

VMWARE HONG KONG LTD

Employee Benefits Life Insurance Policy Summary

Class 1

Policy No. 051993-02GL

Underwritten by
AXA China Region Insurance Co. Ltd.

Arranged by
Mercer (Hong Kong) Ltd.

POLICY EFFECTIVE DATE

January 1, 2022

ELIGIBILITY

All existing full time employees aged below 70 are eligible to join the plan on the policy effective date.

New joined employees aged below 70 will be effective on the date of employment. If employees happen to be sick or not actively at work on the day they would otherwise become a member, their coverage will commence on the day they return to work in good health.

ENROLMENT

On behalf of you, your Human Resources Department will enroll you to Life insurance plan.

TERMINATION OF INSURANCE

Your benefit under this Employee Benefits Insurance Plan will be terminated upon one of the following events:

- (1) the termination of your employment or
- (2) the anniversary date of the policy next following your 69th birthday; or
- (3) the termination of the insurance policy; or
- (4) on the date when the insured person enters military, naval or air service or becomes actively involved in an act of war; or
- (5) on the date when the insured person becomes actively involved in act of terrorism or criminal activities.

REMARKS:

If the insured person is an involuntary victim (not an active participant), "war" is covered under Life benefits "War" is excluded under AD&D / TPD /Terminal Illness / Dismemberment / Simplified Critical Illness benefits; regardless of whether the insured person is an active participant or involuntary victim.

LIFE INSURANCE BENEFITS (Employees only)

BENEFITS SCHEDULE

<u>BENEFITS SCHEDULE</u>	<u>INSURANCE AMOUNT</u>
Term Life	2 x Annual Benefit Salary
Total & Permanent Disability	2 x Annual Benefit Salary
Accidental Death & Dismemberment	2 x Annual Benefit Salary

TERM LIFE BENEFIT

Benefit is payable for death resulted from all causes.

TOTAL DISABILITY EXTENDED LIFE BENEFIT

If, on the date an Insured Person's insurance was terminated, he suffered from disability which prevented him from engaging in any and every gainful occupation as a result of Sickness or Injury, and if the Insured Person remained continuously under such disability until his death, and that such death occurred,

- (1) within a period after such termination of insurance not longer than twelve (12) months;
- (2) while this Policy was in full force and effect, and,
- (3) before the Member attained his seventieth (70th) birthday.

TERMINAL ILLNESS BENEFIT

If the Insured Person is diagnosed to be suffering from a condition certified by a Registered Medical Practitioner of death within six (6) months, AXA will make an advance payment equivalent to hundred percent (100%) of the Insurance Amount subject to a maximum of HK\$300,000 under basic life policy.

DISMEMBERMENT BENEFIT

One of the following benefits shall be payable if any Insured Person sustains Sickness or Injury which shall not result in death but shall, within 180 days from the date of inception of Sickness or Injury, cause:

	<u>Benefit Payable</u> <u>(% of the Maximum Benefit)</u>
• Loss of two more Limbs by amputation at or above Wrists or Ankles	100%
• Total and irrecoverable loss of all sight in both Eyes	100%
• Total and irrecoverable loss of all sight in one Eye and loss of one Limb by amputation at or above Wrist or Ankle	100%

SIMPLIFIED CRITICAL ILLNESS BENEFIT

If you suffer from one of the major illnesses, an immediate advance payment up to 100% of the Insurance Amount and subject to max HK\$300,000 of the Life Insurance benefit will be paid.

- (1) Kidney Failure
- (2) Paralysis
- (3) Coma

The benefit is payable upon the first diagnosis of any of the abovementioned illnesses.

TOTAL & PERMANENT DISABILITY BENEFITS (TPD)

Benefits will be payable when the Insured Person, by reason of injury or sickness, is unlikely ever to engage in or to work for any compensation or profit in any business, occupation or employment. If the insured is totally and permanently disabled for 6 consecutive months, your benefit will be payable in monthly instalments of 1/60 of TPD Benefit payment.

The Insured Person shall also be deemed totally and permanently disabled for:

- (1) Total and irrecoverable loss of sight of both eyes; or
- (2) The complete and permanent paralysis of both hands or feet or actual severance of both hands or feet at or above wrists or ankle joints; or
- (3) Total and irrecoverable loss of sight of one eye and either:
 - (a) the complete and permanent paralysis of one hand or one foot; or
 - (b) actual severance of one hand or foot at or above wrist or ankle joint.

