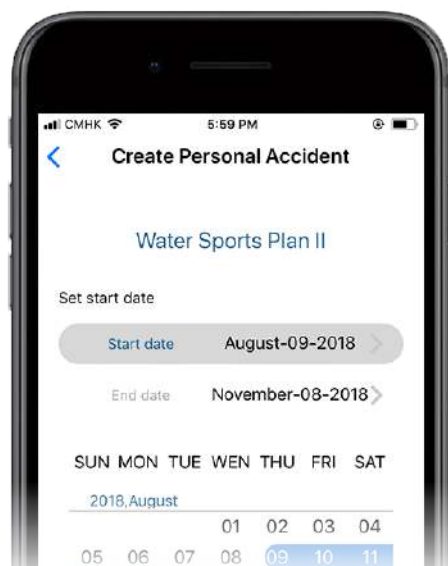


Hiking/Water Sports Personal Accident Product Brochure

遠足 / 水上活動個人意外
保險產品小冊子

承保範圍：香港境內
3個月保障期，配合季節性活動
10-70歲劃一價錢

Coverage Location: Within Hong Kong
3 months basis & Seasonal
Applicable within age 10-70

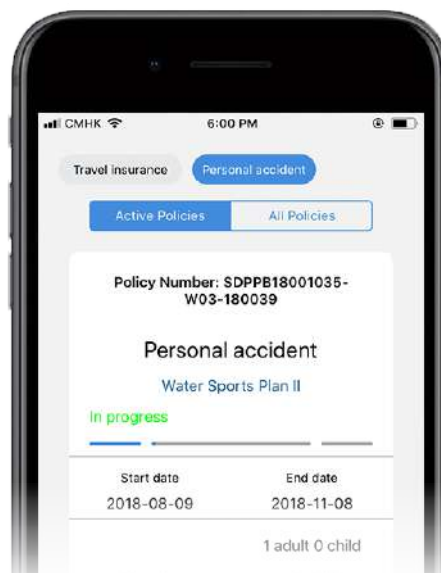


In-App purchases

The purchase and claim process takes a matter of minutes.

極速完成保險程序

只需3分鐘！即可完成保險購買，管理保單或索償！



Policy Management

View and manage all your insurance policies.

保單管理

查看保單詳情及保障範圍

DOWNLOAD OUR APP

以便你日後管理保單及購買保險產品，更可利用Wesurance App多項全港首創功能令你更靈活自主處理你的保險。

Hong Kong's first insurance mobile app for purchasing, managing and claiming.



Hiking Personal Accident

遠足個人意外保障

專為本地行山人士而設，保障你本地行山時遇到的意外

Secure yourself from hiking emergencies

承保範圍：香港境內
10-70歲劃一價錢

Coverage Location: Within Hong Kong
Applicable Age: 10-70

Hiking Plan I

遠足計劃 I

HK\$88 /3 months

- ★ Covers all activities in country parks
- ★ Up to HK\$200,000 accident coverage
- ★ Up to HK\$2,000 medical expenses coverage

- ★ 保障涵括在本港郊野公園進行的活動
- ★ 最高 HK\$200,000 意外保障
- ★ 最高 HK\$2,000 醫療及其他費用保障

Hiking Plan II

遠足計劃 II

HK\$168 /3 months

- ★ Covers all activities in country parks
- ★ Up to HK\$500,000 accident coverage
- ★ Up to HK\$5,000 medical expenses coverage

- ★ 保障涵括在本港郊野公園進行的活動
- ★ 最高 HK\$500,000 意外保障
- ★ 最高 HK\$5,000 醫療及其他費用保障

Personal Accident Hiking (Within Hong Kong Boundaries)

Cover	Benefits	Limits (HK\$)
		Plan I (3 months)
Accidental Death & Permanent Disablement	Accidental Death/ Loss of limbs or eyesight/ Permanent total disablement	200,000
Medical Expenses	Reimbursement of medical, surgical and hospital expenses for accidental injury caused by hiking Expenses for Chinese bonesetting and acupuncturist	2,000/accident max 1 accident for 3 months' policy 1,000 (100/ visit a day)

