

## Travel Insurance Policy Benefits

Benefits	Coverage	Maximum Benefits Payable (HK\$)
		<b>Premier Plan</b>
1A. Medical Expenses	The cost of qualified medical treatment, surgery and hospitalization arising from sickness or accidental injury. Up to 10% of Medical Coverage amount for follow-up expenses incurred within 90 days after the return to Hong Kong. (Applicable to Physical cure and Chinese Medicine Practitioner including Chinese bone-setting and acupuncture treatment. Max HK\$200 per day.)  Special: Coverage for leisure and non-professional sports activities including skiing and other winter sports, diving, parachuting, bungee jumping, hiking, and all water sports.	2,000,000
1B. 24-Hour Worldwide Emergency Medical	■ Call 2851 1990 for 24-Hour worldwide emergency medical evacuation by using helicopter and repatriation after treatment ■ 24-Hour medical referral services	Unlimited
1C. Return of Mortal Remains	Repatriation of the Insured's mortal remains back to Hong Kong	
1D. Personal Accident	Accidental Death/Permanent Total Disablement within 365 days of the accident. For third degree burns with burnt areas to or greater than 5% of total surface area.	2,000,000
1E. Transport Hazards	Personal accident benefits will be doubled if the Insured is travelling as a fare paying passenger on board a public conveyance or a coach being arranged by the travel agent.	2,000,000
1F. Consolation Benefits	An immediate cash relief will be paid in the event of death due to sickness	20,000
1G. Hospital Income	HK\$500 per each complete day of the Insured's hospital confinement	10,000
1H. Translation Service	HK\$500 per each complete day of the translator/interpreter services	5,000
1I. Funeral Expense	Cost of necessary formalities, burial and funeral expenses	10,000
2A. Personal Baggage	Loss, physical breakage or damage directly resulting from theft, robbery, burglary or accident of the Insured's property.	20,000 ( HK\$2,000 / item or pair )
2B. Personal Money	Loss of banknotes, cash and traveler cheques arising from theft, robbery, burglary. The Insured should report to the local police within 24 hours of the accidents.	3,000
2C. Emergency Cash	Emergency cash with up to HK\$500 per calendar day obtaining replacements of the travel documents at overseas. The Insured should report to the local police within 24 hours for the loss of/ damage to the travel documents.	10,000
3A. Trip Cancellation	Irrecoverable prepaid travel ticket, travel expenses, hotel and major sports events, musicals, concerts, museums, theme park tickets in the event of: The insured person, his family member or his Travel Companion was accidentally injured or sick or died suddenly; the insured person served as a jury, unexpected outbreak of strike or riot, Act of terrorism, pandemic, natural disaster or adverse weather conditions, unexpected issuance of OTA Alert being black.	30,000
3B. Trip Curtailment	Irrecoverable prepaid travel ticket, travel expenses, hotel and major sports events, musicals, concerts, museums, theme park tickets in the event of: The insured person, his family member or his Travel Companion was accidentally injured or sick or died suddenly; unexpected outbreak of strike or riot, Act of terrorism, pandemic, natural disaster or adverse weather conditions, unexpected issuance of OTA Alert being black.	30,000
3C. Trip Re-route	Reimburse additional reasonable transport expenses due to the derangement for the public transport which results in delay in departure.	10,000

3D. Travel Delay	The delay of scheduled public conveyance over 6 consecutive hours due to adverse weather conditions, riot, hijack, natural disaster, infectious disease, unanticipated outbreak of industrial action involving the arranged public conveyance, act of terrorist, civil commotion, the Insured can claim for cash allowance of HK\$300 for each full 6-hour delay.	12,000
3E. Baggage Delay	Pays for the cost of the emergency purchase of essential items if your baggage is delayed more than 10 consecutive hours on the outward journey.	1,000
3F. Document Loss	Cost of obtaining replacements of travel documents and tickets, additional transportation and accommodation expenses.	10,000
3G. Rental Vehicle Excess Coverage	If the insured person rents or hires a rental vehicle in the course of the insured journey which is involved in a collision whilst under the control of the insured person or such vehicle is stolen or damaged and the rental agreement includes an excess (or deductible or similar condition), the Company will reimburse the insured person for the rental vehicle excess up to the maximum benefits as stated in the Table of Benefits for the liable loss or damage of the rental vehicle. In no event shall this benefit be paid more than once per insured journey. It is a condition of this rental vehicle excess coverage that in the event of a traffic accident or car theft, the insured person shall make a report to the local Police.	Maximum HK\$10,000 per insured person/per rental vehicle concurrently

