



MERCER • MARSH
BENEFITS™

Protect First™

by Mercer Marsh Benefits

Protect First™ by Mercer Marsh Benefits provides group personal accident coverage for your most important assets — your employees — in the event that they are involved in an accident. The extensive cover provides financial security and support for the most unexpected situations, 24 hours a day, all year round, anywhere in the world.

In today's race for talent, a group personal accident plan is a fundamental element in an employee benefits program, and a key part of your overall employee value proposition. This new and improved plan is suitable for companies of all sizes, large or small. Protect First provides benefits to employees working in many kinds of occupations, across a range of industries.

Protect First by Mercer Marsh Benefits reinforces our continuous commitment to helping you look after your employees when it matters most.



Key Differentiators*

- 24-hour ACE Assistance Emergency Hotline for those abroad.
- Emergency medical evacuation and/or repatriation services in the event of an accident while overseas.
- Home invasion benefit, covering medical expenses if the insured is injured during a home burglary, up to a sum of HK\$20,000.
- Coverage for passive war countries only, excluding war-active countries and the insured's home country.
- Percentage increase of coverage available for some benefits.
- Benefits for parent care and education funding.
- Wide range of risk appetites subject to underwriting information for special occupations (for example, professional sports, armed forces and air crew, etc.) upon receipt of additional information.
- High aggregate limit up to US\$20,000,000 per accident.

**Subject to the policy terms and conditions*

For more information visit <http://www.protect-first.com>.



Eligibility

- Covers individuals up to age 70.
- Subject to terms and conditions.

Protect First is underwritten by ACE Insurance Limited. For full details of the terms, conditions, and exclusions of the policy, please refer to the policy wording.

About Mercer Marsh Benefits

Mercer Marsh Benefits provides clients with a single source for managing the costs, people risks, and complexities of employee benefits. The network is a combination of Mercer and Marsh local offices around the world, plus country correspondents who have been selected based on specific criteria. Our benefits experts, located in 135 countries and servicing clients in more than 150 countries, are deeply knowledgeable about their local markets. Through our locally established businesses, we have a unique common platform that allows us to serve clients with global consistency and locally unique solutions.

About ACE Group Hong Kong

ACE Group is one of the world's largest multiline property and casualty insurers. With both general and life insurance operations, ACE has been present in Hong Kong for more than 90 years via acquisitions by its predecessor companies. ACE's general insurance operation in Hong Kong (ACE Insurance Limited) is a niche and specialist general insurer. Its product offerings include property, casualty, and marine, as well as accident and health programs for large corporates, midsize commercial, and small business customers. Over the years, the company has established strong client relationships by offering responsive service, developing innovative products, and providing market leadership built on financial strength.

More information can be found at <http://www.acegroup.com/hk>.

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Contact Us

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