

## ABOUT RSA CHINA

RSA Group is one of the world's leading multinational insurance groups. With 300 years of heritage, RSA (formally known as Royal & Sun Alliance) has the capability to write business in over 136 countries with major operations in the UK, Scandinavia, Canada, Ireland, Asia, the Middle East, and Latin America. Focusing primarily on general insurance, it has around 23,000 employees, in 2009, its net written premiums were 6.7bn.

Our links with China go back to 1852 when we first operated in Shanghai. In 1992, RSA returned to China and opened a representative office in Beijing, becoming the first European insurer to set up an office in China. In 1998, RSA became the first British insurance company granted an operating license in China. On 8th October 1998, RSA officially opened its branch in Shanghai, the ceremony was hosted by the former British Prime Minister – Tony Blair.

After 10 years of writing business as a branch in Shanghai, in 2008, RSA launched its new subsidiary, Sun Alliance Insurance (China) Limited to drive forward its nationwide expansion. In Oct 2009, RSA China opened its Beijing Branch. In Jul 2011, RSA Jiangsu Branch opened, and going forward we will look to expand across China with new offices in key cities.

Our position in China is as a Multi-Specialist Insurer providing insurance and risk management solutions to a range of local, foreign and joint venture clients. Our key areas of focus include property, marine cargo, casualty, renewable energy, construction & engineering.

For more information on RSA, please visit the website: [www.rsagroup.com.cn](http://www.rsagroup.com.cn)

### Sun Alliance Insurance (China) Limited

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#### Children – aged 6 months to 17 years (up to age 23 if in full time education)

1. Accidental death	RMB 100,000
2. Disablement; burn or scald	Up to RMB 100,000
3. Accident Medical Expenses	Up to RMB 10,000

#### See how little Accident Guard costs – Annual premiums

Cover for You only	RMB 1,635
Cover for you and your spouse	RMB 2,943
Cover for you, your spouse and one child	RMB 3,240

## The Answers to Your Questions

### Q – If I already have life or medical insurance, do I really need this policy?

A – The simple answer is yes. In today's complex world of insurance it is important to understand the key differences between such covers. Life insurance will pay if you die, medical insurance will look after your medical bills, but AccidentGuard will provide comprehensive benefits if you suffer a serious accident.

### Q – Are there any exclusions?

A – As with all insurance policies there are some exclusions. Full details are given in the policy wording, a copy of which can be provided to you. The main exclusions are that the policy only provides cover for accidents, does not cover certain hazardous occupations such as aircrew, military personnel, dockyard/ shipyard workers and construction workers and certain dangerous or extreme sports such as hang gliding, bungee jumping, parachuting and diving. If you have any questions relating to what is covered and what is not covered, please call us on +86 (0)21 800 820 5918 or +86 (0)21 3855 4888 and speak to one of our customer service officers.

### Q – When will cover begin?

A – Cover will commence as soon as we receive your completed application form. In addition you will have a 15 day inspection period to examine the policy to make sure you are satisfied with the cover provided.

# ACCIDENTGUARD

Financial support when you need it most



# ACCIDENTGUARD

## Financial Support When You Need it Most

Have you ever thought how you and your family would pay the bills if you were seriously injured in an accident and no longer able to earn your living? No matter how secure you think your present salary is, a serious accident could end your working life for good. This can - AND DOES - happen to thousands of people every year. But you can make sure that your family doesn't have to suffer. How? With a generous accident insurance plan, AccidentGuard, specially developed by Sun Alliance Insurance (China) Limited for today's expatriate to help ease the terrible financial anxieties that so often result from such an accident.

## Three Kinds of Low-Cost Protection

So how will AccidentGuard help you and your family?

**Firstly**, it will pay out substantial cash lump sums direct to you for injuries caused by an accident. You can see exactly the payouts in more details in the table opposite - but it could be as much as RMB 1,000,000.

**Secondly**, on top of your injury payments you'll have cover of up to RMB 50,000 for medical expenses to allow you to get the best treatment for your injuries following an accident, both as an inpatient and for outpatient care as well.

**Thirdly**, your estate could receive up to RMB 1,000,000 if you should die as a result of an accident.

All this from as little as RMB 4.5 a day.

## No Medical checkups; Guaranteed Acceptance; Fixed Premiums

If you are aged 18 to 65, your acceptance is guaranteed. Also, there are no medical checkups required, just complete the application form in full. In addition, the premiums are not increased because of your age. However the benefits are reduced for those aged under 18 and for those aged from 65 to 70.

## Benefits Payable In Addition to Other Existing Insurances

You may already have some form of accident cover from your employer, or some medical insurance or life insurance. AccidentGuard pays you the benefits in addition to all other insurances you have, to provide you with that extra level of protection you and your family need.



## Family Cover Savings

Sometimes accident plans do not provide the full level of benefits for your spouse. With AccidentGuard, both you and your spouse can enjoy the same level of much needed protection. In addition, when 2 or more persons are covered, you will benefit from a special 10% discount in premiums.

## Special Cover For Your Children too

AccidentGuard has been designed to protect your family. You can take out cover for all your unmarried dependant children, over 6 months in age and under 18. If they are still in full time education, this age limit is increased to cover children under the age of 23. When you consider how accident prone some youngsters can be... in the school playground, on their bikes, climbing trees or simply running around... this could be valuable extra protection at relatively little extra cost.

## 24 Hour Worldwide Protection

Protection provided by AccidentGuard is for a full 24 hours a day, be it at work, at home or while your traveling and wherever you are in the world. This is important for expatriates as you travel across the world on holiday, on business or make that much awaited visit back home. In addition, you can also cover your dependant children if they are studying in school or university back home. We'll also give you access to a special 24 hour worldwide emergency hotline for medical advice. True worldwide cover.

## Double Benefits - Accidents when you are a passenger

In addition to 24 hour worldwide cover, if an accident occurs on public transport conveyances while you are a passenger, such as on a train, aircraft, taxi or ship, the main benefits of Accidental Disablement and Accidental Death are doubled, giving you cover of up to RMB 1,000,000.

## No Claims Bonus

If you have not claimed on your AccidentGuard policy, you can benefit with our special No Claims Bonus. For each claim free year, the main benefits of Accidental Disablement and Accidental Death will be increased by 5%. This bonus is available for a maximum of five years, allowing you benefits to increase by 25% from RMB 500,000 to RMB 625,000, representing five years claim free on your policy.

## Convenient Payment to Your credit Card

For added convenience, you can now charge premiums to your credit card - be it local or international, with no added cost. You can also pay by bank transfer or by cash at our office. Please refer to the application form and complete the relevant section.

Benefit	Level of Indemnity
Adults - aged 18 to 65	
1. Accidental death	RMB 500,000
2. Disablement ; burn or scald ( including loss of limbs, eyes etc - please refer to the Disablement Table in the Policy wording for full details)	Up to RMB 500,000
3. Double benefit for accidents on public conveyances (for 1, 2)	Up to RMB 1,000,000
4. Accident Medical Expenses	Up to RMB 50,000
5. No Claims Bonus	5% for each claim free year; to a maximum of 25%

If you are over 65, we can continue providing insurance cover until you reach the age of 70. However, the benefits in respect of 1, 2, 3 & 4 above are reduced.

