



**GENERALI**

Assicurazioni Generali S.p.A.

忠利保險有限公司

*Generali* **人身意外保險計劃**  
Personal Accident Insurance Plan





# 人身意外保險計劃

## Generali Personal Accident Insurance Plan

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### 計劃特點

- ✿ 全球二十四小時保障
- ✿ 自由選擇投保額及額外附加保障
- ✿ 夫婦同時投保可享有九折優惠；其子女更可獲免費保障
- ✿ 投保前毋須體格檢驗
- ✿ 保障項目廣泛：包括人身意外、意外醫療費用 (包括跌打及針灸，並且不設自負金額)、骨折、暫時完全傷殘等
- ✿ 保障全面：包括氣體及食物中毒、暴動及民亂、劫機、失蹤、恐怖活動、天然災難 (例如：地震、海嘯) 等
- ✿ **免費** 提供緊急醫療運送 / 遺體運返費用賠償
- ✿ **免費** 保單續保時，保額自動增值
- ✿ **免費** 提供二級或三級燒傷保障
- ✿ **免費** 提供額外家居意外保障
- ✿ **免費** 提供二十四小時全球熱線支援服務
- ✿ **免費** 保障一切業餘及消閒運動

### Plan highlights

- ✿ 24-hours Worldwide Coverage
- ✿ Choose Benefit Items & Amount to Suit Your Own Needs
- ✿ 10% Discount for Insured and Spouse Apply Together, While Children Will Entitle to Free Cover
- ✿ No Medical Examination Required
- ✿ Comprehensive Coverage: including Personal Accident, Accidental Medical Expenses (Including Chinese Bonesetter and Acupuncturist Without Excess), Broken Bones, Weekly Indemnity Benefit, etc
- ✿ Broader Coverage, including Gas and Food Poisoning, Riot and Civil Commotion, Hijacking, Disappearance, Terrorist Activities, Natural Disasters (e.g. Earthquake, Tsunami, etc)
- ✿ **Free** Emergency Medical Evacuation and Repatriation Cover
- ✿ **Free** Renewal Bonus
- ✿ **Free** 2nd or 3rd Degree Burns Benefit
- ✿ **Free** Cover for Extra Home Accident Indemnity
- ✿ **Free** 24-hours Worldwide Hotline Assistance Service
- ✿ **Free** Cover for All Amateur Sports

## 個人計劃 Individual Plan

	保障項目 Benefit Items	投保額 (港幣) Sum Insured (HK\$)		
		計劃一 Plan 1	計劃二 Plan 2	計劃三 Plan 3
A1)	意外死亡及永久完全或部份傷殘 Accidental Death & Permanent Total or Partial Disablement	500,000	750,000	1,000,000
A2)	意外醫療費用 Accidental Medical Expenses	5,000	10,000	20,000
	包括跌打及針灸 Includes Bonesetter & Acupuncturist	每日每次150，每宗意外最高賠償至1,500及每年2,000 150 per visit per day, max. 1,500 per accident and 2,000 per policy year		
A3)	緊急醫療運送及遺體運返 (只限意外) Emergency Medical Evacuation & Repatriation of Remains (For Accident only)	不設上限 Unlimited		
A4)	家居意外保障 Home Accident Indemnity	額外賠償為保障項目 A1 之50%，以不超過500,000為限 Extra 50% of benefit A1, subject to max. 500,000		
A5)	續保紅利 Renewal Bonus	首五年每年可獲保障項目 A1 原本保額之10%增益，直至最高50%並以500,000為限 10% increase per policy year on the initial amount of benefit A1, up to 50% and subject to max. 500,000		
A6)	燒傷保障 (二級或三級) Burns Benefit (2 <sup>nd</sup> or 3 <sup>rd</sup> Degree)	50,000		
A7)	殮葬費用 Funeral Expenses	5,000		

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職業類別 Occupational Class	年繳保費(港幣) Annual Premium (HK\$)		
類別一 Class 1	535	845	1,240
類別二 Class 2	740	1,167	1,710
類別三 Class 3	1,175	1,850	2,700
類別四 Class 4	1,875	不適用 N/A	不適用 N/A