ACCIDENTAL DEATH AND DISMEMBERMENT BENEFITS ("AD&D")

Accidental Death & Dismemberment Benefits will be payable on top of the life benefit for Loss incurred as a result of accident within 90 days from date of accident according to the following schedule:

AD&D Benefit Payable	(Percentage of the Maximum Benefit)
Permanent and incurable paralysis of all limbs	150%
Permanent total loss of sight of both eyes	150%
Loss of or the Permanent Total Loss of Use of two limbs	150%
Loss of or the Permanent Total Loss of Use of one limb – right hand	125%
Permanent and incurable insanity	150%
Loss of Life	100%
Permanent total loss of sight of one eye	100%
Loss of or the Permanent Total Loss of Use of one limb – left hand/ one foot	100%
Loss of speech and hearing	100%
Permanent Total Loss of hearing in	
(a) both ears	75%
(b) one ear	25%
Loss of speech	50%
Permanent total loss of the lens of one eye	50%
Loss of or the Permanent Total Loss of Use of four fingers and thumb of	
(a) right hand	70%
(b) left hand	50%
Loss of or the Permanent Total Loss of Use of four fingers of	
(a) right hand	40%
(b) left hand	30%
Loss of or the Permanent Total Loss of Use of one thumb	
(a) both right phalanges	30%
(b) one right phalanx	15%
(c) both left phalanges	20%
(d) one left phalanx	10%
Loss of or the Permanent Total Loss of Use of fingers	
(a) three right phalanges	10%
(b) two right phalanges	7.5%
(c) one right phalanx	5%
(d) three left phalanges	7.5%
(e) two left phalanges	5%
(f) one left phalanx	2%

Loss of or the Permanent Total Loss of Use of toes	
(a) all – both feet	15%
(b) great – both phalanges	5%
(c) great – one phalanx	3%
(d) other than great, each toe	1%
Fractured leg or patella with established non-union	10%
Shortening of leg by at least 5 cm	7.5%
Note :	
Where the Insured Member is left-handed, the percentages relating to the right arm shall apply to the left arm or vice versa.	

With respect to limbs, “loss” shall mean actual severance at or proximal to wrist or ankle joints; with respect to eyes, entire and irrecoverable loss of sight; with respect to thumbs and fingers, actual severance at or proximal to metacarpophalangeal joints; with respect to toes, actual severance at or proximal to metatarsophalangeal joints.

In the event of partial loss of a finger, the amount payable per phalanx lost shall be calculated at one third of the percentage specified above for the finger concerned.

If the Insured Person shall sustain more than one of the losses in the above List of Losses as a result of the same accident, the total amount payable on account of such losses shall be limited to the amount of the Maximum Benefit.

Permanent Total Loss of Use

“Loss of Use” shall mean loss in terms of physical incapacity or disability and not in terms of professional or occupational incapacity or disability of the Insured Person.

“Permanent” shall mean lasting twelve calendar months and at the expiry of that period being beyond hope of improvement”

Major Burns

AXA will pay the Principal Sum of the AD&D coverage if an insured member is suffering from Third Degree Burns of (25%) of the body surface.

CLAIM PROCEDURES

- (1) Notify AXA immediately through your Human Resources Department in the event of any claims.
- (2) Advice on necessary procedures and completion of appropriate forms will be given to you.

GENERAL EXCLUSIONS

LIFE

- (1) no exclusion.

TERMINAL ILLNESS BENEFIT

- (1) no exclusion.

DISMEMBERMENT BENEFIT

- (1) suicide, or any attempt threat, while sane or insane, or by inhaling any kind of gas, whether voluntarily or otherwise;
- (2) war, whether or not declared, strike, riots, civil commotion, or revolution;
- (3) any police action or participation in a brawl or felony;
- (4) action not permitted by law (except traffic or pedestrian offences).

SIMPLIFIED CRITICAL ILLNESS BENEFIT

- (1) any Human Immunodeficiency Virus (HIV) and or any HIV-related illnesses including Acquired Immunodeficiency Syndrome (AIDS) and/or any mutations, derivation or variations thereof;
- (2) war (whether war be declared or not), hostilities, invasion or civil war.

TOTAL & PERMANENT DISABILITY BENEFITS

- (1) suicide or self-inflicted injury; or
- (2) use of alcohol or drugs other than as prescribed by a qualified medical practitioner; or
- (3) military, naval or air service for any country at war, declared or undeclared; or
- (4) war, invasion, riot or civil commotion; or
- (5) driving or riding in any form of race or participation in any hazardous sports; or
- (6) aviation, except as a fare-paying passenger on a recognized air route; or
- (7) participating in a criminal act.

ACCIDENTAL DEATH AND DISMEMBERMENT BENEFITS (“AD&D”)

- (1) hernia, disease, or bodily or mental infirmity, or by medical or surgical treatment thereof;
- (2) ptomaines, or bacterial infections, except only septic infection of and through a visible wound accidentally sustained;
- (3) suicide, or any attempt threat, while sane or insane, or by inhaling any kind of gas, whether voluntarily or otherwise;
- (4) war, whether or not declared, strike, riots, civil commotion, or revolution;
- (5) any police action or participation in a brawl or felony;
- (6) actions not permitted by law (except traffic or pedestrian offences).

