximum benefit for the whole policy will be based on the husband’s class of occupation, thus his wife can enjoy the coverage of occupation Class 1;
(Note : BOCG Insurance will not provide coverage to any insured person(s) with the Class of occupation not fall within the coverage of the Plan)
 - (3) Premium discount for more than one person insured in the same policy has already been included in the fixed premium.
5. Q : Do I need to inform BOCG Insurance if my occupation changes during the period of insurance? Will my protection be continued?
A : Yes, prior written notice must be given to BOCG Insurance on change of occupation. Protection under your insurance policy will continue to be effective on the date such notice is received or on the specified date indicated in the notice, (whichever is later) and the cover limits provided will then be based upon your new class of occupation. If the insured person is engaged in a class of occupation not included in the Plan, please contact BOCG Insurance for individual underwriting assessment.

6. Q : How can I be entitled to the “No Claim Renewal Premium Discount” offer? If a claim has been made, how would this offer be affected?
- A : If you have not filed in any claim during the insured period, you can enjoy the following renewal premium discounts for each consecutive renewal year:
- 1st renewal year : 10% premium discount
 - 2nd consecutive renewal year : 15% premium discount
 - 3rd consecutive renewal year : 20% premium discount
 - 4th consecutive renewal year: 25% premium discount
 - 5th or above consecutive renewal year: 30% premium discount
- If a claim has been filed or paid during any of the above mentioned renewal period, all accumulated “No Claim Renewal Premium Discount” will be cancelled and such accumulation shall re-start from the first day of the coming renewal policy year.
7. Q : Is there a minimum premium in the Plan?
- A : Yes, if the Proposed Insured terminates the Plan during the period of insurance, a minimum premium of at least HK\$500 or the amount as required in accordance with the terms of the relevant policy should be payable(whichever is the higher). If any claim is made under the policy during a particular policy year, BOCG Insurance will collect 100% of the annual premium as the minimum premium for that particular year. Nonetheless, if the insured items do not meet your requirements, you can terminate your application by giving written notice to BOCG Insurance within 15-working days after the policy effective date (“Policy Review Period”). If you do not make any claim during the Policy Review Period, all paid premium will be refunded upon termination of the application.
8. Q : If I am holding Personal Accident policies from two insurance companies at the same time, can I claim both policies if an accident happened?
- A : Basically yes. For Credit Card Outstanding Balance Protection, Medical Expenses, Home Nursing Allowance and 24-hour Emergency Assistance Services and Benefits, you can only claim up to the actual expenses incurred in respect of each benefit item.
9. Q : Do I need to renew the policy upon its expiry?
- A : No, after successful enrollment, your policy will be renewed automatically upon successful payment of the premium for the next policy year provided you have not received any notification from BOCG Insurance of any amendment to the terms and/or the premium of the policy before the expiry date of every policy year.

Important Note:

The above FAQs are intended as a general summary of information and for reference only. Details of the coverage of the Plan are subject to the terms and conditions stipulated in the policy issued by BOCG Insurance. Please refer to the policy documents for details of the insured items and coverage, provisions and exclusions. If there is any discrepancy between the English version and Chinese version of this FAQs, the English version shall prevail.