### 備註 Remarks:

- \* 計劃二及三不適用於從事類別四危險性工作人仕  
Plan 2 and Plan 3 are not applicable to Insured Person whose occupation is Class 4
- \* 職業類別之詳情請參閱小冊子內之第9頁  
Please refer to page 9 of this brochure for duties of Occupation Classification
- \* 如以上投保額或計劃不適合您的選擇，請參考小冊子第三頁之「自訂計劃」  
Should above Sum Insured or Plan not suitable for your needs, please refer to page 3 of this brochure "Tailor-made Plan"

## 自訂計劃 Tailor-made Plan

以下保費率表提供自由選擇之保障及投保額以切合您的個人需要  
Below stated rate table provides you the flexibility to choose your own suitable benefit & Sum Insured Amount

基本保障 Basic Coverage				
保障項目 Benefit Items	投保額 (港幣) Sum Insured (HK\$)			
	職業類別 Occupation Classification			
	類別一 Class 1	類別二 Class 2	類別三 Class 3	類別四 Class 4
A1) 意外死亡及永久完全或部份傷殘 Accidental Death & Permanent Total or Partial Disablement	0.9‰	1.25‰	2‰	3.15‰
最高為投保額 Maximum sum insured	4,000,000	4,000,000	1,500,000	500,000
A2) 意外醫療費用 Accidental Medical Expenses	17‰	23‰	35‰	60‰
最高至保障項目 A1 之10%或最高為 Maximum 10% of Benefit A1 or up to (選較低者 whichever the less)	100,000	100,000	20,000	20,000
包括跌打及針灸 Includes Bonesetter & Acupuncturist	每日每次150，每宗意外最高賠償至1,500及每年2,000 150 per visit per day, max. 1,500 per accident and 2,000 per policy year			
A3) 緊急醫療運送及遺體運返 (只限意外) Emergency Medical Evacuation & Repatriation of Remains (For Accident only)	不設上限 Unlimited			
A4) 家居意外保障 Home Accident Indemnity	額外賠償額為保障項目 A1 之50%，以不超過500,000為限 Extra 50% of benefit A1, subject to max. 500,000			
A5) 續保紅利 Renewal Bonus	首五年每年可獲保障項目 A1 原本保額之10%增益，直至最高50%並以500,000為限 10% increase per policy year on the initial amount of benefit A1, up to 50% and subject to max. 500,000			
A6) 燒傷保障 (二級或三級) Burns Benefit (2 <sup>nd</sup> or 3 <sup>rd</sup> Degree)	50,000			
A7) 殮葬費用 Funeral Expenses	5,000			

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## 附加保障 Optional Benefit

保障項目 Benefit Items	職業類別 Occupation Classification			
	類別一 Class 1	類別二 Class 2	類別三 Class 3	類別四 Class 4
B) 暫時完全傷殘 Temporary Total Disablement	23%	35%	不適用 N/A	不適用 N/A
每週最高賠償額 (最長達104週) Max. per week (up to 104 weeks)	4,000	3,000	不適用 N/A	不適用 N/A
或每週入息之75%但以不超過保障項目 A1 投保額1%為限 (選較低者) or 75% of weekly salary subject to not exceeding 1% of benefit A1 (whichever the less)	<ul style="list-style-type: none"> <li>首五天不作賠償 1st fifth day deductible</li> <li>不適用於自僱人士 Not applicable for self-employed</li> </ul>			
C) 雙倍賠償 <sup>#</sup> Double Indemnity <sup>#</sup>				
保障項目 A1 之100%，以不超過1,000,000為限 100% on benefit A1, subject to max. 1,000,000	0.25%			
保障項目 Benefit Items	投保額 (港幣) Sum Insured (HK\$)	年繳保費 (港幣) Annual Premium (HK\$)		
D) 骨折及燒傷 (二級或三級) 保障 Broken Bones and Burns (2 <sup>nd</sup> or 3 <sup>rd</sup> Degree) Benefit	100,000	250		

### 備註 Remarks:

- \* 職業類別之詳情請參閱小冊子內之第9頁  
Please refer to page 9 of this brochure for duties of Occupation Classification
- \* 如須投保更高金額，請聯絡本公司以作個別申請  
For higher Sum Insured, please contact us for separate quotation
- <sup>#</sup> 雙倍賠償不適用於夫婦非受保於同一保單而在不同或同一受保意外中身亡  
<sup>#</sup> Double Indemnity Benefit is not applicable for the couple dies in the same or different accident but not insured under the same policy