This leaflet is intended only to be a summary of the principal rules of the scheme. Any and all rights of the members are to be determined by the applicable rules of the Policy Contract.

Information of Insurance Company:

Co. Name : AXA China Region Insurance Company Limited

Address : 10-11/F, Vertical Sq, 28 Heung Yip Road,

Wong Chuk Hang, Hong Kong

Claims Enquiries: (852) 2519 1166 (24-hour)

Email Address: employee.benefits@axa.com.hk

Website: www.axa.com.hk

VMWARE HONG KONG LIMITED

僱員福利保險計劃簡介

保單號碼: 05199302GL

級別一

保險公司:
安盛金融有限公司 (“安盛”)

保險顧問:
Mercer (Hong Kong) Ltd.

保單生效日期

二零二二年一月一日。

參加資格

所有現職之全職僱員,年齡低於七十歲均可在保單生效日期參加此計劃。

新聘請之全職僱員,年齡低於七十歲,可於在職日參加。

假如僱員在合資格成為受保成員當日患病或不能工作,保障將於僱員康復後及返回工作之日才生效。

參加手續

僱主會替您辦理參加人壽保險計劃。

保障終止

您的保障將在下列任何情況下自動終止:

- (1) 您的僱傭合約終止;或
- (2) 當您年屆六十九歲之該保險年度末;或
- (3) 此保險契約終止。
- (4) 參加海、陸、空軍或積極參與戰爭當日;或
- (5) 積極參與恐怖主義行為或犯罪活動當日。

附注:

如受保人屬非參與者或非自願參與“戰爭”,皆可獲得人壽保障。
不論受保人是參與者或非自願參與受害者,因戰爭而引致的意外,於意外死亡及斷肢保障/完全及永久傷殘保障/末期病症保障/斷肢賠償保障及嚴重疾病均屬不保事項。

人壽保障(只適用於僱員)

保障範圍	保障金額
團體人壽	2 x 每年的福利工資
完全及永久傷殘	2 x 每年的福利工資
意外死亡及斷肢保障	2 x 每年的福利工資

人壽保障

此項人壽保障金將於受保成員在任何原因下身故後支付。

完全傷殘至身故之賠償惠益

倘受保成員因疾病或意外受傷導致傷殘而完全無法從事任何可賺取報酬的工作或職業,其保險因而終止,而該成員持續傷殘直至死亡,及其死亡發生於:

- (1) 保險終止日起計之十二(12)個月內;及
- (2) 本保單完全有效時;及
- (3) 受保成員七十(70)歲生日前;

末期病症保障

若受保成員患上末期病症,及經註冊醫生證實該受保人尚餘六個月壽命,則受保成員可提早取得基本人壽保障金額百分之一百的賠償,以港幣 300,000 為上限。

斷肢賠償保障

倘受保成員於意外受傷或疾病發生日起計 180 日內蒙受下列損失,而未有導致死亡,則可獲下列其中一項的斷肢賠償:

於腕關節或腳踝以上因切
除而失去兩肢或以上 百分之一百

完全及永久喪失雙眼視力 百分之一百

完全及永久喪失一眼視力,
以及於腕關節或腳踝以上因切
除而失去一肢 百分之一百

嚴重疾病保障

倘若受保的僱員不幸患上下列任何一種嚴重疾病,可提早取得基本人壽投保金額的賠償,惟以港幣 300,000 為上限。

- (1) 腎衰竭
- (2) 癱瘓
- (3) 昏迷

當僱員一旦被診斷患上上述任何一種疾病,即可獲得賠償。

完全及永久傷殘保障

若受保成員因疾病或受傷而不能工作或從事任何職業以賺取酬勞或利潤則可獲得保險計劃內的福利賠償。倘若受保成員不幸完全及永久傷殘達六個月之久,安盛將以福利之六十分之一每月分期支付完全及永久傷殘保障金額。

完全及永久傷殘亦包括:

- (1) 完全及永久喪失雙眼視力;或
- (2) 雙手或雙足完全及永久癱瘓或手腕或腳跟關節以上雙肢完全切除;或
- (3) 完全及永久喪失一眼視力及以下其一:
 - i. 單手或單足完全及永久癱瘓;或
 - ii. 於手腕或腳跟關節以上單肢完全切除。

意外死亡及斷肢保障

此項額外的保障,其保障金額將在由於意外發生九十天內的原因而導致您蒙受身體上有損失時,按下表支付:

意外死亡及斷肢之賠償	按最高保險金額 (給付之百分比)
永久及完全失去	
四肢永久癱瘓及無法痊癒	150%
永久完全喪失雙眼視力	150%
喪失任何雙肢或任何雙肢完全失去功能	150%
喪失一肢或一肢完全失去功能-右手	125%
永久及無法痊癒之精神錯亂	150%
死亡	100%
永久完全喪失一眼視力	100%
喪失一肢或任何一肢完全失去功能-左手/一腳	100%
完全不能言語及雙耳完全失聰	100%
永久完全失聰	
(i) 雙耳	75%
(ii) 單耳	25%
完全喪失言語能力	50%
永久完全喪失一眼球之晶狀體	50%
喪失或永久完全喪失四隻手指及拇指於	
(i) 右手	70%
(ii) 左手	50%
喪失或永久完全喪失四隻手指的功能	
(i) 右手	40%
(ii) 左手	30%
喪失或永久完全喪失一隻拇指的功能	
(i) 兩個右關節	30%
(ii) 一個右關節	15%
(iii) 兩個左關節	20%
(iv) 一個左關節	10%
喪失或永久完全喪失手指的功能	
(i) 三個右關節	10%
(ii) 兩個右關節	7.5%
(iii) 一個右關節	5%
(iv) 三個左關節	7.5%
(v) 兩個左關節	5%
(vi) 一個左關節	2%

喪失或永久完全喪失腳趾的功能	
(i) 所有腳趾 - 一雙腳計算	15%
(ii) 拇趾 - 兩個關節	5%
(iii) 拇趾 - 一個關節	3%
(iv) 其他腳趾 - 每趾	1%
癒合不良的腿骨或膝蓋骨折	10%
任何一腿畸短五厘米或以上	7.5%

注意：

若慣常使用左手者，賠償表中項目的”右手”及”左手”之賠償百分比將會對換。

失肢是指於手腕或腳跟關節較近身以上的切除。喪失視力指完全及不能恢復之視力。喪失姆指及其他手指是指於手指與手掌間關節較近身以上的切除。喪失腳趾是指於腳趾與腳掌間關節較近身以上的切除。

在局部喪失手指的情況下，每節手指的賠償額將會計算為喪失手指的百分率的三分之一。

如受保人在同一意外事故中導致受保人蒙受身體上之損失多於一項，將會按最高保險金額賠償。

永久完全喪失功能

“永久完全喪失功能”是指失去功能或殘障，而因受保人的專業或職業工作所引致的職業性傷殘或喪失行為能力則除外。

“永久”是指持續十二個曆月及在此期限終止時亦無康復進展。

嚴重燒傷

若受保人不幸地全身表面有百分之二十五的地方為第三度燒傷，受保人便可取得投保金額之全數。

申請賠償程序

- (1) 倘若發生有任何索償事故，應即時透過人事部通知安盛。
- (2) 安盛將提供適當表格及索償程序。

一般不保事項

人壽保障

- (1) 無不受保事項。

末期病症保障

- (1) 無不受保事項。

斷肢賠償保障

- (1) 自殺，或任何企圖威脅，(無論理智或精神失常)，或吸入任何氣體，無論是自願或以其他方式；
- (2) 在任何已宣告或未經宣告之戰爭、罷工、暴動、民眾騷亂、或革命；
- (3) 任何警察行動或參與鬥毆或重罪；
- (4) 違法行為(違反交通及行人條例除外)。

嚴重疾病

- (1) 任何後天免疫力缺乏症(HIV)或任何與後天免疫力缺乏症有關的疾病，包括愛滋病及有關的併發症或狀；
- (2) 在任何已宣告或未經宣告之戰爭活動，敵對行動，入侵或內戰。

完全及永久傷殘保障

- (1) 自殺或蓄意的自我傷害；
- (2) 使用酒精或未經認可醫務人員所處方的藥物；
- (3) 在任何正在戰爭(宣戰或未宣戰)之國家參與海、陸、空軍役；
- (4) 戰爭、侵掠、暴動或民眾騷亂等活動；
- (5) 參與任何駕駛或乘騎的比賽或危險運動；
- (6) 飛行活動，但在認可航線的付費乘客除外；
- (7) 參與犯罪行為。

意外死亡及斷肢保障

- (1) 疝氣、疾病、神智不清或藥物或手術治療；
- (2) 食物中毒或細菌感染(經意外引致之可見傷口或因敗血症而引起的感染除外)；或
- (3) 自殺或氣體中毒；或
- (4) 聲明或沒有聲明的戰爭、罷工、或暴亂；或
- (5) 任何形式或類似之執法行動、或參與打鬥；或
- (6) 違犯法紀之行為(交通違例除外)。

此傳單之目的乃對本計劃之規則作簡括說明。受保成員之一切權益將取決於保單內可適用之章程。

保險公司資料:

公司名稱: 安盛金融有限公司
地址: 香港黃竹坑香葉道 28 號嘉尚匯 10 至 11 樓
賠償熱線: (852) 2519 1166 (24 小時)
電郵地址: employee.benefits@axa.com.hk
網頁: www.axa.com.hk