Personal Accident Hiking (Within Hong Kong Boundaries)

Cover	Benefits	Limits (HK\$)
		Plan II (3 months)
Accidental Death & Permanent Disablement	Accidental Death/ Loss of limbs or eyesight/ Permanent total disablement	500,000
Medical Expenses	Reimbursement of medical, surgical and hospital expenses for accidental injury caused by hiking Expenses for Chinese bonesetting and acupuncturist	5,000/accident max 1 accident for 3 months' policy 1,500 (150/ visit a day)

FAQ:

What activities/areas are covered?

- ✓Camping
- ✓Unpaved trails
- ✓Areas without trails (e.g. Barren Land)
- ✓Forested Areas
- ✓Indoor Climbing
- ✓Mountain Streams (excluding climbing)

What activities/ areas are not covered?

- ✗Professional Competitions
- ✗Outdoor Climbing/ Cliff scaling
- ✗Areas designated as high risk locations with records of fatal and serious accidents by the Hong Kong Agriculture, Fisheries and Conservation Department / Places with warning signs

This is a general introduction and for reference only.
The terms and conditions of the coverage and uninsured items are subject to the policy.

遠足個人意外保險（只適用於香港境內）		
保障項目	承保範圍	最高賠償額 (HK\$)
		計劃 I（三個月）
意外死亡及永久傷殘	因在本港遠足而引致 意外身故 / 四肢傷殘或失明 / 永久完全傷殘	200,000
醫療費用保障	按照實報實銷形式保障投保人因本港遠足意外受傷所需支付的醫療、手術及住院費用。	2,000 三個月內發生意外次數只限一次
	因本港遠足意外受傷所引致之跌打及針灸治療	1,000 (100/每日每次)

遠足個人意外保險（只適用於香港境內）		
保障項目	承保範圍	最高賠償額 (HK\$)
		計劃 II（三個月）
意外死亡及永久傷殘	因在本港遠足而引致 意外身故 / 四肢傷殘或失明 / 永久完全傷殘	500,000
醫療費用保障	按照實報實銷形式保障投保人因本港遠足意外受傷所需支付的醫療、手術及住院費用。	5,000 三個月內發生意外次數只限一次
	因本港遠足意外受傷所引致之跌打及針灸治療	1,500 (150/每日每次)

FAQ:

什麼活動/地方受保？

- ✓ 露營
- ✓ 不明顯小徑
- ✓ 無路徑的地區（荒地）
- ✓ 森林
- ✓ 室內攀石
- ✓ 山澗（不包括攀石）

什麼活動/地方不受保？

- ✗ 攀登崖壁/ 室外攀石
- ✗ 專業比賽
- ✗ 漁農自然護理署列入危險 / 有危險指示的地方

此為一般簡介，僅供參考之用。有關承保範圍之條款及細則和不受保項目，概以保單所載為準。

Water Sports Personal Accident

水上活動個人意外保障

專為本地熱愛水上活動人士而設，提供合適的保障

Secure yourself from water sports emergencies

承保範圍：香港境內
包括業餘潛水活動
10-70歲劃一價錢

Coverage Location: Within Hong Kong
Including amateur diving
Applicable Age: 10-70

Water Sports Plan I

水上活動個計劃 I

HK\$98 /3 months

- ★ Covers all amateur water sport activities
- ★ Up to HK\$200,000 accident coverage
- ★ Up to HK\$2,000 medical expenses coverage

- ★ 保障涵括本港進行的業餘水上活動
- ★ 最高 HK\$200,000 意外保障
- ★ 最高 HK\$2,000 醫療及其他費用保障

Water Sports Plan II

水上活動個計劃 II

HK\$188 /3 months

- ★ Covers all amateur water sport activities
- ★ Up to HK\$500,000 accident coverage
- ★ Up to HK\$5,000 medical expenses coverage