## 保障內容 Details of Coverage

### 基本保障 Basic Benefits

#### 意外死亡及永久完全或部份傷殘

##### Accidental Death & Permanent Total or Partial Disablement

倘若受保人在世界任何地方，任何時間，不幸遭遇意外，而在十二個月內導致身故或永久傷殘，均可獲得現金賠償。

Covers the Insured Person injured by accident anywhere in the world 24-hours a day, solely and independently of any other causes which shall within twelve (12) consecutive months result in accidental death or permanent disablement.

#### 意外醫療費用 Accidental Medical Expenses

賠償因意外受傷引致的醫療費用，包括門診及住院費用、手術費用、跌打及針灸治療等，毋須自負金額。跌打及針灸治療費用，每日每次港幣150，最高賠償為每次意外港幣1,500及每保單年度港幣2,000。

Reimburse for medical expenses resulting from injury due to accident, including in-patient or out-patient, surgical treatment, Chinese bonesetters and acupuncturists. No excess applies. The maximum reimbursement of Chinese bonesetters and acupuncturists is HK\$150 per visit per day, up to HK\$1,500 per disability and HK\$2,000 per policy year.

#### 緊急醫療運送 Emergency Medical Evacuation

倘若受保人在離港後不幸遇上意外導致嚴重受傷，SOS 將因應緊急醫療所需而運送受保人至就近地區或送返香港接受治療。

If the Insured Person sustains serious injury while is traveling outside Hong Kong, SOS will make the necessary arrangement/evacuation to Hong Kong or nearest place for appropriate medical treatment.

#### 遺體運返 Repatriation of Remains

倘若受保人在離港後不幸嚴重受傷身故，SOS會安排遺體或骨灰運返香港。

In the event of death due to serious injury while the Insured Person is traveling outside Hong Kong, SOS will make the necessary arrangements to return deceased Insured Person's mortal remains to Hong Kong.

#### 家居意外保障 Home Accident Indemnity

倘若受保人在家中不幸發生意外而導致死亡，受保人將會額外獲得50%之意外死亡及永久完全或部份傷殘保障作賠償，最高賠償為港幣500,000。

If the Insured Person gets injured and causes death at home due to accident, extra 50% of compensation of Accidental Death & Permanent Total or Partial Disablement will be entitled, subject to maximum HK\$500,000.

#### 續保紅利 Renewal bonus

本計劃免費送您續保紅利，當保單週年續保時，意外死亡及永久完全或部份傷殘之原本投保額將自動遞增10%，直至連續續保五年至50%為止，以港幣500,000為限。

Upon each anniversary date of this policy, a renewal bonus equal to 10% of the initial Sum Insured will be added to the Principle Sum Benefit payable under Accidental Death & Permanent Total or Partial Disablement up to maximum of 50% for five consecutive years, subject to maximum HK\$500,000.

#### 燒傷保障 (二級或三級) Burns Benefit (2<sup>nd</sup> or 3<sup>rd</sup> Degree)

倘若受保人不幸因意外導致二級或三級程度以上之燒傷，將可按受傷程度予以賠償。

A cash benefit will be payable in accordance with the respective injury in case of the Insured Person suffers second or third degree burns as a result of accident.

#### 殮葬費用 Funeral Expenses

因意外身故可獲現金津貼支付殮葬費用。

Cash benefit payable for funeral arrangement due to accidental death.

## 保障內容 Details of Coverage

### 附加保障 *Optional Benefit*

#### 暫時完全傷殘保障 Temporary Total Disablement

因意外導致暫時傷殘而完全不能參與日常工作，可獲每週賠償，直至受保人康復或可恢復工作為止，最長可達104週。

Weekly compensation for entire prevention of the Insured Person from attending his / her daily business due to temporary disablement resulting from accident, subject to maximum 104 weeks payment. Compensation is payable until the Insured Person is recovered or can return to his / her duty.

