



# 意外保險點解咁重要？

## 保障你嘅安全唔可以忽視！

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生活中，意外隨時發生，唔論係交通意外、跌傷、燙傷，甚至係突如其來嘅工傷，唔少人可能會因為冇適當嘅保障而令到自己同家人處於困境。意外保險係一個重要嘅保障工具，可以喺發生意外時提供經濟支援，幫你減輕財務壓力。

意外保險通常包括以下幾項保障內容：

- 意外身故保障：如果因意外導致身故，保險公司會向受益人支付一筆賠償金。
- 永久性傷殘保障：若因意外導致永久性傷殘，保險亦會提供相應賠償，幫助你應付未來嘅生活開支。
- 醫療保障：涵蓋因意外所需嘅醫療費用，包括住院、手術及門診等。
- 住院津貼：如因意外住院，會提供每日住院津貼，減輕經濟壓力。
- 其他額外保障：例如意外牙齒損傷、交通工具意外等額外保障，依保單而定。

意外保險不單止係為自己提供保障，仲係為你嘅家人提供額外嘅安穩。未雨綢繆，選擇合適嘅意外保險，令你無後顧之憂。



## "Why is Personal Accident Insurance so important? Your safety cannot be ignored!"

Accidents can happen at any time in life—whether it's a traffic accident, a fall, a burn, or even an unexpected workplace injury. Many people may find themselves and their families in a difficult situation due to a lack of proper protection. Personal Accident Insurance is an important tool that can provide financial support in the event of an accident, helping to ease your financial burden.

Personal Accident Insurance usually includes the following coverage:

- **Accidental Death Coverage:** If an accident leads to death, the insurance company will pay a compensation amount to the beneficiaries.
- **Permanent Disability Coverage:** If an accident results in permanent disability, the insurance will provide appropriate compensation to help with future living expenses.
- **Medical Coverage:** Covers medical expenses related to an accident, including hospitalization, surgery, outpatient treatment, etc.
- **Hospitalization Allowance:** If hospitalized due to an accident, a daily hospitalization allowance will be provided to ease the financial strain.
- **Additional Coverage:** For example, accidental dental damage, transportation accidents, and other additional coverages depending on the policy.

Personal Accident Insurance not only provides protection for yourself but also offers additional peace of mind for your family. Plan ahead, choose the right personal accident insurance, and enjoy worry-free living.