



## Group Insurance Programmes for Member Practices 2009/2010

The insurance programmes for member practices which are renewable on 30 September each year offer member practices the most competitive premium rates. The salient features of the Programmes are set out below. Interested members may obtain further information from the Institute's insurance broker, Insuright, by:

- returning the reply slip below; or
- calling Ms. Jessie Cheng (tel. 2541 1300) / Ms. Estella Cheng (tel: 3443 9898) ;

### Medical Insurance

Underwriter:

AXA China Region Insurance Co Ltd

This programme is designed for member practices which may not be able to obtain preferential premium rates and coverage for their employees and dependents.

The premiums are negotiated upon competitive bidding based on the size of insured population and the claims experience of participating member practices. Therefore, if you currently have a medical insurance plan for your practice or are considering setting one up, participating in the Institute's Programme will bring mutual benefits to you and other participating member practices.

Salient features of the Programme include:

- choices of four levels of Hospitalisation and Surgical coverage with intensive care and post-hospitalisation benefits.
- optional plans of out-patient coverage with both free-choice and panel doctors.
- optional extension of out-patient coverage to include herbalist visits.
- additional China Health Link coverage with emergency evacuation and repatriation, and hospital deposit guarantee benefit at no extra premium.
- Premium discounts on the standard premiums will be available to newly joined member practices with enrolment of 4 employees or more, depending on the size, employee age and sex composition, and also the previous claim loss experience.

### Office Insurance & Employees' Compensation

Underwriter:

AXA General Insurance Hong Kong Ltd

Member Practices will enjoy a **35% discount** off the standard premium rates. The benefits include All Risks Coverage on Office Contents, Business Interruption - Additional Expenditure, Electronic Equipment, Loss of Money, Office Assault - Personal Accident, Glass Breakage, Public Liability, and optional Employees' Compensation.

**Net minimum annual premiums** at **\$850** if coverage is for office contents only, and **\$1,300** plus levy for office contents together with Employees' Compensation will be offered to member practices.

### Group Personal Accident and Business Travel Plans

Underwriter:

American International Underwriters, Limited  
(AIU)

This plan is particularly designed for small companies whose staff members need to travel abroad, especially in China. Some key features of the plans are highlighted as follows:

- minimum number of insured is 3 employees.
- members can insure either one of the Group Personal Accident or Business Travel or both plans
- cover up to age 80.
- simple administration – both plans do not require Member Practices to provide names and age of employees to be covered. Member Practices only have to advise the insurer the total sum insured or total number of business trips at inception date for premium payments.
- cover Chinese bone-setter/acupuncture treatment under accidental medical expenses.
- unlimited medical expenses with no deductible applied for Business Travel.

The following are special features and coverage, some of which are not available in similar products in the market:

- cover terrorism and war coverage.
- free 24-hour global emergency assistance service.
- Business Travel cover hazardous sports including winter sports, scuba diving and parachuting etc.
- an optional China Assist Card Service at HK\$50 per person, which covers hospital guaranteed admission deposit, emergency cash transmission and 24-hour China legal referral services during business trip in China.
- 20% discount for taking out both insurance plans
- an extra 10% discount on premiums for Member Practices.

## Group Insurance Programme for Member Practices 2009/2010

To: Insuright Brokers  
 Re: HKICPA Insurance Programme for Member Practices 2009/2010

Fax: 3443 9889

We wish to obtain the following information: *(please ✓)*

- Medical Insurance Plan
- Office Insurance and Employees' Compensation
- Group Personal Accident and Business Trip Plans

Existing policy information:

Insurer:

Medical Insurance Plan \_\_\_\_\_

Office Insurance and Employees' Compensation \_\_\_\_\_

Group Personal Accident and Business Trip Plans \_\_\_\_\_

Expiry Date:

Medical Insurance Plan \_\_\_\_\_

Office Insurance and Employees' Compensation \_\_\_\_\_

Group Personal Accident and Business Trip Plans \_\_\_\_\_

Please send us the information by: *(please ✓)*

Mail      Address: \_\_\_\_\_

Facsimile      Fax no.: \_\_\_\_\_

Email      Email address: \_\_\_\_\_

Name of Member Practice:	Practice no.:
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Contact person: Mr/Ms/Mrs	Tel. no.:
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