- ★ 保障涵括本港進行的業餘水上活動
- ★ 最高 HK\$500,000 意外保障
- ★ 最高 HK\$5,000 醫療及其他費用保障

Personal Accident Water Sports (Within Hong Kong Boundaries)

Cover	Benefits	Limits (HK\$)
		Plan I (3 months)
Accidental Death & Permanent Disablement	Accidental Death/ Loss of limbs or eyesight/ Permanent total disablement Due to water sports*	200,000
Medical Expenses	Reimbursement of medical, surgical and hospital expenses for accidental injury caused by water sports Expenses for Chinese bonesetting and acupuncturist	2,000/accident max 1 accident for 3 months' policy 1,000 (100/ visit a day)

Personal Accident Water Sports (Within Hong Kong Boundaries)

Cover	Benefits	Limits (HK\$)
		Plan II (3 months)
Accidental Death & Permanent Disablement	Accidental Death/ Loss of limbs or eyesight/ Permanent total disablement Due to water sports*	500,000
Medical Expenses	Reimbursement of medical, surgical and hospital expenses for accidental injury caused by water sports Expenses for Chinese bonesetting and acupuncturist	5,000/accident max 1 accident for 3 months' policy 1,500 (150/ visit a day)

FAQ:**What water sports activities are covered?**

All water sports are covered. i.e. diving/ swimming / windsurfing / sailing / stand up paddle / snorkelling /boat trip / kayaking / fishing etc.

What is the maximum depth of scuba diving?

There is no maximum depth of scuba diving within Hong Kong waters.

Are professional water sport activities covered (e.g. coaching/ competitions)?

No, this policy is only applicable to amateur water sports.

This is a general introduction and for reference only.
The terms and conditions of the coverage and uninsured items are subject to the policy.

水上活動個人意外保險（只適用於香港境內）

保障項目	承保範圍	最高賠償額 (HK\$)
		計劃 I（三個月）
意外死亡及永久傷殘	因在本港進行水上活動* 而引致意外身故 / 四肢傷殘或失明 / 永久完全傷殘	200,000
醫療費用保障	按照實報實銷形式保障投保人因本港水上活動意外受傷所需支付的醫療、手術及住院費用。	2,000 三個月內發生意外次數只限一次
	因本港水上活動意外受傷所引致之跌打及針灸治療	1,000 (100/每日每次)

水上活動個人意外保險（只適用於香港境內）

保障項目	承保範圍	最高賠償額 (HK\$)
		計劃 II（三個月）
意外死亡及永久傷殘	因在本港進行水上活動* 而引致意外身故 / 四肢傷殘或失明 / 永久完全傷殘	500,000
醫療費用保障	按照實報實銷形式保障投保人因本港水上活動意外受傷所需支付的醫療、手術及住院費用。	5,000 三個月內發生意外次數只限一次
	因本港水上活動意外受傷所引致之跌打及針灸治療	1,500 (150/每日每次)

FAQ:

什麼水上運動受保？

所有水上運動都受保。即潛水/游泳/風帆衝浪/帆船/立式划槳衝浪/浮潛/乘船遊覽/皮划艇/釣魚等。

香港境內潛水有深度限制嗎？

沒有。

受保人以專業人士身份從事任何水上活動或從中獲得收入或報酬時（e.g. 教練，比賽）受保嗎？

不受保。此保險只適用於業餘水上運動。

此為一般簡介，僅供參考之用。有關承保範圍之條款及細則和不受保項目，概以保單所載為準。

Major Exclusions:

1. War, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, or direct participation in a civil commotion
2. Sickness, disease, pregnancy or childbirth
3. The Insured Person
 - A. Committing or attempting to commit suicide or intentionally inflicting self-injury
 - B. Flying or taking part in any other aerial activities except whilst travelling as a passenger in an aircraft and not as pilot or aircrew nor for the purpose of any trade or technical operation in or on the aircraft
4. The Insured Person engaging in any sports in a professional capacity or where an Insured Person would or could earn income or remuneration from engaging in such sports
5. The Insured Person serving on full time active duty in the disciplinary forces, military, naval, air force or other armed service or operation of any country or international authority, whether in time of peace or war
6. Violation or attempted violation of the law or resistance to arrest
7. Diving outside Hong Kong waters

主要不受保項目:

1. 戰爭，入侵，外敵行為，敵對行動或戰爭行動(無論是否宣戰)，內戰，叛亂，革命，叛亂，暴動，軍事或篡奪權力，或直接參與民間騷亂。
2. 疾病，傳染病，懷孕或分娩。
3. 受保人：
 - A. 自殺、企圖自殺或蓄意自傷身體。
 - B. 飛行或參加任何其他空中活動，除非作為飛機上的乘客旅行，而不是飛行員或機組人員，也不得以於飛機內或飛機上的任何貿易或技術操作為目的。
4. 受保人以專業人士身份從事任何體育運動，或受保人從事此類體育活動會或可以獲得收入或報酬。
5. 無論是在和平還是戰爭時期，受保人在紀律部隊，軍隊，海軍，空軍或其他武裝部隊或任何國家或國際當局的執勤期間。
6. 違反或意圖違反法律或拒絕逮捕。
7. 在香港水域外潛水。

註：此不受保項目的中文版本僅作參考。英文版本與中文版本之間如有任何差異,均以英文版本為準。



Wesurance

Wesurance帶領保險邁向新時代！

全港首個流動保險平台，只需幾個簡單步驟，即可購買保險，管理保單及完成索償程序。

現提供旅遊保險及個人意外保險，無論您身在何處，都能得Wesurance的全面保障，令您無憂出行。

Wesurance 是一間已註冊的保險代理商 (保險代理登記號碼:17975469) ，受香港法例第41章《保險業條例》規管在香港銷售保險產品。

Taking Insurance To The Next Generation

Wesurance is an InsurTech company. Spotify changed music. Uber changed the taxi industry. Wesurance is going to change the personal insurance.

We are working with Allied World Assurance (AWAC) to rethink, redesign and re-engineer the entire insurance experience from the ground up. We operate on the basis of formal pre-approval from AWAC to allow us to issue insurance. The app is innovative and fresh, but our insurance model is proven and trusted.

Wesurance Digital Limited is a registered agency (Reg. No. 17975469) in accordance with the Insurance Companies Ordinance (Cap. 41 of the Laws of Hong Kong) as an insurance agent for distribution of insurance products in Hong Kong

