COVID-19 Protection Coverage 2019 冠狀病毒病保障

Before Departure 出發前

Trip Cancellation 取消旅程

- You contracted COVID-19 within 7 days from trip commencement date.
 您在旅程出發前7日內確診2019冠狀病毒病。
- You required to undergo mandatory quarantine by government.
 您需要履行香港政府規定的強制隔離。

During the Trip 旅途中

Medical Expenses 醫療費用

- You contracted COVID-19 and received medical treatment and medication from a Registered Medical Practitioner.
 - 您在旅途中感染 2019 冠狀病毒病並在當地接受註冊西醫的治療。
- Reimburse additional transportation & accommodation after the interruption subject to such additional expenses shall not be better than the original booking arrangement.
 - 本公司亦須賠償受保人因求醫而在中斷行程後恢復原定行程或在原定返港日期之後返港而產生的合理額外交通及/或住宿費用,惟該額外費用不得高於原定艙位級別或客房類型。

Hospital or Quarantine Allowance 住院或隔離現金津貼

Reimburse overseas hospital daily cash benefit for hospital confinement or detained due to compulsory
quarantine measure by the government authority in the country which the Insured Person has travelled
to due to contracted COVID-19.

不幸感染 2019 冠狀病毒病並需要在旅遊目的地住院或由於當地政府機構強制隔離而被扣留住院, 本公司會以保障列表所載之最高投保額為限,提供每日現金津貼。

Automatic Extension of Period of Insurance 自動延長保險期

■ Journey automatically extends up to maximum of fourteen (14) days being involuntarily delayed. 倘若旅程無可避免地受延誤,本保單之保障將自動延長最多 14 個曆日。

Automatic Extension of Period of Insurance due to flight ban 因「熔斷機制」自動延長保險期

 Journey automatically extends up to maximum of twenty-one (21) days for flight ban imposed by Hong Kong government.

本保單之保障將自動免費延長旅遊保險期限最長可達 21 個曆日。

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Return in Hong Kong 抵港後

Medical Expenses 醫療費用

You contracted COVID-19 during journey without seeking for medical treatment but only receive medical treatment within seven (7) calendar days after returning to Hong Kong.
 您在旅途中感染了 2019 冠狀病毒病但沒有在當地尋求醫療,可在返港後7日內接受治療。

Excluded Incidents 不保事項

- Any announcements on new travel arrangements issued by the travel destination country &/or Hong Kong governments, health authorities &/or World Health Organization.
 計劃目的地、香港政府、醫管局或世界衛生組織宣佈為國際關注公共衛生事件。
- Reimbursement on flight cancellation fees. 航班取消費用。
- Reimbursement cost incurred for Hong Kong designated hotel quarantine.
 報銷香港指定檢疫酒店所產生的費用。