#### Special Arrangements

4A. Care Visit	For up to one immediate family member who incurs reasonable additional accommodation and round-trip transport expenses to take care of the Insured who has been hospitalized for more than 7 consecutive days.	20,000
4B. Child Escort	Reasonable additional accommodation and travelling expenses for unattended insured children return to the Place of Origin due to the bodily injury or sickness or the Insured who has been hospitalized.	20,000
4C. Hospital Income Plus	The cost of the medical treatment, surgery and hospitalization arising from sickness or accidental injury with the hospital income allowance of HK\$300 per calendar day within 90 days after the return to Hong Kong.	5,000
4D. Hotel Room Accommodation for the convalescence	Up to 5 consecutive days of the hotel room accommodation for the convalescence of the Insured.	1,200 / day
5. Personal Liability	Indemnity against legal liability to the third party in respect of accidental bodily injury or property damage.	1,000,000
6. Home Protection	Loss of the household contents of the Insured's unoccupied home in Hong Kong arising from burglary during the journey.	120,000 ( HK\$1,000 / item or pair )
7. Golfing 'Hole in One'	Expenses payable in the event of the Insured achieving a 'Hole-in-one' at any recognized golf course.	3,000
8. Credit Card Protection	In the event of accidental death of the insured person during the journey, any outstanding amount charged to his/her credit card(s) for any goods purchased during the journey will be reimbursed.	5,000