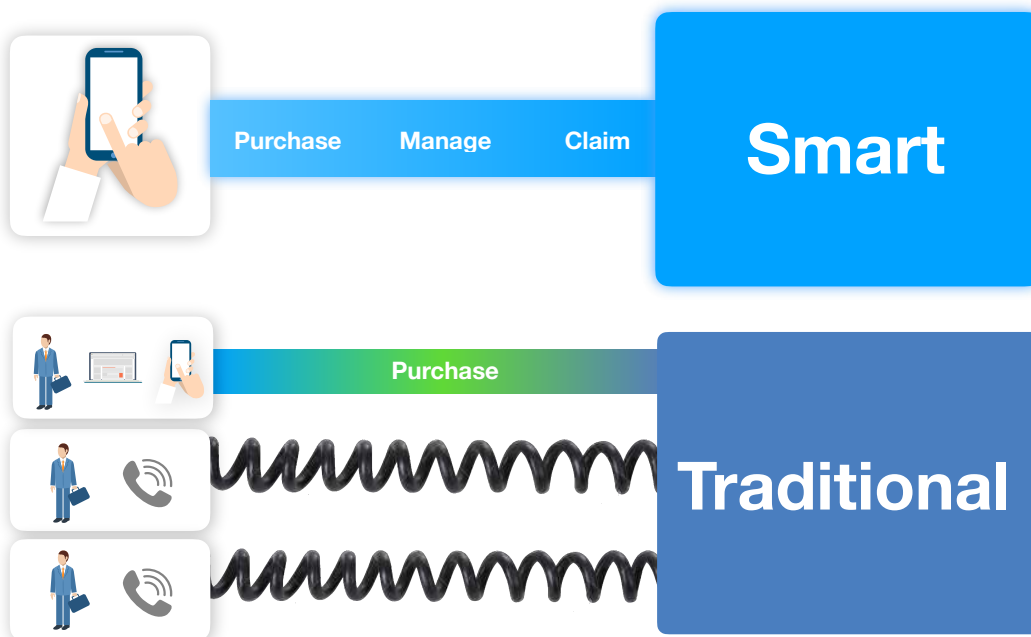
Less, for More

以更小，得更多



Unlike a traditional insurer, we are a digital-first company which means our overheads are lower. Better efficiency through technology means we can pass on lower premiums while still offering great service to customers.

全電子化的平台減少營運成本，讓我們可以最低的保費回饋用戶。



Smart Insurance

The Future Insurance

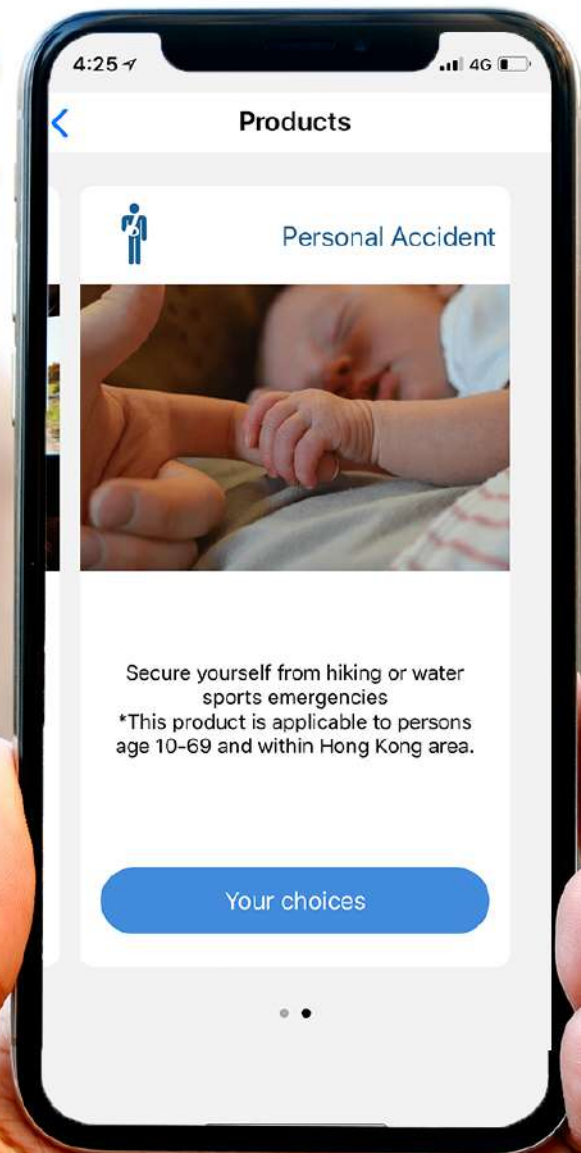
智能保險， 未來的保險

Functions & Technology:

Throughout the entire process, customer's everything are taken care of inside the app.

功能及科技：

一個應用程式就能滿足用戶的需要，完成所有購買、管理及索償等程序。



Personal Accident Features

個人意外保險功能及支援



Policy Management and Renewal

View and manage all your insurance policies purchased through our app. Renewing your policies by simply clicking on the notification.