#### 雙倍賠償 Details of Coverage, Double Indemnity

倘若受保人在乘坐付費之公共交通工具上不幸遇上意外；或於遇劫或槍戰時受傷；被鯊魚襲擊；受保人及其受保配偶（受保在同一保單）不幸地在同一意外中身故而遺下所有未滿十八歲子女，意外死亡及永久完全或部份傷殘保障將作雙倍賠償，以不超過每名受保人為港幣\$1,000,000為限。

If the Insured Person suffers from accidental injury while traveling as a fare-paying passenger in a Public Common Carrier, or caused by robbery or gun battle, shark attack, or if both the Insured Person and his/her spouse who is also an Insured Person under the same policy died in the same accident surviving all their dependent children who are under age of 18 at the time of accident, compensation for A1) Accidental Death & Permanent Total or Partial Disablement will be doubled, subject to maximum of HK\$1,000,000 per Insured Person.

#### 骨折及燒傷(二級或三級)保障 Broken Bones and Burns (2<sup>nd</sup> or 3<sup>rd</sup> Degree) Benefit

因意外導致骨折、二級或三級程度之燒傷。

Covering Broken Bones, a Second or Third Degree Burn caused by accident.



## 國際 (SOS) 救援中心 *International SOS*

國際(SOS)救援中心提供24小時免費熱線，服務包括：  
International SOS provides 24 hours hotline service which includes:

- 電話醫療諮詢 Phone medical advice and evaluation
- 醫生及醫院轉介 Referral to doctors & hospitals
- 醫療運送及運返 Medical evacuation & repatriation
- 法律服務轉介 Referral to legal service
- 緊急旅遊服務 Emergency Travel Service

## 損傷事項表 Compensation Table

適用於A1基本保障 Applicable to Benefit A1

	事項 Events	投保額賠償率 Percentage of Principal Sum
1-9.	意外死亡、永久完全殘廢、四肢永久癱瘓及無法痊癒、永久完全喪失雙眼或一眼視力、喪失任何一肢或任何一肢完全失去功能、雙耳完全失聰及完全不能言語或永久及無法痊癒之精神錯亂 Loss of Life, Permanent Total Disablement, Permanent and Incurable Paralysis of all Limbs, Permanent Total Loss of Sight of one or both Eyes, Loss of or the Permanent Total Loss of use of two Limbs, Loss of or the Permanent Total Loss of use of one limb: (Right Hand, Left Hand, One Foot), Loss of Speech and Hearing, Permanent and Incurable Insanity	100%
10.	永久完全失聰 Permanent Total Loss of Hearing in 雙耳 both Ears 單耳 one Ear	75% 15%
11.	永久完全喪失言語能力 Loss of Speech	50%
12.	永久完全喪失一眼角膜 Permanent Total Loss of the Lens of one Eye	50%
13.	喪失或永久完全喪失四隻手指及拇指功能 Loss of or the Permanent Total Loss of use of four Fingers and Thumb of 右手 Right Hand 左手 Left Hand	70% 50%
14.	喪失或永久完全喪失四隻手指功能 Loss of or the Permanent Total Loss of use of four Fingers of 右手 Right Hand 左手 Left Hand	40% 30%
15.	喪失或永久完全喪失一隻拇指功能 Loss of or the Permanent Total Loss of use of one Thumb 兩個右關節 both Right Joints 一個右關節 one Right Joint 兩個左關節 both Left Joints 一個左關節 one Left Joint	30% 15% 20% 10%
16.	喪失或永久完全喪失手指功能 Loss of or the Permanent Total Loss of use of Fingers 三個右關節 three Right Joints 兩個右關節 two Right Joints 一個右關節 one Right Joint 三個左關節 three Left Joints 兩個左關節 two Left Joints 一個左關節 one Left Joint	15% 10% 7.5% 10% 7.5% 5%
17.	喪失或永久完全喪失腳趾功能 Loss of or the Permanent Total Loss of use of Toes 所有腳趾—隻腳 all – one Foot 大腳趾 – 兩個關節 great – both Joints 大腳趾 – 一個關節 great – Joint	20% 7.5% 5%
18.	折斷腿部或膝蓋而無法聯合 Fractured Leg or Patella with established non-union	15%
19.	足腿因意外而做手術後導致縮短5厘米或以上 Shortening of Leg by at least 5cm	10%
20.	一切在上述第10至第19項損傷事項表以外之永久殘缺，本公司有絕對判斷權利決定該永久殘缺之投保額百分率 Permanent Disablement not otherwise provided for under Events 10 to 19 inclusive. Such percentage of the Principal Sum Insured as the Company shall in its absolute discretion determine and being in its opinion not inconsistent with the Compensation provided under Events 10 to 19 inclusive.	