## 旅遊保險保障簡介

保障類別	保障範圍	最高賠償額 (HK\$)
		優進計劃
1A. 醫療保障	<p>旅遊期間生病或意外受傷所需的費用，包括門診及醫療費，住院病房，手術，醫生等有關費用。</p> <p>返港後三個月內繼續跟進治療費用高達 10% 醫療保障總額，不設自負金額，並適用於物理治療，中醫，跌打及針灸治療費用（每日最高將獲補償 HK\$200 為限）。</p> <p>特別保障：保障消閒及非專業性質的運動，包括滑雪及其他冬季運動、潛水、高空彈簧跳繩（常稱笨豬跳）、高山遠足及各種水上活動。</p>	2,000,000
1B. 24 小時全球緊急支援	<p>無論身在全球任何角落，只需致電 2851 1990, 24 小時緊急援助熱線，即可獲得以下支援：</p> <p>安排直升機運送醫療人員及藥物前往救援。</p> <p>接載受傷者或病人至適當地點或返回香港醫治。</p> <p>24 小時醫療諮詢，醫生轉介及安排入院服務。</p>	不設限額
1C. 遺體運返	將（外地身亡的受保人）骨灰或遺體運返香港。	
1D. 個人意外保障	<p>旅遊期間因意外導致事發後 365 日內死亡或永久傷殘。</p> <p>嚴重燒傷達三級程度，且燒傷部份身體總面積 5% 或以上。</p>	2,000,000
1E. 公共交通保障	在乘搭公共交通工具途中遭遇意外而在事發後 365 日死亡，人身意外保障可獲雙倍賠償。	2,000,000
1F. 恩恤保障	受保人於旅程期間因突發之疾病導致死亡。	20,000
1G. 住院現金	在外地因意外或疾病而需入院治療，住院期間每日將獲 HK\$500 補償。	10,000
1H. 海外住院翻譯服務	提供於海外住院期間的翻譯服務，每日將獲 HK\$500 補償。	5,000
1I. 殮葬費用	不幸身故所涉及的殮葬費用。	10,000
2A. 行李及隨身財物	因意外遺失，被竊或搶劫導致行李及隨身財物損失。	20,000 每項 / 套 / 對 HK\$2,000
2B. 個人錢財	因意外遺失，被竊或搶劫導致金錢及旅遊支票之損失，須於 24 小時內報警。	3,000
2C. 緊急現金	在外地因意外損毀或遺失重要旅行證件而需要滯留當地，並於 24 小時內報警，辦理補領證件手續期間，可獲每日 HK\$500 補償。	10,000
3A. 取消行程	受保人，其家庭成員或同行之旅行夥伴因意外受傷或疾病或突然死亡；受保人出任陪審團，突然爆發的罷工或暴動，騷亂，恐怖活動，流感大流行，天然災難或惡劣天氣，意外發布 OTA 警報即黑色警報引致取消旅程的損失；包括不能退回的機票，旅費，酒店及大型運動賽事、音樂劇、演唱會、博物館、主題公園入場券的費用。	30,000
3B. 縮短行程	受保人，其家庭成員或同行之旅行夥伴因意外受傷或疾病或突然死亡；突然爆發的罷工或暴動，騷亂，恐怖活動，流感大流行，天然災難或惡劣天氣，意外發布 OTA 警報即黑色警報引致取消旅程的損失；包括不能退回的機票，旅費，酒店及大型運動賽事、音樂劇、演唱會、博物館、主題公園入場券的費用。	30,000
3C. 行程被迫更改	所乘班機因嚴重延誤而不能接駁另一半航機，所引致的額外合理交通接駁費用。	10,000
3D. 行程延誤	因惡劣天氣、罷工、劫機、天然災難、突然爆發的暴動或內亂、恐怖活動、工業行動、公共交通工具出現機件故障或機場關閉所引致所乘公共交通工具延誤，每足 6 小時可獲 HK\$300 賠償。	12,000
3E. 行李延誤	於外地隨行的行李延誤達 10 小時而須購買必需品應急。	1,000
3F. 證件遺失	旅程期間因遺失證件所引致的額外交通，酒店，證件補領費用。	10,000
3G. 租車自負額保障	<p>如「受保人」在「受保旅程」中租用出租車輛，在駕駛途中發生碰撞或遭到損毀，及或車輛被偷竊或發生交通意外（*）而在租用條款上包括自負額（或扣減、或類似條款），「本公司」將根據保障表列明的「最高賠償額」為上限賠償予「受保人」因上述事故而引致的自負額賠償。本保障在每一「受保旅程」中只可賠償一次。</p> <p>（*）車輛被偷竊或發生交通意外需即時通知當地警方。</p>	<p>每名受保人最高保障額 HK\$10,000</p> <p>每輛出租車輛最高保障額同為 HK\$10,000</p>

特別安排		
4A. 親屬探望	因嚴重受傷或疾病在外地住院，必需連續性超過 7 天，可獲安排一名家庭成員前往當地探望，保障包括來回交通及住宿酒店費用。	20,000
4B. 子女護送	受保人在外地因突發死亡，嚴重受傷或疾病入院，無人照顧的同行子女可獲護送返港。	20,000
4C. 附加住院現金	因在外地嚴重受傷或疾病導致回港後需入院治療，回港後 90 日內之住院期間每日可獲 HK\$300 補償。	5,000
4D. 出院後康復期間酒店住宿	康復期間之就酒店住宿費，最多賠償日數為 5 天。	1,200/ 天
5. 個人責任	因疏忽導致他人受傷或財物損毀之法律賠償。	1,000,000
6. 傢具財物保障	旅行期間因居所無人看管，被爆竊所招致之財物損失。	120,000 每項 / 套 / 對 HK\$1,000
7. 高爾夫球 [ 一杆入洞 ]	獎賞受保人在認可的高爾夫球場內成功 [ 一杆入洞 ] 的佳績之慶祝消費。	3,000
8. 信用卡消費保障	如受保人在旅遊期間因意外身故，將賠償其於旅程中簽賬購物而未繳付之款項。	5,000

\* 如有爭執，以保單內英文條款為準。