保單管理及續期

所有的保單都能在應用程式內查閱及管理，輕按續期提示即能更新保單。



In-App purchases & claims

The purchase and claim process takes a matter of 3 minutes.

應用程式內置保險購買及索償

3分鐘內完成整個保險購買及索償程序

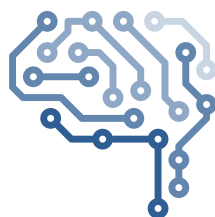


EasyClaim (Coming soon)

eClaim through In-App A.I. ChatBot. Get automatically paid for your claim in seconds.

EasyClaim功能 簡化索償程序（不日推出）

用戶在人工智能聊天機械人的協助下，即可完成索償。
全電子化的理賠方式大大節省時間，讓用戶毋須處理大量文件。



Powerful Digital Assistant

Your own AI personal assistant powered by IBM, always ready to help. Answers insurance related questions and provides reliable information.

強大的電子助理

你的私人人工智能助理由IBM提供技術支援，隨時解答用戶有關保險疑問，為用戶送上最可靠的資訊。



Live-agent customer support

Everyday from 9am to 12 midnight. Handles more complex claims and technological queries.

線上真人客戶服務支援

每天早上九時到午夜十二時，線上真人客戶服務員都隨時可以解答用戶疑問。



Big Data

Intelligent data analytics can show the 'right' products to the right customer.

運用大數據

透過資料分析，推介最適合的產品予客戶。



eKYC (Temporarily unavailable for app improvement)
First insurance company in Hong Kong to leverage eKYC facial recognition technology. Streamlines the claim process significantly.

採用電子認識您的客戶 (eKYC) 技術 (暫未開放使用)
全港首間採用此技術以核實用戶身份的保險公司，
讓用戶能享有更流暢的保險理賠體驗。

Additional function for Travel Insurance 旅行保險的附加功能

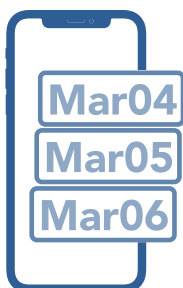


In-App emergency call

Help is just a tap away. Fast, free and secure response. Connect using wifi or mobile data. Eliminates expensive overseas roaming costs and reduces information or searching costs.

內置全球24小時緊急支援熱線

即使身在外地，亦只需數秒，就能透過應用程式，以無線網路或數據接通全球24小時緊急支援熱線尋求協助，更能節省搜尋資訊的時間以及昂貴的漫遊費用。



In-App rescheduling

Edit your trip's start date or extend your return date anytime, anywhere. No additional charges required.

應用程式內隨意更改保障期

隨時隨地透過應用程式，在旅程開始前修改保障期，或在旅程完結前延長保障期，不需任何附加費用。

Coming Soon

敬請期待

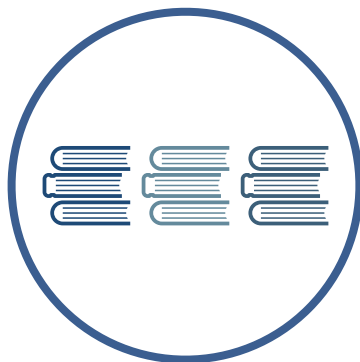


Teenager Purchases

The only place in Hong Kong where young people age from 13-16 can independently purchase insurance and manage their policy.

青少年購買

全港獨有，家長可授權13-16歲
青少年自行購買及管理保險產品



More insurance types

Domestic Helper, Home, Term Life & Study Abroad Insurance,
more insurance types to offer something to everyone.

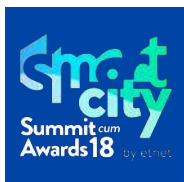
更多保險選擇

家傭保險、家居保險、定期人壽保險、留學保險



Wesurance

DOWNLOAD OUR APP



Winner of Hong Kong Smart City Awards 2018 in Smart Economy:

Outstanding Insurance Technology in Development and Application Platform



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contact@wesurance.com.hk | Tel: +852 3689 9067