## 損傷事項表 Compensation Table

適用於基本保障A6及附加保障D

Applicable to Basic Benefit A6 & Optional Benefit D

事項 Events	投保額賠償率 Percentage of Principal Sum
<b>骨折 Fracture of Bones</b>	
髖部或盆骨 Hip or Pelvis	100%
大腿或跟骨 Thigh or Heel	50%
頭顱骨、鎖骨、脛/腓骨、踝、臂、肘、腕 Skull, Collarbone, Lower Leg, Ankle, Arm, Elbow, Wrist	40%
下顎 Lower Jaw	30%
脊骨、肩、膝蓋、胸骨、手/腳掌骨 Vertebrae, Shoulder Blade, Knee Cap, Sternum, Hand, Foot	20%
上顎、頰骨、鼻骨、肋骨、尾骨、趾骨、 手趾骨 Upper Jaw, Cheek Bones, Nose, Ribs, Coccyx, Toes, Fingers	15%
<b>燒傷、二級或三級 Burns, Second or Third Degree</b>	
達身體表面面積45%或以上 On 45% or more of body surface	100%
達身體表面面積27%或以上 On 27% or more of body surface	60%
達身體表面面積18%或以上 On 18% or more of body surface	50%
達身體表面面積9%或以上 On 9% or more of body surface	30%
達身體表面面積4.5%或以上 On 4.5% or more of body surface	20%

## 職業類別 Occupation Classification

類別一 Class 1	<p>主要從事室內及非危險性的工作，例如：會計師、建築師、文員、室內營業員、行政人員、教師、學生、家庭主婦、醫生、護士等。</p> <p>Professions &amp; Occupations involve mainly indoor work and non-hazardous nature, such as: accountants, architects, clerks, indoor salesmen, executives, teachers, students, housewives, doctors, nurses, etc.</p>
類別二 Class 2	<p>主要從事室外、間歇性體力勞動或使用輕型工具或機械及非危險性的工作，例如：經常出門人士、私人司機、髮型師、外勤營業員、電子廠工人、工廠管工等。</p> <p>Professions &amp; Occupations requiring outdoor work, occasional manual work or use of light tools or machines of non-hazardous nature, such as: frequent travelers, chauffeurs, hairdressers, outdoor salesmen, electronics factory workers, factory foremen, etc.</p>
類別三 Class 3	<p>主要從事輕量體力勞動的工作，例如：侍應、廚師、司機、電工、輕量體力勞動但不須使用重型或危險性的工作。</p> <p>Professions &amp; Occupations of light manual works, such as: waiters, cooks, drivers, electricians, light manual works not using heavy or hazardous machinery.</p>
類別四 Class 4	<p>主要從事危險性的工作，例如：中港司機、操作重型機械者、電梯及升降機技工等（不適合航空服務員、海員、沉箱工人、地盤工人、搭棚工人、爆炸處理、空中工作、特技人、演藝人等，紀律部隊則須作個別批核）。</p> <p>Professions &amp; Occupations of extra-hazardous nature, such as: cross-border drivers, control of heavy machinery, lift &amp; elevator technicians, etc. (excluding crew, site workers, scaffolding, blasting, aerial work, stunt works, performers, etc. disciplinary forces will be subject to separate approval)</p>

\* 個別職業未能盡錄，詳情請聯絡忠利保險有限公司

For occupations not listed above, please contact Assicurazioni Generali S.p.A.

### 備註 Remarks:

- 投保年齡：18至65歲。(可續保至70歲)  
子女受保年齡：1至17歲之未婚及未就業子女(全日制學生至25歲)
  - 投保人必須先投保基本保障方可投保附加計劃。
  - 每張保單最低保費為港幣\$500。
  - 投保人之保費將按照 閣下「職業類別」中之職業釐訂。
  - 如夫婦同時投保，每名子女均可獲贈投保人保障項目 A1 & A2 百分之二十之保障額及保障項目 A3 至 A7 全額保障。保障項目 B 暫時完全傷殘及 C 雙倍賠償則不適用。保障項目 A1 意外死亡及永久傷殘受保額最高為港幣\$200,000。
  - 夫婦同時投保可享有保費總和10%的折扣優惠。夫婦投保計劃必須相同。
- Eligibility Age Limit: 18 to 65 years old (renewable up to 70 years of age subject to the Company's discretion)  
Children Age Limit: 1 to 17 years old if unmarried and unemployed (or up to age 25 if full time student)
  - All optional benefits will only be offered with Basic Benefits.
  - Minimum annual premium per policy is HK\$500.
  - Premium charged will be based on the Insured's occupation categorized by the Occupation Classification Table.
  - If a couple applies together, each child will be entitled to receive 20% of sum insured of Benefits A1 & A2 and A3 to A7 will be 100% of the Principal Insured, except Benefit B Temporary Total Disablement and C Double Indemnity are not applicable; Benefit A Accidental Death and Permanent Disablement will be max. up to HK\$200,000.
  - 10% discount will be offered if a couple applies together. (Spouse's benefit selection must be same as the Principle Insured)

## 主要不承保事項 Main Exclusions

受保前已存在之損傷或疾病、自我毀傷、任何戰爭引致疾病或受傷、直接參與暴動、內亂、服兵役或服務於紀律部隊、參與職業運動、一切違法行為引致之受傷、懷孕或節育、精神病或智力不健全、因酒精或服食藥物引致之傷害、牙科護理、整容、先天性缺陷或疾病、愛滋病、性病、定期健康檢查或休養、非以乘客身份乘搭飛機所引致的傷害。

Pre-existing conditions, self-inflicted injury, acts of war, direct participation in strike, riot, civil commotion, service in military, disciplinary forces, professional sports, illegal acts, pregnancy or treatment pertaining to infertility, mental disorders, conditions caused by chronic, alcoholism or drug addiction, surgical or treatment of dental or cosmetic purpose, congenital anomalies or sickness, AIDS, sexually transmitted diseases, periodic check-up or rest cures, traveling except as fare-paying passenger.

此單張僅屬簡概，一切保障細則之內容；條款及不承保事項則以保單條文為準。

This brochure is descriptive only. All terms and conditions are subject to the policy issued.

中文譯本只供參考之用，如有異議，均以英文原本說明為準。

Should any inconsistency occur within this document, the English version shall prevail.

# 忠利集團

## 實力超越界限

### GENERALI GROUP

THE INSURER WITHOUT FRONTIERS

忠利保險有限公司於一八三一年在意大利的里雅斯德成立，是世界上最大保險集團之一，擁有三百四十多間保險公司遍佈於全球各地，職員人數多達八萬人，投資總值超過三千七百億歐羅。憑著一百七十五年多的經驗及專業知識，處於最前列的忠利保險擅於承保各項先進科技及現代商業運作的風險。\*

忠利保險竭誠為客戶及保險中介人提供最優質的專業服務，並因應個人、家庭及企業的個別需要，致力為客戶設計一系列合適的保險計劃。

Founded in Trieste, Italy in 1831, Assicurazioni Generali S.p.A. is one of the largest insurance group in the world with investments exceeding EUR370 billion. Generali has built a sophisticated network around the globe with about more than 80,000 workforce in over 340 offices. With over 175 years of experience, Generali is at the forefront of insuring advanced technology industries and complex commercial operations worldwide.\*

At Generali, we are insurance professionals that care and are committed to bringing quality services to our clients and intermediaries. We strive to provide security in the best interests of individual, household and corporate clients.

忠利保險資金雄厚，財政穩健，各種保險計劃可完善地照顧您生活及業務上多方面的需要，讓閣下倍感安心。

With our insurance products, you are rest assured that you and your property are fully protected by Generali with sound financial strength. We can make flexible insurance arrangements to meet both your personal and commercial needs.

如有任何查詢，請與您的保險顧問或本公司的代表聯絡。

For details, please contact your insurance advisers or our Company Representatives.

\* 所有數字摘自本公司二零零八年十一月業務通訊。

\* All figures are extracted from Generali's November 2008 Newsletter.



# GENERALI

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